Albaraka Türk Katılım Bankası Anonim Şirketi

Consolidated financial statements and related disclosures at September 30, 2025 together with limited review report

(Convenience translation of the limited review report and financial statements originally issued in Turkish – see section three Note I.b)

ARA DÖNEM FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU

Albaraka Türk Katılım Bankası Anonim Şirketi Genel Kurulu'na

Giriş

Albaraka Türk Katılım Bankası Anonim Şirketi'nin ("Banka") ve konsolidasyona tabi ortaklıklarının (hep birlikte "Grup" olarak anılacaktır) 30 Eylül 2025 tarihli ilişikteki konsolide bilançosunun ve aynı tarihte sona eren dokuz aylık döneme ait konsolide kar veya zarar tablosunun, konsolide kar veya zarar ve diğer kapsamlı gelir tablosunun, konsolide özkaynaklar değişim tablosunun ve konsolide nakit akış tablosu ile önemli muhasebe politikalarının özetinin ve diğer açıklayıcı dipnotlarının sınırlı denetimini yürütmüş bulunuyoruz. Grup yönetimi, söz konusu ara dönem finansal bilgilerin 1 Kasım 2006 tarihli ve 26333 sayılı Resmi Gazete'de yayımlanan "Bankaların Muhasebe Uygulamalarına ve Belgelerin Saklanmasına İlişkin Usul ve Esaslar Hakkında Yönetmelik" ve Bankacılık Düzenleme ve Denetleme Kurulu tarafından bankaların hesap ve kayıt düzenine ilişkin yayımlanan diğer düzenlemeler ile Bankacılık Düzenleme ve Denetleme Kurumu ("BDDK") genelge ve açıklamaları ve bunlar ile düzenlenmeyen konularda Türkiye Muhasebe Standardı 34 "Ara Dönem Finansal Raporlama Standardı" hükümlerini içeren; "BDDK Muhasebe ve Finansal Raporlama Mevzuatı"na uygun olarak hazırlanmasından ve gerçeğe uygun bir biçimde sunumundan sorumludur. Sorumluluğumuz, yaptığımız sınırlı denetime dayanarak söz konusu ara dönem konsolide finansal bilgilere ilişkin bir sonuç bildirmektir.

Sınırlı Denetimin Kapsamı

Yaptığımız sınırlı denetim, Sınırlı Bağımsız Denetim Standardı (SBDS) 2410 "Ara Dönem Finansal Bilgilerin, İşletmenin Yıllık Finansal Tablolarının Bağımsız Denetimini Yürüten Denetçi Tarafından Sınırlı Bağımsız Denetimi'ne uygun olarak yürütülmüştür. Ara dönem finansal bilgilere ilişkin sınırlı denetim, başta finans ve muhasebe konularından sorumlu kişiler olmak üzere ilgili kişilerin sorgulanması ve analitik prosedürler ile diğer sınırlı denetim prosedürlerinin uygulanmasından oluşur. Ara dönem finansal bilgilerin sınırlı denetiminin kapsamı; Bağımsız Denetim Standartlarına uygun olarak yapılan ve amacı finansal tablolar hakkında bir görüş bildirmek olan bağımsız denetimin kapsamına kıyasla önemli ölçüde dardır. Sonuç olarak ara dönem finansal bilgilerin sınırlı denetimi, denetim şirketinin, bir bağımsız denetimde belirlenebilecek tüm önemli hususlara vakıf olabileceğine ilişkin bir güvence sağlamamaktadır. Bu sebeple, bir bağımsız denetim görüşü bildirmemekteyiz.

PwC Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik A.Ş.
Kılıçali Paşa Mah. Meclis-i Mebusan Cad. No: 8
Galataport İstanbul D Blok Beyoğlu/İstanbul
T: +90 (212) 326 6060 Mersis Numaramız: 0-1460-0224-0500015

Şartlı Sonucun Dayanağı

Konsolide Finansal Tablolara İlişkin Açıklama ve Dipnotlar Beşinci Bölüm II. Kısım 6.b'de belirtildiği üzere, Grup yönetimi tarafından BDDK Muhasebe ve Finansal Raporlama Mevzuatı gereklilikleri dışında geçmiş yıllarda ayrılan 7.300.000 bin TL tutarındaki serbest karşılığın tamamı cari dönemde iptal edilerek gelir yazılmış olup cari dönemde 245.000 TL tutarında yeniden serbest karşılık ayrılmıştır. 30 Eylül 2025 tarihi itibarıyla hazırlanan ilişikteki konsolide finansal tablolarda 245.000 bin TL tutarında diğer karşılıklar altında serbest karşılık yer almaktadır. Söz konusu geçmiş yıllarda ayrılan serbest karşılık iptal edilmemiş ve cari dönemde yeniden serbest karşılık ayrılmamış olsaydı, 30 Eylül 2025 tarihinde sona eren dönemde diğer karşılıklar 245.000 bin TL daha az, net dönem karı ve özkaynaklar sırasıyla 7.055.000 bin TL daha az ve 245.000 bin TL daha fazla olacaktı.

Şartlı Sonuç

Sınırlı denetimimize göre, yukarıda şartlı sonucun dayanağı paragrafında açıklanan hususun ara dönem konsolide finansal tablolar üzerindeki etkisi haricinde, ilişikteki ara dönem konsolide finansal bilgilerin, Albaraka Türk Katılım Bankası Anonim Şirketi'nin ve konsolidasyona tabi ortaklıklarının 30 Eylül 2025 tarihi itibarıyla konsolide finansal durumunun ve aynı tarihte sona eren dokuz aylık döneme ilişkin konsolide finansal performansının ve konsolide nakit akışlarının BDDK Muhasebe ve Finansal Raporlama Mevzuatı'na uygun olarak tüm önemli yönleriyle gerçeğe uygun bir biçimde sunulmadığı kanaatine varmamıza sebep olacak herhangi bir husus dikkatimizi çekmemiştir.

Mevzuattan Kaynaklanan Diğer Yükümlülüklere İlişkin Rapor

Sınırlı denetimimiz sonucunda, ilişikte yedinci bölümde yer verilen ara dönem faaliyet raporunda yer alan finansal bilgilerin sınırlı denetimden geçmiş ara dönem konsolide finansal tablolar ve açıklayıcı notlarda verilen bilgiler ile, tüm önemli yönleriyle, tutarlı olmadığına dair herhangi bir hususa rastlanmamıştır.

PwC Bağımsız Denetim ve
Serbest Muhasebeci Mali Müşavirlik A.Ş.

Didem Demer Kaya, SMMM
Sorumlu Denetçi

İstanbul, 6 Kasım 2025

CONSOLIDATED FINANCIAL REPORT OF ALBARAKA TÜRK KATILIM BANKASI A.Ş.
AS OF AND FOR THE NINE-MONTH SEPTEMBER 30, 2025

Parent Bank's headquarter address	: İnkılap Mah. Dr. Adnan Büyükdeniz Cad. No:6 34768 Ümraniye/İstanbul
Parent Bank's phone number and facsimile	: 00 90 216 666 01 01 – 00 90 216 666 16 00
Parent Bank's website	: www.albaraka.com.tr
Electronic mail contact info	: albarakaturk@albarakaturk.com.tr

The consolidated interim financial report prepared in accordance with the Communiqué on Financial Statements and Related Disclosures and Footnotes to be Announced to Public by Banks as regulated by the Banking Regulation and Supervision Agency is comprised of the following sections.

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

Investments in subsidiaries and joint ventures whose financial statements have been consolidated in this consolidated financial report are as follows:

	Subsidiaries	**Joint Ventures**
1.	Bereket Varlık Kiralama A.Ş.	Katılım Emeklilik ve Hayat A.Ş.
2.	Değer Varlık Kiralama A.Ş.	-
3.	Albaraka Portföy Yönetimi A.Ş.	-

Bereket One Ltd, Albaraka Sukuk Ltd, Albaraka CT One Ltd and Albaraka Mtn Ltd which are not subsidiaries of the Bank but over which the Bank has 100% controlling power, have been included in the consolidation due to the reason that these companies are "Structured Entity".

The consolidated financial statements and related disclosures and footnotes; presented in **thousands of Turkish Lira** unless otherwise indicated; have been prepared in accordance with the Communiqué on Accounting Applications of Banks and Safeguarding of Documents, Turkish Accounting Standards, Turkish Financial Reporting Standards and the related appendices and interpretations and in compliance with the records of our Bank, have been reviewed and presented as attached.

Houssem BEN HAJ AMOR	**Malek Khodr TEMSAH**	**Umut ÇAKMAK**	**Yasin KAYNAR**
Chairman of the Board of Directors	General Manager	Assistant General Manager	Manager of Financial Reports and Budget Management

Ahmet AKÇA	**Mohamed Ali CHATTI**	**Khaled A. Mohamed ATEEQ**
Chairman of the Audit Committee	Member of the Audit Committee	Member of the Audit Committee

Contact information of the personnel in charge of the addressing of questions about this financial report:

Name-Surname/Title	: Tugay BİNGÜL / Financial Reporting and Budget Management/ Vice Manager
Telephone	: 00 90 216 666 07 32
Fax:	: 00 90 216 666 16 11

Table of contents

Section Four

Information on consolidated financial structure and risk management of the Group

Section Five
Explanations and notes on the consolidated financial statements

Section Six
Limited Review Report

Section seven
Interim report

SECTION ONE

General Information

I. History of the Parent Bank including its incorporation date, initial legal status and amendments to legal status:

Albaraka Türk Katılım Bankası Anonim Şirketi ("The Parent Bank") was incorporated on November 5, 1984 with the name of Albaraka Türk Özel Finans Kurumu A.Ş., based on the decision of the Council of Ministers numbered 83/7506 and dated December 16, 1983 regarding establishments of Special Finance Houses and obtained the operating permission from the Central Bank of Türkiye with the letter numbered 10912 and dated January 21, 1985.

Special Finance Houses, operating in accordance with the Communiqués of Under Secretariat of Treasury and the Central Bank of Türkiye based on the decision of Council of Ministers numbered 83/7506, have been subjected to the provisions of the Banking Law numbered 4389 with the change of law dated December 17, 1999 and numbered 4491. Special Finance Houses have been subjected to the provisions of "Communiqué Related to the Incorporation and Activities of Special Finance Houses" published in the Official Gazette dated September 20, 2001 numbered 24529 by the Banking Regulation and Supervision Agency ("BRSA"). "Communiqué Related to the Incorporation and Activities of Special Finance Houses" has been superseded by the "Communiqué Related to Credit Operations of Banks" published in the Official Gazette dated November 1, 2006 numbered 26333 and the Parent Bank operates in accordance with the Banking Law numbered 5411 published in the Official Gazette dated November 1, 2005 numbered 25983.

The decision regarding the change in the title of the Parent Bank, in relation with the provisions of the Banking Law numbered 5411, was agreed in the Extraordinary General Meeting dated December 21, 2005 and the title of the Parent Bank was changed as "Albaraka Türk Katılım Bankası A.Ş.". The change in the title was registered in Istanbul Trade Registry on December 22, 2005 and published in the Trade Registry Gazette dated December 27, 2005, numbered 6461.

The Parent Bank together with its consolidated ownerships is referred to as the "Group" in the accompanying consolidated financial statements.

The Parent Bank's head office is located in Istanbul and is operating through 223 (December 31, 2024: 223) local branches and 2 (December 31, 2024: 2) foreign branches and with 2.784 (December 31, 2024: 2.761) staff as of September 30, 2025. The Group has 2.827 (December 31, 2024: 2.800) staff as of September 30, 2025.

II. Shareholding structure, shareholders having direct or indirect, joint or individual control over the management and supervision of the Parent Bank and the disclosures on related changes in the current year, if any:

As of September 30, 2025, 43,37% (December 31, 2024: 43,37%) of the Parent Bank's shares are owned by Albaraka Group, 8,30% (December 31, 2024: 8,30%) owned by Dallah Albaraka Group, 4,23% (December 31, 2024: 4,23%) owned by Islamic Development Bank, 42,04% (December 31, 2024: 42,04%) of the shares are publicly traded and quoted at Borsa İstanbul. Rest belongs to different real persons and corporate entities.

(Thousand of Turkish Lira (TL) unless otherwise stated)

III. Explanation on the chairman and members of board of directors, members of audit committee, general manager and assistant general managers, their areas of responsibility and their shares in the Parent Bank, if any:

Title	Name and Surname	Administrative Function and Responsibility	Educational Degree	Ownership Percentage (%)
Chairman of the Board of Directors (BOD):	Houssem BEN HAJ AMOR	Chairman of BOD	Bachelor	-
Members of BOD:	Dr. Bekir PAKDEMİRLİ	Deputy Independent Member of BOD	Doctorate	-
	Dr. Mohamed Ali CHATTI	Independent Member of BOD	Doctorate	-
	Ghassan Ahmed M. AMODI	Independent Member of BOD	Bachelor	-
	Dr. Khaled Abdulla Mohamed ATEEQ	Independent Member of BOD	Doctorate	-
	Azhar Aziz DOGAR	Member of BOD	Master	-
	Akram YASSIN	Independent Member of BOD	Master	-
General Manager:	Malek Khodr TEMSAH	Member of BOD/General Manager	Master	-
Assistant General Managers:	Turgut SİMİTCİOĞLU	Chief Assistant General Manager	Master	-
	Önder ÇINAR (**)	Assistant General Manager Responsible for Credits	Master	-
	Mehmet Emin ÇONKAR	Assistant General Manager Responsible for Credit Monitoring and Legal Follow-Up	Bachelor	-
	Serhan YILDIRIM	Assistant General Manager Responsible for Treasury and International Banking	Bachelor	-
	Muzaffer ÇÖLMEK	Assistant General Manager Responsible for Operations	Bachelor	-
	Mehmet ULUDAĞ	Assistant General Manager Responsible for Individual and Private Banking	Master	-
	Serhan AKYILDIZ	Assistant General Manager Responsible for Corporate Banking	Bachelor	-
	Umut ÇAKMAK	Assistant General Manager Responsible for Finance and Human Values	Bachelor	-
	Dr. Ömer EMEÇ	Assistant General Manager Responsible for Strategy and Transformation	Doctorate	-
	Yasemin AYDIN	Assistant General Manager Responsible for Information Technologies and Digital Channels Development	Master	-
Audit Committee:	Ahmet AKÇA (*)	Chairman of Audit Committee	Bachelor	-
	Dr. Mohamed Ali CHATTI	Independent Member of Audit Committee	Doctorate	-
	Dr. Khaled Abdulla Mohamed ATEEQ	Independent Member of Audit Committee	Doctorate	-

* Mr. Mustafa Büyükabacı resigned from his positions as Chairman of the Audit Committee and Member of the Board of Directors on March 27, 2025. Mr. Ahmet Akça was appointed as Chairman of the Audit Committee of our Bank by the Board of Directors' decision No. 2733 dated May 8, 2025.

** Mr. Muhammet Faruk Torlak resigned from his position as Deputy General Manager in charge of Loans on July 3, 2025, and Önder Çınar, Corporate Loans Manager, was appointed as acting replacement as his replacement.

IV. Information on the Parent Bank's qualified shareholders:

The Parent Bank's paid in capital amounting to TL 2.500.000 consists of 2.500.000.000 number of shares with a nominal value of TL 1 (full) for each share. TL 1.084.167 of the paid in capital is owned by qualified shareholders who are listed below:

Name/Commercial Name	Share amount (nominal)	Share ratio(*)	Paid shares	Unpaid shares
Albaraka Group	1.084.167	43,37%	1.084.167	-

(*) Shares purchased from Stock Exchange is not included.

V. Summary on the Parent Bank's service activities and field of operations:

The Parent Bank operates in accordance with the principles of interest-free banking as a participation bank. The Parent Bank mainly collects funds through current accounts and participation accounts based on profit and loss sharing agreements and investment agency agreements, which are only for legal entities. The Parent Bank lends such funds through corporate finance support, retail finance support, profit/loss sharing investment, finance lease, financing commodity against document and joint investments.

The Parent Bank classifies current and profit-sharing accounts separately from other accounts in accordance with their maturities. Profit sharing accounts are classified under six different maturity groups; up to one month, up to three months (three months included), up to six months (six months included), up to one year (one year included), one year and more than one year (with monthly, quarterly, semi-annual and annual profit share payment) and accumulated participation accounts. The Parent Bank may determine the profit rate following operating the participation accounts or estimated rates for investment agencies. The rate of participation accounts' participation to the loss is one hundred percent. The Parent Bank constitutes specific fund pools with minimum maturities of one month, to be allocated to individually predetermined projects for financing purposes. Profit sharing accounts, which are part of the funds collected for project financing purpose, are managed in accordance with their maturities and independently from other accounts and transfers from these accounts to any other maturity groups are not executed. Specific fund pools are liquidated at the end of the financing period.

In addition to its ordinary banking activities, the Parent Bank operates as an insurance agency on behalf of Bereket Sigorta, Anadolu Sigorta, Türkiye Katılım Sigorta, Neova Sigorta, Coface Sigorta, HDI Sigorta and HDI Katılım Sigorta as a private pension insurance agency on behalf of Anadolu Hayat Emeklilik, Agesa Emeklilik Hayat and Katılım Emeklilik ve Hayat, and as a brokerage agency on behalf of Bizim Menkul Değerler A.Ş. and Oyak Yatırım Menkul Değerler A.Ş. through its branches, engages in purchase and sale of precious metals, provides intermediary services in quick money transfers, credit card and member business (P.O.S.) services. Moreover, the Parent Bank is involved in providing non-cash loans that mainly comprise letters of guarantee, letters of credit and acceptances.

Transactions, which can be carried out by the Parent Bank, are not limited to the clauses listed above. If any activities other than those mentioned are considered as beneficial to the Parent Bank, the application must be recommended by the Board of Directors, approved by the General Assembly and authorized by relevant legal authorities, which then needs to be approved by the Ministry of Trade since such applications, are amendments in nature to the Article of Association. The application is included in the Article of Association after all necessary approvals are obtained.

VI. Differences between the Communiqué on Preparation of Consolidated Financial Statements of Banks and Turkish Accounting Standards with respect to consolidation and short explanation about the institutions subject to full or proportional consolidation and institutions, which are deducted from equity or not included in these three methods:

The Parent Bank consolidates its joint venture Katılım Emeklilik ve Hayat A.Ş in its consolidated financial statements using the equity method, the Parent Bank consolidates the financial statements of its subsidiaries Bereket Varlık Kiralama A.Ş., Değer Varlık Kiralama A.Ş., Albaraka Portföy Yönetimi A.Ş. with full consolidation method in accordance with the definition of control based on the legal entity. "Bereket One Ltd.", "Albaraka Sukuk Ltd.", "Albaraka CT One Ltd." and "Albaraka Mtn Ltd." which are not subsidiaries of the Parent Bank but over which the Parent Bank has 100% controlling power have been included in the consolidation due to the reason that these companies are "Structured Entity". Katılım Finans Kefalet A.Ş, which is the associate of the Parent Bank, has not been consolidated as it is a non-financial entity, as well.

VII. The existing or potential, actual or legal obstacles on immediate transfer of equity or reimbursement of liabilities between the parent bank and its subsidiaries:

There is no immediate transfer of equity between the Parent Bank and its subsidiaries. There is no existing or potential, actual or legal obstacle to the reimbursement of liabilities between the Parent Bank and its subsidiaries.

SECTION TWO

The consolidated financial statements

I. Consolidated balance sheet (Statement of financial position)
II. Consolidated statement of off-balance sheet
III. Consolidated statement of profit or loss
IV. Consolidated statement of profit or loss and other comprehensive income
V. Consolidated statement of changes in shareholders’ equity
VI. Consolidated statement of cash flows

ALBARAKA TÜRK KATILIM BANKASI A.Ş.
CONSOLIDATED BALANCE SHEET (STATEMENT OF FINANCIAL POSITION)
AS OF SEPTEMBER 30, 2025
(Thousand of Turkish Lira (TL) unless otherwise stated)

ASSETS	Notes (Section Five-I)	CURRENT PERIOD September 30, 2025			PRIOR PERIOD December 31, 2024		
		TL	FC	Total	TL	FC	Total
I. FINANCIAL ASSETS (Net)		**64.889.792**	**95.438.221**	**160.328.013**	**56.465.777**	**66.846.332**	**123.312.109**
1.1 Cash and Cash Equivalents	**(1)**	**26.705.760**	**75.627.020**	**102.332.780**	**28.421.561**	**54.256.090**	**82.677.651**
1.1.1 Cash and Balances with Central Bank		18.053.414	60.090.367	78.143.781	22.027.725	38.864.824	60.892.549
1.1.2 Banks		8.743.011	15.649.130	24.392.141	6.603.764	15.469.344	22.073.108
1.1.3 Money Market Placements		-	-	-	-	-	-
1.1.4. Expected Credit Losses (-)		90.665	112.477	203.142	209.928	78.078	288.006
1.2 Financial Assets Measured at Fair Value through Profit/Loss (FVTPL)	**(2)**	**20.255.797**	**7.690.624**	**27.946.421**	**16.103.070**	**6.509.878**	**22.612.948**
1.2.1 Government Securities		251.758	7.478.396	7.730.154	316.052	5.667.966	5.984.018
1.2.2 Equity Securities		-	161.274	161.274	-	126.498	126.498
1.2.3 Other Financial Assets		20.004.039	50.954	20.054.993	15.787.018	715.414	16.502.432
1.3 Financial Assets Measured at Fair Value through Other Comprehensive Income (FVOCI)	**(3)**	**17.892.961**	**10.787.070**	**28.680.031**	**11.895.869**	**5.983.238**	**17.879.107**
1.3.1 Government Securities		17.885.294	7.642.337	25.527.631	11.673.678	3.668.942	15.342.620
1.3.2 Equity Securities		7.667	55.849	63.516	7.667	44.521	52.188
1.3.3 Other Financial Assets		-	3.088.884	3.088.884	214.524	2.269.775	2.484.299
1.4 Derivative Financial Assets	**(5)**	**35.274**	**1.333.507**	**1.368.781**	**45.277**	**97.126**	**142.403**
1.4.1 Derivative Financial Assets Measured at Fair Value through Profit/Loss		35.274	1.333.507	1.368.781	45.277	97.126	142.403
1.4.2 Derivative Financial Assets Measured at Fair Value through Other Comprehensive Income		-	-	-	-	-	-
II. FINANCIAL ASSETS MEASURED AT AMORTISED COST (NET)		**120.532.108**	**116.676.927**	**237.209.035**	**94.515.811**	**76.275.789**	**170.791.600**
2.1 Loans	**(6)**	**103.960.578**	**88.159.353**	**192.119.931**	**81.279.512**	**61.987.447**	**143.266.959**
2.2 Lease Receivables	**(7)**	**6.287.686**	**13.911.621**	**20.199.307**	**3.254.454**	**1.962.093**	**5.216.547**
2.3 Financial Assets Measured at Amortised Cost	**(4)**	**13.195.506**	**16.697.639**	**29.893.145**	**12.398.909**	**14.374.418**	**26.773.327**
2.3.1 Government Securities		13.195.506	16.697.639	29.893.145	12.398.909	14.374.418	26.773.327
2.3.2 Other Financial Assets		-	-	-	-	-	-
2.4 Expected Credit Losses (-)	**(6)**	**2.911.662**	**2.091.686**	**5.003.348**	**2.417.064**	**2.048.169**	**4.465.233**
III. ASSETS HELD FOR SALE AND ASSETS OF DISCONTINUED OPERATIONS (Net)	**(8)**	**729.714**	**10.965**	**740.679**	**4.127.302**	**8.252**	**4.135.554**
3.1 Asset Held for Resale		729.714	-	729.714	4.127.302	-	4.127.302
3.2 Assets of Discontinued Operations		-	10.965	10.965	-	8.252	8.252
IV. OWNERSHIP INVESTMENTS (Net)	**(9)**	**1.002.152**	**-**	**1.002.152**	731.145	-	731.145
4.1 Associates (Net)		**90.000**	**-**	**90.000**	**67.500**	**-**	**67.500**
4.1.1 Associates Consolidated Under Equity Accounting		-	-	-	-	-	-
4.1.2 Unconsolidated Associates		90.000	-	90.000	67.500	-	67.500
4.2 Subsidiaries (Net)		**-**	**-**	**-**	**-**	**-**	**-**
4.2.1 Unconsolidated Financial Investments in Subsidiaries		-	-	-	-	-	-
4.2.2 Unconsolidated Non-Financial Investments in Subsidiaries		-	-	-	-	-	-
4.3 Joint Ventures (Net)		**912.152**	**-**	**912.152**	**663.645**	**-**	**663.645**
4.3.1 Joint-Ventures Consolidated Under Equity Accounting		912.152	-	912.152	663.645	-	663.645
4.3.2 Unconsolidated Joint-Ventures		-	-	-	-	-	-
V. TANGIBLE ASSETS (Net)	**(10)**	**4.957.939**	**95.194**	**5.053.133**	**4.728.422**	**81.936**	**4.810.358**
VI. INTANGIBLE ASSETS (Net)	**(11)**	**1.133.224**	**-**	**1.133.224**	**713.788**	**-**	**713.788**
6.1 Goodwill		-	-	-	-	-	-
6.2 Others		1.133.224	-	1.133.224	713.788	-	713.788
VII. INVESTMENT PROPERTY (Net)		**-**	**-**	**-**	**-**	**-**	**-**
VIII. CURRENT TAX ASSET		**174.156**	**-**	**174.156**	**8.161**	**-**	**8.161**
IX. DEFERRED TAX ASSET	**(12)**	**2.612.573**	**-**	**2.612.573**	**1.786.041**	**-**	**1.786.041**
X. OTHER ASSETS	**(13)**	**10.921.626**	**2.205.274**	**13.126.900**	**3.917.067**	**1.679.599**	**5.596.666**
TOTAL ASSETS		**206.953.284**	**214.426.581**	**421.379.865**	**166.993.514**	**144.891.908**	**311.885.422**

