Fibabanka Anonim Şirketi

Unconsolidated 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 UNCONSOLIDATED INTERIM FINANCIAL INFORMATION

To General Assembly of Fibabanka A.Ş.

Introduction

We have reviewed the accompanying unconsolidated balance sheet of Fibabanka .A.Ş. ("the Bank") as at 31 March 2026 and the unconsolidated statement of profit or loss, unconsolidated statement of profit or loss and other comprehensive income, unconsolidated statement of changes in shareholders' equity, unconsolidated statement of cash flows 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 unconsolidated 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 unconsolidated 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 unconsolidated 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 Bank'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 unconsolidated interim financial information does not present fairly, in all material respects, the unconsolidated financial position of Fibabanka A.Ş. as at 31 March 2026, and its unconsolidated financial performance and its unconsolidated cash flows for the three month period then ended in accordance with the BRSA Accounting and Reporting Legislation.

Other Matter

The unconsolidated 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 unconsolidated interim financial information is not consistent, in all material respects, with the reviewed unconsolidated 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 unconsolidated interim financial statements are not intended to present fairly the financial position, results of operations, changes in equity and cash flows of the Bank 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 UNCONSOLIDATED FINANCIAL REPORT OF FİBABANKA A.Ş. FOR THE THREE MONTH PERIOD ENDED 31 March 2026

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The unconsolidated 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 BANK
- UNCONSOLIDATED FINANCIAL STATEMENTS OF THE BANK
- EXPLANATIONS ON THE CORRESPONDING ACCOUNTING POLICIES APPLIED IN THE RELATED PERIOD
- INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT OF THE BANK
- EXPLANATORY DISCLOSURES AND FOOTNOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS
- OTHER DISCLOSURES
- LIMITED REVIEW REPORT
- INTERIM ACTIVITY REPORT

The unconsolidated financial statements and the explanatory footnotes and disclosures, unless otherwise indicated, are prepared in **thousands of Turkish Lira**, in accordance with the Communiqué on Banks' Accounting Practice and Maintaining Documents, Turkish Accounting Standards, Turkish Financial Reporting Standards, related communiqués and the Banks' 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 84 88
Fax Number : (212) 258 37 78

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General Information

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SECTION ONE

GENERAL INFORMATION

I. History of the 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").

II. Shareholder structure, shareholders having direct or indirect, joint or individual control over the management and internal audit of the Bank, changes in shareholder structure during the current period, if any and information on the 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 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 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 Bank, changes in shareholder structure during the current period, if any and information on the Bank's risk group (continued)

The paid-in capital of the Bank amounting to TL 847.515 was increased by TL 93.646 to TL 941.161 on 7 September 2016, fully funded by TurkFinance B.V. 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 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 Hasdiler	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 - Credits	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 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 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 Bank serves with 35 domestic branches and 1.631 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. 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

UNCONSOLIDATED FINANCIAL STATEMENTS

FİBABANKA A.Ş.

UNCONSOLIDATED 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)**		**52.839.144**	**65.239.320**	**118.078.464**	**56.822.058**	**32.114.077**	**88.936.135**
1.1	**Cash and Cash Equivalents**	(5.I.1)	**15.769.138**	**51.631.392**	**67.400.530**	**18.134.435**	**23.025.261**	**41.159.696**
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		1.321.355	20.301.348	21.622.703	888.618	2.260.969	3.149.587
1.1.3	Money Market Placements		-	-	-	440.564	1.937.175	2.377.739
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)	**1.709.209**	**319.608**	**2.028.817**	**1.471.191**	**358.221**	**1.829.412**
1.2.1	Government Debt Securities		45.291	3	45.294	272.136	59	272.195
1.2.2	Equity Securities		-	-	-	-	-	-
1.2.3	Other Financial Assets		1.663.918	319.605	1.983.523	1.199.055	358.162	1.557.217
1.3	**Financial Assets Measured at Fair Value Through Other Comprehensive Income**	(5.I.3)	**33.277.381**	**9.876.520**	**43.153.901**	**33.981.239**	**7.483.216**	**41.464.455**
1.3.1	Government Debt Securities		8.469.239	9.311.780	17.781.019	9.349.943	6.884.056	16.233.999
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**		**1.641.788**	**-**	**1.641.788**	**1.641.788**	**-**	**1.641.788**
4.1	**Investments in Associates (Net)**	(5.I.7)	**856.588**	**-**	**856.588**	**856.588**	**-**	**856.588**
4.1.1	Associates Accounted by Using Equity Method		-	-	-	-	-	-
4.1.2	Unconsolidated Associates		856.588	-	856.588	856.588	-	856.588
4.2	**Investments in Subsidiaries (Net)**	(5.I.8)	**785.200**	**-**	**785.200**	**785.200**	**-**	**785.200**
4.2.1	Unconsolidated Financial Subsidiaries		629.700	-	629.700	629.700	-	629.700
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)	**1.954.812**	**-**	**1.954.812**	**1.830.801**	**-**	**1.830.801**
VI.	**INTANGIBLE ASSETS (Net)**	(5.I.13)	**1.216.362**	**-**	**1.216.362**	**1.213.061**	**-**	**1.213.061**
6.1	Goodwill		-	-	-	-	-	-
6.2	Other		1.216.362	-	1.216.362	1.213.061	-	1.213.061
VII.	**INVESTMENT PROPERTY (Net)**	(5.I.14)	**-**	**-**	**-**	**-**	**-**	**-**
VIII.	**CURRENT TAX ASSET**		**-**	**-**	**-**	**-**	**-**	**-**
IX.	**DEFERRED TAX ASSET**	(5.I.15)	**4.294.498**	**-**	**4.294.498**	**1.273.168**	**-**	**1.273.168**
X.	**OTHER ASSETS**	(5.I.17)	**5.456.999**	**120.852**	**5.577.851**	**5.214.745**	**118.260**	**5.333.005**
	TOTAL ASSETS		**149.776.491**	**86.316.702**	**236.093.193**	**136.242.333**	**54.974.593**	**191.216.926**

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

(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)	71.497.244	83.250.678	154.747.922	71.883.713	52.848.652	124.732.365
II.	FUNDS BORROWED	(5.II.3)	-	1.594.907	1.594.907	-	1.544.349	1.544.349
III.	MONEY MARKET FUNDS		5.005.590	9.576.185	14.581.775	-	12.474.376	12.474.376
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)	754.642	-	754.642	676.597	-	676.597
X.	PROVISIONS	(5.II.8)	1.877.183	-	1.877.183	2.033.401	-	2.033.401
10.1	Provisions for Restructuring		-	-	-	-	-	-
10.2	Reserve for Employee Benefits		474.838	-	474.838	747.921	-	747.921
10.3	Insurance Technical Provisions (Net)		-	-	-	-	-	-
10.4	Other Provisions		1.402.345	-	1.402.345	1.285.480	-	1.285.480
XI.	CURRENT TAX LIABILITIES	(5.II.9)	5.413.380	-	5.413.380	1.837.562	-	1.837.562
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)	8.785.319	394.077	9.179.396	6.990.722	3.335.288	10.326.010
XVI.	SHAREHOLDERS' EQUİTY	(5.II.12)	20.762.202	(95.246)	20.666.956	19.796.413	249.732	20.046.145
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		(210.187)	-	(210.187)	(332.216)	-	(332.216)
16.4	Accumulated Other Comprehensive Income or Loss Reclassified Through Profit or Loss		(452.373)	(95.246)	(547.619)	(252.236)	249.732	(2.504)
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		2.185.292	-	2.185.292	5.974.308	-	5.974.308
16.6.1	Prior Periods' Profit or Loss		(8.344)	-	(8.344)	267.332	-	267.332
16.6.2	Current Period Net Profit or Loss		2.193.636	-	2.193.636	5.706.976	-	5.706.976
	TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY		122.016.280	114.076.913	236.093.193	104.064.970	87.151.956	191.216.926

FİBABANKA A.Ş.

UNCONSOLIDATED 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)			**99.873.183**	**450.060.085**	**549.933.268**	**75.081.607**	**319.052.664**	**394.134.271**
I.	**GUARANTIES AND WARRANTIES**	(5.III.1)	**453.576**	**395.188**	**848.764**	**535.258**	**401.569**	**936.827**
1.1.	Letters of guarantee		453.576	386.670	840.246	535.258	393.154	928.412
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		453.576	386.670	840.246	535.258	393.154	928.412
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)		**981.561.297**	**635.718.143**	**1.617.279.440**	**721.187.574**	**504.021.625**	**1.225.209.199**

