Fibabanka Anonim Şirketi

Consolidated Financial Statements
as of and for the Three Month Period Ended
31 March 2026
With Independent Auditors'
Review Report Thereon
*(Convenience Translation of Financial Statements and Related
Disclosures and Footnotes Originally Issued in Turkish)*

(Convenience Translation of the Report on Review of Interim Financial Information Originally Issued in Turkish)

REPORT ON REVIEW OF CONSOLIDATED INTERIM FINANCIAL INFORMATION

To General Assembly of Fibabanka A.Ş.

Introduction

We have reviewed the accompanying consolidated balance sheet of Fibabanka A.Ş. ("the Bank") and its consolidated subsidiaries (collectively referred to as "the Group") as at 31 March 2026 and the consolidated statement of profit or loss, consolidated statement of profit or loss and other comprehensive income, consolidated statement of changes in shareholders' equity, consolidated statement of cash flows for the three-month period then ended and notes, comprising a summary of significant accounting policies and other explanatory information. The Bank Management is responsible for the preparation and fair presentation of these consolidated interim financial information in accordance with the "Banking Regulation and Supervision Agency ("BRSA") Accounting and 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 Board and circulars and interpretations published by BRSA and the requirements of Turkish Accounting Standard 34 "Interim Financial Reporting" for the matters not regulated by the aforementioned legislations. Our responsibility is to express a conclusion on these consolidated interim financial information 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 and accounting matters, and applying analytical and other review procedures. A review of interim financial information is substantially less in scope than an audit conducted in accordance with Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

Basis of Qualified Conclusion

As stated in Footnote II.8.3.1 of Section Five, the accompanying consolidated financial statements as of 31 March 2026 include a total free provision amounting to TL 1,210,000 thousand, of which TL 118,000 thousand was recognized as an expense in the current period and TL 1,092,000 thousand was recognized as an expense in prior periods by the Group's management, apart from the requirements of the BRSA Accounting and Financial Reporting Legislation, due to the possible adverse effects of negative developments that may occur in the economy and markets. These financial statements also include a total deferred tax asset amounting to TL 363,000 thousand arising from such provision, of which TL 35,400 thousand was recognized as income in the current period and TL 327,600 thousand was recognized as income in prior periods. Had the free provision not been recognized, as of 31 March 2026, other provisions would have been lower by TL 1,210,000 thousand, deferred tax assets would have been lower by TL 363,000 thousand, retained earnings would have been higher by TL 764,400 thousand, and net profit for the current period would have been higher by TL 82,600 thousand.

Qualified Conclusion

Based on our review, except for the effects of the matter described in the Basis for Qualified Conclusion paragraph, nothing has come to our attention that causes us to believe that the accompanying consolidated interim financial information does not present fairly, in all material respects, the consolidated financial position of Fibabanka A.Ş. as at 31 March 2026, and its consolidated financial performance and its consolidated cash flows for the three month period then ended in accordance with the BRSA Accounting and Reporting Legislation.

Other Matter

The consolidated financial statements of the Bank as at and for the year ended 31 December 2025 and as at and for the three-month period then ended 31 March 2025 were audited and reviewed by another auditor who expressed a qualified opinion and a qualified conclusion on 20 February 2026 and 14 May 2025, respectively.

Report on Other Legal and Regulatory Requirements

Based on our review, nothing has come to our attention that causes us to believe that the interim financial information provided in the interim activity report included in section seven of the accompanying consolidated interim financial information is not consistent, in all material respects, with the reviewed consolidated interim financial information and explanatory notes.

Additional paragraph for convenience translation to English:

BRSA Accounting and Reporting Regulations explained in detail in Section 3 differ from International Financial Reporting Standards ("IFRS") issued by the International Accounting Standards Board with respect to the application of inflation accounting. Accordingly, the accompanying consolidated interim financial statements are not intended to present fairly the financial position, results of operations, changes in equity and cash flows of the Group in accordance with IFRS.

DRT BAĞIMSIZ DENETİM VE SERBEST MUHASEBECİ MALİ MÜŞAVİRLİK A.Ş.
Member of **DELOITTE TOUCHE TOHMATSU LIMITED**

Mehmet Erol, SMMM

Partner

İstanbul, 13 May 2026

THE CONSOLIDATED FINANCIAL REPORT OF
FİBABANKA A.Ş.
FOR THE THREE MONTH PERIOD ENDED 31 MARCH 2026

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The consolidated financial report for the three month period prepared in accordance with the communiqué of Financial Statements and Related Disclosures and Footnotes to be Announced to Public by Banks as regulated by Banking Regulation and Supervision Agency, is comprised of the following sections:

- GENERAL INFORMATION ABOUT THE PARENT BANK
- CONSOLIDATED FINANCIAL STATEMENTS OF THE PARENT BANK
- EXPLANATIONS ON THE CORRESPONDING ACCOUNTING POLICIES APPLIED IN THE RELATED PERIOD
- INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT OF THE CONSOLIDATED GROUP
- EXPLANATORY DISCLOSURES AND FOOTNOTES TO CONSOLIDATED FINANCIAL STATEMENTS
- OTHER EXPLANATIONS
- LIMITED REVIEW REPORT
- INTERIM ACTIVITY REPORT

The consolidated subsidiaries and associates included in this consolidated financial report is as follows:

Subsidiaries:

- Fiba Portföy Yönetimi A.Ş.
- Fiba Yatırım Menkul Değerler A.Ş.

Associates:

- HDI Fiba Emeklilik ve Hayat A.Ş.
- Fiba Sigorta A.Ş.

The consolidated financial statements and the explanatory footnotes and disclosures, unless otherwise indicated, are prepared in **thousands of Turkish Lira**, and in accordance with the Communiqué on Banks' Accounting Practice and Maintaining Documents, Turkish Accounting Standards, Turkish Financial Reporting Standards, related communiqués and the Bank's records, have been reviewed and presented as attached.

Hüsnü Mustafa Özyeğin	**Faik Onur Umut**	**Lütfiye Yeşim Uçtum**	**Ömer Mert**	**Elif Alsev Utku Özbey**	**Deniz Turunç**
Chairman of the Board of Directors	Member of the Audit Committee	Member of the Audit Committee	General Manager and Member of the Board of Directors	Deputy General Manager Financial Control and Reporting	Unit Head Financial Reporting and Planning

Information related to personnel to whom questions related to this financial report may be directed:

Name-Surname/Title	: Deniz Turunç/Financial Reporting and Planning Unit Head
Telephone Number	: (212) 381 88 79
Fax Number	: (212) 258 37 78

SECTION ONE

GENERAL INFORMATION

I. History of the Parent Bank Including Its Incorporation Date, Initial Status and Amendments to the Initial Status

On 21 December 2001, Share Transfer Agreement was signed with Novabank S.A. for the sale of all shares of Sitebank A.Ş. under the control of SDIF and the sale transaction was approved by the decision of Banking Regulation and Supervision Agency ("BRSA") No: 596 on 16 January 2002.

In the General Assembly held on 4 March 2003, the name of Sitebank A.Ş. was amended as BankEuropa Bankası A.Ş.

In the extraordinary General Assembly held on 28 November 2006, the name of BankEuropa Bankası A.Ş. was amended as Millennium Bank A.Ş.

On 27 December 2010, acquisition of the Bank by Credit Europe Bank N.V., which is an affiliate of Fiba Holding A.Ş., was realized.

In the extraordinary General Assembly held on 25 April 2011 the name of Millennium Bank A.Ş. was amended as Fibabanka A.Ş. ("the Bank" or "the Parent Bank").

II. Shareholder Structure, Shareholders Having Direct or Indirect, Joint or Individual Control Over the Management and Internal Audit of the Parent Bank, Changes in Shareholder Structure During the Current Period, if any and Information on the Parent Bank's Risk Group

On 10 February 2010, Banco Comercial Portugues S.A. and Credit Europe Bank N.V., which is an affiliate of Fiba Group, signed a share purchase agreement to transfer 95% of the Bank's shares to Credit Europe Bank N.V. and the legal approval process was completed as of 27 December 2010.

Credit Europe Bank N.V.'s share of capital increased from 95% to 97,6% after the capital increases during 2011 and 2012. Fiba Holding A.Ş. became the ultimate parent of the Bank after acquiring 97,6% of the shares from Credit Europe Bank N.V. on 3 December 2012 and 2,4% of the shares from Banco Comercial Portugues S.A. on 7 December 2012. In 2013, there was the first sale of equity shares to the management of the Bank, and there has been changes over time. As of 31 March 2026 the total shares held by the Bank's Management represent 5,54% of the Bank's Capital.

The Parent Bank applied to the BRSA on 14 January 2015 for permission of the subordinated loan provided from Fiba Holding A.Ş. in the amount of USD 50 million to be converted to share capital. Following the authorization of the BRSA on 4 March 2015, the Board of Directors decision was taken on 5 March 2015 regarding share capital increase from TL 550.000 to TL 678.860. TL 127.045 of the increase was provided by the subordinated loan granted by Fiba Holding A.Ş. which had been approved to be converted to capital and TL 1.815 of total capital was paid in cash by the other shareholders, capital increase was recognised in financial statements following the completion of the legal procedures on 7 May 2015.

The Parent Bank's paid-in capital amounting to TL 678.860 was increased to TL 847.515 on 23 December 2015 with equal contributions from International Finance Corporation ("IFC") and European Bank for Reconstruction and Development ("EBRD") amounting TL 168.655 in total. In addition, share issuance premium of TL 73.379 was recognised in the shareholders' equity.

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

II. Shareholder Structure, Shareholders Having Direct or Indirect, Joint or Individual Control Over the Management and Internal Audit of the Parent Bank, Changes in Shareholder Structure During the Current Period, if any and Information on the Parent Bank's Risk Group (continued)

The paid-in capital of the Bank amounting to TL 847.515 was fully transferred to TurkFinance B.V. on 7 September 2016. It has been increased by TL 93.646 to TL 941.161 by means of participation in the capital. In addition, TL 55.299 was recorded in equity as the share issue premium amount.

With the decision taken at the Extraordinary General Assembly dated 14 April 2022, the paid-in capital of the Bank was increased by TL 416.562 to TL 1.357.723 by making a cash capital increase.

As of 31 March 2026, paid-in capital of the Bank is TL 1.357.723 and all paid in.

III. Explanations Regarding the Shares of the Parent Bank Owned by and Areas of Responsibility of the Chairman and the Members of Board of Directors, Audit Committee Members, Chief Executive Officer, Executive Vice Presidents

Name Surname	Title	Assignment Date
Board of Directors		
Hüsnü Mustafa Özyeğin	Chairman	27-Dec-10
Fevzi Bozer	Deputy Chairman	27-Dec-10
Mehmet Güleşci	Member	27-Dec-10
Faik Onur Umut	Member	23-Jan-19
Seyfettin Ata Köseoğlu	Member	23-Jan-20
Erman Kalkandelen	Member	02-Jul-21
Ali Fuat Erbil	Member	19-Jun-23
Betül Ebru Edin	Member	25-Sep-23
Murat Özyeğin	Member	08-Feb-24
Lütfiye Yeşim Uçtum	Member	23-May-24
Turgay Hasdiker	Member	05-Sep-25
Ömer Mert	General Manager – Member	18-Jan-17
Audit Committee		
Faik Onur Umut	Member	14-Jan-20
Lütfiye Yeşim Uçtum	Member	23-May-24
Assistant General Managers		
Elif Alsev Utku Özbey	Deputy GM - Financial Control & Reporting	07-Jan-11
Ahu Dolu	AGM - Financial Institutions, Project Finance and Investor Relations	01-Dec-15
Gerçek Önal	AGM - Chief Legal Officer	01-Feb-16
İbrahim Toprak	AGM - Treasury	01-Apr-20
Serdar Yılmaz	AGM – Information Technologies and Banking Operations	01-Sep-20
Gökhan Ertürk	AGM – Ecosystem & Platform Banking	11-May-21
Sertan Eratay	AGM – Mobile Channels Sales and Marketing	02-Jun-25
Aykut Büyük	AGM - Loans	05-Sep-25

As of 31 March 2026, the total shares held by the Bank's Management represent 5,52% of the Bank's Capital.

IV. Individuals and Institutions That Have Qualified Shares in the Parent Bank

Name Surname/ Commercial Title	Share Amount (Nominal)	Share Ratios	Paid in Capital (Nominal)	Unpaid Shares
Fiba Holding A.Ş.	941.708	69,36%	941.708	--
Hüsnü Mustafa Özyeğin (*)	770.134	56,72%	770.134	--

(*) States indirect share of Mr. Hüsnü Mustafa Özyeğin in the Bank due to his direct share in Fiba Holding A.Ş.

V. Summary Information on the Parent Bank's Services and Activity Areas

The Bank was incorporated as a privately owned bank authorized for customer deposit acceptance and the Head Office of the Bank is located in Istanbul, Türkiye. As of 31 March 2026, the Group serves with 35 domestic branches and 1.718 employees.

VI. Other Information

The Bank's Commercial Title	:	Fibabanka Anonim Şirketi
The Bank's General Directorate Address	:	Esentepe Mah. Büyükdere Caddesi No:129 Şişli 34394 İstanbul
The Bank's Phone and Fax Numbers	:	Telephone : (0212) 381 82 82 Fax : (0212) 258 37 78
The Bank's Web Site Address	:	www.fibabanka.com.tr
The Bank's E-Mail Address	:	malikontrol@fibabanka.com.tr
Reporting Period	:	1 January 2026 – 31 March 2026

The financial statements, related disclosures and notes in this report are presented, unless otherwise indicated, in thousands of Turkish Lira (TL).

VII. Information on application differences between consolidation practices as per the Regulation on Preparation of Consolidated Financial Statements of Banks as per the Turkish Accounting Standards, and entities subject to full or proportional consolidation or deducted from equity or not subject to any of these three methods

As per the Regulation on Preparation of Consolidated Financial Statements of Banks, the investments in financial affiliates are subject to consolidation whereas as per the Turkish Accounting Standards, the investments in both financial and non-financial subsidiaries are subject to consolidation.

Financial subsidiary of the Parent Bank;

- Fiba Portföy Yönetimi A.Ş
- Fiba Yatırım Menkul Değerler A.Ş.

is consolidated using full consolidation method.

Financial associates of the Parent Bank;

- HDI Fiba Emeklilik ve Hayat A.Ş.
- Fiba Sigorta A.Ş.

are consolidated by equity method in the consolidated financial statements.

VIII. Current or likely actual or legal barriers to immediate transfer of equity or repayment of debts between the Parent Bank and its subsidiaries

None.

SECTION TWO

CONSOLIDATED FINANCIAL STATEMENTS

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

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

	ASSETS	Footnotes	CURRENT PERIOD (31/03/2026)			PRIOR PERIOD (31/12/2025)		
			TL	FC	Total	TL	FC	Total
I.	**FINANCIAL ASSETS (Net)**		**53.741.627**	**65.239.320**	**118.980.947**	**57.757.270**	**32.114.077**	**89.871.347**
1.1	**Cash and Cash Equivalents**	**(5.I.1)**	**15.892.046**	**51.631.392**	**67.523.438**	**18.342.462**	**23.025.261**	**41.367.723**
1.1.1	Cash and Balances at Central Bank		14.459.119	31.330.044	45.789.163	16.811.469	18.827.117	35.638.586
1.1.2	Banks		1.335.815	20.301.348	21.637.163	888.883	2.260.969	3.149.852
1.1.3	Money Market Placements		108.448	-	108.448	648.326	1.937.175	2.585.501
1.1.4	Expected Credit Loss (-)		11.336	-	11.336	6.216	-	6.216
1.2	**Financial Assets Measured at Fair Value Through Profit or Loss**	**(5.I.2)**	**2.488.784**	**319.608**	**2.808.392**	**1.970.768**	**358.221**	**2.328.989**
1.2.1	Government Debt Securities		281.503	3	281.506	272.136	59	272.195
1.2.2	Equity Securities		-	-	-	-	-	-
1.2.3	Other Financial Assets		2.207.281	319.605	2.526.886	1.698.632	358.162	2.056.794
1.3	**Financial Assets Measured at Fair Value Through Other Comprehensive Income**	**(5.I.3)**	**33.277.381**	**9.876.520**	**43.153.901**	**34.208.847**	**7.483.216**	**41.692.063**
1.3.1	Government Debt Securities		8.469.239	9.311.780	17.781.019	9.577.551	6.884.056	16.461.607
1.3.2	Equity Securities		4.897	-	4.897	4.897	-	4.897
1.3.3	Other Financial Assets		24.803.245	564.740	25.367.985	24.626.399	599.160	25.225.559
1.4	**Derivative Financial Assets**	**(5.I.4)**	**2.083.416**	**3.411.800**	**5.495.216**	**3.235.193**	**1.247.379**	**4.482.572**
1.4.1	Derivative Financial Assets Measured at Fair Value Through Profit and Loss		2.083.416	3.411.800	5.495.216	3.235.193	1.247.379	4.482.572
1.4.2	Derivative Financial Assets Measured at Fair Value Through Other Comprehensive Income		-	-	-	-	-	-
II.	**FINANCIAL ASSETS MEASURED AT AMORTISED COST (NET)**		**82.347.355**	**20.956.530**	**103.303.885**	**68.221.768**	**22.742.256**	**90.964.024**
2.1	Loans	(5.I.5)	81.692.342	17.227.207	98.919.549	67.145.333	17.149.218	84.294.551
2.2	Lease Receivables	(5.I.10)	-	-	-	-	-	-
2.3	Factoring Receivables		81.390	-	81.390	104.641	-	104.641
2.4	Financial Assets Measured at Amortised Cost	(5.I.6)	4.727.670	3.729.323	8.456.993	4.455.968	5.593.038	10.049.006
2.4.1	Government Debt Securities		1.413.965	2.359.182	3.773.147	1.784.403	4.245.393	6.029.796
2.4.2	Other Financial Assets		3.313.705	1.370.141	4.683.846	2.671.565	1.347.645	4.019.210
2.5	Expected Credit Losses (-)		4.154.047	-	4.154.047	3.484.174	-	3.484.174
III.	**ASSETS HELD FOR SALE AND ASSETS OF DISCONTINUED OPERATIONS (Net)**	**(5.I.16)**	**25.533**	**-**	**25.533**	**24.944**	**-**	**24.944**
3.1	Assets Held for Sale		25.533	-	25.533	24.944	-	24.944
3.2	Related to Discontinued Operations		-	-	-	-	-	-
IV.	**EQUITY INVESTMENTS**		**1.631.006**	**-**	**1.631.006**	**1.531.845**	**-**	**1.531.845**
4.1	**Investments in Associates (Net)**	**(5.I.7)**	**1.475.506**	**-**	**1.475.506**	**1.376.345**	**-**	**1.376.345**
4.1.1	Associates Accounted by Using Equity Method		1.475.506	-	1.475.506	1.376.345	-	1.376.345
4.1.2	Unconsolidated Associates		-	-	-	-	-	-
4.2	**Investments in Subsidiaries (Net)**	**(5.I.8)**	**155.500**	**-**	**155.500**	**155.500**	**-**	**155.500**
4.2.1	Unconsolidated Financial Subsidiaries		-	-	-	-	-	-
4.2.2	Unconsolidated Non-financial Subsidiaries		155.500	-	155.500	155.500	-	155.500
4.3	**Joint Ventures (Net)**	**(5.I.9)**	**-**	**-**	**-**	**-**	**-**	**-**
4.3.1	Joint Ventures Accounted by Using Equity Method		-	-	-	-	-	-
4.3.2	Unconsolidated Joint Ventures		-	-	-	-	-	-
V.	**TANGIBLE ASSETS (Net)**	**(5.I.12)**	**2.119.960**	**-**	**2.119.960**	**1.964.411**	**-**	**1.964.411**
VI.	**INTANGIBLE ASSETS (Net)**	**(5.I.13)**	**1.232.030**	**-**	**1.232.030**	**1.226.417**	**-**	**1.226.417**
6.1	Goodwill		-	-	-	-	-	-
6.2	Other		1.232.030	-	1.232.030	1.226.417	-	1.226.417
VII.	**INVESTMENT PROPERTY (Net)**	**(5.I.14)**	**-**	**-**	**-**	**-**	**-**	**-**
VIII.	**CURRENT TAX ASSET**		**12.410**	**-**	**12.410**	**11.151**	**-**	**11.151**
IX.	**DEFERRED TAX ASSET**	**(5.I.15)**	**4.343.941**	**-**	**4.343.941**	**1.309.994**	**-**	**1.309.994**
X.	**OTHER ASSETS**	**(5.I.17)**	**5.643.867**	**120.852**	**5.764.719**	**5.401.516**	**118.260**	**5.519.776**
	TOTAL ASSETS		**151.097.729**	**86.316.702**	**237.414.431**	**137.449.316**	**54.974.593**	**192.423.909**

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

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

	LIABILITIES	Footnotes	CURRENT PERIOD (31/03/2026)			PRIOR PERIOD (31/12/2025)		
			TL	FC	Total	TL	FC	Total
I.	**DEPOSITS**	**(5.II.1)**	**71.405.698**	**83.250.678**	**154.656.376**	**71.857.453**	**52.848.652**	**124.706.105**
II.	**FUNDS BORROWED**	**(5.II.3)**	**-**	**1.594.907**	**1.594.907**	**-**	**1.544.349**	**1.544.349**
III.	**MONEY MARKET FUNDS**		**5.010.153**	**9.576.185**	**14.586.338**	**79.668**	**12.474.376**	**12.554.044**
IV.	**SECURITIES ISSUED (Net)**	**(5.II.4)**	**-**	**-**	**-**	**-**	**-**	**-**
4.1	Bills		-	-	-	-	-	-
4.2	Asset Backed Securities		-	-	-	-	-	-
4.3	Bonds		-	-	-	-	-	-
V.	**FUNDS**		**-**	**-**	**-**	**-**	**-**	**-**
5.1	Borrower funds		-	-	-	-	-	-
5.2	Other		-	-	-	-	-	-
VI.	**FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS**		**-**	**-**	**-**	**-**	**-**	**-**
VII.	**DERIVATIVE FINANCIAL LIABILITIES**	**(5.II.2)**	**7.920.720**	**3.355.330**	**11.276.050**	**846.562**	**1.211.272**	**2.057.834**
7.1	Derivative Financial Labilities at Fair Value Through Profit or Loss		7.920.720	3.355.330	11.276.050	846.562	1.211.272	2.057.834
7.2	Derivative Financial Liabilities at Fair Value Through Other Comprehensive Income		-	-	-	-	-	-
VIII.	**FACTORING LIABILITIES**		**-**	**-**	**-**	**-**	**-**	**-**
IX.	**LEASE LIABILITIES (Net)**	**(5.II.6)**	**878.264**	**-**	**878.264**	**780.563**	**-**	**780.563**
X.	**PROVISIONS**	**(5.II.8)**	**1.891.040**	**-**	**1.891.040**	**2.045.496**	**-**	**2.045.496**
10.1	Provisions for Restructuring		-	-	-	-	-	-
10.2	Reserve for Employee Benefits		488.534	-	488.534	759.937	-	759.937
10.3	Insurance Technical Provisions (Net)		-	-	-	-	-	-
10.4	Other Provisions		1.402.506	-	1.402.506	1.285.559	-	1.285.559
XI.	**CURRENT TAX LIABILITIES**	**(5.II.9)**	**5.465.025**	**-**	**5.465.025**	**1.876.496**	**-**	**1.876.496**
XII.	**DEFERRED TAX LIABILITIES**	**(5.II.9)**	**-**	**-**	**-**	**-**	**-**	**-**
XIII.	**LIABILITIES FOR ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)**	**(5.II.10)**	**-**	**-**	**-**	**-**	**-**	**-**
13.1	Held for Sale		-	-	-	-	-	-
13.2	Related to Discontinued Operations		-	-	-	-	-	-
XIV.	**SUBORDINATED DEBTS**	**(5.II.11)**	**-**	**16.000.982**	**16.000.982**	**-**	**15.488.287**	**15.488.287**
14.1	Loans		**-**	**-**	**-**	**-**	**-**	**-**
14.2	Other Debt Instruments		-	16.000.982	16.000.982	-	15.488.287	15.488.287
XV.	**OTHER LIABILITIES**	**(5.II.5)**	**8.952.665**	**394.077**	**9.346.742**	**7.050.426**	**3.335.288**	**10.385.714**
XVI.	**SHAREHOLDERS' EQUİTY**	**(5.II.12)**	**21.813.953**	**(95.246)**	**21.718.707**	**20.735.289**	**249.732**	**20.985.021**
16.1	Paid-in Capital		1.357.723	-	1.357.723	1.357.723	-	1.357.723
16.2	Capital Reserves		228.678	-	228.678	228.678	-	228.678
16.2.1	Equity Share Premium		128.678	-	128.678	128.678	-	128.678
16.2.2	Share Cancellation Profits		-	-	-	-	-	-
16.2.3	Other Capital Reserves		100.000	-	100.000	100.000	-	100.000
16.3	Accumulated Other Comprehensive Income or Loss Not Reclassified Through Profit or Loss		(235.150)	-	(235.150)	(357.455)	-	(357.455)
16.4	Accumulated Other Comprehensive Income or Loss Reclassified Through Profit or Loss		(460.047)	(95.246)	(555.293)	(252.083)	249.732	(2.351)
16.5	Profit Reserves		17.653.069	-	17.653.069	12.820.156	-	12.820.156
16.5.1	Legal Reserves		482.459	-	482.459	363.180	-	363.180
16.5.2	Statutory Reserves		-	-	-	-	-	-
16.5.3	Extraordinary Reserves		15.325.512	-	15.325.512	10.991.285	-	10.991.285
16.5.4	Other Profit Reserves		1.845.098	-	1.845.098	1.465.691	-	1.465.691
16.6	Profit or Loss		3.264.011	-	3.264.011	6.933.091	-	6.933.091
16.6.1	Prior Periods' Profit or Loss		950.439	-	950.439	855.130	-	855.130
16.6.2	Current Period Net Profit or Loss		2.313.572	-	2.313.572	6.077.961	-	6.077.961
16.7	Minority Interest	(5.II.13)	5.669	-	5.669	5.179	-	5.179
	TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY		**123.337.518**	**114.076.913**	**237.414.431**	**105.271.953**	**87.151.956**	**192.423.909**