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

ALBARAKA TÜRK KATILIM BANKASI A.Ş.
CONSOLIDATED BALANCE SHEET (STATEMENT OF FINANCIAL POSITION)
AS OF SEPTEMBER 30, 2025
(Thousand of Turkish Lira (TL) unless otherwise stated)

	LIABILITIES	Notes (Section Five-II)	CURRENT PERIOD September 30, 2025			PRIOR PERIOD December 31, 2024		
			TL	FC	Total	TL	FC	Total
I.	**FUNDS COLLECTED**	**(1)**	**125.490.910**	**130.882.585**	**256.373.495**	**107.594.134**	**96.846.411**	**204.440.545**
II.	**FUNDS BORROWED**	**(2)**	**12.864.205**	**53.762.770**	**66.626.975**	**4.905.971**	**33.049.580**	**37.955.551**
III.	**BORROWINGS FROM MONEY MARKETS**		**10.076.932**	**-**	**10.076.932**	**-**	**-**	**-**
IV.	**SECURITIES ISSUED (Net)**	**(3)**	**17.329.917**	**-**	**17.329.917**	**12.446.529**	**-**	**12.446.529**
V.	**FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT AND LOSS**		**-**	**-**	**-**	**-**	**-**	**-**
VI.	**DERIVATIVE FINANCIAL LIABILITIES**	**(4)**	**612.930**	**839**	**613.769**	**112.184**	**6.105**	**118.289**
6.1	Derivative Financial Liabilities at Fair Value through Profit or Loss		612.930	839	613.769	112.184	6.105	118.289
6.2	Derivative Financial Liabilities at Fair Value through Other Comprehensive Income		-	-	-	-	-	-
VII.	**LEASE PAYABLES**	**(5)**	**1.432.885**	**71.020**	**1.503.905**	**1.107.778**	**73.257**	**1.181.035**
VIII.	**PROVISIONS**	**(6)**	**1.437.885**	**351.344**	**1.789.229**	**9.426.692**	**35.439**	**9.462.131**
8.1	Restructuring Reserves		-	-	-	-	-	-
8.2	Reserve for Employee Benefits		1.017.988	-	1.017.988	1.997.353	-	1.997.353
8.3	Insurance Technical Reserves (Net)		-	-	-	-	-	-
8.4	Other Provisions		419.897	351.344	771.241	7.429.339	35.439	7.464.778
IX.	**CURRENT TAX LIABILITY**	**(7)**	**1.172.941**	**636**	**1.173.577**	**618.064**	**132.055**	**750.119**
X.	**DEFERRED TAX LIABILITY**		**-**	**-**	**-**	-	-	-
XI.	**LIABILITIES FOR ASSETS HELD FOR SALE AND ASSETS OF DISCONTINUED OPERATIONS (Net)**	**(8)**	**-**	**7.401**	**7.401**	**-**	**4.192**	**4.192**
11.1	Assets Held for Sale		-	-	-	-	-	-
11.2	Assets of Discontinued Operations		-	7.401	7.401	-	4.192	4.192
XII.	**SUBORDINATED LOANS**	**(9)**	**-**	**25.217.406**	**25.217.406**	**-**	**14.007.315**	**14.007.315**
12.1	Loans		-	25.217.406	25.217.406	-	14.007.315	14.007.315
12.2	Other Debt Instruments		-	-	-	-	-	-
XIII.	**OTHER LIABILITIES**	**(10)**	**11.792.159**	**4.993.772**	**16.785.931**	**7.872.161**	**3.703.326**	**11.575.487**
XIV.	**SHAREHOLDERS' EQUITY**	**(11)**	**23.576.469**	**304.859**	**23.881.328**	**19.835.944**	**108.285**	**19.944.229**
14.1	Paid-In Capital		2.500.000	-	2.500.000	2.500.000	-	2.500.000
14.2	Capital Reserves		41.753	-	41.753	2.688.530	-	2.688.530
14.2.1	Share Premium		23.278	-	23.278	23.278	-	23.278
14.2.2	Share Cancellation Profits		-	-	-	-	-	-
14.2.3	Other Capital Reserves		18.475	-	18.475	2.665.252	-	2.665.252
14.3	Accumulated Other Comprehensive Income or Expenses that will not be Reclassified to Profit or Loss		2.110.996	-	2.110.996	2.110.996	-	2.110.996
14.4	Accumulated Other Comprehensive Income or Expenses that will be Reclassified to Profit or Loss		2.284.635	304.859	2.589.494	1.593.637	108.285	1.701.922
14.5	Profit Reserves		10.654.873	-	10.654.873	6.732.113	-	6.732.113
14.5.1	Legal Reserves		639.465	-	639.465	486.890	-	486.890
14.5.2	Status Reserves		-	-	-	-	-	-
14.5.3	Extraordinary Reserves		9.215.280	-	9.215.280	5.494.954	-	5.494.954
14.5.4	Other Profit Reserves		800.128	-	800.128	750.269	-	750.269
14.6	Profit or Loss		5.984.212	-	5.984.212	4.210.668	-	4.210.668
14.6.1	Prior Years Profit/(Loss)		(5.195.597)	-	(5.195.597)	(948.641)	-	(948.641)
14.6.2	Current Year Profit/(Loss)		11.179.809	-	11.179.809	5.159.309	-	5.159.309
14.7	Minority Shares		-	-	-	-	-	-
	TOTAL LIABILITIES		**205.787.233**	**215.592.632**	**421.379.865**	**163.919.457**	**147.965.965**	**311.885.422**

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

ALBARAKA TÜRK KATILIM BANKASI A.Ş.
CONSOLIDATED STATEMENT OF OFF- BALANCE SHEET
AS OF SEPTEMBER 30, 2025
(Thousand of Turkish Lira (TL) unless otherwise stated)

	STATEMENT OF OFF-BALANCE SHEET	Notes (Section Five-III)	CURRENT PERIOD September 30, 2025			PRIOR PERIOD December 31, 2024		
			TL	FC	Total	TL	FC	Total
A.	**OFF BALANCE SHEET COMMITMENTS (I+II+III)**		**69.676.034**	**88.672.205**	**158.348.239**	**40.565.170**	**46.534.249**	**87.099.419**
I.	**GUARANTEES AND SURETIES**	**(1)**	**32.975.006**	**25.740.794**	**58.715.800**	**23.342.299**	**17.053.338**	**40.395.637**
1.1.	Letters of Guarantees		32.845.080	14.508.869	47.353.949	23.096.458	10.398.647	33.495.105
1.1.1.	Guarantees Subject to State Tender Law		1.559.272	209.984	1.769.256	2.317.179	504.278	2.821.457
1.1.2.	Guarantees Given for Foreign Trade Operations		20.382	5.075.878	5.096.260	390	3.415.338	3.415.728
1.1.3.	Other Letters of Guarantee		31.265.426	9.223.007	40.488.433	20.778.889	6.479.031	27.257.920
1.2.	Bank Loans		-	198.293	198.293	-	171.087	171.087
1.2.1.	Import Letter of Acceptances		-	198.293	198.293	-	171.087	171.087
1.2.2.	Other Bank Acceptances		-	-	-	-	-	-
1.3.	Letter of Credits		22.590	10.989.715	11.012.305	67.629	6.434.310	6.501.939
1.3.1.	Documentary Letter of Credits		-	-	-	-	-	-
1.3.2.	Other Letter of Credits		22.590	10.989.715	11.012.305	67.629	6.434.310	6.501.939
1.4.	Prefinancing Given as Guarantee		-	-	-	-	-	-
1.5.	Endorsements		-	-	-	-	-	-
1.5.1.	Endorsements to the Central Bank of Türkiye		-	-	-	-	-	-
1.5.2.	Other Endorsements		-	-	-	-	-	-
1.6.	Other Guarantees		-	43.917	43.917	-	49.294	49.294
1.7.	Other Collaterals		107.336	-	107.336	178.212	-	178.212
II.	**COMMITMENTS**	**(1)**	**20.011.983**	**6.972.811**	**26.984.794**	**11.042.295**	**1.341.379**	**12.383.674**
2.1.	Irrevocable Commitments		19.967.483	6.972.811	26.940.294	10.997.795	1.341.379	12.339.174
2.1.1.	Asset Purchase and Sale Commitments		3.269.250	6.972.811	10.242.061	848.079	1.341.379	2.189.458
2.1.2.	Share Capital Commitment to Associates and Subsidiaries		-	-	-	22.500	-	22.500
2.1.3.	Loan Granting Commitments		622.559	-	622.559	626.280	-	626.280
2.1.4.	Securities Underwriting Commitments		-	-	-	-	-	-
2.1.5.	Commitments for Reserve Deposit Requirements		-	-	-	-	-	-
2.1.6.	Payment Commitment for Cheques		2.914.101	-	2.914.101	2.174.162	-	2.174.162
2.1.7.	Tax And Fund Liabilities from Export Commitments		237.180	-	237.180	134.211	-	134.211
2.1.8.	Commitments for Credit Card Expenditure Limits		12.923.707	-	12.923.707	7.191.304	-	7.191.304
2.1.9.	Commitments for Promotions Related with Credit Cards and Banking Activities		131	-	131	698	-	698
2.1.10	Receivables From Short Sale Commitments of Marketable Securities		-	-	-	-	-	-
2.1.11	Payables for Short Sale Commitments of Marketable Securities		-	-	-	-	-	-
2.1.12	Other Irrevocable Commitments		555	-	555	561	-	561
2.2.	Revocable Commitments		44.500	-	44.500	44.500	-	44.500
2.2.1.	Revocable Loan Granting Commitments		-	-	-	-	-	-
2.2.2.	Other Revocable Commitments		44.500	-	44.500	44.500	-	44.500
III.	**DERIVATIVE FINANCIAL INSTRUMENTS**	**(2)**	**16.689.045**	**55.958.600**	**72.647.645**	**6.180.576**	**28.139.532**	**34.320.108**
3.1.	Derivative Financial Instruments for Hedging Purposes		-	-	-	-	-	-
3.1.1.	Fair Value Hedge		-	-	-	-	-	-
3.1.2.	Cash Flow Hedge		-	-	-	-	-	-
3.1.3.	Hedge of Net Investment in Foreign Operations		-	-	-	-	-	-
3.2.	Held for Trading Transactions		16.689.045	55.958.600	72.647.645	6.180.576	28.139.532	34.320.108
3.2.1	Forward Foreign Currency Buy/Sell Transactions		200.236	178.182	378.418	306.312	755.364	1.061.676
3.2.1.1	Forward Foreign Currency Transactions-Buy		93.020	96.022	189.042	197.595	335.799	533.394
3.2.1.2	Forward Foreign Currency Transactions-Sell		107.216	82.160	189.376	108.717	419.565	528.282
3.2.2.	Other Forward Buy/Sell Transactions		16.488.809	55.780.418	72.269.227	5.874.264	27.384.168	33.258.432
3.3.	Other		-	-	-	-	-	-
B.	**CUSTODY AND PLEDGED ITEMS (IV+V+VI)**		**876.233.496**	**294.771.628**	**1.171.005.124**	**593.395.337**	**185.847.893**	**779.243.230**
IV.	**ITEMS HELD IN CUSTODY**		**38.080.703**	**193.274.357**	**231.355.060**	**30.840.723**	**111.112.171**	**141.952.894**
4.1.	Assets Under Management		21.058.354	-	21.058.354	14.371.807	-	14.371.807
4.2.	Investment Securities Held in Custody		5.518	46.135.282	46.140.800	5.675	32.988.820	32.994.495
4.3.	Cheques Received for Collection		12.804.854	882.031	13.686.885	13.003.919	335.290	13.339.209
4.4.	Commercial Notes Received for Collection		3.854.232	1.475.502	5.329.734	3.090.972	1.132.703	4.223.675
4.5.	Other Assets Received for Collection		103	-	103	103	-	103
4.6.	Assets Received for Public Offering		-	-	-	-	-	-
4.7.	Other Items Under Custody		231.689	5.374.323	5.606.012	264.794	4.224.585	4.489.379
4.8.	Custodians		125.953	139.407.219	139.533.172	103.453	72.430.773	72.534.226
V.	**PLEDGED ITEMS**		**838.152.793**	**101.497.271**	**939.650.064**	**562.554.614**	**74.735.722**	**637.290.336**
5.1.	Marketable Securities		27.245.903	19.507.887	46.753.790	21.821.520	16.378.836	38.200.356
5.2.	Guarantee Notes		13.373.500	663.201	14.036.701	9.259.361	259.091	9.518.452
5.3.	Commodity		144.293.306	7.942.878	152.236.184	90.720.131	6.416.222	97.136.353
5.4.	Warranty		-	-	-	-	-	-
5.5.	Properties		629.910.088	65.094.163	695.004.251	421.629.326	45.388.628	467.017.954
5.6.	Other Pledged Items		22.880.751	8.253.579	31.134.330	18.749.005	6.262.880	25.011.885
5.7.	Pledged Items-Depository		449.245	35.563	484.808	375.271	30.065	405.336
VI.	**ACCEPTED INDEPENDENT GUARANTEES AND WARRANTIES**		**-**	**-**	**-**	**-**	**-**	**-**
	TOTAL OFF BALANCE SHEET ACCOUNTS (A+B)		**945.909.530**	**383.443.833**	**1.329.353.363**	**633.960.507**	**232.382.142**	**866.342.649**

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

ALBARAKA TÜRK KATILIM BANKASI A.Ş.
CONSOLIDATED STATEMENT OF PROFIT OR LOSS
AS OF SEPTEMBER 30, 2025
(Thousand of Turkish Lira (TL) unless otherwise stated)

	STATEMENT OF PROFIT OR LOSS	Notes (Section Five-IV)	CURRENT PERIOD January 1- September 30, 2025	PRIOR PERIOD January 1- September 30, 2024	CURRENT PERIOD (3 Months) July 1- September 30, 2025	PRIOR PERIOD (3 Months) July 1- September 30, 2024
I.	**PROFIT SHARE INCOME**	**(1)**	**43.773.510**	**28.833.568**	**16.753.959**	**10.642.658**
1.1	Profit Share on Loans		30.623.639	20.488.166	11.434.916	7.519.555
1.2	Income Received from Reserve Deposits		4.894.779	1.859.423	2.220.784	866.786
1.3	Income Received from Banks		100	1.112	6	31
1.4	Income Received from Money Market Placements		36.674	55.569	12.224	15.114
1.5	Income Received from Marketable Securities Portfolio		6.314.108	5.005.276	2.220.551	1.786.286
1.5.1	Financial Assets at Fair Value Through Profit and Loss		262.729	352.834	83.469	165.152
1.5.2	Financial Assets at Fair Value through Other Comprehensive Income		3.393.997	1.732.580	1.321.763	679.887
1.5.3	Financial Assets Measured at Amortised Cost		2.657.382	2.919.862	815.319	941.247
1.6	Finance Lease Income		1.895.992	1.298.115	862.878	454.331
1.7	Other Profit Share Income		8.218	125.907	2.600	555
II.	**PROFIT SHARE EXPENSE**	**(2)**	**40.648.432**	**23.257.956**	**15.333.708**	**9.863.804**
2.1	Expense on Profit Sharing Accounts		28.793.234	17.369.550	10.828.450	7.073.035
2.2	Profit Share Expense on Funds Borrowed		4.576.784	2.745.577	1.837.187	1.023.131
2.3	Profit Share Expense on Money Market Borrowings		1.991.454	946.245	759.933	501.802
2.4	Profit Share Expense on Securities Issued		5.122.697	2.074.574	1.850.302	1.219.871
2.5	Finance Lease Expense		159.162	109.751	57.504	40.424
2.6	Other Profit Share Expense		5.101	12.259	332	5.541
III.	**NET PROFIT SHARE INCOME (I – II)**		**3.125.078**	**5.575.612**	**1.420.251**	**778.854**
IV.	**NET FEES AND COMMISSIONS INCOME/EXPENSES**		**4.268.450**	**2.808.658**	**1.582.312**	**1.017.879**
4.1	Fees and Commissions Received		4.919.915	3.271.365	1.818.287	1.174.868
4.1.1	Non-Cash Loans		488.877	327.395	185.898	109.570
4.1.2	Other	**(3)**	4.431.038	2.943.970	1.632.389	1.065.298
4.2	Fees and Commissions Paid (-)		651.465	462.707	235.975	156.989
4.2.1	Non-Cash Loans		5.249	619	2.523	272
4.2.2	Other	**(3)**	646.216	462.088	233.452	156.717
V.	**DIVIDEND INCOME**	**(4)**	**2.813**	**2.740**	**2.401**	**2.384**
VI.	**TRADING INCOME/LOSS(net)**	**(5)**	**2.221.291**	**(247.254)**	**474.271**	**1.034.460**
6.1	Capital Market Transaction Income/(Loss)		2.384.964	2.497.581	575.861	1.017.911
6.2	Profit/(Loss) from Derivative Financial Instruments		(54.029)	(4.410.704)	685.568	(426.323)
6.3	Foreign Exchange Income/(Loss)		(109.644)	1.665.869	(787.158)	442.872
VII.	**OTHER OPERATING INCOME**	**(6)**	**12.610.544**	**4.027.527**	**981.243**	**1.749.872**
VIII.	**TOTAL OPERATING INCOME (III+IV+V+VI+VII)**		**22.228.176**	**12.167.283**	**4.460.478**	**4.583.449**
IX.	**EXPECTED CREDIT LOSS (-)**	**(7)**	**1.613.848**	**842.526**	**699.047**	**397.424**
X.	**OTHER PROVISION EXPENSES (-)**	**(7)**	**577.300**	**120.642**	**(541.785)**	**24.594**
XI.	**PERSONNEL EXPENSES (-)**		**5.322.503**	**3.510.966**	**1.609.152**	**1.026.785**
XII.	**OTHER OPERATING EXPENSES (-)**	**(8)**	**4.445.684**	**2.721.632**	**1.497.937**	**976.700**
XIII.	**NET OPERATING INCOME/(LOSS) (VIII-IX-X-XI-XII)**		**10.268.841**	**4.971.517**	**1.196.127**	**2.157.946**
XIV.	**EXCESS AMOUNT RECORDED AS GAIN AFTER MERGER**		**-**	**-**	**-**	**-**
XV.	**PROFIT/(LOSS) ON EQUITY METHOD**		**268.854**	**252.395**	**127.382**	**101.721**
XVI.	**PROFIT/(LOSS) ON NET MONETARY POSITION**		**-**	**-**	**-**	**-**
XVII.	**PROFIT/(LOSS) FROM CONTINUED OPERATIONS BEFORE TAXES (XIII+...+XVI)**	**(9)**	**10.537.695**	**5.223.912**	**1.323.509**	**2.259.667**
XVIII.	**TAX PROVISION FOR CONTINUED OPERATIONS (±)**	**(10)**	**(643.544)**	**652.552**	**(183.453)**	**259.965**
18.1	Provision for Current Taxes		171.072	118.079	59.778	(2.193)
18.2	Deferred Tax Expense Effect (+)		1.506.566	2.517.044	406.090	935.875
18.3	Deferred Tax Income Effect (-)		2.321.182	1.982.571	649.321	673.717
XIX.	**NET INCOME/(LOSS) FROM CONTINUED OPERATIONS (XVII±XVIII)**	**(11)**	**11.181.239**	**4.571.360**	**1.506.962**	**1.999.702**
XX.	**INCOME FROM DISCONTINUED OPERATIONS**	**(11)**	**-**	**643**	**-**	**(136)**
20.1	Income from Assets Held for Sale		-	-	-	-
20.2	Income from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Vent.)		-	-	-	-
20.3	Income from Other Discontinued Operations		-	643	-	(136)
XXI.	**LOSS FROM DISCONTINUED OPERATIONS (-)**		**1.430**	**1.439**	**637**	**355**
21.1	Loss from Assets Held for Sale		-	-	-	-
21.2	Loss on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Vent.)		-	-	-	-
21.3	Loss from Other Discontinued Operations		1.430	1.439	637	355
XXII.	**PROFIT/(LOSS) ON DISCONTINUED OPERATIONS BEFORE TAXES (XX-XXI)**		**(1.430)**	**(796)**	**(637)**	**(491)**
XXIII.	**TAX PROVISION FOR DISCONTINUED OPERATIONS (±)**		**-**	**-**	**-**	**-**
23.1	Provision for Current Taxes		-	-	-	-
23.2	Deferred Tax Expense Effect (+)		-	-	-	-
23.3	Deferred Tax Income Effect (-)		-	-	-	-
XXIV	**NET PROFIT/LOSS FROM DISCONTINUED OPERATIONS (XXII±XXIII)**	**(11)**	**(1.430)**	**(796)**	**(637)**	**(491)**
XXV.	**NET PROFIT/LOSS (XIX+XXIV)**	**(12)**	**11.179.809**	**4.570.564**	**1.506.325**	**1.999.211**
25.1	Group's Income/Loss		11.179.809	4.544.493	1.506.325	1.986.600
25.2	Minority Shares Profit/Loss (-)		-	26.071	-	12.611
	Earnings Per Share		4,47192	1,81780	0,6025	0,79464

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

ALBARAKA TÜRK KATILIM BANKASI A.Ş.
CONSOLIDATED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
AS OF SEPTEMBER 30, 2025
(Thousand of Turkish Lira (TL) unless otherwise stated)

	PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME	CURRENT PERIOD January 1- September 30, 2025	PRIOR PERIOD January 1- September 30, 2024
I.	**CURRENT PERIOD PROFIT/LOSS**	**11.179.809**	**4.570.564**
II.	**OTHER COMPREHENSIVE INCOME**	**887.572**	**267.599**
2.1	**Other Income/Expense Items not to be Recycled to Profit or Loss**	**-**	**(35.590)**
2.1.1	Revaluation Surplus on Tangible Assets	-	(50.843)
2.1.2	Revaluation Surplus on Intangible Assets	-	-
2.1.3	Defined Benefit Plans' Actuarial Gains/Losses	-	-
2.1.4	Other Income/Expense Items not to be Recycled to Profit or Loss	-	-
2.1.5	Taxes on Other Comprehensive Income not to be Recycled to Profit or Loss	-	15.253
2.2	**Other Income/Expense Items to be Recycled to Profit or Loss**	**887.572**	**303.189**
2.2.1	Exchange Rate Conversion Differences	847.961	327.582
2.2.2	Income/Expenses from Valuation and/or Reclassification of Financial Assets Measured at Financial Assets Measured at Fair Value through Other Comprehensive Income	59.387	(34.847)
2.2.3	Gains/losses from Cash Flow Hedges	-	-
2.2.4	Gains/Losses on Hedges of Net Investments in Foreign Operations	-	-
2.2.5	Other Income/Expense Items to be Recycled to Profit or Loss	-	-
2.2.6	Deferred Taxes on Other Comprehensive Income to be Recycled to Profit or Loss	(19.776)	10.454
III.	**TOTAL COMPREHENSIVE INCOME (I+II)**	**12.067.381**	**4.838.163**

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

ALBARAKA TÜRK KATILIM BANKASI A.Ş.
CONSOLIDATED STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY
AS OF SEPTEMBER 30, 2025
(Thousand of Turkish Lira (TL) unless otherwise stated)

STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY						Other Comprehensive Income/Expense Items not to be Recycled to Profit or Loss			Other Comprehensive Income/Expense Items to be Recycled to Profit or Loss								
	Notes (Section Five-V)	Paid-in Capital	Share Premium	Share Cancellation Profits	Other Capital Reserves	1	2	3	4	5	6	Profit Reserves	Prior Periods' Profit/Loss	Current Period's Net Profit/Loss	Total Equity Before Minority Shares	Minority Shares	Total Shareholders' Equity
CURRENT PERIOD (January 1 – September 30, 2025)																	
I. Closing balance		**2.500.000**	**23.278**	**-**	**2.665.252**	**2.477.178**	**(366.182)**	**-**	**1.489.755**	**212.167**	**-**	**6.732.113**	**(948.641)**	**5.159.309**	**19.944.229**	**-**	**19.944.229**
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 Period (I+II)		**2.500.000**	**23.278**	**-**	**2.665.252**	**2.477.178**	**(366.182)**	**-**	**1.489.755**	**212.167**	**-**	**6.732.113**	**(948.641)**	**5.159.309**	**19.944.229**	**-**	**19.944.229**
IV. Total Comprehensive Income		-	-	-	-	-	-	-	**847.961**	**39.611**	-	-	-	**11.179.809**	**12.067.381**	-	**12.067.381**
V. Capital Increase in Cash		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VI. Capital Increase from Internal Sources		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VII. Capital Reserves from Inflation Adjustments to Paid-in Capital		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VIII. Convertible Bonds		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
IX. Subordinated Liabilities		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
X. Others Changes		-	-	-	**(2.646.777)**	-	-	-	-	-	-	**57.059**	**(5.109.519)**	-	**(7.699.237)**	-	**(7.699.237)**
XI. Profit Distribution		-	-	-	-	-	-	-	-	-	-	**3.865.701**	**862.563**	**(5.159.309)**	**(431.045)**	-	**(431.045)**
11.1 Dividends		-	-	-	-	-	-	-	-	-	-	-	-	(431.045)	(431.045)	-	(431.045)
11.2 Transfers to Reserves		-	-	-	-	-	-	-	-	-	-	3.865.701	-	(3.879.403)	(13.702)	-	(13.702)
11.3 Others		-	-	-	-	-	-	-	-	-	-	-	862.563	(848.861)	13.702	-	13.702
Balances at end of the period (III+IV…+X+XI)		**2.500.000**	**23.278**	**-**	**18.475**	**2.477.178**	**(366.182)**	**-**	**2.337.716**	**251.778**	**-**	**10.654.873**	**(5.195.597)**	**11.179.809**	**23.881.328**	**-**	**23.881.328**

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

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

ALBARAKA TÜRK KATILIM BANKASI A.Ş.
CONSOLIDATED STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY
AS OF SEPTEMBER 30, 2025
(Thousand of Turkish Lira (TL) unless otherwise stated)

STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY						Other Comprehensive Income/Expense Items not to be Recycled to Profit or Loss			Other Comprehensive Income/Expense Items to be Recycled to Profit or Loss								
	Notes (Section Five-V)	Paid-in Capital	Share Premium	Share Cancellation Profits	Other Capital Reserves (*)	1	2	3	4	5	6	Profit Reserves	Prior Periods' Profit/Loss	Current Period's Net Profit/Loss	Total Equity Before Minority Shares	Minority Shares	Total Shareholders' Equity
PRIOR PERIOD (January 1 - September 30, 2024)																	
I. Closing balance		**2.500.000**	**23.278**	**-**	**4.056.733**	**1.804.567**	**(224.944)**	**-**	**1.126.105**	**262.000**	**-**	**1.550.632**	**(1.003.030)**	**3.969.283**	**14.064.624**	**283.780**	**14.348.404**
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 Period (I+II)		**2.500.000**	**23.278**	**-**	**4.056.733**	**1.804.567**	**(224.944)**	**-**	**1.126.105**	**262.000**	**-**	**1.550.632**	**(1.003.030)**	**3.969.283**	**14.064.624**	**283.780**	**14.348.404**
IV. Total Comprehensive Income		-	-	-	-	(35.590)	-	-	327.582	(24.393)	-	-	-	4.544.493	4.812.092	26.071	4.838.163
V. Capital Increase in Cash		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VI. Capital Increase from Internal Sources		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VII. Capital Reserves from Inflation Adjustments to Paid-in Capital		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VIII. Convertible Bonds		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
IX. Subordinated Liabilities		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
X. Others Changes		-	-	-	269.480	-	-	-	-	-	-	35.239	(581.838) (**)	-	(277.119)	(166.449)	(443.568)
XI. Profit Distribution		-	-	-	-	-	-	-	-	-	-	3.413.251	556.032	(3.969.283)	-	-	-
11.1 Dividends		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11.2 Transfers to Reserves		-	-	-	-	-	-	-	-	-	-	3.413.251	(3.413.251)	-	-	-	-
11.3 Others		-	-	-	-	-	-	-	-	-	-	-	3.969.283	(3.969.283)	-	-	-
Balances at end of the period (III+IV…+X+XI)		**2.500.000**	**23.278**	**-**	**4.326.213**	**1.768.977**	**(224.944)**	**-**	**1.453.687**	**237.607**	**-**	**4.999.122**	**(1.028.836)**	**4.544.493**	**18.599.597**	**143.402**	**18.742.999**

(*) The Parent Bank has recognized undated additional tier 1 capital amounting to USD 205.000.000 issued through "Bereket One Ltd" under "other capital reserves" as per TAS 32: "Financial Instruments: Presentation" standart.

(**) The Parent Bank has paid TL 752.883 in February and August 2024, the coupon payment amount of undated additional tier 1 capital Sukuk and has recognized it under "prior periods' profit / loss". TL 178.149, the deferred tax expense related to the payment has been recognized under "prior periods' profit/ loss" as well.

1. Tangible and Intangible Assets Revaluation Reserve,

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

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

4 Exchange Rate Conversion Differences,

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

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

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

ALBARAKA TÜRK KATILIM BANKASI A.Ş.
CONSOLIDATED FINANCIAL STATEMENT OF CASH FLOWS
AS OF SEPTEMBER 30, 2025
(Thousand of Turkish Lira (TL) unless otherwise stated)

	STATEMENT OF CASH FLOWS	Notes (Section Five-VI)	CURRENT PERIOD January 1- September 30, 2025	PRIOR PERIOD January 1- September 30, 2024
A.	**CASH FLOWS FROM BANKING OPERATIONS**			
1.1	**Operating Profit Before Changes In Operating Assets And Liabilities**		**279.796**	**1.869.501**
1.1.1	Profit Share Income Received		42.823.394	26.265.026
1.1.2	Profit Share Expense Paid		(40.120.666)	(22.122.886)
1.1.3	Dividend Received		2.813	2.740
1.1.4	Fees and Commissions Received		3.679.570	2.544.935
1.1.5	Other Income		1.933.710	3.116.900
1.1.6	Collections from Previously Written Off Loans	**(V-I-6,h2)**	356.302	141.944
1.1.7	Payments to Personnel and Service Suppliers		(6.038.306)	(3.965.483)
1.1.8	Taxes Paid		(879.931)	(538.873)
1.1.9	Others	**(V-VI-3)**	(1.477.090)	(3.574.802)
1.2	**Changes In Operating Assets And Liabilities**		**(20.050.527)**	**3.715.181**
1.2.1	Net (Increase) Decrease in Financial Assets at Fair Value Through Profit or Loss		(4.982.227)	2.963.750
1.2.2	Net (Increase) Decrease in Due From Banks and Other Financial Institutions		(16.435.150)	(8.552.639)
1.2.3	Net (Increase) Decrease in Loans		(59.132.078)	(23.382.826)
1.2.4	Net (Increase) Decrease in Other Assets		(11.993.679)	(16.014.178)
1.2.5	Net Increase (Decrease) in Bank Deposits		(1.206.853)	4.015.492
1.2.6	Net Increase (Decrease) in Other Deposits		48.744.642	28.126.599
1.2.7	Net Increase (Decrease) in Financial Liabilities Measured at Financial Assets at Fair Value Through Profit or Loss		-	-
1.2.8	Net Increase (Decrease) in Funds Borrowed		1.421.400	7.591.977
1.2.9	Net Increase (Decrease) in Matured Payables		-	-
1.2.10	Net Increase (Decrease) in Other Liabilities	**(V-VI-3)**	23.533.418	8.967.006
I.	**Net Cash Flow From Banking Operations**		**(19.770.731)**	**5.584.682**
B.	**CASH FLOWS FROM INVESTING ACTIVITIES**			
II.	**Net cash flow from investing activities**		**(9.567.732)**	**(4.165.293)**
2.1	Cash Paid For Acquisition of Investments, Associates and Subsidiaries		(22.500)	(98.952)
2.2	Cash Obtained From Disposal of Investments, Associates and Subsidiaries		-	-
2.3	Purchases of Property and Equipment		(932.656)	(743.578)
2.4	Disposals of Property and Equipment		973.350	96.786
2.5	Purchase of Financial Assets at Fair Value Through Other Comprehensive Income		(18.360.499)	(19.529.743)
2.6	Sale of Financial Assets at Fair Value Through Other Comprehensive Income		7.748.765	13.235.387
2.7	Purchase of Financial Assets Measured at Amortised Cost	**(V-I-4)**	(1.667.842)	(5.154.480)
2.8	Sale of Financial Assets Measured at Amortised Cost	**(V-I-4)**	2.693.650	8.029.287
2.9	Other		-	-
C.	**CASH FLOWS FROM FINANCING ACTIVITIES**			
III.	**Net Cash Flow From Financing Activities**		**20.284.628**	**10.544.881**
3.1	Cash Obtained from Funds Borrowed and Securities Issued		743.999.223	188.170.119
3.2	Cash Used for Repayment of Funds Borrowed and Securities Issued		(723.036.169)	(176.707.782)
3.3	Issued Capital Instruments		-	-
3.4	Dividends Paid		(431.045)	-
3.5	Leases Paid		(247.381)	(164.573)
3.6	Other		-	(752.883)
IV.	**Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents**	**(V-VI-3)**	**3.289.164**	**2.232.812**
V.	**Net (Decrease) Increase in Cash and Cash Equivalents**		**(5.764.671)**	**14.197.082**
VI.	**Cash and Cash Equivalents at the Beginning of the Period**	**(V-VI-a)**	**39.723.087**	**31.859.321**
VII.	**Cash and Cash Equivalents at the End of the Period**	**(V-VI-b)**	**33.958.416**	**46.056.403**

The accompanying explanations and notes are an integral part of these financial stateme

SECTION THREE

Accounting Policies

I. Explanations on basis of presentation:

a) The preparation of the financial statements and related notes and explanations in accordance with the Turkish Accounting Standards and Regulation on the Principles and Procedures Regarding Banks' Accounting Application and Safeguarding of Documents:

The Parent Bank has prepares its financial statements in accordance with the "Regulation on Principles and Procedures Regarding Accounting Applications for Banks and Safeguarding of Documents" published in the Official Gazette dated 1 November 2006 and numbered 26333, as well as other regulations regarding the accounting and recording systems of banks published by the Banking Regulation and Supervision Agency ("BRSA"), circulars, interpretations, and the "BRSA Accounting and Financial Reporting Legislation" which includes provisions of Interim Financial Reporting Standards and the Turkish Financial Reporting Standards ("TFRS") issued by the Public Oversight Accounting and Auditing Standards Authority ("POA") for matters not covered by these regulations. Additionally, the Communiqué on Financial Statements to be Announced to the Public by Banks and the Related Explanations and Footnotes" and the "Communiqué on Disclosures to be Made to the Public by Banks on Risk Management" published in the Official Gazette dated 28 June 2012 and numbered 28337, as well as the communiqués supplementing and amending these, have been considered in the preparation of the financial statements."

The format and content of the publicly announced consolidated financial statements and notes to these statements have been prepared in accordance with the "Communiqué on Publicly Announced Financial Statements, Explanations and Notes to These Financial Statements", published in Official Gazette numbered 28337, dated June 28, 2012, and amendments to this Communiqué. The Parent Bank maintains its books in Turkish Lira in accordance with the Banking Act, Turkish Commercial Code and Turkish Tax Legislation.

The financial statements have been prepared in TL, under the historical cost convention except for the financial assets, liabilities and revalued real estates carried at fair value.

Public Oversight Accounting and Auditing Standards Authority ("POA"), with its announcement dated 23 November 2023, applied that the financial statements of businesses applying Turkish Financial Reporting Standards for the annual reporting period ending on or after 31 December 2023 should be prepared in accordance with the Financial Reporting in Hyperinflationary Economies ("TAS 29"), however, institutions or organizations authorized to regulate and supervise in their own fields may determine different transition dates for the applying of TAS 29. Based on this announcement of POA, BRSA, with its decision dated December 12, 2023 and numbered 10744, decided that the financial statements dated December 31, 2023 of banks and financial leasing, factoring, financing, savings financing and asset management companies should not be subject to the inflation adjustment required within the scope of TAS 29. In accordance with the BRSA's decision dated January 11, 2024 and numbered 10825, it has been decided that banks and financial leasing, factoring, financing, savings financing and asset management companies will be applied inflation accounting as of January 1, 2025. Finally, BRSA's decision dated January 11, 2024 and numbered 10825, it has been decided that banks and financial leasing, factoring, financing, savings financing and asset management companies would not apply inflation accounting in 2025. Accordingly, the Parent Bank has not applied the inflation accounting required by TAS 29 in its consolidated financial statements for the year ended September 30, 2025.

The TFRS 17 Insurance Contracts standard, published by the Public Oversight, Accounting and Auditing Standards Authority (POA) on February 16, 2019, to be applied for financial periods starting after December 31, 2022, establishes the principles for the recognition, measurement, presentation, and disclosure of insurance contracts within its scope. The aim of TFRS 17 is to ensure that businesses present these contracts in a way that reflects their true nature. POA has decided that TFRS 17 will be applied in the consolidated and individual financial statements of companies starting from January 1, 2024. However, according to POA's letter dated February 15, 2024, and numbered 22667, the effective date of TFRS 17 has been postponed to January 1, 2025. With POA's latest announcement, the mandatory effective date of the standard has been further postponed to financial periods beginning on or after January 1, 2026.

I. Explanations on basis of presentation (continued):

b) Accounting policies and valuation principles applied in the preparation of consolidated financial statements:

The accounting policies and valuation principles applied in the preparation of consolidated financial statements, are determined and applied in accordance with regulations, communiqués, explanations and circulars on accounting and financial reporting principles published by the BRSA, and in case where there is no special regulation made by the BRSA, in accordance with principles in the context of TFRS.

The preparation of the consolidated financial statements according to BRSA Reporting and Accounting Legislation requires the Group's management to make estimates and assumptions related to assets and liabilities in the balance sheet and contingent issues as of the balance sheet date. Such estimates and assumptions include the fair value calculations of the financial instruments, provisions for the lawsuits, deferred tax assets and liabilities, impairment of the financial assets and revaluation of immovables and reviewed periodically and when adjustments are considered necessary, they are reflected in the financial statements. The assumptions and estimates used are explained in the related notes. Accounting policies and evaluation principles in preparing Financial statements are determined and applied as per the principles stated in "BRSA Accounting and Financial Reporting Legislation" and consistent with the accounting policies applied for December 31, 2024 financial statements.

As of September 30, 2025, the subsidiary investment accounted for by equity method is Katılım Emeklilik ve Hayat A.Ş. Subsidiaries accounted for using the full consolidation method consist of Bereket Varlık Kiralama A.Ş., Değer Varlık Kiralama A.Ş. and Albaraka Portföy Yönetimi A.Ş.

c) Comparative information and classifications:

The changes in accounting policies are applied retrospectively and previous period financial statements are restated. The Financial statemements of the Parent Bank are prepared comparative to the previous term in order to determine its financial position and performans trends. If appropriate, the comparative information are restated in order to provide comparativeness to the statements of current period financial statements.

In accordance with the BRSA Consalidation Communique, the Group does not include investment funds in the scope of consolidation. This is because definition of control, as regulated under Article 3 of Banking Law No. 5411, requires legal entities, and Article 52/1 of the Capital Markets Law explicitly states that investment funds are assets without legal entities (and therefore not comsidered companies or partnerships).

As of December 31, 2024, the Group has deconsolidated its investment funds and the amount of Other Operating Income (TL 507.459) in the income statement as of September 30, 2024 has been reclassified to Capital Market Transaction Gain/Loss in order to be consistent with the current period. Assets held for sale (TL 1.427.724) have been reclassified from property, plant and equipment to other assets in the balance sheet to conform to the current period's presentation, on the other hand the gold account balance (TL 1.106.591) tracked under cash equivalents has been reclassified as other assets due to its collateral nature.

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

The Group creates its strategies on financial instruments considering its sources of financing. The main financing sources consist of current and profit-sharing accounts. Other than current and profit-sharing accounts, the Parent Bank's most important funding sources are its equity and borrowings from foreign financial institutions. The Parent Bank sustains its liquidity to cover matured liabilities by holding adequate level of cash and cash equivalents.

The Parent Bank's transactions in foreign currencies are accounted in accordance with the TAS 21 "Accounting Standard on the Effect of Changes in Foreign Currency Rates", and converted with the exchange rate ruling at the transaction date into Turkish Lira. Foreign currency assets and liabilities have been converted into Turkish

Lira at the rate of exchange rates ruling at the balance sheet date announced by the Parent Bank. Gains or losses arising from foreign currency transactions and conversion of foreign currency assets and liabilities are reflected in the income statement as foreign exchange gain or loss.

If the loans recognized in the foreign currency accounts are switched to non-performing, they are continued to be recognized in the foreign currency accounts and evaluated with the current exchange rates.

The foreign currency exchange differences resulting from the conversion of debt securities issued and monetary financial assets into Turkish Lira are included in the income statement.

The balance sheet items of the foreign branches and foreign discontinued operation of the Parent Bank included in the financial statements are converted into Turkish lira at the exchange rate ruling at the balance sheet date announced by the Parent Bank. Income statement items are converted into Turkish lira by exchange rate ruling at the transaction date and all exchange differences arising from the translation are accounted for in the "Accumulated Other Comprehensive Income or Expenses to be Reclassified to Profit or Loss" account under equity in accordance with TAS 21.

Precious metals (gold and silver) accounted under assets and liabilities, which do not have fixed maturity, are converted into Turkish lira by using the buying rate at the balance sheet date announced by the Parent Bank and resulting evaluation differences are reflected as foreign exchange gain or loss.

There are no foreign currency differences capitalized by the Group.

(Thousand of Turkish Lira (TL) unless otherwise stated)

III. Information on consolidated associates:

Consolidated financial statements are prepared in accordance with the decrees, notes and explanations set forth in Communiqué on "Preparation of Consolidated Financial Statements of Banks" published in the Official Gazette dated November 8, 2006, numbered 26340 and "Turkish Accounting Standard for Consolidated Financial Statements".

a) Consolidation principles on joint ventures:

The joint venture is an entity in which the Parent Bank participates in its capital and has joint control and whose main operation is private pension and insurance and operates according to special legislation with permission and license and is established in Türkiye. The related joint venture has been consolidated through equity method. Where necessary, accounting policies of the joint venture have been harmonized to ensure consistency with the policies adopted by the Parent Bank.

Equity method is an accounting method which foresees the increase or decrease of the book value of capital share in a joint venture from the changes in the participated joint venture's shareholders' equity during the period attributable to the portion of the investor and the deduction of the dividend received from the associate from the revised value of the joint venture amount.

The joint venture included in consolidation, its title, its place of incorporation, main activities and effective shareholding rates are as follows:

Title	Operation Center (City/Country)	Main Activities	Effective Rates (%)	Direct and Indirect Rates (%)
Katılım Emeklilik ve Hayat A.Ş.	Istanbul/Türkiye	Private pension and insurance	50,00	50,00

b) Consolidation principles on subsidiaries:

Subsidiaries are the entities controlled directly or indirectly by the Parent Bank. Subsidiaries are consolidated using the full consolidation method considering materiality principle, taking account the operation results, size of asset and shareholders' equity. Financial statements of related subsidiaries are consolidated from the date when the control is transferred to the Parent Bank.

Control is accepted as when Parent Bank has power over its investee, or exposed to, or has rights to variable returns from its involvement with the investee and has the ability to affect those returns through its power over the investee.

As of the current period, the Bank has no subsidiaries that are not included in the scope of consolidation in accordance with the "Communiqué on Preparation of Consolidated Financial Statements of Banks" published in the Official Gazette No. 26340 dated November 8, 2006.

In the full consolidation method, 100% of subsidiaries' assets, liabilities, income, expense and off-balance sheet items are combined with the Parent Bank's assets, liabilities, and income, expense and off-balance sheet items. The carrying amount of the Group's investment in each subsidiary and the Group's portion of the cost value of

the capital of each subsidiary is eliminated. Intragroup balances and intragroup transactions and resulting unrealized profits and losses are eliminated.

Accounting policies of subsidiaries have been changed where necessary to ensure consistency with the policies adopted by the Parent Bank.

The subsidiaries included in consolidation, its title, place of incorporation, main activities and effective shareholding rates are as follows:

Title	Operation Center (City/Country)	Main Activities	Effective Partnership Rates (%)	Direct and Indirect Rates (%)
Bereket Varlık Kiralama A.Ş.	İstanbul/Türkiye	Sukuk Issue	100,00	100,00
Değer Varlık Kiralama A.Ş.	İstanbul/Türkiye	Sukuk Issue	100,00	100,00
Albaraka Portföy Yönetimi A.Ş.	İstanbul/Türkiye	Investment Fund Foundation and Management	100,00	100,00

III. Information on consolidated associates (continued):

c) Presentation of consolidated subsidiaries, associates and joint ventures in consolidated financial statements:

The associates and subsidiaries which are not under the scope of consolidation are accounted at cost value, less any impairment, in accordance with "Turkish Accounting Standards for Individual Financial Statements ("TAS 27")" in the consolidated financial statements.

In the consolidated financial statements, credit institutions, which are not included in consolidation, or subsidiaries, which are not financial institutions, are accounted at cost value, less any impairment in the consolidated financial statements.

If the cost amount exceeds the recoverable amount (the higher of an asset's fair value less costs of disposal and its value in use) the value of the related associates and subsidiaries is equal to the recoverable amount.

IV. Explanations on forward, option contracts and derivative instruments:

The derivative financial instruments of the Group generally consist of forward foreign currency, forward security and swap agreements. Derivative transactions portfolio may change as per market conditions in related terms. The Group records the spot foreign currency transactions in asset purchase and sale commitments.

The liabilities and receivables arising from the derivative transactions are recorded as off-balance sheet items at their contract values. Derivative transactions are initially recorded at their fair values. In the periods following the recognizing of derivative transactions, depending on whether the fair value is positive or negative, the portion which is reflected to Income Statement for derivative assets and derivative liabilities are represented in Balance Sheet. Differences in fair values as a result of the valuation are recognized in trading income/loss line in the Income Statement as profit (loss) from derivative financial instruments and foreign exchange income (loss)

V. Explanations on profit share income and expenses:

Profit share income

Profit share income is accounted in accordance with the internal rate of return method, which is equal to the net present value of the future cash flows of the financial asset determined in TFRS 9 and reflected to the accrual basis.

Profit-loss Investment projects are recognized under the "Loans" account in the balance sheet. Profit and loss investment projects are subject to valuation periodically every year and positive differences related to valuation are represented under "Profit Share on Loans".

The Parent Bank has begun to calculate accrual for non-performing loans as of January 1, 2018. Net book value of non-performing receivables (Gross Book Value- Expected Loss Provision) is accounted at the gross book value of accruals with effective profit share rate.

Profit share expense

The Parent Bank records profit share expenses on accrual basis. The profit share expense accrual calculated in accordance with the unit value method on profit sharing accounts has been included under the account "Funds Collected" in the balance sheet.

VI. Explanations on fees, commission income and expenses:

Other than commission income and fees and expenses for various banking services that are reflected as income/expense when collected/paid, fees and commission income and expenses are reflected to income statement depending on the term of the related transaction.

The commissions and fees other than those whose amortised costs are integral part of their effective profit rate, are accounted for in accordance with the TFRS 15 Revenue from Contracts with Customers Standard.

In accordance with provisions of TFRS, the portion of the commission and fees which are related to the reporting period and collected in advance for cash and non-cash loans granted is reflected to the income statement by using the internal rate of return method and straight line methods, respectively over the commission period of the related loan, respectively. Fees and commissions collected in advance which are related to the future periods are recorded under the account "Unearned Revenues" and included in "Other Liabilities" in the balance sheet. The commission received from cash loans corresponding to the current period is presented in "Profit Share from Loans" in the statement of profit or loss.

VI. Explanations on fees, commission income and expenses (continued):

In the correspondence of BRSA dated June 8, 2012 and numbered B.02.1.BDK.0.13.00.0-91.11-12061, it has been stated that there is no objection to recording the commissions received from long term cash and non-cash loans collected in quarterly periods or periods less than a quarter directly as income. Consequently, the Parent Bank records the related cash and non-cash loans commissions directly as income.

VII. Explanations on financial assets:

Financial assets are recognized or derecognized according to TFRS 9 section three:"Recognition and Derecognition". Financial assets are measured at fair value at initial recognition in the financial statements. During the initial recognition of financial assets other than "Financial Assets at Fair Value Through Profit or Loss", transaction costs are added to fair value or deducted from fair value. They are included in the balance sheet of the Parent Bank, if the Parent Bank is a legal party to these instruments.