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

UNCONSOLIDATED 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 (01/01/2026 - 31/03/2026)	PRIOR PERIOD (01/01/2025 - 31/03/2025)
I.	**INTEREST INCOME**		**12.362.033**	**9.724.405**
1.1	Interest on Loans	(5.IV.1)	9.509.002	7.017.159
1.2	Interest on Reserve Requirements		826.229	799.166
1.3	Interest on Banks	(5.IV.1)	295.237	522.487
1.4	Interest on Money Market Placements		169.581	47.418
1.5	Interest on Marketable Securities Portfolio	(5.IV.1)	1.551.363	1.333.301
1.5.1	Financial Assets Measured at Fair Value Through Profit or Loss		10.042	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		10.621	4.874
II.	**INTEREST EXPENSE (-)**		**6.395.958**	**7.114.422**
2.1	Interest on Deposits	(5.IV.2)	5.731.889	6.366.178
2.2	Interest on Funds Borrowed	(5.IV.2)	18.341	12.178
2.3	Interest on Money Market Borrowings		176.225	341.050
2.4	Interest on Securities Issued	(5.IV.2)	405.102	357.513
2.5	Lease Interest Expense		43.824	34.703
2.6	Other Interest Expenses		20.577	2.800
III.	**NET INTEREST INCOME (I - II)**		**5.966.075**	**2.609.983**
IV.	**NET FEES AND COMMISIONS INCOME**		**1.082.389**	**843.376**
4.1	Fees and Commisions Received		1.302.840	1.053.368
4.1.1	Non-cash Loans		3.928	3.885
4.1.2	Other	(5.IV.12)	1.298.912	1.049.483
4.2	Fees and Commisions Paid (-)		220.451	209.992
4.2.1	Non-cash Loans		201	176
4.2.2	Other	(5.IV.12)	220.250	209.816
V	**DIVIDEND INCOME**	(5.IV.3)	**-**	**310.000**
VI.	**TRADING INCOME / LOSS (Net)**	(5.IV.4)	**(465.204)**	**363.237**
6.1	Trading Gain / Loss on Securities		373.843	213.994
6.2	Gain / Loss on Derivative Financial Transactions		5.433.100	906.954
6.3	Foreign Exchange Gain / Loss		(6.272.147)	(757.711)
VII.	**OTHER OPERATING INCOME**	(5.IV.5)	**1.582.845**	**672.775**
VIII.	**TOTAL OPERATING INCOMEI (III+IV+V+VI+VII)**		**8.166.105**	**4.799.371**
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 (-)**		**1.717.807**	**1.200.623**
XII.	**OTHER OPERATİNG EXPENSES (-)**	(5.IV.7)	**1.463.642**	**1.014.267**
XIII.	**NET OPERATING INCOME / LOSS (VIII-IX-X-XI-XII)**		**2.909.917**	**1.631.122**
XIV.	**AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER**		**-**	**-**
XV.	**INCOME FROM INVESTMENTS UNDER EQUITY ACCOUNTING**		**-**	**-**
XVI.	**GAIN / LOSS ON NET MONETARY POSITION**		**-**	**-**
XVII.	**P/L BEFORE TAXES FROM CONTINUING OPERATIONS (XIII+...+XVI)**	(5.IV.8)	**2.909.917**	**1.631.122**
XVIII.	**TAX PROVISION FOR CONTINUING OPERATIONS (±)**	(5.IV.9)	**(716.281)**	**(384.011)**
18.1	Current Tax Provision		(3.503.251)	(148.653)
18.2	Deferred Tax Expense Effect (+)		(114.704)	(334.923)
18.3	Deferred Tax Income Effect (-)		2.901.674	99.565
XIX.	**NET PROFIT / LOSS FROM CONTINUING OPERATIONS (XVII±XVIII)**	(5.IV.10)	**2.193.636**	**1.247.111**
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)	**2.193.636**	**1.247.111**
	Earnings per share		0,01616	0,00919

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

FİBABANKA A.Ş.

UNCONSOLIDATED 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 (01/01/2026 - 31/03/2026)	PRIOR PERIOD (01/01/2025 - 31/03/2025)
I.	**CURRENT PERIOD PROFIT / LOSS**	**2.193.636**	**1.247.111**
II.	**OTHER COMPREHENSIVE INCOME**	**(423.086)**	**(489.601)**
2.1	**Not Reclassified Through Profit or Loss**	**122.029**	**(227.369)**
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	-	-
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	-	-
2.2	**Reclassified Through Profit or Loss**	**(545.115)**	**(262.232)**
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	-	-
2.2.6	Tax Related Other Comprehensive Income Items Reclassified Through Profit or Loss	234.360	115.062
III.	**TOTAL COMPREHENSIVE INCOME (I+II)**	**1.770.550**	**757.510**

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

FİBABANKA A.Ş.

UNCONSOLIDATED 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.)

	STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY	Paid-in Capital	Share Premium	Share Certificate	Other Capital Yedekleri	Other Accumulated Comprehensive Income or Expense That Will Not Be Reclassified in Profit and Loss 1	2	3	Other Accumulated Comprehensive Income or Expense That Will Be Reclassified in Profit and Loss 4	5	6	Profit Reserves	Prior Period Kârı / (Zararı)	Current Period Net Income / Loss	Total Equity
	PRIOR PERIOD (31/03/2025)														
I.	**Balances at beginning of the period**	1.357.723	128.678	-	100.000	-	(82.815)	250.906	-	(261.173)	-	7.688.716	(40.026)	6.064.075	15.206.084
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	-	(82.815)	250.906	-	(261.173)	-	7.688.716	(40.026)	6.064.075	15.206.084
IV.	**Total Comprehensive Income**	-	-	-	-	-	-	(227.369)	-	(262.232)	-	-	-	1.247.111	757.510
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)
XI.	**Profit distribution**	-	-	-	-	-	-	-	-	-	-	5.131.440	40.026	(6.064.075)	(892.609)
11.1	Dividends	-	-	-	-	-	-	-	-	-	-	-	-	(892.609)	(892.609)
11.2	Transfers to reserves	-	-	-	-	-	-	-	-	-	-	5.131.440	40.026	(5.171.466)	-
11.3	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Balances at the end of the period (III+IV+…...+X+XI)	1.357.723	128.678	-	100.000	-	(82.815)	23.537	-	(523.405)	-	12.820.156	(9.931)	1.247.111	15.061.054
	CURRENT PERIOD (31/03/2026)														
I.	**Prior period ending balance**	1.357.723	128.678	-	100.000	-	(108.695)	(223.521)	-	(2.504)	-	12.820.156	267.332	5.706.976	20.046.145
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	-	(108.695)	(223.521)	-	(2.504)	-	12.820.156	267.332	5.706.976	20.046.145
IV.	**Total Comprehensive Income**	-	-	-	-	-	-	122.029	-	(545.115)	-	-	-	2.193.636	1.770.550
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)
XI.	**Profit Distribution**	-	-	-	-	-	-	-	-	-	-	4.832.913	(267.332)	(5.706.976)	(1.141.395)
11.1	Dividends	-	-	-	-	-	-	-	-	-	-	-	-	(1.141.395)	(1.141.395)
11.2	Transfers to reserves	-	-	-	-	-	-	-	-	-	-	4.832.913	(267.332)	(4.565.581)	-
11.3	Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Balances at the end of the period (III+IV+…...+X+XI)	1.357.723	128.678	-	100.000	-	(108.695)	(101.492)	-	(547.619)	-	17.653.069	(8.344)	2.193.636	20.666.956

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)

UNCONSOLIDATED 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.)

		Dipnot	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**		**4.932.895**	**3.512.861**
1.1.1	Interest received (+)		12.243.503	10.048.920
1.1.2	Interest paid (-)		(5.918.218)	(7.190.012)
1.1.3	Dividend received (+)		-	310.000
1.1.4	Fees and commision received (+)		1.330.295	1.044.964
1.1.5	Other income (+)		8.836.323	2.095.978
1.1.6	Collections from previously written off loans and other receivables (+)		432.779	229.762
1.1.7	Cash payments to personnel and service suppliers (-)		(3.115.008)	(2.073.834)
1.1.8	Taxes paid (-)		(247.545)	309.067
1.1.9	Other (+/-)	(5.VI.3)	(8.629.234)	(1.261.984)
1.2	**Changes in Operating Assets and Liabilities**		**4.523.745**	**1.363.348**
1.2.1	Net (increase) / decrease in financial assets at fair value through profit or loss (+/-)		(214.200)	(1.503.869)
1.2.2	Net (increase) / decrease in due from banks (+/-)		(15.106.945)	(411.594)
1.2.3	Net (increase) / decrease in loans (+/-)		(12.889.187)	(3.466.313)
1.2.4	Net (increase) / decrease in other assets (+/-)	(5.VI.3)	(1.168.466)	(459.785)
1.2.5	Net (increase) / decrease in bank deposits (+/-)		(1.055.058)	(2.463.293)
1.2.6	Net (increase) / decrease in other deposits (+/-)		26.810.941	9.250.976
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 (+/-)		217.742	152.676
1.2.9	Net (increase) / decrease in matured payables (+/-)		-	-
1.2.10	Net (increase) / decrease in other liabilities (+/-)	(5.VI.3)	7.928.918	264.550
I.	**Net Cash Provided from Banking Operations (+/-)**		**9.456.640**	**4.876.209**
B.	**CASH FLOWS FROM INVESTMENT ACTIVITIES**		**-**	**-**
II.	**Net Cash Flow Provided from Investment Activities (+/-)**		**997.165**	**(5.897.458)**
2.1	Cash paid for the purchase of associates, subsidiaries and joint ventures (-)		-	(388.000)
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 (-)		(94.521)	(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 (-)		(1.525.001)	(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)	(54.784)	(101.624)
C.	**CASH FİOWS FROM FINANCING ACTIVITIES**		**-**	**-**
III.	**Net Cash Provided from Financing Activities (+/-)**		**(43.824)**	**(953.121)**
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 (-)		(43.824)	(34.703)
3.6	Other (+/-)		-	4.256
IV.	**Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents (+/-)**	(5.VI.3)	**572.551**	**4.087.985**
V.	**Net Increase (Decrease) in Cash and Cash Equivalents (I+II+III+IV)**		**10.982.532**	**2.113.615**
VI.	**Cash and Cash Equivalents at the Beginning of the Period (+)**		**24.896.665**	**19.025.996**
VII.	**Cash and Cash Equivalents at the End of the Period (V+VI)**	(5.VI.1)	**35.879.197**	**21.139.611**

The accompanying notes form an integral part of these unconsolidated 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 Bank 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 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 financial statements

The accounting policies and valuation principles applied in the preparation of the accompanying 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 2025 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 unconsolidated 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, the Bank did not apply the "TMS 29 Financial Reporting Standard in Hyperinflationary Economies" in its financial statements for the period ending on 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 unconsolidated 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 unconsolidated financial statements. Accordingly, the accompanying unconsolidated 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. 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. With the announcement made by POA, the mandatory effective date of the Standard has been postponed to accounting periods beginning on or after 1 January 2026. Accordingly, the Bank has not applied the related standard in the unconsolidated financial statements of its subsidiaries HDI Fiba Sigorta A.Ş. and Fiba Emeklilik ve Hayat A.Ş.