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

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

		Footnotes	CURRENT PERIOD (31/03/2026)			PRIOR PERIOD (31/12/2025)		
			TL	FC	Total	TL	FC	Total
A. OFF-BALANCE SHEET COMMITMENTS (I+II+III)			**99.874.344**	**450.060.085**	**549.934.429**	**75.082.768**	**319.052.664**	**394.135.432**
I.	**GUARANTIES AND WARRANTIES**	(5.III.1)	**454.737**	**395.188**	**849.925**	**536.419**	**401.569**	**937.988**
1.1.	Letters of Guarantee		454.737	386.670	841.407	536.419	393.154	929.573
1.1.1	Guarantees Subject to State Tender Law		-	-	-	-	-	-
1.1.2	Guarantees Given for Foreign Trade Operations		-	-	-	-	-	-
1.1.3	Other Letters of Guarantee		454.737	386.670	841.407	536.419	393.154	929.573
1.2.	Bank Acceptances		-	-	-	-	-	-
1.2.1	Import Letter of Acceptances		-	-	-	-	-	-
1.2.2	Other Bank Acceptances		-	-	-	-	-	-
1.3.	Letters of Credit		-	8.518	8.518	-	8.415	8.415
1.3.1	Documentary Letters of Credit		-	8.518	8.518	-	8.415	8.415
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 Turkey		-	-	-	-	-	-
1.5.2	Other Endorsments		-	-	-	-	-	-
1.6.	Purchase Guarantees for Securities Issued		-	-	-	-	-	-
1.7.	Factoring Guarantees		-	-	-	-	-	-
1.8.	Other Guarantees		-	-	-	-	-	-
1.9.	Other Collaterals		-	-	-	-	-	-
II.	**COMMITMENTS**		**30.667.069**	**39.158.690**	**69.825.759**	**47.771.451**	**58.946.841**	**106.718.292**
2.1.	Irrevocable Commitments	(5.III.1)	30.667.069	39.158.690	69.825.759	47.771.451	58.946.841	106.718.292
2.1.1	Asset Purchase Commitments		14.484.483	39.158.690	53.643.173	34.820.359	58.946.841	93.767.200
2.1.2	Deposit Purchase and Sales Commitments		-	-	-	-	-	-
2.1.3	Share Capital Commitments to Associates and Subsidiaries		-	-	-	-	-	-
2.1.4	Loan Granting Commitments		10.233.320	-	10.233.320	9.923.307	-	9.923.307
2.1.5	Securities Issue Brokerage Commitments		-	-	-	-	-	-
2.1.6	Commitments for Reserve Requirements		-	-	-	-	-	-
2.1.7	Commitments for Cheque Payments		660.281	-	660.281	604.960	-	604.960
2.1.8	Tax and Fund Liabilities from Export Commitments		227.460	-	227.460	230.692	-	230.692
2.1.9	Commitments for Credit Card Limits		5.042.267	-	5.042.267	2.172.865	-	2.172.865
2.1.10	Commitments for Credit Cards and Banking Services Promotions		1.536	-	1.536	761	-	761
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		17.722	-	17.722	18.507	-	18.507
2.2.	Revocable Commitments		-	-	-	-	-	-
2.2.1	Revocable Loan Granting Commitments		-	-	-	-	-	-
2.2.2	Other Revocable Commitments		-	-	-	-	-	-
III.	**DERIVATIVE FINANCIAL INSTRUMENTS**	(5.III.5)	**68.752.538**	**410.506.207**	**479.258.745**	**26.774.898**	**259.704.254**	**286.479.152**
3.1	Hedging Derivative Financial Instruments		-	-	-	-	-	-
3.1.1	Fair Value Hedges		-	-	-	-	-	-
3.1.2	Cash Flow Hedges		-	-	-	-	-	-
3.1.3	Foreign Net Investment Hedges		-	-	-	-	-	-
3.2	Trading Derivative Financial Instruments		68.752.538	410.506.207	479.258.745	26.774.898	259.704.254	286.479.152
3.2.1	Forward Foreign Currency Buy/Sell Transactions		23.331.971	68.908.794	92.240.765	6.067.074	35.142.378	41.209.452
3.2.1.1	Forward Foreign Currency Transactions - Buy		7.686.090	40.053.324	47.739.414	1.524.453	20.082.008	21.606.461
3.2.1.2	Forward Foreign Currency Transactions - Sell		15.645.881	28.855.470	44.501.351	4.542.621	15.060.370	19.602.991
3.2.2	Swap Transactions Related to Foreign Currency and Interest		38.795.586	217.155.406	255.950.992	16.154.911	105.557.527	121.712.438
3.2.2.1	Foreign Currency Swap- Buy		-	116.448.389	116.448.389	2.445.780	56.834.199	59.279.979
3.2.2.2	Foreign Currency Swap- Sell		21.445.586	100.707.017	122.152.603	7.729.131	48.723.328	56.452.459
3.2.2.3	Interest Rate Swap- Buy		8.675.000	-	8.675.000	2.990.000	-	2.990.000
3.2.2.4	Interest Rate Swap- Sell		8.675.000	-	8.675.000	2.990.000	-	2.990.000
3.2.3	Foreign Currency, Interest Rate and Securities Options		5.810.558	118.214.957	124.025.515	1.734.534	116.262.224	117.996.758
3.2.3.1	Foreign Currency Options- Buy		3.515.767	58.572.723	62.088.490	98.267	58.823.960	58.922.227
3.2.3.2	Foreign Currency Options- Sell		2.294.791	59.642.234	61.937.025	1.636.267	57.438.264	59.074.531
3.2.3.3	Interest Rate Options- Buy		-	-	-	-	-	-
3.2.3.4	Interest Rate Options- Sell		-	-	-	-	-	-
3.2.3.5	Securities Options- Buy		-	-	-	-	-	-
3.2.3.6	Securities Options- Sell		-	-	-	-	-	-
3.2.4	Foreign Currency Futures		814.423	781.283	1.595.706	2.818.379	2.742.125	5.560.504
3.2.4.1	Foreign Currency Futures- Buy		-	781.283	781.283	-	2.742.125	2.742.125
3.2.4.2	Foreign Currency Futures- Sell		814.423	-	814.423	2.818.379	-	2.818.379
3.2.5	Interest Rate Futures		-	-	-	-	-	-
3.2.5.1	Interest Rate Futures- Buy		-	-	-	-	-	-
3.2.5.2	Interest Rate Futures- Sell		-	-	-	-	-	-
3.2.6	Other		-	5.445.767	5.445.767	-	-	-
B. CUSTODY AND PLEDGES RECEIVED (IV+V+VI)			**881.688.114**	**185.658.058**	**1.067.346.172**	**646.105.967**	**184.968.961**	**831.074.928**
IV.	**ITEMS HELD IN CUSTODY**		**74.827.292**	**24.670.947**	**99.498.239**	**56.481.403**	**26.638.640**	**83.120.043**
4.1	Customer Fund and Portfolio Balances		26.505.202	14.734.064	41.239.266	26.288.748	16.031.330	42.320.078
4.2	Investment Securities Held in Custody		29.666.078	9.187.649	38.853.727	19.230.693	9.883.379	29.114.072
4.3	Cheques Received for Collection		17.936.678	729.189	18.665.867	10.259.224	704.586	10.963.810
4.4	Commercial Notes Received for Collection		719.334	20.045	739.379	702.738	19.345	722.083
4.5	Other Assets Received for Collection		-	-	-	-	-	-
4.6	Assets Received for Public Offering		-	-	-	-	-	-
4.7	Other Items Under Custody		-	-	-	-	-	-
4.8	Custodians		-	-	-	-	-	-
V.	**PLEDGES RECEIVED**		**62.271.405**	**43.010.480**	**105.281.885**	**56.441.455**	**43.754.126**	**100.195.581**
5.1	Marketable Securities		2.023.388	9.780.205	11.803.593	1.091.470	12.246.731	13.338.201
5.2	Guarantee Notes		176.743	-	176.743	103.727	-	103.727
5.3	Commodity		31.250	1.120.119	1.151.369	31.250	1.088.947	1.120.197
5.4	Warranty		-	-	-	-	-	-
5.5	Immovables		3.700.977	25.003.074	28.704.051	3.669.140	26.823.012	30.492.152
5.6	Other Pledged Items		56.339.047	7.107.082	63.446.129	51.545.868	3.595.436	55.141.304
5.7	Pledged Items - Depository		-	-	-	-	-	-
VI.	**ACCEPTED BILL, GUARANTEES AND WARRANTEES**		**744.589.417**	**117.976.631**	**862.566.048**	**533.183.109**	**114.576.195**	**647.759.304**
	TOTAL OFF_BALANCE SHEET COMMITMENTS (A+B)		**981.562.458**	**635.718.143**	**1.617.280.601**	**721.188.735**	**504.021.625**	**1.225.210.360**

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

FİBABANKA A.Ş. AND ITS SUBSIDIARIES

CONSOLIDATED STATEMENT OF PROFIT OR LOSS FOR THE PERIOD ENDED 1 JANUARY 2026 - 31 MARCH 2026

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

	INCOME AND EXPENSE ITEMS	Footnotes	CURRENT PERIOD (01/03/2026-31/03/2026)	PRIOR PERIOD (01/01/2025-31/03/2025)
I.	**INTEREST INCOME**	**(5.IV.1)**	**12.445.815**	**9.724.405**
1.1	Interest on Loans	(5.IV.1)	9.509.002	7.017.159
1.2	Interest on Reserve Deposits		826.229	799.166
1.3	Interest on Banks	(5.IV.1)	295.237	522.487
1.4	Interest on Money Market Placements		191.879	47.418
1.5	Interest on Marketable Securities Portfolio	(5.IV.1)	1.570.347	1.333.301
1.5.1	Financial Assets Measured at Fair Value Through Profit or Loss		29.026	10.980
1.5.2	Financial Assets Measured at Fair Value Through Other Comprehensive Income		1.123.650	1.001.865
1.5.3	Financial Assets Measured at Amortized Cost		417.671	320.456
1.6	Financial Lease Income		-	-
1.7	Other Interest Income		53.121	4.874
II.	**INTEREST EXPENSE (-)**		**6.420.832**	**7.112.400**
2.1	Interest on Deposits	(5.IV.2)	5.729.382	6.363.560
2.2	Interest on Funds Borrowed	(5.IV.2)	18.341	12.178
2.3	Interest on Money Market Placements		178.987	341.050
2.4	Interest on Securities Issued	(5.IV.2)	405.102	357.513
2.5	Interest on Leasing Expenses		44.201	35.299
2.6	Other Interest Expenses		44.819	2.800
III.	**NET INTEREST INCOME (I - II)**		**6.024.983**	**2.612.005**
IV.	**NET FEES AND COMMISIONS INCOME**		**1.200.125**	**924.329**
4.1	Fees and Commisions Received		1.435.547	1.142.593
4.1.1	Non-cash Loans		3.928	3.885
4.1.2	Other	(5.IV.12)	1.431.619	1.138.708
4.2	Fees and Commisions Paid (-)		235.422	218.264
4.2.1	Non-cash Loans		201	176
4.2.2	Other	(5.IV.12)	235.221	218.088
V	**DIVIDEND INCOME**	**(5.IV.3)**	**-**	**310.000**
VI.	**TRADING INCOME / LOSS (Net)**	**(5.IV.4)**	**(442.487)**	**420.106**
6.1	Trading Gain / Loss on Securities		401.282	270.863
6.2	Gain / Loss on Derivative Financial Transactions		5.433.100	906.954
6.3	Foreign Exchange Gain / Loss		(6.276.869)	(757.711)
VII.	**OTHER OPERATING INCOME**	**(5.IV.5)**	**1.584.709**	**672.478**
VIII.	**TOTAL OPERATING INCOMEI (III+IV+V+VI+VII)**		**8.367.330**	**4.938.918**
IX.	**EXPECTED CREDIT LOSS (-)**	**(5.IV.6)**	**1.951.739**	**946.218**
X.	**OTHER PROVISION EXPENSES (-)**	**(5.IV.6)**	**123.000**	**7.141**
XI.	**PERSONNEL EXPENSES (-)**		**1.834.775**	**1.238.268**
XII.	**OTHER OPERATİNG EXPENSES (-)**	**(5.IV.7)**	**1.526.393**	**1.047.490**
XIII.	**NET OPERATING INCOME / LOSS (VIII-IX-X-XI-XII)**		**2.931.423**	**1.699.801**
XIV.	**AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER**		**-**	**-**
XV.	**INCOME FROM INVESTMENTS UNDER EQUITY ACCOUNTING**		**106.988**	**51.400**
XVI.	**GAIN / LOSS ON NET MONETARY POSITION**		**-**	**-**
XVII.	**P/L BEFORE TAXES FROM CONTINUING OPERATIONS (XIII+...+XVI)**	**(5.IV.8)**	**3.038.411**	**1.751.201**
XVIII.	**TAX PROVISION FOR CONTINUING OPERATIONS (±)**	**(5.IV.9)**	**(724.349)**	**(402.745)**
18.1	Current Tax Provision		(3.524.054)	(167.939)
18.2	Deferred Tax Expense Effect (+)		(117.430)	(334.371)
18.3	Deferred Tax Income Effect (-)		2.917.135	99.565
XIX.	**NET PROFIT / LOSS FROM CONTINUING OPERATIONS (XVII±XVIII)**	**(5.IV.10)**	**2.314.062**	**1.348.456**
XX.	**INCOME FROM DISCONTINUED OPERATIONS**		**-**	**-**
20.1	Income From Non-current Assets Held for Sale		-	-
20.2	Profit from Sales of Associates, Subsidiaries and Joint Ventures		-	-
20.3	Income From Other Discontinued Operations		-	-
XXI.	**EXPENSES FROM DISCONTINUED OPERATIONS (-)**		**-**	**-**
21.1	Expenses on Non-current Assets Held for Sale		-	-
21.2	Losses from Sales of Associates, Subsidiaries and Joint Ventures		-	-
21.3	Expenses From Other 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	Deferred Tax Expense Effect (+)		-	-
23.3	Deferred Tax Income Effect (-)		-	-
XXIV.	**NET PROFIT / LOSS FROM DISCONTINUED OPERATIONS (XXII-XXIII)**		**-**	**-**
XXV.	**NET PROFIT / LOSS (XIX+XXIV)**	**(5.IV.11)**	**2.314.062**	**1.348.456**
25.1	Group Profit/Loss		2.313.572	1.347.984
25.2	Minority Interest		490	472
	Earnings per share		0,01704	0,00993

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

CONSOLIDATED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE PERIOD ENDED 1 JANUARY 2026 - 31 MARCH 2026

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

		CURRENT PERIOD (01/03/2026-31/03/2026)	PRIOR PERIOD (01/03/2025-31/03/2025)
I.	**CURRENT PERIOD PROFIT / LOSS**	**2.314.062**	**1.348.456**
II.	**OTHER COMPREHENSIVE INCOME**	**(430.637)**	**(489.515)**
2.1	**Not Reclassified Through Profit or Loss**	**122.305**	**(227.244)**
2.1.1	Property and Equipment Revalution Increase/Decrease	-	-
2.1.2	Intangible Assets Revalution Increase/Decrease	-	-
2.1.3	Defined Benefit Pension Plan Remeasurements Gain/Loss	394	178
2.1.4	Other Comprehensive Income Items Not Reclassified Through Profit or Loss	122.029	(227.369)
2.1.5	Tax Related Other Comprehensive Income Items Not Reclassified Through Profit or Loss	(118)	(53)
2.2	**Reclassified Through Profit or Loss**	**(552.942)**	**(262.271)**
2.2.1	Foreign Currency Conversion Differences	-	-
2.2.2	Valuation and/or Reclassification Income/Expense of Financial Assets Measured at Fair Value Through Other Comprehensive Income	(779.475)	(377.294)
2.2.3	Cash Flow Hedge Income/Loss	-	-
2.2.4	Foreign Net Investment Hedge Income/Loss	-	-
2.2.5	Other Comprehensive Income Items Reclassified Through Profit or Loss	(7.827)	(39)
2.2.6	Tax Related Other Comprehensive Income Items Reclassified Through Profit or Loss	234.360	115.062
III.	**TOTAL COMPREHENSIVE INCOME (I+II)**	**1.883.425**	**858.941**

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

CONSOLIDATED STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY FOR THE PERIOD ENDED 1 JANUARY 2026 - 31 MARCH 2026

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

						Other Accumulated Comprehensive Income or Expense That Will Not Be Reclassified in Profit and Loss			Other Accumulated Comprehensive Income or Expense That Will Be Reclassified in Profit and Loss								
	STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY	Paid-in Capital	Share Premium	Share Certificate	Other Capital Reserves	1	2	3	4	5	6	Profit Reserves	Prior Period Net Income / Loss	Current Period Net Income / Loss	Total Equity Excluding Minority Interests	Minority Interests	Total Equity
	PRIOR PERIOD (31/03/2025)																
I.	**Balances at beginning of the period**	1.357.723	128.678	-	100.000	-	(107.527)	250.521	-	(259.491)	(3.648)	7.688.716	249.613	6.362.232	15.766.817	3.382	15.770.199
II.	**Correction made as per TAS 8**	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.1	Effect of corrections	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.2	Effect of changes in accounting policies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
III.	**Adjusted balances at beginning of the period (I+II)**	1.357.723	128.678	-	100.000	-	(107.527)	250.521	-	(259.491)	(3.648)	7.688.716	249.613	6.362.232	15.766.817	3.382	15.770.199
IV.	**Total Comprehensive Income**	-	-	-	-	-	125	(227.369)	-	(260.266)	(2.005)	-	-	1.347.984	858.469	472	858.941
V.	**Capital Increase in Cash**	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VI.	**Capital Increase through Internal Reserves**	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VII.	**Capital reserves from inflation adjustments to paid-in capital**	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VIII.	**Convertible Bonds**	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
IX.	**Subordinated Debt**	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
X.	**Increase/Decrease by Other Changes**	-	-	-	-	-	-	-	-	-	-	-	(9.931)	-	(9.931)	-	(9.931)
XI.	**Profit distribution**	-	-	-	-	-	-	-	-	-	-	5.131.438	338.185	(6.362.232)	(892.609)	-	(892.609)
11.1	Dividends	-	-	-	-	-	-	-	-	-	-	-	-	(892.609)	(892.609)	-	(892.609)
11.2	Transfers to reserves	-	-	-	-	-	-	-	-	-	-	5.131.438	-	(5.131.438)	-	-	-
11.3	Others	-	-	-	-	-	-	-	-	-	-	-	338.185	(338.185)	-	-	-
	Balances at the end of the period (III+IV+......+X+XI)	1.357.723	128.678	-	100.000	-	(107.402)	23.152	-	(519.757)	(5.653)	12.820.154	577.867	1.347.984	15.722.746	3.854	15.726.600
	CURRENT PERIOD (31/03/2026)																
I.	**Prior period ending balance**	1.357.723	128.678	-	100.000	-	(133.549)	(223.906)	-	1.144	(3.495)	12.820.156	855.130	6.077.961	20.979.842	5.179	20.985.021
II.	**Correction made as per TAS 8**	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.1	Effect of corrections	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.2	Effect of changes in accounting policies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
III.	**Adjusted balance (I+II)**	1.357.723	128.678	-	100.000	-	(133.549)	(223.906)	-	1.144	(3.495)	12.820.156	855.130	6.077.961	20.979.842	5.179	20.985.021
IV.	**Total Comprehensive Income**	-	-	-	-	-	276	122.029	-	(545.268)	(7.674)	-	-	2.313.572	1.882.935	490	1.883.425
V.	**Capital increase in cash**	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VI.	**Capital increase through internal reserves**	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VII.	**Capital reserves from inflation adjustments to paid-in capital**	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VIII.	**Convertable Bonds**	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
IX.	**Subordinated Debt**	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
X.	**Increase / decrease due to other changes (**)**	-	-	-	-	-	-	-	-	-	-	-	(8.344)	-	(8.344)	-	(8.344)
XI.	**Profit Distribution**	-	-	-	-	-	-	-	-	-	-	4.832.913	103.653	(6.077.961)	(1.141.395)	-	(1.141.395)
11.1	Dividends	-	-	-	-	-	-	-	-	-	-	-	-	(1.141.395)	(1.141.395)	-	(1.141.395)
11.2	Transfers to reserves	-	-	-	-	-	-	-	-	-	-	4.832.913	-	(4.832.913)	-	-	-
11.3	Other	-	-	-	-	-	-	-	-	-	-	-	103.653	(103.653)	-	-	-
	Balances at the end of the period (III+IV+......+X+XI)	1.357.723	128.678	-	100.000	-	(133.273)	(101.877)	-	(544.124)	(11.169)	17.653.069	950.439	2.313.572	21.713.038	5.669	21.718.707

1. Tangible and intangible asset revaluation reserve
2. Accumulated gains/losses on remeasurement of defined benefit plans
3. Other (other comprehensive income of associates and joint ventures accounted for using equity method that will not be reclassified to profit or loss and other comprehensive income that will not be reclassified to profit or loss.
4. Exchange differences on transition,
5. Accumulated gains (losses) due to revolution and/ or reclassification of financial assets measured at fair value through other comprehensive income,
6. Other (accumulated gains or losses on cash flow hedge, other comprehensive income of associates and joint ventures accounted for using equity method that will be reclassified to profit or loss and other accumulated amounts of other comprehensive income that will be reclassified to profit or loss)

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

CONSOLIDATED STATEMENT OF CASH FLOWS FOR THE PERIOD ENDED 1 JANUARY 2026 – 31 MARCH 2026

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

		Footnotes	CURRENT PERIOD (01/01/2026 - 31/03/2026)	PRIOR PERIOD (01/01/2025 - 31/03/2025)
A.	**CASH FLOWS FROM BANKING OPERATIONS**			
1.1	**Operating profit before changes in operating assets and liabilities**		**5.342.410**	**3.614.250**
1.1.1	Interest received (+)		12.324.524	10.048.920
1.1.2	Interest paid (-)		(6.031.499)	(7.187.394)
1.1.3	Dividend received (+)		-	310.000
1.1.4	Fees and commision received (+)		1.463.002	1.134.189
1.1.5	Other income (+)		9.307.524	2.203.950
1.1.6	Collections from previously written off loans and other receivables (+)		432.779	229.761
1.1.7	Cash payments to personnel and service suppliers (-)		(3.386.233)	(2.144.702)
1.1.8	Taxes paid (-)		(120.520)	289.781
1.1.9	Other (+/-)	(5.VI.3)	(8.647.167)	(1.270.255)
1.2	**Changes in Operating Assets and Liabilities**		**4.288.307**	**963.830**
1.2.1	Net (increase) / decrease in financial assets at fair value through profit or loss (+/-)		(497.410)	(1.729.101)
1.2.2	Net (increase) / decrease in due from banks (+/-)		(15.106.945)	(411.594)
1.2.3	Net (increase) / decrease in loans (+/-)		(12.889.185)	(3.466.313)
1.2.4	Net (increase) / decrease in other assets (+/-)	(5.VI.3)	(1.166.009)	(478.946)
1.2.5	Net (increase) / decrease in bank deposits (+/-)		(963.512)	(2.463.293)
1.2.6	Net (increase) / decrease in other deposits (+/-)		26.745.704	9.050.897
1.2.7	Net (increase) / decrease in financial liabilities at fair value through profit or loss (+/-)		-	-
1.2.8	Net (increase) / decrease in funds borrowed (+/-)		217.741	152.676
1.2.9	Net (increase) / decrease in matured payables (+/-)		-	-
1.2.10	Net (increase) / decrease in other liabilities (+/-)	(5.VI.3)	7.947.923	309.504
I.	**Net Cash Provided from Banking Operations (+/-)**		**9.630.717**	**4.578.080**
B.	**CASH FLOWS FROM INVESTMENT ACTIVITIES**		**-**	**-**
II.	**Net Cash Flow Provided from Investment Activities (+/-)**		**738.392**	**(5.598.729)**
2.1	Cash paid for the purchase of associates, subsidiaries and joint ventures (-)		-	38.000
2.2	Cash obtained from the sale of associates, subsidiaries and joint ventures (+)		-	-
2.3	Cash paid for the purchase of tangible and intangible assets (-)		(124.219)	(106.496)
2.4	Cash obtained from the sale of tangible and intangible assets (+)		27.922	3.443
2.5	Cash paid for the purchase of financial assets at fair value through other comprehensive income (-)		(1.629.094)	(5.365.777)
2.6	Cash obtained from the sale of financial assets at fair value through other comprehensive income (+)		-	-
2.7	Cash paid for the purchase of financial assets at amortised cost (-)		(2.212.997)	(587.757)
2.8	Cash obtained from the sale of financial assets at amortised cost (+)		4.856.546	648.753
2.9	Other (+/-)	(5.VI.3)	(179.766)	(228.895)
C.	**CASH FİOWS FROM FINANCING ACTIVITIES**		**-**	**-**
III.	**Net Cash Provided from Financing Activities (+/-)**		**(44.201)**	**(953.717)**
3.1	Cash obtained from funds borrowed and securities issued (+)		-	-
3.2	Cash outflow from funds borrowed and securities issued (-)		-	(30.065)
3.3	Equity instruments issued (+)		-	-
3.4	Dividends paid (-)		-	(892.609)
3.5	Payments for financial leases liabilities (-)		(44.201)	(35.299)
3.6	Other (+/-)		-	4.256
IV.	**Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents (+/-)**	**(5.VI.3)**	**572.505**	**4.087.981**
V.	**Net Increase (Decrease) in Cash and Cash Equivalents (I+II+III+IV)**		**10.897.413**	**2.113.615**
VI.	**Cash and Cash Equivalents at the Beginning of the Period (+)**		**25.104.692**	**19.025.996**
VII.	**Cash and Cash Equivalents at the End of the Period (V+VI)**	**(5.VI.1)**	**36.002.105**	**21.139.611**

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

SECTION THREE

ACCOUNTING PRINCIPLES

I. Explanations on the basis of presentation

1. Preparation of the financial statements and the accompanying footnotes in accordance with Turkish Accounting Standards and the Communiqué on Principles and Procedures on the Accounting Practice and Documentation of Banks

The Group prepares its financial statements in accordance with the BRSA Accounting and Reporting Regulation which includes the regulation on "The Procedures and Principles Regarding Banks' Accounting Practices and Maintaining Documents" published in the Official Gazette dated 1 November 2006 with No. 26333, and other regulations on accounting records of banks published by the Banking Regulation and Supervision Agency ("BRSA") and circulars and pronouncements published by the BRSA 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.

The consolidated financial statements are prepared on the historical cost basis, except for financial assets and liabilities measured at fair value and investments in subsidiaries accounted for using the equity method.

2. Accounting policies and valuation principles applied in preparation of consolidated financial statements

The accounting policies and valuation principles used in the preparation of the financial statements are explained in Notes II and XXIX below.

3. Other

According to "TAS 29 Financial Reporting in Hyperinflation Economies", businesses whose functional currency is the currency of a hyperinflation economy report their financial statements according to the purchasing power of money at the end of the reporting period. Public Oversight Accounting and Auditing Standards Authority ("POA"), with its announcement dated 23 November 2023, entities applying The Turkish Financial Reporting Standards (TFRSs) are required to present their financial statements by adjusting for the impact of inflation for the annual reporting period ending on or after 31 December 2023, in accordance with the accounting principles specified in TAS 29 Financial Reporting in Hyperinflation Economies. In the same announcement, it was stated that institutions or organizations authorized to regulate and supervise in their respective scope might determine different transition dates for the implementation of inflation accounting, and in this context, Banking Regulation and Supervision Agency (BRSA) announced that financial statements of banks, financial leasing, factoring, financing, savings financing and asset management companies as of 31 December 2023 would not be subject to the inflation adjustment in accordance with BRSA Board decision on 12 December 2023. BRSA also announced that banks, financial leasing, factoring, financing, savings financing and asset management companies are required to apply inflation adjustment as of 1 January 2026 in accordance with BRSA Board decision on 11 January 2024. Based on this, "TAS 29 Financial Reporting in Hyperinflation Economies" has not been applied in the consolidated financial statements as of 31 March 2026. In accordance with the BRSA's Board decision dated 5 December 2024, it was decided that banks and financial leasing, factoring, financing, savings financing and asset management companies will not apply inflation accounting in 2025. Accordingly, TAS 29 "Financial Reporting in Hyperinflation Economies" has not been applied in the Bank's financial statements for the period ended 31 March 2026.

The differences between the accounting principles and standards determined by the BRSA Accounting and Reporting Legislation and Turkish Accounting Standards, and the generally accepted accounting principles in the countries where the accompanying consolidated financial statements are to be distributed, excluding those regulated under the BRSA Legislation, as well as the effects of these differences with International Financial Reporting Standards (IFRS), have not been quantified in the accompanying consolidated financial statements. Accordingly, the accompanying consolidated financial statements are not intended to present the financial position, results of operations and changes in financial position and cash flows in accordance with the accounting principles generally accepted in such countries and IFRS.

In February 2019, POA published TFRS 17, a comprehensive new accounting standard for insurance contracts covering recognition and measurement, presentation and disclosure. With the announcement made by the POA, the mandatory effective date of the Standard has been postponed to accounting periods beginning on or after 1 January 2026. Accordingly, the Group has not applied the relevant standard in its consolidated financial statements for its subsidiaries, HDI Fiba Emeklilik ve Hayat A.Ş. and Fiba Sigorta A.Ş.

TFRS 17 introduces a model that both measures insurance contract liabilities at their current balance sheet value and recognizes profit over the period in which the services are provided.

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

II. Explanations on the usage strategy of financial instruments and on foreign currency transactions

1. Usage strategy of the financial instruments

The major factor in managing interest rate and liquidity risk at the balance sheet is parallel movement of assets and liabilities.

Exchange rate risk, interest rate risk and liquidity risk are controlled and measured by various risk management systems, and the balance sheet is managed under the limits set by these systems and the limits legally required. Value at risk models are used for this purpose.

Purchase-sale transactions of short and long-term financial instruments are realized within predetermined risk limits that are allowed for the purpose of increasing risk-free return on capital.

The foreign currency position is carried based on a currency basket to minimize the foreign exchange risk.

Foreign currency net position is monitored within legal limits.

2. Foreign currency transactions

2.1 Foreign currency exchange rates used in converting transactions denominated in foreign currencies and their presentation in the financial statements

The Group recognizes the foreign currency transactions in accordance with TAS 21 "The Effects of Changes in Foreign Exchange Rates". Foreign exchange gains and losses arising from the foreign currency transactions are converted into Turkish Lira by using the exchange rates at the date of the transaction and recognized in accounting records. At the end of the periods, foreign currency assets and liabilities are converted into Turkish Lira by using the foreign currency exchange rates of the Bank and the related currency conversion differences are recognized as foreign exchange gains and losses.

As at the end of the related periods, the Bank's foreign currency exchange rates are as follows in full TL:

	31 March 2026	31 December 2025
US Dollar	44,3961	42,8457
Euro	50,9294	50,2859

III. Explanations on consolidated subsidiaries and associates

1. Subsidiaries

Fiba Portföy Yönetimi A.Ş. ("Fiba Portföy") and Fiba Yatırım Menkul Değerler A.Ş. ("Fiba Yatırım"); the subsidiaries of the Bank were consolidated by using full consolidation method in the consolidated financial statements dated 31 March 2026.

The scope of activity of Fiba Yatırım Menkul Değerler A.Ş. is to engage in Capital Market activities in accordance with the CMB and relevant legislation. It was announced that it was registered on 3 January 2025.

The purpose of Fiba Yatırım is to perform brokerage activities on securities, negotiable instruments other than securities, and documents representing financial values or containing the financial obligations of the issuer.

Capital Markets Board ("CMB") approved Fiba Portföy's licence application for portfolio management activity and the licence numbered PYŞ. PY 56/1267 and dated 12 December 2013 was assigned to Fiba Portföy.

The objective of Fiba Portföy is to manage portfolios consisting of financial assets as a representative by entering into portfolio management contracts in accordance with CMB laws and relevant regulation and also to perform capital markets operations. Besides, Fiba Portföy can manage the portfolios of local and foreign investment funds, investment trusts, local/foreign real persons, brokerage companies and other similar legal entities within the context of the related regulation as portfolio management activities. On the condition that, the requirements of the Capital Markets regulations are fulfilled and necessary approvals and licences from the Capital Markets Board are obtained; Fiba Portföy can also perform investment advisory services, market consultancy in Borsa İstanbul A.Ş. Emerging Companies Market, and intermediary services for the trading of investment fund certificates. The Bank owns 99% of the equity of Fiba Portföy whose headquarters is located in Istanbul.

According to full consolidation method, the subsidiary's 100% of assets, liabilities, revenues, expenditures and off-balance sheet liabilities were combined with the Parent Bank's assets, liabilities, revenues, expenditures and off-balance sheet liabilities. Book value of the investment in the Group's subsidiary and the portion of the cost of subsidiary's capital belonging to the Group are eliminated. All intragroup balances and income and expenses relating to transactions between the Bank and its subsidiary are eliminated in full consolidation. Minority shares in the net income of consolidated subsidiary determined the net income of the Group and were presented as a separate item in the statement of profit or loss. Minority shares were presented under equity in the consolidated financial statements.

III. Explanations on consolidated subsidiaries and associates (continued)

2. Associates

An associate is a domestic or foreign entity which the Parent Bank participates in its capital and over which it has a significant influence but no control. Significant influence is the power to participate in the financial and operating policy of the investee.

If the Parent Bank holds qualified shares in the associate, it is presumed that the Parent Bank has significant influence unless otherwise demonstrated. A substantial or majority ownership by another investor does not necessarily preclude the Parent Bank from having significant influence.

Qualified share is the share that directly or indirectly constitutes ten or more than ten percent of an entity's capital or voting rights and irrespective of this requirement, possession of privileged shares giving right to appoint members of board of directors.

Equity method is a method of accounting whereby the book value of the investor's share capital in the subsidiary or the joint venture is either added to or subtracted in proportion with investor's share from the change in the subsidiary's or joint venture's equity within the period. The method also foresees that profit will be deducted from the subsidiaries' or joint venture's recalculated value accordingly.