On which category financial instruments shall be classified at initial recognition depends on both the business model for managing the financial assets and the contractual cash flow characteristics of the financial asset.

Assessment of business model:

As per TFRS 9, the Parent Bank's business model is determined at a level that reflects how groups of financial assets are managed together to achieve a particular business objective.

The Parent Bank's business model does not depend on management's intentions for an individual instrument. Accordingly, this condition is not a classification approach on the basis of a financial instrument but an evaluation by combining financial assets.

The Parent Bank's business models are divided into three categories. These categories are defined below:

a) The Business model whose objective is to hold assets in order to collect contractual cash flows:

A business model whose objective is to hold assets of the Parent Bank in order to collect contractual cash flows over the life of the instrument. The financial assets that are held within the scope of this business model are measured at amortised cost when the contractual terms of the financial asset meet the cash flow test that includes profit share payments arising only from principal and principal amount at specific dates.

b) The Business model whose objective is achieved by both collecting contractual cash flows and selling financial assets:

The Parent Bank may hold financial assets in a business model whose objective is achieved by both collecting contractual cash flows and selling financial assets. Fair value changes of the financial assets that are held within the scope of this business model are accounted under other comprehensive income when the contractual terms of the financial asset meet the cash flows test that includes profit share payments arising only from principal and principal amount at specific dates.

c) Other business models:

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

Contractual cash flows that contains solely payments of principal and profit share:

As per TFRS 9, the Parent Bank classifies a financial asset on the basis of its contractual cash flow characteristics if the financial asset is held within a business model whose objective is to hold assets to collect contractual cash flows or within a business model whose objective is achieved by both collecting contractual cash flows and selling financial assets.

VII. Explanations on financial assets (continued):

Financial assets at the fair value through profit or loss:

Financial assets at fair value through profit/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 profit share 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 income statement. The Parent Bank recognizes profit and loss investments under “loans” as per BRSA uniform chart of accounts and measures them at fair value considering TFRS 9 provisions. The fair value measurements of profit and loss investments are based on the valuation reports prepared by the valuation experts.

In evaluting profit share investment projects various assumptions and estimations have been used. Work projects, discount rates and fair value parameters may fluctuate and sensitive to economical conjucture, sectoral position and other market conditions.

Sukuk (lease certificates) which are represented under Financial Assets Measured at Fair Value through Profit/Loss are evaluated with the weighted average clearing prices in Istanbul Stock Exchange and which are not quoted in Istanbul Stock Exchange evaluated with their prices determined in Central Bank of Türkiye.

As per the correspondence by BRSA numbered E-43890421-101.02.02-7182, the accounting of outright repurchase and sales of investment funds under Financial Assets Measured at Fair Value through Profit/Loss are approved Parent Bank’s Advisory Committee in accordance with its decisions on condition that there is no agreement and/or condition with the customer regarding repurchase/resale and there is not even a custom that there is an obligation to repurchase/resale. Profits or losses arising from buying and selling are accounted in Capital Market Transaction Income/(Loss) under Trading income/ loss.

Financial assets at fair value through other comprehensive income:

In addition to financial assets within a business model that aims to hold to collect contractual cash flows and aims to hold to sell, financial asset with contractual terms that lead to cash flows are solely payments of principal and profit share at certain dates, they are classified as fair value through other comprehensive income. Financial assets at fair value through other comprehensive income are recognized by adding transaction cost to acquisition cost reflecting the fair value of the financial asset. After the recognition, financial assets at fair value through other comprehensive income are remeasured at fair value.

Profit share income calculated with effective profit share rate method arising from financial assets at fair value through other comprehensive income and dividend income from equity securities are recorded to income statement.

“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 income statement of the period until the acquisition of the value corresponding to 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. The accumulated fair value differences that are reflected in shareholders’ equity are reflected in the income statement when the stated securities are collected or disposed.

Equity securities, which are classified as financial assets at fair value through other comprehensive income are accounted for at fair value when they are traded in an organized market and / or the fair value can be reliably measured and these financial assets are not subject to expected losses recognization.The valuation differences of the mentioned securities are accounted under the “Accumulated Other Comprehensive Income or Expenses that will not be Reclassified to Profit or Loss” in shareholders’ equity

VII. Explanations on financial assets(continued):

Financial assets measured at amortized cost:

Financial assets that are held for collection of contractual cash flows within the scope of business model where those cash flows represent solely payments of principal and profit share on certain dates are classified as financial assets measured at amortized cost.

Financial assets measured at amortized cost are initially recognized at acquisition cost including the transaction costs, which reflect the fair value of those instruments and subsequently recognized at amortized cost by using effective internal rate of return method. Profit share income obtained from financial assets measured at amortized cost is accounted in income statement.

Loans:

Loans are non derivative financial assets that have fixed or determinable payments terms and are not quoted in an active market. Stated loans are initially recognized at acquisition cost plus transaction costs presenting their fair value and thereafter measured at amortized cost using the “Effective Profit Share Rate (internal rate of return) Method”.

The Parent Bank’s all loans including profit and loss investments are recorded under the “Measured at Amortized Cost” account. As per BRSA uniform chart of accounts, the Parent Bank recognizes profit and loss investments under “loans” and considering TFRS 9 provisions, measures them at fair value.

Granted cash loans are accounted by using the relevant accounts in accordance with the principles set out in the “Uniform Chart of Accounts to be Applied by the Participation Banks” and published in the Official Gazette dated September 20, 2017 and numbered 30186.

The Parent Bank periodically evaluates the provisions allocated for loans and other receivables as per TFRS 9 retrospectively and as a result of those evaluations, if appropriate, updates the classification rules and parameters on allocation of provisions.

VIII. Explanations on expected credit losses:

The Parent Bank allocates impairment for expected loss on financial assets measured at amortized cost and measured at fair value through other comprehensive income. As of January 1, 2018, the Parent 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. In this framework, as of January 1, 2018, method of provisions for impairment as set out in accordance with the related legislation of BRSA is changed by applying the expected credit loss model under TFRS 9.

The provisions written back are credited to “provision expenses”, and if such write backs are arising from previous year they are accounted under “other operating income”. The expected credit loss model includes instruments that are recorded at amortized cost or at fair value in other comprehensive income tables (such as bank deposits, loans and finance lease receivables) and, in addition, financial lease receivables that are not measured at fair value through profit or loss, credit commitments and financial guarantee contracts.

As stated in the note of significant estimates and assumptions in preparing financial statements, The Parent Bank has reflected the estimations and judgments used in the calculation of credit losses as of September 30, 2025, using the best estimation method with the maximum effort principle.

-In provisioning parameters, base scenario rate has been updated as 80% negative condition scenario rate has been updated as 20% and positive condition scenario has been revoked.

-In order to calculate the impact of macroeconomical factors to lifetime expected credit losses, the model has been set by using approximately 14 years of data from first quarter of 2010 to the year end of 2024. In this model NPL rates of the banks operating in the same sector has been used and supportive data from previous terms have been received. As a result of model update works, the parameters of unemployment and gross national product have been found meaningful.

Under this context, the approach used through 2024 has been maintained and will be reviewed in the coming reporting periods by considering the changes in credit portfolio and expectations related to the future.

The guiding principle of the expected credit loss model is to reflect the increase in credit risk of financial instruments or the general view of the recovery. The amount of allowance for the loss depends on the extent of the increase in credit risk since the initial issuance of the loan.

Expected credit loss is an estimate of the expected credit losses over the life of a financial instrument also the following aspects are important for the measurement.

- Probability-weighted and neutral amount determined by taking into account possible outcomes,
- Reasonable and supportable information on past events, current conditions and forecast of future economic conditions, at the time of reporting, without excessive cost and effort.

VIII. Explanations on expected credit losses(continued):

Provisions for these financial assets are calculated using two different approaches: 12-month expected loss and expected lifetime loss. Credit risk parameters used in the calculations are as follows:

Parameters used when calculating expected credit losses:

Probability of Default (PD):

PD refers to the likelihood that a loan will default within a specified time horizon. Based on TFRS 9, the Parent Bank uses two different PDs in order to calculate expected credit losses:

- 12-Months PD: As the estimated probability of default occurring within the next 12 months following the reporting date.
- Lifetime PD: As the estimated probability of default occurring over the remaining life of the financial instrument.

Loss Given Default (LGD):

If a loan default occurs, it represents the economic loss incurred on the loan. It is expressed as a percentage.

Exposure at Default (EAD):

For cash loans, it corresponds to the amount of loan granted as of the reporting date. For non-cash loans and commitments, it is the value calculated through using credit conversion factors. Credit conversion rate corresponds to the factor which adjust the potential increase of the exposure between the current date and the default date.

Financial Assets are divided into the following three categories depending on observable increases in their credit risks:

12 Month Expected Credit Losses (Stage 1):

For the financial assets at initial recognition or that do not have a significant increase in credit risk since initial recognition and the delay days do not exceed 30 days. Impairment for credit risk is recorded in the amount of 12-month expected credit losses. It is valid for all assets unless there is a significant deterioration in the quality of the loan. The expected 12 month loss values (within 12 months after the reporting date or within a shorter period if the life of a financial instrument is shorter than 12 months) are part of the estimation of loss of life expectancy.

VIII. Explanations on expected credit losses (continued):

Significant Increase in Credit Risk (Stage 2):

In the event of a significant increase in credit risk since initial recognition, the financial asset is transferred to Stage 2. Impairment for credit risk is determined on the basis of the instrument's lifetime expected credit losses.

The Parent Bank classifies financial assets as Level 2 by considering the following criteria:

- Loans with a delay over 30 days but not exceed 90 days
- The data obtained from the early warning system and the evaluation that the Parent Bank will make in this case
- The Parent Bank management's conclusion that there is significant increase in credit risk. At this point the Parent Bank compares probability of default of the loan in its origination with current status.
- Loans for which the repayment amount is fully collateralized and the collateral falls below the net realizable value.

Default (Stage 3/Specific Provision):

If the following conditions exist in accordance with the Parent Bank's internal procedures, the related financial asset is evaluated as default:

-Loans past 90 days from the last installment date

- Loans restructured and classified as performing recievables and restructured in the 1-year monitoring period at least once again and & or loans whose principal / profit payment is 30 days overdue.

The collective assessment of financial instruments is performed by building on homogeneous group assets arising from portfolio segmentation based on similar credit risk and product characteristics. This section provides an overview of the risk parameter estimation methods associated with the expected loss calculation approach for each stage on a common basis.
Loans whose cash flows differ or have different characteristics from other loans can be evaluated individually instead of collectively. Expected credit loss can be defined as the difference between all contractual cash flows due as per the whole contract and cash flows expected to be collected that have been discounted with the original effective profit ratio. When measuring expected credit losses, the Parent Bank shall consider the risk or probability that a credit loss occurs by reflecting the possibility that a credit loss occurs and the possibility that no credit loss occurs, even if the possibility of a credit loss occurring is very low. The Parent Bank makes such assessment by reflecting the estimate of expected credit loss which is unbiased and probability-weighted determined by evaluating a range of possible outcomes.
The following situations are taken into account when estimating cash flows.

- The conditions of the contract during the expected life of the financial instrument,
- Cash flows expected to be obtained from collateral sales.

Behavioral Maturity Calculation Methodology

Expected loss provision is calculated until end of the maturity for stage one loans whose remaining maturity is less than one year and calculated yearly for stage one loans whose remaining maturity is more than one year. For second group loans, it is calculated lifelong (until the end of maturity). In this calculation, the remaining maturity information of the loan is taken as basis for each loan. While this information is used for products with real maturity information, for products without real maturity information, behavioral maturity is calculated by analyzing historical data. Expected loss provision calculations are made over these maturities, depending on the type of loan.

Write-Off Policy

Within the framework of the provisions of the " Regulation Amending the Regulation on the Procedures and Principles Regarding the Classification of Loans and Provisions to be set aside for them" published in the Official Gazette dated July 6 ,2021 and numbered 31533, the portion of the loans that are classified under "Fifth Group-Loans with a Loss Qualification" and for which a lifetime expected loan loss provision or special provision is made due to the default of the borrower, for which there are no reasonable expectations for the recovery of the loans, as of the first reporting period following their classification in this Group, are written off from the records in an appropriate time determined by the bank, taking into account the situation of the debtor within the scope of TFRS 9. Writing off loans from the records is an accounting practice and does not result in waiving the right to the receivable.

IX. Explanations on offsetting of financial instruments:

Financial instruments are offset when the Group has a legally enforceable right to net off the recognized amounts, and there is an intention to settle on net basis or realize the asset and settle the liability simultaneously. The sukuk investments issued by the Group which are repurchased has been offset in financial assets measured at fair value through other comprehensive income and subordinated loan accounts.

X. Explanations on sale and repurchase agreements and lending of securities:

Securities subject to repurchase agreement are classified as "Financial Assets Measured at Fair Value through Profit/Loss", "Financial Assets Measured at Fair Value through Other Comprehensive Income" and "Financial Assets Measured at Amortised Cost" according to the investment purposes of the Group and measured according to the portfolio to which they belong. Funds obtained from the related agreements are accounted under "Borrowings from Money Markets" in liabilities and the difference between the sale and repurchase price is accrued over the life of the agreements using the internal rate of return method. Profit share expense on such transactions is recorded under "Profit Share Expense on Money Market Borrowings" in the income statement.

XI. Explanations on assets held for sale and discontinued operations and liabilities related to these assets:

Assets held for sale (or disposal group) are measured at the lower of the carrying amount of assets and fair value less any cost to be incurred for disposal and the amortising for these assets is stopped. In order to classify an asset as held for sale, the possibility of sale should be highly probable and the asset (or disposal group) should be available for immediate sale in its present condition. Highly saleable condition requires a plan designed by an appropriate level of management regarding the sale of the asset to be disposed of together with an active program for the determination of buyers as well as for the completion of the plan. Also, the asset shall be actively marketed in conformity with its fair value.

In addition, the sale is expected to be recognized as a completed sale within one year after the classification date and the necessary transactions and procedures to complete the plan should demonstrate the fact that there is remote possibility of making any significant changes in the plan or cancellation of the plan.

The Group has assets that are possessed due to receivables and debtors' obligations to the Parent Bank and classified as assets held for sale. In the case that the Group has not disposed of such assets within a year of receipt or failed to produce a solid plan for sale of the assets, they are reclassified as other assets. The Group transfers such assets from assets held for sale and discounted operations to other assets.

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

XII. Explanations on goodwill and other intangible assets:

Goodwill and other intangible assets are recorded at cost in accordance with TAS 38 "Turkish Accounting Standards for Intangible Assets". As of the balance sheet date, there is no goodwill in the financial statements of the Group. The Group's intangible assets consist of softwares, capitalized information technology services and intangible rights.

The costs of the intangible assets purchased before December 31, 2004 have been restated from the purchasing dates to December 31, 2004, the date the hyperinflationary period is considered to be ended. Intangible assets purchased after this date have been recorded at their historical costs. Intangible assets are amortised by the Parent Bank over their estimated economic useful lives in equal amounts on a straight-line basis. Useful lives of the Parent Bank's software have been determined as 3 to 4 years and other intangible assets' useful lives have been determined as 15 years.

If there is objective evidence of group impairment, the asset's recoverable amount is estimated in accordance with the TAS 36 "Turkish Accounting Standard for Impairment of Assets" and if the recoverable amount is less than the carrying value of the related asset, a provision for impairment loss is provided.

(Thousand of Turkish Lira (TL) unless otherwise stated)

XIII. Explanations on tangible assets:

The cost of the tangible assets purchased before December 31, 2004 have been restated by inflationary index from the purchasing dates to December 31, 2004, the date the hyperinflationary period is considered to be ended. The tangible assets purchased after this date are recorded at their historical costs. Tangible assets are recorded at cost less accumulated depreciation and provision for impairment, if any in compliance with the ("TAS 16") "Turkish Accounting Standards for Tangible Assets" in the financial statements.

As of March 31, 2009, the Parent Bank has made a change in accounting policy and adopted revaluation model for real estates in accordance TAS 16 and reflected the results of appraisal reports prepared by an authorized real estate appraisal firm to the financial statements.

As of December 31, 2024, the Parent Bank has revalued its immovables and reflected the results of appraisal reports prepared by an independent real estate appraiser firms using comparison of similar items method to the financial statements. The revaluation fund mentioned cannot be distributed as dividend to shareholders. Current period depreciation charge relating to the revaluation has been transferred to retained earnings from revaluation fund reserve.

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

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

Depreciation is calculated on a straight-line basis. Depreciation rates used are determined by considering the estimated economic useful life of the assets. The annual rates used are as follows:

	Depreciation Rate %
Buildings	2
Motor vehicles	20 – 25
Furniture, fixture and office equipment	4 – 33
Safe-deposit boxes	2 – 20
Operational lease improvement costs (Leasehold improvements)	Leasing period - 5 years
Leased assets	1- 10 years

The depreciation of an asset held for a period less than a full financial year is calculated as a proportion of the full year depreciation charge from the date of acquisition to the financial year end. Leasehold improvements are depreciated over their estimated economic useful lives in equal amounts. The estimated economic useful lives cannot exceed the leasing period. In cases where the leasing period is not certain, the useful life is determined as five years. After January 1, 2010 in cases where leasing period is more than five years, the useful life is determined as five years.

If there is an indication for impairment, the Group estimates the recoverable amount of the tangible asset in accordance with TAS 36 "Turkish Accounting Standard for Impairment of Assets" and if the recoverable amount is less than its carrying value, provides for an impairment loss. Fixed assets which are carried at fair value in the financial statements are revalued by independent Capital Markets Board licensed firms in accordance with TFRS 13.

Gain or loss resulting from disposals of the tangible assets is calculated as the difference between the net proceeds from the sale and the net book value of the related asset.

The repair and maintenance costs of the tangible assets are capitalized, if the expenditure increases the economic life of the asset. Other repair and maintenance costs are expensed.

In accordance with TFRS 16, right-of-use asset is represented under tangible assets in the balance sheet.

XIV. Explanations on investment property:

Investment properties are retained in order to benefit for administrative purposes and production and supply of goods or services either or both obtain rental income or appreciation gain instead of selling them in ordinary workflow. Investment properties are accounted initially at cost then at fair value for the coming periods and changes are recognized in statement of profit or loss.

The cost includes the expenses directly associated with the purchase.

If the investment property is sold, all profits and losses incurred (referring the difference between sale price and carrying value of the asset) are recognized in statement of profit or loss. If the investment properties

which are recognized as fixed assets beforehand are sold, their revaluation differences (if there are any) under equity are transferred to prior year profits.

If a real estate’s intended purpose amended and it is recognized again under fixed assets, the fair value at the date of the amendment becomes the cost for the next accounting transaction.

XV. Explanations on leasing transactions:

Assets acquired under finance lease contracts are recorded both as an asset and as a liability at the beginning date of the lease. The basis for the determination of the balances recorded in the balance sheet as asset and liability is the lower of fair value of the leased asset at the inception of the lease and the present value of the lease payments. Finance charges arising from lease contracts are expensed in the related periods taking into consideration the internal rate of return over the period of the lease.

Assets acquired under finance lease contracts are depreciated over their useful lives and impairment provision is provided in case a decrease in recoverable amount has been determined. The Parent Bank, as a participation bank, acts as a lessor in finance leasing transactions. The Parent Bank presents finance leased assets as a receivable equal to the net investment in the lease. Financial income is based on a pattern reflecting a constant periodic rate of return on the net investment outstanding.

With the “TFRS 16 Leases” standard, which became effective as of January 1, 2019, the difference between the operating lease and financial lease was removed and the lease transactions were started to be recognised under “Tangible Fixed Assets” as an asset (tenure) and under “Lease Payables” as a liability.

TFRS 16 Leases standard abolishes the dual accounting model currently applied for lessees through recognizing finance leases in the balance sheet whereas not recognizing operational lease. Instead, it is set forth a single model similar to the accounting of finance leases (on balance sheet). For lessors, the accounting remains almost the same.

The Parent Bank has the exemption for not applying this standard to short-term leasings (leases with a rental period of 12 months or less) or to leases where the underlying asset is of low value (eg personal computers, some office equipment, etc.). At the effective date of the lease, the Parent Bank measures its leasing liability at the present value of the lease payments not paid at that time and depreciates the existence of the right to use as of the same date and is amortized over the lease term. If this ratio can be determined easily, lease payments are discounted using the Parent Bank's average profit rate.

If the ratio cannot be easily determined, the Parent Bank uses its own alternative borrowing rate. The profit share expense on the lease liability and the depreciation charge of the right to use is recorded separately. The lessee re-measures the lease obligation if certain events occur (for example, changes in lease duration, forward lease payments due to changes in a particular index or rate, etc.). In this case, the lessee records the reassignment effect of the lease obligation as a correction on the right to use.

XV. Explanations on leasing transactions (continued):

Right to use asset:

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

- The initial measurement amount of the lease obligation,

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

- All initial direct costs incurred by the Parent Bank and

When applying the cost method, the existence of the right to use:

- Accumulated depreciation and accumulated impairment losses are deducted and

- Measures the restatement of the lease obligation at the restated cost.

While the Parent Bank is depreciating the right- to- use asset it utilizes the provisions for depreciation in TAS 16 Tangible Assets Standard.

The lease liabilities:

At the effective date of the lease, the Parent Bank measures its leasing liability at the present value of the lease payments not paid at that time. If this ratio can be determined easily, lease payments are discounted using the Parent Bank's average profit rate. If the ratio cannot be easily determined, the Parent Bank uses its own alternative borrowing rate.
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 Parent Bank measures the leasing liability as follows:
- Increases the book value to reflect the profit share rate on the lease obligation,

- Reduces the book value to reflect the lease payments made,

- Measures the book value to reflect reassessments and restructuring, or reflect the fixed lease payments, which is revised but inherently fixed. The profit rate on the lease liability for each period in the lease period is the amount calculated by applying a fixed periodic profit rate to the remaining balance of the lease liability.

XVI. Explanations on provisions and contingent liabilities:

Provisions and contingent liabilities, excluding the expected loss provisions for loans, are accounted in accordance with TAS 37: “Turkish Accounting Standard for Provisions, Contingent Liabilities and Contingent Assets”.

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

A provision for contingent liabilities arising from past events should be recognized in the same period of occurrence in accordance with the cut-off principle.

A liability is recognized as a contingent liability where a possible obligation that arises from past events and whose existence will be confirmed only by the occurrence or non-occurrence of more than one events not wholly within the control of the Parent Bank; or a present obligation that arises from past events but it is not probable that an outflow of resources embodying economic benefits will be required to settle the obligation; or the amount of the obligation cannot be measured with sufficient reliability and disclosed in the footnotes.

XVII. Explanations on liabilities regarding employee rights:

i) Defined benefit plans:

Provision for employee severance benefits has been accounted for in accordance with TAS 19 "Employee Benefits".

In accordance with the existing social legislation in Türkiye, the Group is required to make lump-sum termination indemnities including retirement and notice payments to each employee whose employment is terminated for reasons other than misconduct or due to resignation. The retirement pay is calculated for every working year within the Group over salary for 30 days or the official ceiling amount per year of employment and the notice pay is calculated for the relevant notice period time as determined based on the number of years worked for the Group.

The Group has reflected the retirement pay liability amount, which was calculated by an independent actuary, in the accompanying financial statements. According to TAS 19, The Group recognizes all actuarial gains and losses immediately through other comprehensive income.

Provision for the employees' unused vacations have been booked in accordance with TAS 19 and reflected to the financial statements.

There are no foundations, pension funds or similar associations of which the Group's employees are members.

ii) Defined contribution plans:

The Group pays defined contribution plans to publicly administered Social Security Funds for its employees. The Group has not any further payment obligations other than this contribution share. The contributions are recognized as personnel expenses when they accrue.

iii) Short term benefits to employees:

In accordance with TAS 19, the Group measures the expected costs of the cumulative annual leaves as additional amounts anticipate to pay accumulated and unused rights as of reporting period.

XVIII. Explanations on taxation:

Current tax:

The Group is subject to tax laws and legislation effective in Türkiye.

In the financial statements as of September 30, 2025, the corporate tax rate is applied 30%. The corporate tax rate has been permanently increased to 25% for banks, consumer finance companies, factoring and financial leasing companies, electronic payment and money institutions, authorized foreign exchange institutions, asset management companies, capital market institutions, insurance and reinsurance companies and pension companies in accordance with the publication of the Law No. 7394 in the Official Gazette dated April 15, 2022.

However, with the Law No. 7456 published on July 15, 2023, the rate has been increased to 30% in order to be applied to the cumulative bases included in the declarations to be submitted as of October 1, 2023; the corporate tax rate is applied as 30% as of this date.

Dividends paid to the resident institutions are not subject to withholding tax in Türkiye. Withholding tax rate on the dividend payments other than these is 15%. Appropriation of the retained earnings to capital is not considered as profit distribution and accordingly is not subject to withholding tax.

