# Yapı ve Kredi Bankası A.Ş.

## Publicly announced unconsolidated interim financial statements and related disclosures at September 30, 2025 together with auditor’s review report

**(Convenience translation of publicly announced unconsolidated interim financial statements and review report originally issued in Turkish)**

**Convenience Translation of the Auditor's Review Report Originally Issued in Turkish**

## Independent Auditor's Report on Review of Unconsolidated Interim Financial Information

To the Board of Directors of Yapı ve Kredi Bankası Anonim Şirketi

### Introduction

We have reviewed the unconsolidated statement of financial position of Yapı ve Kredi Bankası Anonim Şirketi ("the Bank") at September 30, 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 unconsolidated financial statements for the nine months period then ended. The Bank Management is responsible for the preparation and fair presentation of interim unconsolidated 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 unconsolidated financial statements based on our review.

### Scope of Review

We conducted our review in accordance with the Standard on Review Engagements (SRE) 2410, "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 statements do not give a true view of the unconsolidated financial position of Yapı ve Kredi Bankası Anonim Şirketi as at September 30, 2025 and the results of its operations and its unconsolidated cash flows for the nine months period then ended in all material respects 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 VII, are not consistent with the reviewed unconsolidated financial statements and disclosures in all material respects.

Güney Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik Anonim Şirketi
A member firm of Ernst &Young Global Limited

Emre Çelik, SMMM
Partner

October 31, 2025
İstanbul, Türkiye

**Convenience translation of publicly announced unconsolidated interim financial statements and review report originally issued in Turkish**

# THE UNCONSOLIDATED INTERIM FINANCIAL REPORT OF YAPI VE KREDI BANKASI A.Ş. AS OF SEPTEMBER 30, 2025


| | |
|---|---|
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The unconsolidated financial report for the nine months which is prepared in accordance with the "Communiqué Related to Publicly Announced Financial Statements of Banks and Explanations and Notes Related to these Financial Statements" as regulated by the Banking Regulation and Supervision Agency includes the following sections.

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

The accompanying unconsolidated financial statements for the nine months period, related disclosures and footnotes which have been limitedly reviewed and presented in this report are prepared in accordance with the Regulation on Accounting Applications for Banks and Safeguarding of Documents, Turkish Accounting Standards, Turkish Financial Reporting Standards, the related statements and guidances, and in compliance with the financial records of the Bank, and unless stated otherwise, presented in **thousands of Turkish Lira** (TL).

| | | | |
|---|---|---|---|
| **Y. Ali KOÇ**<br>**Chairman of the Board of Directors** | **Gökhan ERÜN**<br>**Executive Director and CEO** | **Demir KARAASLAN**<br>**Chief Financial Officer** | **Barış SAVUR**<br>**Financial Reporting and Accounting Executive Vice President** |

| | |
|---|---|
| **Dr. Ahmet ÇİMENOĞLU**<br>**Chairman of the Audit Committee** | **Nevin İPEK**<br>**Member of the Audit Committee** |


Contact information of the personnel in charge of the addressing of questions about this financial report:
**Name-Surname / Title :** Cengiz TİMUROĞLU / Balance Sheet Management and Financial Analysis Manager
**Telephone** **:** 0212 339 77 67
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## Section one

## General Information

### 1. History of the Bank including its incorporation date, initial legal status and amendments to legal status, if any:

Yapı ve Kredi Bankası A.Ş. ("the Bank" or "Yapı Kredi"), was established and started operations on September 9, 1944 with the permission of the Council of Ministers No. 3/6710 as a private capital commercial bank authorised to perform all banking, economic, financial and commercial activities which are allowed by the laws of the Turkish Republic. The statute of the Bank has not changed since its incorporation.

### 2. Explanations about the Bank's capital structure, shareholders holding directly or indirectly, collectively or individually, the management and controlling power and changes in current year, if any and explanations on the controlling group of the Bank:

Bank's publicly traded shares are traded on the Borsa Istanbul ("BIST") since 1987. As of September 30, 2025, 38,83% of the shares of the Bank are publicly traded (December 31, 2024 - 38,83%). 40,95% of the shares out of the remaining 61,17% is owned by Koç Finansal Hizmetler A.Ş. ("KFS") which is owned by Koç Group, 20,22% is owned by Koç Holding A.Ş.

KFS was established on March 16, 2001 to combine Koç Group finance companies under one organisation and it became the main shareholder of Koçbank in 2002. On October 22, 2002, Koç Group established a strategic partnership with UniCredit Group ("UCG") over KFS.

In 2005, the Bank's shares that were owned by Çukurova Group Companies and the Saving Deposits Insurance Fund ("SDIF") were purchased by Koçbank. In 2006, Koçbank purchased additional shares of the Bank from BIST and an investment fund and, during the same year, all rights, receivables, debts and liabilities of Koçbank were transferred to the Bank pursuant the merger of the two banks. As a result of the merger and the share transfer procedures in 2007 and of a capital increase by TL 920 million in 2008, KFS shares in the Bank increased to 81,80%. KFS shares increased to 81,90% with the capital increase by TL 4,1 billion in 2018.

As of November 30, 2019, Koç Group and UCG have reached a deal to exchange their shares in the Bank and KFS.

Accordingly all the shares of KFS, which was a joint venture, were transferred to Koç Group. Besides, after the shares were transferred, KFS held 40,95%, UCG held 31,93% directly and Koç Group held a total of 49.99% directly and indirectly of the Bank shares and became controlling shareholder.

In addition, as of February 6, 2020, UniCredit also announced the placement of an 11,93% shares in Bank to institutional investors. The transaction has been completed on February 13, 2020. As a result UCG held directly 20,00% of the Bank shares.

In year 2021, UCG completed the sale of 2,00% shares in stock market and for the sale of remaining 18,00% shares UCG came to an agreement with Koç Group as per the Share Sale and Purchase Agreement relating to the sale of the Bank publicly disclosed as of November 30, 2019. Accordingly, it has been announced that Koç Group used its right of first offer for the sale of the Bank shares which were planned to be sold by UCG on November 9, 2021. The sale of the relevant shares was completed on April 1, 2022, and Koç Holding A.Ş.'s share ratio increased from 9,02% to 27,02%.

As of July 28, 2023, Koç Holding A.Ş sold its 6,81% share in the Bank to institutional investors through off-exchange sale. After the sale, shareholding of Koç Holding A.Ş in the Bank decreased to 20,22%.

## 3. Explanations regarding the board of directors, members of the audit committee, Chief Executive Officer and executive vice presidents, and their areas of responsibility and shares if any:

As of September 30, 2025, the Bank's Board of Directors, Members of the Audit Committee, General Manager and Assistant General Managers are as follows.

**Board of Directors Members:**

| Name | Responsibility |
|---|---|
| Y. Ali KOÇ | Chairman |
| Levent ÇAKIROĞLU | Vice Chairman |
| Gökhan ERÜN | Executive Director and CEO |
| A. Ümit TAFTALI | Member |
| Ahmet ÇİMENOĞLU | Independent Member |
| Ahmet Fadıl ASHABOĞLU | Member |
| Nevin İPEK | Independent Member |
| Polat ŞEN | Member |
| Virma SÖKMEN | Independent Member |

**Audit Committee Members:**

| Name | Responsibility |
|---|---|
| Ahmet ÇİMENOĞLU | Chairman |
| Nevin İPEK | Member |

**General Manager:**

| Name | Responsibility |
|---|---|
| Gökhan ERÜN | Executive Director and CEO |

**Assistant General Managers:**

| Name | Responsibility |
|---|---|
| Abdullah GEÇER | Internal Audit |
| Akif Cahit ERDOĞAN | Commercial and SME Banking Management |
| Demir KARAASLAN | Financial Planning and Administration |
| Hakan KAYA | Chief Legal Officer |
| Mehmed Erendiz Kürşad KETECİ | Strategy Management |
| Mehmet Erkan AKBULUT | Corporate Banking |
| Mehmet Erkan ÖZDEMİR | Compliance, Internal Control and Risk Management / Consumer Relations Coordination Officer |
| Nursezil KÜÇÜK KOÇAK | Credits |
| Özden ÖNALDI | Human Resources, Organization and Internal Services |
| Saruhan YÜCEL | Treasury Management |
| Serkan ÜLGEN | Retail Banking |
| Uğur Gökhan ÖZDİNÇ | Technology, Data and Process Management |
| Yakup DOĞAN | Limitless Banking |

(Unless otherwise stated amounts are expressed in thousands of Turkish Lira ("TL"))

**4. Information on the individual and corporate shareholders having control shares of the Bank:**

| Name/Commercial title | Share amounts (nominal) | Share percentage (%) | Paid-in capital (nominal) | Unpaid portion |
|---|---|---|---|---|
| Koç Finansal Hizmetler A.Ş. | 3.459.065.642,23 | 40,95 | 3.459.065.642,23 | - |
| Koç Holding A.Ş. | 1.707.666.574,00 | 20,22 | 1.707.666.574,00 | - |

Koç Finansal Hizmetler A.Ş. is managed of Koç Group, and Temel Ticaret ve Yatırım A.Ş.

**5. Summary information on the Bank's activities and service types:**

The Bank's activities summarized from the section 3 of the articles of association are as follows.

The Bank's purpose and subject matter, in accordance with the Banking Law, regulations and existing laws, include;

- The execution of all banking activities,
- The execution of all economic and financial activities which are allowed by the regulation,
- The execution of the representation, attorney and agency activities related to the subjects written above,
- The purchase and sale of share certificates, bonds and all the capital market instruments, in accordance with Capital Market Law and regulations.

In case of necessity for performing activities which are useful and required but that are not specified in the articles of association, a Board of Directors' proposal is to be presented to the General Assembly. With the approval of the General Assembly the proposal becomes applicable, subject to the approvals required by law.

As of September 30, 2025, the Bank has 766 branches operating in Türkiye and 1 branch in overseas (December 31, 2024 - 771 branches operating in Türkiye, 1 branch in overseas).

As of September 30, 2025, the Bank has 15.127 employees (December 31, 2024 - 14.402 employees).

**6. Differences between the Communiqué 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:**

According to Communiqué on Preparation of Consolidated Financial Statements of Banks and Turkish Accounting Standards, Banque de Commerce et de Placements SA, one of the associates of the Bank is consolidated through "Equity Method" in the consolidated financial statements of the Group. Allianz Yaşam ve Emeklilik A.Ş., on which the Bank has indirect participation, is also consolidated through "Equity Method" in the consolidated financial statements of the Group.

Yapı Kredi Kültür Sanat Yayıncılık Tic. ve San. A.Ş., Enternasyonal Turizm Yatırım A.Ş., Yapı Kredi Teknoloji A.Ş. and Yapı Kredi Finansal Teknolojiler A.Ş., which are subsidiaries and Tanı Pazarlama ve İletişim Hizmetleri A.Ş., which is an associate of the Bank are not consolidated into the Bank's consolidated financial statements in accordance with Communiqué on Preparation of Consolidated Financial Statements since these entities are not financial institutions.

All other subsidiaries are fully consolidated.

**7. The existing or potential, actual or legal obstacles on the immediate transfer of shareholder's equity between the Bank and its subsidiaries or reimbursement of liabilities:**

None.

(Unless otherwise stated amounts are expressed in thousands of Turkish Lira ("TL"))

## Section two - Unconsolidated financial statements

## 1. Balance sheet (Statement of Financial Position)

| | ASSET | Note (Section Five) | Current Period (30/09/2025) TL | Current Period (30/09/2025) FC | Current Period (30/09/2025) Total | Prior Period (31/12/2024) TL | Prior Period (31/12/2024) FC | Prior Period (31/12/2024) Total |
|---|---|---|---|---|---|---|---|---|
| **I.** | **FINANCIAL ASSETS (Net)** | | **433.174.207** | **328.669.725** | **761.843.932** | **321.007.800** | **241.235.488** | **562.243.288** |
| **1.1** | **Cash and Cash Equivalents** | **1.1** | **266.958.547** | **282.431.067** | **549.389.614** | **210.258.463** | **200.787.984** | **411.046.447** |
| 1.1.1 | Cash and Balances with Central Bank | | 266.914.276 | 248.546.950 | 515.461.226 | 210.221.223 | 177.642.256 | 387.863.479 |
| 1.1.2 | Banks | 1.4.1 | 102.704 | 33.980.158 | 34.082.862 | 83.265 | 23.239.898 | 23.323.163 |
| 1.1.3 | Money Markets Receivables | 1.4.2 | - | - | - | - | - | - |
| 1.1.4 | Expected Credit Losses (-) | | 58.433 | 96.041 | 154.474 | 46.025 | 94.170 | 140.195 |
| **1.2** | **Financial Assets Measured at Fair Value Through Profit Or Loss** | **1.2** | **608.898** | **3.338.201** | **3.947.099** | **303.506** | **3.421.276** | **3.724.782** |
| 1.2.1 | Government debt securities | | - | 278.349 | 278.349 | - | 292.948 | 292.948 |
| 1.2.2 | Share certificates | | - | - | - | - | - | - |
| 1.2.3 | Other financial assets | | 608.898 | 3.059.852 | 3.668.750 | 303.506 | 3.128.328 | 3.431.834 |
| **1.3** | **Financial Assets Measured at Fair Value Through Other Comprehensive Income** | **1.5,1.6** | **154.728.832** | **33.924.879** | **188.653.711** | **104.269.273** | **26.886.074** | **131.155.347** |
| 1.3.1 | Government debt securities | | 154.546.924 | 33.868.266 | 188.415.190 | 104.125.343 | 26.869.235 | 130.994.578 |
| 1.3.2 | Share certificates | | 175.409 | 56.613 | 232.022 | 138.305 | 16.839 | 155.144 |
| 1.3.3 | Other financial assets | | 6.499 | - | 6.499 | 5.625 | - | 5.625 |
| **1.4** | **Derivative Financial Assets** | **1.3** | **10.877.930** | **8.975.578** | **19.853.508** | **6.176.558** | **10.140.154** | **16.316.712** |
| 1.4.1 | Derivative financial assets measured at fair value through profit or loss | | 10.830.213 | 7.471.187 | 18.301.400 | 5.677.426 | 8.298.640 | 13.976.066 |
| 1.4.2 | Derivative financial assets measured at fair value through other comprehensive income | | 47.717 | 1.504.391 | 1.552.108 | 499.132 | 1.841.514 | 2.340.646 |
| **II.** | **FINANCIAL ASSETS MEASURED AT AMORTISED COST (Net)** | | **1.327.554.454** | **637.142.409** | **1.964.696.863** | **1.086.934.266** | **483.781.675** | **1.570.715.941** |
| **2.1** | **Loans** | **1.7** | **1.120.954.694** | **525.169.626** | **1.646.124.320** | **870.334.720** | **375.025.054** | **1.245.359.774** |
| **2.2** | **Receivables From Leasing Transactions (Net)** | **1.12** | - | - | - | - | - | - |
| **2.3** | **Factoring Receivables** | | **615.765** | **5.031** | **620.796** | **1.176.371** | **8.837** | **1.185.208** |
| **2.4** | **Financial Assets Measured at Amortised Cost** | **1.8** | **250.641.540** | **127.522.584** | **378.164.124** | **250.223.533** | **121.049.444** | **371.272.977** |
| 2.4.1 | Government debt securities | | 248.154.807 | 127.522.584 | 375.677.391 | 241.778.828 | 121.049.444 | 362.828.272 |
| 2.4.2 | Other financial assets | | 2.486.733 | - | 2.486.733 | 8.444.705 | - | 8.444.705 |
| **2.5** | **Expected Credit Losses (-)** | | **44.657.545** | **15.554.832** | **60.212.377** | **34.800.358** | **12.301.660** | **47.102.018** |
| **III.** | **ASSETS HELD FOR SALE AND RELATED TO DISCONTINUED OPERATIONS (Net)** | **1.15** | **1.167.065** | **-** | **1.167.065** | **560.098** | **-** | **560.098** |
| 3.1 | Held for Sale Purposes | | 1.167.065 | - | 1.167.065 | 560.098 | - | 560.098 |
| 3.2 | Related to Discontinued Operations | | - | - | - | - | - | - |
| **IV.** | **INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES** | | **28.915.021** | **49.364.224** | **78.279.245** | **20.606.431** | **34.718.930** | **55.325.361** |
| **4.1** | **Investments in Associates (Net)** | **1.9** | **239.256** | **10.810.228** | **11.049.484** | **38.446** | **7.820.018** | **7.858.464** |
| 4.1.1 | Consolidated based on Equity Method | | - | - | - | - | - | - |
| 4.1.2 | Unconsolidated | | 239.256 | 10.810.228 | 11.049.484 | 38.446 | 7.820.018 | 7.858.464 |
| **4.2** | **Subsidiaries (Net)** | **1.10** | **28.675.765** | **38.553.996** | **67.229.761** | **20.567.985** | **26.898.912** | **47.466.897** |
| 4.2.1 | Unconsolidated Financial Subsidiaries | | 28.018.449 | 38.553.996 | 66.572.445 | 20.535.669 | 26.898.912 | 47.434.581 |
| 4.2.2 | Unconsolidated Non-Financial Subsidiaries | | 657.316 | - | 657.316 | 32.316 | - | 32.316 |
| **4.3** | **Joint Ventures (Net)** | **1.11** | - | - | - | - | - | - |
| 4.3.1 | Consolidated based on Equity Method | | - | - | - | - | - | - |
| 4.3.2 | Unconsolidated | | - | - | - | - | - | - |
| **V.** | **PROPERTY AND EQUIPMENT (Net)** | | **41.273.290** | **-** | **41.273.290** | **30.310.339** | **-** | **30.310.339** |
| **VI.** | **INTANGIBLE ASSETS (Net)** | | **4.209.246** | **-** | **4.209.246** | **2.938.383** | **-** | **2.938.383** |
| 6.1 | Goodwill | | - | - | - | - | - | - |
| 6.2 | Other | | 4.209.246 | - | 4.209.246 | 2.938.383 | - | 2.938.383 |
| **VII.** | **INVESTMENT PROPERTY (Net)** | **1.13** | - | - | - | - | - | - |
| **VIII.** | **CURRENT TAX ASSETS** | | **4.261.878** | **39.165** | **4.301.043** | **4.228.487** | **-** | **4.228.487** |
| **IX.** | **DEFERRED TAX ASSETS** | **1.14** | **4.598.073** | **-** | **4.598.073** | **12.814.574** | **-** | **12.814.574** |
| **X.** | **OTHER ASSETS (Net)** | **1.16** | **139.597.078** | **40.801.119** | **180.398.197** | **91.343.139** | **50.106.189** | **141.449.328** |
| | **TOTAL ASSETS** | | **1.984.750.312** | **1.056.016.642** | **3.040.766.954** | **1.570.743.517** | **809.842.282** | **2.380.585.799** |

(Unless otherwise stated amounts are expressed in thousands of Turkish Lira ("TL"))

## 1. Balance sheet (Statement of Financial Position)

| | | | | | Current Period (30/09/2025) | | | Prior Period (31/12/2024) |
|---|---|---|---|---|---|---|---|---|
| | **LIABILITIES** | **Note (Section Five)** | **TL** | **FC** | **Total** | **TL** | **FC** | **Total** |
| **I.** | **DEPOSITS** | **2.1** | **983.401.687** | **647.273.511** | **1.630.675.198** | **811.695.215** | **456.213.214** | **1.267.908.429** |
| **II.** | **BORROWINGS** | **2.3.1** | **60.174.941** | **310.295.927** | **370.470.868** | **75.319.886** | **195.046.079** | **270.365.965** |
| **III.** | **MONEY MARKETS PAYABLES** | | **186.146.725** | **5.648.495** | **191.795.220** | **171.343.982** | **16.431.455** | **187.775.437** |
| **IV.** | **MARKETABLE SECURITIES ISSUED (Net)** | **2.3.4** | **3.956.474** | **192.831.977** | **196.788.451** | **6.402.272** | **122.908.487** | **129.310.759** |
| 4.1 | Bills | | 3.512.912 | - | 3.512.912 | 6.073.651 | 51.438.572 | 57.512.223 |
| 4.2 | Asset backed Securities | | - | - | - | - | - | - |
| 4.3 | Bonds | | 443.562 | 192.831.977 | 193.275.539 | 328.621 | 71.469.915 | 71.798.536 |
| **V.** | **FUNDS** | | - | - | - | - | - | - |
| 5.1 | Borrower Funds | | - | - | - | - | - | - |
| 5.2 | Other | | - | - | - | - | - | - |
| **VI.** | **FINANCIAL LIABILITIES MEASURED AT FAIR VALUE THROUGH PROFIT OR LOSS** | **2.3.3.2** | **-** | **64.223.312** | **64.223.312** | **-** | **76.955.388** | **76.955.388** |
| **VII.** | **DERIVATIVE FINANCIAL LIABILITIES** | **2.2** | **10.161.586** | **5.287.316** | **15.448.902** | **13.582.129** | **5.476.137** | **19.058.266** |
| 7.1 | Derivative liabilities measured at fair value through profit or loss | | 10.161.586 | 5.262.719 | 15.424.305 | 13.582.129 | 5.476.137 | 19.058.266 |
| 7.2 | Derivative liabilities measured at fair value through other comprehensive income | | - | 24.597 | 24.597 | - | - | - |
| **VIII.** | **FACTORING PAYABLES** | | - | - | - | - | - | - |
| **IX.** | **LEASE PAYABLES (Net)** | **2.5** | **6.582.328** | **122.975** | **6.705.303** | **5.000.496** | **75.461** | **5.075.957** |
| **X.** | **PROVISIONS** | **2.6** | **23.092.822** | **555.888** | **23.648.710** | **20.087.100** | **460.323** | **20.547.423** |
| 10.1 | Provisions for Restructuring | | - | - | - | - | - | - |
| 10.2 | Provisions for Employee Benefits | 2.6.1 | 5.108.196 | - | 5.108.196 | 3.800.684 | - | 3.800.684 |
| 10.3 | Insurance Technical Provisions (Net) | | - | - | - | - | - | - |
| 10.4 | Other Provisions | 2.6.3 | 17.984.626 | 555.888 | 18.540.514 | 16.286.416 | 460.323 | 16.746.739 |
| **XI.** | **CURRENT TAX LIABILITIES** | **2.7** | **12.931.158** | **39.165** | **12.970.323** | **8.630.281** | **-** | **8.630.281** |
| **XII.** | **DEFERRED TAX LIABILITIES** | | - | - | - | - | - | - |
| **XIII.** | **LIABILITIES FOR PROPERTY AND EQUIPMENT HELD FOR SALE AND RELATED TO DISCONTINUED OPERATIONS (Net)** | **2.8** | - | - | - | - | - | - |
| 13.1 | Held for Sale | | - | - | - | - | - | - |
| 13.2 | Related to Discontinued Operations | | - | - | - | - | - | - |
| **XIV.** | **SUBORDINATED DEBT** | **2.9** | **1.132.183** | **94.837.187** | **95.969.370** | **1.301.664** | **60.629.934** | **61.931.598** |
| 14.1 | Loans | | - | - | - | - | - | - |
| 14.2 | Other Facilities | | 1.132.183 | 94.837.187 | 95.969.370 | 1.301.664 | 60.629.934 | 61.931.598 |
| **XV.** | **OTHER LIABILITIES** | **2.4** | **178.115.208** | **12.673.092** | **190.788.300** | **129.196.382** | **11.025.866** | **140.222.248** |
| **XVI.** | **SHAREHOLDERS' EQUITY** | **2.10** | **203.888.695** | **37.394.302** | **241.282.997** | **167.262.741** | **25.541.307** | **192.804.048** |
| 16.1 | Paid in Capital | | 8.447.051 | - | 8.447.051 | 8.447.051 | - | 8.447.051 |
| 16.2 | Capital Reserves | | 2.368.601 | - | 2.368.601 | 2.279.190 | - | 2.279.190 |
| 16.2.1 | Share Premium | | 556.937 | - | 556.937 | 556.937 | - | 556.937 |
| 16.2.2 | Share Cancellation Profits | | - | - | - | - | - | - |
| 16.2.3 | Other Capital Reserves | | 1.811.664 | - | 1.811.664 | 1.722.253 | - | 1.722.253 |
| 16.3 | Other accumulated comprehensive income that will not be reclassified in profit or loss | | 13.867.373 | 522.145 | 14.389.518 | 7.355.680 | 515.728 | 7.871.408 |
| 16.4 | Other accumulated comprehensive income that will be reclassified in profit or loss | | (30.885.580) | 36.872.157 | 5.986.577 | (23.543.457) | 25.025.579 | 1.482.122 |
| 16.5 | Profit Reserves | | 172.281.383 | - | 172.281.383 | 143.707.454 | - | 143.707.454 |
| 16.5.1 | Legal Reserves | | 3.473.904 | - | 3.473.904 | 3.473.904 | - | 3.473.904 |
| 16.5.2 | Statutory reserves | | - | - | - | - | - | - |
| 16.5.3 | Extraordinary Reserves | | 168.778.964 | - | 168.778.964 | 140.205.035 | - | 140.205.035 |
| 16.5.4 | Other Profit Reserves | | 28.515 | - | 28.515 | 28.515 | - | 28.515 |
| 16.6 | Profit or loss | | 37.809.867 | - | 37.809.867 | 29.016.823 | - | 29.016.823 |
| 16.6.1 | Prior years' profits or losses | | - | - | - | - | - | - |
| 16.6.2 | Current period net profit or loss | | 37.809.867 | - | 37.809.867 | 29.016.823 | - | 29.016.823 |
| | **TOTAL LIABILITIES** | | **1.669.583.807** | **1.371.183.147** | **3.040.766.954** | **1.409.822.148** | **970.763.651** | **2.380.585.799** |

(Unless otherwise stated amounts are expressed in thousands of Turkish Lira ("TL"))

## 2. Off-balance sheet commitments

| | | | | | Current Period (30/09/2025) | | | Prior Period (31/12/2024) |
|---|---|---|---|---|---|---|---|---|
| | **OFF-BALANCE SHEET COMMITMENTS** | **Note (Section Five)** | **TL** | **FC** | **Total** | **TL** | **FC** | **Total** |
| **A.** | **Off-balance sheet commitments (I+II+III)** | | **3.278.700.791** | **2.744.136.381** | **6.022.837.172** | **2.068.785.322** | **1.679.608.643** | **3.748.393.965** |
| **I.** | **Guarantees and warranties** | **3.1.2.1,2** | **372.092.949** | **372.072.677** | **744.165.626** | **280.167.247** | **263.873.150** | **544.040.397** |
| 1.1. | Letters of guarantee | 3.1.2.2 | 347.997.775 | 237.352.810 | 585.350.585 | 261.058.918 | 176.484.576 | 437.543.494 |
| 1.1.1. | Guarantees subject to state tender law | | 82.952.014 | 22.406.844 | 105.358.858 | 2.740.324 | 1.737.545 | 4.477.869 |
| 1.1.2. | Guarantees given for foreign trade operations | | 115.463.596 | 214.945.966 | 330.409.562 | 92.074.311 | 174.747.031 | 266.821.342 |
| 1.1.3. | Other letters of guarantee | | 149.582.165 | - | 149.582.165 | 166.244.283 | - | 166.244.283 |
| 1.2. | Bank acceptances | | - | 3.183.671 | 3.183.671 | - | 3.164.183 | 3.164.183 |
| 1.2.1. | Import letter of acceptance | | - | 3.183.671 | 3.183.671 | - | 3.164.183 | 3.164.183 |
| 1.2.2. | Other bank acceptances | | - | - | - | - | - | - |
| 1.3. | Letters of credit | | 462.514 | 96.716.007 | 97.178.521 | 45.163 | 60.510.916 | 60.556.079 |
| 1.3.1. | Documentary letters of credit | | 462.514 | 96.716.007 | 97.178.521 | 45.163 | 60.510.916 | 60.556.079 |
| 1.3.2. | Other letters of credit | | - | - | - | - | - | - |
| 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 for Securities issued | | - | - | - | - | - | - |
| 1.7. | Factoring guarantees | | - | - | - | - | - | - |
| 1.8. | Other guarantees | | 23.632.660 | 20.256.387 | 43.889.047 | 19.063.166 | 15.796.931 | 34.860.097 |
| 1.9. | Other warranties | | - | 14.563.802 | 14.563.802 | - | 7.916.544 | 7.916.544 |
| **II.** | **Commitments** | | **2.147.549.402** | **400.243.731** | **2.547.793.133** | **1.424.646.503** | **135.681.698** | **1.560.328.201** |
| 2.1. | Irrevocable commitments | 3.1.1 | 2.131.062.545 | 322.040.551 | 2.453.103.096 | 1.408.265.714 | 94.870.707 | 1.503.136.421 |
| 2.1.1. | Asset purchase and sale commitments | | 92.270.228 | 318.286.686 | 410.556.914 | 11.334.397 | 92.109.874 | 103.444.271 |
| 2.1.2. | Deposit purchase and sales commitments | | - | - | - | - | - | - |
| 2.1.3. | Share capital commitments to associates and subsidiaries | | - | - | - | - | - | - |
| 2.1.4. | Loan granting commitments | | 202.357.593 | 3.012.795 | 205.370.388 | 162.430.150 | 589.329 | 163.019.479 |
| 2.1.5. | Securities issue brokerage commitments | | - | - | - | - | - | - |
| 2.1.6. | Commitments for reserve requirements | | - | - | - | - | - | - |
| 2.1.7. | Commitments for checks payments | | 16.675.259 | - | 16.675.259 | 10.835.555 | - | 10.835.555 |
| 2.1.8. | Tax and fund liabilities from export commitments | | 15.512 | - | 15.512 | 4.749 | - | 4.749 |
| 2.1.9. | Commitments for credit card expenditure limits | | 1.337.520.407 | - | 1.337.520.407 | 968.083.268 | - | 968.083.268 |
| 2.1.10. | Commitments for credit cards and banking services promotions | | 121.814 | - | 121.814 | 76.560 | - | 76.560 |
| 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 | | 482.101.732 | 741.070 | 482.842.802 | 255.501.035 | 2.171.504 | 257.672.539 |
| 2.2. | Revocable commitments | | 16.486.857 | 78.203.180 | 94.690.037 | 16.380.789 | 40.810.991 | 57.191.780 |
| 2.2.1. | Revocable loan granting commitments | | 16.486.857 | 78.203.180 | 94.690.037 | 16.380.789 | 40.810.991 | 57.191.780 |
| 2.2.2. | Other revocable commitments | | - | - | - | - | - | - |
| **III.** | **DERIVATIVE FINANCIAL INSTRUMENTS** | | **759.058.440** | **1.971.819.973** | **2.730.878.413** | **363.971.572** | **1.280.053.795** | **1.644.025.367** |
| 3.1 | Derivative financial instruments held for hedging | | 450.000 | 42.002.464 | 42.452.464 | 5.150.000 | 32.076.415 | 37.226.415 |
| 3.1.1 | Fair value hedges | | - | - | - | - | - | - |
| 3.1.2 | Cash flow hedges | | 450.000 | 42.002.464 | 42.452.464 | 5.150.000 | 32.076.415 | 37.226.415 |
| 3.1.3 | Hedges for investments made in foreign countries | | - | - | - | - | - | - |
| 3.2 | Trading transactions | | 758.608.440 | 1.929.817.509 | 2.688.425.949 | 358.821.572 | 1.247.977.380 | 1.606.798.952 |
| 3.2.1 | Forward foreign currency purchase and sale transactions | | 118.518.408 | 121.922.130 | 240.440.538 | 74.667.774 | 73.188.610 | 147.856.384 |
| 3.2.1.1 | Forward foreign currency purchase transactions | | 15.680.265 | 98.852.014 | 114.532.279 | 12.337.757 | 58.084.322 | 70.422.079 |
| 3.2.1.2 | Forward foreign currency sale transactions | | 102.838.143 | 23.070.116 | 125.908.259 | 62.330.017 | 15.104.288 | 77.434.305 |
| 3.2.2 | Currency and interest rate swaps | | 549.182.898 | 1.284.906.898 | 1.834.089.796 | 256.563.339 | 854.971.980 | 1.111.535.319 |
| 3.2.2.1 | Currency swap purchase transactions | | 549.361 | 219.603.470 | 220.152.831 | 296.085 | 172.325.532 | 172.621.617 |
| 3.2.2.2 | Currency swap sale transactions | | 153.651.537 | 85.439.216 | 239.090.753 | 94.186.254 | 90.184.074 | 184.370.328 |
| 3.2.2.3 | Interest rate swap purchase transactions | | 197.491.000 | 489.932.106 | 687.423.106 | 81.040.500 | 296.231.187 | 377.271.687 |
| 3.2.2.4 | Interest rate swap sale transactions | | 197.491.000 | 489.932.106 | 687.423.106 | 81.040.500 | 296.231.187 | 377.271.687 |
| 3.2.3 | Currency, interest rate and securities options | | 64.048.296 | 131.814.987 | 195.863.283 | 15.752.451 | 36.608.527 | 52.360.978 |
| 3.2.3.1 | Currency purchase options | | 2.110.283 | 88.674.600 | 90.784.883 | 4.887.351 | 18.318.819 | 23.206.170 |
| 3.2.3.2 | Currency sale options | | 61.938.013 | 32.169.754 | 94.107.767 | 10.865.100 | 13.988.297 | 24.853.397 |
| 3.2.3.3 | Interest rate purchase options | | - | 8.065.157 | 8.065.157 | - | 4.301.411 | 4.301.411 |
| 3.2.3.4 | Interest rate sale options | | - | 2.905.476 | 2.905.476 | - | - | - |
| 3.2.3.5 | Securities purchase options | | - | - | - | - | - | - |
| 3.2.3.6 | Securities sale options | | - | - | - | - | - | - |
| 3.2.4 | Currency futures | | 26.858.714 | 25.381.242 | 52.239.956 | 11.037.994 | 9.557.292 | 20.595.286 |
| 3.2.4.1 | Currency purchase futures | | 58.359 | 25.336.373 | 25.394.732 | 19.620 | 9.542.510 | 9.562.130 |
| 3.2.4.2 | Currency sale futures | | 26.800.355 | 44.869 | 26.845.224 | 11.018.374 | 14.782 | 11.033.156 |
| 3.2.5 | Interest rate futures | | - | - | - | - | - | - |
| 3.2.5.1 | Interest rate purchase futures | | - | - | - | - | - | - |
| 3.2.5.2 | Interest rate sale futures | | - | - | - | - | - | - |
| 3.2.6 | Other | | 124 | 365.792.252 | 365.792.376 | 800.014 | 273.650.971 | 274.450.985 |
| **B.** | **CUSTODY AND PLEDGED SECURITIES (IV+V+VI)** | | **2.786.849.615** | **1.211.583.970** | **3.998.433.585** | **2.297.078.386** | **768.521.174** | **3.065.599.560** |
| **IV.** | **ITEMS HELD IN CUSTODY** | | **481.509.297** | **256.111.235** | **737.620.532** | **349.355.766** | **120.098.823** | **469.454.589** |
| 4.1. | Assets under management | | 243.403.768 | 200.702.319 | 444.106.087 | 161.814.516 | 73.077.971 | 234.892.487 |
| 4.2. | Securities held in custody | | 6.659.875 | 48.862.181 | 55.522.056 | 2.193.374 | 44.758.265 | 46.951.639 |
| 4.3. | Checks received for collection | | 192.540.772 | 69.655 | 192.610.427 | 149.653.612 | 58.772 | 149.712.384 |
| 4.4. | Commercial notes received for collection | | 38.846.738 | 5.828.573 | 44.675.311 | 35.636.120 | 1.703.127 | 37.339.247 |
| 4.5. | Other assets received for collection | | - | 518.060 | 518.060 | - | 397.747 | 397.747 |
| 4.6. | Securities received for public offering | | - | - | - | - | - | - |
| 4.7. | Other items under custody | | 58.144 | 130.447 | 188.591 | 58.144 | 102.941 | 161.085 |
| 4.8. | Custodians | | - | - | - | - | - | - |
| **V.** | **PLEDGED ITEMS** | | **2.247.309.142** | **839.982.759** | **3.087.291.901** | **1.900.352.335** | **562.599.735** | **2.462.952.070** |
| 5.1. | Marketable securities | | 133.965.904 | 1.180.599 | 135.146.503 | 133.967.935 | 992.899 | 134.960.834 |
| 5.2. | Guarantee notes | | 22.544.305 | 4.975.153 | 27.519.458 | 22.849.215 | 3.694.378 | 26.543.593 |
| 5.3. | Commodity | | 7.545 | - | 7.545 | 8.270 | - | 8.270 |
| 5.4. | Warrant | | - | - | - | - | - | - |
| 5.5. | Immovables | | 1.261.108.594 | 658.550 | 1.261.767.144 | 993.881.069 | 552.496 | 994.433.565 |
| 5.6. | Other pledged items | | 829.682.794 | 833.093.798 | 1.662.776.592 | 749.645.846 | 557.297.224 | 1.306.943.070 |
| 5.7. | Depositories receiving pledged items | | - | 74.659 | 74.659 | - | 62.738 | 62.738 |
| **VI.** | **ACCEPTED GUARANTEES AND WARRANTEES** | | **58.031.176** | **115.489.976** | **173.521.152** | **47.370.285** | **85.822.616** | **133.192.901** |
| | **TOTAL OFF BALANCE SHEET COMMITMENTS (A+B)** | | **6.065.550.406** | **3.955.720.351** | **10.021.270.757** | **4.365.863.708** | **2.448.129.817** | **6.813.993.525** |