The financial subsidiaries of the Bank, HDI Fiba Emeklilik ve Hayat A.Ş. and Fiba Sigorta A.Ş., are accounted for in accordance with the equity method in the consolidated financial statements complying with the the "Communiqué on the Preparation of Consolidated Financial Statements of the Banks".

Fiba Emeklilik ve Hayat A.Ş. started its acitivities in health and personal accident insurance in January 2013, reinsurance operations related to these insurances in July 2013 and pension activities in December 2013. As of 20 December 2022, 8.000.000 shares representing 40% of Fiba Emeklilik ve Hayat A.Ş.'s capital share was transferred to Fibabanka A.Ş by Fiba Holding A.Ş for TL 746.588. After the sale of the remaining 60% of the shares to HDI Sigorta A.Ş. by Fiba Holding, the title of the company was changed as HDI Fiba Emeklilik ve Hayat A.Ş.

In December 2022, HDI Sigorta A.Ş. and Fibabanka A.Ş. established Fiba Sigorta A.Ş. to operate in the elementary insurance branches with a 50% - 50% partnership share. The bank's participation amount is TL 110.000.

IV. Explanations on forward transactions, options and derivative instruments

The Parent Bank's derivative transactions mainly consist of currency swaps, interest rate swaps, currency options and currency forward purchase/sale contracts. The Parent Bank does not have any embedded derivatives separated from the host contract.

The Bank's derivative instruments are classified as "Derivative Financial Assets Measured at Fair Value Through Profit and Loss" or "Derivative Financial Assets Measured at Fair Value through Other Comprehensive Income" in accordance with "TFRS 9". In choosing accounting policy, TFRS 9 gives the option to postpone the acceptance of TFRS 9 financial hedging accounting and continue using TAS 39 financial hedging accounting. In accordance with this, Bank is continuing to use TAS 39 for financial hedging accounts.

The liabilities and receivables arising from derivative transactions are recorded as off-balance sheet items at their contractual values.

Derivative transactions are measured at their fair values subsequent to their acquisition. In accordance with the classification of derivative financial instruments, if the fair value is positive, the amount is classified as "Derivative Financial Assets at Fair Value Through Profit or Loss" or "Derivative Financial Assets at Fair Value Through Other Comprehensive Income", if the fair value is negative, the amount is classified as "Derivative Financial Liabilities at Fair Value Through Profit or Loss" or "Derivative Financial Liabilities at Fair Value Through Other Comprehensive Income". The fair value differences of derivative financial instruments are recognized in the statement of profit or loss under trading profit/loss line as profit/loss from derivative financial transactions.

IV. Explanations on forward transactions, options and derivative instruments (continued)

Explanations on derivative financial instruments held for hedging

The Parent Bank can enter into cross currency swap transactions in order to hedge the change in fair values of fixed-rate financial instruments. While applying fair value hedge accounting, the changes in fair values of hedging instrument and hedged item are recognised in statement of profit or loss.

If the hedging is effective, the changes in fair value of the hedged item, which is fixed rate TL denominated loans, are presented in statement of financial position together with the hedged item. Subsequently, derivative transactions are valued at their fair values and the changes in their fair values are recorded on balance sheet under “Derivative Financial Assets at Fair Value Through Profit or Loss” or “Derivative Financial Liabilities at Fair Value Through Profit or Loss”, respectively depending on the fair values being positive or negative. Fair value changes are recorded under statement of profit or loss.

The Parent Bank performs effectiveness tests at the beginning of the hedge accounting period and at each reporting period.

The hedge accounting is discontinued when the hedging instrument expires, is exercised, sold or no longer effective. When discontinuing fair value hedge accounting, the cumulative fair value changes in carrying value of the hedged item arising from the hedged risk are amortized to statement of profit or loss over the life of the hedged item from that date of the hedge accounting is discontinued. The Bank has no derivative financial assets held for hedging purposes as of 31 March 2026 (31 December 2025: None).

V. Explanations on interest income and expenses

Interest income and expenses are recognized on accrual basis by using internal rate of return for financial assets and liabilities with given future cash payments and collections.

VI. Explanations on fees and commission income and expenses

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 Contracts with Customers”. Except for certain fees related to certain banking transactions are recognized when the related services are provided, fees and commissions received or paid, and other fees and commissions paid to financial institutions are accounted on accrual basis throughout the service period.

VII. Explanations on financial assets

Financial assets include cash on hand, contractual rights to receive cash or another financial asset from the counterparty or the right to exchange of financial instruments or equity instrument transactions of the counterparty. Financial assets are classified into three groups as financial assets at fair value through profit or loss, financial assets at fair value through other comprehensive income and financial assets measured at amortized cost.

1. Financial assets at fair value through profit or loss

Financial assets at fair value through profit or loss are financial assets other than the ones that are managed with business model that aims to hold to collect contractual cash flows or business model that aims to collect both the contractual cash flows and cash flows arising from the sale of the assets; and if the contractual terms of the financial asset do not lead to cash flows representing solely payments of principal and interest at certain date; that are either acquired for generating a profit from short term fluctuations in prices or are financial assets included in a portfolio aiming to short-term profit making. Financial assets at the fair value through profit or loss are initially recognized at fair value and remeasured at their fair value after recognition. All gains and losses arising from these valuations are reflected in the statement of profit or loss.

Loans measured at fair value through profit or loss are subject to valuation in accordance with fair value principles and profit or losses, emerging as a result of valuation, are recognized under profit/loss accounts.

VII. Explanations on financial assets (continued)

2. Financial assets measured at fair value through other comprehensive income

Financial assets are measured at fair value through other comprehensive income if financial asset is held within a business model whose objective is achieved by both collecting contractual cash flows and selling financial assets and contractual terms of the financial asset give rise on specified dates to cash flows that are solely payments of principal and interest on principal amount outstanding.

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

Equity securities, which are classified as financial assets at fair value through other comprehensive income are measured at fair value. However, in some exceptional cases, cost may be an appropriate estimation method for determining fair value. The cost is estimated to be the case fair value is reflected in the best way possible.

In addition, the Bank's securities portfolio includes government bonds indexed to consumer prices (CPI), which are classified as financial assets at fair value through other comprehensive income. These securities are accounted based on their fair values. The amortized cost of these securities are measured and recognized using the effective interest method, based on an index calculated by taking into account the real coupon rates, the reference inflation index at the issuance date.

As of 1 January 2024, the Bank has started to classify a portion of its newly disbursed short-term loans as Financial Assets Measured at Fair Value through Other Comprehensive Income due to the change in the business model whose objective is achieved by both collecting contractual cash flows and selling these loans. The amount of these loans is TL 19.030.520 and is presented in the "Other Financial Assets" line under " Financial Assets Measured at Fair Value through Other Comprehensive Income " in the financial statements.

3. Financial assets measured at amortized cost

If the financial asset is held within the scope of a business model that aims to collect contractual cash flows and the contractual terms of the financial asset lead to cash flows that include only principal and interest payments arising from the principal balance on certain dates, the financial asset is classified as a financial asset measured at amortized cost.

Financial assets measured at amortized cost are initially recognized at acquisition cost, which includes transaction costs reflecting their fair value, and are subsequently measured at amortized cost using the effective interest rate method. Interest income from such financial assets is recognized in the statement of profit or loss.

In addition, the Bank’s securities portfolio includes consumer price indexed government bonds (“CPI”) that are classified as financial assets measured at amortized cost. These securities are accounted for using the effective interest rate method based on an index calculated by considering the real coupon rate, the reference inflation index at the issuance date.

4. Loans

Loans are financial assets generated by providing cash, commodity or service to the borrower. These loans and receivables are recorded by acquisition cost reflecting fair value and afterwards measured at amortized cost by using effective interest rate (internal rate of return) method. Fees and other costs paid for the assets taken as collateral for those loans are not recognized as cost of operation and accounted in expense accounts. Bank’s loans are presented in “Financial Assets Measured at Amortized Cost” and “Financial Assets at Fair Value Through Other Comprehensive Income”.

VIII. Explanations on expected credit loss

The Parent Bank recognizes expected credit loss allowance for financial assets measured at amortized cost and measured at fair value through other comprehensive income.

As of 1 January 2018, the Bank recognizes provisions for impairment in accordance with TFRS 9 requirements according to the “Regulation on the Procedures and Principles for Classification of Loans by Banks and Provisions to be set aside” published in the Official Gazette dated 22 June 2016 numbered 29750.

The expected credit loss estimates are required to be unbiased, probability-weighted and include supportable information about past events, current conditions, and forecasts of future economic conditions. Expected credit loss is calculated by using following components: “Exposure at Default”, “Probability of Default” and “Loss Given Default”

VIII. Explanations on expected credit loss (continued)

These financial assets are divided into three categories depending on the gradual increase in credit risk observed since their initial recognition:

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 Stage 2. 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 expected credit losses are recognized.

As part of TFRS 9, expected credit loss models are improved in process of exposure at default, probability of default and loss given default. These models are formed by taking into consideration internal ratings systems, past data and prospective expectations and considering below factors;

- Costumer type (individual and corporate)
- Ratings used as part of internal ratings systems (for corporate segment)
- Vintage Analysis (for individual segment)
- Product type
- Collaterals
- Collection period
- Exposure at default
- Time passed since loan disbursement
- Time to maturity

In default rate modeling, vintage analysis is used for individual customers, while internal rating-based models are used for corporate customers. Vintage analysis is broken down by product (consumer, vehicle, housing, etc.), and the internal rating model includes different sub-segments considering turnover and bank limit information. Based on turnover and limit information, companies are classified into four sub-model segments: M1, M2, M3, and M4. Companies with turnover up to 20 million TL are defined as M1, those up to 100 million TL as M2, those up to 500 million TL as M3, and those with turnover above 500 million TL as M4.

If the existing provision model is not able to reflect the situation, individual assessment is possible by using the cash flows expectations of Credits Monitoring and Collection Department.

Exposure at Default: Expresses the exposure amount when debtor defaults. It accounts along with the maturity of the borrower. The amount of additional risk that may occur in case of default is added to the amount of risk and included in the calculations by using the credit conversion rates (CCR) for irrevocable commitments.

Probability of Default: Refers to the probability of default due to the inability of the debtor to fulfill its obligations. 12-month or lifetime estimation is performed according to whether there is an increase in credit risk or not.

Loss Given Default: In the default of the borrower, it is calculated as the expected credit loss to exposure at default. Loss given default models include inputs such as product type, customer segment, collateral structure, customer payment performance.

Macroeconomics Factors: Macroeconomics indicators are taken into account in determining the probability of default component in the expected credit loss calculation. Future macroeconomics forecasts are reflected in the expected credit loss calculations using more than one scenario.

While macroeconomics information is included in calculations, models and model estimations reflecting the relationships between model risk parameters and macroeconomics variables are taken into consideration. The main macroeconomics indicators that make up these estimation models are the Gross Domestic Product (GDP) growth rate and the unemployment rate. According to segmentation based on turnover and limit, Unemployment rate and Gross Domestic Product (GDP) growth rates are used with different model coefficients. Macroeconomics estimation models include more than one scenario and the related scenarios are taken into account in the expected credit loss calculations.

Future expectations are determined based on 2 scenarios, base and negative. Each scenario has predetermined weights, and the final provisions are calculated by weighting on these probabilities.

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

VIII. Explanations on expected credit loss (continued)

The Bank calculates expected credit losses for macroeconomic estimation with a forward looking perspective with two scenarios, base and negative, according to current economic conditions, Medium Term Program (MTP) and expert opinions. The macroeconomic value estimates taken into account are presented below;

	Base Scenario		Negative Scenario	
	Growth	Unemployment	Growth	Unemployment
1st year	3,30%	8,50%	2,90%	9,00%
2nd year	3,80%	8,40%	3,50%	9,30%
3rd year	4,30%	8,20%	3,90%	9,30%

Calculation of Expected Loss Period: In determining the lifetime expected credit loss, the period in which the Bank will be exposed to credit risk is taken into consideration. Behavioural maturity analysis was performed on credit cards and overdraft accounts. The maximum period for which credit losses are to be recognized, except for credit cards and other revolving loans, is the contractual life of the financial instrument unless a legal right is required to recall the loan.

Significant Increase in Credit Risk: Due to the significant increase in credit risk, the Bank performs quantitative and qualitative assessments to determine the financial assets to be classified as Stage 2 (Significant Increase in Credit Risk).

Within the scope of the quantitative assessments made for the corporate segment, the Bank compares the change between the starting date and the date of the report by taking into account the time passed since the opening date. In order to make this comparison, the Bank specifies threshold values to determine which changes are accepted as significant change. The decision to classify financial assets with a significant increase in credit risk by exceeding these threshold values as Stage 2 is taken by the opinion of the Credits Department.

Within the scope of qualitative evaluations, financial assets under close monitoring as of the reporting date are classified as Stage 2. The early warning system has an important weight in the qualitative evaluation process. Various parameters belonging to customers (Cheque, Trade Registry Gazette, Individual/Corporate Credit Bureau (KKB) data, Central Risk Registry (Memzuç) records, KKB Cheque Reports and Interbank Card Center (BKM) POS Turnovers, etc.) are used as inputs in the early warning system.

IX. Explanations on offsetting financial instruments

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

X. Explanations on sale and repurchase agreements and securities lending transactions

Securities subject to repo (repurchase agreements) are classified as “Financial assets at fair value through profit or loss”, “Financial assets at fair value through other comprehensive income” or “Financial assets measured at amortized cost” according to their purposes to be held in the Bank’s portfolio and evaluated within the principles of the relevant portfolio. Funds obtained from repurchase agreements are followed under the “Money market funds” account in liabilities and interest expense accruals are calculated using the effective interest rate (internal rate of return) method on the difference between the sales and repurchase prices corresponding to the period designated by a repurchase agreement.

Securities purchased under agreements to resell (“Reverse repo”) transactions are accounted under the “Money market placements” in the balance sheet.

XI. Explanations on noncurrent assets held for sale and discontinued operations and the related liabilities

A tangible asset (or a disposal group) classified as “asset held for sale” is measured at the lower of the carrying value or fair value less costs to sell. Assets held for sale are not depreciated and presented in the financial statements separately. An asset (or a disposal group) is regarded as “asset held for sale” only when the sale is highly probable and the asset (or disposal group) 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 or a disposal group should be actively marketed at a price consistent with its fair value.

Events or circumstances may extend the period to complete the sale beyond one year. An extension of the period required to complete a sale does not preclude an asset (or disposal group) from being classified as other assets if the delay is caused by events or circumstances beyond the entity's control and there is sufficient evidence that the entity remains committed to its plan to sell the asset (or disposal group).

A discontinued operation is part of the Bank’s business classified as disposed or held-for-sale. The operating results of the discontinued operations are disclosed separately in the statement of profit or loss.

The Group does not have any discontinued operations.

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

XII. Explanations on goodwill and other intangible assets

As at the balance sheet date, there is no goodwill in the accompanying financial statements. The intangible assets of the Bank consist of software, intangible rights and other intangible assets.

The costs of the intangible assets purchased before 1 January 2005 are recognized at their inflation adjusted costs as of 31 December 2004 and intangible assets purchased after 1 January 2005 are recognized at their acquisition cost less accumulated amortization and impairment, if any.

Estimated useful lives of the intangible assets of the Group are 3 to 10 years, and amortization rates are 10% to 33,3%.

If there is objective evidence of impairment, the asset’s recoverable amount is estimated in accordance with the Turkish Accounting Standard 36 (“TAS 36”) “Impairment of Assets” and if the recoverable amount is less than the carrying value of the related asset, an allowance for impairment is recognized.

XIII. Explanations on tangible assets

Tangible assets are measured at cost in accordance with the Turkish Accounting Standard 16 (“TAS 16”) “Tangible Assets”.

The costs of the tangible assets purchased before 1 January 2005 are recognized at their inflation adjusted costs as of 31 December 2004 and tangible assets purchased after 1 January 2005 are recognized at their acquisition cost less accumulated depreciation and impairment, if any.

If there is objective evidence of impairment, the asset's recoverable amount is estimated in accordance with the Turkish Accounting Standard 36 (“TAS 36”) "Impairment of Assets" and if the recoverable amount is less than the carrying value of the related asset, an allowance for impairment is recognized.

Gains/losses from the sale of the tangible assets are calculated as the difference between the net book value and the net sales price.

Maintenance and repair costs incurred for tangible assets are recorded as expense.

There are no restrictions such as pledges, mortgages or any other restriction on tangible assets.

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

Depreciation rates and estimated useful lives used for the tangible assets are as follows:

Tangible Assets	Estimated Useful Lives (Years)	Depreciation Rates (%)
Vault	50	2
Vehicles	5	20
Real Estate	50	2
Other Tangible Assets	4-20	5-25

Explanation on TFRS 16 Leases standard

The Bank has started to implement TFRS 16 Leases, which was published in the Official Gazette dated 16 April 2018 and numbered 29826 in its consolidated financial statements and became effective as of 1 January 2019, for the first time.

TFRS 16 “Lease” Standard

The Bank as a lessee according to “Lease” Standard:

The Bank assesses whether the contract has the characteristic of a lease or whether the Contract includes a lease transaction at the beginning of a contract. In case the contract is transferred for a certain period of time to control the use of the asset defined for a price, it is either leased or includes a lease. The Bank reflects a right of use asset and a lease liability to the financial statements at the effective date of the lease.

Right to use asset:

The right to use asset is first recognized by cost method and includes:

a) The initial measurement amount of the lease obligation,

b) The amount obtained by deducting all the rental incentives received from all lease payments made at or before the beginning of the lease;

c) All initial direct costs incurred by the Bank.

When applying the cost method, the Bank measures the right to use as follows:

a) Deducts accumulated depreciation and accumulated impairment losses and

b) Measures the restatement of the lease obligation at the restated cost.

XIII. Explanations on tangible assets (continued)

Explanations on TFRS 16 Leases (continued)

The Bank applies depreciation clauses of TAS 16 Tangible Assets standard when measuring the depreciation of the right to use.

Lease liabilities:

At the effective date of the lease, the Bank measures its leasing liability at the present value of the lease payments not paid at that time. Lease payments are discounted using the Bank's average borrowing interest rates. Otherwise Bank's incremental borrowing interest rates are used.

The lease payments included in the measurement of the lease liability consist of the payments to be made for the right of use during the lease term of the underlying asset and the unpaid payments at the effective date of the lease.

After the effective date of the lease, the Bank measures the leasing liability as follows:

a) Increase the book value to reflect the interest on the lease obligation

b) Reduces the book value to reflect the lease payments made and

c) The book value is measured to reflect reassessments and restructuring, or reflect to fixed lease payments as of revised nature.

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

XIV. Explanations on leasing transactions

With “TFRS 16 Leases” standard, valid since 1 January 2019, difference between operational lease and financial lease disappeared so that leasing transactions are recognized under “Tangible Assets” as right-of-use and under “Lease Liabilities” in the balance sheet.

XV. Explanations on provisions and contingent liabilities

Provisions and contingent liabilities are accounted in accordance with TAS 37 "Provisions, Contingent Liabilities and Contingent Assets”. In the financial statements, a provision is made if there is a present obligation that arises from past events as of the balance sheet date, if it is probable that an outflows of resources embodying economic benefits will be required to settle the obligation and if a reliable estimate can be made of the amount of the obligation. If the amount is not reliably estimated and there is no probability of cash outflows from the Bank to settle the liability, the related liability is considered as “Contingent” and disclosed in the notes to the financial statements.

Provisions recognized during the period are recognized within “Other operating expenses”; reversals of provisions recognized in the prior periods are recognized within “Other operating income”.

XVI. Explanations on contingent assets

The contingent assets usually arise from unplanned or other unexpected events that give rise to the possibility of an inflow of economic benefits to the Group. If an inflow of economic benefits has become probable, then the contingent asset is disclosed in the notes to 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.

XVII. Explanations on liabilities for employee benefits

As per the existing labour laws and agreements in Türkiye, entities are required to pay severance for the employees retired or fired. These payments are qualified as recognized retirement benefit plan according to revised TAS 19 Employee Benefits. Severance payment liability recognized in the balance sheet is calculated according to the net present value of expected amount in the future arising from all employees’ retirements and represented in represented in financial statements. All actuarial losses and gains are accounted for as other comprehensive income.

The major assumptions used in the actuarial calculation are as follows:

- Calculation is based on discount rate of 29,00% (31 December 2025: 29,00%), inflation rate of 24,00% (31 December 2025: 24,00%).

- Effective as of 1 January 2026, ceiling salary amount is considered as TL 64.984,77 (full TL) (1 January 2025: TL 46.655,43).

- Individuals’ earliest retirement age is considered as retirement age.

- CSO 1980 mortality table is used for the death probabilities of male and female employees.

There is no employee foundation, fund or similar institutions.

XVIII. Explanations on taxation

1. Corporate Tax

The Company and its subsidiaries resident in Turkey are subject to the tax legislation and practices in force in Turkey. Corporate tax is declared until the evening of the last day of the fourth month following the end of the relevant accounting period and paid in a single installment until the end of the respective month. Companies are required to calculate advance tax on their quarterly financial profits at the applicable tax rate, declare it until the 17th day of the second month following the relevant period, and pay it by the evening of the same day. Advance taxes paid during the year are offset against the corporate tax calculated on the annual corporate tax return of that year. If there is a remaining prepaid tax amount despite the offset, this amount can be refunded in cash or offset against other financial liabilities.

In Turkey, the commercial income of companies is subject to corporate tax based on the statutory tax base calculated by adding non-deductible expenses according to tax legislation and deducting the allowances and exemptions included in the tax legislation. The general corporate tax rate applied to the aforementioned tax base is 30% for earnings obtained in the 2023 taxation period and subsequent taxation periods for banks, companies within the scope of Law No. 6361, electronic payment and money institutions, authorized foreign exchange institutions, asset management companies, capital market institutions, and insurance and reinsurance companies and pension companies. Therefore, the Company and its subsidiaries resident in Turkey have used a 30% tax rate in the current period tax and deferred tax calculations for the year 2026 (31 December 2025: 30%).

In addition, in accordance with Article 32/C added to the Corporate Tax Law; to be applied to the earnings obtained in 2025 and subsequent taxation periods, the corporate tax calculated by taking into account Articles 32 and 32/A of the Corporate Tax Law cannot be less than 10% of the corporate income before deducting allowances and exemptions. The effects of the said regulation on the current period tax expense and the evaluation regarding the recoverability of deferred tax assets are taken into consideration.

In accordance with the General Communiqué No. 555 on the Tax Procedure Law published in the repeated Official Gazette No. 32415 dated 30 December 2023 and the repeated Article 298 of the Tax Procedure Law No. 213, financial statements prepared within the scope of tax legislation for the 2023 accounting period of the enterprises operating in Turkey have been subjected to mandatory inflation adjustment. The opening balance sheet of the financial statements prepared within the scope of tax legislation starting from 1 January 2024 in tax declarations has been taken as the basis. In this context, the Company's financial statements prepared for tax purposes have been subject to inflation adjustment starting from the 2023 accounting period.

However, pursuant to Article 17 of the Law No. 7491 on Amendments to Certain Laws and Decree Laws published in the Official Gazette No. 32413 dated 28 December 2023, it has been enacted that profit/loss differences arising from inflation adjustment to be made during the 2024 and 2025 accounting periods, including interim tax periods, by banks, companies within the scope of the Financial Leasing, Factoring, Financing and Savings Financing Companies Law No. 6361 dated 21 November 2012, payment and electronic money institutions, authorized foreign exchange institutions, asset management companies, capital market institutions, insurance and reinsurance companies and pension companies shall not be taken into account in the determination of taxable income. Therefore, no current tax expense has arisen from the application of inflation accounting during the related periods.

In accordance with the Provisional Article 37 added to the Tax Procedure Law with the Law published in the Official Gazette No. 33118 dated 25 December 2025; in the 2026 and 2027 accounting periods including advance tax periods, regardless of whether the conditions for inflation adjustment are met, the financial statements prepared within the scope of tax legislation will not be subject to inflation adjustment. In the said periods, in accordance with paragraph (Ç) of the repeated Article 298 of the Tax Procedure Law, depreciable economic assets and their related accumulated depreciation included in the liabilities of the financial statements prepared within the scope of tax legislation may be subject to revaluation for tax purposes. If the value increase resulting from the said revaluation is transferred to another account in any way other than being added to the capital or withdrawn from the enterprise, these portions are subject to income or corporate tax in the current period without being associated with the income of the period in which this transaction was performed. The Parent Bank has utilized the relevant revaluation opportunity in its 31 March 2026 financial statements.

The tax effects arising from not subjecting the financial statements dated 31 March 2026 to inflation adjustment according to Provisional Article 37 of the Tax Procedure Law have been taken into account in the deferred tax calculation as of 31 March 2026.

In Turkey, tax legislation does not allow the Company and its subsidiaries to file consolidated tax returns. Therefore, the tax provision reflected in the financial statements has been calculated separately on a company basis.

According to the Corporate Tax Law, financial losses shown on the tax return can be deducted from the corporate tax base of the period, provided that they do not exceed 5 years. There is no practice of reaching an agreement with the tax authorities regarding taxes to be paid in Turkey. Tax authorities may examine tax returns and related accounting records within five years following the accounting period and may make reassessments based on their findings.

XVIII. Explanations on taxation (continued)

1. Corporate Tax (continued)

Dividend payments made by resident joint-stock companies in Turkey to non-resident real persons and non-resident legal entities (excluding those not responsible for corporate and income tax and those who are exempt) are subject to 15% income tax. There is a withholding tax obligation on dividend distributions, and this withholding obligation is declared in the period when the dividend is paid in cash or on account.

Dividend payments made by resident joint-stock companies in Turkey to other resident joint-stock companies in Turkey are not subject to income tax. Furthermore, in the event that the profit is not distributed or is added to the capital, income tax is not calculated.

In the application of withholding tax rates on profit distributions made to non-resident companies and real persons, the withholding rates stipulated in the relevant Double Taxation Treaties are taken into consideration.

Dividend income obtained by companies from participating in the capital of another fully liable resident company is exempt from corporate tax. In addition, 50% of the gains derived from the sale of participation shares, founder's shares, dividend shares, and pre-emptive rights, and participation certificates of investment funds held in assets for at least two full years were exempt from corporate tax. 50% of the gains derived from the sale of real estates (immovables) held by the companies for the same period were exempt from corporate tax. However, with the amendment made, effective from 15 July 2023; the corporate tax exemption rate of 50% stipulated for the sale gains of immovables in the Corporate Tax Law has been abolished. Nevertheless, this exemption will be applied as 25% for the sales of real estates included in the assets of companies before 15 July 2023.

To benefit from the exemption, the said gain must be kept in a fund account under liabilities in the financial statements prepared in accordance with tax legislation and must not be withdrawn from the enterprise for 5 years. Any amount added to the capital within this period is not considered a withdrawal from the enterprise. The sales proceed must be collected by the end of the second calendar year following the year in which the sale is made.

2. Deferred Tax

The Parent Bank calculates and recognizes deferred tax for taxable temporary differences arising between the carrying values of assets and liabilities in the financial statements and their corresponding balances considered in the calculation of the tax base according to the Turkish Accounting Standard 12 (“TAS 12”) “Income Taxes”.

In accordance with Article 21 of the “Law on the Introduction of Additional Motor Vehicles Tax to Compensate for the Economic Losses Caused by the Earthquakes on 6 February 2023 and on Amendments to Certain Laws and Decree Law No. 375” published in the Official Gazette No. 32249 dated 15 July 2023; with the amendments made to Article 32 of the Corporate Tax Law No. 5520 regulating the corporate tax rate, it has been stipulated that the general corporate tax rate is increased from 20% to 25%, and the rate for banks and financial institutions is increased from 25% to 30%.

The aforementioned change is effective for the taxation of corporate earnings to be obtained in 2023 and subsequent tax periods, starting from the declarations to be submitted as of 1 October 2023.

Deferred tax liabilities are generally recognized for all taxable temporary differences, and deferred tax assets are recognized for all deductible temporary differences to the extent that it is probable that taxable profits will be available against which those deductible temporary differences can be utilized.

Deferred tax rate calculation has started to be applied over temporary expected credit losses as per TFRS 9 articles from 1 January 2018. The Bank calculates deferred tax also for provision for possible losses.

As of 31 March 2026, the deferred tax asset of the Parent Bank is TL 4.343.941 (31 December 2025: TL 1.309.994 deferred tax asset). The deferred tax asset is calculated as the net of taxable and deductible temporary differences as of the balance sheet date.

Deferred tax income/(expense) is recognized within “Deferred Tax Income Effect” and “Deferred Tax Expense Effect” in the statement of profit or loss; net income is TL 2.799.705 for the current period (31 March 2025: TL 234.806 net expense). The part of the deferred tax related to assets directly associated with equity is recognized in equity; this amount is TL 234.242 of income (31 March 2025: TL 115.009 net income).

3. Transfer Pricing

The article 13 of the Corporate Tax Law describes the issue of transfer pricing under the title of “disguised profit distribution” by way of transfer pricing. “The General Communiqué on Disguised Profit Distribution by Way of Transfer Pricing” published at 18 November 2007, explains the application related issues on this topic.

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.

XIX. Explanations on taxation (continued)

3. Transfer Pricing

As stated in the “7.1 Annual Documentation” 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. Related forms are submitted to tax offices on time.

XIX. Additional explanations on borrowings

The Parent Bank provides resources from domestic and foreign individuals and institutions both by borrowing funds and issuing bills and bonds.

Borrowing instruments are initially measured at acquisition cost and subsequently measured at amortized cost with the effective interest method. In the accompanying financial statements, foreign currency denominated borrowing funds are converted to Turkish Lira with the Group’s spot foreign exchange buy rates and interest expenses incurred during the period relating to the borrowing funds are recognized in statement of profit or loss.

Additional Tier I Capital

The Bank has two issued Tier 1 securities with nominal amounts of TL 100.000 and USD 150 million.

The borrowing amounting to a nominal value of TL 100.000, including the interest expense on the related security, has been recorded under “equity” in the balance sheet. The security with a nominal value of USD 150 million, which has the characteristics of additional paid-in capital, have been recorded under “subordinated debts” in the balance sheet.

The additional Tier 1 capital with a nominal amount of USD 30 million was early redeemed on 1 March 2022 with the approval of the BRSA, and the redemption amount was used in the cash capital increase realized in April 2022.