Corporations calculate advance tax with their current rate on quarterly profits and pay until the evening of the same day by declaring until the 17th day of the second month following that period. The prepaid taxes can be deducted from the annual corporate tax calculated on the annual corporate income. The remaining prepaid tax, if any after deduction, can be refunded in cash or deducted from other financial liabilities to the government.

75% portion of the capital gains derived from the sale of equity investments and 50% portion of the capital gains derived from the sale of immovable properties held for at least two years is tax exempt, if such gains are added to paid-in capital or held in a special fund account under liability for five years. However, with the Law No. 7456 published on July 15 ,2023, this exception has been abolished for real estate to be acquired after the publication date of the decision; If the real estates acquired before this date are sold after the effective date of the decision, 25% of the real estate sales revenue will be exempt from corporate tax.

XVIII. Explanations on taxation (continued):

Current tax (continued):

In accordance with the tax legislation, tax losses can be carried forward to offset against future taxable income for up to five years. Tax losses cannot be carried back to offset profits from previous periods.

In Türkiye, there is no procedure for a final and definite agreement on tax assessments. Companies file their tax returns until the last day of the following fourth month after the closing of the accounting year to which they relate Tax returns are open for five years from the beginning of the year that follows the date of filing during which time the tax authorities have the right to audit tax returns, and the related accounting records on which they are based, and may issue reassessments based on their findings and carry out sectorial investigations.

Considering the participation accounts' part in general loan loss provision as expense for tax calculation, Finance Ministry initiated a sector-specific review. The relevant documents and calculations have been requested from the Parent Bank. As of report date, there is no information or written report transmitted to the Parent Bank.

Within the framework of the provision of Article 298/A of the Tax Procedure Law, the conditions required for inflation adjustment in the corporate tax calculation have been met as of the end of the 2021 calendar year. However, with the regulation made by Law No. 7352 dated January 20, 2022, the inflation adjustment application in the corporate tax calculation was postponed to 2023. Accordingly, The TPL financial statements for the 2021 and 2022 accounting periods have not been subject to inflation correction. Financial statements dated December 31, 2023, the profit/loss difference resulting from the inflation correction will be shown in the previous years' profit/loss account and will not be subject to tax.

With the law number 7491 published in the Official Gazette numbered 32413 dated December 28, 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. It is regulated that the resulting profits or losses will not be considered in determining the corporate tax base.

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

Domestic Minimum Corporate Tax Regulation:

Turkiye has implemented the Domestic Minimum Corporate Tax through the laws published in the Official Gazette on August 2, 2024. This tax will be applied starting from the 2025 fiscal year. With the Law No. 7524, the Minimum Corporate Tax system has been introduced, and it stipulates that the calculated corporate tax, before deductions and exemptions, cannot be less than 10% of the corporate income. The regulation will come into effect on the publication date and will apply to corporate profits for the 2025 tax period. Additionally, the Corporate Tax General Communiqué No. 23 has been published on the subject.

Deferred tax:

The Group calculates and accounts for deferred income taxes for temporary differences arising between the tax bases of assets and liabilities and their carrying amounts in these financial statements in accordance with TAS 12 "Turkish Accounting Standard for Income Taxes". Deferred tax asset is calculated on all temporary differences to the extent that is probable that taxable profit will be available and deferred tax liability is calculated for all temporary differences. Deferred tax asset and liabilities are represented in the accompanying financial statements on a net basis. In the deferred tax calculation, the enacted tax rate is used as of the balance sheet date by estimating when the temporary differences will be taxable / deductible in accordance with the current tax legislation.

Deferred tax asset had not been provided over provisions for possible risks and general loan loss provisions according to the circular of BRSA numbered BRSA.DZM.2/13/1-a-3 and dated 8 December 2004. However, deferred tax rate calculation has started to be measured over temporary expected provision losses differences according to TFRS 9 articles from 1 January 2018. Deferred tax calculation is not made for free provisions.

As explained in detailed note under "XIX Additional explanations on borrowings", deferred tax is calculated for exchange difference and coupon payment for Tier 1 under equity and deferred tax expenses. If loss occurs in the income statement prepared as per Turkish Tax Legislation, The Parent Bank recognizes deferred tax. While making this calculation, The Parent Bank's growth projections in its budget, reinforceable estimates on income statement and expectations on inflation, currency and interest rates by Central Bank of Türkiye are considered.

XVIII. Explanations on taxation (continued):

Deferred Tax (continued):

Law No. 7491 on the Amendment of Certain Laws and Decree Laws The profit / loss due to the inflation adjustment to be made in the differences of the 2024 and 2025 accounting periods will be excluded from the determination of earnings. In accordance with the TPL General Communiqué No. 560 published in the Official Gazette dated 30 April 2024 and numbered 32532, it has been declared that it is appropriate not to implement inflation adjustment in the temporary tax period of the first accounting period of 2024 In accordance with the temporary Article 33 of the Tax Procedure Law, in the financial statements dated April 30, 2024, tax effects arising from the inflation adjustment of corporate tax are included in the deferred tax calculation as of September 30 2025. As of September 30, 2025, deferred tax calculation has been made for assets and liabilities at a rate of 30%.

Transfer pricing:

Transfer pricing is regulated through the article 13 of Corporate Tax Law titled “Disguised Profit Distribution by way of Transfer Pricing”. Detailed information for the practice regarding the subject is found in the “General Communiqué on Disguised Profit Distribution by way of Transfer Pricing”.

According to the related regulation, in the case of making purchase or sales of goods or services with related persons/corporations at a price that is determined against “the arm’s length principle”, the gain is considered to be distributed implicitly through transfer pricing and such distribution of gains is not deductible in calculation of corporate tax.

Global Minimum Complementary Corporate Tax

In September 2023, POA issued amendments to TAS 12 that introduce a mandatory exception to the recognition and disclosure of deferred tax assets and liabilities related to Second Pillar income taxes. The amendments clarify that TAS 12 applies to income taxes arising from tax laws that have been enacted, or are substantively enacted, for the purpose of applying the Second Pillar Model Rules issued by the Organization for Economic Cooperation and Development (OECD). These amendments also introduce certain disclosure requirements for entities affected by such tax laws. The exemption for not recognizing and disclosing information about deferred income taxes and the disclosure requirement for when the exemption has been applied are effective upon issuance of the amendments.

On July 16, 2024, Turkiye started to adopt the OECD's Global Minimum Complementary Corporate Tax regulations (Pillar 2) through a Bill of Law submitted to the Turkish Grand National Assembly. These regulations entered into force through laws published in the Official Gazette on August 2, 2024. The Turkish practice is broadly in line with the OECD's Pillar 2 Model Rules, with similarities in scope, exemptions, consolidation, tax calculations and filing periods. Although the secondary regulation regarding the calculation details and the method of application has not yet been published, preliminary assessments based on the regulations published by the OECD are in progress to evaluate the impact of these regulations on the financials. In addition, legislative changes in Turkiye and other countries where the Bank operates are monitored.

XIX. Additional explanations on borrowings:

The Group accounts its debt instruments in accordance with TFRS 9 “Financial Instruments”. In the following periods, all financial liabilities are carried at amortized cost by using the internal rate of return method. The Parent Bank has no borrowings that require hedging techniques for accounting and revaluation of debt instruments and liabilities representing the borrowings.

There are no debt securities issued by the Parent Bank. The Parent Bank has issued borrowings through its subsidiary Bereket Varlık Kiralama A.Ş. and its structured entities Bereket One Ltd., Albaraka Sukuk Ltd., Albaraka CT One Ltd and Albaraka Mtn Ltd.

The Parent Bank has subordinated loans borrowed through sukuk issuance, which has unconvertible nature to the shares.

Additional tier 1 capital borrowings:

Undated sukuk transaction in foreign currency is issued and included in the additional capital account by the Parent Bank’s structured entity “Bereket One Ltd.”. Stated transaction evaluated as non-monetary item and accounted over historical cost in Turkish Lira under equities in the “other capital reserves” accordance with TAS 32.

XX. Explanations on issued share certificates:

Share issuance related to costs is recognized as expenses. Dividend income related with the equity shares are determined by the General Assembly of the Shareholders.

Weighted average number of shares outstanding is taken into account in the calculation of earnings per share. In case the number of shares increases by way of bonus issues as a result of the capital increases made by using the internal sources, the calculation of earnings per share is made by adjusting the weighted average number of shares, which were previously calculated as at the comparable periods. The adjustment means that the number of shares used in calculation is taken into consideration as if the bonus issue occurred at the beginning of the comparable period. In case such changes in the number of shares occur after the balance sheet date, but before the ratification of the financial statements to be published, the calculation of earnings per share are based on the number of new shares. The Bank's earnings per share calculations taking place in the income statements are as follows:

	Current Period	Prior Period
Net profit/(loss) distributable to ordinary shareholders	11.179.809	4.544.493
Weighted average number of ordinary shares in issue (in thousands)	2.500.000	2.500.000
Earnings per share (full TL)	**4,47192**	**1,81780**

XXI. Explanations on acceptances and availed drafts:

Acceptances and availed drafts are realized simultaneously by the Parent Bank with the payment dates of the customers and they are presented as commitments in the off-balance sheet accounts.

XXII. Explanations on government grants:

As of the balance sheet date, there are no government grants received by the Group.

XXIII. Explanations on segment reporting:

Business segment is a component of the Parent Bank that engages in business activities from which the Group may earn revenues and incur expenses, whose operating results are regularly reviewed by the Parent Bank's chief operating decision makers to make decisions about resources to be allocated to the segment and assess its performance, and for which discrete financial available.

Segment reporting is disclosed in Section Four, Note XI.

XXIV. Explanations on other matters:

None.

(Thousand of Turkish Lira (TL) unless otherwise stated)

SECTION FOUR

Information on Consolidated Financial Structure and Risk Management of the Group

I. Explanations on consolidated capital adequacy standard ratio:

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 September 30, 2025, the Parent Bank's total capital has been calculated as TL 40.224.342 and capital adequacy standard ratio is 19,98%. As of December 31, 2024, the Parent Bank's total capital amounted to TL 27.834.233 and capital adequacy ratio was 19,82%. The Parent Bank's capital adequacy standard ratio is above the minimum ratio required by the legislation.

a. Information on consolidated capital:

	Current Period	Prior Period
COMMON EQUITY TIER 1 CAPITAL		
Paid-in capital following all debts in terms of claim in liquidation of the Bank	2.500.000	2.500.000
Share issue premiums	23.278	23.278
Reserves	5.459.276	5.783.472
Gains recognized in equity as per TAS	5.146.566	6.065.435
Profit	11.179.809	5.159.309
Current Period Profit	11.179.809	5.159.309
Prior Period Profit	-	-
Shares acquired free of charge from subsidiaries, affiliates and jointly controlled partnerships and cannot be recognized within profit for the period	-	-
Minority Share	-	-
Common Equity Tier 1 Capital Before Deductions	**24.308.929**	**19.531.494**
Deductions from Common Equity Tier 1 Capital	**-**	**-**
Common Equity as per the 1st clause of Provisional Article 9 of the Regulation on the Equity of Banks	-	-
Portion of the current and prior periods' losses which cannot be covered through reserves and losses reflected in equity in accordance with TAS	385.271	366.182
Improvement costs for operating leasing	79.931	72.670
Goodwill (net of related tax liability)	-	-
Other intangibles other than mortgage-servicing rights (net of related tax liability)	1.002.434	618.643
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	1.142.478	-
Differences are not recognized at the fair value of assets and liabilities subject to hedge of cash flow risk	-	-
Communiqué Related to Principles of the amount credit risk calculated with the Internal Ratings Based Approach, total expected loss amount exceeds the total provision	-	-
Gains arising from securitization transactions	-	-
Unrealized gains and losses due to changes in own credit risk on fair valued liabilities	-	-
Defined-benefit pension fund net assets	-	-
Direct and indirect investments of the Bank in its own Common Equity	27.740	-
Shares obtained contrary to the 4th clause of the 56th Article of the Law	-	-
Portion of the total of net long positions of investments made in equity items of banks and financial institutions outside the scope of consolidation where the Bank owns 10% or less of the issued common share capital exceeding 10% of Common Equity of the Bank	-	-
Portion of the total of net long positions of investments made in equity items of banks and financial institutions outside the scope of consolidation where the Bank owns 10% or more of the issued common share capital exceeding 10% of Common Equity of the Bank	-	-
Portion of mortgage servicing rights exceeding 10% of the Common Equity	-	-
Portion of deferred tax assets based on temporary differences exceeding 10% of the Common Equity	-	209.704
Amount exceeding 15% of the common equity as per the 2nd clause of the Provisional Article 2 of the Regulation on the Equity of Banks	-	-
Excess amount arising from the net long positions of investments in common equity items of banks and financial institutions outside the scope of consolidation where the Bank owns 10% or more of the issued common share capital	-	-
Excess amount arising from mortgage servicing rights	-	-
Excess amount arising from deferred tax assets based on temporary differences	-	-
Other items to be defined by the BRSA	-	-
Deductions to be made from common equity due to insufficient Additional Tier I Capital or Tier II Capital	-	-
Total Deductions From Common Equity Tier 1 Capital	**2.637.854**	**1.267.199**
Total Common Equity Tier 1 Capital	**21.671.075**	**18.264.295**

(Thousand of Turkish Lira (TL) unless otherwise stated)

I. Explanations on consolidated capital adequacy standard ratio (continued):

a. Information on consolidated capital (continued):

	Current Period	Prior Period
ADDITIONAL TIER I CAPITAL		
Preferred Stock not Included in Common Equity and the Related Share Premiums	-	-
Debt instruments and premiums approved by BRSA	8.421.400	775.720
Debt instruments and premiums approved by BRSA (Temporary Article 4)	-	-
Third parties' share in the Additional Tier I capital	-	-
Third parties' share in the Additional Tier I capital (Temporary Article 3)	-	-
Additional Tier I Capital before Deductions	**8.421.400**	**775.720**
Deductions from Additional Tier I Capital	-	-
Direct and indirect investments of the Bank in its own Additional Tier I Capital	-	-
Investments of Bank to Banks that invest in Bank's additional equity and components of equity issued by financial institutions with compatible with Article 7.	-	-
Total of Net Long Positions of the Investments in Equity Items of Unconsolidated Banks and Financial Institutions where the Bank Owns 10% or less of the Issued Share Capital Exceeding the 10% Threshold of above Tier I Capital	-	-
The Total of Net Long Position of the Direct or Indirect Investments in Additional Tier I Capital of Unconsolidated Banks and Financial Institutions where the Bank Owns more than 10% of the Issued Share Capital	-	-
Other items to be defined by the BRSA	-	-
Transition from the Core Capital to Continue to deduce Components	-	-
Goodwill and other intangible assets and related deferred tax liabilities which will not deducted from Common Equity Tier 1 capital for the purposes of the first sub-paragraph of the Provisional Article 2 of the Regulation on Banks' Own Funds (-)	-	-
Net deferred tax asset/liability which is not deducted from Common Equity Tier 1 capital for the purposes of the sub-paragraph of the Provisional Article 2 of the Regulation on Banks' Own Funds (-)	-	-
Deductions to be made from common equity in the case that adequate Additional Tier I Capital or Tier II Capital is not available (-)	-	-
Total Deductions From Additional Tier I Capital	-	-
Total Additional Tier I Capital	**8.421.400**	**775.720**
Total Tier I Capital (Tier I Capital=Common Equity+Additional Tier I Capital)	**30.092.475**	**19.040.015**
TIER II CAPITAL	**-**	**-**
Debt instruments and share issue premiums deemed suitable by the BRSA	9.037.600	7.657.100
Debt instruments and share issue premiums deemed suitable by BRSA (Temporary Article 4)	-	-
Third parties' share in the Tier II Capital	-	-
Third parties' share in the Tier II Capital (Temporary Article 3)	-	-
Provisions (Article 8 of the Regulation on the Equity of Banks)	1.097.336	1.139.978
Tier II Capital Before Deductions	**10.134.936**	**8.797.078**
Deductions From Tier II Capital	**-**	**-**
Direct and indirect investments of the Bank on its own Tier II Capital (-)	-	18
Investments of Bank to Banks that invest on Bank's Tier 2 and components of equity issued by financial institutions with the conditions declared in Article 8.	-	-
Portion of the total of net long positions of investments made in equity items of banks and financial institutions outside the scope of consolidation where the Bank owns 10% or less of the issued common share capital exceeding 10% of Common Equity of the Bank (-)	-	-
Portion of the total of net long positions of investments made in Additional Tier I Capital item of banks and financial institutions outside the scope of consolidation where the Bank owns 10% or more of the issued common share capital exceeding 10% of Common Equity of the Bank	-	-
Other items to be defined by the BRSA (-)	-	-
Total Deductions from Tier II Capital	-	**18**
Total Tier II Capital	**10.134.936**	**8.797.060**
Total Capital (The sum of Tier I Capital and Tier II Capital)	**40.227.411**	**27.837.075**
The sum of Tier I Capital and Tier II Capital (Total Capital)	**-**	**-**
Deductions from Capital Loans granted contrary to the 50th and 51th Article of the Law	-	-
Net Book Values of Movables and Immovables 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	3.069	2.842

(Thousand of Turkish Lira (TL) unless otherwise stated)

I. Explanations on consolidated capital adequacy standard ratio (continued):

a. Information on consolidated capital (continued):

	Current Period	Prior Period
In transition from Total Core Capital and Supplementary Capital (the capital) to Continue to Download Components	-	-
The Sum of net long positions of investments (the portion which exceeds the 10% of Banks Common Equity) in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity which will not deducted from Common Equity Tier 1 capital, Additional Tier 1 capital, Tier 2 capital for the purposes of the first sub-paragraph of the Provisional Article 2 of the Regulation on Banks' Own Funds	-	-
The Sum of net long positions of investments in the Additional Tier 1 capital and Tier 2 capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity which will not deducted from Common Equity Tier 1 capital, Additional Tier 1 capital, Tier 2 capital for the purposes of the first sub-paragraph of the Provisional Article 2 of the Regulation on Banks' Own Funds	-	-
The Sum of net long positions of investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity, mortgage servicing rights, deferred tax assets arising from temporary differences which will not deducted from Common Equity Tier 1 capital for the purposes of the first sub-paragraph of the Provisional Article 2 of the Regulation on Banks' Own Funds	-	-
Total Capital (Total Core Capital and Supplementary Capital)	**40.224.342**	**27.834.233**
Total risk weighted amounts	**201.302.463**	**140.449.719**
Capital Adequacy Ratios		
Consolidated Core Capital Adequacy Ratio (%)	10,77	13,00
Consolidated Tier 1 Capital Adequacy Ratio (%)	14,95	13,56
Consolidated Capital Adequacy Ratio (%)	19,98	19,82
BUFFERS		
The total additional capital requirement ratio (a + b + c)	2,50	2,50
a) Capital conservation buffer requirement (%)	2,50	2,50
b) Bank specific counter-cyclical buffer requirement (%)	-	-
c) Systemic significant bank buffer ratio (%)	-	-
The ratio of Additional Common Equity Tier 1 capital which will be calculated by the first paragraph of the Article 4 of Regulation on Capital Conservation and Countercyclical Capital buffers to Risk Weighted Assets (%)	6,27	8,50
Amounts below the Excess Limits as per the Deduction Principles	**-**	**-**
Portion of the total of net long positions of investments in equity items of unconsolidated banks and financial institutions where the bank owns 10% or less of the issued share capital exceeding the 10% threshold of above Tier I capital	-	-
Portion of the total of investments in equity items of unconsolidated banks and financial institutions where the bank owns 10% or less of the issued share capital exceeding the 10% threshold of above Tier I capital	-	-
Amount arising from deferred tax assets based on temporary differences	-	-
Limits related to provisions considered in Tier II calculation	2.106.048	1.847.400
Limits related to provisions considered in Tier II calculation	**-**	**-**
General provisions for standard based receivables (before tenthousandtwentyfive limitation)	1.097.336	1.139.978
Up to 1.25% of total risk-weighted amount of general reserves for receivables where the standard approach used	1.097.336	1.139.978
Excess amount of total provision amount to credit risk Amount of the Internal Ratings Based Approach in accordance with the Communiqué on the Calculation	-	-
Excess amount of total provision amount to 0,6 % of risk weighted receivables of credit risk Amount of the Internal Ratings Based Approach in accordance with the Communiqué on the Calculation	-	-
Debt instruments subjected to Article 4 (to be implemented between January 1, 2018 and January 1, 2022)	-	-
Upper limit for Additional Tier I Capital subjected to temporary Article 4	-	-
Amounts Excess the Limits of Additional Tier I Capital subjected to temporary Article 4	-	-
Upper limit for Additional Tier II Capital subjected to temporary Article 4	-	-
Amounts Excess the Limits of Additional Tier II Capital subjected to temporary Article 4	-	-

(Thousand of Turkish Lira (TL) unless otherwise stated

I. Explanations on consolidated capital adequacy standard ratio (continued):

In calculating credit risk as per Regulation on Measurement and Evaluation of Capital Adequacy of Banks, it is possible that Central Bank buying exchange rates of June 28, 2024 can be used in calculating the revalued amounts of monetary and non monetary items and their specific provisions. The items which are carried at cost is out of scope. As of September 30, 2025, the Parent Bank has utilized this facility in calculating capital adequacy ratio.

b. Details on subordinated liabilities:

Issuer	Albaraka CT One Ltd.	Albaraka MTN Ltd.	Bereket One Ltd.
Unique Identifier (CUSIP, ISIN etc.)	XS2594992914	XS2930602409	XS17 72390628
Governing Law(s) of the Instrument	English Law	English Law	English Law
Special Consideration in the Calculation of Equity			
As of January 1, 2015, consideration to be subject to a 10% reduction application status	No	No	No
Eligible at Unconsolidated/Consolidated	Unconsolidated/Consolidated	Unconsolidated/Consolidated	Unconsolidated/Consolidated
Instrument Type	Sukuk Wakala	Sukuk Wakala	Sukuk Mudaraba
Amount recognized in regulatory capital (as of most recent reporting date)	4.108.000 TL	4.929.600 TL	8.421.400 TL
Par Value of Instrument	4.108.000 TL	4.929.600 TL	8.421.400 TL
Accounting Classification	Subordinated Loan	Subordinated Loan	Equity
Original date of Issuance	February 28, 2023	October 30, 2024	February 20, 2018
Perpetual or dated	Dated	Dated	Undated
Maturity date	February 28, 2033	October 30, 2034	Undated
Issuer call subject to prior supervisory (BRSA) approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	Last Payment Date: February 28, 2033 Total Repayment Amount of Profit Share: USD 50.000.000 (first 5 years), USD 50.000.000 (second 5 years) Coupon Repayment Period: 6 months Principal Payment: USD 100.000.000	Last Payment Date: October 30, 2034 Total Repayment Amount of Profit Share: USD 42.000.000 (first 5 years), USD 42.000.000 (second 5 years) Coupon Repayment Period: 6 months Principal Payment: USD 120.000.000	Last Payment Date: None First refund option date: February 20, 2023 Total Repayment Amount of Profit Share: USD 102.500.000 (First 5 year) USD 117.075.500 (Second 5 year) Coupon Repayment Period: 6 months Principal Payment: USD 205.000.000
Subsequent call dates	-	-	-
Profit Share/Dividends			
Fixed or floating profit share/dividend	Fixed	Fixed	Fixed
Profit share rate and any related index	%10	%7	11,42 % (first 5 years:10%)
Existence of a dividend stopper	As per BRSA regulations and Communiqués it is payable	As per BRSA regulations and Communiqués it is payable	As per BRSA regulations and Communiqués it is payable
Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Optional
Existence of step up or other incentive to redeem	-	-	-
Noncumulative or cumulative	Cumulative	Cumulative	Noncumulative
Convertible or Non-convertible			
If convertible, conversion trigger	Not Convertible	Not Convertible	Not Convertible
If convertible, fully or partially	Not Convertible	Not Convertible	Not Convertible
If convertible, conversion rate	Not Convertible	Not Convertible	Not Convertible
If convertible, mandatory or optional conversion	Not Convertible	Not Convertible	Not Convertible
If convertible, specify instrument type convertible into	-	-	-
If convertible, specify issuer of instrument it converts into	-	-	-
Write-down feature			
If write-down, write-down trigger(s)	Non-sustainability	Non-sustainability	Non-sustainability-The ratio of Core Capital to below 5,125%
If write-down, full or partial	Full or Partial	Full or Partial	At least to ensure that the core capital ratio exceeds 5,125%
If write down, permanent or temporary	Permanent	Permanent	Permanent and Temporary
If temporary write-down, description of write-up mechanism	-		In case of the ratio of core capital exceeds 5,125%
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	After all creditors and participation fund owners	After all creditors and participation fund owners	After participation fund owners, other borrowers and the debt instruments included in the Tier II capital calculation
In compliance with article number 7 and 8 of "Own fund regulation"	No	No	No
Details of incompliances with article number 7 and 8 of "Own fund regulation"	No	No	No

(Thousand of Turkish Lira (TL) unless otherwise stated

I. Explanations on consolidated capital adequacy standard ratio (continued):

c. Information on reconciliation of total capital and equity:

The difference between Consolidated Total Capital and Equity in the consolidated balance sheet mainly arises from Stage 1 and Stage 2 expected credit losses, debt instruments and share issue premiums deemed suitable by the BRSA. In the calculation of Total Capital, Stage 1 and Stage 2 expected credit losses up to 1,25% of the credit risk is taken into consideration as Tier II Capital. On the other hand, in the calculation of the Total Capital, improvement costs for operating leases followed under tangible assets in the balance sheet, intangible assets and related deferred tax liabilities and other items defined by the regulator are taken into consideration as amounts deducted from Total Capital.