(Unless otherwise stated amounts are expressed in thousands of Turkish Lira ("TL"))

## 3. Statements of Profit or Loss

| | INCOME AND EXPENSE ITEMS | Note (Section Five) | Current Period (01/01/2025 - 30/09/2025) | Prior Period (01/01/2024 - 30/09/2024) |
|---|---|---|---|---|
| **I.** | **INTEREST INCOME** | **4.1** | **417.950.509** | **322.541.303** |
| 1.1 | Interest on Loans | 4.1.1 | 285.571.972 | 212.290.266 |
| 1.2 | Interest Received from Reserve Deposits | | 37.190.846 | 16.296.608 |
| 1.3 | Interest Received from Banks | 4.1.2 | 14.489.344 | 4.352.627 |
| 1.4 | Interest Received from Money Market Transactions | | 14 | 45.012 |
| 1.5 | Interest Received from Marketable Securities Portfolio | 4.1.3 | 80.274.894 | 88.885.680 |
| 1.5.1 | Financial Assets Measured at Fair Value Through Profit or Loss | | 114.207 | 140.835 |
| 1.5.2 | Financial Assets Measured at Fair Value Through Other Comprehensive Income | | 30.643.370 | 26.820.340 |
| 1.5.3 | Financial Assets Measured at Amortised Cost | | 49.517.317 | 61.924.505 |
| 1.6 | Financial Lease Income | | - | - |
| 1.7 | Other Interest Income | | 423.439 | 671.110 |
| **II.** | **INTEREST EXPENSE (-)** | **4.2** | **320.794.881** | **268.729.748** |
| 2.1 | Interest on Deposits | 4.2.6 | 215.211.122 | 190.091.333 |
| 2.2 | Interest on Funds Borrowed | 4.2.1 | 30.622.360 | 20.923.228 |
| 2.3 | Interest expense on money market transactions | 4.2.4 | 59.255.192 | 43.237.384 |
| 2.4 | Interest on Securities Issued | 4.2.3 | 14.646.451 | 12.161.700 |
| 2.5 | Interest on Lease Payables | | 751.807 | 417.544 |
| 2.6 | Other Interest Expense | 4.2.5 | 307.949 | 1.898.559 |
| **III.** | **NET INTEREST INCOME/EXPENSE (I - II)** | | **97.155.628** | **53.811.555** |
| **IV.** | **NET FEES AND COMMISSIONS INCOME/EXPENSE** | | **79.732.212** | **52.640.525** |
| 4.1 | Fees and Commissions Received | | 119.184.199 | 80.664.774 |
| 4.1.1 | Non-cash Loans | | 4.379.512 | 3.595.254 |
| 4.1.2 | Other | 4.10 | 114.804.687 | 77.069.520 |
| 4.2 | Fees and Commissions Paid | | 39.451.987 | 28.024.249 |
| 4.2.1 | Non-cash Loans | | 573 | 797 |
| 4.2.2 | Other | 4.10 | 39.451.414 | 28.023.452 |
| **V** | **DIVIDEND INCOME** | | **132.494** | **12.435** |
| **VI.** | **TRADING PROFIT/LOSS (Net)** | **4.3** | **(41.165.089)** | **(35.794.140)** |
| 6.1 | Trading Gains/Losses on Securities | | 3.483.640 | 2.956.673 |
| 6.2 | Derivative Financial Transactions Gains/Losses | | 3.513.631 | (11.993.212) |
| 6.3 | Foreign Exchange Gains/Losses | | (48.162.360) | (26.757.601) |
| **VII.** | **OTHER OPERATING INCOME** | **4.5** | **17.606.168** | **23.142.393** |
| **VIII.** | **GROSS PROFIT FROM OPERATING ACTIVITIES (III+IV+V+VI+VII)** | | **153.461.413** | **93.812.768** |
| **IX.** | **ALLOWANCE FOR EXPECTED CREDIT LOSSES (-)** | **4.4** | **38.991.358** | **26.394.313** |
| **X.** | **OTHER PROVISION EXPENSES (-)** | **4.4** | **79.973** | **41.319** |
| **XI.** | **PERSONNEL EXPENSES (-)** | | **28.783.321** | **19.082.945** |
| **XII.** | **OTHER OPERATING EXPENSES (-)** | **4.6** | **53.436.058** | **35.033.003** |
| **XIII.** | **NET OPERATING PROFIT/LOSS (VIII-IX-X-XI-XII)** | | **32.170.703** | **13.261.188** |
| **XIV.** | **SURPLUS WRITTEN AS GAIN AFTER MERGER** | | - | - |
| **XV.** | **PROFIT/LOSS FROM EQUITY METHOD APPLIED SUBSIDIARIES** | | **11.043.960** | **8.901.627** |
| **XVI.** | **NET MONETARY POSITION GAIN/LOSS** | | - | - |
| **XVII.** | **PROFIT/LOSS BEFORE TAXES FROM CONTINUING OPERATIONS (XIII+XIV+XV+XVI)** | **4.7** | **43.214.663** | **22.162.815** |
| **XVIII.** | **PROVISION FOR TAXES ON INCOME FROM CONTINUING OPERATIONS (±)** | **4.8** | **5.404.796** | **(242.599)** |
| 18.1 | Current Tax Provision | | 242.897 | 229.399 |
| 18.2 | Expense effect of deferred tax (+) | | 5.161.899 | - |
| 18.3 | Income effect of deferred tax (-) | | - | 471.998 |
| **XIX.** | **NET PROFIT/LOSS FROM CONTINUING OPERATIONS (XVII±XVIII)** | | **37.809.867** | **22.405.414** |
| **XX.** | **INCOME FROM DISCONTINUED OPERATIONS** | | - | - |
| 20.1 | Income from assets held for sale | | - | - |
| 20.2 | Profit from sale of associates, subsidiaries and joint ventures | | - | - |
| 20.3 | Other income from discontinued operations | | - | - |
| **XXI.** | **EXPENSES FROM DISCONTINUED OPERATIONS (-)** | | - | - |
| 21.1 | Expenses on assets held for sale | | - | - |
| 21.2 | Losses from sale of associates, subsidiaries and joint ventures | | - | - |
| 21.3 | Other expenses from discontinued operations | | - | - |
| **XXII.** | **PROFIT/LOSS BEFORE TAXES FROM DISCONTINUED OPERATIONS (XX - XXI)** | | - | - |
| **XXIII.** | **TAX PROVISION FOR DISCONTINUED OPERATIONS (±)** | | - | - |
| 23.1 | Current tax provision | | - | - |
| 23.2 | Expense effect of deferred tax (+) | | - | - |
| 23.3 | Income effect of deferred tax (-) | | - | - |
| **XXIV.** | **NET PROFIT/ LOSS FROM DISCONTINUED OPERATIONS (XXII±XXIII)** | | - | - |
| **XXV.** | **NET PROFIT/LOSS (XIX+XXIV)** | **4.9** | **37.809.867** | **22.405.414** |
| | Earnings/(loss) per share (full TL) | | 0,0448 | 0,0265 |

(Unless otherwise stated amounts are expressed in thousands of Turkish Lira ("TL"))

## 3. Statements of Profit or Loss

| | INCOME AND EXPENSE ITEMS | Note (Section Five) | Current Period (01/07/2025 - 30/09/2025) | Prior Period (01/07/2024 - 30/09/2024) |
|---|---|---|---|---|
| **I.** | **INTEREST INCOME** | **4.1** | **154.058.516** | **123.391.103** |
| 1.1 | Interest on Loans | 4.1.1 | 103.700.342 | 80.682.951 |
| 1.2 | Interest Received from Reserve Deposits | | 13.653.690 | 9.030.344 |
| 1.3 | Interest Received from Banks | 4.1.2 | 6.827.632 | 2.085.579 |
| 1.4 | Interest Received from Money Market Transactions | | 1 | 4 |
| 1.5 | Interest Received from Marketable Securities Portfolio | 4.1.3 | 29.753.760 | 31.443.525 |
| 1.5.1 | Financial Assets Measured at Fair Value Through Profit or Loss | | 41.082 | 46.888 |
| 1.5.2 | Financial Assets Measured at Fair Value Through Other Comprehensive Income | | 11.850.430 | 9.506.102 |
| 1.5.3 | Financial Assets Measured at Amortised Cost | | 17.862.248 | 21.890.535 |
| 1.6 | Financial Lease Income | | - | - |
| 1.7 | Other Interest Income | | 123.091 | 148.700 |
| **II.** | **INTEREST EXPENSE (-)** | **4.2** | **114.055.352** | **109.233.306** |
| 2.1 | Interest on Deposits | 4.2.6 | 77.520.567 | 71.914.429 |
| 2.2 | Interest on Funds Borrowed | 4.2.1 | 8.728.391 | 9.569.971 |
| 2.3 | Interest expense on money market transactions | 4.2.4 | 22.329.971 | 23.628.577 |
| 2.4 | Interest on Securities Issued | 4.2.3 | 5.197.070 | 3.951.975 |
| 2.5 | Interest on Lease Payables | | 278.289 | 162.130 |
| 2.6 | Other Interest Expense | 4.2.5 | 1.064 | 6.224 |
| **III.** | **NET INTEREST INCOME/EXPENSE (I - II)** | | **40.003.164** | **14.157.797** |
| **IV.** | **NET FEES AND COMMISSIONS INCOME/EXPENSE** | | **30.195.128** | **18.941.894** |
| 4.1 | Fees and Commissions Received | | 46.353.599 | 29.603.499 |
| 4.1.1 | Non-cash Loans | | 1.544.328 | 1.281.266 |
| 4.1.2 | Other | 4.10 | 44.809.271 | 28.322.233 |
| 4.2 | Fees and Commissions Paid | | 16.158.471 | 10.661.605 |
| 4.2.1 | Non-cash Loans | | 154 | 395 |
| 4.2.2 | Other | 4.10 | 16.158.317 | 10.661.210 |
| **V** | **DIVIDEND INCOME** | | **3.098** | **2.254** |
| **VI.** | **TRADING PROFIT/LOSS (Net)** | **4.3** | **(18.501.097)** | **(9.448.488)** |
| 6.1 | Trading Gains/Losses on Securities | | 1.498.468 | 1.040.656 |
| 6.2 | Derivative Financial Transactions Gains/Losses | | 4.801.896 | (562.724) |
| 6.3 | Foreign Exchange Gains/Losses | | (24.801.461) | (9.926.420) |
| **VII.** | **OTHER OPERATING INCOME** | **4.5** | **4.564.061** | **6.040.752** |
| **VIII.** | **GROSS PROFIT FROM OPERATING ACTIVITIES (III+IV+V+VI+VII)** | | **56.264.354** | **29.694.209** |
| **IX.** | **ALLOWANCE FOR EXPECTED CREDIT LOSSES (-)** | **4.4** | **11.996.217** | **8.754.265** |
| **X.** | **OTHER PROVISION EXPENSES (-)** | **4.4** | **17.596** | **23.069** |
| **XI.** | **PERSONNEL EXPENSES (-)** | | **10.566.447** | **6.947.752** |
| **XII.** | **OTHER OPERATING EXPENSES (-)** | **4.6** | **20.016.456** | **13.249.593** |
| **XIII.** | **NET OPERATING PROFIT/LOSS (VIII-IX-X-XI-XII)** | | **13.667.638** | **719.530** |
| **XIV.** | **SURPLUS WRITTEN AS GAIN AFTER MERGER** | | - | - |
| **XV.** | **PROFIT/LOSS FROM EQUITY METHOD APPLIED SUBSIDIARIES** | | **4.019.933** | **3.371.007** |
| **XVI.** | **NET MONETARY POSITION GAIN/LOSS** | | - | - |
| **XVII.** | **PROFIT/LOSS BEFORE TAXES FROM CONTINUING OPERATIONS (XIII+XIV+XV+XVI)** | **4.7** | **17.687.571** | **4.090.537** |
| **XVIII.** | **PROVISION FOR TAXES ON INCOME FROM CONTINUING OPERATIONS (±)** | **4.8** | **2.625.718** | **(910.304)** |
| 18.1 | Current Tax Provision | | 38.677 | (4.216.996) |
| 18.2 | Expense effect of deferred tax (+) | | 2.587.041 | 3.306.692 |
| 18.3 | Income effect of deferred tax (-) | | - | - |
| **XIX.** | **NET PROFIT/LOSS FROM CONTINUING OPERATIONS (XVII±XVIII)** | | **15.061.853** | **5.000.841** |
| **XX.** | **INCOME FROM DISCONTINUED OPERATIONS** | | - | - |
| 20.1 | Income from assets held for sale | | - | - |
| 20.2 | Profit from sale of associates, subsidiaries and joint ventures | | - | - |
| 20.3 | Other income from discontinued operations | | - | - |
| **XXI.** | **EXPENSES FROM DISCONTINUED OPERATIONS (-)** | | - | - |
| 21.1 | Expenses on assets held for sale | | - | - |
| 21.2 | Losses from sale of associates, subsidiaries and joint ventures | | - | - |
| 21.3 | Other expenses from discontinued operations | | - | - |
| **XXII.** | **PROFIT/LOSS BEFORE TAXES FROM DISCONTINUED OPERATIONS (XX - XXI)** | | - | - |
| **XXIII.** | **TAX PROVISION FOR DISCONTINUED OPERATIONS (±)** | | - | - |
| 23.1 | Current tax provision | | - | - |
| 23.2 | Expense effect of deferred tax (+) | | - | - |
| 23.3 | Income effect of deferred tax (-) | | - | - |
| **XXIV.** | **NET PROFIT/ LOSS FROM DISCONTINUED OPERATIONS (XXII±XXIII)** | | - | - |
| **XXV.** | **NET PROFIT/LOSS (XIX+XXIV)** | **4.9** | **15.061.853** | **5.000.841** |
| | Earnings/(loss) per share (full TL) | | 0,0178 | 0,0059 |

(Unless otherwise stated amounts are expressed in thousands of Turkish Lira ("TL"))

## 4. Statement of Profit or Loss and Other Comprehensive Income

| | | Current Period (01/01/2025– 30/09/2025) | Prior Period (01/01/2024 – 30/09/2024) |
|---|---|---|---|
| **I.** | **PROFIT /(LOSS)** | **37.809.867** | **22.405.414** |
| **II.** | **OTHER COMPREHENSIVE INCOME** | **11.022.565** | **(111.426)** |
| **2.1** | **Other comprehensive income that will not be reclassified to profit or loss** | **6.518.110** | **6.196.903** |
| 2.1.1 | Gains (losses) on Revaluation of Property, Plant and Equipment | 8.655.100 | 8.377.677 |
| 2.1.2 | Gains (losses) on Revaluation of Intangible Assets | - | - |
| 2.1.3 | Gains (losses) on Remeasurements of Defined Benefit Plans | (398.969) | (540.646) |
| 2.1.4 | Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss | (1.121) | 47.394 |
| 2.1.5 | Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss | (1.736.900) | (1.687.522) |
| **2.2** | **Other Comprehensive Income That Will Be Reclassified to Profit or Loss** | **4.504.455** | **(6.308.329)** |
| 2.2.1 | Exchange Differences on Translation | 11.306.648 | 4.961.890 |
| 2.2.2 | Valuation and/or Reclassification Profit or Loss from Financial Assets Measured at Fair value through other comprehensive income | (785.237) | (11.105.483) |
| 2.2.3 | Income (loss) Related with Cash Flow Hedges | (733.342) | (1.644.375) |
| 2.2.4 | Income (loss) Related with Hedges of Net Investments in Foreign Operations | (8.215.841) | (3.299.898) |
| 2.2.5 | Other Components of Other Comprehensive Income that will be Reclassified to Other Profit or Loss | 11.638 | (35.458) |
| 2.2.6 | Taxes Relating To Components Of Other Comprehensive Income That Will Be Reclassified To Profit Or Loss | 2.920.589 | 4.814.995 |
| **III.** | **TOTAL COMPREHENSIVE INCOME (LOSS) (I+II)** | **48.832.432** | **22.293.988** |

(Unless otherwise stated amounts are expressed in thousands of Turkish Lira (“TL”))

## 5. Statement of changes in shareholders’ equity

| **Current Period (30/09/2025)** | | | | | **Other Accumulated Comprehensive Income** | | | **Other Accumulated Comprehensive Income** | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **CHANGES IN SHAREHOLDER’S EQUITY** | | | | | **That Will Not Be Reclassified In Profit or Loss** | | | **That Will Be Reclassified In Profit or Loss** | | | | | | |
| | **Paid-in capital** | **Share premium** | **Share certificate cancellation profits** | **Other capital reserves** | **1** | **2** | **3** | **4** | **5** | **6** | **Profit reserves** | **Prior period net profit/(loss)** | **Current period net profit/(loss)** | **Total shareholders’ equity** |
| **I. Balance at the beginning of the period** | **8.447.051** | **556.937** | **-** | **1.722.253** | **17.485.694** | **(10.813.911)** | **1.199.625** | **23.559.021** | **(12.779.815)** | **(9.297.084)** | **143.707.454** | **-** | **29.016.823** | **192.804.048** |
| **II. Adjustment in accordance with TAS 8** | **-** | **-** | **-** | **-** | **-** | **-** | **-** | **-** | **-** | **-** | **-** | **-** | **-** | **-** |
| 2.1 Effect of adjustment | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 2.2. Effect of changes in accounting policies | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| **III. New balance (I+II)** | **8.447.051** | **556.937** | **-** | **1.722.253** | **17.485.694** | **(10.813.911)** | **1.199.625** | **23.559.021** | **(12.779.815)** | **(9.297.084)** | **143.707.454** | **-** | **29.016.823** | **192.804.048** |
| **IV. Total comprehensive income (loss)** | **-** | **-** | **-** | **-** | **6.798.509** | **(279.278)** | **(1.121)** | **11.306.648** | **(549.404)** | **(6.252.789)** | **-** | **-** | **37.809.867** | **48.832.432** |
| **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** | **-** | **-** | **-** | **37.103** | **-** | **-** | **-** | **-** | **-** | **-** | **(390.586)** | **-** | **-** | **(353.483)** |
| **XI. Profit distribution** | **-** | **-** | **-** | **52.308** | **-** | **-** | **-** | **-** | **-** | **-** | **28.964.515** | **-** | **(29.016.823)** | **-** |
| 11.1. Dividends distributed | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 11.2. Transfers to legal reserves | - | - | - | 52.308 | - | - | - | - | - | - | 28.964.515 | - | (29.016.823) | - |
| 11.3. Other | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| **Period end balance (III+IV+…..+X+XI)** | **8.447.051** | **556.937** | **-** | **1.811.664** | **24.284.203** | **(11.093.189)** | **1.198.504** | **34.865.669** | **(13.329.219)** | **(15.549.873)** | **172.281.383** | **-** | **37.809.867** | **241.282.997** |

1. Tangible assets revaluation reserve,
2. Accumulated gains / (losses) on remeasurements of defined benefit plans,
3. 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 reserve for associates and joint ventures accounted for using equity method,
5. Accumulated gains / (losses) due to revaluation and/or reclassification of financial assets measured at fair value through other comprehensive income,
6. Accumulated gains / (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 net investment hedges.

(Unless otherwise stated amounts are expressed in thousands of Turkish Lira ("TL"))

## 5. Statement of changes in shareholders' equity

| **Prior Period (30/09/2024)** | | | | | **Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit and Loss** | | | **Other Accumulated Comprehensive Income That Will Be Reclassified In Profit and Loss** | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **CHANGES IN SHAREHOLDER'S EQUITY** | **Paid-in capital** | **Share premium** | **Share certificate cancellation profits** | **Other capital reserves** | **1** | **2** | **3** | **4** | **5** | **6** | **Profit reserves** | **Prior period net profit/(loss)** | **Current period net profit/(loss)** | **Total shareholders' equity** |
| **I. Balance at the beginning of the period** | **8.447.051** | **556.937** | **-** | **1.670.936** | **10.891.228** | **(8.202.660)** | **1.240.980** | **19.754.241** | **(2.910.152)** | **(6.534.171)** | **85.928.315** | **-** | **68.008.836** | **178.851.541** |
| **II. Adjustment in accordance with TAS 8** | **-** | **-** | **-** | **-** | **-** | **-** | **-** | **-** | **-** | **-** | **-** | **-** | **-** | **-** |
| 2.1 Effect of adjustment | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 2.2. Effect of changes in accounting policies | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| **III. New balance (I+II)** | **8.447.051** | **556.937** | **-** | **1.670.936** | **10.891.228** | **(8.202.660)** | **1.240.980** | **19.754.241** | **(2.910.152)** | **(6.534.171)** | **85.928.315** | **-** | **68.008.836** | **178.851.541** |
| **IV. Total comprehensive income (loss)** | **-** | **-** | **-** | **-** | **6.527.961** | **(378.452)** | **47.394** | **4.961.890** | **(7.773.768)** | **(3.496.451)** | **-** | **-** | **22.405.414** | **22.293.988** |
| **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** | **-** | **-** | **-** | **22.620** | **-** | **-** | **-** | **-** | **-** | **-** | **-** | **-** | **-** | **22.620** |
| **XI. Profit distribution** | **-** | **-** | **-** | **28.697** | **-** | **-** | **-** | **-** | **-** | **-** | **57.779.139** | **-** | **(68.008.836)** | **(10.201.000)** |
| 11.1. Dividends distributed | - | - | - | - | - | - | - | - | - | - | - | - | (10.201.000) | (10.201.000) |
| 11.2. Transfers to legal reserves | - | - | - | 28.697 | - | - | - | - | - | - | 57.779.139 | - | (57.807.836) | - |
| 11.3. Other | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| **Period end balance (III+IV+…...+X+XI)** | **8.447.051** | **556.937** | **-** | **1.722.253** | **17.419.189** | **(8.581.112)** | **1.288.374** | **24.716.131** | **(10.683.920)** | **(10.030.622)** | **143.707.454** | **-** | **22.405.414** | **190.967.149** |

1. Tangible assets revaluation reserve,
2. Accumulated gains / (losses) on remeasurements of defined benefit plans,
3. 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 reserve for associates and joint ventures accounted for using equity method,
5. Accumulated gains / (losses) due to revaluation and/or reclassification of financial assets measured at fair value through other comprehensive income,
6. Accumulated gains / (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 net investment hedges.

(Unless otherwise stated amounts are expressed in thousands of Turkish Lira ("TL"))

## 6. Statement of cash flows

| | | Note (Section Five) | Current Period (30/09/2025) | Prior Period (30/09/2024) |
|---|---|---|---|---|
| **A.** | **CASH FLOWS FROM BANKING OPERATIONS** | | | |
| **1.1** | **Operating profit before changes in operating assets and liabilities** | | **48.426.692** | **(5.144.779)** |
| 1.1.1 | Interest received | | 372.100.530 | 254.511.422 |
| 1.1.2 | Interest paid | | (323.511.062) | (263.035.656) |
| 1.1.3 | Dividend received | | 1.316.096 | 433.490 |
| 1.1.4 | Fees and commissions received | | 119.184.199 | 80.664.774 |
| 1.1.5 | Other income | | (31.673.559) | (9.642.824) |
| 1.1.6 | Collections from previously written-off loans and other receivables | | 18.137.663 | 8.342.613 |
| 1.1.7 | Cash Payments to personnel and service suppliers | | (74.510.391) | (52.414.673) |
| 1.1.8 | Taxes paid | | (3.025.155) | (4.460.247) |
| 1.1.9 | Other | | (29.591.629) | (19.543.678) |
| **1.2** | **Changes in operating assets and liabilities subject to banking operations** | | **(28.904.047)** | **50.864.804** |
| 1.2.1 | Net (increase) decrease in financial assets measured at fair value through profit or loss | | (222.317) | (383.446) |
| 1.2.2 | Net (increase) decrease in due from banks | | (68.328.845) | (78.037.178) |
| 1.2.3 | Net (increase) decrease in loans | | (414.020.430) | (309.674.827) |
| 1.2.4 | Net (increase) decrease in other assets | | (29.871.211) | (57.026.075) |
| 1.2.5 | Net increase (decrease) in bank deposits | | (11.228.207) | (10.644.849) |
| 1.2.6 | Net increase (decrease) in other deposits | | 376.786.437 | 235.752.442 |
| 1.2.7 | Net increase (decrease) in financial liabilities measured at fair value through profit or loss | | (13.051.503) | 6.042.688 |
| 1.2.8 | Net increase (decrease) in funds borrowed | | 107.345.542 | 238.463.376 |
| 1.2.9 | Net increase (decrease) in matured payables | | - | - |
| 1.2.10 | Net increase (decrease) in other liabilities | | 23.686.487 | 26.372.673 |
| **I.** | **Net cash provided from banking operations** | | **19.522.645** | **45.720.025** |
| **B.** | **CASH FLOWS FROM INVESTING ACTIVITIES** | | | |
| **II.** | **Net cash provided from investing activities** | | **(31.462.603)** | **(36.394.359)** |
| 2.1 | Cash paid for the purchase of associates, subsidiaries and joint ventures | | (2.166.949) | (2.466.063) |
| 2.2 | Cash obtained from the sale of associates, subsidiaries and joint ventures | | - | - |
| 2.3 | Cash paid for the purchase of tangible and intangible asset | | (3.809.844) | (2.650.543) |
| 2.4 | Cash obtained from the sale of tangible and intangible asset | | 188.948 | 905.575 |
| 2.5 | Cash paid for the purchase of financial assets measured at fair value through other comprehensive income | | (143.606.790) | (59.471.308) |
| 2.6 | Cash obtained from the sale of financial assets measured at fair value through other comprehensive income | | 94.668.341 | 38.733.215 |
| 2.7 | Cash paid for the purchase of financial assets at amortised cost | | (3.886.914) | (23.788.176) |
| 2.8 | Cash obtained from sale of financial assets at amortised cost | | 27.150.605 | 12.342.941 |
| 2.9 | Other | | - | - |
| **C.** | **CASH FLOWS FROM FINANCING ACTIVITIES** | | | |
| **III.** | **Net cash flows from financing activities** | | **64.661.668** | **28.739.277** |
| 3.1 | Cash obtained from funds borrowed and securities issued | | 162.700.267 | 132.651.280 |
| 3.2 | Cash outflow from funds borrowed and securities issued | | (96.074.397) | (92.425.246) |
| 3.3 | Equity instruments issued | | - | - |
| 3.4 | Dividends paid | | - | (10.201.000) |
| 3.5 | Payments for finance lease liabilities | | (1.964.202) | (1.285.757) |
| 3.6 | Other | | - | - |
| **IV.** | **Effect of change in foreign exchange rate on cash and cash equivalents** | | **29.744.937** | **17.081.332** |
| **V.** | **Net increase (decrease) in cash and cash equivalents** | | **82.466.647** | **55.146.275** |
| **VI.** | **Cash and cash equivalents at beginning of the period** | | **238.820.812** | **195.788.604** |
| **VII.** | **Cash and cash equivalents at end of the period** | | **321.287.459** | **250.934.879** |

## Section Three

## Accounting policies

### 1. Explanations on basis of presentation:

The Bank keeps its books of accounts in Turkish Lira in accordance with the Banking Act No. 5411 ("Banking Act"), which is effective from November 1, 2005, the Turkish Commercial Code ("TCC"), and Turkish Tax Legislation.

The unconsolidated financial statements prepared in accordance with the "Regulation on the Principles and Procedures Regarding Banks Accounting Applications and Safeguarding of Documents" published in the Official Gazette No. 26333 dated November 1, 2006 and other communiqués, interpretations and legislations published by the Banking Regulation and Supervision Agency ("BRSA") and Turkish Accounting Standards ("TAS 34") – Interim Financial Reporting Standards and Turkish Financial Reporting Standards ("TFRS") published by the Public Oversight Accounting and Auditing Standards Authority ("POA") for the matters not regulated by the aforementioned legislations published by BRSA. The format and the details of the publicly announced financial statements and related disclosures to these statements have been prepared in accordance with the "Communiqué Related to Publicly Announced Financial Statements of Banks and Explanations and Notes Related to these Financial Statements" and changes and notes to this communiqué published in the Official Gazette No. 28337 dated June 28, 2012.

The accompanying unconsolidated financial statements and notes to these financial statements are expressed in thousands of Turkish Lira (TL), unless otherwise stated.

The accompanying unconsolidated financial statements are prepared in accordance with the historical cost basis (restated for the changes in the general purchasing power of TL until December 31, 2004), except for financial assets and liabilities measured at fair value through profit or loss, financial assets measured at fair value through other comprehensive income, derivative financial assets/liabilities buildings and art objects and paintings in tangible assets. Besides, the carrying values of assets carried at amortized cost but subject to fair value hedge are adjusted to reflect the fair value changes related to the hedged risks.

The preparation of unconsolidated financial statements in conformity with TFRS requires the use of certain accounting estimates by the Bank management to exercise its judgment on the assets and liabilities on the balance sheet and contingent assets and liabilities as of the balance sheet date. These estimates are being reviewed regularly and, when necessary, suitable corrections are made and the effects of these corrections are explained in the related notes and reflected to the income statement.

The accounting policies and valuation principles employed for the preparation the financial statements are in compliance with "Accounting and Reporting Legislation" published in the regulation, communique, interpretations and circular of BRSA. If there is no specific regulation of BRSA, it has been determined and applied in the context of TFRS. The accounting policies applied are consistent with the accounting policies applied in the annual unconsolidated financial statements for the year ended December 31, 2024.

On November 23, 2023, POA announced that, entities reporting under the TFRS should begin implementing "TAS 29 - Financial Reporting in Hyperinflationary Economies" standard in their financial statements, from periods ending on and after December 31, 2023. Besides, regulatory and auditing bodies that are authorized in their respective areas have flexibility to determine alternative transition dates for the application of TAS 29.

Within the scope of decisions dated December 12, 2023 numbered 10744 and December 5, 2024 numbered 11021 respectively by the BRSA, banks, financial leasing, factoring, financing, savings financing, and asset management companies are not subject to inflation adjustments in their financial statements required under TAS 29 in 2023, 2024 and 2025.

## 2. Explanations on strategy of using financial instruments and foreign currency transactions:

The general strategy of the Bank in using financial instruments is to sustain an optimal balance between the yield of the instruments and their risks. The most important funding source of the Bank is deposits. For non-deposit items, the Bank maintains longer-term funding structure especially through long-term foreign borrowings. Funds from deposits and other funding sources are invested in high quality financial assets in order to keep currency, interest rate and liquidity risks within the limits determined by the asset-liability strategy. The currency, interest and liquidity risks of on-balance sheet and off-balance sheet assets and liabilities are managed in accordance with the risk limits approved in the Bank and the related legal limits. Derivative instruments are mainly utilized for liquidity needs and for mitigating currency and interest rate risks. The position of the Bank as a result of foreign currency activities is being held at minimum levels and the currency risk exposure is monitored within the limits determined by the Board of Directors under the context of Banking Act.

Foreign currency denominated monetary assets and liabilities are translated with the exchange rates prevailing at the balance sheet date. Gains and losses arising from such valuations are recognized in the income statement under the account of "Foreign exchange gains or losses", except for valuation differences arising from foreign currency participations, subsidiaries and foreign currency non-performing loans.

The Bank hedges foreign currency exposure arising from carrying its foreign subsidiaries at equity method, with foreign currency financial liabilities and applies net investment hedge accounting. The effective portions of the change in fair value in financial liabilities in foreign currency are recorded under "Other accumulated comprehensive income that will be reclassified in other profit or loss" in equity.

In order to eliminate the inconsistency in the recognition, the Bank might classify its financial liabilities as financial liabilities at fair value through profit / loss upon the initial recognition.