Information on debt instruments to be included in the equity calculation is explained under the explanations on equity items in the fourth section, Information on Financial Structure and Risk Management.

XX. Explanations on share certificates issued

None.

XXI. Explanations on bank acceptances and bills of guarantee

The Bank acceptances and bills of guarantee are presented within off-balance sheet liabilities as being possible liabilities and commitments. Cash transactions relating to bank acceptances and bills of guarantee are realized concurrently with the customer payments. As of the balance sheet dates, there are no acceptances and bills of guarantee presented as liabilities.

XXII. Explanation on government incentives

As of the balance sheet date, the Group does not have any government incentives.

XXIII. Explanations on segment reporting

The Bank operates in corporate, commercial and retail banking. In this context, time and demand deposits, kiraz account, repos, TL and FC indexed cash and non cash loans, solutions for financing foreign trade, treasury and derivative products to reduce customers' interest and exchange rate risks, credit and debit cards, insurance, checks, safe deposit box, tax collection, bill payments, payment orders and similar services and products are available.

The consolidated subsidiaries of the Parent Bank, Fiba Portföy and Fiba Yatırım, are reported under the "Treasury and Head Office Department" with their operating results and assets and liabilities.

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

XXIII. Explanations on segment reporting (continued)

	Retail Banking	Corporate & Commercial Banking	Treasury & Headquarters	Total Operations of the Bank
Current Period - January 1 - 31 March 2026				
Net Interest Income	1.771.930	1.867.296	2.385.757	6.024.983
Net Fees and Commisions Income	715.744	275.865	208.516	1.200.125
Dividend Income	--	--	--	--
Trading Income/ Loss (Net)	2.071.005	146.426	(2.659.918)	(442.487)
Other Operating Income	298.089	436.034	850.586	1.584.709
Expected Credit Loss (-)	(482.060)	(684.734)	(784.945)	(1.951.739)
Other Provisions Expenses (-)	--	9.000	(132.000)	(123.000)
Personnel and Other Operating Expenses	(1.583.802)	(1.397.506)	(379.860)	(3.361.168)
Income/Loss From Investments Under Equity Accounting	--	--	106.988	106.988
Profit/ (loss) Before Tax	**2.790.906**	**652.381**	**(404.876)**	**3.038.411**
Tax Provision	--	--	(724.349)	(724.349)
Profit/ (loss) After Tax	**2.790.906**	**652.381**	**(1.129.225)**	**2.314.062**
Current Period - 31 March 2026				
Segment Assets	30.481.291	83.118.449	122.183.685	235.783.425
Subsidiaries and Associates	--	--	1.631.006	1.631.006
Total Assets	**30.481.291**	**83.118.449**	**123.814.691**	**237.414.431**
Segment Liabilities	125.164.715	22.979.782	67.551.227	215.695.724
Shareholders' Equity	--	--	21.718.707	21.718.707
Total Liabilities	**125.164.715**	**22.979.782**	**89.269.934**	**237.414.431**

	Retail Banking	Corporate & Commercial Banking	Treasury & Headquarters	Total Operations of the Bank
Prior Period - January 1 - 31 March 2025				
Net Interest Income	1.116.764	1.786.368	(291.127)	2.612.005
Net Fees and Commisions Income	540.031	255.296	129.002	924.329
Dividend Income	--	--	310.000	310.000
Trading Income/ Loss (Net)	431.533	150.366	(161.793)	420.106
Other Operating Income	150.050	438.301	84.127	672.478
Expected Credit Loss (-)	(263.641)	(587.419)	(95.158)	(946.218)
Other Provisions Expenses (-)	--	--	(7.141)	(7.141)
Personnel and Other Operating Expenses	(1.000.693)	(1.159.372)	(125.693)	(2.285.758)
Income/Loss From Investments Under Equity Accounting	--	--	51.400	51.400
Profit/ (loss) Before Tax	**974.044**	**883.540**	**(106.383)**	**1.751.201**
Tax Provision	--	--	(402.745)	(402.745)
Profit/ (loss) After Tax	**974.044**	**883.540**	**(509.128)**	**1.348.456**
Prior Period - 31 December 2025				
Segment Assets	27.505.198	72.346.168	91.040.698	190.892.064
Subsidiaries and Associates	--	--	1.531.845	1.531.845
Total Assets	**27.505.198**	**72.346.168**	**92.572.543**	**192.423.909**
Segment Liabilities	106.265.088	10.898.557	54.275.243	171.438.888
Shareholders' Equity	--	--	20.985.021	20.985.021
Total Liabilities	**106.265.088**	**10.898.557**	**75.260.264**	**192.423.909**

XXIV. Profit reserves and distribution of the profit

In financial statements, except legal reserves, retained earnings can be distributed on condition that it has legal reserve requirement explained below.

Legal reserves are consisted of first and second reserves as determined in Turkish Commercial Code (TCC). First legal reserve is appropriated by TCC at the rate of 5%, until the total reserve is equal to 20% of issued and fully paid-in share capital. Second legal reserve, appropriated at the rate of 10% of distributions in excess of 5% of issued and fully paid-in share capital, but holding companies are not subject to such transaction. According to the Turkish Commercial Code, legal reserves can only be used to compensate accumulated losses and cannot be used for other purposes unless they exceed 50% of paid-in capital.

In the Ordinary General Assembly Meeting of the Parent Company Bank held on 30 March 2026, After deducting 267.332 TL of prior-year losses (interest expense of the issued Tier 1 security with the amount of TL 100.000 nominal followed under shareholders' equity) from the 2025 net profit after tax amounting to 5.706.975 TL, it was decided to allocate TL 1.141.395 to shareholders as dividends, TL 119.279 as legal reserves, TL 379.407 for special funds and TL 4.334.227 as extraordinary reserves.

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

XXV. Earnings per share

Earnings per share disclosed in the statement of profit or loss are calculated by dividing net profit for the year by the weighted average number of shares outstanding during the related period concerned.

	31 March 2026	31 March 2025
Net Profit/(Loss) distributable to Common Shares	2.313.572	1.347.984
Average Number of Issued Common Shares (Thousand)	135.772.255	135.772.255
Earnings Per Share (Amounts presented as full TL) (*)	**0,01704**	**0,00993**

(*) Presentation of basic and diluted earnings per share is equal.

In Türkiye, companies can increase their share capital by distributing “bonus shares” to existing shareholders from retained earnings. For the purpose of earnings per share computations, the weighted average number of shares outstanding during the year has been adjusted in respect of bonus shares issued without a corresponding change in resources by giving them a retroactive effect for the year in which they were issued and for each earlier period. 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.

The Group has no bonus shares issued in 2026 (31 December 2025: None).

XXVI. Related parties

For the purpose of these financial statements, shareholders with qualified shares, senior managers and management together with the members of the board of directors, their families and companies controlled by or affiliated with them, subsidiaries and partnerships subject to joint management are accepted as related parties as per ”Related Party Disclosures Standard“ (”TAS 24"). Transactions with related parties are disclosed under the “Explanations and disclosures on the risk group of the Bank" note.

XXVII. Cash and cash equivalent assets

Cash, cash in transit, purchased bank cheques and demand deposits including balance with Central Bank are considered as “Cash”; interbank money market placements and time deposits at banks with original maturity periods of less than three months and receivables from reverse repo are considered as “Cash Equivalents”. Required reserves kept in Central Bank under blocked account are not “Cash Equivalents” in the statement of cash flows.

XXVIII. Classifications

The Parent Bank’s current period consolidated financial statements are prepared comparatively with the previous period. In order to ensure compliance with the presentation of the current period consolidated financial statements, comparative information may be reclassified if necessary. The amount of TL 647.759.304 presented under “Other Pledged Items” in the Off-Balance Sheet Liabilities table in prior periods has been reclassified under “Accepted Bill, Guarantees And Warrantees” in the comparative financial statements in order to ensure consistency with the presentation of the current period financial statements.

XXIX. Other disclosures

None.

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

SECTION FOUR

INFORMATION ON CONSOLIDATED FINANCIAL POSITION AND RISK MANAGEMENT

Total capital and capital adequacy ratio have been calculated in accordance with the “Regulation on Equity of Banks” and “Regulation on Measurement and Assessment of Capital Adequacy of Banks”.

As of 31 March 2026, the Bank's equity amount is TL 26.348.817, and the capital adequacy standard ratio is 15,33% (As of 31 December 2025 equity amount is TL 27.655.532, and the capital adequacy standard ratio was 21,78%).

I. Information related to the components of consolidated shareholders’ equity:

	Current Period (31/03/2026) Amount	Prior Period (31/12/2025) Amount
TIER I CAPITAL		
Paid-in capital to be entitled for compensation after all creditors	1.357.723	1.357.723
Share Premium	128.678	128.678
Reserves	17.647.870	12.811.537
Other comprehensive income according to TAS	5.199	258.352
Profit	3.264.501	6.935.888
Current period profit	2.314.062	6.080.758
Prior period profit	950.439	855.130
Bonus shares from associates, subsidiaries and joint-ventures not accounted in current period's profit	24.255	24.255
Tier I Capital Before Deductions	**22.428.226**	**21.516.433**
Deductions From Tier I Capital		
Valuation adjustments calculated as per the article 9. (i) of the Regulation on Bank Capital	--	--
Current and prior periods' losses not covered by reserves, and losses accounted under equity according to TAS (**)	809.730	631.502
Improvement costs for operational leasing	312.620	304.698
Goodwill and other intangible assets and related deferred taxes	--	--
Other intangibles other than mortgage-servicing rights (net of related tax liability)	2.131.806	2.059.431
Excess amount arising from deferred tax assets from temporary differences	363.000	327.600
Differences arise when assets and liabilities not held at fair value, are subjected to cash flows hedge accounting	--	--
Total credit losses that exceed total expected loss calculated according to the Regulation on Calculation of Credit Risk by Internal Ratings Based Approach	--	--
Securitization gains	--	--
Unrealised gains and losses due to the changes in own credit risk on fair valued liabilities	--	--

	Current Period (31/03/2026) Amount	Prior Period (31/12/2025) Amount
Net amount of defined benefit plans	--	--
Direct and indirect investments of the Bank on its own Tier I Capital	--	--
Shares obtained against Article 56, Paragraph 4 of the Banking Law	--	--
Total of net long positions of the investments in equity items of unconsolidated banks and financial institutions where the Bank owns 10% or less of the issued share capital exceeding the 10% threshold of above Tier I Capital	--	--
Total of net long positions of the investments in equity items of unconsolidated banks and financial institutions where the Bank owns 10% or more of the issued share capital exceeding the 10% threshold of above Tier I Capital	--	--
Mortgage servicing rights exceeding the 10% threshold of Tier I Capital	--	--
Net deferred tax assets arising from temporary differences exceeding the 10% threshold of Tier I Capital	2.099.836	--
Amount exceeding 15% threshold of Tier I Capital as per the Article 2, Clause 2 of the Regulation on Measurement and Assessment of Capital Adequacy Ratios of Banks	--	--
The portion of net long position of the investments in equity items of unconsolidated banks and financial institutions where the Bank owns 10% or more of the issued share capital not deducted from Tier I Capital	--	--
Excess amount arising from mortgage servicing rights	--	--
Excess amount arising from deferred tax assets from temporary differences	--	--
Other items to be defined by the BRSA	--	--
Deductions from Tier I Capital in cases where there are no adequate Additional Tier I or Tier II Capitals	--	--
Total Deductions From Common Equity Tier I Capital	**5.716.992**	**3.323.331**
Total Common Equity Tier I Capital	**16.711.234**	**18.193.202**
ADDITIONAL TIER I CAPITAL		
Preferred stock not included in Tier I capital and the related share premiums	--	--
Debt instruments and the related issuance premiums defined by the BRSA	6.759.415	6.526.855
Debt instruments and the related issuance premiums defined by the BRSA (Covered by Temporary Article 4)	--	--
Additional Core Capital before Deductions	**6.759.415**	**6.526.855**
Deductions from Additional Core Capital	**--**	**--**
Direct and indirect investments of the Bank on its own Additional Tier I Capital	--	--
Investments in equity instruments issued by Banks or financial institutions invested in Bank's Additional Tier I Capital and having conditions stated in the Article 7 of the Regulation	--	--
The total of net long position of the direct or indirect investments in Additional Tier I Capital of unconsolidated banks and financial institutions where the Bank owns more than 10% of the issued share capital	--	--

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

	Current Period (31/03/2026) Amount	Prior Period (31/12/2025) Amount
The total of net long position of the direct or indirect investments in Additional Tier I Capital of unconsolidated banks and financial institutions where the Bank owns more than 10% of the issued share capital	--	--
Other items to be defined by the BRSA	--	--
Items to be Deducted from Tier I Capital during the Transition Period		
Goodwill and other intangible assets and related deferred tax liabilities which will not deducted from Common Equity Tier I 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 not deducted from Tier I Capital as per the Temporary Article 2, Clause 1 of the Regulation on Measurement and Assessment of Capital Adequacy Ratios of Banks (-)	--	--
Deduction from Additional Tier I Capital when there is not enough Tier II Capital (-)	--	--
Total Deductions from Additional Tier I Capital	**--**	**--**
Total Additional Tier I Capital	**6.759.415**	**6.526.855**
Total Tier I Capital (Tier I Capital=Common Equity+Additional Tier I Capital)	**23.470.650**	**24.720.057**
TIER II CAPITAL	**--**	--
Debt instruments and share issue premiums deemed suitable by the BRSA (*)	1.798.815	1.735.997
Debt instruments and share issue premiums deemed suitable by BRSA (Temporary Article 4)	--	--
Provisions (Article 8 of the Regulation on the Equity of Banks)	1.184.322	1.300.686
Tier II Capital before Deductions	**2.983.137**	**3.036.683**
Deductions from Tier II Capital		
Direct and indirect investments of the Bank on its own Tier II Capital (-)	--	--
Investments in equity instruments issued by banks and financial institutions invested in Bank’s Tier II Capital and having conditions stated in the Article 8 of the Regulation	104.969	101.208
Total of net long positions of the investments in equity items of unconsolidated banks and financial institutions where the Bank owns 10% or less of the issued share capital exceeding the 10% threshold of above Tier I Capital (-)	--	--
Total of net long position of the direct or indirect investments in Additional Tier I Capital and Tier II Capital of unconsolidated banks and financial institutions where the Bank owns 10% or more of the issued share capital exceeding the 10% threshold of Tier I Capital (-)	--	--
Other items to be defined by the BRSA (-)	--	--
Total Deductions from Tier II Capital	**104.969**	**101.208**
Total Tier II Capital	**2.878.168**	**2.935.475**
Total Equity (Total Tier I and Tier II Capital)	**26.348.818**	**27.655.532**

(*) Tier-II bond, the remaining maturity of which is below two years, is taken into consideration after 80% of amortization in Tier II capital calculations in accordance with "Regulation on Equities of Banks".

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

	Current Period (31/03/2026) Amount	Prior Period (31/12/2025) Amount
Total Tier I Capital and Tier II Capital (Total Equity)	**26.348.817**	**27.655.532**
Loans granted against the Articles 50 and 51 of the Banking Law	--	--
Net book values of movables and immovable exceeding the limit defined in the Article 57, Clause 1 of the Banking Law and the assets acquired against overdue receivables and held for sale but retained more than five years	--	--
Other items to be defined by the BRSA	--	--
Items to be Deducted from the Sum of Tier I and Tier II Capital (Capital) During the Transition Period	--	--
The portion of total of net long positions of the investments in equity items of unconsolidated banks and financial institutions where the Bank owns 10% or less of the issued share capital exceeding the 10% threshold of above Tier I Capital not deducted from Tier I Capital, Additional Tier I Capital or Tier II Capital as per the Temporary Article 2, Clause 1 of the Regulation	--	--
The portion of total of net long positions of the investments in equity items of unconsolidated banks and financial institutions where the Bank owns more than 10% of the issued share capital exceeding the 10% threshold of above Tier I Capital not deducted from Additional Tier I Capital or Tier II Capital as per the Temporary Article 2, Clause 1 of the Regulation	--	--
The portion of net long position of the investments in equity items of unconsolidated banks and financial institutions where the Bank owns 10% or more of the issued share capital, of the net deferred tax assets arising from temporary differences and of the mortgage servicing rights not deducted from Tier I Capital as per the Temporary Article 2, Clause 2, Paragraph (1) and (2) and Temporary Article 2, Clause 1 of the Regulation	--	--
EQUITY	**26.348.817**	**27.655.532**
Total Capital (Total of Tier I Capital and Tier II Capital)	**26.348.817**	**27.655.532**
Total Risk Weighted Assets (**)	**171.904.565**	**126.970.401**
CAPITAL ADEQUACY RATIOS		
Core Capital Adequacy Ratio (%)	9,72	14,33
Tier I Capital Adequacy Ratio (%)	13,65	19,47
Capital Adequacy Ratio (%)	15,33	21,78
BUFFERS		
Total Additional Core Capital Requirement Ratio (a+b+c)	2,56	2,54
a) Capital Conservation Buffer Requirement (%)	2,50	2,50
b) Bank-specific Counter-Cyclical Buffer Requirement(%)	0,06	0,04
c) Systemically Important Banks Buffer Requirement Ratio (%)	--	--

	Current Period (31/03/2026) Amount	Prior Period (31/12/2025) Amount
The ratio of Additional Common Equity Tier I capital which will be calculated by the first paragraph of the Article 4 of Regulation on Capital Conservation and Countercyclical Capital Buffers to risk weighted assets (%)	7,66	13,47
Amounts lower than Excesses as per Deduction Rules	**--**	**--**
Remaining total of net long positions of the investments in equity items of unconsolidated banks and financial institutions where the Bank owns 10% or less of the issued share capital	--	--
Remaining total of net long positions of the investments in Tier I Capital of unconsolidated banks and financial institutions where the Bank owns more than 10% or less of the Tier I Capital	--	--
Remaining mortgage servicing rights	--	--
Net deferred tax assets arising from temporary differences	--	--
Limits for Provisions Used in Tier II Capital Calculation	**--**	**--**
General provisions for standard based receivables (before one hundred and twenty five per ten thousand limitation)	1.159.469	1.024.641
Up to 1,25% of total risk-weighted amount of general provisions for receivables where the standard approach used	1.184.322	1.300.686
Total loan provision that exceeds total expected loss calculated according to Communiqué on Calculation of Credit Risk by Internal Ratings Based Approach	--	--
Total loan provision that exceeds total expected loss calculated according to Communiqué on Calculation of Credit Risk by Internal Ratings Based Approach, limited by 0,6% risk weighted assets	--	--
Debt Instruments Covered by Temporary Article 4 (effective between 01/01/2018-01/01/2022)	**--**	**--**
Upper limit for Additional Tier I Capital items subject to Temporary Article 4	--	--
Amount of Additional Tier I Capital items subject to Temporary Article 4 that exceeds upper limit	--	--
Upper limit for Additional Tier II Capital items subject to Temporary Article 4	--	--
Amount of Additional Tier II Capital items subject to Temporary Article 4 that exceeds upper limit	--	--

(*) The amounts to be considered under the transitional provisions.

(**) In accordance with the BRSA Board decision dated 13 November 2025, the application of the CBRT foreign exchange buying rates dated 28 June 2024, which had been permitted to be used in the calculation of the capital adequacy ratio as of 1 January 2026, has been terminated.

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

Explanations on reconciliation of shareholder's equity items to balance sheet:

The difference between "Equity" in equity table and "Shareholder's Equity" in the consolidated balance sheet mainly arises from the subordinated bonds and general provisions. In the calculation of Total Capital, general reserve up to 1,25% of credit risk is taken into consideration as Tier II Capital.

On the other hand, in the calculation of the "Equity", development costs for operational leases presented under tangible assets in the balance sheet, together with related deferred tax liabilities and deferred tax assets calculated for provision for possible losses and other items defined by the regulator are taken into consideration as amounts deducted from Total Capital.

In addition, as per the BRSA's Decision dated 16 April 2020 and numbered 8999, 0% risk weight can be applied to the foreign currency receivables of banks from the Central Government of the Republic of Türkiye, in accordance with the Standard Approach, within the scope of the Regulation on the Measurement and Evaluation of the Capital Adequacy of Banks. Additionally, in case that the net valuation differences of the securities in the securities portfolio whose value difference is reflected to other comprehensive income are negative, these differences are not taken into account in the equity amount to be used for the capital adequacy ratio. There are no securities in the Parent Bank within this scope.

Debt instruments included in shareholder's equity calculation :

Issuer	Fibabanka A.Ş.	Fibabanka A.Ş.	Fibabanka A.Ş.
Code of debt instrument (CUSIP, ISIN etc.)	XS2801110581	XS1386178237	TRSFIBA10016
Regulation of debt instrument	BRSA's "Regulation on Equities of Banks" dated 1 November 2006	BRSA's "Regulation on Equities of Banks" dated 1 November 2006 and English Law	BRSA's "Regulation on Equities of Banks" dated 1 November 2006
Consideration Status in Shareholders' Equity Calculation			
Situation of being subject to practice of being taken into consideration with 10% deduction after 1/1/2015	No	No	No
Eligible at unconsolidated / consolidated	Unconsolidated and Consolidated	Unconsolidated and Consolidated	Unconsolidated and Consolidated
Type of debt instrument	Subordinated Security	Subordinated Security	Subordinated Security
Recognized amount in shareholders' equity calculation (As of the most recent reporting date - Thousand TL) (*)	6.659.415	1.798.815	100.000
Nominal value of debt instrument (Thousand TL)	6.659.415	13.318.830	100.000
Related account of debt instrument	Subordinated Debt Instruments	Subordinated Debt Instruments	Shareholders' Equity
Issuing date of debt instrument	07/10/24	24/03/16-10/05/17	20/03/19
Maturity structure of debt instrument (Demand/Time)	Demand	Time	Demand
Initial term of debt instrument	--	11 years	--
Issuer call subject to prior BRSA approval	Has pre-payment right	Has pre-payment right	Has pre-payment right
Optional call date, reimbursement amount	First early redemption option the entire balance can be repaid any day between 07/10/2029-07/04/2030	24/11/2022; USD 300 million	13/03/2024; TL 100 million
Subsequent call date, if any	Every six months following the initial redemption option, on the coupon payment dates	None	At the end of every 5th year following

(*) Tier-II bond, the remaining maturity of which is below two years, is taken into consideration after 80% of amortization in Tier II capital calculations in accordance with "Regulation on Equities of Banks".

Interest/Dividend Payments

Fixed or floating interest/dividend payments	Floating interest	Floating interest	Floating interest
Interest rate or index value of interest rate	10,25%; Current CMT rate +6.684% on 07/04/2030 and every 5 years thereafter	Up to pay back option date 7,75% (5 years mid-swap rate+5,758%); afterwards current 5 years mid-swap rate+5,758%	8% additional return on TRLibor
Whether there are any restriction to stop dividend payments or not	None	None	None
Feature of being fully optional, partially optional or obligatory	Optional	Obligatory	Optional
Whether there are any stimulant to repayment like interest rate hike or not	None	None	None
Feature of being cumulative or noncumulative	--	--	--
Feature of being convertible bonds			
If there are convertible bonds, trigger incidents cause this conversion	--	--	--
If there are convertible bonds, feature of full or partially conversion	--	--	--
If there are convertible bonds, rate of conversion	--	--	--
If there are convertible bonds, feature of conversion –obligatory or optional-	--	--	--
If there are convertible bonds, types of convertible instruments	--	--	--
If there are convertible bonds, exporter of convertible debt instruments	--	--	--
Feature of value reducement			
If there are a feature of value reducement, trigger incidents cause this reducement	Under the condition that unconsolidated and/or consolidated Tier I capital adequacy ratio drop below BRSA's ratio	--	Under the condition that unconsolidated and/or consolidated Tier I capital adequacy ratio drop below BRSA's ratio
If there are a feature of value reducement, feature of full or partially reducement of value	Partially and totally	--	Partially and totally
If there are a feature of value reducement, feature of being constant of temporary	--	--	--
If there are a feature of value reducement, mechanism of value incrementation	--	--	--
Claiming rank in case of winding up (Instrument that is just above debt instrument)	After depositors, other borrowers and Tier II capital	After the other borrowers except depositors	After depositors, other borrowers and Tier II capital
Whether meeting the conditions defined by 7th or 8th articles of Shareholders' Equity of Banks Regulation	Meets the conditions defined by 7th article, does not meet the conditions defined by 8th article.	Meets the conditions defined by 8th article, does not meet the conditions defined by 7th article.	Meets the conditions defined by 7th article, does not meet the conditions defined by 8th article.
The conditions not met which were defined by 7th or 8th of the 7th or 8th articles of Shareholders' Equity of Banks Regulation	Cannot be converted to stock.	--	Cannot be converted to stock.

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

II. Explanations on Consolidated Related to Risk Management:

Notes and explanations in this section have been prepared in accordance with the Communiqué on Disclosures about RWA flows statements of credit risk exposures under IRB Risk Management to Be Announced to Public by Banks that have been published in Official Gazette no. 29511 on 23 October 2015 and became effective as of 31 March 2016. Due to usage of standard approach for the calculation of capital adequacy by the Bank, the following tables which prepared annually basis have not been presented as of 31 March 2026:

- CR8 - RWA flow statements of credit risk exposures under IRB (Internal Ratings Based)
- CCR7 - RWA flow statements of CCR exposures under the Internal Model Method (IMM)
- MR2 - RWA flow statements of market risk exposures under an IMA
- Qualitative disclosures related to IRB models
- CR6 - IRB - Credit risk exposures by portfolio and PD range
- CR7 - IRB - Effect on RWA of credit derivatives used as CRM techniques
- IRB - Back-testing of PD per exposure class
- CR10 - IRB - Specialised lending and equities under the Simple Risk-Weight Method
- CCR4 - CCR exposures by portfolio and PD scale
- Quantitative disclosures for banks using internal model approach
- MR3 - IMA values for trading securities

a. Overview of risk-weighted amounts

		Risk Weighted Amounts		Minumum Capital Requirements
		Current Period	Prior Period	Current Period
1	Credit risk (excluding counterparty credit risk) (CCR)	110.367.642	89.147.629	8.829.411
2	Of which standardised approach (SA)	110.367.642	89.147.629	8.829.411
3	Of which internal rating-based (IRB) approach	--	--	--
4	Counterparty credit risk	5.012.328	5.671.572	400.986
5	Of which standardised approach for counterpary credit risk (SA-CCR)	5.012.328	5.671.572	400.986
6	Of which internal model method (IMM)	--	--	--
7	Equity position in banking book under basic risk weighting or internal rating-based	--	--	--
8	Equity investments in funds - look-through approach	6.640.229	6.079.113	531.218
9	Equity investments in funds - mandate-based approach	--	--	--
10	Equity investments in funds - 1250% risk weighting approach	--	--	--
11	Settlement risk	--	--	--
12	Securitisation exposures in banking book	1.011.095	3.156.593	80.888
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	20.495.875	2.260.175	1.639.670
17	Of which standardised approach (SA)	20.495.875	2.260.175	1.639.670
18	Of which internal model approaches (IMM)	--	--	--
19	Operational risk	28.377.396	20.655.319	2.270.192
20	Of which basic indicator approach	28.377.396	20.655.319	2.270.192
21	Of which standardised approach	--	--	--
22	Of which advanced measurement approach	--	--	--
23	Amounts below the thresholds for deduction from capital (subject to 250% risk weight)	--	--	--
24	Floor adjustment	--	--	--
25	**Total (1+4+7+8+9+10+11+12+16+19+23+24)**	**171.904.565**	**126.970.401**	**13.752.365**

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

III. Explanations on Consolidated Currency Risk

Position limit on currency risk is determined in line with net general position standard ratio on foreign currency. The Group does not take material foreign exchange and parity risk; transactions are usually hedged. Measurable and manageable risks are taken within legal limits.

As of 31 March 2026, the Bank's net short position is TL 28.007.470 (31 December 2025: TL 32.058.952 net short position) resulting from long position on the balance sheet amounting to TL 25.091.056 (31 December 2025: TL 33.700.047 long position) and short position on the off-balance amounting to TL 2.916.414 (31 December 2025: TL 1.641.095 long position). The Bank uses "Standard Method" in legal reporting to measure the foreign exchange risk.

The announced foreign exchange buying rates of the Bank at balance sheet date and the previous five working days in full TL are as follows:

US Dollar purchase rate as at the balance sheet date	TL 44,3961
Euro purchase rate as at the balance sheet date	TL 50,9294

Date	**USD**	**EURO**
25 March 2026	44,2636	51,3211
26 March 2026	44,2737	51,3620
27 March 2026	44,2828	51,1617
30 March 2026	44,2887	51,0150
31 March 2026	44,3961	50,9294

The simple arithmetic averages of US Dollar and EUR buying rates in March 2026 are TL 44,0706 and TL 50,9850 (in full TL amounts) respectively.