II. Explanations on consolidated credit risk:

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

III. Explanations on consolidated currency risk:

Foreign currency risk arises from the Group’s possible exposure to the changes in foreign currencies.

a. The Parent Bank is exposed to currency risks as a market risk and tries to balance the currency risks by avoiding to keep any long or short positions. The currency risk of the Parent Bank is monitored on a daily basis. Net foreign currency position/shareholders’ equity ratio is also controlled on a daily basis. All foreign currency assets, liabilities and foreign currency forward transactions are taken into consideration while capital requirement to be employed for foreign currency risk is calculated. Standard Method used in legal reporting and amount subject to risk is calculated on a monthly basis.

b. The Group does not have any derivative financial instruments held for hedging purposes.

c. As a result of the uncertainty and volatility in the markets, foreign currency position is kept at a balance, and accordingly, no currency risk is anticipated. The Parent Bank takes necessary measures to keep the currency risk at a minimum level.

ç. Foreign exchange buying rates of the last five working days before the balance sheet date as publicly announced by the Parent Bank are as follows:

	USD	EUR
September 30, 2025 - Balance sheet evaluation rate	41,080	48,260
September 29, 2025	41,079	48,181
September 26, 2025	41,070	48,019
September 25, 2025	40,979	47,842
September 24, 2025	40,960	48,095
September 23, 2025	40,908	48,250

d. The simple arithmetical average of the major foreign exchange buying rates of the Parent Bank for the thirty days before the balance sheet date is TL 40,847 for 1 USD (December 2024: TL 34,453), TL 47,930 for 1 EUR (December 2024: TL 36,080). The Parent Bank is mainly exposed to EUR and USD currency risks.

(Thousand of Turkish Lira (TL) unless otherwise stated

III. Explanations on consolidated currency risk (continued):

Information on currency risk of the Group:

	EUR	USD	Other FC(*)	Total
Current Period				
Assets				
Cash (cash in vault, foreign currency, money in transit, cheques purchased) and balances with the Central Bank of Republic of Türkiye	11.510.952	27.122.977	21.456.438	60.090.367
Banks	1.430.645	3.142.418	10.963.590	15.536.653
Financial assets at fair value through profit and loss(**)	7.176.154	1.847.866	111	9.024.131
Money market placements	-	-	-	-
Financial Assets at Fair Value Through Other Comprehensive Income	105.822	10.657.743	23.505	10.787.070
Loans and financial lease receivables(***)	38.020.738	60.705.012	1.287.933	100.013.683
Subsidiaries, associates and joint ventures	-	-	-	-
Financial Assets Measured at Amortised Cost	-	16.227.539	470.100	16.697.639
Derivative financial assets for hedging purposes	-	-	-	-
Tangible assets	-	-	95.194	95.194
Intangible assets	-	-	-	-
Other assets(****)	416.694	230.552	1.575.686	2.222.932
Total assets	**58.661.005**	**119.934.107**	**35.872.557**	**214.467.669**
Liabilities				
Current account and funds collected from banks via participation accounts	949.598	1.907.353	38.908	2.895.859
Other current and profit sharing accounts	26.145.658	59.267.954	42.573.114	127.986.726
Money market borrowings	-	-	-	-
Funds provided from other financial institutions and subordinated loans	11.668.375	67.311.801	-	78.980.176
Marketable securities issued	-	-	-	-
Miscellaneous payables	428.344	3.352.102	1.213.326	4.993.772
Derivative financial liabilities for hedging purposes	-	-	-	-
Other liabilities	319.235	109.576	2.429	431.240
Total liabilities	**39.511.210**	**131.948.786**	**43.827.777**	**215.287.773**
Net balance sheet position	**19.149.795**	**(12.014.679)**	**(7.955.220)**	**(820.104)**
Net off balance sheet position	**(17.131.409)**	**5.726.771**	**12.562.613**	**1.157.975**
Derivative financial instruments assets(*****)	1.783.550	10.197.796	20.063.347	32.044.693
Derivative financial instruments liabilities(*****)	18.914.959	4.471.025	7.500.734	30.886.718
Non-cash loans(******)	6.349.640	17.455.328	1.935.826	25.740.794
Prior Period				
Total assets	**30.414.038**	**87.354.699**	**27.176.958**	**144.945.695**
Total liabilities	**23.039.860**	**93.771.114**	**31.046.706**	**147.857.680**
Net balance sheet position	**7.374.178**	**(6.416.415)**	**(3.869.748)**	**(2.911.985)**
Net off balance sheet position	**(7.423.686)**	**3.676.500**	**5.911.445**	**2.164.259**
Derivative financial instruments assets	247.034	9.351.426	6.224.125	15.822.585
Derivative financial instruments liabilities	7.670.720	5.674.926	312.680	13.658.326
Non-cash loans(******)	4.206.443	11.741.901	1.104.994	17.053.338

(*) TL 20.666.090 (December 31, 2024: TL 8.188.589) of the balance in Cash (cash in vault, foreign currency, money in transit, cheques purchased) and balances with the Central Bank of Republic of Türkiye in other FC column represent precious metals, TL 7.093.560 (December 31, 2024: TL 10.942.153) of the balance in Banks in other FC column represent precious metals accounts with banks, 40.137.386 (December 31, 2024: TL 22.525.860) of the balance in Other current and profit sharing accounts in other FC column represent precious metals deposits accounts.

(**) Derivative financial instruments are included.

(***) The balance includes foreign currency indexed loans and financial lease receivables of TL 34.395 (December 31, 2024: TL 48.041).

(****) Includes foreign currency indexed receivables from letter of guarantee costs and commissions amounting to TL 6.693 (31 December 2024: TL 5.746). Includes the balance of Getinsha GMBH amounting to TL 10.965, which has ceased operations.

(*****) In the current period, derivative financial instruments assets include foreign currency purchase commitment in the amount of TL 3.572.368 (December 31, 2024: TL 270.769) and derivative financial instruments liabilities include foreign currency sale commitment in the amount of TL 3.400.443 (December 31, 2024: TL 1.070.610).

(******) Does not have any effect on the net off-balance sheet position.

IV. Explanations on consolidated position risk of equity securities in banking book:

The Parent Bank does not have any associate and subsidiary quoted at Borsa İstanbul.

The Parent Bank's equity securities which are not quaoted at Borsa Istanbul are recognized at fair values and if the fair values are not measured reliably, they are recognized at cost.

The equity securities under banking book calculated as per credit risk standard method amount to TL 1.054.190. 100% risk weight is applied to related whole amount (December 31, 2024: TL 783.183).

V. Explanations on consolidated liquidity risk:

Liquidity risk is managed by Asset and Liability Committee ("ALCO") in line with risk management policies and risk appetite approved by the Board of Directors in order to take the necessary measures in a timely and correct manner against possible liquidity shortages that may result from market conditions and balance sheet structure of the Parent Bank. Under stressed conditions, liquidity risk is managed within the Contingency Funding Plan framework.

The Board of Directors reviews the liquidity risk management strategy, policy and practices and approves the liquidity strategy and policies within the framework of risk management strategy and policies, ensures the effective of practice of policies and integrations with Parent Bank's risk management strategy. The Board of Directors determines the basic metrics in liquidity risk measurement and monitoring. The Board of Directors establishes risk appetite of the Parent Bank in liquidity risk management, identifies the risk limits in accordance with the risk appetite, and reviews it regularly.

ALCO takes necessary decisions which will be executed by related departments by assessing the liquidity risk that the Parent Bank is exposed to and considering the Parent Bank's strategy and conditions of competition and pursues the implementations.

Risk Management Department defines the Parent Bank's liquidity risk, measures and monitors the risks with liquidity risk measurement methods that are in compliance with legal legislation, presents measurement results periodically to related departments, committees and senior management. Risk Management Department coordinates related parties in order to ensure compliance of risk management process in accordance with the Parent Bank's risk profile, operation environment and strategic plan with regulations. The liquidity risk analysis and the important early warning signals are reported periodically to related senior management. Additionally, analysis and monitored internal reserve limit ratios related to liquidity risk are presented in ALCO report. Reserve limit ratios and alert levels approved by the Board of Directors are monitored and reported regularly to related parties.

The Parent Bank's funding management is carried out in compliance with the ALCO decisions in the direction of the Fund Transfer Pricing (FTP) committee. Funding and placement strategies are developed by assessing liquidity of the Parent Bank.In liquidity risk management actions that will be taken and procedures are determined by considering normal economic conditions and stress conditions.

Diversification of assets and liabilities is assured to be able to continuously meet the obligations, also considering the relevant currencies. Funding sources are monitored actively during identification of concentration risk related to funding. The Parent Bank's funding base of funds collected and other borrowing transactions are diversified in order to prevent the concentration of a particular funding source. Factors that could trigger the sudden and significant run off in funds or impair the accessibility of the funding sources are analyzed.

In the context of TL and foreign currencies liquidity management, the Parent Bank monitors the cash flows regarding assets and liabilities and forecasts the required liquidity in future periods. In cash flow analysis, stress is applied to items that affect the liquidity by volume and rate of change from a liquidity management point of view. Liquidity risk exposed by the Parent Bank is managed by establishing risk appetite, effective control environment and closely monitoring by limits.

The results of liquidity risk stress testing are taken into consideration in the assessment of liquidity adequacy and identification of strategy, policy and procedures regarding liquidity risk and contingency funding plan is prepared within this framework. There exists "Liquidity Risk Management Contingency Funding Plan" in the Parent Bank including mechanisms to prevent increase in liquidity risk during normal and liquidity crisis scenarios for different conditions and levels. Available liquidity sources are determined by considering the liquidity squeezes. Within the framework of this plan, the Parent Bank monitors liquidity risk in terms of early warning indicators in each stress.

(Thousand of Turkish Lira (TL) unless otherwise stated

V. Explanations on consolidated liquidity risk (continued):

Consolidated liquidity coverage ratio:

		Rate of "Percentage to be taken into account" not Implemented Total Value (*)		Rate of "Percentage to be taken into account" Implemented Total Value (*)	
	Current Period	**TL+FC**	**FC**	**TL+FC**	**FC**
	HIGH QUALITY LIQUID ASSETS (HQLA)				
1	HIGH QUALITY LIQUID ASSETS			92.008.362	58.194.115
	CASH OUTFLOWS				
2	Retail and Small Business Funds Collected	128.532.663	85.968.887	12.005.840	8.596.889
3	Stable Funds Collected	16.948.520	-	847.426	-
4	Less stable Funds Collected	111.584.143	85.968.887	11.158.414	8.596.889
5	Unsecured Funding other than Retail and Small Business Customers Deposits	111.987.230	47.360.667	86.450.698	27.331.995
6	Operational Funds Collected	41.812.799	30.175.667	10.453.200	7.543.917
7	Non-Operational Funds Collected	41.010.292	2.013.359	33.095.123	872.709
8	Other Unsecured Funding	29.164.139	15.171.641	42.902.375	18.915.369
9	Secured funding			-	-
10	Other Cash Outflows	29.849.696	25.217.824	29.849.696	25.217.824
11	Liquidity needs related to derivatives and market valuation changes on derivatives transactions	29.849.696	25.217.824	29.849.696	25.217.824
12	Debts related to the structured financial products	-	-	-	-
13	Commitment related to debts to financial markets and other off balance sheet liabilities	-	-	-	-
14	Commitments that are unconditionally revocable at any time by the Bank and other contractual commitments	-	-	-	-
15	Other irrevocable or conditionally revocable commitments	68.993.406	23.602.035	6.771.745	3.042.803
16	**TOTAL CASH OUTFLOWS**			**135.077.979**	**64.189.511**
	CASH INFLOWS				
17	Secured Lending Transactions	-	-	-	-
18	Unsecured Lending Transactions	47.336.813	22.948.787	36.012.504	19.715.798
19	Other contractual cash inflows	30.098.860	21.665.908	30.098.860	21.665.908
20	**TOTAL CASH INFLOWS**	**77.435.673**	**44.614.695**	**66.111.364**	**41.381.706**
				Upper limit applied amounts	
21	**TOTAL HQLA**			**92.008.362**	**58.194.115**
22	**TOTAL NET CASH OUTFLOWS**			**68.966.615**	**22.807.805**
23	**Liquidity Coverage Ratio (%)**			**133,41**	**255,15**

(*) Calculated from the average amounts of the last three months (calculated as of end of the months).

As per "Regulation on Liquidity Coverage Ratio Calculation" published in the Official Gazette numbered 28948, dated March 21, 2014, the dates on which the minimum and maximum liquidity coverage ratios have been calculated for the last three months are as follows:

Liquidity Coverage Ratio (%)	**Current Period**	
	TL+FC	**FC**
Lowest	117,50	246,96
Date	July 31, 2025	August 31, 2025
Highest	155,32	265,02
Date	August 31, 2025	July 31, 2025
Average	133,41	255,15

(Thousand of Turkish Lira (TL) unless otherwise stated

V. Explanations on consolidated liquidity risk (continued):

Consolidated liquidity coverage ratio (continued):

		Rate of "Percentage to be taken into account" not Implemented Total Value (*)		Rate of "Percentage to be taken into account" Implemented Total Value (*)	
	Prior Period	**TP+YP**	**YP**	**TP+YP**	**YP**
	HIGH QUALITY LIQUID ASSETS (HQLA)				
1	HIGH QUALITY LIQUID ASSETS			78.938.108	41.492.742
	CASH OUTFLOWS				
2	Retail and Small Business Funds Collected	97.213.137	63.214.577	9.090.665	6.321.458
3	Stable Funds Collected	12.612.967	-	630.648	-
4	Less stable Funds Collected	84.600.170	63.214.577	8.460.017	6.321.458
5	Unsecured Funding other than Retail and Small Business Customers Deposits	101.798.546	50.118.036	83.800.352	36.529.520
6	Operational Funds Collected	30.306.004	21.729.043	7.576.501	5.432.261
7	Non-Operational Funds Collected	38.709.563	1.079.007	35.653.060	507.854
8	Other Unsecured Funding	32.782.979	27.309.986	40.570.791	30.589.405
9	Secured funding			-	-
10	Other Cash Outflows	8.070.981	5.665.988	8.070.981	5.665.988
11	Liquidity needs related to derivatives and market valuation changes on derivatives transactions	8.070.981	5.665.988	8.070.981	5.665.988
12	Debts related to the structured financial products	-	-	-	-
13	Commitment related to debts to financial markets and other off balance sheet liabilities	-	-	-	-
14	Commitments that are unconditionally revocable at any time by the Bank and other contractual commitments	-	-	-	-
15	Other irrevocable or conditionally revocable commitments	45.482.688	16.701.761	4.081.394	2.026.707
16	**TOTAL CASH OUTFLOWS**			105.043.392	50.543.673
	CASH INFLOWS				
17	Secured Lending Transactions	-	-	-	-
18	Unsecured Lending Transactions	47.900.030	29.021.412	40.443.287	27.110.511
19	Other contractual cash inflows	7.959.511	6.576.016	7.959.511	6.576.016
20	**TOTAL CASH INFLOWS**	**55.859.541**	**35.597.428**	**48.402.798**	**33.686.527**
				Upper limit applied amounts	
21	**TOTAL HQLA**			**78.938.108**	**41.492.742**
22	**TOTAL NET CASH OUTFLOWS**			**56.640.594**	**16.857.146**
23	**Liquidity Coverage Ratio (%)**			**139,37**	**246,14**

(*) Calculated from the average amounts of the last three months (calculated as of end of the month).

As per "Regulation on Liquidity Coverage Ratio Calculation" published in the Official Gazette numbered 28948, dated March 21, 2014, the dates on which the minimum and maximum liquidity coverage ratios have been calculated for the last three months for 2024 are as follows:

Liquidity Coverage Ratio (%)	**Prior Period**	
	TL+FC	**FC**
Lowest	127,83	227,38
Date	November 30, 2024	December 31, 2024
Highest	153,46	283,61
Date	October 31, 2024	October 31, 2024
Average	139,37	246,14

Consolidated liquidity coverage ratio is calculated by comparing the high-quality liquid assets owned by the Parent Bank to net cash outflow in 30 days maturity. Balance sheet accounts that are significant on the ratio can be listed as reserve requirements maintained at CBRT, marketable securities that are not subject to repurchase agreements or not given as collateral, banks receivables, funds collected, funds borrowed. The effect of these accounts on the liquidity coverage ratio is higher than other accounts, since these accounts have a higher share in liquid assets and net cash outflows.

V. Explanations on consolidated liquidity risk (continued):

High quality liquid assets consist of cash, deposits in central banks and securities considered as high quality liquid assets. Reserve deposits are included in high quality liquid assets, limited by the amount that is allowed by central bank to use in liquidity shortages. Group's high quality liquid assets are composed of 3,23% cash, 72,86% deposits in central banks and 23,91% securities considered as high-quality liquid assets.

Group's main funding sources are funds collected, funds borrowed, borrowings from money market, issued securities and subordinated loans. Funding source composition in report date is 68,25% funds collected, 31,75% funds borrowed, borrowings from money market, subordinated loans and securities issued.

Cash flows of derivatives that will take place within 30 days are considered in calculation of liquidity coverage ratio. Cash outflows of derivatives that arise from margin obligations, are reflected to the results in accordance with the methodology articulated in the related legislation.

The Parent Bank manages all the transactions with its foreign branches and subsidiaries consolidated in the framework of central bank, markets and related legislation of the country in which the institutions are located. Consolidated liquidity risk of the Parent Bank, its foreign branches and subsidiaries that are to be consolidated are managed within the regulatory limits and in accordance with group strategies. The liquidity positions of consolidated subsidiaries are continuously monitored by the Parent Bank.

In addition to Liquidity Coverage Ratio (LCR), the Parent Bank has also measures the Net Stable Funding Rate (NSFR), which is considered another complementary element and provides another important medium/long-term liquidity risk measurement. In accordance with the Regulation on Calculation of Banks' Net Stable Funding Ratio, published in the Official Gazette dated May 26, 2023 and numbered 32202, the relevant metric has started to be followed up within the framework of legal regulations.

(Thousand of Turkish Lira (TL) unless otherwise stated

V. Explanations on consolidated liquidity risk (continued):

Presentation of assets and liabilities according to their remaining maturities:

	Demand(*)	Up to 1 month	1-3 months	3-12 months	1-5 years	Over 5 years	Unallocated (****)(*****)	Total
Current Period								
Assets								
Cash (cash in vault, foreign currency, money in transit, cheques purchased) and balances with the Central Bank of Republic of Türkiye	27.808.954	50.334.827	-	-	-	-	-	78.143.781
Banks	14.187.006	8.840.656	1.161.337	-	-	-	-	24.188.999
Financial Assets at Fair Value Through Profit and Loss(**)	190.398	1.467.822	258.149	6.824.173	606.146	19.968.514	-	29.315.202
Money Market Placements	-	-	-	-	-	-	-	-
Financial Assets at Fair Value Through Other Comprehensive Income	63.516	1.975.128	3.025.014	4.408.334	18.657.925	550.114	-	28.680.031
Loans(***)	562.837	35.879.648	31.580.782	87.445.636	49.882.968	1.395.102	568.917	207.315.890
Financial Assets Measured at Amortised Cost	-	1.709.929	1.708.743	7.676.135	15.048.015	3.750.323	-	29.893.145
Other Assets	-	-	-	66.745	935.409	799.730	22.040.933	23.842.817
Total Assets	**42.812.711**	**100.208.010**	**37.734.025**	**106.421.023**	**85.130.463**	**26.463.783**	**22.609.850**	**421.379.865**
Liabilities								
Current account and funds collected from banks via participation accounts	2.713.485	80	206.906	-	-	-	-	2.920.471
Other current and profit-sharing accounts	125.640.416	90.118.045	21.798.823	15.801.123	94.617	-	-	253.453.024
Funds provided from other financial institutions and subordinated loans	-	16.888.500	22.345.869	16.287.469	36.322.543	-	-	91.844.381
Money Market Borrowings	-	10.076.932	-	-	-	-	-	10.076.932
Marketable securities issued	-	2.858.393	9.794.620	4.676.904	-	-	-	17.329.917
Miscellaneous payables	20.571	2.595.216	63.056	87.397	-	-	14.019.691	16.785.931
Other liabilities	-	-	-	24.832	724.899	754.174	27.465.304	28.969.209
Total Liabilities	**128.374.472**	**122.537.166**	**54.209.274**	**36.877.725**	**37.142.059**	**754.174**	**41.484.995**	**421.379.865**
Net Liquidity Gap	**(85.561.761)**	**(22.329.156)**	**(16.475.249)**	**69.543.298**	**47.988.404**	**25.709.609**	**(18.875.145)**	**-**
Net Off-Balance Sheet Position								
Financial Derivative Assets	-	879.893	(320.999)	(245.175)	-	-	-	313.719
Financial Derivative Liabilities	-	30.551.958	3.669.324	2.259.400	-	-	-	36.480.682
Non-Cash Loans	**-**	**29.672.065**	**3.990.323**	**2.504.575**	**-**	**-**	**-**	**36.166.963**
Prior Period								
Total Assets	48.150.762	74.951.803	25.518.614	64.827.720	76.428.776	6.489.157	15.518.590	311.885.422
Total Liabilities	102.371.639	110.113.306	24.966.288	21.267.222	13.637.579	658.975	38.870.413	311.885.422
Net Liquidity Gap	**(54.220.877)**	**(35.161.503)**	**552.326**	**43.560.498**	**62.791.197**	**5.830.182**	**(23.351.823)**	**-**
Net Off-Balance Sheet Position	**-**	**93.051**	**(155.375)**	**(325.602)**	**-**	**-**	**-**	**(387.926)**
Financial Derivative Assets	-	12.669.945	1.740.250	2.555.896	-	-	-	16.966.091
Financial Derivative Liabilities	-	12.576.894	1.895.625	2.881.498	-	-	-	17.354.017
Non-Cash Loans	**35.740.812**	**215.435**	**570.635**	**3.465.533**	**402.931**	**291**	**-**	**40.395.637**

(*) Loans include accruals, other liabilities include undated additional Tier 1 Capital accounted under Shareholders' Equity.

(**) Derivative financial instruments are included.

(***) Leasing receivables are included under loans. Unallocated amount represents the net non-performing loans

(****) Certain assets in the balance sheet that are necessary for the banking operations but cannot be readily convertible into cash in the near future, such as tangible assets, right of use of movables and real estates, investments in associates and subsidiaries, stationary supplies, prepaid expenses are included here.

(*****) The unallocated other liabilities column consists of equity, provisions and (if any) deferred tax liabilities.

V. Explanations on liquidity risk (continued):

Net Stable Funding Ratio:

Net stable funding ratio (NSFR) is calculated by dividing the available stable funding amount by the required stable funding amount. Available stable funding includes the portion of banks' liabilities and capital that are expected to be permanent; and required stable funding refers to the portion of banks' on balance sheet assets and off-balance sheet liabilities that are expected to be refunded.

Available stable funding amount is calculated by summing the amounts to be found after applying the relevant consideration rates determined within the scope of the legislation to the amounts of banks' liabilities and capital items valued in accordance with IFRS. Required stable funding amount will be found after applying the relevant consideration rates determined within the scope of the legislation to the value calculated by deducting the special provisions set aside in accordance with the Regulation on the Procedures and Principles on the Classification of Loans and the Provisions from the amounts of the banks' on-balance sheet assets and off-balance sheet liabilities valued in accordance with IFRS.

The three-month simple arithmetic average of the consolidated and unconsolidated NSFR calculated monthly as of capital calculation periods as of March, June, September and December cannot be less than one hundred percent.

As of September 30, 2025, NSFR is calculated as 153,25 % (previous period: 134,10%) Considering the amounts to which the consideration rate is applied, Capital items correspond to 20,99% of Available Stable Funding amount (previous period: 17,38%) and Real Person and Retail Customer Deposits corresponds to 47,95% of Available Stable Funding amount (previous period: 50,34%), where those two refers to items to which the highest consideration rates are applied within the scope of the legislation. Performing Receivables, which have the largest share in Required Stable Funding, constitute 55,27% (previous period: 34,17%) of Required Stable Fund amount.