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 asset and liability side.

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.

(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 (continued)

1. Usage strategy of the financial instruments (continued)

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 Bank 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 equity investments

Subsidiaries are accounted for at cost value in accordance with the "Turkish Accounting Standard for Separate Financial Statements” (TAS 27) and are reflected in the unconsolidated financial statements after deducting the provision for loss of value, if any.

IV. Explanations on forward transactions, options and derivative instruments

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

The Bank’s derivative instruments held for trading 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, the 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.

1. Explanations on derivative financial instruments held for hedging

The Bank can enter cross currency interest rate 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.

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

1. Explanations on derivative financial instruments held for hedging (continued)

The 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 does not have any derivative financial instruments used 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.

2. Financial assets 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.

VII. Explanations on financial assets (continued)

2. Financial assets at fair value through other comprehensive income (continued)

"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 is 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 aimed at collecting cash flows from the contracts or selling these loans. The amount of these loans is TL 19.030.872 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

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

Financial assets measured at amortized cost are initially recognized at acquisition cost, 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 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 Bank measures expected credit losses using reasonable, unbiased and supportable information that is available without undue cost or effort as of the reporting date, including estimates of the time value of money, past events, current conditions and future economic conditions, weighted according to probabilities determined by considering possible outcomes. 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)

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, corporate, commercial and SME)
- Ratings used as part of internal ratings systems (for corporate segment)
- Vintage Analysis (retail 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 segment customers, while models based on internal rating grades are employed for corporate segment customers. In vintage analysis, breakdowns are made on a product basis (such as need, vehicle, housing, kmh, etc.), while the internal rating model features different sub-segmentations that take into account 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 a turnover of up to 25 million TL are classified as M1, those with a turnover of up to 125 million TL are classified as M2, and those with a turnover of up to 650 million TL are classified as M3, while companies with a turnover exceeding 650 million TL are classified 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 holds significant weight in the qualitative assessment process. Various customer-related parameters (Checkbook, Trade Registry Gazette, Individual/Corporate KKB, Memzuç, KKB Check, BKM POS Turnover, etc.) are used as inputs in the early warning system.

Explanations on offsetting financial instruments

Financial assets and liabilities are offset and the net amount is reported in the balance sheet when the Bank has a legally enforceable right to offset the 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.

IX. 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.

X. 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 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 Bank does not have any discontinued operations.

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

XI. 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 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.

XII. 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

Explanations about Leases Standard TFRS 16

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

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 and a lease liability to the financial statements at the effective date of the lease.

XIII. Explanations on tangible assets (continued)

Explanations about Leases Standard TFRS 16 (continued)

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.

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 implied leasing transaction rate, if easily identified. 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) Increases 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 Bank. 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%).

- 1 January 2026, valid as of TL 64.948,77 (full TL) (1 January 2025: TL 46.655,43) based on the ceiling salary amount.

- 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 are no employee foundation fund or similar institutions.

XVIII. Explanations on taxation

1. Current tax

The company and its subsidiaries established in Türkiye are subject to the tax legislation and practices in effect in Türkiye. Corporate tax is declared by the end of the fourth month following the end of the relevant accounting period and paid in a single installment by the end of the relevant month. Organizations must calculate provisional tax at the applicable tax rate based on their quarterly financial profits and declare it by the 17th day of the second month following the relevant quarter, while paying it by the end of the same day. Temporary taxes paid during the year are deducted from the corporate tax calculated on that year's annual corporate tax return. If there is a remaining amount of paid temporary tax despite the deduction, this amount can be received as a cash refund or offset against other financial liabilities.

In Türkiye, corporate entities' commercial profits are subject to corporate tax based on the statutory tax base, which is calculated by adding back expenses that are not deductible under tax legislation and subtracting the deductions and exemptions specified in tax legislation. The general corporate tax rate applied to the said base is 30% for the gains paid in 2023 and the following taxation periods for banks, companies covered by the Law No. 6361, electronic payment and monetary institutions, authorized foreign exchange institutions, asset management companies, capital market institutions, insurance and reinsurance companies and pension companies. Therefore, the Company and its subsidiaries established in Turkey used a 30% tax rate in the calculation of current period tax and deferred tax for the 2026 fiscal year. (31 December 2025: 30%).

In addition, in accordance with Article 32/C added to the Corporate Tax Law, corporate tax calculated by taking into account Articles 32 and 32/A of Corporate Tax to be applied to earnings obtained in 2025 and subsequent taxation periods may not be less than 10% of corporate earnings before deducting deductions and exceptions. The effects of the relevant regulation on the current period tax expense and the assessment regarding the recoverability of deferred tax assets are taken into account.

Dated 30 December 2023, and numbered 32415, 2nd edition. 555 rows published in the Official Gazette No.lu In accordance with the General Communiqué of the Tax Procedure Law and the repeated Article 298 of the Tax Procedure Law No. 213, it is mandatory that the financial statements of enterprises operating in Turkey prepared in accordance with the tax legislation for the 2023 accounting period be subject to inflation adjustment. The financial statements in question, which have been subject to inflation adjustment, are used as the opening balance sheet of the financial statements prepared in accordance with tax legislation in tax returns prepared as of 1 January 2024. In this context, the Company's financial statements for tax purposes have been subject to inflation adjustment as of the 2023 accounting period.

Pay 28 December 2023 and published in the Official Gazette No. 32413, however, according to Article 17 of the Law No. 7491 "On Amendments to Certain Laws and Decrees with the Force of Law" dated 21 November 2012 and No. 6361, Banks, companies covered by the Law on Financial Leasing, Factoring, Financing and Savings Financing Companies, payment and electronic money institutions, authorized foreign exchange institutions, asset management companies, capital market institutions, insurance and reinsurance companies and pension companies, including temporary tax periods by companies, payment and electronic money institutions, insurance and reinsurance companies and pension companies, including it has been enacted that profit/loss differences arising from the inflation adjustment to be made in the 2024 and 2025 accounting periods will not be taken into account in the determination of earnings. Therefore, no period-specific tax expense arose from the application of inflation accounting in the relevant periods.

XVIII. Explanations on taxation (continued)

1. Current tax (continued)

Current tax, related to items recognized directly in equity is also credited or charged directly to equity.

As of the end of the 2021 calendar year, the conditions sought for inflation adjustment in the calculation of corporate tax have been fulfilled, within the framework of the repeated provision of Article 298/A of the Tax Procedure Law (TPL). However, with the regulation made with the Law No. 7352 dated 20 January 2022, the application of inflation adjustment in the calculation of corporate tax was postponed to 2023. According to this; TPL financial statements for the 2021 and 2022 accounting periods have not been subjected to inflation adjustment, The 2023 accounting period is; While provisional tax periods are not subject to inflation adjustment, TPL financial statements dated 31 December 2023 are subject to inflation adjustment regardless of whether inflation adjustment conditions are met and profit/loss difference arising from inflation adjustment in the financial statements are to be shown in previous years' profit/loss accounts. Additionally; With the law number 7491 published in the Official Gazette numbered 32413 dated 28 December 2023, banks, payment and electronic money institutions, asset management companies, capital market institutions, insurance and reinsurance companies and pension companies will be subject to inflation adjustments in the 2024 and 2025 accounting periods. Calculations to be made within the scope of TPL inflation accounting application will not be included in the financial statements and will be monitored separately. It is regulated that the resulting profits or losses will not be taken into account in determining the corporate tax base.

2. Deferred tax

The 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 15 July , 2023 and published in the Official Gazette 32249 dated 6/2/2023 For the Compensation of Economic Losses Caused By Earthquakes Occurred on 6/2/2023 With the Creation of Additional Motor Vehicle Tax And the Law On Amendments to Some Laws And Decree Law 375" Law 21. Pursuant to Article 32 of the Corporate Tax Law No. 5520, which regulates the corporate tax rate. With the amendments made to Article, it is stipulated that the general corporate tax rate will be increased from 20% to 25%, and the rate for banks and financial institutions, which is 25%, will be increased to 30%.

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

Deferred tax liabilities are generally recognized for all taxable temporary 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 provisions for possible losses.

As of 31 March 2026, the deferred tax asset is TL , 4.294.498 (31 December 2025: TL 1.273.168 deferred tax asset). The deferred tax asset is calculated as the net of taxable and deductible temporary differences.

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 2.786.970 for the current period (1 January – 31 March 2025: TL 235.358 net income). The part of the deferred tax related to assets directly associated with equity is recognized in equity, this amount is TL 234.360 of income (1 January – 31 March 2025: TL 115.062 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.

XVIII. Explanations on taxation (continued)

3. Transfer pricing (continued)

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 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 Bank'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 date, there are no bank acceptances and bills of guarantee recognized as liability against an asset.

XXII. Explanations on government incentives

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

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

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.