## 3. Explanations on investments in associates, subsidiaries and joint ventures:

Associates, subsidiaries and joint ventures are being carried at equity method as defined in "TAS 28 – Investments in Associates and Joint Ventures" in the unconsolidated financial statements of the Bank started from June 30, 2015. Any valuation differences arising from prior years, before January 1, 2015, are booked as "Other accumulated comprehensive income that will not be reclassified in profit or loss" under equity. In the following periods, any valuation differences arising from the current period income and other comprehensive income are recognised in profit or loss and "Other accumulated comprehensive income that will not be reclassified in profit or loss" under the equity, respectively. This accounting policy change is performed through an early adaption before the effective date of January 1, 2016 in accordance with the change of "TAS 27 – Turkish Accounting Standards for Individual Financial Statements" numbered 29321 on April 9, 2015 and confirmation by BRSA's letter numbered 10686 on July 14, 2015.

## 4. Explanations on forward and option contracts and derivative instruments:

The Bank's derivative transactions mainly consist of money and interest rate swaps, forward foreign exchange purchase and sale transactions and options.

Derivative instruments are measured at fair value on initial recognition and subsequently remeasured at their fair values. As a result, the fair value of derivatives is reflected as net liability or net asset on a contract by contract basis. The accounting method applied to the income or loss arising from derivative instruments depends on whether the derivative is being used for hedging purposes or not and depends on the type of item being hedged.

At the transaction date, the Bank documents the relationship between hedging instruments and hedged items, together with the risk management policies and the strategies on hedging transactions. Besides, the Bank regularly documents the effectiveness of the hedging instruments in offsetting the changes in the fair value of the hedged items.

Changes in the fair value of derivative instruments subject to fair value hedges are recognized under profit or loss accounts together with the variation in the fair value of hedged items. The changes of fair value of derivative transactions for fair value hedge are classified in "Derivative Financial Transactions Gains/Losses" account. In the balance sheet, changes in the fair value of hedged assets and liabilities, during the period in which the hedge is effective, are shown with the related assets and liabilities. The ineffective portion of the mentioned hedging transaction is reflected to the income statement. If the underlying hedge does not conform to the hedge accounting requirements, according to the adjustments made to the carrying value (amortized cost) of the hedged item, for which the risk is hedged by a portfolio hedge, are amortized with the straight line method within the time to maturity and recognized in profit or loss accounts. Fair value adjustments are recognized directly in the income statement in an event of repayment and/or unwinding and/or derecognition of the hedged item.

The Bank hedges its cash flow risk arising from foreign currency and Turkish Lira floating interest rate liabilities by using currency and interest rate swaps. The effective portion of the fair value changes of the hedging instruments are recorded in "Other accumulated comprehensive income that will be reclassified in profit or loss" under shareholders' equity. These funds are transferred to profit or loss from equity when the cash flows of the hedged items (interest expense) impact the income statement.

In case the cash flow hedge accounting is discontinued due to the expiry, realization for sale of the hedging instrument, or due to the results of the effectiveness test the amounts accounted under shareholders' equity are transferred to the profit or loss accounts as these cash flows of the hedged item are realized (considering the original maturity of the hedging instrument).

Some of the trading purpose derivative transactions, even though they provide effective economic hedges under the Bank's risk management policy, do not qualify for hedge accounting under the specific rules in "TFRS 9 - Financial Instruments" and are therefore treated as "Derivative financial assets measured at fair value through profit or loss".

"Derivative financial assets measured at fair value through profit or loss" are measured at fair value. If the fair value of derivative financial instruments is positive, it is disclosed under the main account "Derivative financial assets measured at fair value through profit or loss"; and if the fair value difference is negative, it is disclosed under "Derivative financial liabilities measured at fair value through profit or loss". Fair value changes are recorded under "Derivative Financial Transactions Gains/(Losses)" in the income statement.

The fair values of the derivative financial instruments are calculated using quoted market prices or by using discounted cash flow models.

Parameters used for the valuation of the option portfolio are determined by market risk management and the confirmation of the accuracy of fair value calculations are monitored periodically by market risk management.

Liabilities and receivables arising from the derivative instruments are followed in the off-balance sheet accounts as their contractual values. Embedded derivatives are separated from the host contract and accounted as derivative instruments according to "TFRS – 9 Financial Instruments" in case (i) the related embedded derivative's economic features and risks are not closely related to the host contract, (ii) another instrument that has the same contract conditions with the embedded derivative satisfies the definition of a derivative instrument and (iii) the hybrid instrument is not carried at fair value through profit or loss.

Credit derivatives are capital market tools designed to transfer credit risk from one party to another.

As of September 30, 2025, the Bank's credit derivatives portfolio included total return swaps.

Credit linked notes are bonds that have repayments depending on a credit event or the credit risk evaluation of a reference asset or asset pool. Depending on whether the reference assets are included in the balance sheet of the issuer or the owner of the assets, these transactions can be accounted by the party assuming the credit risk as insurance or as an embedded derivative. As per the Bank's management evaluation, the embedded derivatives included in the credit linked notes are separated from the host contracts in accordance with "TFRS – 9 Financial Instruments" and recorded and evaluated as credit default swaps. The bond itself (host contract) is valued in accordance with the valuation principles of the category it is classified.

Total return swaps are contracts, in which the seller commits to pay the contract value for all cash flows of the reference assets of the seller and the changes of the market values of these reference assets to the buyer during the contract maturity and bear all the decreases in the market value of these reference assets. The Bank uses the total return swaps to generate long term funding.

Market risks of these products are monitored using the Bank's internal modeling system for the Value-at-Risk and basis points sensitivity analysis; the liquidity risks are monitored using the short term liquidity report on daily and the long term liquidity report on monthly basis.

According to the regulations of BRSA, currency exchange transactions, which are realized at value date in the initial phase of currency swaps, are recorded and followed as irrevocable commitments in off-balance sheet accounts until the value date.

A Credit Valuation Adjustment (CVA) is applied to the Bank's over-the-counter derivative exposures to take into account the counterparty's risk of default when measuring the fair value of the derivative. CVA is the mark-to-market cost of protection required to hedge credit risk from counterparties in the Bank's over-the-counter derivatives portfolio. The Bank calculates CVA based on collective provisioning methodology calculated in accordance with Turkish Financial Reporting Standards, "TFRS – 9 Financial Instruments", comprising the product of Exposure, Probability of Default (PD) and Loss Given Default (LGD). CVA is calculated based on the exposure of each counterparty.

Within the scope of TFRS 13 Fair Value Measurement standard; (i) if there is a significant decrease in the volume or level of activity for that asset or liability in relation to normal market activity for the asset or liability (or similar assets or liabilities); (ii) when the transaction or quoted price does not represent fair value; and / or (iii) when a price for a similar asset requires significant adjustment to make it comparable to the asset being measured, or (iv) when the price is stale, the Bank makes an adjustment to the transactions or quoted prices and reflects this adjustment to the fair value measurement. In this context, the Bank determines the point within the range that is most representative of fair value under current market conditions.

**5. Explanations on interest income and expense:**

Interest income and expenses are recognized in the income statement on an accrual basis by using the effective interest method periodically

Retrospective rediscount calculation and foreign exchange evaluation is performed for non performing loans ("NPL"), and accrued interest and rediscounts as of transfer to NPL accounts are accounted under loan accrual/rediscount accounts as per Uniform Chart of Accounts ("UCA"). The Bank ceases accruing interest after non-performing loan classification. In place of that, interest amount representing the time value of future collections is recognized under interest income instead of provision expense.

**6. Explanations on fee and commission income and expenses:**

Fees and commissions received as a result of the service agreements or arising from negotiating or participating in the negotiation of a transaction on behalf of a third party are recognized either in the period when the transaction is realized or deferred based on the type of the underlying transaction. Other commission income and fees from various banking services are recorded as income at the time of realization.

Except for fees and commissions that are integral part of the effective interest rates of financial instruments measured at amortized costs, the fees and commissions are accounted for in accordance with TFRS 15 "Revenue from Contract with Customers".

**7. Explanations on financial assets:**

As of January 1, 2018, the Bank has applied TFRS 9 and classifies its financial assets in the following measurement categories:

- Fair value through profit or loss (FVPL)
- Fair value through other comprehensive income (FVOCI)
- Financial assets measured at amortised cost

According to TFRS 9, classification of financial assets is based on two criterias; business model under which the financial asset is being managed and contractual cash flows representing solely payments of principal and interest of the financial asset. This evaluation incorporates whether there is any clause that may change timing or amount of contractual cash flows of the financial asset.

Classification of financial assets reflects the business model of how the Bank manages the assets in order to generate cash flows. Bank's business model may be to collect the contractual cash flows from the assets or to collect both the contractual cash flows and cash flows arising from the sale of assets. If neither of these is applicable, then the financial assets are classified as part of 'other' business model and measured at FVPL. Factors considered by the Bank in determining the business model for a bank of assets include past experience on how the cash flows for these assets were collected, how the asset's performance is evaluated and reported to key management personnel, how risks are assessed and managed and how managers are compensated. Securities held for trading are held principally for the purpose of selling in the near term or are part of a portfolio of financial instruments that are managed together and for which there is evidence of a recent actual pattern of short-term profit-taking. These securities are classified in the 'other' business model and measured at FVPL.

The Bank owns Consumer Price Indexed ("CPI") Government Bonds which are classified under "Fair value through other comprehensive income" and "measured at amortised cost" securities portfolio. Related securities are valued using the effective interest rate method based on the real coupon rates and the reference inflation index at the issue date and the estimated inflation rate. The reference indices used in calculating the actual coupon payment amounts of these assets are based on the CPI of prior two months.

**Assessment of the business model**

The Bank determines the business model at a level that reflects how groups of financial assets are managed together to achieve a particular business objective.

The business model does not depend on management's intentions for an individual instrument. Accordingly, this condition is not a single-instrument basis approach for classification and should be determined on a higher level of aggregation.

During the assessment of the business model for management of financial assets, all relevant evidences available at the assessment date have taken into consideration. Such relevant evidence includes below:

- How the performance of the portfolio is evaluated and reported to the Bank's management;
- the stated policies and objectives for the portfolio and the operation of those policies in practice. In particular, whether management's strategy focuses on earning contractual interest revenue, maintaining a particular interest rate profile, matching the duration of the financial assets to the duration of the liabilities that are funding those assets or realising cash flows through the sale of the assets;
- how managers of the business are compensated (e.g. whether compensation is based on the fair value of the assets managed or the contractual cash flows collected); and
- the risks that affect the performance of the business model (and the financial assets held within that business model) and its strategy for how those risks are managed;
- the frequency, volume and timing of sales in prior periods, the reasons for such sales and its expectations about future sales activity. However, information about sales activity is not considered in isolation, but as part of an overall assessment of how the Bank's stated objective for managing the financial assets is achieved and how cash flows are realised.

If cash flows are realised in a way that is different from the expectations on the date of the assessment of the business model, that does not give rise to a prior period error in the financial statements nor does it change the classification of the remaining financial assets held in that business model as long as all relevant information that was available at the time of business model assessment were. However, when the business model is assessed for newly originated or newly purchased financial assets, it must be considered information about how cash flows were realised in the past, along with all other relevant information.

The business models are divided into three categories. These categories are defined below:

- Business model whose objective is to hold assets in order to collect contractual cash flows

Financial assets that are held within a business model whose objective is to hold assets in order to collect contractual cash flows are managed to realise cash flows by collecting contractual payments over the life of the instrument. That is, the Bank manages the assets held within the portfolio to collect those particular contractual cash flows.

Although the objective of Bank's business model may be to hold financial assets in order to collect contractual cash flows, the Bank does not need to hold all of those instruments until the maturity. Thus Bank's business model can be to hold financial assets to collect contractual cash flows even when sales of financial assets occur or are expected to occur in the future.

The business model may be to hold assets to collect contractual cash flows even if the Bank sells financial assets when there is an increase in the assets' credit risk. The Bank considers reasonable and supportable information, including forward looking information, in order to determine whether there has been an increase in the assets' credit risk. Regardless of their frequency and value, sales due to an increase in the assets' credit risk are not inconsistent with a business model whose objective is to hold financial assets to collect contractual cash flows because the credit quality of financial assets is relevant to the Bank's ability to collect contractual cash flows.

➢ A business model whose objective is achieved by both collecting contractual cash flows and selling financial assets

The Bank may hold financial assets in a business model whose objective is achieved by both collecting contractual cash flows and selling financial assets. In this type of business model, the Bank's management have made a decision on both collecting contractual cash flows and selling financial assets is necessary for achieving the objective of the business model. There are various objectives that may be consistent with this type of business model. For example, the objective of the business model may be to manage liquidity needs on a daily basis, to maintain a particular interest yield profile or to match the duration of the financial assets to the duration of the liabilities funding those assets. To achieve such an objective, the Bank will both collect contractual cash flows and sell financial assets.

Compared to a business model whose objective is to hold financial assets to collect contractual cash flows, this business model will typically involve greater frequency and value of sales. This is because selling financial assets is integral to achieving the business model's objective instead of being only incidental to it.

➢ Other business models

Financial assets are measured at fair value through profit or loss if they are not held within a business model whose objective is to hold assets to collect contractual cash flows or within a business model whose objective is achieved by both collecting contractual cash flows and selling financial assets

A portfolio of financial assets that is managed and whose performance is evaluated on a fair value basis is neither held to collect contractual cash flows nor held both to collect contractual cash flows and to sell financial assets. The Bank is primarily focused on fair value information and uses that information to assess the assets' performance and to make decisions.

**Assessment of whether contractual cash flows are solely payments of principal and interest (SPPI)**

For the purposes of this assessment, 'principal' is defined as the fair value of the financial asset on initial recognition. 'Interest' is defined as consideration for the time value of money and for the credit risk associated with the principal amount outstanding during a particular period of time and for other basic lending risks and costs. In assessing whether the contractual cash flows are SPPI, the Bank considers the contractual terms of the instrument. This includes assessing whether the financial asset contains a contractual term that could change the timing or amount of contractual cash flows such that it would not meet this condition.

When making such assessment, the Bank:

➢ Contingent events that would change the amount and timing of cash flows;
➢ Leverage features;
➢ Prepayment and extension terms;
➢ Terms that limit the Bank's claim to cash flows from specified assets (e.g. non-recourse loans); and
➢ Features that modify consideration of the time value of money (e.g. periodical reset of interest rates).

When the contractual conditions are exposed to the risks which are not consistent with the basic lending arrangement or variability of cash flows, the relevant financial asset is measured at fair value through profit or loss.

### 7.1. Financial assets measured at fair value through profit or loss

Financial assets, which are classified as "Financial assets measured at fair value through profit or loss", are trading financial assets and are either acquired for generating profit from short-term fluctuations in the price or dealer's margin, or are financial assets included in a portfolio in which a pattern of short-term profit making exists independent from the acquisition purpose.

Trading financial assets are initially recognized at fair value and are subsequently re-measured at their fair value. However, if fair values cannot be obtained from active market transactions, it is assumed that the fair value cannot be measured reliably and fair values are calculated by alternative models. All gains and losses arising from these valuations are recognized in the income statement. Interest earned while holding financial assets is reported as interest income and dividends received are included separately in dividend income.

The principles regarding the accounting of derivative financial instruments are explained in detail in Note 4 of this section.

### 7.2. Financial assets measured at amortised cost:

Assets that are held for collection of contractual cash flows where those cash flows represent solely payments of principal and interest, are measured at amortised cost. These financial assets are initially recognized at total of acquisition and transaction cost. After their initial recognition they are carried at "Amortized cost" using the "Effective interest method".

### 7.3. Loans:

Loans are financial assets raised through lending without having the intention to trade in the short term. Loans are non derivative financial assets with fixed or determinable payments and fixed maturities that are not quoted on active market. Loans are recognized initially at cost including transaction costs (which reflect fair values) and subsequently carried at the amortized cost using the "effective interest method". The expenses incurred for the assets received as collateral are not considered as transaction costs and are recognized in the expense accounts.

Retail, commercial and corporate loans included in cash loans are accounted for with their original maturities in accounts which are mentioned in the UCA. Foreign currency indexed loans are initially measured at local currency accounts with the foreign exchange rate prevailing at date of the initial recognition and re-valued with the relevant foreign currency rates prevailing at the date of the financial statements. Increase or decrease in the value of the principal amount of the loan due to changes in foreign exchange rates is accounted in the related income and expense accounts. Repayment amounts are translated with the foreign exchange rates prevailing at the repayment dates and the valuation differences are accounted for in "foreign exchange gain/loss" accounts.

The Bank provides provision for expected credit losses based on the assessments and estimates of the management, by considering "TFRS 9 - Financial Instruments" and the "Communiqué Related to Principles and Procedures on Determining the Qualifications of Banks' Loans and Other Receivables and the Provision for These Loans and Other Receivables" ("Provisioning Regulation") published in the Official Gazette No. 29750 dated June 22, 2016. In this context, the management estimates are determined on the basis of the prudence principle and Bank credit risk policies, considering the general structure of the loan portfolio, the financial conditions of the customers, non-financial information and the economic conjuncture.

As of September 30, 2025, the Bank has made its classifications in accordance with the TFRS 9 standard and reflected them in its financial statements. In this context; the Bank has evaluated many reasonable and supportable qualitative and quantitative data in assessing whether there is a significant increase in credit risk in the classification of loans according to stages and determining the moment when the default situation occurs. It has classified the loans according to their stages according to its best judgment under the current conditions.

Expected Credit Losses are accounted for as an expense in the accounting period they are incurred. If there is a subsequent collection from a receivable that was already provisioned in previous years, the recovery amount is classified under "Other operating income". The write off policy is described in the explanations and notes related to assets, fifth section.

### 7.4. Financial assets measured at fair value through other comprehensive income:

Financial assets that are held for collection of contractual cash flows and for selling the assets, where the assets' cash flows represent solely payments of principal and interest, and that are not designated at FVPL, are measured at fair value through other comprehensive income (FVOCI).

Financial assets measured at fair value through other comprehensive income are subsequently re-measured at fair value. When fair values based on market prices cannot be observed reliably, the financial assets at fair value through other comprehensive income are carried at fair values determined by using alternative models. "Unrealized gains and losses" arising from changes in the fair value of financial assets classified as financial assets at fair value through other comprehensive income are recognized in the shareholders' equity as "Other accumulated comprehensive income that will be reclassified in profit or loss ", until the related assets are impaired or disposed. When these financial assets are disposed or impaired, the related fair value differences accumulated in the shareholders' equity are transferred to the income statement. Interest and dividends received from financial assets at fair value through other comprehensive income are recorded in interest income and dividend income as appropriate.

Interest income on financial assets at fair value through other comprehensive income are calculated by effective interest rate method and are accounted for in interest income account. At the time of sale of a financial assets at fair value through other comprehensive income before the maturity, the difference between the profit, which is the difference between the cost and sales price of the financial assets, and the interest income accrual are accounted under "Profit/losses from capital market transactions".

**7.5. Equity instruments measured at fair value through other comprehensive income:**

At initial recognition, an irrevocable election can be made to present in other comprehensive income subsequent changes in the fair value of an equity instrument within the scope of TFRS 9. Such election is made on an instrument basis.

Fair value differences recognized in other comprehensive income are not transferred to profit or loss in the following periods and transferred to prior years' profit / loss. The equity instruments measured at fair value through other comprehensive income, are not subject to impairment calculation.

**8. Explanations on impairment of financial assets:**

The Bank assesses the expected credit losses ("ECL") related with its debt instrument assets carried at amortised cost and at fair value through other comprehensive income, with the exposure arising from loan commitments and financial guarantee contracts on a forward-looking basis. The Bank recognises a loss allowance for such losses at each reporting date. The measurement of expected credit losses reflects:

- An unbiased and probability-weighted amount that is determined by evaluating a range of possible outcomes;
- The time value of money;
- Reasonable and supportable information that is available without undue cost or effort at the reporting date about past events, current conditions and forecasts of future economic conditions.

The measurement of the expected credit loss allowance:

The measurement of the expected credit loss allowance for financial assets measured at amortised cost and at fair value through other comprehensive income is an area that requires the use of advanced models and significant assumptions about future economic conditions and credit behaviour.

These financial assets will be divided into three categories depending on the gradual increase in credit risk observed since their initial recognition. Impairment shall be recognized on outstanding amounts in each category, as follows:

Stage 1:

For the financial assets at initial recognition or that do not have a significant increase in credit risk since initial recognition. Impairment for credit risk will be recorded in the amount of 12-month expected credit losses.

Stage 2:

In the event of a significant increase in credit risk since initial recognition, the financial asset will be transferred to this stage. Impairment for credit risk will be determined on the basis of the instrument's lifetime expected credit losses.

Stage 3:

Stage 3 includes financial assets that have objective evidence of impairment at the reporting date. For these assets, lifetime ECL are recognized and interest revenue is calculated on the net carrying amount.

Life-time expected credit loss is calculated on an individual or collective basis for the financial assets in stage 2 and stage 3.

General provisions represent ECLs for the first stage and the second stage, specific provisions represent ECLs for the third stage.

The Bank has developed specific models for calculating the expected loss; such models are based on the parameters of PD, LGD and EAD and on the effective interest rate. In particular:

- The PD (Probability of Default), represents the customer's probability of more than 90 days delay, within 12-months;
- The LGD (Loss Given Default), represents the percentage of the estimated loss, and thus the expected rate of recovery, at the date of occurrence of the default event of the credit exposure;
- The EAD (Exposure at Default), represents the measure of the exposure at the time of the event of default of the credit exposure;
- The Effective interest rate is the discount rate that expresses of the time value of money.

Such parameters are calculated starting from the corresponding parameters used for IRB preparation purposes, with specific adjustments in order to ensure consistency between accounting and regulatory treatment despite different regulatory requirements.

The main adjustments aimed at:

- Removal of prudency principal used for IRB phase;
- Introducing "point-in-time" adjustments to replace "through-the-cycle" adjustments required for IRB phase (TFRS 9 parameters developed over these parameters.);
- With reference to lifetime PD, through-the-cycle PD curves obtained by adjusting observed cumulated default rates were calibrated in order to reflect point-in-time on portfolio default rates.

Recovery rate incorporated into through-the-cycle LGD was adjusted in order to remove prudency principle and to reflect the most updated trend of recovery rates discounted at effective interest rate or at its best approximation.

The lifetime EAD has been obtained by converting the 1 year regulatory or managerial model to life-time, removing margin of prudency and including the expected discounted cash flow.

The stage allocation model is a key aspect of the accounting model required to calculate expected credit losses which is aimed at transferring credit exposures from Stage 1 to Stage 2.

With reference to the quantitative component of the model for stage allocation, the Bank has adopted a statistical approach based on a quantiles regression whose objective is to define a threshold in terms of maximum variation acceptable between the PD at the time of origination and the PD assessed at the reporting date.

The stage allocation model was based on a combination of relative and absolute elements. The main elements were:

- Comparison, for each transaction, between the PD measured at the time of recognition and PD as at the reporting date, both calculated according to internal models, through thresholds set in a way considering all key variables of each transaction that can affect the Bank's expectation of PD changes over time;
- Absolute elements such as the backstops required by law;
- Additional internal evidence

**Significant increase in credit risk**

In the assessment of significant increase in credit risk quantitative and qualitative assessments are made;

Quantitative Assessment:

As a result of quantitative assessment, related financial asset is classified as stage 2 (Significant Increase in Credit Risk) when any of the following criterias are satisfied.

As of reporting date:

- Lifetime expected credit losses shall be recognized on a transaction base, when more than 30 days past due status is passed. The Bank can abandon this estimation when it has reasonable and supportable information about customers contractual repayments.
- In case a loan has been restructured, it will be followed up under Stage 2 during the follow-up period mentioned in the related regulations. The loan can be transferred back to Stage 1 at end of the follow-up period if there is no significant deterioration.
- Provisions on non-funded non cash loans are evaluated as significant increase in credit risk.

**Qualitative Assessment**

The probability of significant increase in credit risk under qualitative assessment is based on the comparison of probability of default of a loan in the origination and as of reporting date.

The Bank uses distribution regression on segment basis in order to calculate the thresholds used in defining the significant increase in credit risk.

**Low credit risk**
Financial instruments defined as low risk for TFRS 9 are;

- Receivables from Central Bank of the Republic of Türkiye (“CBRT”);
- Loans with counterparty of Treasury of the Republic of Türkiye
- The issued securities or guaranteed marketable securities from central banks of the countries where Bank’s subsidiaries, associates are resident;
- Bank placements;
- Other money market transactions;
- Transactions of Bank’s associates and subsidiaries

**Forward Looking Macroeconomic Information**

Forward-looking macroeconomic information is incorporated into credit risk parameters during assessment of significant increase in credit risk and expected credit loss calculation. For the calculation of expected credit loss, Bank uses macroeconomic estimation method which is developed during creation of various scenarios. Macroeconomic variables prevailing during these estimates are gross domestic product (“GDP”) and CPI.

When expected credit losses are estimated in accordance with the forward looking macroeconomic information, the Bank evaluates three scenarios (base, pessimistic and optimistic) with various weights based. The Bank has reviewed the macroeconomic model used in the process and has been the subject of provision calculations using the data considered to reflect the current situation in the best way.

In the light of macroeconomic expectations, the Bank reflected the calculations made to its financial statements considering the probability of default values and the possible changes in the exposure at default. In this context, the Bank has measured the effect of the change in macroeconomic data used in the calculation of expected credit loss such as GDP and CPI, on the NPL under different scenarios and reflected the coefficient increase, which was considered to be the most accurate, to its provision calculations by projecting it on the loan parameters within the range of NPL ratio obtained throughout the calculations.

**9. Explanations on offsetting financial assets:**

Financial assets and liabilities are offset and the net amount is reported in the balance sheet when the Bank has a legally enforceable right to offset the recognised amounts and there is an intention to collect/pay related financial assets and liabilities on a net basis, or to realise the asset and settle the liability simultaneously.

**10. Explanations on sales and repurchase agreements and securities lending transactions:**

Securities subject to repurchase agreements (“Repo”) are classified as “Financial assets at fair value through profit or loss”, “Financial assets measured at fair value through other comprehensive income” and “Financial assets measured at amortised cost” according to the investment purposes of the Bank and measured according to the portfolio to which they belong. Funds obtained from repurchase agreements are accounted under “Money market funds” in liabilities and the difference between the sale and repurchase price is accrued over the life of the repurchase agreements using the “Effective interest method”. Interest expense on repo transactions are recorded under “Interest expense on money market transactions” in the income statement.

Funds given against securities purchased under agreements to resell ("Reverse repo") are accounted under "Money markets receivables" on the balance sheet. The difference between the purchase and determined resell price is accrued over the life of repurchase agreements using the effective interest method.

The Bank has no securities lending transactions.

**11. Information on assets held for sale and related to discontinued operations and explanations on liabilities related with these assets:**

According to the " TFRS – 5 Non-current Assets Held for Sale and Discontinued Operations" , a tangible asset (or a bank of assets to be disposed) classified as "Asset held for sale" is measured at lower of carrying value and fair value less costs to sell. An asset (or a bank of assets to be disposed) is regarded as "Asset held for sale" only when the sale is highly probable and the asset (or a bank of assets to be disposed) is available for immediate sale in its present condition. For a highly probable sale, there must be a valid plan prepared by the management for the sale of asset including identification of possible buyers and completion of sale process. Furthermore, the asset should be actively in the market at a price consistent with its fair value.

A discontinued operation is a part of the Bank's business classified as sold or held for sale. The operating results of the discontinued operations are disclosed separately in the income statement.

**12. Explanations on goodwill and other intangible assets:**

**12.1. Goodwill:**

The excess of the cost of an acquisition over the fair value of the Bank's share of the identifiable assets, liabilities or contingent liabilities of the acquired subsidiary at the date of acquisition of the control is recorded as goodwill and represents a payment made by the acquirer in anticipation of future economic benefits from assets that are not capable of being individually identified and separately recognized. The acquirer also recognizes assets that are capable of being individually identified and separately recognized, intangible assets (e.g. credit card brand value, deposit base and customer portfolio) and contingent liabilities at fair value, irrespective of whether the asset had been recognized by the acquire before the business combination, if it can be distinguished from the goodwill and if the asset's fair value can be measured reliably.

As of September 30, 2025 the Bank has no goodwill (December 31, 2024 – None).

**12.2. Other intangible assets:**

Intangible assets are measured at cost on initial recognition and any directly attributable costs of setting the asset to work for its intended use are included in the initial measurement. Subsequently, intangible assets are carried at historical costs after the deduction of accumulated amortization and the provision for impairment.

The Bank evaluates the possibility of existence of impairment of intangible assets at the end of each reporting period. If there is an evidence of impairment, the Bank estimates a recoverable amount in accordance with the "TAS 36 – Impairment of Assets". The recoverable amount is the higher of net sales price or the value in use. When the book value of another intangible asset exceeds the recoverable amount, the related asset is considered to be impaired. If there is no evidence of impairment, there is no need to estimate the recoverable amount.

Intangibles are amortized over their estimated useful lives using the straight-line method. The useful life of the asset is determined by assessing the expected useful life of the asset, technical, technological and other kinds of obsolescence and all required maintenance expenses necessary to utilize the economic benefit from the asset.

**13. Explanations on property and equipment:**

Property and equipment is measured at its cost when initially recognized and any directly attributable costs of setting the asset in working order for its intended use are included in the initial measurement in accordance with "TAS 16 – Property, Plant and Equipment". Subsequently, properties and equipment, except art objects, paintings and buildings are carried at cost less accumulated depreciation and provision for impairment.

The Bank adopted a fair value accounting method for its buildings as of March 31, 2015 in tangible assets in accordance with "TAS 16 – Property, Plant and Equipment".

The depreciation rate for buildings is 2-4%, for movables and movables acquired under financial leasing depreciation is calculated over estimated useful life by using the straight-line method.

The depreciation charge for items remaining in property and equipment for less than a full accounting period at the balance sheet date is calculated in proportion to the period the item remained in property and equipment.

In accordance with "TAS 36 – Impairment of Assets", where the carrying amount of an asset is greater than its estimated "recoverable amount", it is written down to its "recoverable amount" and the provision for impairment is charged to the income statement.

Gains and losses on the disposal of property and equipment are determined by deducting the net book value of the property and equipment from its sales proceeds.

Expenditures for the repair and maintenance of property and equipment are recognized as expense. The capital expenditures made in order to increase the capacity of the tangible asset or to increase its future benefits are capitalized on the cost of the tangible asset. The capital expenditures include the cost components which are used either to increase the useful life or the capacity of the asset or the quality of the product or to decrease the costs.

## 14. Explanations on leasing transactions:

The Bank performs leasing transactions in the capacity of the lessee and lessor.

### 14.1 Accounting of leasing operations according to lessee:

The Bank has adopted "TFRS 16: Leases" approach in the accounting of leasing transactions.

In accordance with TFRS 16, the Bank calculates "right-of-use" amount using the present value of the lease payments of fixed asset at the beginning of the leasing period and recognizes under "property and equipment". Unpaid leasing payments are calculated at their net present value and recognized under "lease payables" in liabilities. Lease payments are discounted using related borrowing rates.

Fixed assets that are subject to leasing is amortised on the basis of leasing period. Interest expense related to lease payables is classified under "interest on lease payables" under "interest expense" and exchange rate changes are classified under "foreign exchange gains/losses". Leasing payments are deducted from lease payables.

### 14.2 Accounting of the leasing transactions in terms of the lessor:

The major risks and benefits of the property carried by the lessor are classified as operational leasing. The payments that are received as operational leasing are accounted as income via the linear method throughout the leasing term.

## 15. Explanations on provisions, contingent liabilities and contingent assets:

Provisions and contingent liabilities, except for the expected credit loss recognized for financial instruments within the scope of TFRS 9 standards, are accounted in accordance with "TAS 37 – Provisions, Contingent Liabilities and Contingent Assets".

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 the obligation can be made. Provisions for contingent liabilities arisen from past events are recognized in the period of occurrence in accordance with the "Matching principle". A provision is recognized when it is probable that the contingent event will occur and a reliable estimate can be made. When a reliable estimate of the amount of obligation cannot be made or it is not probable that an outflow of resources will be required to settle the obligation, it is considered that a "contingent" liability exists and it is disclosed in the related notes to the financial statements.

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 of the period in which the change occurs.

## 16. Explanations on obligations related to employee benefits:

### 16.1. Employee benefits

Obligations related to employee termination and vacation rights are accounted for in accordance with "TAS 19 – Employee Benefits" and are classified under "Provisions for employee benefits" account in the balance sheet.

Under the Turkish Labour Law, the Bank is required to pay a specific amount to the employees who have retired or whose employment is terminated other than for the reasons specified in the Turkish Labour Law. The reserve for employment termination benefits represents the present value of the estimated total liability for the future probable obligation of the Bank determined by using certain actuarial assumptions. Actuarial gains and losses are accounted for under equity in accordance with the "TAS 19 – Employee Benefits" standard.

### 16.2. Pension rights

The Bank's personnel are members of the Yapı ve Kredi Bankası Anonim Şirketi Mensupları Yardım ve Emekli Sandığı Vakfı ("the Fund") which was established in accordance with the 20th temporary article of the Social Security Law No.506. As of December 31, 2024, the defined benefit obligations of the Fund have calculated in the actuarial valuation report prepared by the registered actuary.

Temporary article 23 paragraph 1 of the Banking Act published in the Official Gazette No. 25983 dated November 1, 2005 stated that foundations like the Fund are to be transferred to the Social Security Institution ("SSI") within three years beginning from the publication date of the article.

The article of the Law related to the transfer was cancelled (pursuant to the application by the President on November 2, 2005) by the decision of Constitutional Court (decision no: E.2005/39, K. 2007/33 dated March 22, 2007) published in the Official Gazette No. 26479 dated March 31, 2007, and the effect of the law article was suspended from the date of the publication of the decision.

The reasoning of the Constitutional Court regarding the abrogation of the corresponding article was published in the Official Gazette dated December 15, 2007, No 26731. With the publication of the reasoning of the decision, the Grand National Assembly of Türkiye ("GNAT") started to work on new legal arrangements regarding the transfer of the fund members to SSI and the related articles of the "Law Regarding the Changes in Social Insurance and General Health Insurance Law and Other Related Laws and Regulations" No 5754 ("the New Law") regulating the transfer of the funds were approved by the GNAT on April 17, 2008. The New Law was published in the Official Gazette No. 26870 dated May 8, 2008. With the new law, the banks' pension funds will be transferred to SSI within three years from the date of publication of the decree and this period can be extended for a maximum of two years with the decision of the Council of Ministers. The transfer period was extended for another two years with the decision of the Council of Ministers No. 2011/1559 published in the Official Gazette dated April 9, 2011. According to the "Amendment of Social Insurance and General Health Insurance Law No. 6283" published in the Official Gazette dated March 8, 2012, Council of Ministers was authorized to increase the two-year extension period mentioned above to four years. According to the decision of The Council of Ministers dated February 24, 2014, the transfer date is set as May 2015. The Council of Ministers was authorized to determine the transfer date of pension funds in accordance with the last amendment in the first paragraph of the 20th provisional article of Law No.5510 implemented by the Law No. 6645 on Amendment of the Occupational Health and Safety Law and Other Laws and Decree Laws published in the Official Gazette dated April 23, 2015 and numbered 29335. The president was authorized to determine the transfer date of pension funds in accordance with the last amendment by the Law No. 30473 published in the Official Gazette dated July 9, 2018.