Factors such as the development of major balance sheet items such as Loans and Deposits, the change in balance sheet maturity structure and asset encumbrance are effective in the development of the ratio between the periods.

(Thousand of Turkish Lira (TL) unless otherwise stated

V. Explanations on liquidity risk (continued):

Net Stable Funding Ratio (continued):

		a	b	c	ç	d
Current Period		**Unweighted Amount According to Residual Maturity**				
		Non Maturity	Residual maturity of less than 6 months	Residual maturity of six months and longer but less than one year	Residual maturity of one year or more	Total Weighted Amount
Available stable funding						
1	Capital Instruments	58.488.882	-	-	-	58.488.882
2	Tier 1 Capital and Tier 2 Capital	58.488.882	-	-	-	58.488.882
3	Other Capital Instruments	-	-	-	-	-
4	Real-person and Retail Customer Deposits	85.637.913	-	61.544.788	123.550	133.576.827
5	Stable Deposits	6.605.106	-	13.365.868	53.049	19.022.822
6	Less Stable Deposits	79.032.807	-	48.178.920	70.501	114.554.005
7	Other Obligations	-	-	113.211.654	-	56.605.827
8	Operational deposits	-	-	46.593.960	-	23.296.980
9	Other Obligations	-	-	66.617.694	-	33.308.847
10	Liabilities equivalent to interconnected assets					
11	Other Liabilities	19.836.332	-	20.160.690	-	29.916.677
12	Derivative liabilities				-	
13	All other equity not included in the above categories	19.836.332	-	20.160.690	-	29.916.677
14	**Available stable funding**					278.588.213
Required stable funding						
15	High Quality Liquid Assets					-
16	Deposits held at financial institutions for operational purposes	-	-	-	-	-
17	Performing Loans	185.949.459	56.651.102	-	15.039.668	100.479.422
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	-	28.756.272	-	2.472.046	6.785.487
20	Loans to corporate customers, real persons and or retail customers, central banks, other than credit agencies and/or financial institutions	185.823.398	27.894.830	-	-	85.417.829
21	*Loans with a risk weight of less than or equal to 35%*	3.915.368	-	-	-	2.544.989
22	Residential mortgages	-	-	-	12.567.622	8.168.954
23	*Residential mortgages with a risk weight of less than or equal to 35%*	-	-	-	12.567.622	8.168.954
24	Securities that are not in default and do not qualify as HQLA and exchange-traded equities	126.061	-	-	-	107.152
25	Assets equivalent to interconnected liabilities					
26	Other Assets	74.916.448	4.343.477	-	-	77.538.831
27	Physical traded commodities, including gold	11.324.629				9.625.935
28	Initial margin posted or given guarantee fund to central counterparty			-		-
29	Derivative Assets			726.781		726.781
30	Derivative Liabilities before the deduction of the variation margin			3.616.696		3.616.696
31	Other Assets not included above	63.591.819	-	-	-	63.569.419
32	Off-balance sheet commitments		75.458.540	-	-	3.772.927
33	**Total Required stable funding**					181.791.180
34	**Net Stable Funding Ratio (%)**					153,25

NSFR ratio development in the third quarter of 2025 is shown in the table below:

Current Period	**Ratio**
July 31, 2025	124,12
August 31, 2025	160,83
September 30, 2025	153,26
3 Month Average	**146,07**

(Thousand of Turkish Lira (TL) unless otherwise stated

V. Explanations on liquidity risk (continued):

Net Stable Funding Ratio (continued):

		a	b	c	ç	d
Prıor Period		**Unweighted Amount According to Residual Maturity**				
		Non Maturity	Residual maturity of less than 6 months	Residual maturity of six months and longer but less than one year	Residual maturity of one year or more	Total Weighted Amount
Available stable funding						
1	Capital Instruments	35.229.868	-	-	-	35.229.868
2	Tier 1 Capital and Tier 2 Capital	35.229.868	-	-	-	35.229.868
3	Other Capital Instruments	-	-	-	-	-
4	Real-person and Retail Customer Deposits	61.343.595	-	57.897.801	124.164	108.319.462
5	Stable Deposits	4.881.303	-	12.887.241	40.617	16.918.703
6	Less Stable Deposits	56.462.292	-	45.010.560	83.547	91.400.759
7	Other Obligations	-	-	89.163.556	-	44.581.778
8	Operational deposits	-	-	44.246.670	-	22.123.335
9	Other Obligations	-	-	44.916.886	-	22.458.443
10	Liabilities equivalent to interconnected assets					
11	Other Liabilities	6.821.356	-	15.592.804	-	14.617.758
12	Derivative liabilities				-	
13	All other equity not included in the above categories	6.821.356	-	15.592.804	-	14.617.758
14	**Available stable funding**					**202.748.866**
Required stable funding						
15	High Quality Liquid Assets					-
16	Deposits held at financial institutions for operational purposes	-	-	-	-	-
17	Performing Loans	100.630.953	60.628.425	-	5.842.898	51.657.175
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	-	36.492.573	-	2.254.407	7.728.293
20	Loans to corporate customers, real persons and or retail customers, central banks, other than credit agencies and/or financial institutions	100.526.542	24.135.852	-	-	41.507.614
21	*Loans with a risk weight of less than or equal to 35%*	857.785	-	-	-	557.560
22	Residential mortgages	-	-	-	3.588.491	2.332.519
23	*Residential mortgages with a risk weight of less than or equal to 35%*	-	-	-	3.588.491	2.332.519
24	Securities that are not in default and do not qualify as HQLA and exchange-traded equities	104.411	-	-	-	88.749
25	Assets equivalent to interconnected liabilities					
26	Other Assets	97.290.061	1.743.148	-	-	97.004.789
27	Physical traded commodities, including gold	2.579.789				2.192.821
28	Initial margin posted or given guarantee fund to central counterparty			-		-
29	Derivative Assets			7.746		7.746
30	Derivative Liabilities before the deduction of the variation margin			1.735.402		1.735.402
31	Other Assets not included above	94.710.272	-	-	-	93.068.820
32	Off-balance sheet commitments		50.589.860	50.589.860	50.589.860	2.529.493
33	**Total Required stable funding**					**151.191.457**
34	**Net Stable Funding Ratio (%)**					**134,10**

NSFR ratio development in the ended 3 months of 2024 is shown in the table below:

Prior Period	**Ratio**
October 31, 2024	146,74
November 30, 2024	146,00
December 31, 2024	134,10
3 Month Average	**142,28**

(Thousand of Turkish Lira (TL) unless otherwise stated

VI. Explanations on consolidated leverage ratio:

	Current Period (**)	**Prior Period (**)**
Total assets in consolidated financial statements prepared in accordance with Turkish Accounting Standards(*)	406.129.837	299.311.858
The difference between total assets prepared in accordance with Turkish Accounting Standards and total assets in consolidated financial statements prepared in accordance with the communiqué “Preparation of Consolidated Financial Statements”	-	-
The difference between the amounts of derivative financial instruments and credit derivatives in consolidated financial statements prepared in accordance with the communiqué “Preparation of Consolidated Financial Statements” and risk amounts of such instruments	68.079.813	23.360.312
The difference between the amounts of securities or commodity financing transactions in consolidated financial statements prepared in accordance with the communiqué “Preparation of Consolidated Financial Statements” and risk amounts of such instruments	38.545.228	10.209.525
The difference between the amounts of off-balance items in consolidated financial statements prepared in accordance with the communiqué “Preparation of Consolidated Financial Statements” and risk amounts of such items	86.737	75.023
Other differences between the amounts in consolidated financial statements prepared in accordance with the communiqué “Preparation of Consolidated Financial Statements” and risk amounts of such items	-	-
Total Risk Amount	**493.758.660**	**368.237.289**

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

(**) Represents average of the three months.

(Thousand of Turkish Lira (TL) unless otherwise stated

VI. Explanations on consolidated leverage ratio (continued):

As of September 30, 2025, consolidated leverage ratio of the Group calculated from the arithmetic average of the last three months is 5,87% (December 31, 2024: 4,75%). Leverage ratio is required to remain minimum 3% as per “Communiqué on Measurement and Evaluation for Leverage Ratios of Banks”. The reason for the difference in leverage ratio between current and previous period is that increase in average capital amount is lower than increase in average total risk amount.

		Current Period (*)	Prior Period (*)
	Balance sheet assets		
1	Balance sheet assets (excluding derivative financial assets and credit derivatives, including collaterals)	412.057.929	302.548.447
2	(Assets deducted from Core capital)	(2.146.873)	(715.350)
3	Total risk amount of balance sheet assets (sum of lines 1 and 2)	409.911.056	301.833.097
	Derivative financial assets and credit derivatives		
4	Cost of replenishment for derivative financial assets and credit derivatives	623.042	65.045
5	Potential credit risk amount of derivative financial assets and credit derivatives	344.156	115.642
6	Total risk amount of derivative financial assets and credit derivatives (sum of lines 4 and 5)	967.198	180.687
	Financing transactions secured by marketable security or commodity		
7	Risk amount of financing transactions secured by marketable security or commodity (excluding Balance sheet)	1.944.464	14.159.912
8	Risk amount arising from intermediary transactions	-	-
9	Total risk amount of financing transactions secured by marketable security or commodity (sum of lines 7 and 8)	1.944.464	14.159.912
	Off-balance sheet transactions		
10	Gross notional amount of off-balance sheet transactions	80.975.992	52.103.643
11	(Correction amount due to multiplication with credit conversion rates)	(40.050)	(40.050)
12	Total risk of off-balance sheet transactions (sum of lines 10 and 11)	80.935.942	52.063.593
	Capital and total risk		
13	Core Capital	28.974.932	17.509.307
14	Total risk amount (sum of lines 3, 6, 9 and 12)	493.758.660	368.237.289
	Leverage ratio		
15	Leverage ratio (%)	5,87	4,75

(*) The average of the last three months in the related periods

VII. Explanations on presentation of consolidated financial assets and liabilities at fair value:

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

VIII. Explanations regarding the activities carried out on behalf and account of other persons:

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

(Thousand of Turkish Lira (TL) unless otherwise stated

IX. Explanations on consolidated risk management:

Notes and explanations in this section have been prepared in accordance with the Communiqué On Disclosures About Risk Management To Be Announced To Public By Banks that have been published in Official Gazette numbered 29511 dated October 23, 2015 and became effective as of March 31, 2016. Due to usage of standard approach for the calculation of capital adequacy ratio by the Parent Bank, tables which have to be prepared within the scope of Internal rating-based (IRB) approach have not been presented.

a. Consolidated risk management strategy and risk weighted amounts:

a.1. Risk management strategy:

Not prepared in compliance with the “Regulation on Calculation of Risk Management Disclosures”.

a.2. Risk weighted amounts:

		Risk Weighted Amount		Minimum capital requirement
		Current Period	**Prior Period**	**Current Period**
1	Credit risk (excluding counterparty credit risk) (CCR)	136.552.906	108.459.979	10.924.232
2	Standardised approach (SA)	136.552.906	108.459.979	10.924.232
3	Internal rating-based (IRB) approach	-	-	-
4	Counterparty credit risk	660.117	353.804	52.809
5	Standardised approach for counterparty credit risk (SA-CCR)	660.117	353.804	52.809
6	Internal model method (IMM)	-	-	-
7	Basic risk weight approach to internal models equity position in the banking account	-	-	-
8	Investments made in collective investment companies – look-through approach	-	-	-
9	Investments made in collective investment companies – mandate-based approach	-	-	-
10	Investments made in collective investment companies – 1250% weighted risk approach	-	-	-
11	Settlement risk	-	-	-
12	Securitization positions in banking accounts	-	-	-
13	IRB ratings-based approach (RBA)	-	-	-
14	IRB Supervisory Formula Approach (SFA)	-	-	-
15	SA/simplified supervisory formula approach (SSFA)	-	-	-
16	Market risk	37.149.462	13.155.741	2.971.957
17	Standardised approach (SA)	37.149.462	13.155.741	2.971.957
18	Internal model approaches (IMM)	-	-	-
19	Operational Risk	26.939.978	18.480.195	2.155.198
20	Basic Indicator Approach	26.939.978	18.480.195	2.155.198
21	Standard Approach	-	-	-
22	Advanced measurement approach	-	-	-
23	The amount of the discount threshold under the equity (subject to a 250% risk weight)	-	-	-
24	Floor adjustment	-	-	-
25	**Total (1+4+7+8+9+10+11+12+16+19+23+24)**	**201.302.463**	**140.449.719**	**16.104.196**

b. Financial statements and regulatory exposures reconciliation:

Not prepared in compliance with the “Regulation on Calculation of Risk Management Disclosures

(Thousand of Turkish Lira (TL) unless otherwise stated

X. Explanations on consolidated business segments:

The Parent Bank operates in retail, commercial and corporate banking segments via profit/loss sharing method in accordance with its mission.

Current Period	Retail	Commercial and Corporate	Treasury	Undistributed	Total
Operating Income	7.811.093	31.837.571	15.957.165	10.953.788	66.559.617
Operating Expenses	(10.550.917)	(28.457.995)	(14.688.568)	(2.325.872)	(56.023.352)
Operating Income/Expenses	(2.739.824)	3.379.576	1.268.597	8.627.916	10.536.265
Profit/(Loss) Before Tax	(2.739.824)	3.379.576	1.268.597	8.627.916	10.536.265
Tax Income (Expense)	-	-	-	643.544	643.544
Current Year Profit/(Loss)	**(2.739.824)**	**3.379.576**	**1.268.597**	**9.271.460**	**11.179.809**
Total Assets	**15.552.434**	**208.744.418**	**181.971.336**	**15.111.677**	**421.379.865**
Total Liabilities	**145.113.872**	**127.867.011**	**119.320.161**	**29.078.821**	**421.379.865**

Prior Period	Retail	Commercial and Corporate	Treasury	Undistributed	Total
Operating Income	4.116.269	23.056.071	11.751.691	2.402.004	41.326.035
Operating Expenses	(10.928.532)	(12.571.550)	(11.314.078)	(1.287.963)	(36.102.123)
Operating Income/Expenses	(6.812.263)	10.484.521	437.613	1.114.041	5.223.912
Profit/(Loss) Before Tax	(6.812.263)	10.484.521	437.613	1.114.041	5.223.912
Tax Income (Expense)	-	-	-	(652.552)	(652.552)
Current Year Profit/(Loss)	**(6.812.263)**	**10.484.521**	**437.613**	**460.693**	**4.570.564**
Total Assets	**12.802.607**	**137.107.890**	**144.834.522**	**17.140.403**	**311.885.422**
Total Liabilities	**115.843.272**	**107.996.338**	**63.832.501**	**24.213.311**	**311.885.422**

(Thousand of Turkish Lira (TL) unless otherwise stated

SECTION FIVE

Explanations and notes on the consolidated financial statements

I. Explanations and notes related to consolidated assets:

1. a. Cash and balances with the Central Bank of Republic of Türkiye (CBRT):

	Current Period		Prior Period	
	TL	FC	TL	FC
Cash/Foreign currency	521.367	2.869.355	394.690	3.396.107
CBRT	17.207.489	45.807.386	21.120.027	31.528.203
Other (*)	324.558	11.413.626	513.008	3.940.514
Total	**18.053.414**	**60.090.367**	**22.027.725**	**38.864.824**

(*) Includes precious metals amounting to TL 9.625.935 (December 31, 2024: TL 2.192.821) and cash in transit amounting to TL 2.112.249 (December 31, 2024: TL 2.260.701) as of September 30, 2025.

b. Information related to CBRT:

	Current Period		Prior Period	
	TL	FC	TL	FC
Unrestricted demand deposit	6.822.024	5.858.024	13.427.038	4.114.453
Unrestricted time deposit	-	-	-	-
Restricted time deposit (*)	10.385.465	39.949.362	7.692.989	27.413.750
Total	**17.207.489**	**45.807.386**	**21.120.027**	**31.528.203**

(*) As of September 30, 2025, the reserve requirement held in standard gold is TL 11.040.155 (December 31, 2024: TL 5.995.768).

In accordance with the "Communiqué Regarding the Reserve Requirements numbered 2005/1", banks operating in Türkiye are required to maintain reserves in CBRT for TL and foreign currency liabilities. According to the Communiqué Regarding the Reserve Requirements, reserve requirements can be maintained in TL, USD and/or EURO and standard gold.

As of September 30, 2025, the Parent Bank's applicable rates for Turkish lira required reserves are between 0% and 40%, depending on the maturity structure for participation funds and other liabilities and the applicable rates for FX required reserves are between 5% and 32%, depending on the maturity structure of participation funds and other liabilities.

c.1. Information on banks:

	Current Period		Prior Period	
	TL	FC	TL	FC
Banks				
Domestic (*)	8.742.317	1.200.287	6.475.090	3.667.873
Abroad	694	14.448.843	128.674	11.801.471
Foreign head offices and branches	-	-	-	-
Total	**8.743.011**	**15.649.130**	**6.603.764**	**15.469.344**

(*) Includes blockaged amount TL 8.637.491 (December 31, 2024: TL 6.464.574) booked under TL accounts arising from POS transactions.

(Thousand of Turkish Lira (TL) unless otherwise stated

I. Explanations and notes related to consolidated assets (continued):

c.2. Information on foreign bank accounts:

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

2. Information on financial assets measured at fair value through profit/loss:

a. Information on financial assets measured at fair value through profit/loss subject to repurchase transactions and given as collateral or blocked:

As of September 30, 2025, the nominal investment amount subject to repurchase agreements TL 111.454 (December 31, 2024: None).

As of September 30, 2025, the collateraled /blocked nominal investment amount is TL 1.485.115. (December 31, 2024 TL 8.225.509).

b. Information on financial assets measured at fair value through profit/loss:

	Current Period		Prior Period	
	TL	FC	TL	FC
Investment Fund Participation Certificates (Net)	19.973.033	-	14.816.830	696.100
Sukuk	282.764	7.504.745	1.286.240	5.667.982
Representing Shares in the Capital Securities	-	161.274	-	126.498
Others	-	24.605	-	19.298
Total	**20.255.797**	**7.690.624**	**16.103.070**	**6.509.878**

3. Information on financial assets measured at fair value through other comprehensive income:

a. Information on financial assets measured at fair value through other comprehensive income subject to repurchase transactions, given as collateral or blocked:

As of September 30, 2025, the Parent Bank has a nominal investment amount subject to repurchase agreements is TL 5.518.274 (December 31, 2024: None).

As of September 30, 2025, the collateraled /blocked nominal investment amount is TL 7.815.275 (December 31, 2024: TL 2.892.136).

b. Detailed table of financial assets measured at fair value through other comprehensive income:

	Current Period	Prior Period
Debt securities	**28.826.752**	**17.828.064**
Quoted on a stock exchange	28.826.752	17.828.064
Unquoted	-	-
Investment Funds	**-**	**-**
Quoted on a stock exchange	-	-
Unquoted	-	-
Share certificates	**63.516**	**52.188**
Quoted on a stock exchange	-	-
Unquoted	63.516	52.188
Impairment provision (-)	**210.237**	**1.145**
Total	**28.680.031**	**17.879.107**

(Thousand of Turkish Lira (TL) unless otherwise stated

I. Explanations and notes related to consolidated assets (continued):

4. Information on financial assets measured at amortised cost:

a. Information on financial assets measured at amortised cost subject to repurchase transactions, given as collateral or blocked:

As of September 30, 2025, the nominal investment amount subject to repurchase agreements TL 2.368.959 (December 31, 2024: None)

As of September 30, 2025, the collateraled/blocked nominal investment amount is TL 19.736.327 (December 31, 2024: TL 15.017.532).

b. Information on related to debt securities measured at amortised cost:

	Current Period	Prior Period
Government Bonds	-	-
Treasury Bills	-	-
Other Government Securities (*)	29.893.145	26.773.327
Other Debt Securities	-	-
Total	**29.893.145**	**26.773.327**

(*) Consists of Sukuk certificates issued by Ministery of Treasury and Finance of Türkiye.

c. Information related to financial assets measured at amortised cost:

	Current Period	Prior Period
Debt Securities	29.893.145	26.773.327
Quoted on a stock exchange	29.893.145	26.773.327
Unquoted	-	-
Impairment provision (-)	-	-
Total	**29.893.145**	**26.773.327**

ç. Movements of the financial investments measured at amortised cost:

	Current Period	Prior Period
Balance at beginning of period	26.773.327	28.852.543
Foreign currency differences on monetary assets	3.445.898	2.162.058
Purchases during period (*)	1.667.842	6.171.172
Disposals through sales and redemptions (*)	(2.693.650)	(11.671.492)
Impairment provision (-)	-	-
Reclassifications	-	-
Increases (decreases) in income accruals	699.728	1.259.046
Closing balance	**29.893.145**	**26.773.327**

(*) Represented on nominal values.

5. Information on derivative financial assets:

a. Table of positive differences related to derivative financial assets:

	Current Period		Prior Period	
	TL	FC	TL	FC
Forward Transactions	6.979	-	7.752	5.687
Swap Transactions	8.818	1.324.753	22.511	90.085
Futures Transactions	-	-	-	-
Options	-	-	-	-
Other	19.477	8.754	15.014	1.354
Total	**35.274**	**1.333.507**	**45.277**	**97.126**

(*) Spot transaction rediscount amount.

The Parent Bank has not any derivative financial assets for hedging purposes (December 31, 2024: None).

(Thousand of Turkish Lira (TL) unless otherwise stated

I. Explanations and notes related to consolidated assets (continued):

6. Information on loans:

a. Information on all types of loans and advances given to shareholders and employees of the Parent Bank:

	Current Period		Prior Period	
	Cash	Non-cash	Cash	Non-cash
Direct loans granted to shareholders	3.479.424	51.993	3.136.883	40.502
Corporate shareholders	3.478.769	51.993	3.134.934	40.152
Real person shareholders	655	-	1.949	350
Indirect loans granted to shareholders	7.828	34.259	203	102
Loans granted to employees	268.527	135	240.868	135
Total	**3.755.779**	**86.387**	**3.377.954**	**40.739**

b. Information on standard loans and loans under close monitoring including restructured or rescheduled loans:

b1. Detailed table for standard loans and loans under close monitoring including restructured or rescheduled loans:

Current Period		Loans Under Close Monitoring		
		Not under the scope of restructuring or rescheduling	Restructured	
Cash Loans	Standard loans		Amendments to the Terms of Contracts	Refinancing
Loans				
Export loans	25.006.356	307.163	8.580	-
Import loans	17.482.238	68.444	-	-
Business loans	68.744.741	3.473.806	2.855.795	4.212.590
Consumer loans	13.717.885	250.428	10.523	-
Credit cards	4.420.196	108.585	3.481	-
Loans given to financial sector	3.911.732	-	-	-
Other(*)	43.042.486	788.430	134.479	224.788
Other receivables	-	-	-	-
Total	**176.325.634**	**4.996.856**	**3.012.858**	**4.437.378**

(*) Details of other loans are provided below:

Commercial loans with installments	20.902.047
Other investment credits	5.627.166
Loans given to abroad	9.464.816
Profit and loss sharing investments (**)	7.568.187
Loans for purchase of marketable securities for customer	322.419
Other	305.548
Total	**44.190.183**

(**) As of September 30, 2025, the related balance consists of funds provided through three (3) profit and loss sharing investment projects. All of these projects are real estate development initiatives located in various regions of Istanbul. Income sharing of the profit and loss sharing projects is made at the end of the project or at the end of the stage/section, after netting the related cost accounts and calculating the net profit, within the framework of the profit and loss sharing agreement signed between the parties. Profit and loss partnership investments are treated as financial assets at fair value through profit or loss, and the net valuation gain amounting to TL 1.008.187 for 2024 (TL 1.042.603 valuation gain, TL 34.416 valuation gain reversal) between the project-based bank's risk and the assets based on independent valuation reports for that project is reflected in the statement of profit or loss. Total cumulative increase in value of investments in profit and loss partnerships amounting to TL 3.689.033.