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

III. Explanations on Consolidated Currency Risk (continued)

Current Period	EUR	USD	Other FC	Total
Assets				
Cash (Cash in Vault, Foreign Currency Cash, Money in Transit, Cheques Purchased, Precious Metal) and Balances with the CBRT	10.467.168	11.174.861	9.688.015	31.330.044
Banks	7.162.159	11.864.209	1.274.980	20.301.348
Financial Assets at Fair Value through Profit or Loss (*)	23.817	295.791	--	319.608
Money Market Placements	--	--	--	--
Financial Assets Measured at Fair Value through Other Comprehensive Income (FVOCI)	130.504	9.730.038	15.978	9.876.520
Loans and Receivables(**)	6.876.215	10.351.091	--	17.227.306
Investments in Assoc., Subsidiaries and Entities under Common Control (Joint Vent.)	--	--	--	--
Financial Assets Measured at Amortized Cost	--	3.729.323	--	3.729.323
Derivative Financial Assets Hedging Purposes	--	--	--	--
Tangible Assets	--	--	--	--
Intangible Assets	--	--	--	--
Other Assets (***)	9.179	16.031	--	25.210
Total Assets	**24.669.042**	**47.161.344**	**10.978.973**	**82.809.359**
Liabilities				
Bank Deposits	48.707	1.243.703	543.791	1.836.201
Foreign Currency Deposits	2.663.547	6.462.109	72.288.821	81.414.477
Money Market Funds	2.773.447	6.802.738	--	9.576.185
Funds Provided from Other Financial Institutions	929.388	665.519	--	1.594.907
Securities Issued(****)	--	16.000.982	--	16.000.982
Sundry Creditors	72.108	249.038	1.556	322.702
Derivative Fin. Liabilities for Hedging Purposes	--	--	--	--
Other Liabilities(*****)	2.254	19.329	49.792	71.375
Total Liabilities	**6.489.451**	**31.443.418**	**72.883.960**	**110.816.829**
Net Balance Sheet Position	**18.179.591**	**15.717.926**	**(61.904.987)**	**(28.007.470)**
Net Off-Balance Sheet Position	**(18.873.116)**	**(18.080.915)**	**62.045.087**	**25.091.056**
Financial Derivative Assets (******)	22.773.730	116.047.247	98.556.998	237.377.975
Financial Derivative Liabilities (******)	41.646.846	134.128.162	36.511.911	212.286.919
Non-Cash Loans (*******)	152.066	234.297	8.825	395.188
Prior Period				
Total Assets	15.743.514	28.286.074	9.602.412	53.632.000
Total Liabilities	5.315.016	41.945.709	38.430.227	85.690.952
Net Balance Sheet Position	**10.428.498**	**(13.659.635)**	**(28.827.815)**	**(32.058.952)**
Net Off-Balance Sheet Position	**(9.390.726)**	**13.956.238**	**29.134.535**	**33.700.047**
Financial Derivative Assets (*****)	33.401.200	82.957.599	59.816.771	176.175.570
Financial Derivative Liabilities (*****)	42.791.926	69.001.361	30.682.236	142.475.523
Non-Cash Loans	**155.425**	**237.428**	**8.716**	**401.569**

(*) Accruals of trading derivative financial assets amounting to TL 3.411.800 are not included.
(**) Includes foreign currency indexed loans and accruals amounting to TL 99.
(***) TL 95.642 of prepaid expenses are included.
(****) Securities issued as subordinated loan classified under "Subordinated debt instruments – Other debt instruments" in the balance sheet are included.
(*****) TL 3.355.330 of accruals of derivative financial liabilities are not included.
(******) In the current period, foreign currency purchase commitments within the financial derivative assets amounted to TL 20.814.451 (31 December 2025: TL 38.884.709), foreign currency sale commitments within the derivative financial liabilities amounted to TL 18.344.238 (31 December 2025: TL 20.062.132).
(*******) There is no effect on the net off-balance sheet position.

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

IV. Explanations on Consolidated Interest Rate Risk

Interest sensitivity of assets, liabilities and off-balance sheet items are evaluated weekly by considering market developments in the Asset-Liability Committee.

Standard method and Asset-Liability risk measurement methods are used to measure the Group's interest rate risk.

Measurements by the standard method are carried out monthly by using maturity ladder. The Bank applies interest rate shock analysis to interest rate sensitive assets and liabilities considering historic economic crisis. Change in the net present value of the net assets of the Bank are monitored within the limits set by the Board of Directors.

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	Over 5 Years	Non-interest Bearing	Total
Assets							
Cash (Cash in TL, Cash in Foreign Currency, Cash in Transit, Cheques Purchased) and Balances with the CBRT	29.376.822	--	--	--	--	16.412.341	45.789.163
Banks	203.730	--	--	--	--	21.433.433	21.637.163
Financial Assets at Fair Value Through Profit or Loss(*)	4.454.383	1.861.955	1.896.372	72.056	18.842	--	8.303.608
Money Market Placements	108.448	--	--	--	--	--	108.448
Financial Assets Measured at Fair Value through Other Comprehensive Income (******)	6.237.761	6.435.595	16.767.084	5.509.848	8.203.613	--	43.153.901
Loans(**)	12.825.902	33.702.259	28.633.412	15.877.279	3.530.015	299.042	94.867.909
Financial Assets Measured at Amortized Cost (*******)	--	562.533	3.724.021	276.368	3.873.054	--	8.435.976
Other Assets(***)	--	--	--	--	--	15.118.263	15.118.263
Total Assets	**53.207.046**	**42.562.342**	**51.020.889**	**21.735.551**	**15.625.524**	**53.263.079**	**237.414.431**
Liabilities							
Bank Deposits	6.003.549	--	--	--	--	599.904	6.603.453
Other Deposits	73.171.925	2.823.402	389.046	--	--	71.668.550	148.052.923
Money Market Funds	7.675.553	6.910.785	--	--	--	--	14.586.338
Sundry Creditors(*****)	--	--	--	--	--	2.501.213	2.501.213
Securities Issued(****)	--	--	--	16.000.982	--	--	16.000.982
Funds Borrowed From Other Institutions	793.079	--	801.828	--	--	--	1.594.907
Other Liabilities(*****)	4.056.195	5.612.791	2.041.698	449.860	47.965	35.866.106	48.074.615
Total Liabilities	**91.700.301**	**15.346.978**	**3.232.572**	**16.450.842**	**47.965**	**110.635.773**	**237.414.431**
Balance Sheet Long Position	--	27.215.364	47.788.317	5.284.709	15.577.559	--	95.865.949
Balance Sheet Short Position	(38.493.255)	--	--	--	--	(57.372.694)	(95.865.949)
Off-Balance Sheet Long Position	3.200.000	2.000.000	3.255.000	220.000	--	254.540.547	263.215.547
Off-Balance Sheet Short Position	(4.014.423)	(2.000.000)	(3.255.000)	(220.000)	--	(260.196.948)	(269.686.371)
Total Position	**(39.307.678)**	**27.215.364**	**47.788.317**	**5.284.709**	**15.577.559**	**(63.029.095)**	**(6.470.824)**

(*) Includes derivative financial assets.
(**) Non-performing loans of TL 4.432.071 and related expected credit losses of TL 2.997.164, TL 718.891 stage 1 and TL 416.975 stage 2 expected credit losses allocated for performing loans and TL 81.390 factoring receivables are presented in "non-interest bearing" column.
(***) Non-interest bearing column includes TL 1.631.006 investments in subsidiaries, TL 2.119.960 tangible assets, TL 1.232.030 intangible assets, TL 4.356.351 current and deferred tax asset, TL 25.533 assets held for sale, TL 5.764.719 other assets, and TL 11.336 expected credit losses on financial assets.
(****) Securities issued as subordinated loan classified under "Subordinated debt instruments – Other debt instruments" in the balance sheet are included.
(*****) Non-interest bearing column includes TL 21.718.707 shareholders' equity, TL 9.346.742 other liabilities, TL 1.891.040 provisions and TL 5.465.025 tax liabilities.
(******) Financial Assets at Fair Value through Other Comprehensive Income line also includes loans that are classified as financial assets measured at fair value through other comprehensive income of TL 19.030.872.
(******) Includes TL 21.017 expected credit losses on financial assets.

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

IV. Explanations on Consolidated Interest Rate Risk (continued)

Interest rate sensitivity of assets, liabilities and off-balance sheet items (Based on repricing dates):

Prior Period	Up to 1 month	1-3 Months	3-12 Months	1-5 Years	Over 5 Years	Non-interest Bearing	Total
Assets							
Cash (Cash in TL, Cash in Foreign Currency, Cash in Transit, Cheques Purchased) and Balances with the CBRT	24.067.076	--	--	--	--	11.571.510	35.638.586
Banks	450.677	--	--	--	--	2.699.175	3.149.852
Financial Assets at Fair Value Through Profit or Loss(*)	5.059.937	1.082.646	488.855	128.880	51.243	--	6.811.561
Money Market Placements	2.585.501	--	--	--	--	--	2.585.501
Financial Assets Measured at Fair Value through Other Comprehensive Income	9.088.706	7.173.806	12.770.070	4.677.277	7.982.204	--	41.692.063
Loans(**)	13.331.883	29.135.427	23.949.188	10.793.048	3.450.408	273.070	80.933.024
Financial Assets Measured at Amortized Cost (******)	1.806.402	3.720.403	1.872.488	279.487	2.352.220	--	10.031.000
Other Assets(***)	--	--	--	--	--	11.582.322	11.582.322
Total Assets	**56.390.182**	**41.112.282**	**39.080.601**	**15.878.692**	**13.836.075**	**26.126.077**	**192.423.909**
Liabilities							
Bank Deposits	7.480.602	--	--	--	--	88.146	7.568.748
Other Deposits	64.400.846	10.093.403	124.085	--	--	42.519.023	117.137.357
Money Market Funds	4.238.982	8.315.062	--	--	--	--	12.554.044
Sundry Creditors (*****)	--	--	--	--	--	5.066.261	5.066.261
Securities Issued(****)	--	--	--	15.488.287	--	--	15.488.287
Funds Borrowed From Other Institutions	--	--	1.544.349	--	--	--	1.544.349
Other Liabilities(*****)	945.087	627.308	864.563	355.241	46.198	30.226.466	33.064.863
Total Liabilities	**77.065.517**	**19.035.773**	**2.532.997**	**15.843.528**	**46.198**	**77.899.896**	**192.423.909**
Balance Sheet Long Position	--	22.076.509	36.547.604	35.164	13.789.877	--	72.449.154
Balance Sheet Short Position	(20.675.335)	--	--	--	--	(51.773.819)	(72.449.154)
Off-Balance Sheet Long Position	900.000	490.000	1.300.000	300.000	--	188.198.046	191.188.046
Off-Balance Sheet Short Position	(3.614.825)	(593.554)	(1.300.000)	(300.000)	--	(183.249.927)	(189.058.306)
Total Position	**(23.390.160)**	**21.972.955**	**36.547.604**	**35.164**	**13.789.877**	**(46.825.700)**	**2.129.740**

(*) Includes derivative financial assets.
(**) Non-performing loans of TL 3.739.239 and related expected credit losses of TL 2.488.882, TL 592.054 stage 1 and TL 385.233 stage 2 expected losses allocated for performing loans and TL 104.641 factoring receivables are presented in "non-interest bearing" column.
(***) Non-interest bearing column includes TL 1.531.845 investments in subsidiaries, TL 1.964.411 tangible assets, TL 1.226.417 intangible assets, TL 1.321.145 curreny and deferred tax asset, TL 24.944 assets held for sale, TL 5.519.776 other assets and TL 6.216 expected credit losses on financial assets.
(****) Securities issued as subordinated loan classified under "Subordinated debt instruments – Other debt instruments" in the balance sheet are included.
(*****) Non-interest bearing column includes TL 20.985.021 shareholders' equity, TL 10.385.714 other liabilities, TL 2.045.496 provisions and TL 1.876.496 tax liabilities.
(******) Financial Assets at Fair Value through Other Comprehensive Income line also includes loans that are classified as financial assets measured at fair value through other comprehensive income of TL 19.191.412.
(******) Includes TL 18.006 expected credit losses.

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

IV. Explanations on Consolidated Interest Rate Risk (continued)

Average interest rates applied to financial instruments

Current Period	EUR %	USD %	TL %
Assets			
Cash (Cash in TL, Cash in Foreign Currency, Cash in Transit, Cheques Purchased) and Balances with the CBRT	--	4,25	39,99
Banks	2,15	4,25	39,99
Financial Assets at Fair Value Through Profit or Loss	--	8,95	12,41
Money Market Placements	--	--	40,05
Financial Assets Measured at Fair Value through Other Comprehensive Income	3,87	6,88	34,54
Loans (**)	6,55	7,63	42,99
Financial Assets Measured at Amortized Cost	--	7,12	40,34
Liabilities			
Bank Deposits	--	4,42	39,96
Other Deposits	0,10	0,55	40,64
Money Market Funds	2,36	4,24	39,70
Sundry Creditors	--	--	--
Securities Issued(*)	--	9,99	--
Funds Borrowed from Other Financial Institutions	3,85	4,44	--

(*) Includes subordinates debts, which are classified under "Subordinated Debts Other Debt Instruments" in Balance Sheet, as well.
(**) Includes loans which are classified under "Financial Assets measured at fair value through other comprehensive income" in Balance Sheet, as well.

Prior Period	EUR %	USD %	TL %
Assets			
Cash (Cash in TL, Cash in Foreign Currency, Cash in Transit, Cheques Purchased) and Balances with the CBRT	--	--	36,05
Banks	2,30	--	37,72
Financial Assets at Fair Value Through Profit or Loss	--	0,89	3,12
Money Market Placements	2,30	3,75	38,27
Financial Assets Measured at Fair Value through Other Comprehensive Income	0,44	0,72	3,53
Loans (**)	6,67	7,67	45,53
Financial Assets Measured at Amortized Cost	0,50	0,65	4,34
Liabilities			
Bank Deposits	--	3,99	37,58
Other Deposits	0,10	1,09	41,80
Money Market Funds	2,15	4,16	--
Sundry Creditors	--	--	--
Securities Issued(*)	--	9,99	--
Funds Borrowed from Other Financial Institutions	3,85	4,44	--

(*) Includes subordinates debts, which are classified under "Subordinated Debts Other Debt Instruments" in Balance Sheet, as well.
(**) Includes loans which are classified under "Financial Assets measured at fair value through other comprehensive income" in Balance Sheet, as well.

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

V. Explanations on Consolidated Position Risk of Equity Securities Resulted from Banking Book

	Comparison		
Equity Investments	**Balance sheet Value**	**Fair Value**	**Market Value**
1.Equity Investment Group A	--	--	--
Listed on the exchange	--	--	--
2.Equity Investment Group B	--	--	--
Listed on the exchange	--	--	--
3.Equity Investment Group C	--	--	--
Listed on the exchange	--	--	--
1. Equity Investment Group Other (*)	**28.713**	--	--

(*) As of 31 December 2025, the Central Bank's foreign exchange buying rate for 28 June 2024 was used.

VI. Explanations on Consolidated Liquidity Risk and Liquidity Coverage Ratio

The Board of Directors reviews the liquidity and funding risk management policy weekly or in case of necessity. Liquidity risk is managed by Asset and Liability Committee (ALCO) in line with risk management policy as short and long term liquidity risk.

Liquidity Risk is managed by ALCO in order to take the necessary actions in a timely and correct manner against possible liquidity shortages. Treasury department manages cash inflows and outflows in line with strategies determined by ALCO. As deemed necessary by the ALCO members, liquidity meetings are performed for the purposes of close monitoring. Treasury department manages short term liquidity by adhering to the ALCO strategy and ensuring compliance with legal liquidity limits and stress testing.

In the context of TL and foreign currencies liquidity management, the Bank monitors the cash flows weekly and action plan is made based on ALCO decisions. The funding balance is directly monitored and compensated by making the risk-return-cost evaluation.

For long-term liquidity "Maturity Mismatch Report" is prepared and presented to ALCO on a weekly basis. The Bank, resulting from the general structure of Turkish banking sector, has a liquidity gap at the three month maturity period. The Bank intends to eliminate liquidity mismatch shifting focus to long-term funding alternatives. Such decisions of the risk of incompatibility are taken by ALCO. The Bank diversifies its funding sources among customer deposits, domestic and foreign borrowings, bills and bonds issued, taking into consideration the maturity match between its assets and liabilities and keeps liquid assets in order to fully meet the liquidity requirements that may emerge in case of market volatility.

Information on the use of stress testing:

Department of Risk Management implements stress testing according to Liquidity and Funding Risk Policy approved by the Board of Directors on a weekly basis. These stress tests are based on the scenarios of the deposit outflows, funds obtained from bonds issued will outflows and banks limits will not be used during a 14-day period, the results are included in the presentation of ALCO on a weekly basis and in the Presentation of Risk Committee on a monthly basis. In this way, the Bank's funding structure is closely monitored and actions are taken on behalf of existing risk management.

Alternative funding sources are identified in case of need. ALCO members are responsible for taking actions against short-term liquidity shocks. In the case of a crisis or if deemed necessary, ALCO summon a meeting and take necessary actions immediately. These action plans are approved by the Board of Directors under the ICAAP. The Parent Bank reviews resources that are available in any emergency situation constantly and takes into consideration the results of the above-mentioned stress testing and scenario analysis by the early warning system.

According to BRSA's "Legislation on Measurement and Assessment of Liquidity Adequacy of the Banks"; published in the Official Gazette numbered 28948, dated 21 March 2014; liquidity ratio is required to be 80% for foreign currency assets/liabilities and 100% for total assets/liabilities in the calculation of The Banks weekly and monthly reporting effective from 1 January 2019.

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

VI. Explanations on Consolidated Liquidity Risk and Liquidity Coverage Ratio (continued)

		Total Unweighted Value (*)		Total Weighted Value (*)	
Current Period		TL+FC	FC	TL+FC	FC
HIGH-QUALITY LIQUID ASSETS					
1	Total high-quality liquid assets (HQLA)			44.222.585	27.840.766
CASH OUTFLOWS					
2	Deposits from natural persons and retail deposits	115.710.148	66.286.207	10.456.547	6.558.569
3	Stable deposits	21.370.440	--	1.070.462	--
4	Less stable deposits	94.339.708	66.286.207	9.386.085	6.558.569
5	Unsecured funding except for retail deposits and deposits from natural persons, of which:	30.078.883	9.158.211	21.796.432	7.117.729
6	Operational deposits	--	--	--	--
7	Non-Operational deposits	13.830.561	3.318.001	5.548.110	1.324.591
8	Other unsecured funding	16.248.322	5.840.210	16.248.322	5.793.138
9	Secured funding	--	--	582.498	582.498
10	Other cash outflows	21.558.354	5.394.046	6.399.306	4.874.049
11	Outflows related to derivative exposures and other collateral requirements	5.217.464	4.733.984	5.217.464	4.733.984
12	Outflows related to restructured financial instruments	--	--	--	--
13	Payment commitments granted for debts to financial markets and other off-balance sheet commitments	16.340.890	660.062	1.181.842	140.065
14	Other revocable off-balance sheet commitments and other contractual obligations	--	--	--	--
15	Other irrevocable or conditionally revocable off-balance sheet obligations	226.937	70	226.937	70
16	TOTAL CASH OUTFLOWS			39.461.720	19.132.915
CASH INFLOWS		--	--	--	--
17	Secured receivables	--	--	--	--
18	Unsecured receivables	16.552.101	8.156.129	11.347.744	6.953.664
19	Other cash inflows	4.767.582	4.092.779	4.767.582	4.092.779
20	TOTAL CASH INFLOWS	21.319.683	12.248.908	16.115.326	11.046.443
21	TOTAL HQLA			44.222.585	27.840.766
22	TOTAL NET CASH OUTFLOWS			23.346.394	7.361.812
23	LİQUIDITY COVERAGE RATIO (%)			189,42	378,18

(*) The average of last three months' liquidity coverage ratio calculated by weekly simple averages.

		Total Unweighted Value (*)		Total Weighted Value (*)	
Prior Period		TL+FC	FC	TL+FC	FC
HIGH-QUALITY LIQUID ASSETS					
1	Total high-quality liquid assets (HQLA)			40.027.511	19.188.295
CASH OUTFLOWS					
2	Deposits from natural persons and retail deposits	99.506.452	36.921.106	8.826.526	3.710.303
3	Stable deposits	22.888.278	--	1.146.079	--
4	Less stable deposits	76.618.174	36.921.106	7.680.447	3.710.303
5	Unsecured funding except for retail deposits and deposits from natural persons, of which:	22.745.287	8.473.156	15.894.815	5.807.938
6	Operational deposits	--	--	--	--
7	Non-Operational deposits	11.556.669	4.532.756	4.650.390	1.812.804
8	Other unsecured funding	11.188.618	3.940.400	11.244.425	3.995.134
9	Secured funding	--	--	138.536	138.536
10	Other cash outflows	19.386.121	2.715.931	3.520.122	2.194.987
11	Outflows related to derivative exposures and other collateral requirements	2.262.867	2.115.586	2.262.867	2.115.586
12	Outflows related to restructured financial instruments	--	--	--	--
13	Payment commitments granted for debts to financial markets and other off-balance sheet commitments	17.123.254	600.345	1.257.255	79.401
14	Other revocable off-balance sheet commitments and other contractual obligations	--	--	--	--
15	Other irrevocable or conditionally revocable off-balance sheet obligations	207.990	1.290	207.990	1.290
16	TOTAL CASH OUTFLOWS			28.587.989	11.853.054
CASH INFLOWS					
17	Secured receivables	--	--	--	--
18	Unsecured receivables	12.477.473	3.808.075	7.508.162	3.046.902
19	Other cash inflows	2.488.027	2.016.933	2.488.027	2.016.933
20	TOTAL CASH INFLOWS	14.965.500	5.825.008	9.996.189	5.063.835
21	TOTAL HQLA			40.027.511	19.188.295
22	TOTAL NET CASH OUTFLOWS			18.591.800	6.764.848
23	LİQUIDITY COVERAGE RATIO (%)			215,30	283,65

(*) The average of last three months' liquidity coverage ratio calculated by weekly simple averages.

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

VI. Explanations on Consolidated Liquidity Risk and Liquidity Coverage Ratio (continued)

The lowest, highest and average Liquidity Coverage Ratios for the last 3 months between 1 January – 31 March 2026 are presented in the table below.

Current Period	Highest	Date	Lowest	Date	Average
TL+FC	281,33%	28/01/2026	119,07%	31/03/2026	194,35%
FC	791,59%	06/03/2026	155,32%	09/01/2026	382,75%

Prior Period	Highest	Date	Lowest	Date	Average
TL+FC	284,47%	04/12/2025	172,84%	12/12/2025	216,78%
FC	662,66%	15/10/2025	185,92%	15/12/2025	305,84%

The Parent Bank implements the calculation in accordance with the Regulation of Liquidity Coverage Ratio Calculation of Banks dated 21 March 2014 and numbered 28948 published in the Official Gazette. As per the related regulation high quality liquid assets are mainly securities portfolio, cash assets and reserve requirements. The important factors affecting the results of the liquidity coverage ratio are the changes in the remaining maturities of the items and changes in the amounts of deposits and money market transactions, the remaining maturities of which are less than 30 days. Deposits form a significant portion of the Parent Bank's sources of funds, on the other hand bonds issued, money market borrowings, funds provided from abroad are other important sources of funding.

The Parent Bank takes into consideration cash outflows and margin calls arising from derivative transactions by their 24-month averages in accordance with the relevant regulation.

According to the Regulation on Calculating the Liquidity Coverage Ratio of Banks, the liquidity ratio must be at least 80% for foreign currency and at least 100% for total. The utmost care is taken about compliance with these ratios and there is no discrepancy.

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

VI. Explanations on Consolidated Liquidity Risk and Liquidity Coverage Ratio (continued)

Presentation of assets and liabilities according to their remaining maturities:

Current Period	Demand	Up to 1 Month	1-3 Months	3-12 Months	1-5 Year	5 Years and Over	Unallocated (**)	Total
Assets								
Cash (Cash in TL, Cash in Foreign Currency, Cash in Transit, Cheques Purcheased) and Balances with the CBRT	16.412.341	29.376.822	--	--	--	--	--	45.789.163
Banks	21.433.433	203.730	--	--	--	--	--	21.637.163
Financial Assets at Fair Value Through Profit or Loss(*)	--	4.507.696	1.779.812	1.923.845	73.102	19.153	--	8.303.608
Money Market Placements	108.448	--	--	--	--	--	--	108.448
Financial Assets at Fair Value Through Other Comprehensive Income (******)	--	4.539.098	3.553.160	15.293.557	9.595.286	10.172.800	--	43.153.901
Loans (**)	--	18.495.320	22.141.515	37.197.226	15.803.949	1.181.173	48.726	94.867.909
Financial Assets Measured at Amortized Cost (*******)	--	--	291.387	3.018.364	929.119	4.197.106	--	8.435.976
Other Assets(***)	--	--	--	--	--	--	15.118.263	15.118.263
Total Assets	**37.954.222**	**57.122.666**	**27.765.874**	**57.432.992**	**26.401.456**	**15.570.232**	**15.166.989**	**237.414.431**
Liabilities								
Bank Deposits	599.904	6.003.549	--	--	--	--	--	6.603.453
Other Deposits	71.668.549	73.171.927	2.823.402	389.045	--	--	--	148.052.923
Funds Borrowed from Other Financial Institutions	--	793.079	--	801.828	--	--	--	1.594.907
Money Market Funds	--	7.680.116	6.906.222	--	--	--	--	14.586.338
Securities Issued(****)	--	--	--	--	16.000.982	--	--	16.000.982
Sundry Creditors	--	2.501.213	--	--	--	--	--	2.501.213
Other Liabilities (*****)	--	10.168.104	5.687.518	1.994.315	476.104	48.109	29.700.465	48.074.615
Total Liabilities	**72.268.453**	**100.317.988**	**15.417.142**	**3.185.188**	**16.477.086**	**48.109**	**29.700.465**	**237.414.431**
Net Liqudity Surplus / (Gap)	**(34.314.231)**	**(43.195.322)**	**12.348.732**	**54.247.804**	**9.924.370**	**15.522.123**	**(14.533.476)**	**--**
Net Off-Balance Sheet Position	--	97.291	(3.308.735)	569.795	293.828	--	--	(2.347.821)
Derivative Financial Assets	--	103.118.283	94.436.670	39.659.081	1.241.428	--	--	238.455.462
Derivative Financial Liabilities	--	103.020.992	97.745.405	39.089.286	947.600	--	--	240.803.283
Non-Cash Loans	**231**	**23.134**	**134.120**	**188.668**	**55.660**	**448.112**	**--**	**849.925**
Prior Period								
Total Assets	**14.478.446**	**59.016.032**	**29.495.342**	**43.247.452**	**20.646.630**	**13.684.615**	**11.855.392**	**192.423.909**
Total Liabilities	**42.607.143**	**86.999.366**	**19.094.403**	**2.453.295**	**15.864.361**	**46.352**	**25.358.989**	**192.423.909**
Net Liquidity Gap	**(28.128.697)**	**(27.983.334)**	**10.400.939**	**40.794.157**	**4.782.269**	**13.638.263**	**(13.503.597)**	**--**
Net Off-Balance Sheet Position	**--**	**2.769.369**	**954.143**	**878.921**	**--**	**--**	**--**	**4.602.433**
Derivative Financial Assets	--	81.061.965	47.741.822	16.437.005	300.000	--	--	145.540.792
Derivative Financial Liabilities	--	78.292.596	46.787.679	15.558.084	300.000	--	--	140.938.359
Non-Cash Loans	**8.415**	**24.010**	**169.633**	**265.708**	**25.530**	**444.692**	**--**	**937.988**

(*) Includes derivatives financial assets.
(**) Non-performing loans net-off related expected credit losses and expected credit losses for stage 1 and stage 2 loans are presented in “unallocated” column.
(***) Certain assets on the balance sheet that are necessary for the Banking operations but not convertible into cash in the short term such as tangible assets, stationary supplies and prepaid expenses are included in this column.
(****) Securities issued as subordinated loan classified under “Subordinated debt – Other debt instruments” in the balance sheet are also included.
(*****) Shareholders' equity and provisions are classified in other liabilities in unallocated column.
(******) Includes loans that are classified as financial assets measured at fair value through other comprehensive income of TL 19.030.872, as well.
(*******) Includes TL 21.017 expected credit losses.

VI. Explanations on Consolidated Liquidity Risk and Liquidity Coverage Ratio (continued)

According to the communiqué of Financial Statements and Related Disclosures and Footnotes to be Announced to Public by Banks published in the Official Gazette numbered 29450 and dated 19 August 2015, total amount of assets and risk in the consolidated financial statements prepared in accordance with Turkish Accounting Standards is shown below;

		Current Period (**)	Prior Period (**)
1	Total assets in consolidated financial statements prepared in accordance with Turkish Accounting Standards (*)	458.378.709	338.073.614
2	The difference between total assets prepared in accordance with Turkish Accounting Standards and total assets in consolidated financial statements prepared in accordance with the communiqué “Preparation of Consolidated Financial Statements”	--	--
3	The difference between the amounts of derivative financial instruments and credit derivatives in consolidated financial statements prepared in accordance with the communiqué “Preparation of Consolidated Financial Statements” and risk amounts of such instruments	(24.023.630)	(155.354.661)
4	The difference between the amounts of securities or commodity financing transactions in consolidated financial statements prepared in accordance with the communiqué “Preparation of Consolidated Financial Statements” and risk amounts of such instruments	--	--
5	The difference between the amounts of off-balance items in consolidated financial statements prepared in accordance with the communiqué “Preparation of Consolidated Financial Statements” and risk amounts of such items	--	--
6	Other differences between the amounts in consolidated financial statements prepared in accordance with the communiqué “Preparation of Consolidated Financial Statements” and risk amounts of such items	--	--
7	**Total risk amount**	**234.355.079**	**182.718.953**

(*) Consolidated financial statements prepared in compliance with Clause 6 of the article 5 of the communiqué “Preparation of Consolidated Financial Statements”.

(**) Represents three months average amounts.

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

VI. Explanations on Consolidated Liquidity Risk and Liquidity Coverage Ratio (continued)

The Net Stable Funding Ratio table calculated on the basis of Articles 43 and 46, first paragraph of Article 47, first and second paragraphs of Article 77 and Article 93 of the Banking Law No. 5411 dated 19/10/2005 is given below. The purpose of the Net Stable Funding Ratio is to determine the procedures and principles to ensure stable funding in order to prevent the funding risk that the Bank may be exposed to on an unconsolidated basis in the long term from causing deterioration in liquidity levels. Net stable funding ratio is calculated by dividing the available stable funding amount by the required stable funding amount.

The three-month simple arithmetic average of the net stable funding ratio calculated monthly as of the equity calculation periods as of March, June, September and December cannot be less than 100%. Maximum care is taken to comply with these ratios and there is no non-compliance.