A commission (whose members are the representatives of the SSI, Ministry of Treasury and Finance of the Republic of Türkiye, State Planning Organization, BRSA, Saving Deposit Insurance Fund ("SDIF"), one member representing the Fund and one member representing the Fund members) is in charge of the calculation of the value of the payment that would need to be made to SSI to settle the obligation using a technical interest rate of 9,8% by law taking into consideration income and expenses by insurance branches of the funds and the excess of salaries and income paid by the funds over the salaries and income to be paid in accordance with the SSI arrangements which should not be less than SSI arrangements, related to the members of the Fund as of the date of the transfer including the members who have left the scheme.

In accordance with the New Law, after the transfer to SSI, any social rights and payments to Fund members and their beneficiaries which are not provided although they are included in the Fund Title Deed will continue to be provided by the Fund and the employers of the Fund members.

The Bank accounts for a provision for the technical deficit based on the report prepared by a registered actuary in accordance with the rates determined by the New Law and in accordance with TAS 19.

### 16.3. Short term benefits of employee:

Within the scope of "TAS 19 – Employee Benefits", the Bank measures the expected costs of accumulated paid leaves as expected payments it will make due to unused leave rights as at the end of the reporting date.

## 17. Explanations on taxation:

### 17.1. Current tax:

The corporate tax rate is 20% in accordance with the article number 32 of the New Corporate Tax Law no.5520 which is published in the official Gazette dated June 21, 2006 and numbered 26205. In accordance with the 11 and 14th articles of the Law numbered 7316 on "Amendment of Law on Collection Procedure of Public Receivables and Certain Laws" published in the Official Gazette dated April 22, 2021 and numbered 31462, corporate tax rate will be applied as 25% for enterprises' corporate income belonging to the taxation periods of 2021 and 23% for enterprises' corporate income belonging to the taxation periods of 2022.

Standard corporate tax rate for financial sector is increased to 25% starting from the declarations as of July 1, 2022 and to be valid for the taxation periods of 2022 according to the Law numbered 7394 published in the Official Gazette No. 31810 dated April 15, 2022. In accordance with the Law numbered 7456 which is published in Official Gazette dated July 15, 2023 and numbered 32249, corporate tax rate is increased to 30% for banks starting from the declarations of October 1, 2023 and to be valid for the taxation periods from January 1, 2023.

Corporate tax rate business income tax in accordance with the laws of the institutions to be added as unacceptable the reduction of costs in the tax laws, exemptions and reductions to the tax base found as a result of the reduction that will be applied.

Under the additional articles added to the Corporate Tax Law by Law No. 7524 dated August 2, 2024, the earnings of affiliates of multinational enterprise groups are subject to a global minimum corporate tax rate of at least 15%. In addition, with the Corporate Tax Law ("Law"), corporate taxpayers have been in scope of Domestic Minimum Corporate Tax Application on their earnings, effective from January 1, 2025. According to the regulation, the corporate tax calculated by the corporate taxpayers within general rules of Law will be compared with 10% of the corporate income before deductions and exceptions specified in the Law, and the higher amount will be taken into account in the declaration as the calculated corporate tax.

Dividends paid to non-resident corporations, which have a place of business in Türkiye or to resident corporations are not subject to withholding tax. Dividends paid to individuals and institutions other than those listed above are subject to a withholding tax of 10% until December 22, 2024, and 15% thereafter. An increase in capital via issuing bonus shares is not considered as profit distribution and no withholding tax incurs in such a case.

In accordance with the Corporate Tax Law, three quarterly temporary corporate tax statements are submitted in total in the first nine months of reporting year. Advance tax is declared and paid by the 17th day of the second month following each calendar quarter end. Advance tax paid by corporations for the current period is credited against the annual corporation tax calculated on the annual corporate income in the following year. Despite the offset, if there is temporary prepaid tax remaining, this balance can be refunded or used to offset any other financial liabilities to the government.

75% of the profits arising from the sale of equity shares that are held for at least 2 years, before November 27, 2024 and 50% thereafter are exempt from tax if they are added to the capital as defined in the Corporate Tax Law or kept in equity for 5 years. In accordance with the Law numbered 7456 which is published in the Official Gazette dated July 15, 2023 and numbered 32249, the tax exemption on profits from the sales of immovables has been terminated as of July 15, 2023. For immovables that were a part of company's assets before the date of July 15, 2023, the exemption rate on profits arising from their sales has been set as 25%.

Under the Turkish Corporate Tax Law, losses can be carried forward to offset against future taxable income for up to five years. Losses cannot be carried back to offset profits from previous periods.

Tax returns are required to be filled and delivered to the related tax office until the last evening of the fourth month following the balance sheet date and the accrued tax is paid same day. Tax returns are open for 5 years from the beginning of the year following the balance sheet date and during this period the tax authorities have the right to audit tax returns, and the related accounting records on which they are based, and may issue re-assessments based on their findings.

Non-monetary items on the financial statements must have been restated for inflation according to the repeated article 298/A of Tax Procedure Law. In law numbered 7352 published on January 29, 2022 in the Official Gazette numbered 31734, 2021 and 2022 accounting periods including advance tax periods are deemed as the periods in which the requirements for inflation adjustment are not met. In the fiscal year of 2023, quarterly advance tax periods were not subject to inflation adjustment, but the financial statements prepared in accordance with Tax Procedure Law are subject to inflation adjustment regardless of whether the conditions for inflation adjustment are met. Profit/loss difference arising from inflation adjustment is recognized in retained earnings but has no effect on the corporate tax base. The profit/loss differences arising from the inflation adjustment for the accounting periods in 2024 and 2025, including the temporary tax periods, will not be taken into account in the determination of taxable income. The President is authorized to extend the determined tax periods by one accounting period.

Amendments to Tax Procedure Law was published with the Law numbered 7338 published in the Official Gazette dated October 26, 2021. These amendments provide the opportunity to revalue the real estates and depreciable assets. With the change in the communiqué published in the Official Gazette on January 14, 2023, conditions have been clarified for the taxpayers, who are subject to different accounting and financial reporting standards rules than those determined by the General Communiqué on Accounting System Implementation, is able to benefit from the revaluation specified in paragraph (Ç) of the duplicate article 298 and temporary article 32 in Law Numbered 213.

Within the scope of the temporary article 32 of the Tax Procedure Law Numbered 213, depreciable assets were revalued and additional tax amount of 2% is levied over the revaluation difference. Assets that are included in the scope pursuant to paragraph (Ç) of the duplicate article 298 are valued with the revaluation rate announced in the relevant year and no tax is levied over this revaluation increase.

**17.2. Deferred tax:**

The Bank calculates and accounts for deferred income taxes for temporary differences arising between the tax bases of assets and liabilities and their carrying amounts in these financial statements in accordance with "TAS 12 – Income Taxes" and in accordance with BRSA's explanations and circulars and the tax legislation. The Bank calculates deferred tax on deductible temporary differences, to the extent that future taxable income is estimated to be available. In the deferred tax calculation, the enacted tax rate is used as of the balance sheet date by estimating when the temporary differences will be taxable / deductible in accordance with the current tax legislation.

Deferred tax liabilities are recognized for all resulting temporary differences whereas deferred tax assets resulting from temporary differences are recognized to the extent that future taxable profit will be available against which the deferred tax asset can be utilized.

The calculated deferred tax asset and deferred tax liability are presented as net in these financial statements.

Tax effects of the transactions that are directly accounted under equity are also reflected to equity.

**17.3. Transfer pricing:**

The article no.13 of the Corporate Tax Law No.5520 describes the issue of transfer pricing under the title of "disguised profit distribution" by way of transfer pricing (previously included as "Disguised profit" in the Corporate Tax Law No.5422). "The General Communiqué on Disguised Profit Distribution by Way of Transfer Pricing" published at November 18, 2007/26704, explains the application related issues on this topic effective from January 1, 2007, also taking into account the regulations in Article 41 of the Income Tax Law.

"Arm's length principle", which is the basis for the transfer pricing rule, is the pricing system to be followed for purchase or sale activities between related parties for any product or service transactions as if the transaction is realized with any other third party. According to this communiqué, if the taxpayers conduct transactions like purchase and sale of goods or services with the related parties where the prices are not determined according to the arm's length principle, then it will be concluded that there is a disguised profit distribution by way of transfer pricing. Such disguised profit distributions will not be deducted from the corporate tax base for tax purposes.

(Unless otherwise stated amounts are expressed in thousands of Turkish Lira (“TL”))

As discussed in the relevant section of this communiqué, the taxpayers are required to fill out the “Transfer Pricing, Controlled Foreign Entities and Thin Capitalization” form for the purchase and sale of goods or services conducted with their related parties in a taxation period, attach these forms to their corporate tax returns and submit to the tax offices.

**18. Explanations on borrowings:**

The financial liabilities classified at fair value through profit/loss, trading and derivative financial liabilities are valued with their fair values and the other financial liabilities are carried at “amortized cost” including costs of transactions using the “effective interest method”.

The Bank classifies some of its financial liabilities as the financial liabilities classified at fair value through profit/loss in order to eliminate the accounting mismatch at the initial recognition.

For the related liabilities until the maturity, the Bank presents interest expenses paid and the difference between amortized cost and acquisition cost in the interest expense, the difference between the fair value of the financial liabilities and amortized cost presents under the trading gain/(loss) in the income statement.

The Bank utilises various hedging techniques to minimise the currency, interest rate and liquidity risks of its financial liabilities. No convertible bonds have been issued by the Bank.

Also, the Bank obtains funds by issuing bonds and bills.

**19. Explanations on issuance of share certificates:**

When shares are issued above their nominal value, the excess over the nominal value is accounted under shareholders’ equity as “Share premium”.

**20. Explanations on confirmed bills of exchange and letter of acceptances:**

Confirmed bills of exchange and acceptances are included in the “Off-balance sheet commitments”.

**21. Explanations on government grants:**

None (December 31, 2024 - None).

**22. Profit reserves and profit distribution:**

Retained earnings as per the statutory financial statements other than legal reserves are available for distribution, subject to the legal reserve requirement referred to below. Legal reserves consist of first and second reserves as foreseen in the TCC. The TCC specifies that the first legal reserve is appropriated at the rate of 5% until the total reserve is equal to 20% of paid-in capital and that the second legal reserve is appropriated at the rate of 10% of distributions in excess of 5% of paid-in capital; however holding companies are not subject to this application. According to the Turkish Commercial Code, legal reserves can only be used to compensate for accumulated losses and cannot be used for other purposes unless they exceed 50% of paid-in capital.

No dividend payments were announced after the balance sheet date.

**23. Earnings per share:**

Earnings per share disclosed in the income statement are calculated by dividing net profit/(loss) for the year to the weighted average number of shares outstanding during the period concerned.

| | **Current Period** | **Prior Period** |
|---|---|---|
| Net profit/(loss) to be appropriated to ordinary shareholders | 37.809.867 | 22.405.414 |
| Weighted average number of issued ordinary shares (thousand) | 844.705.128 | 844.705.128 |
| **Earnings per share (full TL)** | **0,0448** | **0,0265** |

In Türkiye, companies can increase their share capital by making a pro-rata distribution of shares (“bonus shares”) to existing shareholders from retained earnings. These bonus shares are treated as issued shares in earnings per share computations.

For the purpose of earnings per share computations, the weighted average number of shares outstanding during the year is adjusted in respect of bonus shares issued without a corresponding change in resources by giving them a retroactive effect. In case bonus shares are distributed after the balance sheet date but before the preparation of the financial statements, earnings per share is calculated considering the new number of shares.

No bonus shares were issued during 2025 (2024 – None).

**24. Related parties:**

For the purpose of these financial statements, shareholders having control shares of the Bank, key management personnel and board members together with their families and companies controlled by/affiliated with them, associated companies and joint ventures and the Fund providing post employment benefits are considered and referred to as related parties in accordance with "TAS 24 – Related Parties". The transactions with related parties are disclosed in detail in Note 5 of Section Five.

**25. Explanations on operating segments:**

Information about operating segments which are determined in line with "TFRS 8 – Operating Segments" together with organizational and internal reporting structure of the Bank, are disclosed in Note 10 of Section Four.

**26. Explanations on other matters:**

None.

(Unless otherwise stated amounts are expressed in thousands of Turkish Lira ("TL"))

## Section Four - Information related to financial position and risk management of the Bank

### 1. Explanations on equity:

The calculation of the own funds and the capital adequacy standard ratio are performed in accordance with the communiqués such as "Regulation Regarding the Measurement and Evaluation of Banks' Capital Adequacy Ratio", "Regulation Credit Risk Mitigation Techniques", "Regulation on calculation of Risk-Weighted Amounts of Securitizations" and "Regulation Regarding Banks' Shareholders' Equity". The capital adequacy ratio of the Bank is 16,89% (December 31, 2024 - 18,55%).

### 1.1. Information on equity:

| | Current Period | Prior Period |
|---|---|---|
| **COMMON EQUITY TIER 1 CAPITAL** | | |
| Paid-in Capital | 8.447.051 | 8.447.051 |
| Share premiums | 556.937 | 556.937 |
| Retained earnings | 173.991.032 | 145.364.795 |
| Other comprehensive income and other disclosed reserves which defined in the Turkish Accounting Standards | 61.958.282 | 44.355.945 |
| Profit | 37.809.867 | 29.016.823 |
| Net profit of the period | 37.809.867 | 29.016.823 |
| Profit of the previous years | - | - |
| Shares acquired free of charge from subsidiaries, affiliates and jointly controlled subsidiaries and cannot be recognised within profit for the period | 102.015 | 64.912 |
| **Common Equity Tier 1 capital before regulatory deductions** | **282.865.184** | **227.806.463** |
| **Common Equity Tier 1 capital: regulatory deductions** | | |
| Valuation adjustments | - | - |
| The sum of the net loss for the current period and the previous years which could not be absorbed by the retained earnings and losses recognised in equity in accordance with TAS | 30.340.667 | 24.029.733 |
| Leasehold improvements for operating leasing | 872.941 | 857.793 |
| Goodwill (net of related tax liability) | - | - |
| Other intangibles other than mortgage-servicing rights (net of related tax liability) | 3.772.541 | 2.612.693 |
| Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability) | - | - |
| Cash-flow hedge reserve | 1.015.901 | 1.521.776 |
| Total expected losses calculated according to the Internal Ratings Based Approach that exceed total provision | 10.685.360 | 5.723.487 |
| Securitization gain on sale | - | - |
| Gains and losses due to changes in own credit risk on fair valued liabilities | - | - |
| Defined-benefit pension fund net assets | - | - |
| Investments in own capital | - | - |
| Credits extended contrary to the fourth paragraph of Articles 56 of the Banking Law | - | - |
| Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold) | - | - |
| Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank owns more than 10% of the issued share capital (amount above 10% threshold) | - | - |
| Mortgage servicing rights (amount above 10% threshold) | - | - |
| Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability) | - | - |
| Amount exceeding the 15% threshold (-) of the common equity Tier 1 in accordance with the second paragraph of the provisional article 2 in the regulation regarding the Banks' Shareholders' Equity | - | - |
| The amount above threshold for the investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank owns more than 10% of the issued share capital | - | - |
| The amount above threshold for mortgage servicing rights | - | - |
| The amount above threshold for deferred tax assets arising from temporary differences | - | - |
| National specific regulatory adjustments which shall be determined by the BRSA | - | - |
| Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions | - | - |
| **Total regulatory deductions to Common equity Tier 1** | **46.687.410** | **34.745.482** |
| **Common Equity Tier 1 capital (CET1)** | **236.177.774** | **193.060.981** |

(Unless otherwise stated amounts are expressed in thousands of Turkish Lira ("TL"))

| ADDITIONAL TIER 1 CAPITAL | Current Period | Prior Period |
|---|---|---|
| Preferred shares that are not included in Common Equity Tier 1 capital and related shares issue premiums | - | - |
| Eligible debt instruments and relevant share issue premiums that are approved by the BRSA | 45.657.480 | 17.640.150 |
| Eligible debt instruments and relevant share issue premiums that are approved by the BRSA (For the purposes of the Provisional Article 4 of the Regulation on Banks' Own Funds) | - | - |
| **Additional Tier 1 capital before regulatory deductions** | **45.657.480** | **17.640.150** |
| **Additional Tier 1 capital: regulatory deductions** | | |
| Investments in own Additional Tier 1 instruments | - | - |
| Reciprocal cross-holdings in Additional Tier 1 instruments | - | - |
| Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold) | - | - |
| Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) | - | - |
| National specific regulatory adjustments which shall be determined by the BRSA | - | - |
| **Regulatory Adjustments which will be deducted from Tier 1 capital during the transition period** | | |
| 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 (-) | - | - |
| Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions | - | - |
| **Total regulatory adjustments to Additional Tier 1 capital** | - | - |
| **Total Additional Tier 1 capital** | **45.657.480** | **17.640.150** |
| **Total Tier 1 capital (Tier 1 capital = Common Equity Tier 1 capital + Additional Tier 1 capital)** | **281.835.254** | **210.701.131** |
| **TIER 2 CAPITAL** | | |
| Eligible debt instruments and relevant share issue premiums that are approved by the Agency | 48.212.820 | 41.212.345 |
| Eligible debt instruments and relevant share issue premiums that are approved by the Agency (For the purposes of the Provisional Article 4 of the Regulation on Banks' Own Funds) | - | - |
| Provisions (Article 8 of the Regulation on the Equity of Banks) | 750.018 | 674.371 |
| **Tier 2 capital before regulatory adjustments** | **48.962.838** | **41.886.716** |
| **Tier 2 capital: regulatory adjustments** | | |
| Direct and indirect investments of the Bank on its own Tier 2 Capital (-) | - | - |
| Investments of the Bank to banks that invest on the Bank's Tier 2 and components of equity issued by financial institutions with the conditions declared in Article 8 | - | - |
| Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold) (-) | - | - |
| Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) (-) | - | - |
| National specific regulatory adjustments which shall be determined by the BRSA | - | - |
| **Total regulatory adjustments to Tier 2 capital** | - | - |
| **Total Tier 2 capital** | **48.962.838** | **41.886.716** |
| **Total Capital (The sum of Tier 1 capital and Tier 2 capital)** | **330.563.235** | **252.398.800** |
| **The Sum of Tier 1 Capital and Tier 2 Capital (Total Capital)** | | |
| Credits extended contrary to the provisions of Articles 50 and 51 of the Banking Law | 48.050 | 24.375 |
| Portion of the sum of the banks' real estate net book values, which is in excess of fifty per cent of their own funds and net book values of those of merchandise and real estate which have to be acquired due to their receivables and disposed of pursuant to Article 57 of the Banking Law, which cannot be disposed of despite the lapse of a period of five years since the date of such acquisition(1) | - | - |
| National specific regulatory adjustments which shall be determined by the BRSA | 186.807 | 164.672 |
| **Regulatory Adjustments which will be deducted from Total Capital during the transition period** | | |
| Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold) 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 (-) | - | - |
| Significant 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, net of eligible short positions (amount above 10% threshold) 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 (-) | - | - |
| Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions(amount above 10% threshold), mortgage servicing rights (amount above 10% threshold), deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability) 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 (-) | - | - |

(Unless otherwise stated amounts are expressed in thousands of Turkish Lira ("TL"))

| **OWN FUNDS** | **Current Period** | **Prior Period** |
|---|---|---|
| Total Capital (The sum of Tier 1 capital and Tier 2 capital) (2) | 330.563.235 | 252.398.800 |
| Total Risk Weighted Assets (3) | 1.956.657.008 | 1.360.573.404 |
| **CAPITAL ADEQUACY RATIOS** | | |
| Common Equity Tier 1 Capital Adequacy Ratio (%) | 12,07 | 14,19 |
| Tier 1 Capital Adequacy Ratio (%) | 14,40 | 15,49 |
| Capital Adequacy Ratio (%) | 16,89 | 18,55 |
| **BUFFERS** | | |
| Institution specific buffer requirement of the Bank (a+b+c) | 2,510 | 2,516 |
| a) Capital conservation buffer requirement (%) | 2,500 | 2,500 |
| b) Bank's specific countercyclical buffer requirement (%) | 0,010 | 0,016 |
| c) Systemically important Bank buffer (%) | - | - |
| 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 (%) | 7,570 | 9,486 |
| **Amounts below the thresholds for deduction (before risk weighting)** | | |
| Non-significant investments in the capital of other financials | 1.036.228 | 1.449.439 |
| Significant investments in the common stock of financials | 10.810.228 | 7.820.018 |
| Mortgage servicing rights (net of related tax liability) | - | - |
| Deferred tax assets arising from temporary differences (net of related tax liability) | 4.598.073 | 12.814.574 |
| **Applicable caps on the inclusion of provisions in Tier 2 capital** | | |
| General provisions for standard based receivables (before ten thousand twenty five limitation) | 1.071.454 | 963.387 |
| Up to 1.25% of total risk-weighted amount of general provisions for receivables where the standard approach used | 750.018 | 674.371 |
| 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 | - | - |

(1) According to the "Regulation Regarding to changes on Regulation on Banks' Shareholders' Equity" published in Official Gazette No.30121 on July 11, 2017, related article has been abolished.

(2) In the calculation of Capital Adequacy Ratios, the negative valuation differences on securities acquired before January 1, 2024 classified under "securities at fair value through other comprehensive income" are not taken into consideration in the calculation of own funds according to BRSA numbered 10747 dated December 12, 2023.

(3) In the calculation of credit risk, foreign exchange rate is the rate that used in the preparation of financial statements as of June 28, 2024, according to BRSA numbered 11038 dated December 19, 2024.

(Unless otherwise stated amounts are expressed in thousands of Turkish Lira (“TL”))

## 1.2. Details on Subordinated Liabilities:

| | 1 | 2 | 3 | 4 | 5 | 6 |
|---|---|---|---|---|---|---|
| Issuer | Yapı ve Kredi Bankası A.Ş. | Yapı ve Kredi Bankası A.Ş. | Yapı ve Kredi Bankası A.Ş. | Yapı ve Kredi Bankası A.Ş. | Yapı ve Kredi Bankası A.Ş. | Yapı ve Kredi Bankası A.Ş. |
| Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement) | XS3169054049 / US984848AV38 | XS2796491681 / US984848AS09 | XS2741069996 / US984848AR26 | XS2286436451 / US984848AN12 | TRSYKBK92911 | TRSYKBK62914 |
| Governing law(s) of the instrument | English Law /Turkish Law | English Law /Turkish Law | English Law /Turkish Law | English Law /Turkish Law | BRSA /CMB / Turkish Law | BRSA /CMB / Turkish Law |
| **Regulatory treatment** | | | | | | |
| Transitional Basel III rules | No | No | No | No | No | No |
| Eligible at stand-alone / consolidated | Stand-alone –Consolidated | Stand-alone –Consolidated | Stand-alone –Consolidated | Stand-alone -Consolidated | Stand-alone -Consolidated | Stand-alone -Consolidated |
| Instrument type (types to be specified by each jurisdiction) | Bond | Bond | Bond | Bond | Bond | Bond |
| Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date) | 24.904 | 20.753 | 26.980 | 20.753 | 180 | 300 |
| Par value of instrument | 24.904 | 20.753 | 26.980 | 20.753 | 300 | 500 |
| Accounting classification | Liability – Subordinated Loans- amortised cost | Liability – Subordinated Loans- amortised cost | Liability – Subordinated Loans- amortised cost | Liability – Subordinated Loans- amortised cost | Liability – Subordinated Loans- amortised cost | Liability – Subordinated Loans- amortised cost |
| Original date of issuance | September 4, 2025 | April 4, 2024 | January 17, 2024 | January 22, 2021 | October 3, 2019 | July 3, 2019 |
| Perpetual or dated | Perpetual | Perpetual | Dated | Dated | Dated | Dated |
| Original maturity date | - | - | 10 years | 10 years | 10 years | 10 years |
| Issuer call subject to prior supervisory approval | Yes | Yes | Yes | Yes | Yes | Yes |
| Optional call date, contingent call dates and redemption amount | In case of not calling within the period of September 4, 2030 - March 4,2031, call option is available every six months following the coupon payment dates | In case of not calling within the period of April 4, 2029 - July 4,2029, call option is available every six months following the coupon payment dates | 5 years | 5 years | After 5th year | After 5th year |
| Subsequent call dates, if applicable | - | - | - | - | After 5th year | After 5th year |
| **Coupons / dividends** | | | | | | |
| Fixed or floating dividend/coupon | Fixed | Fixed | Fixed | Fixed | Floating | Floating |
| Coupon rate and any related index | First 5 years 8,25% fixed, second 5 years U.S. five year treasury bond rate +444,20 basis points | First 5 years 9,743% fixed, second 5 years U.S. five year treasury bond rate +549,90 basis points | First 5 years 9,25% fixed, second 5 years U.S. five year treasury bond rate +527,80 basis points | First 5 years 7,875% fixed, second 5 years U.S. five year treasury bond rate +741,50 basis points | TLREF index change + 1,30% | TLREF index change +1,93% |
| Existence of a dividend stopper | No interest accrue after the date of value decrease for the decreased amount | No interest accrue after the date of value decrease for the decreased amount | No interest accrue after the date of value decrease for the decreased amount | No interest accrue after the date of value decrease for the decreased amount | No interest accrue after the date of value decrease for the decreased amount | No interest accrue after the date of value decrease for the decreased amount |
| Fully discretionary, partially discretionary or mandatory | Discretionary | Discretionary | Mandatory | Mandatory | Mandatory | Mandatory |
| Existence of step up or other incentive to redeem | - | - | - | - | - | - |
| Noncumulative or cumulative | Noncumulative | Noncumulative | Noncumulative | Noncumulative | Noncumulative | Noncumulative |
| **Convertible or non-convertible** | | | | | | |
| If convertible, conversion trigger(s) | - | - | - | - | - | - |
| If convertible, fully or partially | - | - | - | - | - | - |
| If convertible, conversion rate | - | - | - | - | - | - |
| If convertible, mandatory or optional conversion | - | - | - | - | - | - |
| If convertible, specify instrument type convertible into | - | - | - | - | - | - |
| If convertible, specify issuer of instrument it converts into | - | - | - | - | - | - |
| **Write-down feature** | | | | | | |
| If write-down, write-down trigger(s) | In case of default/ Common Equity Tier 1 capital adequacy ratio of the bank falls below 5,125% | In case of default/ Common Equity Tier 1 capital adequacy ratio of the bank falls below 5,125% | In case of default | In case of default | In case there is a possibility that the official authorization of the Bank is cancelled or the Bank shares are transferred to SDIF | In case there is a possibility that the official authorization of the Bank is cancelled or the Bank shares are transferred to SDIF |
| If write-down, full or partial | Partial and complete | Partial and complete | Partial and complete | Partial and complete | Partial and complete | Partial and complete |
| If write-down, permanent or temporary | Temporary | Temporary | Permanent | Permanent | Permanent | Permanent |
| If temporary write-down, description of write-up mechanism | In case of cancellation of default/ Common Equity Tier 1 capital adequacy ratio of the bank is higher than 5,125% | In case of cancellation of default/ Common Equity Tier 1 capital adequacy ratio of the bank is higher than 5,125% | - | - | - | - |
| Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | After the senior creditors, and the TIER 2 | After the senior creditors, and the TIER 2 | After the senior creditors, before the TIER 1 subdebt, same with TIER 2 | After the senior creditors, before the TIER 1 subdebt, same with TIER 2 | After the senior creditors, before the TIER 1 subdebt, same with TIER 2 | After the senior creditors, before the TIER 1 subdebt, same with TIER 2 |
| In compliance with article number 7 and 8 of “Own fund regulation” | No | No | No | No | No | No |
| Details of incompliances with article number 7 and 8 of “Own fund regulation” | - | - | - | - | - | - |

(Unless otherwise stated amounts are expressed in thousands of Turkish Lira ("TL"))

**1.3.** There are differences between the figures in the own funds and their corresponding amounts in the balance sheet. Within this context; gains that are related to cash flow hedge transactions are not considered in the own funds. The subordinated liabilities are considered after the adjustments made in accordance with the ninth paragraph of the eighth article of the "Regulation Regarding Banks' Shareholders' Equity". In addition, the negative valuation differences on securities acquired before January 1, 2024 classified under "securities at fair value through other comprehensive income" are not taken into consideration in the calculation of own funds according to BRSA numbered 10747 dated December 12, 2023.

## 2. Explanations on Risk Management:

Notes and explanations in this section have been prepared in accordance with the Communiqué on Disclosures about Risk Management to be Announced to Public by Banks that have been published in Official Gazette no. 29511 on October 23, 2015 and became effective as of March 31, 2016.

### 2.1. General Information on Risk Management and Risk Weighted Amount

As of June 30, 2021, the Bank has started to calculate its credit risk, which is subject to the regulatory capital adequacy ratio reporting, with the Internal Rating-Based (IRB) approach. Foundation IRB approach is used for the corporate exposure class and advanced IRB approach is used for the retail exposure class as determined by "Regulation on Measurement and Assessment of Capital Adequacy Ratios of Banks".

### 2.1.1. Overview of risk-weighted amounts

| | | Risk Weighted Assets | | Minimum Capital Requirements |
|---|---|---|---|---|
| | | Current Period | Prior Period | Current Period |
| **1** | **Credit risk (excluding counterparty credit risk) (CCR)** | **1.674.899.435** | **1.161.841.165** | **133.991.955** |
| 2 | Of which standardised approach (SA) | 133.313.863 | 114.730.309 | 10.665.109 |
| 3 | Of which internal rating-based (IRB) approach | 1.541.585.572 | 1.047.110.856 | 123.326.846 |
| **4** | **Counterparty credit risk** | **13.576.267** | **9.963.015** | **1.086.101** |
| 5 | Of which standardised approach for counterparty credit risk (SA-CCR) | 13.576.267 | 9.963.015 | 1.086.101 |
| 6 | Of which internal model method (IMM) | - | - | - |
| **7** | **Equity positions in banking book under market-based approach** | **-** | **-** | **-** |
| **8** | **Equity investments in funds – look-through approach** | **487.489** | **306.034** | **38.999** |
| **9** | **Equity investments in funds – mandate-based approach** | **-** | **-** | **-** |
| **10** | **Equity investments in funds – fall-back approach** | **-** | **-** | **-** |
| **11** | **Settlement risk** | **-** | **-** | **-** |
| **12** | **Securitisation exposures in banking book** | **-** | **-** | **-** |
| 13 | Of which IRB ratings-based approach (RBA) | - | - | - |
| 14 | Of which IRB Supervisory Formula Approach (SFA) | - | - | - |
| 15 | Of which SA/simplified supervisory formula approach (SSFA) | - | - | - |
| **16** | **Market risk** | **46.905.739** | **16.658.697** | **3.752.459** |
| 17 | Of which standardised approach (SA) | 46.905.739 | 16.658.697 | 3.752.459 |
| 18 | Of which internal model approaches (IMM) | - | - | - |
| **19** | **Operational risk** | **201.852.565** | **157.343.032** | **16.148.205** |
| 20 | Of which Basic Indicator Approach | 201.852.565 | 157.343.032 | 16.148.205 |
| 21 | Of which Standardised Approach | - | - | - |
| 22 | Of which Advanced Measurement Approach | - | - | - |
| **23** | **Amounts below the thresholds for deduction (subject to 250% risk weight)** | **18.935.513** | **14.461.461** | **1.514.841** |
| **24** | **Floor adjustment** | **-** | **-** | **-** |
| **25** | **TOTAL (1+4+7+8+9+10+11+12+16+19+23+24)** | **1.956.657.008** | **1.360.573.404** | **156.532.560** |

(Unless otherwise stated amounts are expressed in thousands of Turkish Lira ("TL"))

### 2.1.2. RWA movement table under IRB approach[1]

| | | Current Period | Prior Period |
|---|---|---|---|
| 1 | Previous Period Closing Amount | 1.047.110.856 | 851.101.785 |
| 2 | Changes in Volume | 346.464.031 | 333.962.474 |
| 3 | Changes in Asset Quality | 96.139.922 | (43.695.529) |
| 4 | Model Updates | - | - |
| 5 | Policy and Regulatory Changes | 51.870.763 | (94.257.874) |
| 6 | Purchasing and Selling | - | - |
| 7 | FX Difference | - | - |
| 8 | Other | - | - |
| **9** | **Current Period Closing Amount** | **1.541.585.572** | **1.047.110.856** |

(1) Counterparty credit risk is not included in the table.

## 3. Explanations on currency risk

The difference between the Bank's foreign currency denominated and foreign currency indexed on- and off-balance sheet assets and liabilities is defined as the "Net Foreign Currency Position" and it is the basis of currency risk. Cross currency risk is also taken into consideration for the currency risk calculations and measurements.

The Bank keeps the amount of currency risk exposure within the related legal limits and follows the exchange position on a daily/regular basis. In addition, although the internal exchange position limit is lower when compared to the related legal limit, there has not been any limit exceeding during the period. As an instrument of currency risk management, derivatives such as swap and forwards are used to reduce risk whenever needed. In order to guard against extreme volatility during the year stress tests are applied. Value at risk method is used for the measurement of foreign exchange risk.

The details of hedging of the foreign currency debt instruments and net foreign currency investment risk with derivative instruments are disclosed in section four Note 8.