	Retail Banking	Corporate & Commercial Banking	Treasury & Headquarters	Total Operations of the Bank
Current Period -1 January – 31 March 2026				
Net Interest Income	1.771.930	1.867.296	2.326.849	5.966.075
Net Fees and Commisions Income	715.744	275.865	90.780	1.082.389
Dividend Income	--	--	--	--
Trading Income/ Loss (Net)	2.071.005	146.426	(2.682.635)	(465.204)
Other Operating Income	298.089	436.034	848.722	1.582.845
Expected Credit Loss (-)	(482.060)	(684.735)	(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)	(200.141)	(3.181.449)
Income/Loss From Investments Under Equity Accounting	--	--	--	--
Profit/ (loss) Before Tax	**2.790.906**	**652.381**	**(533.370)**	**2.909.917**
Tax Provision	**--**	**--**	**(716.281)**	**(716.281)**
Profit/ (loss) After Tax	**2.790.906**	**652.381**	**(1.249.651)**	**2.193.636**
Current Period -31 March 2026				
Segment Assets	30.481.291	83.118.449	120.851.665	234.451.405
Subsidiaries and Associates	--	--	1.641.788	1.641.788
Total Assets	**30.481.291**	**83.118.449**	**122.493.453**	**236.093.193**
Segment Liabilities	125.164.715	22.979.782	67.281.740	215.426.237
Shareholders' Equity	--	--	20.666.956	20.666.956
Total Liabilities	**125.164.715**	**22.979.782**	**87.948.696**	**236.093.193**

	Retail Banking	Corporate & Commercial Banking	Treasury & Headquarters	Total Operations of the Bank
Prior Period -1 January – 31 March 2025				
Net Interest Income	1.116.764	1.786.368	(293.149)	2.609.983
Net Fees and Commisions Income	540.031	255.296	48.049	843.376
Dividend Income	--	--	310.000	310.000
Trading Income/ Loss (Net)	431.533	150.366	(218.662)	363.237
Other Operating Income	150.050	438.301	84.424	672.775
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)	(54.825)	(2.214.890)
Income/Loss From Investments Under Equity Accounting	--	--	--	--
Profit/ (loss) Before Tax	**974.044**	**883.540**	**(226.462)**	**1.631.122**
Tax Provision	**--**	**--**	**(384.011)**	**(384.011)**
Profit/ (loss) After Tax	**974.044**	**883.540**	**(610.473)**	**1.247.111**
Prior Period - 31 March 2025				
Segment Assets	27.505.198	72.346.168	89.723.772	189.575.138
Shareholders' Equity	--	--	1.641.788	1.641.788
Total Assets	**27.505.198**	**72.346.168**	**91.365.560**	**191.216.926**
Segment Liabilities	106.265.088	10.898.557	54.007.136	171.170.781
Shareholders' Equity	--	--	20.046.145	20.046.145
Total Liabilities	**106.265.088**	**10.898.557**	**74.053.281**	**191.216.926**

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

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, paying the remaining TL 1.141.395 to the shareholders as dividends after deducting TL 267.332 from the net profit of TL 5.706.976 after tax for the year 2025 (net of interest expense related to securities with nominal additional capital characteristics of TL 100.000 tracked under Equity and the net of income from securities whose fair value difference is reflected in other comprehensive income) from the previous year's profits amounting to TL1.141.395 after deducting TL 1.141.395 from the net profit of TL 5.706.976 after tax on March 30, 2026 , It was decided to allocate TL 119.279 as legal reserve, TL 379.407 as private funds and TL 4.334.227 as extraordinary reserve.

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	2.193.636	1.247.111
Average Number of Issued Common Shares (Thousand)	135.772.255	135.772.255
Earnings Per Share (Amounts presented as full TL) (*)	**0,01616**	**0,00919**

(*) The 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.

There are no bonus share issuance by the Bank 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 covered by the ”Related Party Disclosures Standard“ (”TAS 24") they are accepted as related parties. Transactions with related parties “Explanations and disclosures on the risk group of the Bank" are shown in the 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 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 Bank's current period non-consolidated financial statements are prepared on a comparative basis with the previous period. In order to ensure consistency with the presentation of the current period non-consolidated financial statements, comparative information may be reclassified when deemed necessary. The amount of TL 647.759.304 presented under "Other Pledged Assets" in the Off-Balance Sheet Liabilities table in previous periods has been reclassified under "Accepted Letters of Guarantee and Bonds" in the comparative financial statements 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 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 total capital has been calculated as TL 25.290.068 and the capital adequacy ratio is 14,86% (As of 31 December 2025, the Bank’s total capital amounted to TL 26.434.667 and the capital adequacy ratio was 21,02%).

I. Information related to the components of 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	17.640.196	12.811.690
Other comprehensive income according to TAS	12.873	258.198
Profit	2.185.292	5.974.308
Current period profit	2.193.936	5.706.976
Prior period profit	(8.344)	267.332
Bonus shares from associates, subsidiaries and joint-ventures not accounted in current period's profit	24.255	24.255
Tier I Capital Before Deductions	**21.349.017**	**20.554.852**
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 (*)	790.405	646.822
Improvement costs for operational leasing	300.326	292.017
Goodwill and other intangible assets and related deferred taxes	--	--
Other intangibles other than mortgage-servicing rights (net of related tax liability)	2.092.422	2.031.749
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	2.150.379	--
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	**5.696.532**	**3.298.188**
Total Common Equity Tier I Capital	**15.652.485**	**17.256.664**
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)	**22.411.900**	**23.783.519**
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	1.016.359
Tier II Capital before Deductions	**2.983.137**	**2.752.356**
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**	**2.651.148**
Total Equity (Total Tier I and Tier II Capital)	**25.290.068**	**26.434.667**

(*) 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)	**25.290.068**	**26.434.667**
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	**25.290.068**	**26.434.667**
Total Capital (Total of Tier I Capital and Tier II Capital)	**25.290.068**	**26.434.667**
Total Risk Weighted Assets	**170.827.107**	**125.937.830**
CAPITAL ADEQUACY RATIOS		
Core Capital Adequacy Ratio (%)	9,20	13,73
Tier I Capital Adequacy Ratio (%)	13,17	18,92
Capital Adequacy Ratio (%)	14,86	21,02
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 (%)	4,70	12,92
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	1.016.359
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 unconsolidated balance sheet mainly arises from the subordinated bonds and general provisions effect. 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 foreing 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 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 nine 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 is 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 is 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 risk management

Notes and explanations in this section have been prepared in accordance with the Communiqué on Disclosures about RWA flow 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 were prepared in the third and Three Month periods 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)	110.037.707	89.142.183	8.803.017
2	Of which standardised approach (SA)	110.037.707	89.142.183	8.803.017
3	Of which internal rating-based (IRB) approach	--	--	--
4	Counterparty credit risk	5.012.325	5.671.572	400.986
5	Of which standardised approach for counterpary credit risk (SA-CCR)	5.012.325	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	6.096.867	5.352.521	487.749
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	1.011.094	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	20.275.800	2.260.175	1.622.064
17	Of which standardised approach (SA)	20.275.800	2.260.175	1.622.064
18	Of which internal model approaches (IMM)	--	--	--
19	Operational risk	27.807.606	20.354.786	2.224.607
20	Of which basic indicator approach	27.807.606	20.354.786	2.224.607
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)**	**170.241.399**	**125.937.830**	**13.619.312**

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

III. Explanations on currency risk

Position limit on currency risk is determined in line with net general position standard ratio on foreign currency. The Bank 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 short position on the balance sheet amounting to TL 25.091.056 (31 December 2025: TL 33.700.047 short position) and long 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.

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 currency risk (continued)

Current Period	EUR	USD	Other	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
Due From Banks	7.162.159	11.864.209	1.274.980	20.301.348
Financial Assets at Fair Value through Profit/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 Borrowings	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 not included.
(****) Subordinated debt instruments are presented under Securities Issued in the balance sheet.
(*****) 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 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 Bank'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 Central Bank of Turkey	29.376.822	--	--	--	--	16.412.341	45.789.163
Banks	203.730	--	--	--	--	21.418.973	21.622.703
Financial Assets at Fair Value Through Profit or Loss(*)	3.674.808	1.861.955	1.896.372	72.056	18.842	--	7.524.033
Interbank Money Market Placements	--	--	--	--	--	--	--
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(***)	--	--	--	--	--	14.699.508	14.699.508
Total Assets	**52.319.023**	**42.562.342**	**51.020.889**	**21.735.551**	**15.625.524**	**52.829.864**	**236.093.193**
Liabilities							
Bank Deposits	6.003.521	--	--	--	--	599.904	6.603.425
Other Deposits	73.171.953	2.823.402	389.046	--	--	71.760.096	148.144.497
Interbank Money Market Received	7.675.553	6.906.222	--	--	--	--	14.581.775
Sundry Creditors(*****)	--	--	--	--	--	2.493.217	2.493.217
Marketable Securities Issued(****)	--	--	--	16.000.982	--	--	16.000.982
Funds Borrowed From Other Institutions	793.079	--	801.828	--	--	--	1.594.907
Other Liabilities(*****)	4.039.770	5.617.354	1.873.254	449.860	47.965	34.646.187	46.674.390
Total Liabilities	**91.683.876**	**15.346.978**	**3.064.128**	**16.450.842**	**47.965**	**109.499.404**	**236.093.193**
Balance Sheet Long Position	--	27.215.364	47.956.761	5.284.709	15.577.559	--	96.034.393
Balance Sheet Short Position	(39.364.853)	--	--	--	--	(56.669.540)	(96.034.393)
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	**(40.179.276)**	**27.215.364**	**47.956.761**	**5.284.709**	**15.577.559**	**(62.325.941)**	**(6.470.824)**

(*) Includes derivative financial assets.
(**) The net amounts of the third stage expected loss provisions amounting to TL 2.997.164 allocated for dull receivables amounting to TL 4.432.071 and the first stage expected loss provisions amounting to TL 718.891 and second stage TL 416.975 allocated for live loans and factoring receivables amounting to TL 81.390 are shown in the "Interest-free" column.
(***) The interest-free column includes partnership investments in the amount of TL 1.641.788, tangible fixed assets in the amount of TL 1.954.812, intangible assets in the amount of TL 1.216.362, current and deferred tax assets in the amount of TL 4.294.498, sales assets in the amount of TL 25.533, other active balances in the amount of TL 5.577.851 and financial assets in the amount of TL 11.336 expected loss the reward includes their balances.
(****) The "Equity-Like Debt Instruments - Other Debt Instruments" item in the balance sheet also includes bonds issued that carry the nature of equity-like loans.
(*****) The interest-free column includes equity in the amount of TL 20.666.956, other foreign sources in the amount of TL 9.179.396, provisions in the amount of TL 1.877.183, tax debt balances in the amount of TL 5.413.380.
(******) The fair value difference amounting to 19.030.872 TL also includes loans reflected in other comprehensive income.
(*******) includes the balance of expected loss provisions amounting to 21.017 TL.