Current Period		a	b	c	d	e
		Unweighted Amount According to Residual Maturity				
		Demand	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	32.572.543	--	--	--	32.572.543
2	Tier 1 Capital and Tier 2 Capital	26.714.401	--	--	--	26.714.401
3	Other Capital Instruments	5.858.142	--	--	--	5.858.142
4	Real-person and Retail Customer Deposits	--	--	91.514.461	--	84.823.590
5	Stable Deposits	--	--	49.211.509	--	46.750.934
6	Less Stable Deposits	--	--	42.302.951	--	38.072.656
7	Other Obligations	--	6.166.435	25.800.580	--	15.983.507
8	Operational Deposits	--	--	--	--	--
9	Other Obligations	--	6.166.435	25.800.580	--	15.983.507
10	Liabilities equivalent to interconnected assets					
11	Other Liabilities	10.782.758	2.584.311.900	--	--	--
12	Derivative Liabilities		--	--	--	
13	All other equity not included in the above categories	10.782.758	2.584.311.900	--	--	--
14	**Available stable funding**					133.379.640
Required stable funding						--
15	High-Quality Liquid Assets					--
16	Deposits held at financial institutions for operational purposes	--	--	--	--	--
17	Performing Loans	--	37.881.198	92.028.231	46.564.057	92.562.970
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	--	37.881.198	--	11.211.936	16.499.706
20	Loans to corporate customers, real persons and retail customers, central banks, other than credit agencies and/or financial institutions	--	--	92.028.231	35.352.121	76.063.264
21	*Loans with a risk weight of less than or equal to 35%*	--	--	--	--	--
22	Residential mortgages	--	--	--	--	--
23	*Residential mortgages with a risk weight less than or equal to 35%*	--	--	--	--	--
24	Securities that are not in default and do not qualify as HQLA and exchange-traded equities	--	--	--	--	--
25	Assets equivalent to interconnected liabilities					
26	Other Assets	6.432.751	-	--	--	26.260.629
27	Physical traded commodities, including gold	--	--	--	--	--
28	Initial margin posted or given guarantee fund to central counterparty		-	-	9.126	7.757
29	Derivative Assets		-	-	2.753.414	2.753.414
30	Derivative liabilities before the deduction of the variation margin		-	-	--	--
31	Other Assets not included above	6.432.751	4.432.071	--	12.634.636	23.499.458
32	Off-balance sheet commitments		-	--	--	--
33	**Total Required stable funding**					118.823.599
34	**Net Stable Funding Ratio (%)**					112,25

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

VI. Explanations on Consolidated Liquidity Risk and Liquidity Coverage Ratio (continued)

Prior Period		a	b	c	ç	d
		Unweighted Amount According to Residual Maturity				Total Weighted Amount
		Demand	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	
Available stable funding						
1	Capital Instruments	33.968.409	--	--	--	33.968.409
2	Tier 1 Capital and Tier 2 Capital	27.731.838	--	--	--	27.731.838
3	Other Capital Instruments	6.236.571	--	--	--	6.236.571
4	Real-person and Retail Customer Deposits	--	--	59.570.860	--	54.766.364
5	Stable Deposits	--	--	23.051.802	--	21.899.211
6	Less Stable Deposits	--	--	36.519.058	--	32.867.153
7	Other Obligations	--	5.443.945	9.291.644	--	7.367.795
8	Operational Deposits	--	--	--	--	--
9	Other Obligations	--	5.443.945	9.291.644	--	7.367.795
10	Liabilities equivalent to interconnected assets					
11	Other Liabilities	12.003.299	3.565.760.450	--	--	--
12	Derivative Liabilities		--	--	--	
13	All other equity not included in the above categories	12.003.299	3.565.760.450	--	--	--
14	Available stable funding					96.102.568
Required stable funding						
15	High-Quality Liquid Assets					--
16	Deposits held at financial institutions for operational purposes	--	--	--	--	--
17	Performing Loans	--	24.782.589	75.743.873	36.592.219	72.718.451
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	--	24.782.589	--	6.859.092	9.577.434
20	Loans to corporate customers, real persons and retail customers, central banks, other than credit agencies and/or financial institutions	--	--	75.743.873	29.733.127	63.141.017
21	*Loans with a risk weight of less than or equal to 35%*	--	--	--	--	--
22	Residential mortgages	--	--	--	--	--
23	*Residential mortgages with a risk weight less than or equal to 35%*	--	--	--	--	--
24	Securities that are not in default and do not qualify as HQLA and exchange-traded equities	--	--	--	--	--
25	Assets equivalent to interconnected liabilities					
26	Other Assets	6.087.637	14.908.416	--	--	20.995.122
27	Physical traded commodities, including gold	--	--	--	--	--
28	Initial margin posted or given guarantee fund to central counterparty		-	-	6.211	5.280
29	Derivative Assets		-	-	1.740.800	1.740.800
30	Derivative liabilities before the deduction of the variation margin		-	-	--	--
31	Other Assets not included above	6.087.637	3.739.238	--	9.422.167	19.249.042
32	Off-balance sheet commitments		-	--	--	--
33	Total Required stable funding					93.713.573
34	Net Stable Funding Ratio (%)					102,55

Under the heading of other liabilities; Liabilities to Credit Institutions with Remaining Maturity Less than Six Months, Liabilities to Financial Institutions and Central Banks, Other Liabilities with no maturity date are included.

Net Stable Funding Ratios realized during 1 January – 31 March 2026 period are listed in the table below.

Current Period	January – March'26
Net Stable Funding Ratio	107,56%

Prior Period	October-December 2025
Net Stable Funding Ratio	106,93%

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

VII. Explanations on Consolidated Leverage Ratio

The table of leverage level calculated in accordance with the Regulation on Assessment and Calculation of Banks' Leverage Level published in the Official Gazette numbered 28812 and dated 5 November 2013 shown below.

As of 31 March 2026, The Parent Bank's consolidated leverage ratio calculated in accordance with the "Regulation on Assessment and Calculation of The Banks' Leverage Level" is 10,77%. Minimum leverage ratio has to be 3% according to the regulation.

	Balance sheet assets	Current Period(*)	Prior Period(*)
1	Balance sheet items (excluding derivative financial instruments and credit derivatives but including collaterals)	212.095.899	165.045.431
2	(Assets deducted in determining Tier 1 capital)	(3.413.765)	(3.216.845)
3	Total balance sheet risks (sum of lines 1 and 2)	208.682.134	161.828.586
	Derivative financial instruments and credit derivatives		
4	Replacement cost associated with all derivative financial instruments and credit derivatives	4.080.601	2.719.490
5	Potential credit risk associated with all derivative financial instruments and credit derivatives	2.116.121	1.031.888
6	Total risks of derivative financial instruments and credit derivatives (sum of lines 4 to 5)	6.196.722	3.751.378
	Securities or commodity financing transactions (SCFT)		
7	Risks from SCFT assets (except for on-balance sheet)	3.528.498	2.837.964
8	Risks from brokerage activities related exposures	--	--
9	Total risks related with securities or commodity financing transactions (sum of lines 7 to 8)	3.528.498	2.837.964
	Off-balance sheet transactions		
10	Gross notional amounts of off-balance sheet transactions	15.947.725	14.301.025
11	(Adjustments for conversion to credit equivalent amounts)	--	--
12	Total risks of off-balance sheet items (sum of lines 10 and 11)	15.947.725	14.301.025
	Capital and total risks		
13	Tier 1 capital	25.099.480	24.207.245
14	Total risks (sum of lines 3, 6, 9 and 12)	234.355.079	182.718.953
	Leverage ratio		
15	Leverage ratio	10,77	13,26

(*) Represents three-month average amounts. The leverage ratio is the average of the leverage ratios of the past three months.

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

SECTION FIVE

EXPLANATIONS AND NOTES ON THE CONSOLIDATED FINANCIAL STATEMENTS

I. Explanations and disclosure related to the consolidated assets

1. Information on cash and balances with the CBRT

	Current Period		Prior Period	
	TL	FC	TL	FC
Cash in TL /Foreign Currency	105.524	3.339.892	144.530	3.012.614
Balances with the Central Bank of Turkey	14.353.595	27.990.152	16.666.939	15.814.503
Other	--	--	--	--
Total	**14.459.119**	**31.330.044**	**16.811.469**	**18.827.117**

1.1 Information related to the account of the CBRT

	Current Period		Prior Period	
	TL	FC	TL	FC
Unrestricted Demand Deposits	5.585.693	7.381.232	8.255.555	158.811
Unrestricted Time Deposits	--	2.219.805	--	--
Restricted Time Deposits	8.767.902	18.389.115	8.411.384	15.655.692
Total	**14.353.595**	**27.990.152**	**16.666.939**	**15.814.503**

The reserve requirements in TL, FC and gold kept in accordance with the “Communiqué Regarding the Reserve Requirements” numbered 2013/15 are included in the table.

As of 31 March 2026, the reserve requirement rates vary between 3% and 40% for TL liabilities and between 3% and 30% for foreign currency liabilities depending on their maturities (31 December 2025: 3% and 40% for TL liabilities and 5% and 32% for foreign currency liabilities).

The additional reserve requirement ratio of 2,5% percent is maintained in Turkish lira for deposits denominated in foreign currency (excluding foreign bank deposits and precious metal accounts).

Starting from 20 January 2024, the remuneration practice has been introduced for banks that are above the targets for the Renewal and TL conversation rate and TL conversation rate. The remuneration amounts have been paid on the maintained FX Protected TL Deposits and other TL deposits reserve requirement amounts.

Within the scope of the commission practice applied to Reserve Requirements and Notice Foreign Exchange Accounts, commissions are applied on the reserve requirement amounts maintained for foreign currency deposits for banks that remain below the target according to the TL share.

1.2 Information on banks

	Current Period		Prior Period	
	TL	FC	TL	FC
Banks				
Domestic	1.324.184	1.230.581	882.183	677.587
Foreign	11.631	19.070.767	6.700	1.583.382
Foreign head-offices and branches	--	--	--	--
Total	**1.335.815**	**20.301.348**	**888.883**	**2.260.969**

1.2.1 Due from foreign banks

It has not been prepared in accordance with Article 25 of the Communique on Financial Statements and Related Explanations and Footnotes to be Announced to the Public by Banks.

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

2.1 Information on financial assets at fair value through profit or loss given as collateral or blocked

As of 31 March 2026, there are no financial assets for trading purposes given as collateral (31 December 2025: None).

As of 31 March 2026, the amount of financial assets at fair value through profit or loss not given as collateral or not blocked is TL 2.808.392 (31 December 2025: TL 2.328.989).

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

I. Explanations and disclosure related to the consolidated assets (continued)

2. Information regarding financial assets at fair value through profit/loss (continued)

2.2 Information on financial assets at fair value through profit or loss subject to repurchase agreements

None (31 December 2025: None).

3. Information on Financial Assets Valued at Fair Value Through Other Comprehensive Income

3.1 Financial assets valued at fair value through other comprehensive income subject to repurchase agreements and provided as collateral / blocked

	Current Period		Prior Period	
	TL	FC	TL	FC
Share Certificates	--	--	--	--
Bonds, Treasury Bills and Similar Marketable Securities	8.362.590	6.228.216	5.561.470	5.649.192
Other	--	--	--	--
Total	**8.362.590**	**6.228.216**	**5.561.470**	**5.649.192**

As of 31 March 2026, the free amount of financial assets valued at fair value through other comprehensive income, excluding collateral/blocked and subject to repo transactions is TL 28.563.095, out of which TL 19.030.872 belongs to the loans valued at fair value through other comprehensive income (31 December 2025: TL 30.253.793, loans amounting to TL 19.191.412 valued at fair value through other comprehensive income).

3.2 Details of financial assets valued at fair value through other comprehensive income

	Current Period	Prior Period
Debt instruments	**24.589.328**	**22.700.502**
Quoted on Stock Exchange	20.466.326	18.349.892
Unquoted on Stock Exchange	4.123.002	4.350.610
Share certificates	**4.897**	**4.897**
Quoted on Stock Exchange	--	--
Unquoted on Stock Exchange	4.897	4.897
Impairment provision (-)	**471.196**	**204.748**
Total	**24.123.029**	**22.500.651**

As of 31 March 2026, loans amounting to TL 19.030.872 are presented in “Other Financial Assets” line under ‘Financial Assets Valued at Fair Value Through Other Comprehensive Income’ in the financial statements (31 December 2025: TL 19.191.412).

4. Derivative financial assets

4.1 Positive differences relating to derivative financial assets

	Current Period		Prior Period	
	TL	FC	TL	FC
Forward Transactions	718.275	--	268.897	--
Swap Transactions	1.224.803	--	2.945.917	--
Futures Transactions	--	--	--	--
Options	31.183	3.411.800	20.379	1.247.379
Other	109.155	--	--	--
Total	**2.083.416**	**3.411.800**	**3.235.193**	**1.247.379**

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

I. Explanations and disclosure related to the consolidated assets (continued)

5. Information on loans

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

	Current Period		Prior Period	
	TL	FC	TL	FC
Direct Loans to Shareholders	308	287	--	150
Corporate Shareholders	308	139	--	--
Individual Shareholders	--	148	--	150
Indirect Loans to Shareholders	--	--	--	--
Loans to Employees	81.543	--	14.962	--
Total	**81.851**	**287**	**14.962**	**150**

5.2 Information on Standard Loans, Loans Under Close Monitoring and Loans Under Close Monitoring That Are Restructured

Cash Loans	Standard Loans	Loans Under Close Monitoring		
		Non-restructured	Restructured	
			Revised Contract Terms	Refinanced
Loans	**87.342.391**	**2.869.006**	**4.275.517**	**--**
Working Capital Loans	20.261.447	52.560	2.292.815	--
Export Loans	8.720.107	522	--	--
Import Loans	--	--	--	--
Loans to Financial Sector	1.409.448	605	--	--
Consumer Loans	13.431.564	656.078	1.684.324	--
Credit Cards	311.865	52.279	--	--
Others	43.207.960	2.106.962	298.378	--
Specialization Loans	**--**	**--**	**--**	**--**
Other Receivables	**72.814**	**9.140**	**--**	**--**
Total (*)	**87.415.205**	**2.878.146**	**4.275.517**	**--**

(*) Factoring receivables amounting to TL 81.390 are included, loans measured at fair value through other comprehensive income are excluded.

Cash Loans	Standard Loans	Loans Under Close Monitoring		
		Non-restructured	Restructured	
			Revised Contract Terms	Refinanced
Loans	**73.349.212**	**3.211.108**	**3.994.258**	**--**
Working Capital Loans	16.738.173	63.332	2.239.727	--
Export Loans	7.710.897	--	--	--
Import Loans	--	--	--	--
Loans to Financial Sector	1.722.947	--	--	--
Consumer Loans	13.401.977	527.228	1.342.746	--
Credit Cards	394.401	76.020	--	--
Others	33.380.817	2.544.528	411.785	--
Specialization Loans	**--**	**--**	**--**	**--**
Other Receivables	**90.496**	**14.878**	**--**	**--**
Total (*)	**73.439.708**	**3.225.986**	**3.994.258**	**--**

(*) Factoring receivables amounting to TL 104.641 are included, loans measured at fair value through other comprehensive income are excluded.

	Current Period		Prior Period	
	Standard Loans	Loans Under Close Monitoring	Standard Loans	Loans Under Close Monitoring
12-months Expected Credit Losses	718.891	--	592.054	--
Significant Increase in Credit Risk	--	416.975	--	385.233
Total	**718.891**	**416.975**	**592.054**	**385.233**

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

I. Explanations and disclosure related to the consolidated assets (continued)

5. Information on Loans (continued)

5.2. Information on Standard Loans, Loans Under Close Monitoring and Loans Under Close Monitoring That Are Restructured (continued)

The overdue analysis of close monitoring loans

Current Period	Commercial Loans	Consumer Loans	Total
1-30 days	464.115	540.701	1.004.816
31-60 days	307.572	561.776	869.348
61-90 days	220.518	277.684	498.202
Total	**992.205**	**1.380.161**	**2.372.366**

Prior Period	Commercial Loans	Consumer Loans	Total
1-30 days	588.636	413.349	1.001.985
31-60 days	355.271	447.946	803.217
61-90 days	184.841	219.907	404.748
Total	**1.128.748**	**1.081.202**	**2.209.950**

Maturity analysis of cash loans

It has not been prepared in accordance with Article 25 of the Communique on Financial Statements and Related Explanations and Footnotes to be Announced to the Public by Banks.

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

I. Explanations and disclosure related to the consolidated assets (continued)

5. Information on Loans (continued)

5.3 Information on consumer loans, individual credit cards and credit cards given to personnel

	Short-Term	Medium or Long Term	Total
Consumer Loans-TL	**2.492.366**	**11.230.896**	**13.723.262**
Mortgage Loans	--	24.297	24.297
Vehicle Loans	3.886	6.454	10.340
General Purpose Loans	2.488.480	11.200.145	13.688.625
Other	--	--	--
Consumer Loans-Indexed to FC	**--**	**101**	**101**
Mortgage Loans	--	101	101
Vehicle Loans	--	--	--
General Purpose Loans	--	--	--
Other	--	--	--
Consumer Loans-FC	**--**	**--**	**--**
Mortgage Loans	--	--	--
Vehicle Loans	--	--	--
General Purpose Loans	--	--	--
Other	--	--	--
Individual Credit Cards-TL	**345.168**	**--**	**345.168**
With Installment	31.554	--	31.554
Without Installment	313.614	--	313.614
Individual Credit Cards-FC	**--**	**--**	**--**
With Installment	--	--	--
Without Installment	--	--	--
Loans Given to Employees-TL	**52.114**	**27.148**	**79.262**
Mortgage Loans	--	--	--
Vehicle Loans	--	--	--
General Purpose Loans	52.114	27.148	79.262
Other	--	--	--
Loans Given to Employees - Indexed to FC	**--**	**--**	**--**
Mortgage Loans	--	--	--
Vehicle Loans	--	--	--
General Purpose Loans	--	--	--
Other	--	--	--
Loans Given to Employees - FC	**--**	**--**	**--**
Mortgage Loans	--	--	--
Vehicle Loans	--	--	--
General Purpose Loans	--	--	--
Other	--	--	--
Personnel Credit Cards - TL	**2.281**	**--**	**2.281**
With Installment	98	--	98
Without Installment	2.183	--	2.183
Personnel Credit Cards - FC	**--**	**--**	**--**
With Installment	--	--	--
Without Installment	--	--	--
Overdraft Loans-TL (Real Persons)	**1.969.341**	**--**	**1.969.341**
Overdraft Loans-FC (Real Persons)	**--**	**--**	**--**
Total	**4.861.270**	**11.258.145**	**16.119.415**

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

I. Explanations and disclosure related to the consolidated assets (continued)

5. Information on Loans (continued)

5.4 Information on commercial loans with installments and corporate credit cards

	Short-Term	Medium or Long Term	Total
Installment Commercial Loans - TL	**10.882.871**	**6.634.445**	**17.517.316**
Real Estate Loans	--	--	--
Vehicle Loans	51.675	542.086	593.761
General Purpose Loans	10.831.196	6.092.359	16.923.555
Other	--	--	--
Installment Commercial Loans - Indexed to FC	**--**	**--**	**--**
Real Estate Loans	--	--	--
Vehicle Loans	--	--	--
General Purpose Loans	--	--	--
Other	--	--	--
Installment Commercial Loans - FC	**--**	**--**	**--**
Real Estate Loans	--	--	--
Vehicle Loans	--	--	--
General Purpose Loans	--	--	--
Other	--	--	--
Corporate Credit Cards - TL	**16.695**	**--**	**16.695**
With Installment	593	--	593
Without Installment	16.102	--	16.102
Corporate Credit Cards - FC	**--**	**--**	**--**
With Installment	--	--	--
Without Installment	--	--	--
Overdraft Loans-TL (Legal Entities)	**2.174.986**	**--**	**2.174.986**
Overdraft Loans-FC (Legal Entities)	**--**	**--**	**--**
Total	**13.074.552**	**6.634.445**	**19.708.997**

5.5 Distribution of loans by customers

	Current Period	Prior Period
Public Sector	--	--
Private Sector	94.568.868	80.659.954
Total (*)	**94.568.868**	**80.659.954**

(*) Factoring receivables amounting to TL 81.390 (31 December 2025: TL 104.641) are included, loans measured at fair value through other comprehensive income are excluded.

5.6 Distribution of Domestic and Foreign Loans

	Current Period	Prior Period
Domestic Loans	94.182.298	80.265.437
Foreign Loans	386.570	394.517
Total (*)	**94.568.868**	**80.659.954**

(*) Factoring receivables amounting to TL 81.390 (31 December 2025: TL 104.641) are included, loans measured at fair value through other comprehensive income are excluded.

5.7 Loans granted to subsidiaries and associates

As of 31 March 2026, the Bank has loans granted to subsidiaries and associates amounting to TL 176.905 (31 December 2025: TL 175.484).

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

I. Explanations and disclosure related to the consolidated assets (continued)

5. Information on Loans (continued)

5.8 Provisions provided against loans (third stage)

	Current Period	Prior Period
Loans and Receivables with Limited Collectability	842.596	919.466
Loans and Receivables with Doubtful Collectability	1.451.443	1.036.864
Uncollectible Loans and Receivables	703.125	532.552
Total	**2.997.164**	**2.488.882**

5.9 Information on non-performing loans (Net)

5.9.1 Information on loans and other receivables included in non-performing loans which are restructured or rescheduled

	III. Group	IV. Group	V. Group
	Loans and receivables with limited collectability	Loans and receivables with doubtful collectability	Uncollectible loans and receivables
Current Period			
Gross Amounts before Provisions	**6.528**	**16.842**	**78**
Restructured Loans and Other Receivables	6.528	16.842	78
Prior Period			
Gross Amounts before Specific Provisions	**6.832**	**5.369**	**1.678**
Restructured Loans and Other Receivables	6.832	5.369	1.678

5.9.2 Movement on non-performing loans

	III. Group	IV. Group	V. Group
	Loans and receivables with limited collectability	Loans and receivables with doubtful collectability	Uncollectible loans and receivables
Balances at the End of Prior Period	**1.565.113**	**1.586.729**	**587.397**
Additions (+)	1.611.874	12.012	2.306
Transfers from Other Categories of Non-Performing Loans (+)	--	1.443.176	408.319
Transfers to Other Categories of Non-Performing Loans (-)	1.443.176	408.319	--
Collections (-)	291.226	115.176	26.377
Write-offs (-) (*) (**)	6.450	934	110
Sold (-) (**)	7.680	283.977	201.431
Corporate and Commercial Loans	219	211.407	143.128
Retail Loans	2.339	72.570	58.303
Credit Cards	5.122	--	--
Other	--	--	--
Balances at End of the Period	**1.428.455**	**2.233.512**	**770.104**
Provisions (-)	**842.596**	**1.451.443**	**703.125**
Net Balance on Balance Sheet	**585.859**	**782.069**	**66.979**

(*) Consists of loans with 100% provision at the relevant date.

(**) In 2026, loans amounting to TL 493.088 was written off by transferring and selling to asset management companies (31 December 2025: TL 1.265.264). When the calculation is made considering the loans sold, the Bank's NPL ratio is measured as 4,16% (31 December 2025: 4,77%) instead of 3,75% (31 December 2025: 3,61%).

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

I. Explanations and disclosure related to the consolidated assets (continued)

5. Information on Loans (continued)

5.9 Information on non-performing loans (Net) (continued)

5.9.3 Information on non-performing loans and other receivables in foreign currencies

	III. Group	IV. Group	V. Group
	Loans and receivables with limited collectability	Loans and receivables with doubtful collectability	Uncollectible loans and receivables
Current Period			
Balance as of Period End	--	16.232	7.884
Provisions (-)	--	9.926	6.924
Net Balance on Balance Sheet	**--**	**6.306**	**960**
Prior Period			
Balance as of Period End	16.191	1.773	7.884
Provisions (-)	9.901	1.084	6.924
Net Balance on Balance Sheet	**6.290**	**689**	**960**

5.9.4 Information regarding gross and net amounts of non-performing loans with respect to debtor groups

	III. Group	IV. Group	V. Group
	Loans and receivables with limited collectability	Loans and receivables with doubtful collectability	Uncollectible loans and receivables
Current Period (Net)	**585.859**	**782.069**	**66.979**
Loans Granted to Real Persons and Legal Entities (Gross)	1.428.455	2.233.512	770.104
Provisions (-)	842.596	1.451.443	703.125
Loans Granted to Real Persons and Legal Entities (Net)	585.859	782.069	66.979
Banks (Gross)	--	--	--
Provisions (-)	--	--	--
Banks (Net)	--	--	--
Other Loan and Receivables (Gross)	--	--	--
Provisions (-)	--	--	--
Other Loan and Receivables (Net)	--	--	--
Prior Period (Net)	**645.647**	**549.865**	**54.845**
Loans Granted to Real Persons and Legal Entities (Gross)	1.565.113	1.586.729	587.397
Provisions (-)	919.466	1.036.864	532.552
Loans Granted to Real Persons and Legal Entities (Net)	645.647	549.865	54.845
Banks (Gross)	--	--	--
Provisions (-)	--	--	--
Banks (Net)	--	--	--
Other Loan and Receivables (Gross)	--	--	--
Provisions (-)	--	--	--
Other Loan and Receivables (Net)	--	--	--

5.10 Information on interest accruals, valuation differences and related provisions calculated for non-performing loans by The Banks which reserves provision according to TFRS 9

The Bank does not calculate interest accruals and rediscount for non-performing loans (31 December 2025: The Bank does not calculate interest accruals and rediscount for non-performing loans).

5.11 Explanations about policy of write-off policy

In the event that the conditions stated in the law related to the unworthiness of the receivable arise, whole provisions are set aside for all of these loans and the loans are written off from the assets by the board decision.

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

I. Explanations and disclosure related to the consolidated assets (continued)

6. Information on financial assets measured at amortized cost

6.1 Information on securities subject to repurchase agreement and given as collateral or blocked

	Current Period		Prior Period	
	TL	**FC**	**TL**	**FC**
Share Certificates	--	--	--	--
Bonds, Treasury Bills and Similar Marketable Securities	1.359.909	3.059.029	1.526.459	5.140.678
Other	--	--	--	--
Total	**1.359.909**	**3.059.029**	**1.526.459**	**5.140.678**

6.2 Information on government securities in financial assets measured at amortized cost

	Current Period		Prior Period	
	TL	**FC**	**TL**	**FC**
Government Bond	1.413.965	2.359.182	1.784.403	4.245.393
Treasury Bill	--	--	--	--
Other Debt Securities	--	--	--	--
Total	**1.413.965**	**2.359.182**	**1.784.403**	**4.245.393**

6.3 Information on financial assets measured at amortized cost

	Current Period	Prior Period
Debt instruments	**8.456.993**	**10.049.006**
Quoted on Stock Exchange	8.456.993	10.049.006
Unquoted on Stock Exchange	--	--
Impairment provision (-)	--	--
Total	**8.456.993**	**10.049.006**

6.4 Information on the movement of financial assets measured at amortized cost during the period

	Current Period	Prior Period
Balance at the beginning of period	10.049.006	6.885.608
Foreign Exchange Difference in Monetary Assets	42.241	26.463
Revaluation adjustments	1.009.295	399.840
Purchases during the year	2.212.997	587.757
Disposals through Sales and Redemptions	(4.856.546)	(648.753)
Impairment provision (-)	--	--
Total	**8.456.993**	**7.250.915**

7. Information on associates

As of 31 March 2026, the Bank has associates amounting to TL 1.475.506 (31 December 2025: TL 1.376.345).

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

I. Explanations and disclosure related to the consolidated assets (continued)

7. Information on associates (continued)

Company Name	Address (City / Country)	Bank's Share- If different voting rights (%)	Bank's Risk Group Share (%)
Fiba Sigorta A.Ş.	İstanbul	%50,0	%50,0
Fiba HDI Emeklilik ve Hayat A.Ş.	İstanbul	%40,0	%40,0

Fiba Emeklilik ve Hayat A.Ş. started its activities in the life insurance and personal accident branches in January 2013. By July 2013, reinsurance operations related to these insurances and in December 2013 its activities in the pension branch was started.

As of 20 December 2022, 8.000.000 shares of Fiba Emeklilik ve Hayat A.Ş. representing 40% of its capital share, was transferred to Fibabanka A.Ş. for TL 746.588. After the sale of the remaining 60% of the shares to HDI Sigorta A.Ş. by Fiba Holding, the title of the company was changed as HDI Fiba Emeklilik ve Hayat A.Ş.

A company with the title Fiba Sigorta A.Ş was established by the Bank and HDI Sigorta A.Ş. with a 50% - 50% partnership share to operate in elementary branches The Bank's participation amount is TL 110.000.

Information regarding the associates as of 31 March 2026 is presented below:

Name (**)	Total Assets	Shareholders' Equity	Total Fixed Assets(*)	Interest Income	Income on Securities Portfolio	Current Period Profit/Loss	Prior Period Profit/Loss	Company's Fair Value
Fiba Sigorta A.Ş.	1.997.320	631.914	50.347	82.128	--	33.897	26.240	--
HDI Fiba Emeklilik ve Hayat A.Ş.	40.766.648	1.210.765	138.198	129.158	35.526	225.101	671.932	--

(*) Total fixed assets consist tangible and intangible assets.
(**) It has been prepared on the basis of the 31 March 2026 financial statements, which have not been independently audited.

Statement of movements for associates included in consolidation

	Current Period	Prior Period
Balance at Beginning of Period	**1.376.345**	**1.113.058**
Movement during the Period	**99.161**	**51.361**
Additions and Capital Increases(*)(**)	--	--
Bonus Shares Received	--	--
Dividends from the Current Year Profit	106.988	51.400
Sales/Liquidations	--	--
Reclassification of shares	--	--
Reclassification of shares	--	--
Currency Differences on Foreign Subsidiaries	--	--
Other	(7.827)	(39)
Balance at End of Period	**1.475.506**	**1.164.419**
Capital Commitments	--	--
Share of Percentage at the end of Period(%)	--	--

(*) As of 20 December 2022, 8.000.000 shares of Fiba Emeklilik ve Hayat A.Ş. representing 40% of its capital share was transferred to Fibabanka A.Ş. for TL 746.588.
(**) In 2022, a company with the title Fiba Sigorta A.Ş was established by the Bank and HDI Sigorta A.Ş. with a 50% - 50% partnership share to operate in elementary branches. In 2023, Fiba Sigorta realized a cash capital increase and Fibabanka participated in the capital increase with TL 15.000 in proportion to its share and increased its investment amount to TL 110.000.

Sectoral information on consolidated financial associates and the related carrying

	Current Period	Prior Period
Banks	--	--
Insurance Companies	1.475.506	1.376.345
Factoring Companies	--	--
Leasing Companies	--	--
Finance Companies	--	--
Other Subsidiaries	--	--

Valuation of investments made in associates within the scope of consolidation

	Current Period	Prior Period
Valued at equity accounting method	1.475.506	1.376.345
Valued at fair value	--	--

Quoted consolidated investments in associates

None.