The Bank's publicly announced foreign exchange bid rates as of the date of the financial statements and for the last five working days prior to that date are as follows:

| (Exchange rates presented as full TL) | USD | EUR |
|---|---|---|
| **Balance sheet evaluation rate:** | **41,5068** | **48,7512** |
| | | |
| First day current bid rate | 41,4984 | 48,6479 |
| Second day current bid rate | 41,4179 | 48,3509 |
| Third day current bid rate | 41,3950 | 48,6070 |
| Fourth day current bid rate | 41,3726 | 48,6935 |
| Fifth day current bid rate | 41,3375 | 48,7644 |
| | | |
| **Arithmetic average of the last 30 days:** | **41,2434** | **48,3702** |
| | | |
| **Balance sheet evaluation rate as of prior period:** | **35,2803** | **36,7362** |

(Unless otherwise stated amounts are expressed in thousands of Turkish Lira ("TL"))

## Information on currency risk of the Bank

| Current Period | EUR | USD | OTHER FC(4) | Total |
|---|---|---|---|---|
| **Assets** | | | | |
| Cash (Cash in hand, effectives, cash in transit, cheques purchased) and balances with the Central Bank of the Republic of Türkiye | 60.509.003 | 129.529.465 | 58.421.729 | 248.460.197 |
| Banks | 4.063.308 | 28.969.117 | 938.445 | 33.970.870 |
| Financial assets measured at fair value through profit or loss | 3.643 | 3.334.558 | - | 3.338.201 |
| Money markets receivables | - | - | - | - |
| Financial assets measured at fair value through other comprehensive income | 692.332 | 33.232.547 | - | 33.924.879 |
| Loans (1) | 269.495.258 | 207.713.104 | 32.522.350 | 509.730.712 |
| Investments in associates, subsidiaries and joint ventures | 35.420.164 | 3.133.832 | 10.810.228 | 49.364.224 |
| Financial assets measured at amortised cost | 12.099.606 | 115.374.362 | - | 127.473.968 |
| Hedging derivative financial assets | 216.337 | 1.288.054 | - | 1.504.391 |
| Tangible assets | - | - | - | - |
| Intangible assets | - | - | - | - |
| Other assets(2) | 10.194.168 | 26.575.557 | 8.107.540 | 44.877.265 |
| **Total assets** | **392.693.819** | **549.150.596** | **110.800.292** | **1.052.644.707** |
| **Liabilities** | | | | |
| Bank deposits | 1.265.488 | 1.289.669 | 102.402 | 2.657.559 |
| Foreign currency deposits | 201.911.600 | 222.086.612 | 220.617.740 | 644.615.952 |
| Money markets payables | - | 5.648.495 | - | 5.648.495 |
| Funds borrowed from other financial institutions | 120.310.064 | 189.985.863 | - | 310.295.927 |
| Marketable securities issued | 29.696.093 | 160.432.601 | 2.703.283 | 192.831.977 |
| Miscellaneous payables | 2.822.159 | 2.962.487 | 127.147 | 5.911.793 |
| Hedging derivative financial liabilities | - | 24.597 | - | 24.597 |
| Other liabilities(3) | 3.940.243 | 167.714.733 | 147.569 | 171.802.545 |
| **Total liabilities** | **359.945.647** | **750.145.057** | **223.698.141** | **1.333.788.845** |
| **Net on-balance sheet position** | **32.748.172** | **(200.994.461)** | **(112.897.849)** | **(281.144.138)** |
| **Net off-balance sheet position(5)** | **(29.056.800)** | **201.165.360** | **123.757.570** | **295.866.130** |
| Derivative financial assets | 199.300.779 | 336.562.166 | 142.257.031 | 678.119.976 |
| Derivative financial liabilities | 228.357.579 | 135.396.806 | 18.499.461 | 382.253.846 |
| **Net Position** | **3.691.372** | **170.899** | **10.859.721** | **14.721.992** |
| **Non-cash loans** | **161.197.407** | **185.767.106** | **25.108.164** | **372.072.677** |
| **Prior Period** | | | | |
| Total assets | 272.022.045 | 472.052.941 | 63.114.799 | 807.189.785 |
| Total liabilities | 228.097.192 | 590.164.512 | 126.960.640 | 945.222.344 |
| **Net on-balance sheet position** | **43.924.853** | **(118.111.571)** | **(63.845.841)** | **(138.032.559)** |
| **Net off-balance sheet position(5)** | **(43.729.565)** | **117.301.927** | **71.541.216** | **145.113.578** |
| Derivative financial assets | 70.419.534 | 212.348.701 | 74.667.490 | 357.435.725 |
| Derivative financial liabilities | 114.149.099 | 95.046.774 | 3.126.274 | 212.322.147 |
| **Net Position** | **195.288** | **(809.644)** | **7.695.375** | **7.081.019** |
| **Non-cash loans** | **110.347.748** | **134.945.901** | **18.579.501** | **263.873.150** |

(1) Includes FX indexed loans amounting to TL 62.271 (December 31, 2024 - TL 78.252) which have been disclosed as TL in the financial statements.
(2) Does not include foreign currency prepaid expenses amounting to TL 3.434.206 (December 31, 2024 - TL 2.730.749).
(3) Does not include foreign currency other comprehensive income and expense under equity.
(4) Other FC column includes also gold balance.
(5) Forward transactions classified as commitments are also included.

## 4. Explanations on interest rate risk

The monitoring of interest rate sensitive assets and liabilities, including sensitivity analysis regarding the effect of interest rate fluctuations on the financial statements, is performed by the risk management department for all interest sensitive instruments over carrying values. The results are presented monthly to the Asset and Liability Management function of the Executive Committee. By using sensitivity and scenario analyses, the possible effects by interest rate volatility are analyzed. In these analyses possible losses are calculated for the change in fair value of interest sensitive products by applying shock tests to interest rates.

Sensitivity analyses are also calculated daily within Market Risk reporting on the basis of maturity and foreign exchange types and reported to Senior Management by checking them against the determined limits.

The Bank utilizes TL/FC and TL/TL interest rate and money swap transactions in order to limit the interest and foreign currency risk arising from short-term deposit and long-term consumer loans within the balance sheet.

(Unless otherwise stated amounts are expressed in thousands of Turkish Lira ("TL"))

## 4.1. Interest rate sensitivity of assets, liabilities and off-balance sheet items based on repricing 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**[1] | | | | | | | |
| Cash (cash in hand, effectives, cash in transit, cheques purchased) and balances with the Central Bank of the Republic of Türkiye | 197.511.644 | - | - | - | - | 317.804.397 | 515.316.041 |
| Banks | 8.036 | 23.242 | 5.750 | - | - | 34.036.545 | 34.073.573 |
| Financial assets measured at fair value through profit or loss | 42 | 2.069.873 | 5.665 | 51.182 | 221.459 | 1.598.878 | 3.947.099 |
| Money markets receivables | - | - | - | - | - | - | - |
| Financial assets measured at fair value through other comprehensive income | 3.882.369 | 24.016.262 | 36.000.043 | 66.688.397 | 57.828.119 | 238.521 | 188.653.711 |
| Loans[2] | 525.390.816 | 206.516.578 | 497.427.085 | 316.063.765 | 44.601.516 | (3.356.711) | 1.586.643.049 |
| Financial assets measured at amortised cost | 9.819.351 | 15.420.218 | 166.105.248 | 115.992.713 | 70.826.594 | (110.310) | 378.053.814 |
| Other assets | 6.647.446 | 2.357.327 | 7.399.982 | 5.562.807 | 2.186.989 | 309.925.116 | 334.079.667 |
| **Total assets** | **743.259.704** | **250.403.500** | **706.943.773** | **504.358.864** | **175.664.677** | **660.136.436** | **3.040.766.954** |
| **Liabilities** | | | | | | | |
| Bank deposits | 157.546 | 1.327.162 | 8.391.516 | 577.779 | - | 3.687.602 | 14.141.605 |
| Other deposits | 743.790.571 | 104.846.778 | 5.119.775 | 10.279 | - | 762.766.190 | 1.616.533.593 |
| Money markets payables | 191.793.997 | 1.223 | - | - | - | - | 191.795.220 |
| Miscellaneous payables | - | - | - | - | - | 144.865.411 | 144.865.411 |
| Marketable securities issued | 4.661.445 | 9.327.249 | 96.788.834 | 86.010.923 | - | - | 196.788.451 |
| Funds borrowed from other financial institutions | 73.847.861 | 204.150.251 | 89.745.819 | 2.357.253 | 369.684 | - | 370.470.868 |
| Other liabilities[3] | 3.663.825 | 69.931.761 | 26.286.258 | 25.905.481 | 56.559.562 | 323.824.919 | 506.171.806 |
| **Total liabilities** | **1.017.915.245** | **389.584.424** | **226.332.202** | **114.861.715** | **56.929.246** | **1.235.144.122** | **3.040.766.954** |
| **Balance sheet long position** | **-** | **-** | **480.611.571** | **389.497.149** | **118.735.431** | **-** | **988.844.151** |
| **Balance sheet short position** | **(274.655.541)** | **(139.180.924)** | **-** | **-** | **-** | **(575.007.686)** | **(988.844.151)** |
| **Off-balance sheet long position** | **-** | **-** | **69.817.836** | **-** | **-** | **-** | **69.817.836** |
| **Off-balance sheet short position** | **(23.692.493)** | **(59.696.059)** | **-** | **(3.571.802)** | **(7.385.478)** | **-** | **(94.345.832)** |
| **Total position** | **(298.348.034)** | **(198.876.983)** | **550.429.407** | **385.925.347** | **111.349.953** | **(575.007.686)** | **(24.527.996)** |

| Prior Period | Up to 1 Month | 1-3 Months | 3-12 Months | 1-5 Years | 5 Years and Over | Non-interest bearing | Total |
|---|---|---|---|---|---|---|---|
| **Assets**[1] | | | | | | | |
| Cash (cash in hand, effectives, cash in transit, cheques purchased) and balances with the Central Bank of the Republic of Türkiye | 143.823.783 | - | - | - | - | 243.907.912 | 387.731.695 |
| Banks | - | 4.253 | 23.178 | - | - | 23.287.321 | 23.314.752 |
| Financial assets measured at fair value through profit or loss | - | 1.737.026 | 1.716 | 48.096 | 227.104 | 1.710.840 | 3.724.782 |
| Money markets receivables | - | - | - | - | - | - | - |
| Financial assets measured at fair value through other comprehensive income | 18.004.010 | 28.574.402 | 16.998.385 | 19.865.744 | 47.552.037 | 160.769 | 131.155.347 |
| Loans[2] | 417.827.710 | 124.117.553 | 406.978.159 | 217.193.302 | 41.623.863 | (8.154.967) | 1.199.585.620 |
| Financial assets measured at amortised cost | 155.176.650 | 19.512.742 | 22.580.675 | 85.814.277 | 88.188.634 | (142.657) | 371.130.321 |
| Other assets | 1.610.097 | 1.876.129 | 8.100.948 | 5.619.448 | 3.338.577 | 243.398.083 | 263.943.282 |
| **Total assets** | **736.442.250** | **175.822.105** | **454.683.061** | **328.540.867** | **180.930.215** | **504.167.301** | **2.380.585.799** |
| **Liabilities** | | | | | | | |
| Bank deposits | 10.040.038 | 4.674.741 | 9.412.120 | 437.593 | - | 1.133.656 | 25.698.148 |
| Other deposits | 519.302.225 | 136.298.166 | 15.912.383 | 21.494 | - | 570.676.013 | 1.242.210.281 |
| Money markets payables | 187.774.715 | 722 | - | - | - | - | 187.775.437 |
| Miscellaneous payables | - | - | - | - | - | 108.795.210 | 108.795.210 |
| Marketable securities issued | 10.204.902 | 18.123.210 | 47.283.528 | 53.699.119 | - | - | 129.310.759 |
| Funds borrowed from other financial institutions | 71.233.920 | 144.224.243 | 53.244.620 | 1.553.705 | 109.477 | - | 270.365.965 |
| Other liabilities[3] | 5.013.262 | 84.588.085 | 4.848.175 | 40.640.585 | 27.931.102 | 253.408.790 | 416.429.999 |
| **Total liabilities** | **803.569.062** | **387.909.167** | **130.700.826** | **96.352.496** | **28.040.579** | **934.013.669** | **2.380.585.799** |
| **Balance sheet long position** | **-** | **-** | **323.982.235** | **232.188.371** | **152.889.636** | **-** | **709.060.242** |
| **Balance sheet short position** | **(67.126.812)** | **(212.087.062)** | **-** | **-** | **-** | **(429.846.368)** | **(709.060.242)** |
| **Off-balance sheet long position** | **-** | **-** | **12.520.080** | **-** | **-** | **-** | **12.520.080** |
| **Off-balance sheet short position** | **(21.479.287)** | **(4.761.920)** | **-** | **(40.020)** | **(3.422.888)** | **-** | **(29.704.115)** |
| **Total position** | **(88.606.099)** | **(216.848.982)** | **336.502.315** | **232.148.351** | **149.466.748** | **(429.846.368)** | **(17.184.035)** |

(1) Expected credit losses are shown in the "Non-interest bearing" column of the relevant financial item.
(2) Non-performing loans are shown in the "Non-interest bearing" column after being offset by expected credit losses.
(3) Shareholders' equity is presented under the "Non-interest bearing".

(Unless otherwise stated amounts are expressed in thousands of Turkish Lira ("TL"))

## 4.2. Average interest rates for monetary financial instruments:

The following average interest rates are calculated by weighting the rates with their principal amounts outstanding as of the balance sheet date.

| Current Period | EUR | USD | Yen | TL |
|---|---|---|---|---|
| | % | % | % | % |
| **Assets** | | | | |
| Cash (cash in hand, effectives, cash in transit, cheques purchased) and balances with the Central Bank of the Republic of Türkiye[(1)] | - | - | - | 36,31 |
| Banks | 1,48 | - | - | - |
| Financial assets measured at fair value through profit or loss | 4,03 | 5,00 | - | - |
| Money markets receivables | - | - | - | - |
| Financial assets measured at fair value through other comprehensive income | 4,22 | 6,37 | - | 34,31 |
| Loans | 6,73 | 8,32 | - | 48,71 |
| Financial assets measured at amortised cost | 4,32 | 6,44 | - | 27,46 |
| **Liabilities** | | | | |
| Bank deposits[(2)] | 0,25 | - | - | 6,52 |
| Other deposits[(2)] | 0,20 | 0,66 | - | 29,41 |
| Money markets payables | - | 3,25 | - | 34,67 |
| Miscellaneous payables | - | - | - | - |
| Marketable securities issued | 3,51 | 6,89 | - | 41,93 |
| Funds borrowed from other financial institutions | 3,45 | 4,97 | - | 35,55 |

| Prior Period | EUR | USD | Yen | TL |
|---|---|---|---|---|
| | % | % | % | % |
| **Assets** | | | | |
| Cash (cash in hand, effectives, cash in transit, cheques purchased) and balances with the Central Bank of the Republic of Türkiye[(1)] | - | - | - | 34,79 |
| Banks | 2,67 | - | - | - |
| Financial assets measured at fair value through profit or loss | 3,65 | 5,12 | - | - |
| Money markets receivables | - | - | - | - |
| Financial assets measured at fair value through other comprehensive income | 4,68 | 6,24 | - | 36,23 |
| Loans | 6,79 | 8,46 | - | 49,45 |
| Financial assets measured at amortised cost | 4,32 | 6,49 | - | 34,84 |
| **Liabilities** | | | | |
| Bank deposits[(2)] | 0,25 | 3,00 | - | 45,26 |
| Other deposits[(2)] | 0,10 | 0,47 | - | 32,62 |
| Money markets payables | 3,55 | 3,63 | - | 41,72 |
| Miscellaneous payables | - | - | - | - |
| Marketable securities issued | 3,41 | 6,76 | - | 48,50 |
| Funds borrowed from other financial institutions | 4,76 | 6,05 | - | 43,85 |

(1) In accordance with CBRT's the letter dated February 5, 2024 and numbered 198, interest rates were taken into account that applied to some of the required reserves established in TL, in accordance with the conditions specified in the instruction.
(2) Demand deposit balances are included in average interest rate calculation.

## 5. Explanation on share certificates position risk from banking book:

None.

## 6. Explanations on Liquidity Risk Management, Liquidity Coverage Ratio and Net Stable Funding Ratio:

Liquidity risk is defined as risk of unexpected loss to be occurred or bank to have difficulties in raising funds while meeting maturing liabilities. Liquidity management is daily monitored in the Bank under Treasury Management and Risk Management. The liquidity policy of the Bank is approved by the Bank's Board of Directors. Treasury Management is responsible for carrying out transactions which are appropriate to Bank's policy, monitoring of liquidity position and submitting necessary reports to executives. Treasury management contributes to determine strategies and operating actions for the management of the liquidity position in addition to prepare funding plan and contingency funding plan of the Bank. Liquidity risk is evaluated with liquidity gap analysis, liquidity stress tests and supplementary precautions/measurements. Liquidity Gap analysis are performed for two different periods as short-term and long-term. Going concern scenario and structural positions are reported monthly. This reporting constitutes the basis of monitoring and management of liquidity position.

The Bank does not function as a central funding institution in its relations with its subsidiaries. Intra-group liquidity management and funding strategies are limited with related legal boundaries and monitored regularly via various reports. Intraday liquidity is also monitored closely by the bank in its best effort.

The Bank issues an annual funding plan in order to sustain funding in a consistent and balanced way. Funding plan have to be updated at least annually and approved by the Executive Committee since it is complied with budgeting process and risk appetite frameworks. The primary purpose of the funding plan is to provide a reliable balance between assets and liabilities.

Both short-term liquidity and medium/long-term (structural) liquidity measurement and reporting for all types of currencies are periodically made in the Bank and its subsidiaries. There are limits which are predetermined and approved by the Board of Directors on the basis of all currencies for each period.

The Bank mainly uses derivative transactions as managing liquidity risk and monitors cash inflow and outflow periods in the framework of funding plan balancing the distribution among currencies.

The Bank aims to reduce the risks to the lowest level if required via measuring possible risks in liquidity with stress tests. Stress tests make it possible for the Bank to reinterpret analysis of its liquidity position according to scenarios depending on possible cases and tail risks except for crisis situations. Liquidity Stress Test methodology makes a similar approach with Liquidity Coverage Ratio ("LCR") template and hence allows the overview of the results in line with Basel approaches. The Bank applies and reports liquidity stress tests consisting of different scenarios and maturity segments both on unconsolidated and consolidated level and the results are compared with both liquidity stress tests and other liquidity limit and trigger levels set, with different frequencies (weekly, monthly etc.) according to the scenarios.

"Liquidity Contingency Plan" is applied if the Bank needs more liquidity than its daily liquidity need because of possible financial events in future. Duties and responsibilities are defined in detail in the aforementioned plan. Both the liquidity policy and liquidity contingency policy are in line with BRSA best practice documents on liquidity risk management. The abovementioned policies and the thresholds (limits etc.) covered within liquidity risk management framework are updated and approved at least annually.

Funding sources of the Bank mainly consist of deposits which constitute 54% (December 31, 2024 - 53%) of total liabilities of the Bank and also include repo, secured loans, syndication, securitization, bond/security issuance and other instruments including subordinated loans/debts.

The Bank calculates and reports the LCR in full compliance with the regulations. LCR is a metric measuring the adequacy of unencumbered free liquid assets owned by banks (called high quality liquid assets) to meet expected net cash outflows over the next 30 days. The metric is an important Basel regulation that measures short-term liquidity and is closely monitored in the Bank. In addition to LCR, the Bank has also measures the Net Stable Funding Rate ("NSFR"), which is considered another complementary element and provides another important medium / long-term liquidity risk measurement. In accordance with the Regulation on Calculation of Banks' Net Stable Funding Ratio, published in the Official Gazette dated May 26, 2023 and numbered 32202, the relevant metric has started to be followed up within the framework of legal regulations. These two metrics are also included within the Risk Appetite Indicators and closely monitored at the Bank.

High quality liquid assets mentioned in LCR calculation consist of cash, effective money, CBRT accounts and reserves and government bonds issued by Ministry of Treasury and Finance of the Republic of Türkiye treated as high quality liquid assets.

Cash outflows from derivative transactions in LCR calculation are based on inclusion of net cash flows with maturity of 30 days in the calculation. Additionally, transactions having a margin possibility are included in LCR calculation by taking the largest outflow amount according to the negative values of net margin flows realized in the last 24 months in respect of 30 days period or for liability into consideration as cash outflow.

Secured funding consists of repo and other secured borrowings. A large part of securities which are subjects of the aforementioned funding transactions consist of Sovereign Bonds issued by Ministry of Treasury and Finance of the Republic of Türkiye and transactions are carried out in both CBRT market and interbank market.

(Unless otherwise stated amounts are expressed in thousands of Turkish Lira ("TL"))

The Bank manages all the transactions made before its foreign branches and partnership in the framework of central bank, markets and related legislation of the country in which the institutions are located. Legal lending limits and high limit transactions are closely monitored in this framework.

All cash inflow and outflow items related to liquidity profile of the Bank are included in LCR tables below for the last three months.

Average amounts of weekly LCR calculations related to the last three months of current period are explained in the table below.

| | **Unweighted Amounts** | | **Weighted Amounts** | |
|---|---|---|---|---|
| **Current Period** | **TL+FC** | **FC** | **TL+FC** | **FC** |
| **High Quality Liquid Assets** | | | | |
| High Quality Liquid Assets | | | 633.184.873 | 284.140.610 |
| **Cash Outflows** | | | | |
| **Retail and Small Business Customers Deposits** | **1.054.629.938** | **382.866.151** | **87.465.170** | **37.643.122** |
| Stable deposits | 359.956.480 | 12.869.866 | 17.997.824 | 643.493 |
| Less stable deposits | 694.673.458 | 369.996.285 | 69.467.346 | 36.999.629 |
| **Unsecured Funding other than Retail and Small Business Customers Deposits** | **624.096.106** | **245.318.490** | **382.868.806** | **137.221.009** |
| Operational deposits | - | - | - | - |
| Non-Operational deposits | 474.952.316 | 221.079.535 | 264.875.442 | 112.982.054 |
| Other Unsecured funding | 149.143.790 | 24.238.955 | 117.993.364 | 24.238.955 |
| **Secured funding** | | | - | - |
| **Other Cash Outflows** | **2.817.685** | **8.746.434** | **2.817.685** | **8.746.434** |
| Liquidity needs related to derivatives and market valuation changes on derivatives transactions | 2.817.685 | 8.746.434 | 2.817.685 | 8.746.434 |
| Debts related to the structured financial products | - | - | - | - |
| Commitment related to debts to financial markets and other off balance sheet liabilities | - | - | - | - |
| **Commitments that are unconditionally revocable at any time by the Bank and other contractual commitments** | **709.639.672** | **323.419.776** | **35.481.983** | **16.170.989** |
| **Other irrevocable or conditionally revocable commitments** | **2.035.650.684** | **114.439.619** | **137.128.386** | **18.321.961** |
| **Total Cash Outflows** | | | **645.762.030** | **218.103.515** |
| **Cash Inflows** | | | | |
| Secured Lending Transactions | - | - | - | - |
| Unsecured Lending Transactions | 214.225.101 | 55.752.831 | 132.384.835 | 46.730.235 |
| Other contractual cash inflows | 1.889.027 | 90.627.365 | 1.889.027 | 90.627.365 |
| **Total Cash Inflows** | **216.114.128** | **146.380.196** | **134.273.862** | **137.357.600** |
| | | | **Capped Amounts** | |
| **Total High Quality Liquid Assets** | | | **633.184.873** | **284.140.610** |
| **Total Net Cash Outflows** | | | **511.488.168** | **80.745.915** |
| **Liquidity Coverage Ratio (%)** | | | **123,79** | **351,89** |

The dates and values of minimum and maximum foreign currency and total LCR calculated weekly related to the last three months of current period are explained in the table below.

| **Current Period** | **Minimum FC (%)** | **Minimum TL+FC (%)** | **Maximum FC (%)** | **Maximum TL+FC (%)** |
|---|---|---|---|---|
| **Week** | July 4, 2025 | August 8 , 2025 | September 12, 2025 | July 11, 2025 |
| **Ratio (%)** | 236,49 | 119,44 | 610,68 | 129,18 |

(Unless otherwise stated amounts are expressed in thousands of Turkish Lira ("TL"))

Average amounts of weekly LCR calculations related to the last three months of prior period are explained in the table below.

| | Unweighted Amounts | | Weighted Amounts | |
|---|---|---|---|---|
| **Prior Period** | **TL+FC** | **FC** | **TL+FC** | **FC** |
| **High Quality Liquid Assets** | | | | |
| High Quality Liquid Assets | | | 456.430.997 | 194.006.947 |
| **Cash Outflows** | | | | |
| **Retail and Small Business Customers Deposits** | **865.295.137** | **308.971.862** | **76.210.085** | **30.429.542** |
| Stable deposits | 206.388.574 | 9.352.885 | 10.319.429 | 467.644 |
| Less stable deposits | 658.906.563 | 299.618.977 | 65.890.656 | 29.961.898 |
| **Unsecured Funding other than Retail and Small Business Customers Deposits** | **471.225.861** | **180.515.772** | **270.746.374** | **99.926.217** |
| Operational deposits | - | - | - | - |
| Non-Operational deposits | 337.468.048 | 141.078.748 | 159.427.935 | 60.489.193 |
| Other Unsecured funding | 133.757.813 | 39.437.024 | 111.318.439 | 39.437.024 |
| **Secured funding** | | | - | - |
| **Other Cash Outflows** | **2.645.069** | **3.525.575** | **2.645.069** | **3.525.575** |
| Liquidity needs related to derivatives and market valuation changes on derivatives transactions | 2.645.069 | 3.525.575 | 2.645.069 | 3.525.575 |
| Debts related to the structured financial products | - | - | - | - |
| Commitment related to debts to financial markets and other off balance sheet liabilities | - | - | - | - |
| **Commitments that are unconditionally revocable at any time by the Bank and other contractual commitments** | **540.962.666** | **253.332.811** | **27.048.133** | **12.666.641** |
| **Other irrevocable or conditionally revocable commitments** | **1.442.135.931** | **78.341.199** | **102.411.854** | **16.944.435** |
| **Total Cash Outflows** | | | **479.061.515** | **163.492.410** |
| **Cash Inflows** | | | | |
| Secured Lending Transactions | - | - | - | - |
| Unsecured Lending Transactions | 177.508.535 | 43.126.237 | 107.979.426 | 36.421.049 |
| Other contractual cash inflows | 1.615.689 | 36.170.876 | 1.615.689 | 36.170.876 |
| **Total Cash Inflows** | **179.124.224** | **79.297.113** | **109.595.115** | **72.591.925** |
| | | | **Capped Amounts** | |
| **Total High Quality Liquid Assets** | | | **456.430.997** | **194.006.947** |
| **Total Net Cash Outflows** | | | **369.466.400** | **90.900.485** |
| **Liquidity Coverage Ratio (%)** | | | **123,54** | **213,43** |

The dates and values of minimum and maximum foreign currency and total LCR calculated weekly related to the last three months of prior period are explained in the table below.

| Prior Period | Minimum FC (%) | Minimum TL+FC (%) | Maximum FC (%) | Maximum TL+FC (%) |
|---|---|---|---|---|
| **Week** | October 25, 2024 | November 1, 2024 | December 27, 2024 | December 6, 2024 |
| **Ratio (%)** | 161,75 | 116,34 | 308,97 | 130,11 |

With the framework of the regulation, NSFR is closely monitored and reported on monthly and three-month average basis. NSFR is defined as the amount of available stable funding relative to the amount of required stable funding. In addition to the Bank's capital available stable funding mainly consists of retail and corporate deposits and other borrowings which are taken into account at different rates in accordance with the regulation. Required stable funding is calculated by the amount of receivables categorized by the counterparty type, residual maturity and encumbrance status. Within this framework, the required stable fund amount refers to the portion of the Bank's on-balance sheet assets and off-balance sheet liabilities that expected to be refunded. In accordance with the regulation, the three-month simple arithmetic average of the calculated NSFR for the periods of March, June, September and December cannot be less than 100%.

(Unless otherwise stated amounts are expressed in thousands of Turkish Lira ("TL"))

Three-months simple arithmetic mean as of most recent quarter is 124,29%. The ratio and main items constituting the NSFR as of most recent period shown in the table below.

Compared to current and prior period NSFR, the change is primarily due to changes in the amount and maturity structure of loans and deposits.

| | | Unweighted Amount According to Residual Maturity | | | | |
|---|---|---|---|---|---|---|
| | **Current Period** | **Non Maturity** | **Residual maturity of less than 6 months** | **Residual maturity of 6 months and longer but less than 1 year** | **Residual maturity of 1 year or more** | **Total Weighted Amount** |
| | **Available stable funding** | | | | | |
| 1 | **Capital Instruments** | **283.615.203** | **-** | **-** | **94.190.300** | **377.805.503** |
| 2 | Tier 1 Capital and Tier 2 Capital | 283.615.203 | - | - | 94.190.300 | 377.805.503 |
| 3 | Other Capital Instruments | - | - | - | - | - |
| 4 | **Real-person and Retail Customer Deposits** | **559.450.606** | **492.059.713** | **-** | **-** | **963.629.580** |
| 5 | Stable Deposits | 171.136.570 | 174.269.300 | - | - | 328.135.577 |
| 6 | Less Stable Deposits | 388.314.036 | 317.790.413 | - | - | 635.494.003 |
| 7 | **Other Obligations** | **110.090.020** | **1.073.657.115** | **232.682.182** | **239.018.990** | **601.765.470** |
| 8 | Operational deposits | - | - | - | - | - |
| 9 | Other Obligations | 110.090.020 | 1.073.657.115 | 232.682.182 | 239.018.990 | 601.765.470 |
| 10 | **Liabilities equivalent to interconnected assets** | | | | | |
| 11 | **Other Liabilities** | **-** | **-** | **(17.959.392)** | **-** | **-** |
| 12 | Derivative liabilities | | | (18.113.135) | | |
| 13 | All other liabilities not included in the above categories | - | 153.743 | - | - | - |
| 14 | **Available stable funding** | | | | | **1.943.200.553** |
| | **Required stable funding** | | | | | |
| 15 | **High Quality Liquid Assets** | | | | | **105.652.203** |
| 16 | **Deposits held at financial institutions for operational purposes** | - | - | - | - | - |
| 17 | **Performing Loans** | **-** | **1.049.843.483** | **234.637.998** | **378.263.491** | **937.389.890** |
| 18 | Encumbered loans to financial institutions, where the loan is secured against Level 1 assets | - | - | - | - | - |
| 19 | Unencumbered loans to financial institutions or encumbered loans that are not secured against Level 1 assets | - | 63.730.947 | 6.057.239 | 1.325.742 | 13.914.004 |
| 20 | Loans to corporate customers, real persons and or retail customers, central banks, other than credit agencies and/or financial institutions | - | 984.129.298 | 227.803.660 | 367.416.281 | 917.010.168 |
| 21 | Loans with a risk weight of less than or equal to 35% | - | - | - | 2.440.772 | 1.586.502 |
| 22 | Residential mortgages | - | 851.913 | 777.099 | 8.137.651 | 5.289.473 |
| 23 | Residential mortgages with a risk weight of less than or equal to 35% | - | 851.913 | 777.099 | 8.137.651 | 5.289.473 |
| 24 | Securities that are not in default and do not qualify as HQLA and exchange-traded equities | - | 1.131.325 | - | 1.383.817 | 1.176.245 |
| 25 | **Assets equivalent to interconnected liabilities** | | | | | |
| 26 | **Other Assets** | **366.001.595** | | **30.423.329** | | **395.201.298** |
| 27 | Physical traded commodities, including gold | 8.157.507 | | | | 6.933.881 |
| 28 | Initial margin posted or given guarantee fund to central counterparty | | | - | | - |
| 29 | Derivative Assets | | | 30.423.329 | | 30.423.329 |
| 30 | Derivative Liabilities before the deduction of the variation margin | | | - | | - |
| 31 | Other Assets not included above | 357.844.088 | - | - | - | 357.844.088 |
| 32 | **Off-balance sheet commitments** | | **2.858.446.659** | **-** | **-** | **142.922.333** |
| 33 | **Total Required stable funding** | | | | | **1.581.165.724** |
| 34 | **Net Stable Funding Ratio (%)** | | | | | **122,90** |

(Unless otherwise stated amounts are expressed in thousands of Turkish Lira ("TL"))

Three-months simple arithmetic mean as of most recent quarter is 120,13%. The ratio and main items constituting the NSFR as of previous period shown in the table below.

| | | Unweighted Amount According to Residual Maturity | | | | |
|---|---|---|---|---|---|---|
| **Prior Period** | | **Non Maturity** | **Residual maturity of less than 6 months** | **Residual maturity of 6 months and longer but less than 1 year** | **Residual maturity of 1 year or more** | **Total Weighted Amount** |
| **Available stable funding** | | | | | | |
| **1** | **Capital Instruments** | **228.480.835** | **-** | **-** | **59.012.495** | **287.493.330** |
| 2 | Tier 1 Capital and Tier 2 Capital | 228.480.835 | - | - | 59.012.495 | 287.493.330 |
| 3 | Other Capital Instruments | - | - | - | - | - |
| **4** | **Real-person and Retail Customer Deposits** | **422.220.209** | **424.301.276** | **-** | **-** | **773.732.843** |
| 5 | Stable Deposits | 118.650.771 | 118.619.348 | - | - | 225.406.613 |
| 6 | Less Stable Deposits | 303.569.438 | 305.681.928 | - | - | 548.326.230 |
| **7** | **Other Obligations** | **89.876.878** | **932.029.043** | **102.737.268** | **159.973.877** | **416.380.936** |
| 8 | Operational deposits | - | - | - | - | - |
| 9 | Other Obligations | 89.876.878 | 932.029.043 | 102.737.268 | 159.973.877 | 416.380.936 |
| **10** | **Liabilities equivalent to interconnected assets** | | | | | |
| **11** | **Other Liabilities** | **-** | **-** | **(26.170.104)** | **-** | **-** |
| 12 | Derivative liabilities | | | (26.411.876) | | |
| 13 | All other liabilities not included in the above categories | - | 241.772 | - | - | - |
| 14 | **Available stable funding** | | | | | **1.477.607.109** |
| **Required stable funding** | | | | | | |
| **15** | **High Quality Liquid Assets** | | | | | **163.124.176** |
| **16** | **Deposits held at financial institutions for operational purposes** | - | - | - | - | - |
| **17** | **Performing Loans** | **-** | **799.029.724** | **182.418.531** | **272.358.234** | **696.366.009** |
| 18 | Encumbered loans to financial institutions, where the loan is secured against Level 1 assets | - | - | - | - | - |
| 19 | Unencumbered loans to financial institutions or encumbered loans that are not secured against Level 1 assets | - | 51.577.112 | 6.716.186 | 606.309 | 11.700.969 |
| 20 | Loans to corporate customers, real persons and or retail customers, central banks, other than credit agencies and/or financial institutions | - | 740.174.122 | 173.767.443 | 266.555.046 | 681.178.207 |
| 21 | Loans with a risk weight of less than or equal to 35% | - | - | - | 3.625.846 | 2.356.800 |
| 22 | Residential mortgages | - | 880.335 | 554.875 | 4.652.564 | 3.024.166 |
| 23 | Residential mortgages with a risk weight of less than or equal to 35% | - | 880.335 | 554.875 | 4.652.564 | 3.024.166 |
| 24 | Securities that are not in default and do not qualify as HQLA and exchange-traded equities | - | 6.398.155 | 1.380.027 | 544.315 | 462.667 |
| **25** | **Assets equivalent to interconnected liabilities** | | | | | |
| **26** | **Other Assets** | **273.529.539** | | **37.530.879** | | **310.400.800** |
| 27 | Physical traded commodities, including gold | 4.397.452 | | | | 3.737.834 |
| 28 | Initial margin posted or given guarantee fund to central counterparty | | | | - | - |
| 29 | Derivative Assets | | | 35.934.774 | | 35.934.774 |
| 30 | Derivative Liabilities before the deduction of the variation margin | | | 1.596.105 | | 1.596.105 |
| 31 | Other Assets not included above | 269.132.087 | - | - | - | 269.132.087 |
| **32** | **Off-balance sheet commitments** | | **1.990.953.010** | **-** | **-** | **99.547.651** |
| **33** | **Total Required stable funding** | | | | | **1.269.438.636** |
| **34** | **Net Stable Funding Ratio (%)** | | | | | **116,40** |