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

IV. Explanations on 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 Central Bank of Turkey	24.067.076	--	--	--	--	11.571.510	35.638.586
Banks	450.677	--	--	--	--	2.698.910	3.149.587
Financial Assets at Fair Value Through Profit or Loss(*)	4.560.360	1.082.646	488.855	128.880	51.243	--	6.311.984
Interbank Money Market Placements	2.377.739	--	--	--	--	--	2.377.739
Financial Assets Measured at Fair Value through Other Comprehensive Income	8.861.098	7.173.806	12.770.070	4.677.277	7.982.204	--	41.464.455
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(***)	--	--	--	--	--	11.310.551	11.310.551
Total Assets	**55.455.235**	**41.112.282**	**39.080.601**	**15.878.692**	**13.836.075**	**25.854.041**	**191.216.926**
Liabilities							
Bank Deposits	7.480.574	--	--	--	--	88.146	7.568.720
Other Deposits	64.400.874	10.093.403	124.085	--	--	42.545.283	117.163.645
Interbank Money Market Received	4.238.982	8.235.394	--	--	--	--	12.474.376
Sundry Creditors(*****)	--	--	--	--	--	5.061.068	5.061.068
Marketable Securities Issued(****)	--	--	--	15.488.287	--	--	15.488.287
Funds Borrowed From Other Institutions	--	--	1.544.349	--	--	--	1.544.349
Other Liabilities(*****)	929.897	706.976	696.119	355.241	46.198	29.182.050	31.916.481
Total Liabilities	**77.050.327**	**19.035.773**	**2.364.553**	**15.843.528**	**46.198**	**76.876.547**	**191.216.926**
Balance Sheet Long Position	--	22.076.509	36.716.048	35.164	13.789.877	--	72.617.598
Balance Sheet Short Position	(21.595.092)	--	--	--	--	(51.022.506)	(72.617.598)
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	**(24.309.917)**	**21.972.955**	**36.716.048**	**35.164**	**13.789.877**	**(46.074.387)**	**2.129.740**

(*) Includes derivative financial assets.
(**) The net amounts of the third stage expected loss provisions amounting to TL 2.488.882 allocated for dull receivables amounting to TL 3.739.239 and the expected loss provisions of the first stage amounting to TL 592.054 and the second stage amounting to TL 385.233 and factoring receivables amounting to TL 104.641 are shown in the "Interest-free" column.
(***) The interest-free column includes partnership investments in the amount of TL 1.641.788, tangible fixed assets in the amount of TL 1.830.801, intangible assets in the amount of TL 1.213.061, current and deferred tax assets in the amount of TL 1.273.168, assets for sale in the amount of TL 24.944, other active balances in the amount of TL 5.333.005 and financial assets in the amount of TL 6,216 expected loss the reward includes their balances.
(****) The "Equity-Like Debt Instruments - Other Debt Instruments" item in the balance sheet also includes bonds issued that carry the nature of equity-like loans.
(*****) The interest-free column includes equity in the amount of TL 20.046.145, other foreign sources in the amount of TL 10.326.010, provisions in the amount of TL 2.033.401, tax debt balances in the amount of TL 1.837.562.
(******) The fair value difference amounting to 19.191.412 TL includes loans reflected in other comprehensive income.
(*******) It includes the balance of expected loss provisions amounting to 18.006 TL.

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

IV. Explanations on 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 Central Bank of Turkey	--	4,25	39,99
Banks	2,15	4,25	39,99
Financial Assets at Fair Value Through Profit/ Loss	--	8,95	12,41
Interbank Money Market Placements	--	--	--
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
Interbank Money Market Received	2,36	4,24	40,25
Sundry Creditors	--	--	--
Marketable 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 Central Bank of Turkey	--	--	36,05
Banks	2,30	--	37,72
Financial Assets at Fair Value Through Profit/ Loss	--	0,89	3,12
Interbank 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
Interbank Money Market Received	2,15	4,16	--
Sundry Creditors	--	--	--
Marketable 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.

V. Explanations on 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 stock exchange	--	--	--
1.Equity Investment Group B	--	--	--
Listed on the stock exchange	--	--	--
1.Equity Investment Group C	--	--	--
Listed on the stock exchange	--	--	--
1.Equity Investment Group Other(*)	28.713	--	--

VI. Explanations on 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 6 months 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 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 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	10.502.493	6.628.621
3	Stable deposits	21.370.440	--	1.068.522	--
4	Less stable deposits	94.339.708	66.286.207	9.433.971	6.628.621
5	Unsecured funding except for retail deposits and deposits from natural persons, of which:	30.078.883	9.158.211	21.780.546	7.120.338
6	Operational deposits	--	--	--	--
7	Non-Operational deposits	13.830.561	3.318.001	5.532.224	1.327.200
8	Other unsecured funding	16.248.322	5.840.210	16.248.322	5.793.138
9	Secured funding	--	--	572.989	572.989
10	Other cash outflows	21.558.354	5.394.046	6.399.307	4.874.050
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**			**39.482.272**	**19.196.068**
	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**			**23.366.946**	**8.149.626**
23	**LİQUIDITY COVERAGE RATIO (%)**			**189,25**	**341,62**

* 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 liquidity risk and liquidity coverage ratio (continued)

		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	8.806.231	3.692.111
3	Stable deposits	22.888.278	-	1.144.414	-
4	Less stable deposits	76.618.174	36.921.106	7.661.817	3.692.111
5	Unsecured funding except for retail deposits and deposits from natural persons, of which:	22.745.287	8.473.156	15.867.093	5.808.236
6	Operational deposits	--	--	--	--
7	Non-Operational deposits	11.556.669	4.532.756	4.622.668	1.813.102
8	Other unsecured funding	11.188.618	3.940.400	11.244.425	3.995.134
9	Secured funding	--	--	132.117	132.117
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			28.533.553	11.828.741
	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			18.537.364	6.764.906
23	LİQUIDITY COVERAGE RATIO (%)			215,93	283,64

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

The table below shows the lowest, highest and average Liquidity Coverage Ratio for the last 3 months of 1 January – 31 March 2026 period.

Current Period	Highest	Date	Lowest	Date	Average
TL+FC	281,33 %	28/01/2026	119,13 %	31/03/2026	194,00 %
FC	791,59 %	06/03/2026	155,32 %	09/01/2026	382,77 %
Prior Period	**Highest**	**Date**	**Lowest**	**Date**	**Average**
TL+FC	284,74 %	04/12/2025	172,93 %	12/12/2025	217,19 %
FC	662,66 %	15/10/2025	185,92 %	15/12/2025	306,70 %

The 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 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 Bank calculates cash outflows and transactions that are complete collateral arising from derivative transactions, taking into account the 24-month averages in accordance, with The Bank implements with the Regulation of Liquidity Coverage Ratio Calculation of Banks published in the Official Gazette dated 21 March 2014 and numbered 28948.

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 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 Central Bank of Turkey	16.412.341	29.376.822	--	--	--	--	--	45.789.163
Banks	21.418.973	203.730	--	--	--	--	--	21.622.703
Financial Assets at Fair Value Through Profit or Loss(*)	--	3.728.121	1.779.812	1.923.845	73.102	19.153	--	7.524.033
Interbank Money Market Placements	--	--	--	--	--	--	--	--
Financial Assets Available-for-Sale	--	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(***)	--	--	--	--	--	--	14.699.508	14.699.508
Total Assets	**37.831.314**	**56.343.091**	**27.765.874**	**57.432.992**	**26.401.456**	**15.570.232**	**14.748.234**	**236.093.193**
Liabilities								
Bank Deposits	599.904	6.003.521	--	--	--	--	--	6.603.425
Other Deposits	71.760.095	73.171.955	2.823.402	389.045	--	--	--	148.144.497
Funds Borrowed from Other Financial Institutions	--	793.079	--	801.828	--	--	--	1.594.907
Interbank Money Market Received	--	7.675.553	6.906.222	--	--	--	--	14.581.775
Marketable Securities Issued(****)	--	--	--	--	16.000.982	--	--	16.000.982
Sundry Creditors	--	2.493.217	--	--	--	--	--	2.493.217
Other Liabilities (*****)	--	10.156.242	5.687.518	1.994.315	476.104	48.109	28.312.102	46.674.390
Total Liabilities	**72.359.999**	**100.293.567**	**15.417.142**	**3.185.188**	**16.477.086**	**48.109**	**28.312.102**	**236.093.193**
Net Liqudity Surplus / (Gap)	**(34.528.685)**	**(43.950.476)**	**12.348.732**	**54.247.804**	**9.924.370**	**15.522.123**	**(13.563.868)**	**--**
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**	**132.959**	**188.668**	**55.660**	**448.112**	**--**	**848.764**
Prior Period								
Total Assets	**14.270.419**	**58.288.847**	**29.495.342**	**43.247.452**	**20.646.630**	**13.684.615**	**11.583.621**	**191.216.926**
Total Liabilities	**42.633.403**	**86.978.983**	**19.094.403**	**2.453.295**	**15.864.361**	**46.352**	**24.146.129**	**191.216.926**
Net Liquidity Gap	**(28.362.984)**	**(28.690.136)**	**10.400.939**	**40.794.157**	**4.782.269**	**13.638.263**	**(12.562.508)**	**--**
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**	**168.472**	**265.708**	**25.530**	**444.692**	**--**	**936.827**

(*) Includes derivatives financial assets.
(**) Non-performing loans net-off related expected credit losses 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 amount of expected credit loss.