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

I. Explanations and disclosure related to the consolidated assets (continued)

8. Information on subsidiaries

As of 31 March 2026, the Bank has a non-financial subsidiary which is subject to consolidation in the amount of TL 155.500 (31 December 2025: TL 155.500). The Bank has financial subsidiary, which is subject to consolidation in the amount of TL 785.200 (31 December 2025: TL 785.200) is available.

Non financial subsidiaries

As of 31 March 2026, the Bank has one non-financial subsidiary in the amount of TL 155.500 which is not consolidated (31 December 2025: TL 155.500).

Company Name	Address (City / Country)	Bank's Share- If different voting rights (%)	Bank's Risk Group Share (%)
Finberg Araştırma Geliştirme Danışmanlık Yatırım Hizmetleri A.Ş.	İstanbul	100,00%	100,00%

Finberg Araştırma Geliştirme Danışmanlık Yatırım Hizmetleri A.Ş., was established with the purpose of providing entrepreneurship, creation of new business fields and technologies, investment in financial technology companies, mobile payment, income expenditure follow-up and money transfer consultancy services.

With the decision taken at the Extraordinary General Assembly of Finberg Araştırma Geliştirme Danışmanlık Yatırım Hizmetleri A.Ş. dated 10 January 2025, a cash capital increase was made and the paid-in capital was increased by TL 38.000 to TL 155.500.

Financial subsidiaries

As of 31 March 2026, the Bank has TL 629.700 investment in a financial subsidiary (31 December 2025: TL 629.700).

In 2023, the process of increasing Fiba Portföy Yönetimi A.Ş paid-in capital from TL 8.000 to TL 30.000 was completed and the increase of TL 22.000 was funded from internal resources (extraordinary reserves). The increase was announced in the Turkish Trade Registry Gazette dated 2 June 2023 and numbered 10844.

Fiba Yatırım Menkul Değerler A.Ş. was established on 3 January 2025 with 100% share of Fibabanka A.Ş. The scope of activity of Fiba Yatırım Menkul Değerler A.Ş. is to engage in Capital Market activities in accordance with the CMB and relevant legislation.

Company Name	Address (City / Country)	Bank's Share- If different voting rights (%)	Bank's Risk Group Share (%)	Consolidation Type
Fiba Portföy Yönetimi A.Ş.	İstanbul	99,00%	99,00%	Full Consolidation
Fiba Yatırım Menkul Değerler A.Ş.	İstanbul	100,00%	100,00%	Full Consolidation

Fiba Portföy Yönetimi A.Ş. was established on 26 September 2013 with 99% share of Fibabanka A.Ş.

The scope of activity of Fiba Yatırım Menkul Değerler A.Ş. is to engage in Capital Market activities in accordance with the CMB and relevant legislation. It was announced that it was registered on 3 January 2025.

The financial information on subsidiaries as of 31 March 2026 is given below:

Name(**)	Total Assets	Shareholders' Equity	Total Fixed Assets(*)	Interest Income	Income on Securities Portfolio	Current Period Profit/Loss	Prior Period Profit/Loss	Company's Fair Value
Fiba Portföy Yönetimi A.Ş.	635.142	566.186	31.853	--	--	49.050	188.432	--
Fiba Yatırım Menkul Değerler A.Ş.	788.424	496.306	148.963	75.036	6.321	(35.612)	- 68.082	--

(*) Total fixed assets consist tangible and intangible assets.

(**) It has been prepared on the basis of the 31 March 2026 financial statements, which have not been independently audited.

Movement table on consolidated financial subsidiaries

	Current Period	Prior Period
Balance at Beginning of Period	**629.700**	**29.700**
Movements during the Period	**--**	**350.000**
Additions and Capital Increases	--	**350.000**
Bonus Shares Received	--	--
Dividends from the Current Year Profit	--	--
Sales/Liquidations	--	--
Reclassification of shares	--	--
Increase / (Decrease) in Market Values	--	--
Currency Differences on Foreign Subsidiaries	--	--
Reversal of Impairment Loses/ Impairment Losses (-)	--	--
Balance at the End of Period	**629.700**	**379.700**
Capital Commitments	**629.700**	**379.700**
Share of Percentage at the end of Period (%)	**99,95**	**99,92**

(*) Fiba Portföy Yönetimi A.Ş. was established on 26 September 2013 with the participation of Fibabanka A.Ş. by 99%.

(**) Fiba Yatırım Menkul Değerler A.Ş. was established on 3 January 2025, with 100% participation from Fibabanka A.Ş. A capital advance payment of TL 50.000 was made for the TL 300.000 capital requirement. On 6 October 2025, a capital increase of TL 250.000 was made, bringing the total capital to TL 600.000.

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

I. Explanations and disclosure related to the consolidated assets (continued)

8. Information about subsidiaries (continued)

Sectoral information on consolidated financial subsidiaries and the related carrying amount

	Current Period	Prior Period
Banks	--	--
Insurance Companies	--	--
Factoring Companies	--	--
Leasing Companies	--	--
Finance Companies	--	--
Other Subsidiaries	629.700	629.700

Valuation of investments in consolidated subsidiaries

	Current Period	Prior Period
Valued at cost	629.700	629.700
Valued at fair value	--	--

Quoted consolidated investments in subsidiaries

None.

9. Information on entities under common control

As of 31 March 2026, the Group does not have investments in entities under common control.

10. Information on lease receivables

As of 31 March 2026, the Group does not have lease receivables.

11. Information on derivative financial assets held for hedging purposes

As of 31 March 2026, the Bank has no hedging derivative financial assets (31 December 2025: None).

12. Information on tangible assets

It has not been prepared in accordance with Article 25 of the Communique on Financial Statements to be Made Public by Banks and the Explanations and Footnotes Thereon.

13. Explanations on intangible assets

It has not been prepared in accordance with Article 25 of the Communique on Financial Statements to be Made Public by Banks and the Explanations and Footnotes Thereon.

14. Explanations on investment properties

None.

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

I. Explanations and disclosure related to the consolidated assets (continued)

15. Information on deferred tax asset

15.1 *Amount of deferred tax asset recognized in the balance sheet in respect of deductible temporary differences, unused tax losses and unused tax credits*

As of 31 March 2026, the deferred tax asset amounting to TL 4.343.941 is calculated by netting of deductible temporary differences and taxable temporary differences (31 December 2025: TL 1.309.994 deferred tax asset).

Deferred tax asset consists of deferred tax asset and liability items recognized on temporary differences between the carrying amounts of assets and liabilities in the financial statements and the corresponding tax bases which is used in the computation of taxable profit. The deferred tax assets and liabilities are presented as net in the accompanying financial statements.

	Current Period	
	Deferred Tax Base	Deferred Tax Asset/ (Liability)
Unearned Commission Income/Prepaid Commission Expenses	7.850.831	2.355.249
Unearned Commission Income/Prepaid Commission Expenses	98.716	29.614
Retirement Pay and Unused Vacation Provision	488.163	146.561
Tangible Assets Base Differences	4.486.029	1.345.003
Provisions	2.447.553	734.266
Other	(888.806)	(266.752)
Deferred Tax Asset/(Liability)	**14.482.486**	**4.343.941**

	Prior Period	
	Deferred Tax Base	Deferred Tax Asset/ (Liability)
Financial Assets Valuation	(49.987)	(14.996)
Unearned Commission Income/Prepaid Commission Expenses	101.342	30.402
Retirement Pay and Unused Vacation Provision	759.937	227.733
Tangible Assets Base Differences	4.026.406	1.207.922
Provisions	2.155.699	646.710
Other	(2.626.750)	(787.777)
Deferred Tax Asset/(Liability)	**4.366.647**	**1.309.994**

The movement of the current year and prior year deferred tax assets is presented below:

	1 January - 31 March 2026	1 January - 31 March 2025
Deferred Tax Asset, 1 January	1.309.994	1.885.444
Deferred Tax Income / (Expense)	2.799.705	(234.806)
Deferred Tax Recognized Directly Under Equity	234.242	115.009
Deferred Tax Asset/(Liability) , Period End Balance	**4.343.941**	**1.765.647**

I. Explanations and disclosure related to the consolidated assets (continued)

15. Information on deferred tax asset (continued)

15.2 Amount and expiry date of deductible temporary differences, unused tax losses, unused tax credits for which no deferred tax asset is recognized in prior periods in the balance sheet

None (31 December 2025: None).

15.3 Deferred tax asset resulting from the cancellation of the provision for impairment losses related to the deferred taxes

None (31 December 2025: None).

16. Information on assets held for sale and non-current assets related to discontinued operations

As of 31 March 2026, the Bank has assets held for sale amounting to TL 25.533 (31 December 2025: TL 24.944).

17. Information on other assets

Other assets do not exceed 10% of total assets excluding the off-balance sheet items.

17.1 Information on prepaid expenses, tax and similar items

As of 31 March 2026, total prepaid expenses are TL 694.987 (31 December 2025: TL 589.436).

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

II. Explanations and disclosures related to consolidated liabilities

1. Information on deposits

1.1 Information on maturity structure of deposits

Current period

	Demand	7 Days Notice	Up to 1 Month	Up to 3 Months	3-6 Months	6 Months - 1 Year	1 Year and Over	Cumulative Deposit	Total
Saving Deposits	**5.238.648**	**--**	**25.312.779**	**8.023.029**	**721.846**	**52.513**	**1.034**	**--**	**39.349.849**
Foreign Currency Deposits	**5.251.306**	**--**	**4.009.545**	**309.048**	**9.645**	**1.093**	**139.824**	**--**	**9.720.461**
Residents in Turkey	5.052.355	--	3.916.723	301.283	9.645	1.093	139.594	--	9.420.693
Residents Abroad	198.951	--	92.822	7.765	--	--	230	--	299.768
Public Sector Deposits	**935**	**--**	**--**	**272**	**7**	**--**	**--**	**--**	**1.214**
Commercial Deposits	**2.354.274**	**--**	**4.732.868**	**19.390.616**	**317.128**	**228.864**	**45**	**--**	**27.023.795**
Other Ins. Deposits	**8.092**	**--**	**19.139**	**110.035**	**126.350**	**--**	**--**	**--**	**263.616**
Precious Metal Deposits	**58.815.294**	**--**	**12.817.777**	**60.945**	**--**	**--**	**--**	**--**	**71.694.016**
Interbank Deposits	**599.904**	**--**	**6.003.521**	**--**	**--**	**--**	**--**	**--**	**6.603.425**
Central Bank of Turkey	59.539	--	--	--	--	--	--	--	59.539
Domestic Banks	43	--	1.689.925	--	--	--	--	--	1.689.968
Foreign Banks	534.922	--	--	--	--	--	--	--	534.922
Special Finan.Inst.	4.915	--	4.313.622	--	--	--	--	--	4.318.537
Other	**485**	**--**	**--**	**--**	**--**	**--**	**--**	**--**	**485**
Total	**72.268.453**	**--**	**52.895.629**	**27.893.945**	**1.174.976**	**282.470**	**140.903**	**--**	**154.656.376**

Prior period

	Demand	7 Days Notice	Up to 1 Month	Up to 3 Months	3-6 Months	6 Months - 1 Year	1 Year and Over	Cumulative Deposit	Total
Saving Deposits	**5.334.290**	**--**	**31.964.480**	**17.891.570**	**2.151.992**	**415.774**	**4.252**	**--**	**57.762.358**
Foreign Currency Deposits	**5.682.420**	**--**	**4.888.437**	**326.691**	**25.850**	**9.450**	**126.533**	**--**	**11.059.381**
Residents in Turkey	5.498.212	--	4.792.726	319.074	25.850	9.450	126.306	--	10.771.618
Residents Abroad	184.208	--	95.711	7.617	--	--	227	--	287.763
Public Sector Deposits	**1.191**	**--**	**--**	**258**	**6**	**--**	**--**	**--**	**1.455**
Commercial Deposits	**2.785.598**	**--**	**435.242**	**6.194.245**	**341.926**	**204.569**	**42**	**--**	**9.961.622**
Other Ins. Deposits	**8.866**	**--**	**15.602**	**359.169**	**320.948**	**--**	**--**	**--**	**704.585**
Precious Metal Deposits	**28.706.632**	**--**	**8.888.311**	**53.013**	**--**	**--**	**--**	**--**	**37.647.956**
Interbank Deposits	**88.146**	**--**	**7.480.602**	**--**	**--**	**--**	**--**	**--**	**7.568.748**
Central Bank of Turkey	54.380	--	--	--	--	--	--	--	54.380
Domestic Banks	39	--	3.400.064	--	--	--	--	--	3.400.103
Foreign Banks	27.727	--	6.097	--	--	--	--	--	33.824
Special Finan.Inst.	5.000	--	4.074.441	--	--	--	--	--	4.079.441
Other	1.000	--	--	--	--	--	--	--	1.000
Total	**42.607.143**	**--**	**53.672.674**	**24.824.946**	**2.840.722**	**629.793**	**130.827**	**--**	**124.706.105**

(*) As of 31 December 2025, the Bank has no currency protected TL time deposits.

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

II. Explanations and disclosures related to consolidated liabilities (continued)

1. Information on deposits (continued)

1.2 Information on saving deposits under the guarantee of saving deposit insurance and exceeding the limit of saving deposit insurance

	Under the Guarantee of Deposit Insurance		Exceeding the Limit of Deposit Insurance	
	Current Period	Prior Period	Current Period	Prior Period
Saving Deposits	25.233.049	27.820.731	12.837.113	27.997.881
Foreign Currency Saving Deposits	30.677.480	15.733.679	46.969.778	28.688.007
Other Deposits in the Form of Saving Deposits	--	--	--	--
Foreign Branches' Deposits Under Insurance of Foreign Authorities	--	--	--	--
Off-shore Banking Regions' Deposits Under Foreign Authorities' Insurance	--	--	--	--
Total	**55.910.529**	**43.554.410**	**59.806.891**	**56.685.888**

(*) In the first paragraph of Article 1 of the Regulation on Deposits and Participation Funds Subject to Insurance and Premiums to be Collected by the Savings Deposit Insurance Fund published in the Official Gazette dated 7/11/2006 and numbered 26339, the phrase "savings deposits and belonging to real persons" has been changed to "all deposits excluding those belonging to official institutions, credit institutions and financial institutions.

In accordance with the "Regulation on Amending the Regulation on the Insurable Deposit and Participation Funds and Premiums to be Collected by the Savings Deposit Insurance Fund" published in the Official Gazette dated 27 August 2022 and numbered 31936, all deposit and participation funds, excluding those belonging to official institutions, credit institutions and financial institutions, have started to be insured. In this context, commercial deposits amount under the guarantee of saving deposit insurance is TL 1.245.696 and this amount is not included in the footnote.

1.3 Saving deposits in Türkiye are not covered by any insurance in any other countries since the Bank's headquarter is not located abroad

1.4 Saving deposits that are not under the guarantee of deposit insurance fund

	Current Period	Prior Period
Deposits and Accounts in Branches Abroad	--	--
Deposits of Ultimate Shareholders and Their Close Families Deposits of Chairman and Members of the Board of Directors and their Close Families	167.720	228.463
Deposits Obtained through Illegal Acts Defined in the 282nd Article of the 5237 Numbered Turkish Criminal Code dated 26 September 2004.	1.227.488	1.082.455
Saving Deposits in Banks Established in Turkey Exclusively for Off	--	--
Shore Banking Activities	--	--

2. Information on derivative financial liabilities held for trading

2.1 Information on negative differences relating to derivative financial liabilities

	Current Period		Prior Period	
	TL	FC	TL	FC
Forward Transactions	883.191	--	454.776	--
Swap Transactions	6.895.771	--	387.033	--
Futures Transactions	--	--	--	--
Options	36.462	3.355.330	4.753	1.211.272
Other	105.296	--	--	--
Total	**7.920.720**	**3.355.330**	**846.562**	**1.211.272**

3. Information on banks and other financial institutions

3.1 Information on banks and other financial institutions

	Current Period		Prior Period	
	TL	FC	TL	FC
Loans from Central Bank of Turkey	--	--	--	--
From Domestic Banks and Institutions	--	793.079	--	775.293
From Foreign Banks, Institutions and Funds	--	801.828	--	769.056
Total	**--**	**1.594.907**	**--**	**1.544.349**

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

II. Explanations and disclosures related to consolidated liabilities (continued)

3. Information on banks and other financial institutions (continued)

3.2 Maturity analysis of borrowing

	Current Period		Prior Period	
	TL	FC	TL	FC
Short Term	--	--	--	--
Medium and Long Term	--	1.594.907	--	1.544.349
Total	**--**	**1.594.907**	**--**	**1.544.349**

3.3 Additional explanation related to the concentrations of the Group's major liabilities

In the scope of normal banking operations, the Group funds itself through the funds provided in the form of deposits, bank borrowings and bond issuance.

4. Information related to securities issued

As of 31 March 2026, the Bank has no securities issued (31 December 2025: None).

5. Other Liabilities

Other liabilities of balance sheet do not exceed 10% of the balance sheet total excluding the off-balance sheet items.

6. Obligations under financial lease

With the "TFRS 16 Leases" standard valid from 1 January 2019, the difference between operating leases and finance leases has been eliminated and the lease transactions have been expressed under the "Lease Payables" as liability by lessees.

	Current Period		Prior Period	
	Gross	Net	Gross	Net
Less than 1 Year	372.285	339.342	348.554	318.771
Between 1-4 Years	720.536	453.129	630.034	382.916
More than 4 Years	255.833	85.793	250.668	78.876
Total	**1.348.654**	**878.264**	**1.229.256**	**780.563**

6.1 Detailed explanation of the changes to the contract and the new obligations imposed on the bank by these changes

None.

7. Information on derivative financial liabilities for hedging purposes

As of 31 March 2026, there are no derivative financial liabilities for hedging purposes (31 December 2025: None).

8. Information on provisions

8.1 Foreign exchange losses on the foreign currency indexed loans

The foreign exchange losses on foreign currency indexed loans are netted off from the loans on the balance sheet. As of 31 March 2026, there is no provision of foreign exchange loss on the foreign currency indexed loans. (31 December 2025: None).

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

II. Explanations and disclosures related to consolidated liabilities (continued)

8. Information on provisions (continued)

8.2 The expected credit loss provisions provided for unindemnified non cash loans

As of 31 March 2026, the stage 3 expected credit loss provision provided for unindemnified non cash loans is TL 43.387 (31 December 2025: TL 53.073).

8.3 Explanation on other provisions

8.3.1 Provisions for possible losses

	Current Period	Prior Period
Balance at the Beginning	1.092.000	828.000
Additional provisions	118.000	314.000
Provision Reversals (-)	--	50.000
Balance at the End	1.210.000	1.092.000

8.3.2 The information of the subsidiary accounts if other provisions exceed 10% of the grand total provisions

The Bank has TL 1.210.000 possible losses for possible risks (31 December 2025: TL 1.092.000) and TL 112.356 provisions for lawsuits (31 December 2025: TL 107.466)

8.3.3 Explanations on reserves for employee benefits

As of 31 March 2026, reserves for employee benefits amounting to TL 488.534 (31 December 2025: TL 759.937) comprise of TL 218.691 reserve for employee termination benefits (31 December 2025: TL 193.010), TL 83.409 unused vacation pay liability (31 December 2025: TL 48.824) and TL 186.434 personnel bonus provision (31 December 2025: TL 518.103).

Employee Termination Movements

	Current Period	Prior Period
Balance at the Beginning	193.010	98.199
Change in the period	67.439	67.265
Aktuerial Loss/Profit Transferred to Equity	(394)	(178)
Paid in the Period	(41.363)	(429)
Balance at the End	**218.691**	**164.857**

Movement of Provision for Bonuses

	Current Period	Prior Period
Balance at the Beginning	**518.103**	**324.210**
Additional provisions	176.532	114.000
Provision reversals (-)	508.200	311.968
Balance at the End	**186.434**	**126.242**

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

II. Explanations and disclosures related to consolidated liabilities (continued)

9. Explanations on tax liability

9.1 Explanations on current tax liability

9.1.1 Explanations on tax provision

As of 31 March 2026, the Group's current tax liability is TL 5.465.025 (31 December 2025: TL 1.876.496).

9.1.2 Information on taxes payable

	Current Period	Prior Period
Corporate taxes payable	3.603.787	313.335
Taxation on securities	988.918	976.782
Property tax	1.976	2.064
Banking and Insurance Transaction Tax (BITT)	355.693	315.896
Taxes on foreign exchange transactions	61.165	37.583
Value added taxes payable	16.052	27.191
Income tax ceased from wages	144.981	109.684
Other	29.553	16.056
Total	**5.202.125**	**1.798.591**

9.1.3 Information on premium

	Current Period	Prior Period
Social Security Premiums- Employee	93.364	29.229
Social Security Premiums- Employer	152.179	43.005
Bank Social Aid Pension Fund Premium- Employee	--	--
Bank Social Aid Pension Fund Premium- Employer	--	--
Pension Fund Membership Fees and Provisions- Employee	--	--
Pension Fund Membership Fees and Provisions- Employer	--	--
Unemployment Insurance- Employee	5.786	1.801
Unemployment Insurance- Employer	11.571	3.870
Other	--	--
Total	**262.900**	**77.905**

9.2 Explanations on deferred tax liabilities

There are no deferred tax liabilities after netting of deferred tax assets (31 December 2025: None).

10. Information on liabilities regarding assets held for sale and discounted operations

None (31 December 2025: None).

11. Explanations on subordinated loans

On 7 October 2024, the additional Tier 1 capital debt instrument issuance of USD 150 million was carried out.

	Current Period		Prior Period	
	TL (*)	FC	TL	FC
Debt instruments subject to common equity	100.000	6.988.059	100.000	6.579.926
Subordinated loans	--	--	--	--
Subordinated debt instruments	100.000	6.988.059	100.000	6.579.926
Debt instruments subject to Tier 2 equity	--	9.012.923	--	8.908.361
Subordinated loans	--	--	--	--
Subordinated debt instruments	--	9.012.923	--	8.908.361
Total	**100.000**	**16.000.982**	**100.000**	**15.488.287**

(*) Related debt instrument is presented under "Other Capital Reserves" account.

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

II. Explanations and disclosures related to consolidated liabilities (continued)

12. Information on shareholders' equity

12.1 Paid-in capital

	Current Period	Prior Period
Common Stock	1.357.723	1.357.723
Preferred Stock	--	--

12.2 Paid-in capital amount, explanation as to whether the registered share capital system is applied at the Bank; if so the amount of registered share capital ceiling:

Registered share capital system is not applied.

12.3 Information on share capital increases and their sources; other information on increased capital shares in current period

None.

12.4 Information on share capital increases from revaluation funds:

None.

12.5 Information on capital commitments the purpose and the sources until the end of the fiscal year and the subsequent interim period:

The capital is totally paid in and there are no capital commitments.

12.6 Indicators of the Group's income, profitability and liquidity for the prior periods and possible effects of these future assumptions due to the uncertainty of these indicators on the Group's equity:

None.

12.7 Information on privileges given to stocks representing the capital

The Group does not have any preferred shares.

12.8 Common stock issue premiums, shares and equity instruments

Number of shares issued with premiums and the related share premiums are presented below.

	Current Period	Prior Period
Number of Shares (Thousand)	26.230.098	26.230.098
Number of Priviliged Shares	--	--
Share Premium	128.678	128.678
Share Cancellation Profits	--	--
Other Equity Instruments	--	--

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

II. Explanations and disclosures related to consolidated liabilities (continued)

12. Information on shareholders' equity (continued)

12.9 Information on marketable securities revaluation fund

	Current Period		Prior Period	
	TL	FC	TL	FC
From Subsidiaries, Associates, and Entities Under Common Control (Joint Ventures)	--	--	--	--
Security Valuation Difference	(460.047)	(95.246)	(252.083)	249.732
Exchange Difference	--	--	--	--
Total	**(460.047)**	**(95.246)**	**(252.083)**	**249.732**

12.10 Information on other capital reserves

The Bank issued a TL-denominated debt instrument on 20 March 2019 with nominal amount of TL 100.000 with a floating interest rate, which fulfills the conditions of 7th section-2nd paragraph of BRSA's "Regulation on Equities of Banks", has equity characteristics and will be added to Tier I capital calculations. The principal of debt instrument is under "Other Capital Reserves" account and interest expense is under "Prior Periods Profit or Losses" account.

12.11 Information on revaluation reserve

None.

12.12 Bonus shares of subsidiaries, associates and joint ventures

The Bank has TL 24.255 worth of free-of-charge shares regarding its financial subsidiary, Fiba Portföy Yönetimi A.Ş. (31 December 2025: 24.255 TL)

12.13 Information on legal reserves

	Current Period	Prior Period
Legal Reserves	482.459	363.180
Special Reserves	--	--

12.14 Information on extraordinary reserves

	Current Period	Prior Period
Reserves allocated by the General Assembly	15.325.512	10.991.285
Retained Earnings	--	--
Accumulated Losses	--	--
Foreign Currency Capital Exchange Differences	--	--

13. Information on minority shares

	Current Period	Prior Period
Opening Balance	**5.179**	**3.382**
Minority Shares in Net Profit of Subsidiaries	490	2.797
Dividend Payment in Prior Period	--	--
Increase /(Decrease) in Minority Shares due to Sale	--	--
Others	--	(1.000)
Period-end Balance	**5.669**	**5.179**

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

III. Explanations and disclosures related to consolidated off-balance sheet contingencies and commitments

1. Information on consolidated off-balance sheet commitments

1.1 Nature and amount of irrevocable loan commitments

	Current Period	Prior Period
Asset Sale and Purchase Commitments	53.643.173	93.767.200
Credit Card Limit Commitments	5.042.267	2.172.865
Credit Card and Bank Trans. Promo. Guarantee	1.536	761
Commitments for Credit Allocation with the Guarantee of Usage	10.233.320	9.923.307
Export Commitments	227.460	230.692
Commitment for Cheques	660.281	604.960
Other Irrevocable Commitments	17.722	18.507
Total	**69.825.759**	**106.718.292**

1.2 Possible losses and commitments related to off-balance sheet items, including the ones listed below

1.2.1 Non-cash loans including guarantees, acceptances, financial guarantee and other letters of credits

	Current Period	Prior Period
Letters of Guarantee TL	454.737	536.419
Letters of Guarantee FC	386.670	393.154
Letters of Credit	8.518	8.415
Bills of Exchange and Acceptances	--	--
Other Guarantees	--	--
Total	**849.925**	**937.988**

The Bank has set aside TL 24.074 of expected credit loss allowance for non-cash loans (31 December 2025: TL 28.450).

1.2.2 Revocable, irrevocable guarantees and other similar commitments and contingencies

	Current Period	Prior Period
Revocable Letters of Guarantee	1.532	297
Irrevocable Letters of Guarantee	747.330	842.780
Letters of Guarantee Given in Advance	48.104	42.119
Letters of Guarantee Given to Customs	38.752	38.752
Other Letters of Guarantee	5.689	5.625
Total	**841.407**	**929.573**

2. Total amount of non-cash loans

	Current Period	Prior Period
Non-Cash Loans Given against Cash Loans	--	--
With Original Maturity of 1 Year or Less Than 1 Year	--	--
With Original Maturity of More Than 1 Year	--	--
Other Non-Cash Loans	849.925	937.988
Total	**849.925**	**937.988**

III. Explanations and disclosures related to consolidated off-balance sheet contingencies and commitments (continued)

3. Information on sectorial risk concentrations of non-cash loans

It has not been prepared in accordance with Article 25 of the Communique on Financial Statements and Related Explanations and Footnotes to be Announced to the Public by Banks.

4. Information on the first and second group of non-cash loans

It has not been prepared in accordance with Article 25 of the Communique on Financial Statements and Related Explanations and Footnotes to be Announced to the Public by Banks.

5. Information related to derivative financial instruments

It has not been prepared in accordance with Article 25 of the Communique on Financial Statements and Related Explanations and Footnotes to be Announced to the Public by Banks.

6. Credit derivatives and risk exposures on credit derivatives

None.

7. Explanations on contingent liabilities and assets

The Group recognised a provision of TL 112.356 for the legal cases pending against the Bank where the cash out flows are probable (31 December 2025: TL 107.466).

8. Explanations regarding services provided on behalf of others

The Group provides trading and safe keeping services in the name and account of third parties. Such transactions are presented in off-balance statements.

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

IV. Explanations and disclosures related to the consolidated statement of profit or loss

1. Interest Income

1.1 Information on interest on loans

	Current Period		Prior Period	
	TL	**FC**	**TL**	**FC**
Interest on loans	**9.157.665**	**300.113**	**6.748.225**	**239.918**
Short Term Loans	6.840.138	219.023	5.613.008	172.581
Medium and Long Term Loans	2.317.527	81.090	1.135.217	67.337
Interest on Non-Performing Loans	51.224	--	29.016	--
Premiums received from Resource Utilization Support Fund	--	--	--	--
Total (*)	**9.208.889**	**300.113**	**6.777.241**	**239.918**

(*) Includes fees and commissions obtained from cash loans as well.

1.2 Information on interest income received from banks

	Current Period		Prior Period	
	TL	**FC**	**TL**	**FC**
The Central Bank of Turkey	255.981	262	488.056	1.791
Domestic Banks	6.937	20.766	20.495	8.559
Foreign Banks	--	11.291	--	3.586
Branches and Head Office Abroad	--	--	--	--
Total	**262.918**	**32.319**	**508.551**	**13.936**

1.3 Interest received from marketable securities

	Current Period		Prior Period	
	TL	**FC**	**TL**	**FC**
Financial Assets at Fair Value Through Profit or Loss	10.041	1	10.979	1
Financial Assets at Fair Value Through Other Comprehensive Income	944.017	179.633	873.991	127.874
Financial Assets Measured at Amortized Cost	373.114	44.557	255.480	64.976
Total	**1.327.172**	**224.191**	**1.140.450**	**192.851**

1.4 Information on interest income received from associates and subsidiaries

Total interest income received from subsidiaries is TL 1.485 (31 March 2025: TL 1.322).

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

IV. Explanations and disclosures related to the consolidated statement of profit or loss (continued)

2. Interest expense

2.1 Information on interest on funds borrowed

	Current Period		Prior Period	
	TL	FC	TL	FC
Banks	--	**18.341**	--	**12.178**
The Central Bank of Turkey	--	--	--	--
Domestic Banks	--	8.134	--	12.178
Foreign Banks	--	10.207	--	--
Branches and Head Office Abroad	--	--	--	--
Other Institutions	--	--	--	--
Total (*)	--	**18.341**	--	**12.178**

(*)Includes fees and commission expenses on borrowings, as well.