(Unless otherwise stated amounts are expressed in thousands of Turkish Lira ("TL"))

## Breakdown of assets and liabilities according to their remaining maturities:

| **Current Period** | **Demand** | **Up to 1 month** | **1-3 months** | **3-12 months** | **1-5 years** | **5 years and over** | **Unclassified** | **Total** |
|---|---|---|---|---|---|---|---|---|
| **Assets**[1] | | | | | | | | |
| Cash (cash in hand, effectives, cash in transit, cheques purchased) and balances with the Central Bank of the Republic of Türkiye | 235.307.277 | 280.153.949 | - | - | - | - | (145.185) | 515.316.041 |
| Banks | 34.045.834 | 8.036 | 23.242 | 5.750 | - | - | (9.289) | 34.073.573 |
| Financial assets measured at fair value through profit or loss | 572.458 | 42 | - | 5.665 | 51.182 | 2.291.333 | 1.026.419 | 3.947.099 |
| Money markets receivables | - | - | - | - | - | - | - | - |
| Financial assets measured at fair value through other comprehensive income | - | 78.122 | - | 10.316.194 | 105.959.170 | 72.061.704 | 238.521 | 188.653.711 |
| Loans [2] | - | 506.305.467 | 183.981.517 | 512.781.562 | 328.987.766 | 57.943.448 | (3.356.711) | 1.586.643.049 |
| Financial assets measured at amortised cost | - | 578.036 | 383.082 | 9.489.962 | 273.040.978 | 94.672.066 | (110.310) | 378.053.814 |
| Other assets | 145.720.716 | 6.441.849 | 5.556.786 | 2.833.950 | 6.737.621 | 2.584.345 | 164.204.400 | 334.079.667 |
| **Total assets** | **415.646.285** | **793.565.501** | **189.944.627** | **535.433.083** | **714.776.717** | **229.552.896** | **161.847.845** | **3.040.766.954** |
| **Liabilities** | | | | | | | | |
| Bank deposits | 3.687.602 | 157.546 | 1.327.162 | 8.391.516 | 577.779 | - | - | 14.141.605 |
| Other deposits | 762.766.190 | 743.790.571 | 104.846.778 | 5.119.775 | 10.279 | - | - | 1.616.533.593 |
| Funds borrowed from other financial institutions | - | 16.633.975 | 74.502.004 | 204.757.160 | 64.666.894 | 9.910.835 | - | 370.470.868 |
| Money markets payables | - | 191.793.997 | 1.223 | - | - | - | - | 191.795.220 |
| Marketable securities issued | - | 4.661.445 | 9.327.249 | 96.788.834 | 86.010.923 | - | - | 196.788.451 |
| Miscellaneous payables | 303.686 | 141.242.970 | 1.219.631 | - | - | - | 2.099.124 | 144.865.411 |
| Other liabilities [3] | 45.922.890 | 3.222.233 | 18.609.573 | 13.022.325 | 70.108.475 | 105.985.502 | 249.300.808 | 506.171.806 |
| **Total liabilities** | **812.680.368** | **1.101.502.737** | **209.833.620** | **328.079.610** | **221.374.350** | **115.896.337** | **251.399.932** | **3.040.766.954** |
| | | | | | | | | |
| **Net liquidity gap** | **(397.034.083)** | **(307.937.236)** | **(19.888.993)** | **207.353.473** | **493.402.367** | **113.656.559** | **(89.552.087)** | **-** |
| | | | | | | | | |
| **Net Off-Balance Sheet Position** | **-** | **1.759.656** | **(8.171.675)** | **(22.136.487)** | **(1.060.391)** | **5.080.901** | **-** | **(24.527.996)** |
| Derivative Financial Assets | - | 331.141.572 | 220.937.477 | 432.249.363 | 259.074.946 | 109.771.851 | - | 1.353.175.209 |
| Derivative Financial Liabilities | - | 329.381.916 | 229.109.152 | 454.385.850 | 260.135.337 | 104.690.950 | - | 1.377.703.205 |
| **Non-Cash Loans** | **-** | **27.212.529** | **75.493.170** | **353.133.984** | **117.470.386** | **14.610.934** | **156.244.623** | **744.165.626** |

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| **Prior Period** | | | | | | | | |
| Total assets | 333.865.532 | 604.204.843 | 150.112.906 | 410.067.499 | 504.762.313 | 235.729.714 | 141.842.992 | 2.380.585.799 |
| Total liabilities | 603.384.087 | 903.627.628 | 222.184.675 | 220.033.467 | 150.486.518 | 79.148.701 | 201.720.723 | 2.380.585.799 |
| **Liquidity gap** | **(269.518.555)** | **(299.422.785)** | **(72.071.769)** | **190.034.032** | **354.275.795** | **156.581.013** | **(59.877.731)** | **-** |
| **Net Off-Balance Sheet Position** | **-** | **(3.356.224)** | **(8.150.019)** | **(9.593.606)** | **(311.391)** | **4.227.205** | **-** | **(17.184.035)** |
| Derivative Financial Assets | - | 170.491.928 | 156.182.939 | 206.180.467 | 194.684.664 | 85.880.668 | - | 813.420.666 |
| Derivative Financial Liabilities | - | 173.848.152 | 164.332.958 | 215.774.073 | 194.996.055 | 81.653.463 | - | 830.604.701 |
| **Non-Cash Loans** | **-** | **20.016.134** | **59.260.703** | **251.670.127** | **83.742.860** | **14.338.949** | **115.011.624** | **544.040.397** |

(1) Expected credit losses are presented in the "Unclassified" column of the relevant financial item.
(2) Non-performing loans are presented in the "Unclassified" column after being offset against expected credit loss.
(3) Shareholders' equity is presented under the "Other liabilities" item in the "Unclassified" column.

(Unless otherwise stated amounts are expressed in thousands of Turkish Lira ("TL"))

## 7. Explanations on leverage ratio:

When comparing current and prior period, the main reason for decrease in leverage ratio is the increase in total exposure.

| | Current Period[(1)] | Prior Period[(1)] |
|---|---|---|
| **On-Balance sheet exposures** | | |
| On-Balance sheet assets (Excluding derivative financial instruments and credit derivatives, including collaterals) | 2.982.465.162 | 2.344.090.468 |
| (Asset amounts deducted in determining Tier 1 capital) | (34.317.035) | (25.720.937) |
| Total on-Balance sheet exposures | 2.948.148.127 | 2.318.369.531 |
| **Derivative financial instruments and credit derivatives** | | |
| Replacement cost of derivative financial instruments and credit derivatives | 8.573.319 | 7.512.770 |
| Potential credit risk of derivative financial instruments and credit derivatives | 9.504.388 | 6.785.735 |
| Total derivative financial instruments and credit derivatives exposure | 18.077.707 | 14.298.505 |
| **Securities financing transaction exposure** | | |
| Total risk of gross securities financing transactions (excluding on-balance sheet exposure) | 36.953.396 | 36.030.054 |
| Agent transaction exposures | - | - |
| Total securities financing transaction exposures | 36.953.396 | 36.030.054 |
| **Off-balance sheet items** | | |
| Off-balance sheet exposure at gross notional amount | 3.039.871.389 | 2.094.060.068 |
| (Adjustments for conversion to credit equivalent amounts) | (71.556.681) | (63.938.874) |
| Total risk of off-balance sheet items | 2.968.314.708 | 2.030.121.194 |
| **Capital and total exposure** | | |
| Tier 1 capital | 259.030.729 | 210.649.255 |
| Total exposures | 5.971.493.938 | 4.398.819.284 |
| **Leverage ratio (%)** | **4,33** | **4,79** |

(1) The arithmetic average of the last three months in the related periods.

## 8. Explanations on hedge accounting:

The Bank applies the following hedge accounting models: Cash Flow Hedge ("CFH") and Net Investment Hedge ("NIH").

If the fair value of the hedging instrument under hedge of CFH is positive, it is classified under "Derivative financial assets measured at fair value through other comprehensive income" if the fair value is negative, it is classified under "Derivative financial liabilities at fair value through other comprehensive income".

Interest rate swap, currency swap and cross currency interest rate swap are used as hedging instrument in CFH. Contractual amounts and the fair values as at September 30, 2025 of these hedging instruments are presented in the table below:

| | Current Period | | | Prior Period | | |
|---|---|---|---|---|---|---|
| **Hedging instrument** | **Notional[(1)]** | **Asset** | **Liability** | **Notional[(1)]** | **Asset** | **Liability** |
| Interest rate swap / Currency swap / Cross currency interest rate swap (CFH) | 21.226.232 | 1.552.108 | 24.597 | 18.613.208 | 2.340.646 | - |
| **Total** | **21.226.232** | **1.552.108** | **24.597** | **18.613.208** | **2.340.646** | **-** |

(1) Only the "sell" legs of the related derivatives are presented with the addition of the "buy" legs of these derivatives amounting to TL 21.226.232 (December 31, 2024 – TL 18.613.207) the total notional of derivative financial assets amounting to TL 42.452.464 (December 31, 2024– TL 37.226.415) is accounted for in off-balance sheet under "Hedging Derivative Financial Instruments" line item.

The fair valuation methodology of the derivatives presented in the above table is disclosed in the accounting principles section of these financial statements in Section 3, Part 4.

(Unless otherwise stated amounts are expressed in thousands of Turkish Lira ("TL"))

### 8.1. Cash flow hedge accounting:

The Bank applies macro and micro CFH accounting in order to hedge its cash flow risk from floating interest rate liabilities. The hedging instruments are USD, EUR and TL interest rate swaps, currency swaps and cross currency swaps with floating receive, fixed pay legs, and the hedged item is the cash outflows due to financing of interests of repricing USD, EUR and TL deposits, borrowings and repos.

The impact of application of CFH accounting is summarized below:

| **Current Period** | | | | | | |
|---|---|---|---|---|---|---|
| **Type of hedging instrument** | **Hedged item (asset and liability)** | **Nature of hedged risks** | **Net fair value of the hedging instrument** | | **Net gain/(loss) recognized in hedging funds(1)** | **Net gain/(loss) reclassified to equity(2)(3)** |
| | | | **Asset** | **Liability** | | |
| Interest rate swap / Currency swap / Cross currency interest rate swap | Customer deposits, borrowings and repos | Cash flow risk due to the changes in the interest rates | 1.552.108 | 24.597 | 1.613.120 | (513.339) |

| **Prior Period** | | | | | | |
|---|---|---|---|---|---|---|
| **Type of hedging instrument** | **Hedged item (asset and liability)** | **Nature of hedged risks** | **Net fair value of the hedging instrument** | | **Net gain/(loss) recognized in hedging funds(1)** | **Net gain/(loss) reclassified to equity(2)(3)** |
| | | | **Asset** | **Liability** | | |
| Interest rate swaps/ Cross currency interest rate swap | Customer deposits, borrowings and repos | Cash flow risk due to the changes in the interest rates | 2.340.646 | - | 2.126.459 | (1.101.101) |

(1) Includes deferred tax impact.
(2) Includes tax and foreign exchange differences.
(3) The ineffective portion of the mentioned hedging transaction is TL 119.211 gain (September, 2024 – TL 650.643 gain).

At the inception date, the Bank documents the relationship between the hedging instruments and hedged items required by the CFH accounting application in accordance with "TAS 39 – Financial Instruments: Recognition and Measurement" and its own risk management policies and principles. Every individual relationship is approved and documented in the same way. In accordance with "TAS 39 – Financial Instruments: Recognition and Measurement", the effectiveness tests of the relationships are performed in accordance with the Bank's risk management policies.

The effectiveness tests are performed on a monthly basis and the effectiveness of risk relationships are measured. If the underlying hedge does not conform to the CFH accounting requirements (out of the effectiveness range 80%-125%) or if the management voluntarily decides to discontinue the hedging relation or the hedging instrument is sold or closed before its maturity, the cumulative gain or loss on the hedging instrument that has been recognised in other comprehensive income from the period when the hedge was effective shall remain separately in equity until the forecast transaction occurs or is no longer expected to occur. When the hedged forecasted transactions are no longer expected to occur, the net cumulative gain or loss is reclassified from other comprehensive income to profit or loss.

### 8.2. Net Investment Hedge:

The Bank hedges part of the currency translation risk of net investments in foreign operations through foreign currency borrowings. The Bank's EUR denominated borrowing is designated as a hedge of the net investment in the Bank's certain EUR denominated subsidiaries. The total amount of the borrowing designated as a hedge of the net investment at September 30, 2025 is EUR 726 million (December 31, 2024 - EUR 665 million).

## 9. Explanations on the activities carried out on behalf of others and fiduciary transactions:

The Bank carries out trading, custody, management and consulting services on behalf of customers and on their account. The Bank has no fiduciary transactions.

## 10. Explanations on operating segments:

The Bank carries out its banking operations through three main business units:

- Retail Banking
- Corporate Banking
- Commercial and SME Banking

The Bank's Retail Banking activities include card payment systems, individual, individual portfolio, blue class, private banking. Retail Banking products and services offered to customers include card payment systems, consumer loans (including general purpose loans, auto loans, mortgages), commercial installment loans, time and demand deposits, gold banking, investment accounts, life and non-life insurance products and payroll services. In addition, customers who receive their monthly salary/SSI payments through our bank are offered privileges covering various banking transactions. Card payment systems cover the management of products, services, campaigns for member merchants as well as the sales and activities for a variety of customer types. Crystal, Play, Adios and Taksitçi are the other card brands providing services for the different segments within the World brand, shopping and marketing platform of the Bank. Through its Blue Class and Private Banking activities, the Bank serves high net worth customers and delivers investment products to this customer segment. Among the products and services offered to Private Banking customers are time deposit products, mutual funds, foreign exchange, gold and equity trading. Also, personal art advisory, inheritance advisory, real estate advisory, tax advisory, education and philanthropic advisory are offered within the Private Banking and Wealth Management activities.

Corporate, Commercial and SME Banking segment is organized into three subgroups: Corporate Banking for large-scale, international and multinational companies and Commercial Banking for medium-sized enterprises and SME Banking for SME companies. Corporate and Commercial Banking, has a product range of working capital finance, trade finance, project finance, domestic and international non-cash loans such as letters of credit and letters of guarantee, cash management, internet banking, financial advisory and equity management advisory. SME Banking offer to customers SME loans and SME banking packages products.

The Bank's widespread branch network and alternative distribution channels including ATMs, telephone banking, internet banking and mobile banking are utilized to serve customers in all segments. Treasury, Asset – Liability Management and other operations, mainly consist of treasury management's results, operations of supporting business units and other unallocated transactions.

(Unless otherwise stated amounts are expressed in thousands of Turkish Lira ("TL"))

### Major balance sheet and income statement items based on operating segments:

The below table is prepared in accordance with the Management Information System (MIS) data of the Bank.

| Current Period | Retail banking | Corporate banking | Commercial and SME banking | Treasury, asset-liability management and other | Total operations of the Bank |
|---|---|---|---|---|---|
| Operating income | 85.501.227 | 13.394.514 | 44.270.172 | 10.163.006 | 153.328.919 |
| Operating expenses | (50.943.111) | (2.252.202) | (16.158.600) | (51.936.797) | (121.290.710) |
| **Net operating income / (expense)** | **34.558.116** | **11.142.312** | **28.111.572** | **(41.773.791)** | **32.038.209** |
| Dividend income(1) | - | - | - | 132.494 | 132.494 |
| Profit/(loss) from equity accounted subsidiaries(1) | - | - | - | 11.043.960 | 11.043.960 |
| **Profit before tax** | **34.558.116** | **11.142.312** | **28.111.572** | **(30.597.337)** | **43.214.663** |
| Tax provision expense(1) | - | - | - | (5.404.796) | (5.404.796) |
| **Net period profit/loss** | **34.558.116** | **11.142.312** | **28.111.572** | **(36.002.133)** | **37.809.867** |
| **Net profit/loss** | **34.558.116** | **11.142.312** | **28.111.572** | **(36.002.133)** | **37.809.867** |
| Segment asset | 738.040.850 | 288.332.540 | 492.625.919 | 1.443.488.400 | 2.962.487.709 |
| Investments in associates, subsidiaries and joint ventures | - | - | - | 78.279.245 | 78.279.245 |
| **Total assets** | **738.040.850** | **288.332.540** | **492.625.919** | **1.521.767.645** | **3.040.766.954** |
| Segment liabilities | 1.086.001.025 | 124.020.625 | 280.574.292 | 1.308.888.015 | 2.799.483.957 |
| Shareholders' equity | - | - | - | 241.282.997 | 241.282.997 |
| **Total liabilities** | **1.086.001.025** | **124.020.625** | **280.574.292** | **1.550.171.012** | **3.040.766.954** |

| Prior Period(2) | Retail banking | Corporate banking | Commercial and SME banking | Treasury, asset-liability management and other | Total operations of the Bank |
|---|---|---|---|---|---|
| Operating income | 60.435.362 | 10.322.046 | 38.909.584 | (15.866.659) | 93.800.333 |
| Operating expenses | (35.238.906) | 1.821.650 | (5.893.541) | (41.240.783) | (80.551.580) |
| **Net operating income / (expense)** | **25.196.456** | **12.143.696** | **33.016.043** | **(57.107.442)** | **13.248.753** |
| Dividend income(1) | - | - | - | 12.435 | 12.435 |
| Profit/(loss) from equity accounted subsidiaries(1) | - | - | - | 8.901.627 | 8.901.627 |
| **Profit before tax** | **25.196.456** | **12.143.696** | **33.016.043** | **(48.193.380)** | **22.162.815** |
| Tax provision expense(1) | - | - | - | 242.599 | 242.599 |
| **Net period profit/loss** | **25.196.456** | **12.143.696** | **33.016.043** | **(47.950.781)** | **22.405.414** |
| **Net profit/loss** | **25.196.456** | **12.143.696** | **33.016.043** | **(47.950.781)** | **22.405.414** |
| Segment asset | 537.745.837 | 223.352.741 | 385.324.156 | 1.178.837.704 | 2.325.260.438 |
| Investments in associates, subsidiaries and joint ventures | - | - | - | 55.325.361 | 55.325.361 |
| **Total assets** | **537.745.837** | **223.352.741** | **385.324.156** | **1.234.163.065** | **2.380.585.799** |
| Segment liabilities | 828.940.954 | 127.143.741 | 250.655.068 | 981.041.988 | 2.187.781.751 |
| Shareholders' equity | - | - | - | 192.804.048 | 192.804.048 |
| **Total liabilities** | **828.940.954** | **127.143.741** | **250.655.068** | **1.173.846.036** | **2.380.585.799** |

(1) Related items have not been distributed based on operating segments and presented under "Treasury, Asset-Liability Management and Other".
(2) Income statements items presents the balances as of September 30, 2024.

(Unless otherwise stated amounts are expressed in thousands of Turkish Lira ("TL"))

## Section Five - Explanations and notes related to unconsolidated financial statements

## 1. Explanations and notes related to assets

### 1.1. Information related to cash and the account of the Central Bank of the Republic of Türkiye:

### 1.1.1. Information on cash and the account of the CBRT:

| | Current Period | | Prior Period | |
|---|---|---|---|---|
| | TL | FC | TL | FC |
| Cash | 7.215.528 | 20.992.759 | 5.666.992 | 15.268.416 |
| The CBRT[1] | 259.698.748 | 227.553.913 | 204.554.231 | 162.373.691 |
| Other | - | 278 | - | 149 |
| **Total** | **266.914.276** | **248.546.950** | **210.221.223** | **177.642.256** |

(1) The balance of gold amounting to TL 56.744.923 is accounted for under the Central Bank foreign currency account (December 31, 2024 – TL 29.862.248).

### 1.1.2. Information on the account of the CBRT:

| | Current Period | | Prior Period | |
|---|---|---|---|---|
| | TL | FC | TL | FC |
| Unrestricted demand amount[1] | 128.040.777 | 96.364.826 | 143.217.836 | 66.730.541 |
| Unrestricted time amount | 52.058.500 | - | - | - |
| Restricted time amount | - | - | - | - |
| Reserve requirement[2] | 79.599.471 | 131.189.087 | 61.336.395 | 95.643.150 |
| **Total** | **259.698.748** | **227.553.913** | **204.554.231** | **162.373.691** |

(1) The TL reserve requirement has been classified in "Central Bank Demand Unrestricted Account" based on the correspondence with BRSA letter as of January 3, 2008.
(2) The Bank keeps TL, USD, EUR and Gold reserve deposits for its TL and FX liabilities at Central Bank accounts in accordance with the legislation of the Central Bank numbered 2013/15, "Decree on Reserve Deposits".

### 1.2. Information on financial assets measured at fair value through profit or loss:

The Bank has financial assets measured at fair value through profit or loss given as collateral/blocked amounts to TL 2.069.873 (December 31, 2024 - TL 1.720.994).

### 1.3. Information on derivative financial assets:

### 1.3.1. Positive differences related to derivative financial assets held for trading:

| | Current Period | | Prior Period | |
|---|---|---|---|---|
| | TL | FC | TL | FC |
| Forward transactions | 1.336.800 | 248.838 | 634.054 | 327.062 |
| Swap transactions | 9.148.585 | 6.646.403 | 4.664.337 | 7.869.631 |
| Futures transactions | 125.619 | - | 180.556 | - |
| Options | 219.209 | 575.946 | 198.479 | 101.947 |
| Other | - | - | - | - |
| **Total** | **10.830.213** | **7.471.187** | **5.677.426** | **8.298.640** |

### 1.3.2. Positive differences related to derivative financial assets held for hedging:

| | Current Period | | Prior Period | |
|---|---|---|---|---|
| | TL | FC | TL | FC |
| Fair value hedges [1] | - | - | - | - |
| Cash flow hedges [1] | 47.717 | 1.504.391 | 499.132 | 1.841.514 |
| Hedges for investments made in foreign countries | - | - | - | - |
| **Total** | **47.717** | **1.504.391** | **499.132** | **1.841.514** |

(1) Explained in Note 8 of section 4.

(Unless otherwise stated amounts are expressed in thousands of Turkish Lira ("TL"))

## 1.4. Information on banks:

### 1.4.1. Information on banks:

| | Current Period | | Prior Period | |
|---|---|---|---|---|
| | **TL** | **FC** | **TL** | **FC** |
| **Banks** | | | | |
| Domestic | 1.625 | 32.030 | 1.491 | 35.239 |
| Foreign | 101.079 | 33.948.128 | 81.774 | 23.204.659 |
| Headquarters and foreign branches | - | - | - | - |
| **Total** | **102.704** | **33.980.158** | **83.265** | **23.239.898** |

### 1.4.2. Information on money markets receivables

As of September 30, 2025 the bank has no money markets receivables (December 31, 2024 – None).

## 1.5. Information on financial assets at fair value through other comprehensive income which are subject to repurchase agreements and given as collateral / blocked:

As of September 30, 2025 financial assets at fair value through other comprehensive income given as repo transactions amounts to TL 75.377.770 (December 31, 2024 - TL 48.049.321). The securities, subject to collateral/blocked are TL 14.869.603 (December 31, 2024 - TL 29.478.473).

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

| | **Current Period** | **Prior Period** |
|---|---|---|
| Debt securities | 194.515.080 | 138.110.187 |
| Quoted on stock exchange | 194.508.581 | 138.104.562 |
| Not quoted | 6.499 | 5.625 |
| Share certificates | 277.341 | 200.463 |
| Quoted on stock exchange | - | - |
| Not quoted | 277.341 | 200.463 |
| Impairment (-)(1) | 6.138.710 | 7.155.303 |
| **Total** | **188.653.711** | **131.155.347** |

(1) Includes the negative differences between the acquisition cost and the market price related to the securities portfolio.

## 1.7. Explanations on loans:

### 1.7.1. Information on all types of loans or advance balances given to shareholders and employees of the Bank:

| | Current Period | | Prior Period | |
|---|---|---|---|---|
| | **Cash** | **Non-cash** | **Cash** | **Non-cash** |
| **Direct loans granted to shareholders** | **-** | **-** | **-** | **-** |
| Corporate shareholders | - | - | - | - |
| Real person shareholders | - | - | - | - |
| **Indirect loans granted to shareholders** | **16.147** | **471.776** | **19.895** | **629.218** |
| **Loans granted to employees** | **1.990.490** | **776** | **1.265.084** | **183** |
| **Total** | **2.006.637** | **472.552** | **1.284.979** | **629.401** |

(Unless otherwise stated amounts are expressed in thousands of Turkish Lira ("TL"))

### 1.7.2. Information on the first and second group loans and other receivables and loans and other receivables that have been restructured or rescheduled:

| | | Loans under close monitoring | | |
|---|---|---|---|---|
| | | | Loans under restructuring | |
| **Cash Loans** | **Standard Loans** | **Not under the scope of restructuring** | **Modifications on agreement conditions** | **Refinancing** |
| **Non-specialized loans** | **1.388.560.183** | **74.954.907** | **10.527.067** | **115.336.807** |
| Loans given to enterprises | 365.376.625 | 14.378.612 | 10.340.463 | 66.480.601 |
| Export loans | 138.440.059 | 5.357.101 | 186.604 | 601.561 |
| Import loans | - | - | - | - |
| Loans given to financial sector | 34.398.275 | - | - | - |
| Consumer loans | 259.652.118 | 18.495.202 | - | 15.439.035 |
| Credit cards | 393.718.140 | 27.785.296 | - | 21.975.420 |
| Other | 196.974.966 | 8.938.696 | - | 10.840.190 |
| **Specialized loans** | **-** | **-** | **-** | **-** |
| **Other receivables** | **620.796** | **-** | **-** | **-** |
| **Total** | **1.389.180.979** | **74.954.907** | **10.527.067** | **115.336.807** |

| | **Standard loans** | **Loans under close monitoring** |
|---|---|---|
| 12-month provisions for possible losses | 6.791.010 | - |
| Significant increase in credit risk | - | 20.015.193 |
| **Total** | **6.791.010** | **20.015.193** |

### 1.7.3. Information on consumer loans, individual credit cards, personnel loans and personnel credit cards:

| | **Short-term** | **Medium and long-term** | **Total** |
|---|---|---|---|
| **Consumer loans-TL** | **61.534.447** | **119.979.318** | **181.513.765** |
| Real estate loans | 20.808 | 25.570.276 | 25.591.084 |
| Automotive loans | 4.578.939 | 4.792.812 | 9.371.751 |
| Consumer loans | 56.934.700 | 89.616.230 | 146.550.930 |
| **Consumer loans-FC indexed** | **-** | **28.517** | **28.517** |
| Real estate loans | - | 28.517 | 28.517 |
| Automotive loans | - | - | - |
| Consumer loans | - | - | - |
| **Individual credit cards-TL** | **366.925.187** | **21.790.761** | **388.715.948** |
| With installments | 149.221.785 | 21.135.782 | 170.357.567 |
| Without installments | 217.703.402 | 654.979 | 218.358.381 |
| **Individual credit cards-FC** | **1.390.394** | **29.982** | **1.420.376** |
| With installments | - | - | - |
| Without installments | 1.390.394 | 29.982 | 1.420.376 |
| **Personnel loans-TL** | **505.506** | **555.510** | **1.061.016** |
| Real estate loans | - | 1.338 | 1.338 |
| Automotive loans | 5.702 | 2.879 | 8.581 |
| Consumer loans | 499.804 | 551.293 | 1.051.097 |
| **Personnel loans-FC indexed** | **-** | **-** | **-** |
| Real estate loans | - | - | - |
| Automotive loans | - | - | - |
| Consumer loans | - | - | - |
| **Personnel credit cards-TL** | **791.566** | **9.238** | **800.804** |
| With installments | 334.564 | 9.238 | 343.802 |
| Without installments | 457.002 | - | 457.002 |
| **Personnel credit cards-FC** | **10.115** | **-** | **10.115** |
| With installments | - | - | - |
| Without installments | 10.115 | - | 10.115 |
| **Credit deposit account-TL (real person)[(1)]** | **110.902.094** | **80.963** | **110.983.057** |
| **Total** | **542.059.309** | **142.474.289** | **684.533.598** |

(1) TL 118.555 of the credit deposit account belongs to the loans used by personnel.

(Unless otherwise stated amounts are expressed in thousands of Turkish Lira ("TL"))

### 1.7.4. Information on installment based commercial loans and corporate credit cards:

| | Short-term | Medium and long-term | Total |
|---|---|---|---|
| **Installment based commercial loans -TL** | **9.934.344** | **127.425.692** | **137.360.036** |
| Business loans | - | 1.256.882 | 1.256.882 |
| Automotive loans | 1.532.445 | 26.862.996 | 28.395.441 |
| Consumer loans | 8.401.899 | 99.305.814 | 107.707.713 |
| **Installment based commercial loans -FC indexed** | **-** | **-** | **-** |
| Business loans | - | - | - |
| Automotive loans | - | - | - |
| Consumer loans | - | - | - |
| **Corporate credit cards-TL** | **52.110.649** | **385.422** | **52.496.071** |
| With installment | 17.306.625 | 382.324 | 17.688.949 |
| Without installment | 34.804.024 | 3.098 | 34.807.122 |
| **Corporate credit cards-FC** | **35.504** | **38** | **35.542** |
| With installment | - | - | - |
| Without installment | 35.504 | 38 | 35.542 |
| **Credit deposit account-TL (legal person)** | **19.141.864** | **159** | **19.142.023** |
| **Total** | **81.222.361** | **127.811.311** | **209.033.672** |

### 1.7.5. Distribution of domestic and foreign loans(1):

Distribution has been disclosed based on the location where the customers operate:

| | Current Period | Prior Period |
|---|---|---|
| Domestic loans | 1.577.565.036 | 1.198.114.319 |
| Foreign loans | 12.434.724 | 9.626.268 |
| **Total** | **1.589.999.760** | **1.207.740.587** |

(1) Non-performing loans are not included.

### 1.7.6. Loans granted to associates and subsidiaries:

| | Current Period | Prior Period |
|---|---|---|
| Direct loans granted to associates and subsidiaries | 4.660.018 | 5.335.767 |
| Indirect loans granted to associates and subsidiaries | - | - |
| **Total** | **4.660.018** | **5.335.767** |

### 1.7.7. Information on credit-impaired (Stage 3):

| | Current Period | Prior Period |
|---|---|---|
| Loans with limited collectability | 5.209.325 | 6.101.552 |
| Loans with doubtful collectability | 11.203.944 | 10.196.956 |
| Uncollectable loans | 16.882.595 | 9.290.957 |
| **Total** | **33.295.864** | **25.589.465** |

### 1.7.8. Information on non-performing loans (net):

#### 1.7.8.1. Information on restructured loans from non-performing loans:

| | III. Group | IV. Group | V. Group |
|---|---|---|---|
| | Loans with limited collectability | Loans with doubtful collectability | Uncollectible loans |
| **Current Period** | | | |
| **Gross amounts before provisions** | **1.562.052** | **3.417.795** | **7.283.082** |
| Restructured loans | 1.562.052 | 3.417.795 | 7.283.082 |
| **Prior Period** | | | |
| **Gross amounts before provisions** | **1.787.505** | **2.258.608** | **4.487.942** |
| Restructured loans | 1.787.505 | 2.258.608 | 4.487.942 |

(Unless otherwise stated amounts are expressed in thousands of Turkish Lira ("TL"))

### 1.7.8.2. Information on the movement of total non-performing loans:

| | III. Group | IV. Group | V. Group |
|---|---|---|---|
| | Loans with limited collectability | Loans with doubtful collectability | Uncollectible loans |
| **Prior Period** | **9.857.209** | **14.981.309** | **13.965.877** |
| Additions (+) | 30.396.239 | 3.844.949 | 9.216.707 |
| Transfers from other categories of non- performing loans (+) | - | 26.799.153 | 18.160.524 |
| Transfer to other categories of non- performing loans (-) | 26.799.153 | 18.160.524 | - |
| Collections (-) | 3.818.830 | 5.972.187 | 8.772.291 |
| Write-offs (-) | - | - | 10.624 |
| Sale (-) | - | 1.240.468 | 5.702.534 |
| Corporate and commercial loans | - | 149.496 | 593.553 |
| Consumer loans | - | 818.402 | 2.800.969 |
| Credit cards | - | 272.570 | 2.308.012 |
| Other | - | - | - |
| **Current Period** | **9.635.465** | **20.252.232** | **26.857.659** |
| Provision (-) | 5.209.325 | 11.203.944 | 16.882.595 |
| **Net balance on balance sheet** | **4.426.140** | **9.048.288** | **9.975.064** |

In line with the decree of Bank's Board of Directors non-performing loans some of which were written off in previous periods, amounting to TL 6.963.662 have been liquidated for an amount of TL 1.441.291 through sales to various asset management companies.