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

VI. Explanations on 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	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	31.461.539	-	-	-	31.461.539
2	Tier 1 Capital and Tier 2 Capital	25.603.397	-	-	-	25.603.397
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					132.268.636
	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	6.372.691	-	-	-	26.200.569
27	Physical traded commodities, including gold	-				-
28	Initial margin posted or given guarantee fund to central counterparty				9.216	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	6.372.691	4.432.071	-	12.634.636	23.439.398
32	Off-balance sheet commitments		-	-	-	-
33	**Total Required stable funding**					118.763.539
34	**Net Stable Funding Ratio (%)**					111,37

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

VI. Explanations on 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	32.744.463	-	-	-	32.744.463
2	Tier 1 Capital and Tier 2 Capital	26.792.220	-	-	-	26.792.220
3	Other Capital Instruments	5.952.243	-	-	-	5.952.243
4	Real-person and Retail Customer Deposits	-	-	59.570.860	-	54.766.365
5	Stable Deposits	-	-	23.051.802	-	21.899.212
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					94.878.623
	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	6.046.443	-	-	-	19.213.128
27	Physical traded commodities, including gold	-				-
28	Initial margin posted or given guarantee fund to central counterparty		-	-	-	5.280
29	Derivative Assets		-	-	-	-
30	Derivative liabilities before the deduction of the variation margin		-	-	-	-
31	Other Assets not included above	6.046.443	3.739.238	-	9.422.167	19.207.848
32	Off-balance sheet commitments		-	-	-	-
33	Total Required stable funding					91.931.579
34	Net Stable Funding Ratio (%)					101,29

(*) Under the heading of other liabilities; Liabilities to Credit Institutions, Financial Institutions and Central Banks with Remaining Maturity Less than nine months and Other Obligations with Non-Maturities are included.

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

Current Period	January – March 2026
Net Stable Funding Ratio %	106,53%

Prior Period	October - December 2025
Net Stable Funding Ratio %	105,32%

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

VII. Explanations on 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 5/11/2013 shown below.

As of 31 March 2026, Bank's unconsolidated leverage ratio calculated in accordance with the "Regulation on Assessment and Calculation of The Banks' Leverage Level" is 10,40% (31 December 2025: %12,85). 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)	210.801.421	164.015.706
2 (Assets deducted in determining Tier 1 capital)	(3.365.583)	(3.180.895)
3 Total balance sheet risks (sum of lines 1 and 2)	207.435.838	160.834.811
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)	3.528.442	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)	3.528.442	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	24.105.116	23.351.267
14 Total risks (sum of lines 3, 6, 9 and 12)	233.108.727	181.725.178
Leverage ratio		
15 Leverage ratio	10,40	12,85

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

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

SECTION FIVE

EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS

I. Explanations and disclosure related to the 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).

As of 20 January 2024, an interest payment practice has been introduced on TL deposit 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	1.309.724	1.230.581	881.918	677.587
Foreign	11.631	19.070.767	6.700	1.583.382
Foreign head-offices and branches	--	--	--	--
Total	**1.321.355**	**20.301.348**	**888.618**	**2.260.969**

1.2.1 Due from foreign banks

Not prepared in compliance with the Article 25 of the communique “Financial Statements and Related Disclosures and Footnotes to be Announced to 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 2.028.817 (31 December 2025: TL 1.829.412).

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

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

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

	Cari Dönem	Prior Period
Debt instruments	**24.589.328**	**22.472.894**
Quoted on Stock Exchange	20.466.326	18.349.892
Unquoted on Stock Exchange	4.123.002	4.123.002
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**	**22.273.043**

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 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	
	Cash Loans	Non-Cash Loans	Cash Loans	Non-Cash Loans
Direct Loans to Shareholders	308	287	17	347
Corporate Shareholders	308	139	--	200
Individual Shareholders	--	148	17	147
Indirect Loans to Shareholders	--	--	--	--
Loans to Employees	**81.543**	--	**62.003**	--
Total	**81.851**	**287**	**62.020**	**347**

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

Nakdi Krediler (Cari Dönem)	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. Non-performing loan balances are not included.

Nakdi Krediler (Önceki Dönem)	Standart Nitelikli Krediler	Yakın İzlemedeki Krediler		
		Yeniden Yapılandırma Kapsamında Yer Almayanlar	Yeniden Yapılandırılanlar	
			Sözleşme Koşullarında Değişiklik	Yeniden Finansman
İhtisas Dışı Krediler	**73.349.212**	**3.211.108**	**3.994.258**	--
İşletme Kredileri	16.738.173	63.332	2.239.727	--
İhracat Kredileri	7.710.897	--	--	--
İthalat Kredileri	--	--	--	--
Mali Kesime Verilen Krediler	1.722.947	--	--	--
Tüketici Kredileri	13.401.977	527.228	1.342.746	--
Kredi Kartları	394.401	76.020	--	--
Diğer	33.380.817	2.544.528	411.785	--
İhtisas Kredileri	--	--	--	--
Diğer Alacaklar	**90.496**	**14.878**	--	--
Toplam (*)	**73.439.708**	**3.225.986**	**3.994.258**	--

(*) Factoring receivables amounting to TL 104.641 are included. Non-performing loan balances are not included.

	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 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

Not prepared in compliance with the Article 25 of the communique “Financial Statements and Related Disclosures and Footnotes to be Announced to Public by Banks”.

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

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

5. Information on Loans (continued)

5.3 Information on consumer loans, individuals 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 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 (2025 December: TL 104.641) are included. Non-performing loan balances are not included.

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 (2025 December: TL 104.641) are included. Non-performing loan balances are not included.

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

I. Explanations and disclosure related to the assets (continued)
5. Information on Loans (continued)

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).

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 *Information on* total non-performing *loans movements*

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

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

I. Explanations and disclosure related to the 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 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 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**

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

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

6. Information on financial assets measured at amortized cost (continued)

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 856.588 in total (31 December 2025: TL 856.588).

Company Name	Address (City / Country)	Bank's Share- If different voting rights (%)	Bank's Risk Group Share (%)
Fiba Sigorta A.Ş.	İstanbul	50,00%	50,00%
HDI Fiba Emeklilik ve Hayat A.Ş.	İstanbul	40,00%	40,00%

Fiba Emeklilik ve Hayat A.Ş. started its operations in life insurance and personal accident branches in January 2013, reinsurance operations in July 2013 and pension operations in December 2013.

As of 20 December 2022, 8.000.000 shares representing 40% of the share capital of Fiba Emeklilik ve Hayat A.Ş. were transferred to Fibabanka A.Ş. by Fiba Holding A.Ş. for TL 746.588.

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.

As of 31 March 2026, the financial information regarding the related associates is presented below:

Company 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 December 2025 unconsolidated financial statements, which have not been independently audited.

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

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

7. Information on associates (continued)

	Current Period	Prior Period
Balance at Beginning of Period	**856.588**	**856.588**
Movement during the Period	**--**	**--**
Additions and Capital Increases(*)(**)	--	--
Bonus Shares Received	--	--
Dividends from the Current Year Profit	--	--
Sales/Liquidations	--	--
Reclassification of shares	--	--
Differences Between Market value and Book value	--	--
Currency Differences on Foreign Subsidiaries	--	--
Other	--	--
Balance at End of Period	**856.588**	**856.588**
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	856.588	856.588
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 cost	856.588	856.588
Valued at fair value	--	--

Quoted consolidated investments in associates

None.

8. Information on subsidiaries

As of 31 March 2026, the Bank has subsidiaries with a total amount of TL 785.200 (31 December 2025: TL 785.200).

***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).

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.

	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.

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

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

8. Information on subsidiaries (continued)

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.

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.

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.

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

Company 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	86.289	12.663	(35.612)	68.082	--

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

(**) It has been prepared on the basis of the 31 December 2025 unconsolidated 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 (%)	**100,0**	**99,9**

(*) 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 contribution of 300,000 TL was made, and a capital advance payment of 50,000 TL was made. On 6 October 2025, a capital increase of 250,000 TL was made, bringing the total capital to 600,000 TL.

Sectoral information on consolidated financial subsidiaries and the related carrying

	Current Period	Prior Period
Banks	--	--
Insurance Companies	--	--
Factoring Companies	--	--
Leasing Companies	--	--
Finance Companies	--	--
Other Subsidiaries	629.700	379.700

Valuation of investments made in subsidiaries within the scope of consolidation

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

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

8. Information on subsidiaries (continued)

Quoted consolidated investments in subsidiaries

None.

9. Information on entities under common control

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

10. Information on lease receivables

As of 31 March 2026, the Bank 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

Not prepared in compliance with the Article 25 of the communique “Financial Statements and Related Disclosures and Footnotes to be Announced to Public by Banks”.

13. Information on intangible assets

Not prepared in compliance with the Article 25 of the communique “Financial Statements and Related Disclosures and Footnotes to be Announced to Public by Banks”.

14. Information on investment properties

None.