2.2 Information on interest expenses to associates and subsidiaries

Total interest expense given to subsidiaries is TL 17.801 (31 March 2025: TL 47.627).

2.3 Information on interest expenses to marketable securities

	Current Period		Prior Period	
	TL	FC	TL	FC
Interest Paid to Marketable Securities	--	405.102	--	357.513

2.4 Information on maturity structure of interest expenses paid for deposits

Current Period		Time Deposits						
	Demand Deposits	Up to 1 Month	Up to 3 Months	Up to 6 Months	Up to 1 Year	1 Year and Over	Cumulative Deposits	Total
Turkish Lira								
Bank Deposits	--	283.441	--	--	--	--	--	**283.441**
Saving Deposits	--	2.913.956	1.126.677	179.998	13.388	89	--	**4.234.108**
Public Sector Deposits	--	--	22	--	--	--	--	**22**
Commercial Deposits	--	217.944	839.920	30.562	26.839	85	--	**1.115.350**
Other	--	972	20.634	23.887	--	--	--	**45.493**
7 Days Notice	--	--	--	--	--	--	--	--
Total	--	**3.416.313**	**1.987.253**	**234.447**	**40.227**	**174**	--	**5.678.414**
Foreign Currency	--	--	--	--	--	--		--
Foreign Currency Deposits	--	7.664	1.189	71	3	1.989	--	**10.916**
Bank Deposits	--	35.597	--	--	--	--	--	**35.597**
7 Days Notice	--	--	--	--	--	--	--	--
Precious Metal Deposits	--	4.455	--	--	--	--	--	**4.455**
Total	--	**47.716**	**1.189**	**71**	**3**	**1.989**	--	**50.968**
Grand Total	--	**3.464.029**	**1.988.442**	**234.518**	**40.230**	**2.163**	--	**5.729.382**

Prior Period		Time Deposits						
	Demand Deposits	Up to 1 Month	Up to 3 Months	Up to 6 Months	Up to 1 Year	1 Year and Over	Cumulative Deposits	Total
Turkish Lira								
Bank Deposits	--	199.685	--	--	--	--	--	**199.685**
Saving Deposits	--	3.697.347	1.353.045	490.491	8.424	2.907	--	**5.552.214**
Public Sector Deposits	--	--	3	--	--	--	--	**3**
Commercial Deposits	--	72.471	341.413	133.947	11.980	16	--	**559.827**
Other	--	960	21.177	5.275	39	--	--	**27.451**
7 Days Notice	--	--	--	--	--	--	--	--
Total	--	**3.970.463**	**1.715.638**	**629.713**	**20.443**	**2.923**	--	**6.339.180**
Foreign Currency	--	--	--	--	--	--		--
Foreign Currency Deposi	--	1.647	2.701	2.093	105	427	--	**6.973**
Bank Deposits	--	15.931	--	--	--	--	--	**15.931**
7 Days Notice	--	--	--	--	--	--	--	--
Precious Metal Deposits	--	1.476	--	--	--	--	--	**1.476**
Total	--	**19.054**	**2.701**	**2.093**	**105**	**427**	--	**24.380**
Grand Total	--	**3.989.517**	**1.718.339**	**631.806**	**20.548**	**3.350**	--	**6.363.560**

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

IV. Explanations and disclosures related to the consolidated statement of profit or loss (continued)

3. Information on dividend income

In the current period, the Group has no dividend income (31 March 2025: TL 310.000).

4. Information on net trading income / loss

	Current Period	Prior Period
Income	**215.239.868**	**15.302.547**
Gains on Capital Market Operations	1.474.285	576.137
Gains on Derivative Financial Instruments	16.564.129	3.772.045
Foreign Exchange Gains	197.201.454	10.954.365
Loss (-)	**215.682.355**	**14.882.441**
Losses on Capital Market Operations (*)	1.073.003	305.274
Losses on Derivative Financial Instruments	11.131.029	2.865.091
Foreign Exchange Losses	203.478.323	11.712.076
Net Trading Income / (Loss)	**(442.487)**	**420.106**

(*) In 2025, a total of TL 27.709.327 worth of loans were sold for the purpose of issuing Asset Backed Securities, and the difference of TL 243.249 between the current discounted values of the loans an their book values is shown in the Capital Market Transactions Loss Line.

5. Information on other operating income

Other operating income mainly consists of income from reversal of provisions written as expense in previous years, profit from sale of assets, commissions on cheques and notes and costs recharged.

	Current Period	Prior Period
Cheque payroll commission	341.788	345.278
Income from the sale of our other assets	124.110	155.170
Expense write-off for previous years	144.675	72.627
Provision for possible losses write-off	--	50.000
Income from reversals of loan loss provisions proivded in prior years	618.145	--
Service banking comission	190.997	--
Store loan intermediation comission	57.406	42.368
Other	107.588	7.035
Total	**1.584.709**	**672.478**

6. Provisions for Expected Losses

	Current Period	Prior Period
Expected Credit Losses	**1.951.739**	**946.218**
12 Months Expected Credit Losses (Stage 1)	632.127	87.796
Significant Increase In Credit Risk (Stage 2)	166.255	21.983
Impaired Credits (Stage 3)	1.153.357	836.439
Impairment Losses on Marketable Securities	**--**	**--**
Financial Assets Valued at Fair Value Through Profit or Loss	--	--
Financial Assets Valued at Fair Value Through Other Comprehensive Income	--	--
Impairment Losses on Associates, Subsidiaries and Joint Ventures	**--**	**--**
Associates	--	--
Subsidiaries	--	--
Joint-Ventures	--	--
Other	**123.000**	**7.141**
Total	**2.074.739**	**953.359**

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

IV. Explanations and disclosures related to the consolidated statement of profit or loss (continued)

7. Information related to other operational expenses

	Current Period	Prior Period
Provision for Employee Termination Benefits	25.681	16.987
Provision for Bank's Social Aid Fund Deficit	--	--
Impairment Losses on Tangible Assets	--	--
Depreciation Charges of Tangible Assets	57.783	44.308
Impairment Losses on Intangible Assets	--	--
Depreciation Charges of Intangible Assets	82.496	62.876
Impairment Losses on Investment Accounted for under Equity Method	--	--
Impairment of Assets to be Disposed	--	--
Depreciation of Assets to be Disposed	--	--
Impairment of Assets Held for Sale	64.624	48.043
Impairment of Assets Held for Sale	--	--
Other Operating Expenses	794.398	473.777
Operational leases expenses related with TFRS 16 exceptions	6.642	3.478
Repair and Maintenance Expenses	5.987	3.478
Advertisement Expenses	192.469	78.965
Other Expenses (**)	589.300	387.856
Losses on Sale of Assets	--	--
Other(*)	501.411	401.499
Total	**1.526.393**	**1.047.490**

(*) The other expenses line includes TL 108.894 tax expenses (31 March 2025: TL 117.825), TL 106.780 SDIF expenses (31 March 2025: TL 70.458), TL 43.880 audit and consultancy fees (31 March 2025: TL 38.107), TL 66.015 contractual attorney fees (31 March 2025: TL 56.302) and TL 174.149 other expenses(31 March 2025: TL 93.506).

(**) The other expenses line includes TL 135.375 software expenses (31 March 2025: TL 124.615), representation and TL 53.833 hospitality expenses (31 March 2025: TL 51.579), TL 74.220 online information service expenses (31 March 2025: TL 44.092), TL 44.147 card promotion expenses (31 March 2025: TL 10.094), TL 42.856 donation and charity expenses (31 March 2025: TL 3.899) and TL 28.108 postage expenses (31 March 2025: TL 22.456).

8. Information on profit/loss before tax from continued and discontinued operations

It has not been prepared in accordance with Article 25 of the Communique on Financial Statements and Related Explanations and Footnotes to be Announced to the Public by Banks.

9. Explanations on tax provision for resumed operations and discontinued operations

It has not been prepared in accordance with Article 25 of the Communique on Financial Statements and Related Explanations and Footnotes to be Announced to the Public by Banks.

9.1 Current period taxation income or expense and deferred tax income or expense

For the period ended 31 March 2026, the Group provided current tax expense of TL 3.524.054 in the statement of profit or loss (1 January – 31 March 2025: TL 167.939 expense).

For the period ended 31 March 2026, the Group provided the deferred tax income of TL 2.799.705 in the statement of loss period (1 January – 31 March 2025: TL 234.806 net deferred tax income).

10. Information on profit/loss from continued and discontinued operations

It has not been prepared in accordance with Article 25 of the Communique on Financial Statements and Related Explanations and Footnotes to be Announced to the Public by Banks.

11. Information on net profit/loss for the period

11.1 The nature and amount of certain income and expense items from ordinary operations is disclosed if the disclosure for nature, amount and repetition rate of such items is required for the complete understanding of the Group's performance for the period

In the current and prior periods, the Group's income from ordinary banking transactions is interest income from loans and marketable securities and other banking service income. Main expenses are interest expense on deposits and similar borrowing items which are funding resources of loans and marketable securities.

11.2 Changes in estimations made by the Parent Bank with respect to the financial statements items do not have a material effect on profit/loss.

11.3 Consolidated profit in current period from minority shares

Consolidated profit in current period from minority shares is TL 490 (31 March 2025: TL 472).

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

IV. Explanations and disclosures related to the consolidated statement of profit or loss (continued)

12. If "other" lines of the statement of profit or loss exceeds 10% of the period profit/loss, information on components making up at least 20% of "other" items

In the current period, "other" items recognised in "fees and commissions received" majorly comprised of commissions such as, valuation commissions, insurance commissions, contracted merchant commissions, credit card commissions.

In the current period, "other" items recognised in "fees and commissions paid" majorly comprised of commissions to correspondent banks, credit card commissions and commissions on issuance of securities.

V. Explanations and disclosures on the risk group of the Parent Bank

I. Information on the volume of transactions with the Parent Bank's risk group, lending and deposits outstanding at period end and income and expenses in the current period

1.1 The volume of transactions with the Bank's risk group

Current period

Bank's Risk Group (*)	Associates, Subsidiaries and Joint-Ventures		Bank's Direct and Indirect Shareholder		Other Real Persons and Legal Entities in Risk Group	
	Cash	Non-Cash	Cash	Non-Cash	Cash	Non-Cash
Loans and Other Receivables (**)						
Balance at the Beginning of the Period	175.484	2.381	17	347	1.618.179	170.341
Balance at the End of the Period	176.905	1.231	308	287	1.692.942	74.097
Interest and Commission Income Received	1.485	1.485	61	--	55.103	616

(*) Described in article 49 of the Banking Act No: 5411.

(**) Includes all transactions described as loans in article 48 of the Banking Act No: 5411.

Prior period

Bank's Risk Group (*)	Associates, Subsidiaries and Joint-Ventures		Bank's Direct and Indirect Shareholder		Other Real Persons and Legal Entities in Risk Group	
	Cash	Non-Cash	Cash	Non-Cash	Cash	Non-Cash
Loans and Other Receivables (**)						
Balance at the Beginning of the Period	140.132	475	--	150	994.342	47.667
Balance at the End of the Period	175.484	2.381	17	347	1.618.179	170.341
Interest and Commission Income Received	5.167	1	43	--	118.444	1.816

(*) Described in article 49 of the Banking Act No: 5411.

(**) Includes all transactions described as loans in article 48 of the Banking Act No: 5411.

1.2 Information on deposits of the Bank's risk group

Bank's Risk Group (*)	Associates, Subsidiaries and Joint-Ventures		Bank's Direct and Indirect Shareholder		Other Real Persons and Legal Entities in Risk Group	
	Current Period	Prior Period	Current Period	Prior Period	Current Period	Prior Period
Deposits						
Balance at the Beginning of the Period	436.272	525.069	269.573	149.595	4.533.451	2.628.360
Balance at the End of the Period	571.774	436.272	149.207	269.573	2.329.920	4.533.451
Deposit Interest Expense	17.801	173.553	26.731	117.169	358.387	1.293.565

(*) Described in article 49 of the Banking Act No: 5411.

1.3 Information on funds obtained from the Group's risk group

As of 31 March 2026, the Group has non-deposit funds of TL 534.535 from real and legal persons included in the Bank's risk group (31 December 2025: TL 12.969).

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

V. Explanations and disclosures on the risk group of the Parent Bank (continued)

I. Information on the volume of transactions with the Group's risk group, lending and deposits outstanding at period end and income and expenses in the current period (continued)

1.4 Information on forward and option agreements and similar agreements made with the Bank's risk group

Bank's Risk Group (*)	Associates, Subsidiaries and Joint-Ventures		Bank's Direct and Indirect Shareholder		Other Real Persons and Legal Entities in Risk Group	
	Current Period	Prior Period	Current Period	Prior Period	Current Period	Prior Period
Financial Assets at Fair Value Through Profit and Loss:						
Balance at the Beginning of the Period	--	--	--	--	--	2.171.319
Balance at the End of the Period	--	--	--	--	--	--
Total Income/Loss	--	--	(3.699)	210.706	(53.959)	(32.041)
Transactions for Hedging Purposes:						
Balance at the Beginning of the Period	--	--	--	--	--	--
Balance at the End of the Period	--	--	--	--	--	--
Total Income/Loss	--	--	--	--	--	--

(*) As described in the Article 49 of Banking Act no.5411.

2. Information on transactions with the Group's risk group

2.1 Relations with entities in the risk group of / or controlled by the Bank regardless of the nature of relationship among the parties

The terms of related party transactions are equivalent to those that prevail in arm's length transactions only if such terms can be substantiated regarding the limits exposed by the Banking Act. Adopted Bank policy is that assets and liabilities will not be dominated by the risk group and the balances with the risk group will have a reasonable share in the total balance sheet.

2.2 In addition to the structure of the relationship, type of transaction, amount, and share in total transaction volume, amount of significant items, and share in all items, pricing policy and other

As of 31 March 2026, the ratio of the loans and other receivables used by the entities of the Risk Group to total loans is 1,97% (31 December 2025: 2,22%) and the ratio of the deposits of entities of the Risk Group to total deposits is 1,97% (31 December 2025: 4,20%). The ratio of the funds provided from the Risk Group to the total loans received and money market funds is 33,52% (31 December 2025: 0,84%).

In the current period, benefits such as salaries and bonuses; provided to the key management are TL 221.019 (31 March 2025: TL 156.852).

2.3 Total of similar type of transactions together, unless a separate disclosure is required to present the effect of the transactions on financial statements

None.

2.4 Transactions accounted for under equity method

None.

2.5 Explanations on purchase and sale of real estate and other assets, sales and purchases of services, agency contracts, finance lease agreements, transfer of data obtained from research and development, licensing agreements, financing (including loans and cash and in-kind capital support), guarantees and promissory notes, and management contracts

None.

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

VI. Explanations on the Parent Bank's domestic, foreign, off-shore branches or investments in associates and foreign representative offices

1. Information related to the Group's domestic and foreign branch and representatives

	Number	Number of Employees			
Domestic Branch	35	1.718			
			Country of Incorporations		
Foreign Reprasantation Office			1-		
			2-		
			3-		
				Total Assets	Statutory Share Capital
Foreign Branch			1-		
			2-		
			3-		
Off-shore Banking Region Branches			1-		
			2-		
			3-		

Domestic Consolidated Subsidiaries

	Number of Employees	Assets	Legal Capital
Fiba Portföy Yönetimi A.Ş.	31	635.142	30.000
Fiba Yatırım Menkul Değerler A.Ş.	56	788.424	600.000

VII. Explanations and notes related to subsequent events

Pursuant to the resolution adopted at the Ordinary General Assembly Meeting of the Bank held on 30 March 2026, TL 1.141.395 divident was distributed to the shareholders on 9 April 2026, following TL 267.332 deduction of prior years' profits (representing the net amount of interest expense related to securities with additional Tier 1 capital characteristics with a nominal value of TL 100.000 accounted for under equity, and income generated from securities measured at fair value through other comprehensive income) from the Bank's net profit after tax for 2025 amounting to TL 5.706.976.

As of 6 May 2026, all shares held by the Bank's shareholders, International Finance Corporation and European Bank for Reconstruction and Development, were transferred to Fiba Holding A.Ş. Accordingly, the current shareholding structure is as follows:

Shareholding Structure

Shareholders' Name /Trade Name	Share in Capital	Currency	Share in Capital (%)
Fiba Holding A.Ş.	1.147.687.272,42	TL	84,53%
TurkFinance B.V.	135.093.394,05	TL	9,95%
Other	74.941.886,78	TL	5,52%
Total	**1.357.722.553,25**	**TL**	**100,00%**

The terms of office of the Bank's Board Members, Betül Ebru Edin and Ali Fuat Erbil, ended as of 6 May 2026.

VIII. Other disclosures on activities of the Parent Bank

The Parent Bank's credit ratings from the international rating agency Fitch valid as of report date:

Fitch Ratings	
Long term FC and TL Rating	B+ / Stable
Short term FC and TL Rating	B
Viability Rating	b+
Viability Rating	Unrated
Support Rating	A(tur) / Stable

SECTION SIX

DISCLOSURES ON LIMITED REVIEW REPORT

I. Disclosures on limited review report

The consolidated financial statements of the Bank as at and for the period ended 31 March 2026 have been subject to a limited review by DRT Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik A.Ş. (Member of Deloitte Touche Tohmatsu Limited), and the limited review report dated 13 May 2026 is presented before the accompanying consolidated financial statements.

II. Disclosures and footnotes prepared by independent auditors

None.

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

SECTION SEVEN

I. Interim report regarding evaluations of the Chairman of the Board of Directors and the General Manager

1. Brief History of Fibabanka A.Ş. and its Shareholder Structure

On 21 December 2001, Share Transfer Agreement was signed with Novabank S.A. for the sale of all shares of Sitebank A.Ş. under the control of SDIF and the sale transaction was approved by the decision of Banking Regulation and Supervision Agency No: 596 on 16 January 2002.

In the General Assembly held on 4 March 2003, the name of Sitebank A.Ş. was amended as BankEuropa Bankası A.Ş.

In the Extraordinary General Assembly held on 28 November 2006, the name of BankEuropa Bankası A.Ş. was amended as Millennium Bank A.Ş. On 10 February 2010, Banco Comercial Portugues S.A. and Credit Europe Bank N.V., which is an affiliate of Fiba Group, signed a share purchase agreement to transfer 95% of the Parent Bank's shares to Credit Europe Bank N.V. and the legal approval process has been completed as of 27 December 2010. In the Extraordinary General Assembly held on 25 April 2011 the name of Millennium Bank A.Ş. has been amended as Fibabanka A.Ş. ("the Bank").

Fiba Holding A.Ş. became the ultimate parent of the Bank after acquiring 97,6% of the shares from Credit Europe Bank N.V. on 3 December 2012 and 2,4% of the shares from Banco Comercial Portugues S.A. on 7 December 2012.

Also in 2013, capital was increased in the total amount of TL 123.350 to TL 550.000, provided from inflation adjustment difference of TL 17.415, from the profit from the sale of real estate of TL 9.502 and cash from Fiba Holding A.Ş. of TL 96.432 to reach TL 550.000.

On 30 June 2015, according to BOD's decision as of 5 March 2015, share capital was increased from TL 550.000 to TL 678.860 while TL 127.045 of the increase was provided by the subordinated loan granted by Fiba Holding A.Ş. which had been approved to be converted to capital and TL 1.815 of total capital was paid in cash by the other shareholders. Capital increase was recognised in financial statements following the completion of the legal procedures on 7 May 2015.

According to the Subscription Agreement signed on the date of 23 October 2015, by and between the Bank and International Finance Corporation ("IFC") and European Bank for Reconstruction and Development ("EBRD"), IFC and EBRD have separately subscribed an amount of including the share premium of TL 121.017 (TL 84.328 related amount is the share capital; TL 36.689 is the share premium), which makes a total amount of TL 242.034 in the share capital of the Bank by way of capital increase.

The Bank's TL 847.515 paid capital was increased by TL 93.646 on 7 September 2016 all by TurkFinance B.V. to TL 941.161. In addition, TL 55.299 recorded under the equity as share premium.

With the decision taken at the Extraordinary General Assembly dated 14 April 2022, a cash capital increase was made. The paid-in capital of the bank was increased by TL 416.562 to TL 1.357.723.

As of 31 March 2026, the Bank's paid-in capital is TL 1.357.723.

As of 31 March 2026, The Bank's Shareholder Structure:

Commercial Title	Share Amount (Full basis TL)	Share Ratios (%)
Fiba Holding A.Ş	941.707.920,79	69,36%
Turk Finance B.V.	135.093.394,05	9,95%
European Bank for Reconstruction and Development	121.651.601,34	8,96%
International Finance Corporation	84.327.750,28	6,21%
Other	74.941.886,78	5,52%
Total	**1.357.722.553,24**	**100,00%**

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

I. Interim activity regarding evaluations of the Chairman of the Board of Directors and the General Manager (continued)

2. Chairman and the Members of the Board of Directors, Statutory Auditors, General Manager and Assistant General Managers, Members of the Audit, and Managers of the Departments within the scope of Internal Systems

Name	Duty	Responsibility Area	Date of Appointment	Educational Status	Professional Experience
Hüsnü Mustafa Özyeğin	Chairman of the Board of Directors		27 -Ara-10	Master	51 years
Fevzi Bozer	Vice Chairman of the Board of Directors		27 -Ara-10	Master	43 years
Mehmet Güleşci	Member of the Board of Directors		27 -Ara-10	Master	41 years
Faik Onur Umut	Member of the Board of Directors		23 -Oca-19	Bachelor	40 years
Seyfettin Ata Köseoğlu	Member of the Board of Directors		23 -Oca-20	Master	36 years
Erman Kalkandelen	Member of the Board of Directors		2 -Tem-21	Master	19 years
Ali Fuat Erbil	Member of the Board of Directors		19 -Haz-23	Bachelor	32 years
Betül Ebru Edin	Member of the Board of Directors		25 -Eyl-23	Master	31 years
Murat Özyeğin	Member of the Board of Directors		8 -Şub-24	Master	25 years
Lütfiye Yeşim Uçtum	Member of the Board of Directors		23 -May-24	Bachelor	36 years
Turgay Hasdiker	Member of the Board of Directors		5 -Eyl-25	Bachelor	34 years
Ömer Mert	General Manager, Member of the Board of Directors		19 -Oca-17	Master	30 years
Elif Alsev Utku Özbey	Deputy General Manager	Financial Control and Financial Reporting	7 -Oca-11	Master	31 years
Ahu Dolu	Assistant General Manager	Financial Institutions and Project Finance	1 -Ara-15	Bachelor	28 years
Gerçek Önal	Assistant General Manager	Chief Legal Officer	1 -Şub-16	Master	25 years
İbrahim Toprak	Assistant General Manager	Treasury	1 -Nis-20	Master	24 years
Serdar Yılmaz	Assistant General Manager	Information Technologies & Banking Operations	1 -Eyl-20	Master	30 years
Gökhan Ertürk	Assistant General Manager	Ecosystem and Platform Banking	11 -May-21	Bachelor	29 years
Sertan Eratay	Assistant General Manager	Mobile Channels Sales and Marketing Department	2- Jun-25	Master	26 years
Aykut Büyük	Assistant General Manager	Loans	5-Sep-25	Bachelor	33 years
Ahmet Cemil Borucu	Director	Board of Inspection	7 -Şub-11	PhD	28 years
Ayşe Tulgar Ayça	Director	Risk Management	15 -Mar-11	Master	26 years
Serdal Yıldırım	Director	Legislation and Compliance	6 -Nis-11	Master	29 years
Birol Özen	Director	Internal Control	14 -Mar-22	Bachelor	20 years

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

I. Interim activity regarding evaluations of the Chairman of the Board of Directors and the General Manager (continued)

3. Brief Financial Information Relating to Results of Activities During the Period

Summary of Consolidated Balance Sheet

(Thousand TL)	31/03/2026	31/12/2025
Cash and Cash Equivalents	67.523.438	41.367.723
Financial Assets Valued at Fair Value Through Profit or Loss	2.808.392	2.328.989
Financial Assets Valued at Fair Value Through Other Comprehensive Income	43.153.901	41.692.063
Derivative Financial Assets	5.495.216	4.482.572
Financial Assets Measured at Amortized Cost (Net)	103.303.885	90.964.024
Assets Held for Sale (Net)	25.533	24.944
nvestments in Associates, Subsidiaries and Joint Ventures	1.631.006	1.531.845
Tangible Assets (Net)	2.119.960	1.964.411
Intangible Assets (Net)	1.232.030	1.226.417
Current Tax Assets	12.410	11.151
Deffered Tax Assets	4.343.941	1.309.994
Other Assets	5.764.719	5.519.776
Total Assets	**237.414.431**	**192.423.909**
Deposits	154.656.376	124.706.105
Funds Borrowed	1.594.907	1.544.349
Money Market Funds	14.586.338	12.554.044
Securities Issued (Net)	--	--
Derivative Financial Liabilities	11.276.050	2.057.834
Lease Liabilities (Net)	878.264	780.563
Provisions	1.891.040	2.045.496
Current Tax Liabilities	5.465.025	1.876.496
Deffered Tax Liabilities	--	--
Subordinated Debts	16.000.982	15.488.287
Other Liabilities	9.346.742	10.385.714
Shareholders' Equity	21.718.707	20.985.021
Total Liabilities	**237.414.431**	**192.423.909**

Summary of Consolidated Statement of Profit or Loss

(Thousand TL)	31/03/2026	31/03/2025
Net Interest Income	6.024.983	2.612.005
Net Fees and Commission Income	1.200.125	924.329
Dividend Income	--	310.000
Trading Income/ Loss (Net)	(442.487)	420.106
Other Operating Revenues	1.584.709	672.478
Total Operating Income	**8.367.330**	**4.938.918**
Expected Credit Losses (-)	1.951.739	946.218
Other Provision Expenses (-)	123.000	7.141
Personnel Expenses (-)	1.834.775	1.238.268
Other Operating Expenses (-)	1.526.393	1.047.490
Net Operating Income / Loss	**2.931.423**	**1.699.801**
Income from Investments Under Equity Accounting	**106.988**	**51.400**
Profit/Loss on Continuing Operations Before Tax	**3.038.411**	**1.751.201**
Tax Provision for Continuing Operations	(724.349)	(402.745)
Net Period Profit / Loss	**2.314.062**	**1.348.456**

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

I. Interim activity regarding evaluations of the Chairman of the Board of Directors and the General Manager (continued)

4. Evaluations of the Chairman of the Board of Directors and the General Manager Regarding the Interim Period

Since day one, Fibabanka has conducted its business operations in the light of its “big data” focused digital transformation journey. Thanks to our advanced technology and big data focused investments, the Bank broadened its customer base and provided even better customer service in this challenging period. As a result of this;

Fibabanka net loans portfolio, including the ones at fair value through other comprehensive income, as of March 2026 was realized as TL 113.898.781.

The Bank has funded its loan portfolio mainly by customer deposits also in 2026. In this period, customer deposits amounting to TL 148.052.951 constitutes 62% of total liabilities.

Also in 2026, by taking care of asset quality, it is aimed to continue having an efficient loan portfolio and higher non-interest income together with higher number of customers. In addition, by keeping the operating expenses under control, the Bank's profit has been achieved a steady growth. As a result the Bank’s net profit in the first three months of 2026 is TL 2.193.636 as per unconsolidated financial statements and TL 2.314.062 as per consolidated financial statements. As an indicator of Bank’s strong capital structure, unconsolidated capital adequacy ratio is 14,81%, consolidated capital adequacy ratio is 15,33% as of 31 March 2026.

Besides its financial targets, the Group, with 35 branches and 1.718 employees, has also non-financial targets like digitalization and inclusion aiming to offer increasingly new innovations through its alternative distribution channels like internet and mobile banking.

In 2026, the Bank will continue its agile, efficient and customer focused growth by keeping its prudent and deliberate attitude against asset quality. In this sense, with the motto “agile thinking, agile solutions” and a personal attention to the customers, our main goals for the future are to increase our service quality by keeping our innovating and enterprising approach in all areas and to increase customer loyalty by being by side in all needs of our customers.

On this journey we went out with the vision of “Being the most loved Bank of Turkey”, we would like to thank our valued employees who work with dedication in our Bank and are the main architect of our business also in 2026, our valued partners, and our valued customers who have contributed to the strength of our Bank.

Best regards,

Hüsnü Mustafa Özyeğin	Ömer Mert
Chairman of the Board of Director	General Manager and Member of the Board of Directors

I. Interim activity regarding evaluations of the Chairman of the Board of Directors and the General Manager (continued)

5. Evaluations Relating to the Bank's Financial Situation

As of 31 March 2026, the Group serves with 35 domestic branches and 1.718 employees.

Total assets of Fibabanka, as of the first quarter of 2026 realised as TL 237.414.431 on consolidated basis.

According to the consolidated financial statements, the net loan volume, which was TL 100.124.436 at the end of 2025, realized as TL 113.898.781 including loans at fair value through other comprehensive income, as of the first quarter of 2026. The share of loans in total assets stood at 48%.

Credit worthiness of loans and other receivables are monitored continuously in accordance with related laws and regulations. For new credits disbursed, the Bank complies with the limits determined under the Banking Laws and Regulations. Collaterals are taken for the loans disbursed in order to mitigate risk. According to consolidated financial statements, as of the first quarter of 2026, NPLs have been realised as TL 4.432.071 and provisions related to NPLs as TL 2.997.164.

According to consolidated financial statements, financial assets measured at fair value through profit or loss have been realised as TL 2.328.989, securities measured at fair value through other comprehensive income have been realised as TL 24.123.029 (loans measured at fair value through other comprehensive income in the amount of TL 19.030.872 are excluded) and securities measured at amortized cost have been realised as TL 8.456.993. Ratio of total securities portfolio to total assets is 15%.

As of 31 March 2026, the consolidated deposit volume has been realised as TL 154.656.376.

According to the consolidated financial statements, net profit is TL 2.314.062 in the first three month period of 2026.

As of 31 March 2026, the Bank's consolidated capital adequacy ratio is 15,33%.