### 1.7.8.3. Information on non-performing loans granted as foreign currency loans:

| | III. Group | IV. Group | V. Group |
|---|---|---|---|
| | Loans with limited collectability | Loans with doubtful collectability | Uncollectible loans |
| **Current Period** | | | |
| Period end balance | 654.409 | 796.221 | 6.693.275 |
| Provision (-) | 80.132 | 119.343 | 2.863.704 |
| **Net balance on-balance sheet** | **574.277** | **676.878** | **3.829.571** |
| **Prior Period** | | | |
| Period end balance | 67.912 | 1.265.882 | 6.277.147 |
| Provision (-) | 57.202 | 938.799 | 3.227.829 |
| **Net balance on-balance sheet** | **10.710** | **327.083** | **3.049.318** |

### 1.7.8.4. Information on the gross and net amounts of the non-performing loans according to types of borrowers:

| | III. Group | IV. Group | V. Group |
|---|---|---|---|
| | Loans with limited collectability | Loans with doubtful collectability | Uncollectible loans |
| **Current Period (net)** | **4.426.140** | **9.048.288** | **9.975.064** |
| Loans granted to real persons and corporate entities (gross) | 9.635.465 | 20.252.232 | 26.773.863 |
| Provision amount (-) | 5.209.325 | 11.203.944 | 16.798.799 |
| Loans granted to real persons and corporate entities (net) | 4.426.140 | 9.048.288 | 9.975.064 |
| Banks (gross) | - | - | 774 |
| Provision amount (-) | - | - | 774 |
| Banks (net) | - | - | - |
| Other loans (gross) | - | - | 83.022 |
| Provision amount (-) | - | - | 83.022 |
| Other loans (Net) | - | - | - |
| **Prior Period (net)** | **3.755.657** | **4.784.353** | **4.674.920** |
| Loans granted to real persons and corporate entities (gross) | 9.857.209 | 14.981.309 | 13.881.714 |
| Provision amount (-) | 6.101.552 | 10.196.956 | 9.206.794 |
| Loans granted to real persons and corporate entities (net) | 3.755.657 | 4.784.353 | 4.674.920 |
| Banks (gross) | - | - | 774 |
| Provision amount (-) | - | - | 774 |
| Banks (net) | - | - | - |
| Other loans and receivables (gross) | - | - | 83.389 |
| Provision amount (-) | - | - | 83.389 |
| Other loans and receivables (net) | - | - | - |

(Unless otherwise stated amounts are expressed in thousands of Turkish Lira ("TL"))

**1.7.8.5. Information on interest accruals, rediscounts and valuation differences calculated for non-performing loans and their provisions:**

| | III. Group | IV. Group | V. Group |
|---|---|---|---|
| | Loans with limited collectability | Loans with doubtful collectability | Uncollectible loans |
| **Current Period (net)** | **675.591** | **1.461.750** | **937.633** |
| Interest accruals and rediscounts and valuation differences | 1.410.853 | 3.337.652 | 4.063.131 |
| Provision amount (-) | 735.262 | 1.875.902 | 3.125.498 |
| **Prior Period (net)** | **718.936** | **788.929** | **208.601** |
| Interest accruals and rediscounts and valuation differences | 1.621.905 | 2.316.775 | 1.681.252 |
| Provision amount (-) | 902.969 | 1.527.846 | 1.472.651 |

**1.7.9. Explanation on liquidation policy for uncollectible loans and receivables:**

Uncollectible loans and receivables, which are classified in accordance with the Provisioning Regulation, are collected through legal follow-up, voluntary payments and liquidation of collaterals.

**1.7.10. Explanation on write-off policies:**

In order to ensure the liquidation of non-performing loans and other receivables related to the liquidation policy, to provide the maximum collection all possible alternatives within the framework of the legislation are applied, and in case of collection, liquidation or receivables with no possibility of restructuring, the legal follow-up and conversion of collaterals into cash method is applied.

The receivables that are determined to be uncollectible in the Legal Follow-up process regarding the write-off policy can be deleted by the resolution of the Board of Directors by fulfilling the requirements in the relevant laws, regulations and internal directives.

Besides, in accordance with the changes on "Provisioning Regulation" published in the Official Gazette No. 30961 dated November 27, 2019 by the BRSA, the Bank, during the period deemed appropriate under TFRS 9, may write off part of the loans for which the Bank has no reasonable expectation of recovery and that are classified under Group five with a life time expected credit loss due to the default of debtor, starting from the following reporting date that the loan is classified in Group five. Write off is only an accounting application in accordance with the related change in the regulation and it does not result in waive from the Bank's right to receive.

**1.8. Information on financial assets at amortized cost:**

**1.8.1. Information on financial assets measured at amortised cost which are subject to repurchase agreements and given as collateral / blocked:**

As of September 30, 2025 financial assets measured at amortised cost given as repo transactions amounting to TL 139.825.250 (December 31, 2024 - TL 175.362.011). The securities subject to collateral/blocked are TL 139.507.962 (December 31, 2024 - TL 145.381.386).

**1.8.2. Information on public sector debt securities measured at amortized cost:**

| | Current Period | Prior Period |
|---|---|---|
| Government bond | 375.677.391 | 362.828.272 |
| Treasury bill | - | - |
| Other public sector debt securities | 2.486.733 | 8.444.705 |
| **Total** | **378.164.124** | **371.272.977** |

**1.8.3. Information on financial assets measured at amortized cost:**

| | Current Period | Prior Period |
|---|---|---|
| Debt securities | 394.400.938 | 384.588.746 |
| Quoted on stock exchange | 394.400.938 | 384.588.746 |
| Not quoted | - | - |
| Impairment provision (-)(1) | 16.236.814 | 13.315.769 |
| **Total** | **378.164.124** | **371.272.977** |

(1) Includes amortisation of the premiums paid during the purchase of the securities throughout the maturity of the securities.

(Unless otherwise stated amounts are expressed in thousands of Turkish Lira ("TL"))

### 1.8.4. Movement of financial assets measured at amortized cost within the period:

| | Current Period | Prior Period |
|---|---|---|
| **Beginning balance** | **371.272.977** | **305.334.494** |
| Foreign currency differences on monetary assets[1] | 33.075.883 | 63.730.783 |
| Purchases during the year | 3.886.914 | 24.919.653 |
| Disposals through sales and redemptions(-) | 27.150.605 | 18.242.593 |
| Impairment provision (-)[2] | 2.921.045 | 4.469.360 |
| **Period end balance** | **378.164.124** | **371.272.977** |

(1) Also includes the changes in the interest income accruals.
(2) Includes amortisation of the premiums paid during the purchase of the securities throughout the maturity of the securities.

### 1.9. Information on investments in associates (net):

### 1.9.1. Information on unconsolidated investments in associates:

| No | Description | Address (City/ Country) | Bank's shareholding percentage if different voting percentage (%) | Bank's risk group shareholding percentage (%) |
|---|---|---|---|---|
| 1 | Tanı Pazarlama ve İletişim Hizmetleri A.Ş | Istanbul/Türkiye | 38,17 | 38,17 |
| 2 | Banque de Commerce et de Placements S.A. | Geneva/Switzerland | 30,67 | 30,67 |
| 3 | Kredi Kayıt Bürosu [1] | Istanbul/Türkiye | 18,18 | 18,18 |
| 4 | Bankalararası Kart Merkezi [1] | Istanbul/Türkiye | 4,89 | 4,89 |

| No | 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 | 396.149 | 12.128 | 212.135 | - | - | (3.871) | (240.211) | - |
| 2 | 182.219.824 | 37.860.106 | 224.766 | 5.774.907 | 929.968 | 1.711.453 | 1.704.988 | - |
| 3 | 4.605.082 | 1.915.656 | 1.098.766 | 383.060 | - | 847.664 | 349.229 | - |
| 4 | 8.948.857 | 7.988.382 | 1.564.467 | 1.231.019 | - | 1.604.435 | 1.238.507 | - |

(1) Financial statement information is June 30, 2025.

### 1.9.2. Movement of unconsolidated investments in associates:

| | Current Period | Prior Period |
|---|---|---|
| **Balance at the beginning of the period** | **7.858.464** | **6.208.730** |
| **Movements during the period** | **3.191.020** | **1.649.734** |
| Purchases[1] | 200.810 | - |
| Bonus shares obtained profit from current year's share | - | - |
| Profit from current year's income | 573.223 | 764.128 |
| Sales(-) | - | - |
| Revaluation (decrease) / increase[2] | 2.607.220 | 1.053.090 |
| Impairment provision (-)[3] | 190.233 | 167.484 |
| **Balance at the end of the period** | **11.049.484** | **7.858.464** |
| **Capital commitments** | - | - |
| **Shareholding percentage at the end of the period (%)** | - | - |

(1) At the extraordinary general assembly meeting of Tanı Pazarlama ve İletişim Hizmetleri A.Ş. dated January 13, 2025, it was decided to increase the capital to TL 171.717. After the capital increase, the Parent Bank's share increased to 38,17%.
(2) Includes the differences in the other comprehensive income related with the equity method accounting.
(3) Includes dividend income received in the current period.

### 1.9.3. Information on sectors and the carrying amounts of unconsolidated financial investments in associates:

| | Current Period | Prior Period |
|---|---|---|
| Banks | 10.810.228 | 7.820.018 |
| Insurance companies | - | - |
| Factoring companies | - | - |
| Leasing companies | - | - |
| Finance companies | - | - |
| Other financial associates | - | - |
| **Total** | **10.810.228** | **7.820.018** |

### 1.9.4. Information on investments in associates quoted on a stock exchange:

None (December 31, 2024 - None).

(Unless otherwise stated amounts are expressed in thousands of Turkish Lira ("TL"))

### 1.10. Information on shareholders' equity of the significant subsidiaries (net):

There is no deficit of regulatory limits on capital structure of the subsidiaries which are included in the consolidated capital adequacy ratio calculation in accordance with the capital adequacy ratio limits.

### 1.10.1. Information on shareholders' equity of the significant subsidiaries:

| | Yapı Kredi Yatırım Menkul Değerler A.Ş. | Yapı Kredi Faktoring A.Ş. | Yapı Kredi Finansal Kiralama A.O. | Yapı Kredi Portföy Yönetimi A.Ş. | Yapı Kredi Bank Nederland N.V. | Yapı Kredi Bank Deutschland OHG |
|---|---|---|---|---|---|---|
| **Core capital** | | | | | | |
| Paid in capital | 98.918 | 130.000 | 389.928 | 32.642 | 112.442 | 3.807.202 |
| Inflation adjustment to share capital | - | - | - | - | - | - |
| Share premium | - | - | - | - | - | - |
| Other capital reserves | 117.569 | - | (217.104) | - | - | - |
| Other accumulated comprehensive income that will not be classified in profit or loss | 13.449 | (24.666) | (46.332) | (7.623) | - | - |
| Other accumulated comprehensive income that will be classified in profit or loss | 1.250 | - | 37.436 | - | 23.280.847 | - |
| Legal reserves | 98.890 | 26.000 | 79.305 | 152.057 | - | - |
| Extraordinary reserves | 6.620.694 | 2.795.887 | 7.712.697 | - | 5.873.557 | (390.586) |
| Other profit Reserves | - | - | - | - | - | - |
| Income or Loss | 3.973.297 | 1.433.125 | 2.396.372 | 2.243.681 | 2.198.836 | (379.415) |
| Current Year Profit/Loss | 4.043.243 | 1.433.125 | 2.307.957 | 1.632.789 | 2.198.836 | (379.415) |
| Prior Years' Profit/Loss | (69.946) | - | 88.415 | 610.892 | - | - |
| Leasehold improvements (-) | - | 1.892 | 405 | 216 | 32 | 4.362 |
| Intangible assets (-) | 86.167 | 42.519 | 107.890 | 3.868 | 67.910 | 140.793 |
| **Total Tier I capital** | **10.837.900** | **4.315.935** | **10.244.007** | **2.416.673** | **31.397.740** | **2.892.046** |
| **Tier II capital** | **23.984** | **78.441** | **316.632** | **-** | **151.621** | **8.939** |
| **Capital** | **10.861.884** | **4.394.376** | **10.560.639** | **2.416.673** | **31.549.361** | **2.900.985** |
| **Deductions from the capital** | **-** | **-** | **-** | **-** | **-** | **-** |
| **Total shareholders' equity** | **10.861.884** | **4.394.376** | **10.560.639** | **2.416.673** | **31.549.361** | **2.900.985** |

The above information is based on the consolidated financial statements of the Bank as of September 30, 2025.

Paid-in capital is a capital which have been disclosed as Turkish Lira in the articles of incorporation and registered in trade register. Inflation adjustment to share capital is the adjustment difference arising from inflation accounting.

Extraordinary Reserves are the reserves which represent the remaining net income of the previous periods after providing the legal reserves in accordance with the General Assembly of the Bank.

Legal reserves are the income reserves that are provided according to the first paragraph and the third subparagraph of the second paragraph of the article no 466 and no 467 of the Turkish Commercial Code No. 6762 allocated as capital reserves separated from annual profit according to the laws of foundation.

(Unless otherwise stated amounts are expressed in thousands of Turkish Lira ("TL"))

## 1.10.2. Information on subsidiaries:

| | Subsidiary | Address (City/ Country) | Bank's shareholding percentage if different voting percentage (%) | Bank's risk group shareholding percentage (%) |
|---|---|---|---|---|
| 1 | Yapı Kredi Holding B.V. | Amsterdam/Holland | 100,00 | 100,00 |
| 2 | Yapı Kredi Yatırım Menkul Değerler A.Ş. | Istanbul/Türkiye | 99,98 | 100,00 |
| 3 | Yapı Kredi Faktoring A.Ş. | Istanbul/Türkiye | 99,95 | 100,00 |
| 4 | Yapı Kredi Finansal Kiralama A.O. | Istanbul/Türkiye | 99,99 | 99,99 |
| 5 | Yapı Kredi Portföy Yönetimi A.Ş. | Istanbul/Türkiye | 12,65 | 99,99 |
| 6 | Yapı Kredi Bank Nederland N.V. | Amsterdam/Holland | 67,24 | 100,00 |
| 7 | Yapı Kredi Azerbaycan | Baku/Azerbaijan | 99,80 | 100,00 |
| 8 | Enternasyonal Turizm Yatırım A.Ş. | Istanbul/Türkiye | 99,99 | 99,99 |
| 9 | Yapı Kredi Kültür Sanat Yayıncılık Tic.ve San. A.Ş. | Istanbul/Türkiye | 100,00 | 100,00 |
| 10 | Yapı Kredi Teknoloji A.Ş. | Istanbul/Türkiye | 100,00 | 100,00 |
| 11 | Yapı Kredi Finansal Teknolojiler A.Ş. (1),(2) | Istanbul/Türkiye | 100,00 | 100,00 |
| 12 | Yapı Kredi Bank Deutschland OHG(3) | Frankfurt/Germany | - | 100,00 |

(1) The capital of Yapı Kredi Finansal Teknolojiler A.Ş. was increased by TL 625.000 on September 11, 2025.
(2) Yapı Kredi Finansal Teknolojiler A.Ş. established Yapı Kredi Blokzincir Teknolojileri A.Ş., a wholly owned subsidiary, on August 6, 2025, to operate a crypto asset trading platform.
(3) The Bank owns all shares of Yapı Kredi Deutschland GmbH and Yapı Kredi Beteiligungsgesellschaft mbH which are shareholders of Yapı Kredi Bank Deutschland OHG.

## 1.10.3. Main financial figures of the subsidiaries in order of the above table:

Financial statement information disclosed consolidated financial statements results.

| | Total assets | Shareholders' equity | Total fixed assets | Interest income | Income from marketable securities portfolio | Current period profit / loss | Prior period profit /loss | Market value | Required equity |
|---|---|---|---|---|---|---|---|---|---|
| 1 | 139.534 | 135.732 | - | - | - | (10.371) | 9.743 | - | - |
| 2 | 61.574.592 | 10.924.067 | 228.249 | 5.668.484 | 161.866 | 4.043.243 | 2.909.296 | - | - |
| 3 | 29.246.362 | 4.360.346 | 56.436 | 8.019.273 | - | 1.433.125 | 872.392 | - | - |
| 4 | 66.598.918 | 10.352.302 | 127.634 | 6.083.170 | - | 2.307.957 | 1.682.640 | - | - |
| 5 | 2.754.563 | 2.420.757 | 16.237 | 664.235 | - | 1.632.789 | 939.535 | - | - |
| 6 | 202.059.830 | 31.465.682 | 116.515 | 8.615.084 | 410.787 | 2.198.836 | 1.940.807 | - | - |
| 7 | 16.395.735 | 3.140.111 | 718.413 | 817.810 | 99.766 | 190.017 | 158.396 | - | - |
| 8 | 1.130.029 | 1.116.821 | 908.201 | 12.838 | - | 23.372 | (19.915) | - | - |
| 9 | 413.876 | 147.746 | 18.816 | 1.193 | - | 19.125 | 7.853 | - | - |
| 10 | 342.964 | 183.484 | 112.897 | 34.321 | - | 137.294 | 66.439 | - | - |
| 11 | 650.015 | 650.015 | - | - | - | - | - | - | - |
| 12 | 7.580.909 | 3.872.941 | 177.503 | 132.104 | 7.778 | (379.415) | - | - | - |

## 1.10.4. Movement schedule of subsidiaries:

| | Current Period | Prior Period |
|---|---|---|
| **Balance at the beginning of the period** | **47.434.581** | **31.525.881** |
| **Movements in period** | **19.137.864** | **15.908.700** |
| Purchases(1) | 1.341.139 | 2.466.063 |
| Free shares obtained profit from current years share | - | - |
| Share of current year income | 10.470.737 | 11.000.725 |
| Sales(-) | - | - |
| Revaluation increase/decrease(2) | 8.319.357 | 2.695.483 |
| Impairment provision (-)(3) | 993.369 | 253.571 |
| **Balance at the end of the period** | **66.572.445** | **47.434.581** |
| **Capital commitments** | - | - |
| **Shareholding percentage at the end of the period (%)** | - | - |

(1) With the decision of the Board of Directors dated June 11, 2025, the capital of Yapı Kredi Bank Deutschland OHG was increased by EUR 30 million and the capital payment has been completed.
(2) Includes the shares taken from the other comprehensive income according to the equity method.
(3) Includes dividend income received in the current period.

(Unless otherwise stated amounts are expressed in thousands of Turkish Lira ("TL"))

### 1.10.5. Sectoral information on financial subsidiaries and the related carrying amounts:

| | Current Period | Prior Period |
|---|---|---|
| Banks | 28.165.298 | 19.674.428 |
| Insurance companies | - | - |
| Factoring companies | 4.358.270 | 2.929.054 |
| Leasing companies | 10.351.663 | 8.035.274 |
| Finance companies | - | - |
| Other financial subsidiaries | 23.697.214 | 16.795.825 |
| **Total** | **66.572.445** | **47.434.581** |

### 1.10.6. Subsidiaries quoted on stock exchange:

None (December 31, 2024 - None).

### 1.11. Information on joint ventures (net):

None (December 31, 2024 – None).

### 1.12. Information on lease receivables (net):

None (December 31, 2024 - None).

### 1.13. Information on investment property:

None (December 31, 2024 - None).

### 1.14. Information on deferred tax :

In accordance with "TAS 12 – Income Taxes", deferred tax assets and deferred tax liabilities in the financial statements are clarified and deferred tax asset amounting to TL 4.598.073 is presented in the financial statements (December 31, 2024 – TL 12.814.574 deferred tax assets).

### 1.15. Movement schedule of assets held for sale and related to discontinued operations:

| | Current Period | Prior Period |
|---|---|---|
| **Net book value at the beginning of the period** | **560.098** | **1.026.089** |
| Additions[1] | 667.436 | 444.886 |
| Disposals (-), net | 60.469 | 910.877 |
| Impairment provision reversal | - | - |
| Impairment (-) | - | - |
| Depreciation (-) | - | - |
| **Net book value at the end of the period** | **1.167.065** | **560.098** |
| Cost at the end of the period | 1.168.323 | 561.368 |
| Accumulated depreciation at the end of the period (-) | 1.258 | 1.270 |
| **Net book value at the end of the period** | **1.167.065** | **560.098** |

(3) In current period, the carrying value of asset held for sale with a right of repurchase is TL 348.845 (December 31, 2024 – TL 364.652). The total net carrying value of asset held for sale with a right of repurchase is TL 642.448 (December 31, 2024 – TL 381.622).

As of September 30, 2025, the Bank booked impairment provision on assets held for sale with an amount of TL 1.223 (December 31, 2024 – TL 1.223).

### 1.16. Information on other assets:

As of September 30, 2025, other assets do not exceed 10% of the total assets.

(Unless otherwise stated amounts are expressed in thousands of Turkish Lira ("TL"))

## 2. Explanations and notes related to liabilities

### 2.1. Information on deposits:

### 2.1.1. Information on maturity structure of deposits/collected funds[1]:

| Current Period | Demand | Up to 1 month | 1-3 Months | 3-6 Months | 6 Months-1 Year | 1 Year and over | Accumulative savings account | Total |
|---|---|---|---|---|---|---|---|---|
| Saving deposits | 178.110.566 | 33.493.878 | 364.321.345 | 44.340.081 | 1.451.029 | 1.321.806 | 258 | 623.038.963 |
| Foreign currency deposits | 298.780.341 | 49.031.305 | 86.336.355 | 2.326.800 | 419.996 | 733.762 | - | 437.628.559 |
| Residents in Türkiye | 288.133.368 | 48.086.591 | 85.353.579 | 2.221.453 | 330.296 | 595.335 | - | 424.720.622 |
| Residents abroad | 10.646.973 | 944.714 | 982.776 | 105.347 | 89.700 | 138.427 | - | 12.907.937 |
| Public sector deposits | 24.971.507 | 54.736 | 78.308 | 42.606 | - | - | - | 25.147.157 |
| Commercial deposits | 66.634.446 | 47.740.601 | 180.288.554 | 9.618.060 | 562.457 | 945.670 | - | 305.789.788 |
| Other institutions deposits | 1.965.665 | 2.613.509 | 13.148.303 | 212.012 | 1.817 | 427 | - | 17.941.733 |
| Precious metals vault | 192.303.665 | - | 12.611.595 | - | 1.927.253 | 144.880 | - | 206.987.393 |
| Bank deposits | 3.687.602 | 150.317 | 573.180 | 2.315.969 | 4.423.995 | 2.990.542 | - | 14.141.605 |
| The CBRT | 2.103.230 | - | - | - | - | - | - | 2.103.230 |
| Domestic banks | 246.865 | 150.317 | 573.180 | 2.315.969 | 4.423.995 | 2.990.542 | - | 10.700.868 |
| Foreign banks | 1.160.345 | - | - | - | - | - | - | 1.160.345 |
| Participation banks | 177.162 | - | - | - | - | - | - | 177.162 |
| Other | - | - | - | - | - | - | - | - |
| **Total** | **766.453.792** | **133.084.346** | **657.357.640** | **58.855.528** | **8.786.547** | **6.137.087** | **258** | **1.630.675.198** |

| Prior Period | Demand | Up to 1 month | 1-3 Months | 3-6 Months | 6 Months-1 Year | 1 Year and over | Accumulative savings account | Total |
|---|---|---|---|---|---|---|---|---|
| Saving deposits | 144.401.759 | 17.118.227 | 258.627.497 | 102.027.434 | 3.233.356 | 6.002.945 | 122 | 531.411.340 |
| Foreign currency deposits | 252.280.075 | 28.093.887 | 56.634.679 | 2.435.546 | 1.491.060 | 1.424.544 | - | 342.359.791 |
| Residents in Türkiye | 243.224.364 | 27.402.457 | 55.582.231 | 2.336.612 | 350.032 | 430.633 | - | 329.326.329 |
| Residents abroad | 9.055.711 | 691.430 | 1.052.448 | 98.934 | 1.141.028 | 993.911 | - | 13.033.462 |
| Public sector deposits | 16.706.597 | 1.255.896 | 103.176 | 5.728 | 32 | - | - | 18.071.429 |
| Commercial deposits | 53.900.087 | 34.111.873 | 122.572.554 | 12.155.406 | 987.259 | 976.002 | - | 224.703.181 |
| Other institutions deposits | 1.399.256 | 1.671.798 | 7.539.883 | 1.642.771 | 2.163 | 111 | - | 12.255.982 |
| Precious metals vault | 101.988.239 | - | 9.865.208 | - | 1.283.932 | 271.179 | - | 113.408.558 |
| Bank deposits | 1.133.656 | 8.888.987 | 3.595.913 | 4.443.791 | 5.729.291 | 1.906.510 | - | 25.698.148 |
| The CBRT | - | - | - | - | - | - | - | - |
| Domestic banks | 71.492 | 8.839.149 | 2.588.656 | 4.443.791 | 5.729.291 | 1.906.510 | - | 23.578.889 |
| Foreign banks | 867.771 | 49.838 | 1.007.257 | - | - | - | - | 1.924.866 |
| Participation banks | 194.393 | - | - | - | - | - | - | 194.393 |
| Other | - | - | - | - | - | - | - | - |
| **Total** | **571.809.669** | **91.140.668** | **458.938.910** | **122.710.676** | **12.727.093** | **10.581.291** | **122** | **1.267.908.429** |

(1) Within the scope of the "Decision on Supporting Deposit and Participation Accounts Against Exchange Rate Increases (Decision No: 5206)" published in the Official Gazette dated February 24, 2022 and numbered 31760, and the CBRT's communiqués numbered 2021/14, 2021/16, 2022/7 and 2022/11, the "Currency protected TL deposit" which provide protection against foreign currency exchange rate changes for TL deposits, as of the reporting date amounting to TL 27.860.683 (December 31, 2024 – TL 103.853.980).

(Unless otherwise stated amounts are expressed in thousands of Turkish Lira ("TL"))

### 2.1.2. Information on deposits insurance:

### 2.1.2.1. Information on deposits under the guarantee of the deposits insurance fund and exceeding the limit of deposit insurance fund:

| | Under the guarantee of deposit insurance | | Exceeding limit of the deposit insurance | |
|---|---|---|---|---|
| **Saving deposits** | **Current Period** | **Prior Period** | **Current Period** | **Prior Period** |
| Deposits | 346.452.030 | 238.921.692 | 276.221.195 | 292.690.071 |
| Foreign currency saving deposits | 93.717.040 | 74.940.363 | 111.345.528 | 109.200.599 |
| Other deposits | 91.955.478 | 54.169.543 | 86.124.788 | 42.563.627 |
| Foreign branches' deposits under foreign authorities' insurance | - | - | - | - |
| Off-shore banking regions' deposits under foreign authorities' insurance | - | - | - | - |

| | Under the guarantee of deposit insurance | | Exceeding limit of the deposit insurance | |
|---|---|---|---|---|
| **Legal entities' deposits** | **Current Period** | **Prior Period** | **Current Period** | **Prior Period** |
| Deposits | 33.491.774 | 25.464.722 | 167.833.176 | 170.569.016 |
| Foreign currency saving deposits | 12.205.541 | 8.444.201 | 219.749.222 | 147.461.117 |
| Other deposits | 2.830.308 | 1.726.029 | 26.075.687 | 14.947.758 |
| Foreign branches' deposits under foreign authorities' insurance | - | - | - | - |
| Off-shore banking regions' deposits under foreign authorities' insurance | - | - | - | - |

### 2.1.2.2. Deposits which are not under the guarantee of saving deposit insurance fund:

| | **Current Period** | **Prior Period** |
|---|---|---|
| Foreign branches' deposits and other accounts | 5.334.374 | 9.631.366 |
| Saving deposits and other accounts of controlling shareholders and deposits of their mother, father, spouse, children in care | - | - |
| Saving deposits and other accounts of president and members of board of directors, CEO and vice presidents and deposits of their mother, father, spouse, children in care | 2.529.504 | 1.900.955 |
| Saving deposits and other accounts in scope of the property holdings derived from crime defined in article 282 of Turkish criminal law no:5237 dated September 26, 2004 | - | - |
| Saving deposits in deposit bank which is established in Türkiye in order to engage in off-shore banking activities solely | - | - |

### 2.2. Information on trading derivative financial liabilities:

### 2.2.1. Negative differences table for derivative financial liabilities held for trading:

| | Current Period | | Prior Period | |
|---|---|---|---|---|
| | **TL** | **FC** | **TL** | **FC** |
| Forward transactions | 2.723.462 | 128.526 | 2.822.976 | 43.856 |
| Swap transactions | 7.339.241 | 4.453.622 | 10.443.855 | 5.345.165 |
| Futures transactions | 1.531 | - | 652 | - |
| Options | 97.352 | 680.571 | 314.646 | 87.116 |
| Other | - | - | - | - |
| **Total** | **10.161.586** | **5.262.719** | **13.582.129** | **5.476.137** |

### 2.2.2. Negative differences table for derivative financial liabilities held for hedging:

| | Current Period | | Prior Period | |
|---|---|---|---|---|
| | **TL** | **FC** | **TL** | **FC** |
| Fair value hedges | - | - | - | - |
| Cash flow hedges(1) | - | 24.597 | - | - |
| Hedges for investments made in foreign countries | - | - | - | - |
| **Total** | **-** | **24.597** | **-** | **-** |

(1) Explained in Note 8 of section 4.

(Unless otherwise stated amounts are expressed in thousands of Turkish Lira ("TL"))

## 2.3. Information about on banks and other financial institutions:

### 2.3.1. Information on borrowings:

| | Current Period | | Prior Period | |
|---|---|---|---|---|
| | TL | FC | TL | FC |
| The CBRT borrowings | 819.534 | - | 200.580 | - |
| From domestic banks and institutions | 1.623.938 | 1.278.455 | 1.494.468 | 2.779.024 |
| From foreign banks, institutions and funds | 57.731.469 | 309.017.472 | 73.624.838 | 192.267.055 |
| **Total** | **60.174.941** | **310.295.927** | **75.319.886** | **195.046.079** |

### 2.3.2. Information on maturity structure of borrowings:

| | Current Period | | Prior Period | |
|---|---|---|---|---|
| | TL | FC | TL | FC |
| Short-term | 10.833.092 | 16.983.670 | 73.500.967 | 30.130.730 |
| Medium and long-term | 49.341.849 | 293.312.257 | 1.818.919 | 164.915.349 |
| **Total** | **60.174.941** | **310.295.927** | **75.319.886** | **195.046.079** |

### 2.3.3. Information on securitization borrowings:

**2.3.3.1.** The Bank obtains borrowings via its structured entity, Yapı Kredi Diversified Payment Rights Finance Company, with future flow transactions which is founded on its future money transfers within its funding program.

| | Current Period | | Prior Period | |
|---|---|---|---|---|
| | TL | FC | TL | FC |
| From foreign banks | - | - | - | - |
| From foreign institutions | - | 113.599.410 | - | 94.762.149 |
| From foreign funds | - | - | - | - |
| **Total** | **-** | **113.599.410** | **-** | **94.762.149** |

**2.3.3.2. Information on financial liabilities at fair value through profit or loss :**

The Bank classified some of its financial liabilities as the financial liabilities classified at fair value through profit/loss in order to eliminate the accounting mismatch at the initial recognition in accordance with TFRS 9. As of September 30, 2025, the total amount of financial liabilities classified as fair value through profit/loss is TL 64.223.312 (December 31, 2024 –TL 76.955.388) with an accrued interest income of TL 308.694 (December 31, 2024 - TL 283.235 expense) and with a fair value difference of TL 455.678 recognized as an income (December 31, 2024- TL 965.237 expense). On the other hand, the nominal amounts of the total return swaps and bond forwards which are closely related with these financial liabilities as of September 30, 2025 are TL 62.456.666 (December 31, 2024- TL 75.308.138) with a fair value differences amounting to TL 842.381 liability (December 31, 2024 – TL 340.032 liability). The mentioned total return swaps have 10 years maturity in weighted average.

### 2.3.4. Information on marketable securities issued:

| | Current Period | | Prior Period | |
|---|---|---|---|---|
| | TL | FC | TL | FC |
| Bonds | 3.512.912 | - | 6.073.651 | 51.438.572 |
| Bills | 443.562 | 192.831.977 | 328.621 | 71.469.915 |
| **Total** | **3.956.474** | **192.831.977** | **6.402.272** | **122.908.487** |

## 2.4. Information on other liabilities:

As of September 30, 2025, other liabilities do not exceed 10% of the total balance sheet commitments.

## 2.5. Information on lease payables:

| | Current Period | | Prior Period | |
|---|---|---|---|---|
| | Gross | Net | Gross | Net |
| Less than 1 year | 2.474.796 | 1.602.404 | 1.808.192 | 1.241.710 |
| Between 1 – 4 years | 4.904.098 | 3.170.907 | 3.367.700 | 2.313.716 |
| More than 4 years | 2.988.002 | 1.931.992 | 2.214.215 | 1.520.531 |
| **Total** | **10.366.896** | **6.705.303** | **7.390.107** | **5.075.957** |

(Unless otherwise stated amounts are expressed in thousands of Turkish Lira ("TL"))

## 2.6. Information on provisions:

### 2.6.1. Information on provision for employee benefit:

In accordance with Turkish Labour Law, the reserve for employment termination benefits is calculated as the present value of the probable future obligation in case of the retirement of employees. "TAS 19 – Employee Benefits" necessitates actuarial valuation methods to calculate the liabilities of enterprises.

The following actuarial assumptions were used in the calculation of total liabilities:

| | Current Period | Prior Period |
|---|---|---|
| Discount rate (%) | 3,38 | 3,38 |
| Possibility of being eligible for retirement (%) | 94,59 | 94,59 |

The principal actuarial assumption is that the maximum liability will increase in line with inflation. Thus, the discount rate applied represents the expected real rate after adjusting for the effects of future inflation. As the annual ceiling is revised semi-annually, the ceiling of full TL 53.919,68 effective from July 1, 2025 has been taken into consideration in calculating the provision for employee benefit.

Movement of employment termination benefits liability in the balance sheet:

| | Current Period | Prior Period |
|---|---|---|
| **Prior period ending balance** | **2.818.515** | **3.160.252** |
| Changes during the period | 372.209 | 528.220 |
| Recognized in equity | 398.969 | 932.554 |
| Paid during the period | (194.198) | (1.802.511) |
| **Balance at the end of the period** | **3.395.495** | **2.818.515** |

In addition, the Bank has accounted for unused vacation provision amounting to TL 1.712.701 as of September 30, 2025 (December 31, 2024 - TL 982.169).

### 2.6.2. Information on provisions related with the foreign currency difference of foreign currency indexed loans:

None (December 31, 2024 – None).