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

I. Explanations and disclosure related to the 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 4.294.498 is calculated by netting of deductible temporary differences and taxable temporary differences (31 December 2025: TL 1.273.168 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)
Financial Assets Valuation	7.850.510	2.355.153
Unearned Commission Income/Prepaid Commission Expenses	97.655	29.296
Retirement Pay and Unused Vacation Provision	474.838	142.452
Tangible Assets Base Differences	4.484.686	1.345.406
Provisions	2.431.870	729.561
Other	(1.024.566)	(307.370)
Deferred Tax Asset/(Liability)	**14.314.993**	**4.294.498**

	Prior Period	
	Deferred Tax Base	Deferred Tax Asset/ (Liability)
Financial Assets Valuation	(50.308)	(15.092)
Unearned Commission Income/Prepaid Commission Expenses	99.887	29.966
Retirement Pay and Unused Vacation Provision	747.921	224.376
Tangible Assets Base Differences	4.026.406	1.207.922
Provisions	2.145.427	643.628
Other	(2.725.438)	(817.632)
Deferred Tax Asset/(Liability)	**4.243.895**	**1.273.168**

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	1.273.168	1.881.911
Deferred Tax Income / (Expense)	2.786.970	(235.358)
Deferred Tax Recognized Directly Under Equity	234.360	115.062
Deferred Tax Asset/(Liability) , Period End Balance	**4.294.498**	**1.761.615**

I. Explanations and disclosure related to the 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 reversal of the provision for impairment losses related to the deferred taxes

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 551.275 (31 December 2025: TL 446.225).

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

II. Explanations and disclosures related to 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	**2.445.820**	**--**	**4.732.868**	**19.390.616**	**317.128**	**228.864**	**45**	**--**	**27.115.341**
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	--	4.313.596	--	--	--	--	--	4.318.511
Other	**485**	**--**	**--**	**--**	**--**	**--**	**--**	**--**	**485**
Total	**72.359.999**	**--**	**52.895.629**	**27.893.945**	**1.174.976**	**282.470**	**140.903**	**--**	**154.747.922**

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	**2.811.858**	**--**	**435.242**	**6.194.245**	**341.926**	**204.569**	**42**	**--**	**9.987.882**
Other Ins. Deposits	**8.866**	**--**	**15.602**	**359.169**	**320.948**	**--**	**--**	**--**	**704.585**
Precious Metal Deposits	**28.706.660**	**--**	**8.888.311**	**53.013**	**--**	**--**	**--**	**--**	**37.647.984**
Interbank Deposits	**88.146**	**--**	**7.480.574**	**--**	**--**	**--**	**--**	**--**	**7.568.720**
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	--	4.074.413	--	--	--	--	--	4.079.413
Other	1.000	--	--	--	--	--	--	--	1.000
Total	**42.633.431**	**--**	**53.672.646**	**24.824.946**	**2.840.722**	**629.793**	**130.827**	**--**	**124.732.365**

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

II. Explanations and disclosures related to 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		Exceeding	
	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 Chairman and Members of the Board of Directors and their Close Families	167.720	369.387
Deposits Obtained through Illegal Acts Defined in the 282nd Article of the 5237 Numbered Turkish Criminal Code dated 26 September 2004.	1.227.488	1.653.462
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 held for trading

	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.)

18. Explanations and disclosures related to 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 Bank's major liabilities

In the scope of banking operations, the Bank funds itself through the funds provided in the form of deposits, money market funds, 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	336.410	301.225	321.478	285.773
Between 1-4 Years	613.851	367.624	545.492	311.948
More than 4 Years	255.833	85.793	250.668	78.876
Total	**1.206.094**	**754.642**	**1.117.638**	**676.597**

6.1 Additional explanations related to the changes in agreements and the additional liabilities brought by these changes

None.

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

II. Explanations and disclosures related to liabilities (continued)

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 losses on the foreign currency indexed loans (31 December 2025: None).

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

As of 31 March 2026, the 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 Information on free provisions for possible risks

	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 Information of the subsidiary accounts if the other provisions exceed 10% of the grand total provisions

The Bank has a free provision amounting to TL 1.210.000 allocated for possible risks (31 December 2025: TL 1.092.000) and a provision amounting to TL 112.356 allocated for legal cases (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 474.838 (31 December 2025: TL 747.921) comprise of TL 214.046 reserve for employee termination benefits (31 December 2025: TL 188.596), TL 74.358 unused vacation pay liability (31 December 2025: TL 41.222) and TL 186.434 personnel bonus provision (31 December 2025: TL 518.103).

Employee Termination Movements

	Current Period	Prior Period
Balance at the Beginning	188.596	96.745
Change in the period	66.813	65.439
Aktuerial Loss/Profit Transferred to Equity	--	--
Paid in the Period	(41.363)	(429)
Balance at the End	**214.046**	**161.755**

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 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 Bank's current tax liability is TL 5.413.380 (31 December 2025: TL 1.837.562).

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)	353.633	313.706
Taxes on foreign exchange transactions	61.165	37.583
Value added taxes payable	16.052	27.191
Income tax ceased from wages	118.532	83.915
Other	9.958	6.255
Total	**5.154.021**	**1.760.831**

9.1.3 Information on premium

	Current Period	Prior Period
Social Security Premiums- Employee	92.015	28.854
Social Security Premiums- Employer	150.276	42.556
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	5.690	1.774
Unemployment Insurance- Employer	11.378	3.547
Other	--	--
Total	**259.359**	**76.731**

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).

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

II. Explanations and disclosures related to liabilities (continued)

11. Explanations on subordinated loans

On 07/10/2024, the additional Tier 1 capital debt instrument issuance of USD 150 million was carried out.

	Current Period		Prior Period	
	TP (*)	**FC**	**TP (*)**	**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.

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 Bank’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 Bank’s equity

None.

12.7 Information on privileges given to stocks representing the capital

The Bank does not have any preferred shares.

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

II. Explanations and disclosures related to liabilities (continued)

12. Information on shareholders' equity (continued)

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	--	--

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	(452.373)	(95.246)	(252.236)	249.732
Exchange Difference	--	--	--	--
Total	**(452.373)**	**(95.246)**	**(252.236)**	**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 under "Other Capital Reserves" account and current year interest expense under "Prior Periods Profit or Loss" accocunt.

12.11 Information on revaluation reserve

None.

12.12 Bonus shares of subsidiaries, associates and joint ventures

The Bank has bonus shares worth TL 24.255 related to its financial subsidiary Fiba Portföy Yönetimi A.Ş. (31 December 2025: TL 24.255).

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	--	--

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

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

1. Information on 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	453.576	535.258
Letters of Guarantee FC	386.670	393.154
Letters of Credit	8.518	8.415
Bills of Exchange and Acceptances	--	--
Other Guarantees	--	--
Total	**848.764**	**936.827**

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	4.528	4.464
Total	**840.246**	**928.412**

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	848.764	936.827
Total	**848.764**	**936.827**

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

3. Information on sectoral risk concentration of non cash loans

Not prepared in compliance with the Article 25 of the communique "Financial Statements and Related Disclosures and Footnotes to be Announced to Public by Banks".

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

Not prepared in compliance with the Article 25 of the communique "Financial Statements and Related Disclosures and Footnotes to be Announced to Public by Banks".

5. Information related to derivative financial instruments

Not prepared in compliance with the Article 25 of the communique "Financial Statements and Related Disclosures and Footnotes to be Announced to Public by Banks".

6. Credit derivatives and risk exposures on credit derivatives

None.

7. Explanations on contingent liabilities and assets

The Bank 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. Custodian and Intermediary services

The Bank 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 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 portfolio

	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 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 associates and subsidiaries is TL 17.801 (31 March 2025: TL 109.799).

2.3 Information on interest expenses to securities issued

	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

Account Description	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
				Time Deposits				
Turkish Lira								
Bank Deposits	--	285.948	--	--	--	--	--	**285.948**
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	--	**3.418.820**	**1.987.253**	**234.447**	**40.227**	**174**	--	**5.680.921**
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	--	**3.466.536**	**1.988.442**	**234.518**	**40.230**	**2.163**	--	**5.731.889**

Account Description	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
				Time Deposits				
Turkish Lira								
Bank Deposits	--	202.303	--	--	--	--	--	**202.303**
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	--	**3.973.081**	**1.715.638**	**629.713**	**20.443**	**2.923**	--	**6.341.798**
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	--	**3.992.135**	**1.718.339**	**631.806**	**20.548**	**3.350**	--	**6.366.178**

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

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

3. Information on dividend income

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

4. Information on net trading income/loss

	Current Period	Prior Period
Income	**215.212.429**	**15.245.678**
Gains on Capital Market Operations	1.446.846	519.268
Gains on Derivative Financial Instruments	16.564.129	3.772.045
Foreign Exchange Gains	197.201.454	10.954.365
Loss (-)	**215.677.633**	**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	203.473.601	11.712.076
Net Trading Income / (Loss)	**(465.204)**	**363.237**

(*) In 2026, a total of 27.709.327 TL in loans were sold for the purpose of VDMK issuance; the 243.249 TL difference between the present value of these loans and 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
Revenues from Credit Loss Provision Write-Offs in Previous Years	618.145	--
Check Clearing Commission	341.788	345.278
Service Banking Commission	190.997	--
Expense Write-Offs for Previous Years	144.675	72.627
Income from Sales of Other Assets	124.110	155.170
Store Credit Intermediary Fee	57.406	42.368
Possible Loss Provision Cancellation	--	50.000
Other	105.724	7.332
Total	**1.582.845**	**672.775**

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 statement of profit or loss (continued)

7. Information related to other operational expenses

	Current Period	Prior Period
Provision for Employee Termination Benefits	25.450	16.703
Provision for Bank's Social Aid Fund Deficit	--	--
Impairment Losses on Tangible Assets	--	--
Depreciation Charges of Tangible Assets	57.583	44.181
Impairment Losses on Intangible Assets	--	--
Depreciation Charges of Intangible Assets	80.169	62.857
Impairment Losses on Investment Accounted for under Equity Method	--	--
Impairment of Assets to be Disposed	--	--
Depreciation of Assets to be Disposed	--	--
Depreciation of Right to Use Assets	63.924	48.043
Impairment of Assets Held for Sale	--	--
Other Operating Expenses	736.798	466.285
Operational leases expenses related with TFRS 16 exceptions (*)	3.699	1.060
Repair and Maintenance Expenses	5.987	3.478
Advertisement Expenses	192.469	78.965
Other Expenses (**)	534.643	382.782
Losses on Sale of Assets	--	--
Other (**)	499.718	376.198
Total	**1.463.642**	**1.014.267**

(*) The other line includes Tax expense in the amount of TL 108.894 (31.03.2025: TL 117.825), SDIF expense in the amount of TL 106.780 (31.03.2025: TL 70.458), audit and consultancy fees in the amount of TL 43.880 (31.03.2025: TL 38.107) and TL 66.015 It includes the contractual power of attorney fee expenses in the amount of (31.03.2025: 56.302 TL) and other expenses in the
(**) The other line includes expenses line software expenses amounting to TL 135.375 (31.03.2025: TL 124.615), representation and hospitality expenses amounting to TL 53.833 (31.03.2025: TL 51.579), online information expenses amounting to TL 74.220 (31.03.2025: TL 44.092), TL 44.147 (It includes card promotion expenses in the amount of 31.03.2025: TL 10.094), charity and donation expenses in the amount of TL 42.856 (31.03.2025: TL 3.899) and postal expenses in the amount of TL 28.108 (31.03.2025: TL 22.456).