### 2.6.3. Other provisions:

| | Current Period | Prior Period |
|---|---|---|
| Pension fund provision | 12.990.997 | 12.990.997 |
| Provisions on non-funded non cash loans | 1.190.598 | 917.318 |
| General provisions on non cash loans | 1.026.881 | 632.023 |
| Provision for lawsuits | 213.031 | 158.340 |
| Provisions for credit cards and promotion campaigns related to banking services | 346.702 | 255.862 |
| Other | 2.772.305 | 1.792.199 |
| **Total** | **18.540.514** | **16.746.739** |

## 2.7. Information on taxes payable

### 2.7.1. Information on taxes payable:

| | Current Period | Prior Period |
|---|---|---|
| Corporate Tax Payable | - | - |
| Banking Insurance Transaction Tax | 5.317.703 | 4.428.681 |
| Taxation of Marketable Securities Income | 5.814.601 | 2.783.714 |
| Foreign Exchange Transaction Tax | 83.185 | 37.266 |
| Value Added Tax Payable | 264.235 | 143.854 |
| Property Tax | 27.866 | 18.893 |
| Other | 702.714 | 693.694 |
| **Total** | **12.210.304** | **8.106.102** |

(Unless otherwise stated amounts are expressed in thousands of Turkish Lira ("TL"))

### 2.7.2. Information on premium payables:

| | Current Period | Prior Period |
|---|---|---|
| Social security premiums – employee | - | - |
| Social security premiums – employer | - | - |
| Bank pension fund premiums – employee | 285.825 | 196.652 |
| Bank pension fund premiums – employer | 414.364 | 286.384 |
| Pension fund deposit and provisions – employee | - | - |
| Pension fund deposit and provisions – employer | - | - |
| Unemployment insurance – employee | 19.830 | 13.621 |
| Unemployment insurance – employer | 40.000 | 27.522 |
| Other | - | - |
| **Total** | **760.019** | **524.179** |

### 2.8. Liabilities for property and equipment held for sale and related to discontinued operations (net):

None (December 31, 2024 - None).

### 2.9. Information on subordinated debt[(1)]:

| | Current Period | | Prior Period | |
|---|---|---|---|---|
| | TL | FC | TL | FC |
| **Debt instruments to be included in additional capital calculation** | **-** | **46.288.681** | **-** | **18.481.048** |
| Subordinated loans | - | - | - | - |
| Subordinated debt | - | 46.288.681 | - | 18.481.048 |
| **Debt instruments to be included in contribution capital calculation** | **1.132.183** | **48.548.506** | **1.301.664** | **42.148.886** |
| Subordinated loans | - | - | - | - |
| Subordinated debt | 1.132.183 | 48.548.506 | 1.301.664 | 42.148.886 |
| **Total** | **1.132.183** | **94.837.187** | **1.301.664** | **60.629.934** |

(1) Subordinated loans are explained in detail in Note "Details on Subordinated Liabilities" of section four.

### 2.10. Information on shareholders' equity:

### 2.10.1. Presentation of paid-in capital:

| | Current Period | Prior Period |
|---|---|---|
| Common shares | 8.447.051 | 8.447.051 |
| Preferred shares | - | - |

### 2.10.2. Paid-in capital amount, explanation as to whether the registered share capital system is applied and if so, amount of registered share capital ceiling:

| Capital System | Paid-In Capital | Registered Share Capital Ceiling |
|---|---|---|
| Registered Capital System | 8.447.051 | 15.000.000 |

### 2.10.3. Information on the share capital increases during the period and the sources:

None (December 31, 2024 – None).

### 2.10.4. Information on transfers from capital reserves to capital during the current period:

None (December 31, 2024 – None).

### 2.10.5. Information on capital commitments, until the end of the fiscal year and the subsequent interim period:

None (December 31, 2024 - None).

### 2.10.6. Information on prior period's indicators on the Bank's income, profitability and liquidity, and possible effects of these future assumptions on the Bank's equity due to uncertainties of these indicators:

The interest, liquidity, and foreign exchange risk related to on-balance sheet and off-balance sheet assets and liabilities are managed by the Bank within several risk and legal limits.

### 2.10.7. Privileges on the corporate stock:

None (December 31, 2024 - None).

(Unless otherwise stated amounts are expressed in thousands of Turkish Lira ("TL"))

### 2.10.8. Information on marketable securities value increase fund:

| | Current Period | | Prior Period | |
|---|---|---|---|---|
| | **TL** | **FC** | **TL** | **FC** |
| **From investments in associates, subsidiaries, and joint ventures** | **676.359** | **35.387.814** | **683.895** | **24.074.751** |
| Revaluation difference [(1)] | 676.359 | 522.145 | 683.895 | 515.730 |
| Foreign currency difference [(1)] | - | 34.865.669 | - | 23.559.021 |
| **Financial assets at fair value through other comprehensive income** | **(13.072.359)** | **(256.860)** | **(11.634.066)** | **(1.145.749)** |
| Revaluation difference [(2)] | (13.072.359) | (256.860) | (11.634.066) | (1.145.749) |
| Foreign currency differences | - | - | - | - |
| **Total** | **(12.396.000)** | **35.130.954** | **(10.950.171)** | **22.929.002** |

(1) Includes differences between historical cost basis and equity accounted associates, subsidiaries and joint ventures.
(2) Includes tax effect related to foreign currency valuation differences in TL column.

### 2.10.9. Information on profit distribution:

In accordance with the General Assembly dated March 26, 2025, the net profit of TL 29.016.823 as of December 31, 2024; TL 28.964.515 transferred to extraordinary reserves after the separation of allocated a special reserve of TL 52.308 related to real estate sales income within the framework of Article 5 clause 1/e of Corporate Tax Law Numbered 5520.

(Unless otherwise stated amounts are expressed in thousands of Turkish Lira ("TL"))

## 3. Explanations and notes related to off-balance sheet accounts

### 3.1. Information on off balance sheet commitments:

#### 3.1.1. The amount and type of irrevocable commitments:

| | Current Period | Prior Period |
|---|---|---|
| Commitments on credit card limits | 1.337.520.407 | 968.083.268 |
| Asset purchase and sale commitments | 410.556.914 | 103.444.271 |
| Loan granting commitments | 205.370.388 | 163.019.479 |
| Commitments for cheques | 16.675.259 | 10.835.555 |
| Other irrevocable commitments | 482.980.128 | 257.753.848 |
| **Total** | **2.453.103.096** | **1.503.136.421** |

#### 3.1.2. Type and amount of probable losses and obligations arising from off-balance sheet items:

Obligations arising from off-balance sheet are disclosed in "Off-balance sheet commitments". The Bank set aside general provision for its non-cash loans amounting to TL 1.026.881 (December 31, 2024 - TL 632.023) and specific provision amounting to TL 7.446.662 (December 31, 2024 - TL 6.487.637) for non-cash loans which are not indemnified yet amounting to TL 1.190.598 (December 31, 2024 - TL 917.318).

#### 3.1.2.1. Non-cash loans including guarantees, bank acceptance loans, collaterals that are accepted as financial guarantees and other letter of credits:

| | Current Period | Prior Period |
|---|---|---|
| Bank acceptance loans | 3.183.671 | 3.164.183 |
| Letter of credits | 97.178.521 | 60.556.079 |
| Other guarantees and collaterals | 58.452.849 | 42.776.641 |
| **Total** | **158.815.041** | **106.496.903** |

#### 3.1.2.2. Guarantees, suretyships and other similar transactions:

| | Current Period | Prior Period |
|---|---|---|
| Temporary letter of guarantees | 16.300.400 | 12.704.409 |
| Definite letter of guarantees | 305.866.982 | 218.839.727 |
| Advance letter of guarantees | 62.560.594 | 51.321.060 |
| Letter of guarantees given to customs | 14.905.679 | 12.930.452 |
| Other letter of guarantees | 185.716.930 | 141.747.846 |
| **Total** | **585.350.585** | **437.543.494** |

#### 3.1.3. Information on non-cash loans:

#### 3.1.3.1. Total amount of non-cash loans:

| | Current Period | Prior Period |
|---|---|---|
| Non-cash loans given against cash loans | 180.717.606 | 138.249.475 |
| With original maturity of 1 year or less than 1 year | 30.245.991 | 22.761.592 |
| With original maturity of more than 1 year | 150.471.615 | 115.487.883 |
| Other non-cash loans | 563.448.020 | 405.790.922 |
| **Total** | **744.165.626** | **544.040.397** |

### 3.2. Information on contingent liabilities and assets:

The Bank has recorded a provision of TL 213.031 (December 31, 2024 – TL 158.340) for litigation and has accounted for it in the accompanying financial statements under the "Other Provisions" account. Except for the claims where provisions are recorded, management considers as remote the probability of a negative result in ongoing litigations and therefore does not foresee cash outflow for such claims.

### 3.3. Information on services in the name and account of others:

The Bank's activities such as intermediation and custody to serve the investment needs of customers are followed up under off balance sheet accounts.

(Unless otherwise stated amounts are expressed in thousands of Turkish Lira ("TL"))

## 4. Explanations and notes related to income statement:

### 4.1. Information on interest income:

### 4.1.1. Information on interest income on loans:

| | Current Period | | Prior Period | |
|---|---|---|---|---|
| | TL | FC | TL | FC |
| Short-term loans (1) | 147.997.826 | 8.393.387 | 109.650.824 | 5.031.442 |
| Medium/long-term loans (1) | 97.454.917 | 18.795.512 | 77.438.368 | 14.358.676 |
| Interest on loans under follow-up | 12.930.330 | - | 5.810.956 | - |
| Premiums received from resource utilization support fund | - | - | - | - |
| **Total** | **258.383.073** | **27.188.899** | **192.900.148** | **19.390.118** |

(1) Includes fees and commissions received for cash loans.

### 4.1.2. Information on interest income on banks:

| | Current Period | | Prior Period | |
|---|---|---|---|---|
| | TL | FC | TL | FC |
| From the CBRT | 10.687.099 | - | 605.831 | 6.381 |
| From domestic banks | 949.727 | 2.951 | 627.300 | 37 |
| From foreign banks | 12.465 | 2.837.102 | 8.770 | 3.104.308 |
| Headquarters and branches abroad | - | - | - | - |
| **Total** | **11.649.291** | **2.840.053** | **1.241.901** | **3.110.726** |

### 4.1.3. Information on interest income on marketable securities:

| | Current Period | | Prior Period | |
|---|---|---|---|---|
| | TL | FC | TL | FC |
| Financial assets measured at fair value through profit or loss | - | 114.207 | - | 140.835 |
| Financial assets measured at fair value through other comprehensive income | 28.738.914 | 1.904.456 | 25.677.842 | 1.142.498 |
| Financial assets measured at amortised cost | 45.193.514 | 4.323.803 | 57.236.768 | 4.687.737 |
| **Total** | **73.932.428** | **6.342.466** | **82.914.610** | **5.971.070** |

As of September 30, 2025, the valuation of related CPI-indexed government bonds has been calculated according to the annual inflation forecast of 32%. In case the CPI forecast increases or decreases by 1%, profit before taxes as of September 30, 2025 will be impacted by approximately TL 1.309.684.

### 4.1.4. Information on interest income received from associates and subsidiaries:

| | Current Period | Prior Period |
|---|---|---|
| Interest received from associates and subsidiaries | 958.868 | 1.330.976 |
| **Total** | **958.868** | **1.330.976** |

### 4.2. Information on interest expense:

### 4.2.1. Information on interest expense on borrowings:

| | Current Period | | Prior Period | |
|---|---|---|---|---|
| | TL | FC | TL | FC |
| Banks | 15.163.289 | 9.260.569 | 5.772.946 | 8.491.459 |
| The CBRT | 98.531 | - | - | - |
| Domestic banks | 442.370 | 89.220 | 275.092 | 220.066 |
| Foreign banks | 14.622.388 | 9.171.349 | 5.497.854 | 8.271.393 |
| Headquarters and foreign branches | - | - | - | - |
| Other institutions | - | 6.198.502 | - | 6.658.823 |
| **Total (1)** | **15.163.289** | **15.459.071** | **5.772.946** | **15.150.282** |

(1) Includes fees and commissions related to borrowings.

### 4.2.2. Information on interest expense to associates and subsidiaries:

| | Current Period | Prior Period |
|---|---|---|
| Interest paid to associates and subsidiaries | 186.519 | 417.320 |
| **Total** | **186.519** | **417.320** |

### 4.2.3. Information on interest expense to marketable securities issued:

| | Current Period | | Prior Period | |
|---|---|---|---|---|
| | TL | FC | TL | FC |
| Interest expense to marketable securities issued | 1.407.895 | 13.238.556 | 3.241.765 | 8.919.935 |
| **Total** | **1.407.895** | **13.238.556** | **3.241.765** | **8.919.935** |

(Unless otherwise stated amounts are expressed in thousands of Turkish Lira ("TL"))

### 4.2.4. Information on interest expense on money market transactions:

| | Current Period | | Prior Period | |
|---|---|---|---|---|
| | TL | FC | TL | FC |
| Interest expense on money market transactions | 59.058.204 | 196.988 | 41.990.554 | 1.246.830 |
| **Total** | **59.058.204** | **196.988** | **41.990.554** | **1.246.830** |

### 4.2.5. Information on other interest expense:

The bank has no commission expense (September 30, 2024 – TL 1.845.558) which has been recognized in other interest expense within the scope of 30th article of the CBRT Tariff Schedule titled "Communiqué on Required Reserve and Foreign Currency Deposit Accounts".

### 4.2.6. Maturity structure of the interest expense on deposits:

| | | Time Deposit | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| Account name | Demand Deposit | Up to 1 month | Up to 3 months | Up to 6 months | Up to 1 Year | More than 1 year | Accumulating deposit | Total | Prior Period |
| **TL** | | | | | | | | | |
| Bank deposits | 373.911 | 1.341.725 | 58.271 | 59.566 | 45.172 | - | - | 1.878.645 | 5.921.888 |
| Saving deposits | - | 7.392.384 | 117.698.648 | 21.852.140 | 489.693 | 1.348.744 | 25 | 148.781.634 | 120.018.214 |
| Public sector deposits | - | 53.050 | 82.897 | 9.575 | 4 | - | - | 145.526 | 286.508 |
| Commercial deposits | 196 | 8.241.030 | 27.835.582 | 3.050.146 | 524.231 | 386.937 | - | 40.038.122 | 49.424.413 |
| Other deposits | - | 611.250 | 21.128.935 | 539.851 | 7.728 | 59 | - | 22.287.823 | 13.147.408 |
| Deposits with 7 days notification | - | - | - | - | - | - | - | - | - |
| **Total** | **374.107** | **17.639.439** | **166.804.333** | **25.511.278** | **1.066.828** | **1.735.740** | **25** | **213.131.750** | **188.798.431** |
| **FC** | | | | | | | | | |
| Foreign currency deposits | 1.404 | 332.657 | 1.464.061 | 10.087 | 5.404 | 135 | - | 1.813.748 | 615.717 |
| Bank deposits | 180.015 | 62.582 | - | - | - | - | - | 242.597 | 669.329 |
| Deposits with 7 days notification | - | - | - | - | - | - | - | - | - |
| Precious metal vault | - | 428 | 21.694 | - | 828 | 77 | - | 23.027 | 7.856 |
| **Total** | **181.419** | **395.667** | **1.485.755** | **10.087** | **6.232** | **212** | **-** | **2.079.372** | **1.292.902** |
| **Grand total** | **555.526** | **18.035.106** | **168.290.088** | **25.521.365** | **1.073.060** | **1.735.952** | **25** | **215.211.122** | **190.091.333** |

### 4.3. Information on trading profit/loss (net):

| | Current Period | Prior Period |
|---|---|---|
| **Profit** | **228.385.803** | **183.240.389** |
| Gain from capital market transactions | 3.526.455 | 3.000.830 |
| Derivative financial transaction gains | 129.459.455 | 93.055.010 |
| Foreign exchange gains | 95.399.893 | 87.184.549 |
| **Loss (-)** | **269.550.892** | **219.034.529** |
| Loss from capital market transactions | 42.815 | 44.157 |
| Derivative financial transaction losses | 125.945.824 | 105.048.222 |
| Foreign exchange loss | 143.562.253 | 113.942.150 |
| **Net trading profit/loss** | **(41.165.089)** | **(35.794.140)** |

The net gain resulting from the foreign exchange differences related to derivative financial transactions is TL 60.251.543 (September 30, 2024 – TL – 36.524.636 gain).

### 4.4. Allowance for expected credit losses and other provision expenses:

| | Current Period | Prior Period |
|---|---|---|
| **Allowance for expected credit losses** | **38.991.358** | **26.394.313** |
| 12-month expected credit losses (Stage 1) | 5.000.577 | 500.812 |
| Significant increase in credit risk (Stage 2) | 10.015.508 | 10.410.612 |
| Non performing loans (Stage 3) | 23.975.273 | 15.482.889 |
| **Impairment provisions for financial assets** | **-** | **-** |
| Financial assets measured at fair value through profit or loss | - | - |
| Financial assets measured at fair value through other comprehensive income | - | - |
| **Impairment provisions related to investments in associates, subsidiaries and jointly controlled partnerships (Joint ventures)** | - | - |
| Associates | - | - |
| Subsidiaries | - | - |
| Jointly controlled partnerships (joint ventures) | - | - |
| **Other** | **79.973** | **41.319** |
| **Total** | **39.071.331** | **26.435.632** |

(Unless otherwise stated amounts are expressed in thousands of Turkish Lira ("TL"))

### 4.5. Information on other operating income:

"Other Operating Income" in the statement of profit or loss mainly includes collections from receivables for which expected credit losses and income from reversal of provisions have been allocated in prior periods.

### 4.6. Information related to other operating expenses:

| | Current Period | Prior Period |
|---|---|---|
| Provision for employee benefit | 372.209 | 409.998 |
| Provision expense for pension fund | - | - |
| Impairment losses of property and equipment | - | - |
| Depreciation expenses of property and equipment | 2.352.879 | 1.522.894 |
| Impairment losses of intangible assets | - | - |
| Goodwill impairment losses | - | - |
| Amortisation expenses of intangible assets | 556.593 | 339.073 |
| Impairment losses of equity participations for which equity method applied | - | - |
| Impairment losses of assets held for sale | - | - |
| Depreciation expenses of assets held for sale | - | - |
| Impairment losses of fixed assets held for sale and assets related to discontinued operations | - | - |
| Other operating expenses | 39.281.745 | 26.052.676 |
| TFRS 16 exempt lease expenses | 376.662 | 241.516 |
| Repair and maintenance expenses | 1.132.182 | 777.799 |
| Advertising expenses | 962.617 | 778.014 |
| Other expense | 36.810.284 | 24.255.347 |
| Loss on sales of assets | 2.426 | - |
| Other | 10.870.206 | 6.708.362 |
| **Total** | **53.436.058** | **35.033.003** |

### 4.7. Information on profit/loss before taxes from continuing operations and discontinued operations:

The profit before tax includes TL 97.155.628 (September 30, 2024 – TL 53.811.555) of net interest income, TL 79.732.212 (September 30, 2024 – TL 52.640.525) of net fees and commissions income, TL 28.783.321 personnel expenses (September 30, 2024 – TL 19.082.945) and other operating expense amounting to TL 53.436.058 (September 30, 2024 - TL 35.033.003).

As of September 30, 2025, the Bank has no profit before tax from discontinued operations (September 30, 2024 – None).

### 4.8. Provision for taxes on income from continuing operations and discontinued operations:

As of September 30, 2025, the Bank tax expense from continued operations, from discontinued operations amounting to TL 242.897 (September 30, 2024 – TL 229.399 expense) and deferred tax expense from continued operations amounting to TL 5.161.899 (September 30, 2024 - TL 471.998 deferred tax income).

### 4.9. Information on net profit/loss for the period:

**4.9.1.** The characteristics, dimension and recurrence of income or expense items arising from ordinary banking transactions do not require any additional explanation to understand the Bank's current period performance.

**4.9.2.** The effect of the change in an estimate of financial statement items to profit / loss is not likely to affect subsequent periods.

### 4.10. Other items in statement of profit or loss:

"Other fees and commissions received" and "Other fees and commissions paid" in profit or loss mainly include commissions and fees related to credit cards and banking transactions.

(Unless otherwise stated amounts are expressed in thousands of Turkish Lira ("TL"))

## 5. Explanations and notes related to the Bank's risk group

### 5.1. The volume of transactions relating to the Bank's risk group, outstanding loan and deposit transactions and profit or loss of the period:

### 5.1.1. Information on loans of the Bank's risk group:

| Current Period | Associates, subsidiaries and joint ventures | | Direct and indirect shareholders of the Bank | | Other real and legal persons that have been included in the risk group | |
|---|---|---|---|---|---|---|
| **Bank's risk group (1) (2)** | **Cash** | **Non-cash** | **Cash** | **Non-cash** | **Cash** | **Non-cash** |
| Loans and other receivables | | | | | | |
| Balance at the beginning of the period | 5.608.737 | 1.476.026 | 19.895 | 629.218 | 18.620.445 | 24.552.005 |
| Balance at the end of the period | 5.232.476 | 2.528.594 | 16.147 | 471.776 | 18.670.490 | 37.130.366 |
| **Interest and commission income received** | **958.868** | **5.317** | **1.788** | **1.242** | **4.390.233** | **115.240** |

| Prior Period | Associates, subsidiaries and joint ventures | | Direct and indirect shareholders of the Bank | | Other real and legal persons that have been included in the risk group | |
|---|---|---|---|---|---|---|
| **Bank's risk group (1) (2)** | **Cash** | **Non-cash** | **Cash** | **Non-cash** | **Cash** | **Non-cash** |
| Loans and other receivables | | | | | | |
| Balance at the beginning of the period | 4.006.915 | 745.931 | 35.697 | 1.304.299 | 16.194.886 | 9.442.461 |
| Balance at the end of the period | 5.608.737 | 1.476.026 | 19.895 | 629.218 | 18.620.445 | 24.552.005 |
| **Interest and commission income received (3)** | **1.330.976** | **3.806** | **2.286** | **1.846** | **5.268.723** | **104.331** |

(1) Defined in subsection 2 of the 49th article of the Banking Act No.5411.
(2) The information in table above includes marketable securities and due from banks as well as loans.
(3) Prior period present profit / loss information of September 30, 2024.

### 5.1.2. Information on deposits of the Bank's risk group:

| Bank's risk group (1) (2) | Associates, subsidiaries and joint ventures | | Direct and indirect shareholders of the Bank | | Other real and legal persons that have been included in the risk group | |
|---|---|---|---|---|---|---|
| **Deposit** | **Current Period** | **Prior Period** | **Current Period** | **Prior Period** | **Current Period** | **Prior Period** |
| Beginning of the period | 2.264.874 | 3.861.841 | 40.166.519 | 25.111.812 | 140.084.264 | 124.678.809 |
| End of the period | 5.619.912 | 2.264.874 | 49.700.025 | 40.166.519 | 152.934.362 | 140.084.264 |
| **Interest expense on deposits (3)** | **186.519** | **417.320** | **7.263.949** | **3.944.071** | **7.698.786** | **11.826.294** |

(1) Defined in subsection 2 of the 49th article of the Banking Act No. 5411.
(2) The information in table above includes borrowings and repo transactions as well as deposits.
(3) Prior period present profit / loss information of September 30, 2024.

### 5.1.3. Information on forward and option agreements and other derivative instruments with the Bank's risk group:

| Bank's risk group (1) | Associates, subsidiaries and joint ventures | | Direct and indirect shareholders of the Bank | | Other real and legal persons that have been included in the risk group | |
|---|---|---|---|---|---|---|
| | **Current Period** | **Prior Period** | **Current Period** | **Prior Period** | **Current Period** | **Prior Period** |
| **Transactions at fair value through profit or loss** | | | | | | |
| Beginning of the period (2) | 16.374.235 | 376.933 | - | 19.721.860 | 12.693.289 | 5.382.691 |
| End of the period (2) | 26.291.098 | 16.374.235 | 167.131 | - | 9.372.769 | 12.693.289 |
| **Total profit / (loss) (3)** | **(326.920)** | **897.939** | **9.539** | **410.984** | **2.075.819** | **398.901** |
| **Transactions for hedging purposes** | | | | | | |
| Beginning of the period (2) | - | - | - | - | - | - |
| End of the period (2) | - | - | - | - | - | - |
| **Total profit / (loss) (3)** | - | - | - | - | - | - |

(1) Defined in subsection 2 of the 49th article of the Banking Act No. 5411.
(2) The balances at the beginning and end of the periods are disclosed as the total of buy and sell amounts of derivative financial instruments.
(3) Prior period present profit / loss information of September 30, 2024.

### 5.2 Information regarding benefits provided to the Bank's top management:

Salaries and benefits paid to the Bank's top management amount to TL 188.363 as of September 30, 2025 (September 30, 2024 - TL 231.320).

## 6. Explanations and notes related to subsequent events

None.

## Section Six - Explanations on independent auditor’s review report

### 1. Explanations on independent auditor’s review report

The unconsolidated financial statements for the period ended September 30, 2025 have been reviewed by Güney Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik A.Ş. The independent auditor’s review report dated, October 31, 2025 is presented preceding the unconsolidated financial statements.

### 2. Explanations and notes prepared by independent auditor

None.

## Section Seven - Information on interim activity report[1]

### 1. Interim activity report which also contains the evaluation of the Chairman and the CEO of the Bank about the interim period activities

### 1.1. Message from Yapı Kredi's Board of Directors Chairman Ali Y. Koç:

The year 2025 has been marked by heightened uncertainties in the global economy due to ongoing political and financial fluctuations. Following U.S. President Trump's inauguration earlier this year, it was anticipated that the high tariffs he announced would slow down global trade and weaken global growth. However, although these tariffs were later eased through new agreements and adjustments, they nevertheless contributed to increased uncertainty in the global economy and volatility in financial markets. Moreover, the growing trend of protectionism in international trade and the shocks in labor supply continue to amplify downside risks to global growth.

In this context, according to the World Economic Outlook report published by the International Monetary Fund (IMF) in October 2025, global economic growth is expected to decline to 3,2% in 2025 and to remain around 3,1% in 2026. Along with the impact of the global slowdown, global inflation is projected to fall to 4,2% in 2025 and further to 3,7% in 2026. The continued moderation in energy prices is anticipated to further support the downward trend in global inflation.

Our country's economy maintained its controlled growth during this period, recording a 4,8% expansion in the second quarter of 2025, largely supported by domestic demand. According to the International Monetary Fund's (IMF) World Economic Outlook Report published in October 2025, Türkiye's economy is expected to moderate slightly, growing by 3,5% in 2025 and 3,7% in 2026.

The Turkish banking sector has maintained its resilience despite volatile global and domestic conditions thanks to its resilient capital structure, liquidity buffers, and effective risk management. In the first nine months of the year, the sector's total loans increased by 40% annually to reach TL 19.565 trillion. During the same period, the deposit base also grew by 38% to TL 22.451 trillion. In the first nine months of the year, Yapı Kredi continued to contribute to the Turkish economy by increasing its cash and non-cash loan volume by 39% annually to 2.334 trillion Turkish Lira.

Taking into account the broad impact of the sector, Yapı Kredi has adopted a responsible growth approach that will increase the positive impact of its activities on all stakeholders and create value for all segments. In parallel, our main approach to sustainability is based on creating long-term value for all areas and stakeholders by being sensitive to social and environmental issues while ensuring economic development and growth.

I would like to take this opportunity to thank all our customers and shareholders for their support and trust, and all our employees and their families for their devoted work.

Ali Y. Koç
Chairman of the Board

(1) Unless otherwise stated, all figures in the section seven are expressed in full TL.

## 1.2. Message from Yapı Kredi's CEO Gökhan Erün:

The main themes of 2025 were shaped by changing global trade policies and an increasing environment of uncertainty. The tariffs announced by US President Trump in early 2025 initially led to a downward revision in global economic growth expectations, however, subsequent announcements that these tariffs would be reduced led to a modest upward revision. The further increase in protectionist measures in international trade and the effects of restrictive immigration policies on the labour supply are strengthening the downside risks to growth expectations.
In light of these developments, global economic growth is expected to slow down in the second half of the year, with a partial recovery anticipated in the following year. Although inflation forecasts have shown limited changes overall, projections for the United States have been revised upward, while those for other economies have been revised downward.
The Turkish economy recorded an annual growth rate of 4,8% in the second quarter of 2025, driven by strong domestic demand. Domestic demand was mainly supported by private consumption and capital formation; however, public consumption made a negative contribution. On the other hand, external demand contributed negatively to growth as imports increased during the quarter.

The Central Bank of the Republic of Türkiye (CBRT) continued its interest rate cut cycle in its Monetary Policy Committee meetings held in July, September, and October 2025, lowering the policy rate to 39,5%, amid continued improvement in the inflation trend and a stabilization of volatility in local markets.

As Yapı Kredi, the support we provided to the Turkish economy through cash and non-cash loans increased by 39% annually in the first nine months of 2025, reaching TL 2.334 trillion. TL cash loans grew by 31% annually, while TL customer deposits expanded by 23%. The Bank's tangible return on equity stood at 23,6%, and return on assets at 1,9%. The foreign currency liquidity coverage ratio remained strong at 352%, while the total liquidity coverage ratio stood at 124%. On the capital side, the unconsolidated capital adequacy ratio stood at 15,1%, and the Tier-1 ratio stood at 12,8% (excluding the contribution from temporary regulations).

The Bank successfully completed a 600 million USD Additional Tier-1 (AT-1) issuance in September, which received approximately three times the demand from foreign investors. The transaction also holds the distinction of being the first USD-denominated AT1 issuance in the world to increase its amount prior to completion. Consequently, Yapı Kredi secured approximately USD 4.7 billion of funding from international markets in the first nine months of 2025, and around 7.1 billion USD over the past year.

Yapı Kredi aims to strengthen its profitability not only in quantitative terms but also strategically, through its commitment to sustainable growth and customer-centric value creation. Digitalization, operational efficiency, and innovative technologies are not merely objectives for the Bank but constitute the cornerstone of its long-term strategic investments. By enhancing the effectiveness of digital channels, improving operational efficiency, and investing in advanced technologies such as artificial intelligence to support cost optimization, Yapı Kredi will continue to focus on these key priorities in 2025 and beyond.

Yapı Kredi has continued its sustainability efforts with determination this quarter. Yapı Kredi has prepared its first TSRS report, fully compliant with the Turkish Sustainability Reporting Standards (TSRS) S1 and S2 published by the Public Oversight Authority. This report reinforces Yapı Kredi's responsible stance in environmental, social, and governance areas, and reflects its vision of transparency, accountability, and long-term value creation.

I would like to take this opportunity to thank all our customers and shareholders for their support and trust, and all our employees and their families for their dedication, especially during these challenging times.

Gökhan Erün
CEO

(Unless otherwise stated amounts are expressed in thousands of Turkish Lira ("TL"))

## 1.3. Overview of Financial Performance:

On 31 October 2025, Yapı Kredi announced its unconsolidated results for the first nine months of 2025, based on Banking Regulation and Supervision Agency (BRSA) Accounting and Reporting Legislation. The Bank's cash and non-cash loans reached to TL 2.334 trillion while total deposits reached TL 1.631 trillion. The Bank's net income reached TL 37,810 million indicating a return on average tangible equity of 23,6%.

### Maintaining solid financial fundamentals and controlled growth

In the first nine months of 2025, the Bank increased its Turkish Lira cash loans by 28% and foreign currency loans by 19%, in US dollar terms, compared to the end of 2024. As a result, total performing loans reached TL 1.589 trillion. During the same period, the Bank's Turkish Lira customer deposits increased by 24% when foreign currency customer deposits increased by 20% in US dollar terms. All incorporated, total customer deposits reached TL 1.617 trillion, as of nine months of 2025. Equally important, TL customer demand deposits in total TL deposits realized at 28% supported by the continued focus on small ticket deposits as well as efficient customers. On liquidity front, the Bank's total and foreign currency liquidity coverage ratios realized at 124% and 352%, respectively.

### Prudent and conservative asset quality approach

As of first nine months of 2025, Yapı Kredi's non-performing loan ratio realized as 3,4%. Despite limited net non-performing loan formation in the third quarter, Yapı Kredi maintained its prudency in provisioning. Accordingly, provisions to gross loans ratio realized at 3,7% when net cost of risk (adjusted for hedged foreign currency impact) materialized at 179 basis points in the first nine months of 2025.

### Strong capital buffers

In the first nine months of 2025, the capital ratios continued to remain above regulatory levels and unconsolidated Capital Adequacy Ratio and Tier-1 ratio realized at 15,1% and 12,8%, respectively, excluding regulatory forbearances.

### Solid revenue performance supporting the bottom-line

In the first nine months of the year, Yapı Kredi recorded TL 116,088 million of core banking revenues. Swap-adjusted NIM widened by 130 basis points over 2024-end to 2,03% supported by the continuation of CBRT's disrupted rate cut cycle, as well as agile asset-liability management. Net fees and commissions income, on the other hand, increased by an additional 13% compared to the previous quarter and 51% year-over-year in the first nine months of 2025 reaching to TL 79,732 million, supporting the top-line performance of the Bank. Operating costs increased by 15% and 52% on a quarterly and cumulative basis, respectively and stood at TL 82,219 million. As a result, fee coverage of operating costs ratio increased to 97%. All in all, the Bank achieved a net income of TL 37,810 million and increased its return on average tangible equity to 23,6% in the first nine months of the year.

## 1.4. Summary of Unconsolidated Financials

| **TL million** | **Current Period** | **Prior Period** |
|---|---|---|
| Total Assets | 3.040.767 | 2.380.586 |
| Performing Loans | 1.589.379 | 1.206.555 |
| Total Deposits | 1.630.675 | 1.267.908 |
| Shareholder's Equity | 241.283 | 192.804 |
| Loans/Assets | 52% | 51% |
| Deposits/Assets | 54% | 53% |
| NPL | 3,4% | 3,1% |
| CAR(1) | 16,9% | 18,6% |
| **TL million** | **Current Period** | **Prior Period** |
| Net Profit | 37.810 | 22.405 |
| Return on Average Tangible Equity | 23,6% | 16,3% |

(1) Reported

## 1.5. Important Developments and Transactions Affecting the Bank’s Financial Performance:

- On 27 August 2025, Yapı Kredi priced 500 million USD worth of perpetual Additional Tier 1 Notes (AT1) with an annual coupon rate of 8,25% and semi-annual coupon payments. Prior to completing the transaction, due to strong demand and interest in the issuance, it has been resolved by our Bank to increase the issuance size by USD 100 million nominal value. Accordingly, the total nominal value of the aforementioned issuance reached 600 million USD and the issuance took place on 4 September 2025.

- On 17 September 2025, Yapı Kredi’s Board of Directors resolved to sell non-performing loans amounting in aggregate to TL 2.7 billion for a total amount of TL 505 million.

## 1.6. Current Trends and Expectations for the Upcoming Period:

In the first nine months of 2025, Yapı Kredi maintained its year-end guidance.

**2025 Yapı Kredi Expectations:**

- Loans: Below average inflation growth in Turkish Lira loans, mid-teens growth in foreign currency loans
- Net Interest Margin (including swap costs): 200-225 basis points improvement
- Fees: Equal to or higher than 40% increase
- Costs: Lower than 50% increase
- Cost of Risk: Between 150-175 basis points
- Return on Tangible Equity: Mid-twenties