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

Not prepared in compliance with the Article 25 of the communique “Financial Statements and Related Disclosures and Footnotes to be Announced to Public by Banks”.

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

Not prepared in compliance with the Article 25 of the communique “Financial Statements and Related Disclosures and Footnotes to be Announced to 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 Bank provided current tax expense of TL 3.503.251 in the statement of profit or loss for the 3 month period (31 March 2025: 148.653 TL expense).

For the period ended 31 March 2026, the Bank provided the deferred tax expense of TL 2.786.970 in the statement of profit or loss for the 3 month period (31 March 2025: TL 235.358 net deferred tax income).

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

Not prepared in compliance with the Article 25 of the communique “Financial Statements and Related Disclosures and Footnotes to be Announced to 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 Bank's performance for the period

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

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

11. Information on net profit/loss for the period (continued)

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

11.3 As there is no minority share in shareholders’ equity, there is no profit or loss attributable to the minority shares

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, and 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.

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

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

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

1.1 *Information on 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	--	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	436.475	525.103	269.573	149.595	4.533.451	2.628.360
Balance at the End of the Period	575.105	436.475	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 Bank's risk group*

As of 31 March 2026, the Bank 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 Bank (continued)

1. Information on the volume of transactions with the Bank's risk group, lending and deposits outstanding at Period end and income and expenses in the current period (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 Bank'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 198.195 (31 March 2025: TL 145.654).

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 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 Bank's domestic, foreign, off-shore branches or investments in associates and foreign representative offices

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

	Number	Number of Employees			
Domestic Branch	35	1.631			
			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-		

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, out of the 2025 net profit after tax amounting to TL 5.706.976, prior years' profits amounting to TL 267.332 (net of the interest expense related to securities with additional Tier 1 capital characteristics with a nominal value of TL 100.000 monitored under shareholders' equity, and the income derived from securities reflected in other comprehensive income through fair value differences) were deducted, and the remaining dividend amounting to TL 1.141.395 was paid to shareholders on 9 April 2026.

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

Shareholder Name/Trade Name	Share in Capital	Currency	Share in Capital(%)
Fiba Holding A.Ş.	1.147.687.272,42	TRY	84,53
TurkFinance B.V.	135.093.394,05	TRY	9,95
Other	74.941.886,78	TRY	5,52
TOTAL	1.357.722.553,25	TRY	100

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 Bank

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

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

SECTION SIX

DISCLOSURES ON LIMITED REVIEW REPORT

I. Disclosures on limited review report

The Bank's unconsolidated financial statements as of 31 March 2026 and for the period ended on the same date were prepared by DRT Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik A.Ş. (Member of Deloitte Touche Tohmatsu Limited) has conducted a limited audit thereof, and the limited audit report dated 13 May 2026 is presented prior to the unconsolidated 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 activity 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.

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 of 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, 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, 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 date of Internal Systems

İsim	Duty	Responsibility Area	Date of Appointment	Educational Status	Professional Experience
Hüsnü Mustafa Özyeğin	Chairman of the Board of Directors		27-Dec-10	Master	51 years
Fevzi Bozer	Vice Chairman of the Board of Directors		27-Dec-10	Master	43 years
Mehmet Güleşçi	Member of the Board of Directors		27-Dec-10	Master	41 years
Faik Onur Umut	Member of the Board of Directors		23-Jan-19	Bachelor	40 years
Seyfettin Ata Köseoğlu	Member of the Board of Directors		23-Jan-20	Master	36 years
Erman Kalkandelen	Member of the Board of Directors		2-Jul-21	Master	19 years
Ali Fuat Erbil	Member of the Board of Directors		19-Jun-23	Doktora	32 years
Betül Ebru Edin	Member of the Board of Directors		25-Sep-23	Master	31 years
Murat Özyeğin	Member of the Board of Directors		8-Feb-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-Sep-25	Bachelor	34 years
Ömer Mert	General Manager, Member of the Board of Directors		19-Jan-17	Master	30 years
Elif Alsev Utku Özbey	Deputy General Manager	Financial Control and Financial Reporting	7-Jan-11	Master	31 years
Ahu Dolu	Assistant General Manager	Financial Institutions and Project Finance	1-Dec-15	Bachelor	28 years
Gerçek Önal	Assistant General Manager	Chief Legal Officer	1-Feb-16	Master	25 years
İbrahim Toprak	Assistant General Manager	Treasury	1-Apr-20	Master	24 years
Serdar Yılmaz	Assistant General Manager	Information Technologies & Banking Operations	1-Sep-20	Master	30 years
Gökhan Ertürk	Assistant General Manager	Ecosystem and Platform Banking	11-May-21	Bachelor	29 years
Sertan Eratay	Assistant General Manager		2-Jun-25	Master	26 years
Aykut Büyük	Assistant General Manager		5-Sep-25	Bachelor	33 years
Ahmet Cemil Borucu	Director	Board of Inspection	7-Feb-11	PhD	28 years
Ayşe Tulgar Ayça	Director	Risk Management	15-Mar-11	Master	26 years
Serdal Yıldırım	Director	Legislation and Compliance	6-Apr-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 Unconsolidated Balance Sheet

(Thousand TL)	31-03-2026	31-12-2025
Cash and Cash Equivalents	67.400.530	41.159.696
Financial Assets Valued at Fair Value Through Profit or Loss	2.028.817	1.829.412
Financial Assets Valued at Fair Value Through Other Comprehensive Income	43.153.901	41.464.455
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
Investments in Associates, Subsidiaries and Joint Ventures	1.641.788	1.641.788
Tangible Assets (Net)	1.954.812	1.830.801
Intangible Assets (Net)	1.216.362	1.213.061
Current Tax Assets	--	--
Deffered Tax Assets	4.294.498	1.273.168
Other Assets	5.577.851	5.333.005
Total Assets	**236.093.193**	**191.216.926**
Deposits	154.747.922	124.732.365
Funds Borrowed	1.594.907	1.544.349
Money Market Funds	14.581.775	12.474.376
Securities Issued (Net)	--	--
Derivative Financial Liabilities	11.276.050	2.057.834
Lease Liabilities (Net)	754.642	676.597
Provisions	1.877.183	2.033.401
Current Tax Liabilities	5.413.380	1.837.562
Subordinated Debts	16.000.982	15.488.287
Other Liabilities	9.179.396	10.326.010
Shareholders' Equity	20.666.956	20.046.145
Total Liabilities	**236.093.193**	**191.216.926**

Summary of Unconsolidated Statement of Profit or Loss

(Thousand TL)	31-03-2026	31-03-2025
Net Interest Income	5.966.075	2.609.983
Net Fees and Commission Income	1.082.389	843.376
Dividend Income	--	310.000
Trading Income/ Loss (Net)	(465.204)	363.237
Other Operating Revenues	1.582.845	672.775
Total Operating Income	**8.166.105**	**4.799.371**
Expected Credit Losses (-)	1.951.739	946.218
Other Provision Expenses (-)	123.000	7.141
Personnel Expenses (-)	1.717.807	1.200.623
Other Operating Expenses (-)	1.463.642	1.014.267
Net Operating Income / Loss	**2.909.917**	**1.631.122**
Profit/Loss on Continuing Operations Before Tax	**2.909.917**	**1.631.122**
Tax Provision for Continuing Operations	(716.281)	(384.011)
Net Period Profit / Loss	**2.193.636**	**1.247.111**

(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 148.144.497 constitutes 63% 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 month of 2026 is TL 2.193.636 as per unconsolidated financial statements. As an indicator of Bank’s strong capital structure, unconsolidated capital adequacy ratio is 14,81% as of 31 March 2026.

Besides its financial targets, the Bank, with 35 branches and 1.631 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 Türkiye”, 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 Directors	General Manager and Member of 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 31 March 2026, the Bank serves with 35 domestic branches and 1.631 employees.

Total assets of Fibabanka, as of the first quarter of 2026 realised as TL 236.093.193 on unconsolidated basis.

According to the unconsolidated 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. 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 unconsolidated financial statements, as of the third quarter of 2026, NPLs have been realised as TL 4.432.071 and provisions as TL 2.997.164.

According to unconsolidated financial statements, financial assets measured at fair value through profit or loss have been realised as TL 2.028.817, securities measured at fair value through other comprehensive income have been realised as TL 24.123.029, (loans at fair value through other comprehensive income amount to TL 19.030.872 are not included), 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 the first quarter of 2026, the unconsolidated deposit volume has been realised as TL 154.747.922.

According to the unconsolidated financial statements, net profit is TL 2.193.636 in the first three month of 2026.

As of 31 March 2026, the Bank's unconsolidated capital adequacy ratio is 14,86%.