(Thousand of Turkish Lira (TL) unless otherwise stated

I. Explanations and notes related to consolidated assets (continued):

b. Information on standard loans and loans under close monitoring including restructured or rescheduled loans (continued):

b1. Detailed table for standard loans and loans under close monitoring including restructured or rescheduled loans (continued):

Prior Period		Loans Under Close Monitoring		
		Not Under the Scope of	Restructured	
Cash Loans	**Standard Loans**	**Restructuring or Rescheduling**	**Amendments to the Terms of Contracts**	**Refinancing**
Loans				
Export loans	16.614.567	180.619	-	-
Import loans	10.185.675	59.472	-	-
Business loans	52.563.946	2.302.842	2.537.368	1.655.923
Consumer loans	11.789.486	236.908	1.796	-
Credit cards	2.707.648	56.594	1.070	-
Loans given to financial sector	3.526.282	-	-	-
Other (*)	35.559.966	858.061	400.403	8.664
Other receivables	**-**	**-**	**-**	**-**
Total	**132.947.570**	**3.694.496**	**2.940.637**	**1.664.587**

(*) Details of other loans are provided below:

Commercial loans with installments	12.633.054
Other investment credits	4.780.184
Loans given to abroad	11.230.056
Profit and loss sharing investments (**)	7.477.789
Loans for purchase of marketable securities for customer	665.321
Other	40.690
Total	**36.827.094**

(**) As of December 31, 2024, the related balance consists of funds provided through three (3) profit and loss sharing investment projects. All of these projects are real estate development initiatives located in various regions of Istanbul. Revenue sharing of profit and loss sharing investment projects is done within the framework of the signed contract between the Bank and the counterparty after the cost of the projects is clarified and net profit of projects is determined once the project/stages of the project are completed. In case the transaction subject to the profit and loss sharing investment project results in a loss, the Bank's share of loss is limited with the funds invested in the project by the Bank. As of December 31, 2024, the profit and loss partnership investments are evaluated as financial assets measured at fair value through profit or loss, and the net profit amounts to TL 1.008.187 for 2024 (TL 1.042.603 valuation profit, TL 34.416 valuation profit reversal) between the total risk of the Bank and independent valuation reports of the related projects is reflected to the profit and loss statement. Total cumulative valuation profit is TL 3.689.033 for profit and loss sharing investments.

b2. Information on expected credit losses for standard loans and loans under close monitoring:

Current Period	Standard Loans	Loans under close monitoring
12 Month Expected Credit Losses	440.468	-
Significant Increase in Credit Risk	-	1.784.592

Prior Period	Standard Loans	Loans under close monitoring
12 Month Expected Credit Losses	509.140	-
Significant Increase in Credit Risk	-	2.183.910

(Thousand of Turkish Lira (TL) unless otherwise stated

I. Explanations and notes related to consolidated assets (continued):

c. Maturity analysis of cash loans:

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

ç. Information on consumer loans, retail credit cards, loans given to personnel and personnel credit cards:

Current Period	Short-term	Medium and long-term	Total
Consumer loans-TL	**310.857**	**13.432.216**	**13.743.073**
Housing loans	27.083	11.928.532	11.955.615
Vehicle loans	43.222	573.963	617.185
Consumer loans	240.552	929.721	1.170.273
Other	-	-	-
Consumer loans-FC indexed	**-**	**-**	**-**
Housing loans	-	-	-
Vehicle loans	-	-	-
Consumer loans	-	-	-
Other	-	-	-
Consumer loans-FC	**-**	**13.739**	**13.739**
Housing loans	-	6.738	6.738
Vehicle loans	-	-	-
Consumer loans	-	7.001	7.001
Other	-	-	-
Retail credit cards-TL	**1.620.829**	**-**	**1.620.829**
With installment	271.131	-	271.131
Without installment	1.349.698	-	1.349.698
Retail credit cards-FC	**-**	**-**	**-**
With installment	-	-	-
Without installment	-	-	-
Personnel loans-TL	**173.651**	**48.373**	**222.024**
Housing loans	-	30.974	30.974
Vehicle loans	476	3.970	4.446
Consumer loans	173.175	13.429	186.604
Other	-	-	-
Personnel loans-FC indexed	**-**	**-**	**-**
Housing loans	-	-	-
Vehicle loans	-	-	-
Consumer loans	-	-	-
Other	-	-	-
Personnel loans-FC	**-**	**-**	**-**
Housing loans	-	-	-
Vehicle loans	-	-	-
Consumer loans	-	-	-
Other	-	-	-
Personnel credit cards-TL	**46.503**	**-**	**46.503**
With installment	11.161	-	11.161
Without installment	35.342	-	35.342
Personnel credit cards-FC	**-**	**-**	**-**
With installment	-	-	-
Without-installment	-	-	-
Overdraft account-TL (real person)	**-**	**-**	**-**
Overdraft account-FC (real person)	**-**	**-**	**-**
Total	**2.151.840**	**13.494.328**	**15.646.168**

(Thousand of Turkish Lira (TL) unless otherwise stated

I. Explanations and notes related to consolidated assets (continued):

ç. Information on consumer loans, retail credit cards, loans given to personnel and personnel credit cards (continued):

Prior Period	Short-term	Medium and long-term	Total
Consumer loans-TL	**311.210**	**11.486.006**	**11.797.216**
Housing loans	42.593	9.305.985	9.348.578
Vehicle loans	52.939	1.011.171	1.064.110
Consumer loans	215.678	1.168.850	1.384.528
Other	-	-	-
Consumer loans-FC indexed	**-**	**-**	**-**
Housing loans	-	-	-
Vehicle loans	-	-	-
Consumer loans	-	-	-
Other	-	-	-
Consumer loans-FC	**-**	**21.035**	**21.035**
Housing loans	-	9.451	9.451
Vehicle loans	-	-	-
Consumer loans	-	11.584	11.584
Other	-	-	-
Retail credit cards-TL	**888.873**	**-**	**888.873**
With installment	106.304	-	106.304
Without installment	782.569	-	782.569
Retail credit cards-FC	**-**	**-**	**-**
With installment	-	-	-
Without installment	-	-	-
Personnel loans-TL	**79.832**	**130.107**	**209.939**
Housing loans	-	15.014	15.014
Vehicle loans	213	4.436	4.649
Consumer loans	79.619	110.657	190.276
Other	-	-	-
Personnel loans-FC indexed	**-**	**-**	**-**
Housing loans	-	-	-
Vehicle loans	-	-	-
Consumer loans	-	-	-
Other	-	-	-
Personnel loans-FC	**-**	**-**	**-**
Housing loans	-	-	-
Vehicle loans	-	-	-
Consumer loans	-	-	-
Other	-	-	-
Personnel credit cards-TL	**30.929**	**-**	**30.929**
With installment	4.148	-	4.148
Without installment	26.781	-	26.781
Personnel credit cards-FC	**-**	**-**	**-**
With installment	-	-	-
Without-installment	-	-	-
Overdraft account-TL (Real Person)	**-**	**-**	**-**
Overdraft account-FC (Real Person)	**-**	**-**	**-**
Total	**1.310.844**	**11.637.148**	**12.947.992**

(Thousand of Turkish Lira (TL) unless otherwise stated

I. Explanations and notes related to consolidated assets (continued):

d. Information on commercial loans with installments and corporate credit cards:

Current Period	Short-term	Medium and long-term	Total
Commercial installment loans-TL	**3.055.048**	**12.777.969**	**15.833.017**
Business loans	255.665	1.640.425	1.896.090
Vehicle loans	2.548.876	10.209.686	12.758.562
Consumer loans	250.507	927.858	1.178.365
Other	-	-	-
Commercial installment loans-FC indexed	**-**	**1.812**	**1.812**
Business loans	-	246	246
Vehicle loans	-	1.566	1.566
Consumer loans	-	-	-
Other	-	-	-
Commercial installment Loans-FC	**213.519**	**4.853.699**	**5.067.218**
Business loans	56.475	1.159.708	1.216.183
Vehicle loans	157.044	2.953.143	3.110.187
Consumer loans	-	740.848	740.848
Other	-	-	-
Corporate credit cards-TL	**2.864.930**	**-**	**2.864.930**
With installment	19.407	-	19.407
Without installment	2.845.523	-	2.845.523
Corporate credit cards-FC	**-**	**-**	**-**
With installment	-	-	-
Without installment	-	-	-
Overdraft account-TL (legal Entity)	**-**	**-**	**-**
Overdraft account-FC (legal Entity)	**-**	**-**	**-**
Total	**6.133.497**	**17.633.480**	**23.766.977**

Prior Period	Short-term	Medium and long-term	Total
Commercial installment loans-TL	**2.392.871**	**7.740.807**	**10.133.678**
Business loans	87.473	837.534	925.007
Vehicle loans	2.189.486	6.022.235	8.211.721
Consumer loans	115.912	881.038	996.950
Other	-	-	-
Commercial installment loans-FC indexed	**-**	**255**	**255**
Business loans	-	251	251
Vehicle loans	-	4	4
Consumer loans	-	-	-
Other	-	-	-
Commercial installment Loans-FC	**123.978**	**2.375.143**	**2.499.121**
Business loans	34.469	897.600	932.069
Vehicle loans	89.509	1.290.805	1.380.314
Consumer loans	-	186.738	186.738
Other	-	-	-
Corporate credit cards-TL	**1.845.304**	**206**	**1.845.510**
With installment	28.614	149	28.763
Without installment	1.816.690	57	1.816.747
Corporate credit cards-FC	**-**	**-**	**-**
With installment	-	-	-
Without installment	-	-	-
Overdraft account-TL (Legal Entity)	**-**	**-**	**-**
Overdraft account-FC (Legal Entity)	**-**	**-**	**-**
Total	**4.362.153**	**10.116.411**	**14.478.564**

(Thousand of Turkish Lira (TL) unless otherwise stated

I. Explanations and notes related to consolidated assets (continued):

e. Allocation of loans by customers:

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

f. Breakdown of domestic and foreign loans:

	Current Period	Prior Period
Domestic loans	179.307.910	130.017.234
Foreign loans	9.464.816	11.230.056
Total	**188.772.726**	**141.247.290**

g. Loans granted to subsidiaries and associates:

	Current Period		Prior Period	
	TL	FC	TL	FC
Direct Loans Granted to Subsidiaries and Associates	-	-	-	-
Indirect Loans Granted to Subsidiaries and Associates	-	-	-	-
Total	**-**	**-**	**-**	**-**

ğ. Specific provisions for loans or provisions for default loans (stage 3):

	Current Period	Prior Period
Loans with limited collectability	441.040	297.271
Loans with doubtful collectability	699.689	235.529
Uncollectible loans	1.637.559	1.239.383
Total	**2.778.288**	**1.772.183**

Specific provisions in the amount of TL 2.778.288 (December 31, 2024: TL 1.772.183) comprise TL 1.484.672 (December 31, 2024: TL 722.761) of participation account share of loans provided from participation accounts.

h. Information on non-performing loans (net):

h.1. Information on non-performing and restructured loans:

	Group III	Group IV	Group V
	Loans with limited collectability	Loans with doubtful collectability	Uncollectable loans
Current period			
Gross amount before specific provisions	1.227	3.917	42.850
Restructured loans	1.227	3.917	42.850
Prior period			
Gross amount before specific provisions	-	1.505	33.439
Restructured loans	-	1.505	33.439

(Thousand of Turkish Lira (TL) unless otherwise stated

I. Explanations and notes related to consolidated assets (continued):

h.2. Movements of total non-performing loans:

Current Period	Group III Loans with limited collectability	Group IV Loans with doubtful collectability	Group V Uncollectable loans
Closing balance of prior period	**479.357**	**269.843**	**1.270.469**
Additions in the current period (+)	1.493.267	115.158	82.135
Transfers from other categories of non-performing loans (+)	-	1.126.438	464.441
Transfers to other categories of non-performing loans (-)	1.126.438	464.441	-
Collections in the current period (-)	96.395	173.590	86.317
Transfers to standard loans and write off (-) (*)	2.369	-	4.353
Dispose of (-)	-	-	-
Corporate and commercial loans	-	-	-
Retail loans	-	-	-
Credit cards	-	-	-
Other	-	-	-
Closing balance of the current period	**747.422**	**873.408**	**1.726.375**
Provisions (-)	441.040	699.689	1.637.559
Net balance at the balance sheet	**306.382**	**173.719**	**88.816**

(*) According to “Regulation on the Procedures and Principles for Classification of Loans by Banks and Provisions to be set aside” published in the Official Gazette dated November 27, 2019 numbered 30961, the amount which has been carried to performing loans is TL 1.692. Since there is no reasonable expectation regarding its recovery, TL 5.030 has been deleted from the accounting records in the scope of the “Regulation on the Procedures and Principles for Classification of Loans by Banks and Provisions to be set aside” together with its 100% specific provision. The impact of the write-off under TFRS 9 on the NPL ratio is 0 basis points.

Non-performing loans in the amount of TL 3.347.205 comprise TL 1.878.260 of participation account share of loans provided from participation accounts.

Prior Period	Group III Loans and receivables with limited collectability	Group IV Loans and receivables with doubtful collectability	Group V Uncollectable loans and receivables
Closing balance of prior period	**420.050**	**161.098**	**1.224.426**
Additions in the current period (+)	931.706	26.390	56.265
Transfers from other categories of non-performing loans (+)	-	782.638	434.868
Transfers to other categories of non-performing loans (-)	782.638	434.868	-
Collections in the current period (-)	84.351	75.919	138.942
Transfers to standard loans and write off (-) (*)	5.410	189.496	306.148
Dispose of (-)	-	-	-
Corporate and commercial loans	-	-	-
Retail loans	-	-	-
Credit cards	-	-	-
Other	-	-	-
Closing balance of the current period	**479.357**	**269.843**	**1.270.469**
Specific provisions (-)	297.271	235.529	1.239.383
Net balance at the balance sheet	**182.086**	**34.314**	**31.086**

(*) According to “Regulation on the Procedures and Principles for Classification of Loans by Banks and Provisions to be set aside” published in the Official Gazette dated November 27, 2019 numbered 30961, the amount which has been carried to performing loans is TL 12.695. Since there is no reasonable expectation regarding its recovery, TL 488.359 has been deleted from the accounting records in the scope of the “Regulation on the Procedures and Principles for Classification of Loans by Banks and Provisions to be set aside” together with its 100% specific provision. The impact of the write-off under TFRS 9 on the NPL ratio is 33 basis points.

Non-performing loans in the amount of TL 2.019.669 comprise TL 914.488 of participation account share of loans provided from participation accounts.

(Thousand of Turkish Lira (TL) unless otherwise stated

I. Explanations and notes related to consolidated assets (continued):

h.3. Non-performing loans and other receivables in foreign currencies:

	Group III	Group IV	Group V
	Loans with limited collectability	Loans with doubtful collectability	Uncollectable loans
Current period:			
Period end balance	37.219	60.375	346.668
Provision (-)	23.285	50.238	329.888
Net balance	**13.934**	**10.137**	**16.780**
Prior period:			
Period end balance	47.120	20.020	249.127
Provision (-)	27.864	16.258	238.820
Net balance	**19.256**	**3.762**	**10.307**

h.4. Gross and net amounts of non-performing loans according to user groups:

	Group III	Group IV	Group V
	Loans with limited collectability	Loans with doubtful collectability	Uncollectable loans
Current period (net)	**306.382**	**173.719**	**88.816**
Loans to individuals and corporates (gross)	747.422	873.408	1.726.375
Provision (-)	441.040	699.689	1.637.559
Loans to individuals and corporates (net)	**306.382**	**173.719**	**88.816**
Banks (gross)	-	-	-
Provision (-)	-	-	-
Banks (net)	**-**	**-**	**-**
Other loans and receivables (gross)	-	-	-
Provision (-)	-	-	-
Other loans (net)	**-**	**-**	**-**
Prior period (net)	**182.086**	**34.314**	**31.086**
Loans to individuals and corporates (gross)	479.357	269.843	1.270.469
Provision (-)	297.271	235.529	1.239.383
Loans to individuals and corporates (net)	**182.086**	**34.314**	**31.086**
Banks (gross)	-	-	-
Provision (-)	-	-	-
Banks (net)	**-**	**-**	**-**
Other loans (gross)	-	-	-
Provision (-)	-	-	-
Other loans (net)	**-**	**-**	**-**

(Thousand of Turkish Lira (TL) unless otherwise stated

I. Explanations and notes related to consolidated assets (continued):

h.5. Information on accruals, valuation differences and related provisions calculated for non-performing loans for Banks which are providing expected credit loss according to TFRS 9:

	Group III	Group IV	Group V
	Loans with limited collectability	Loans with doubtful collectability	Uncollectable loans
Current Period (Net)	**25.569**	**36.871**	**20.869**
Profit Share Accruals and Valuation Differences	72.351	134.290	133.621
Provision (-)	46.782	97.419	112.752
Prior Period (Net)	**17.595**	**11.519**	**9.388**
Profit Share Accruals and Valuation Differences	55.957	43.171	54.441
Provision (-)	38.362	31.652	45.053

ı. Liquidation policy for uncollectable loans:

Loans determined as uncollectible are liquidated through starting legal follow up and by converting the guarantees into cash.

i. Information on “Write-off” policies:

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

7. Information on lease receivables (net):

a. Presentation of remaining maturities of funds lent under finance lease method:

	Current Period		Prior Period	
	Gross	Net	Gross	Net
Less than a year	4.909.835	4.626.839	1.761.526	1.567.512
1 to 4 years	16.661.237	13.025.346	4.731.752	3.588.803
More than 4 years	3.109.862	2.547.122	64.654	60.232
Total	**24.680.934**	**20.199.307**	**6.557.932**	**5.216.547**

b. Information on net investments through finance lease:

	Current Period	Prior Period
Financial lease receivables (Gross)	24.680.934	6.557.932
Unearned financial lease receivable (-)	4.481.627	1.341.385
Net receivable from financial leases	**20.199.307**	**5.216.547**

(Thousand of Turkish Lira (TL) unless otherwise stated

I. Explanations and notes related to consolidated assets (continued):

c. General explanation on finance lease contracts:

Finance lease contracts are realized in accordance with the related articles of Finance Lease, Factoring and Financing Companies Act numbered 6361. There are no restrictions due to finance lease contracts, no renewals or contingent rent payments that materially affect the financial statements.

Information on leasing receivables:

		Loans Under Close Monitoring		
		Not Under the Scope of	Restructured	
	Standard Loans	Restructuring or Rescheduling	Loans with Revised Contract Terms	Refinancing
Current Period				
Financial lease receivables (Net)	19.695.132	504.175	-	-
Prior Period				
Financial lease receivables (Net)	4.988.129	222.474	5.944	-

8. Information on assets held for sale and assets of discontinued operations:

Assets held for sale consist of tangible assets, which have been acquired due to non-performing loans.

	Current Period	Prior Period
Opening Balance	4.135.554	641.631
Additions (*)	550.558	4.154.698
Disposals	(1.390)	(31.546)
Transfers (**)	(3.943.778)	(640.891)
Impairment Provision (-)/Reversal of Impairment Provision	(265)	11.662
Net closing balance	**740.679**	**4.135.554**

(*) The transfers and impairments related to the transfers (if any) have been moved to assets held for sale under other assets.

As of September 30, 2025, assets held for sale consist of tangible assets amounting to TL 729.714 (December 31, 2024: TL 4.126.952) consist of real estates acquired due to receivables. TL 10.965 (December 31, 2024: TL 350) is comprised of discontinued operations.

(Thousand of Turkish Lira (TL) unless otherwise stated

I. Explanations and notes related to consolidated assets (continued):

8. Information on assets held for sale and assets of discontinued operations (continued):

b. Explanations on discontinued operations:

As stated in the Public Disclosure Platform(PDP) material event disclosure dated April 3, 2024, with the initiation of the liquidation process of Getinsha GMBH, Group's subsidiary, the related subsidiary has been classified as discontinued operations.Getinsha GmbH has been established in Berlin (Germany) in 2018 in order to provide digital participation banking services through the banking license of Solarisbank AG to collect funds through mentioned license (mudaraba method) and to evaluate funds in accordance with the interest-free finance principles of the signed contract. The statement of assets, liabilities and profit/loss from discontinued operations is presented below:

	Current Period
Banks	10.964
Assets Related to Discontinued Operations	

	Current Period
Other Liabilities	7.401
Liabilities Related to Discontinued Operations	

	Current Period
Gross Profit/(Loss)	-
Operational expenses (-)	1.430
Profit/(Loss) from Discontinued Operations	(1.430)

Profit/(Loss) Per Share from Discontinued Operations:

	Current Period	Prior Period
Paid-In Capital	2.500.000	2.500.000
Profit/(Loss) attributable to the Parent Bank	(1.430)	(305)
Earnings Per Share	(0,00057)	(0,00012)

(Thousand of Turkish Lira (TL) unless otherwise stated

I. Explanations and notes related to consolidated assets (continued):

9. Ownership investments:

a. Associates:

a.1. Information on unconsolidated associates:

On April 30, 2023, the Bank became a shareholder in Katılım Finans Kefalet A.Ş., which was established to establish a surety system in accordance with the principles and principles of Participation Banking. The total capital of the company is TL 600.000 and the Bank's total participation amount is TL 90.000 corresponding to 15%. There is a board member representing the Bank's shares in the company.

Name	Address (City/Country)	Parent Bank's share percentage-If different voting percentage (%)	Risk share percentage of other shareholders (%)
Katılım Finans Kefalet A.Ş.	İstanbul/Türkiye	15%	85%

a.2. Information on consolidated associates:

None (December 31, 2024: None).

b. Information on subsidiaries (net):

b.1. Information on unconsolidated non-financial subsidiaries:

None (December 31, 2024: None).

(Thousand of Turkish Lira (TL) unless otherwise stated

I. Explanations and notes related to consolidated assets (continued):

b. Information on subsidiaries (net) (continued):

b.2. Information on consolidated subsidiaries:

i). Bereket Varlık Kiralama A.Ş and Değer Varlık Kiralama A.Ş. which are subject to consolidation by the Parent Bank, the purpose of which are to obtain rental income by taking over the assets of the source institution and leasing them back to the source institution, issue rent certificates based on said rental income and pass on the related assets to source institution by the end of the rental period. Bereket Varlık Kiralama A.Ş. and Değer Varlık Kiralama A.Ş. have been founded to operate according to rulings of Turkish Trade Law about foundations of incorporations and complying with Communiqué on "Principles Related to Rent Certificates and Asset Leasing Companies "dated April 1, 2010 and numbered 27539 serial: 3 no:43 published in Official Gazette by Capital Markets Board of Türkiye and other related regulations. The founding capital of each company is TL 50. As of September 30 2025, the capital of each company is TL 50. Bereket Varlık Kiralama A.Ş. and Değer Varlık Kiralama A.Ş. are consolidated using full consolidation method as of September 30, 2025.

The balances of Bereket Varlık Kiralama A.Ş. presented in the table below have been obtained from unreviewed and TAS 29 not applied limited financial statements as of September 30, 2025.

Name	Address (City/Country)	Parent Bank's share percentage-If different voting percentage (%)	Risk share percentage of other shareholders (%)
Bereket Varlık Kiralama A.Ş.	Istanbul/Türkiye	100,00	-

Total assets	Shareholders' equity	Total fixed assets	Dividend or profit share income	Income from marketable securities	Current period profit/loss	Prior years profit/loss	Fair value
15.591.418	(197)	-	-	-	(501)	244	-

ii) The balances of Değer Varlık Kiralama A.Ş. presented in the table below have been obtained from unreviewed and TAS 29 not applied limited financial statements as of September 30, 2025.

Name	Address (City/Country)	Parent Bank's share percentage- If different voting percentage (%)	Risk share percentage of other shareholders (%)
Değer Varlık Kiralama A.Ş.	İstanbul / Türkiye	100,00	-

Total assets	Shareholders' equity	Total fixed assets	Dividend or profit share income	Income from marketable securities	Current period profit/loss	Prior years profit/loss	Fair value
1.779.57	28.833	-	-	-	15.197	13.576	-

(Thousand of Turkish Lira (TL) unless otherwise stated

I. Explanations and notes related to consolidated assets (continued):

b. Information on subsidiaries (net) (continued):

b.2. Information on consolidated subsidiaries (continued):

iii) In the Board of Directors meeting dated February 25, 2015, the Parent Bank has taken a resolution on establishment a real estate portfolio management company with the name of “Albaraka Gayrimenkul Portföy Yönetimi A.Ş.” whose capital is TL 5.000. The company is registered on June 3, 2015 and the foundation of the company is published on Trade Registry Gazette dated June 9, 2015 numbered 8837. The title of the company was changed to “Albaraka Portföy Yönetimi A.Ş.” upon the decision of “2018 Extraordinary General Assembly” dated December 20, 2017.As of September 30, 2025, the capital of the company is TL 400.000. The balances of Albaraka Portföy Yönetimi A.Ş. presented in the table below have been obtained from unreviewed and TAS 29 not applied limited financial statements as of September 30, 2025.

Name	Address (City/Country)	The Parent Bank’s share percentage- If different voting percentage (%)	Risk share percentage of other shareholders (%)
Albaraka Portföy Yön. A.Ş.	Istanbul/Türkiye	100,00	-

Total assets	Shareholders’ equity	Total fixed assets	Dividend or profit share income	Income from marketable securities	Current period profit/loss	Prior years profit/loss	Fair value
2.190.793	2.095.845	5.641	39.731	-	1.094.825	493.042	-

(Thousand of Turkish Lira (TL) unless otherwise stated

I. Explanations and notes related to consolidated assets (continued):

9. Ownership investments (continued):

b.2. Information on consolidated subsidiaries (continued):

v) Movement and Sectoral Information on consolidated subsidiaries:

	Current Period	Prior Period
Amount at the beginning of the period	5.100	69.321
Movements inside the term	-	(64.221)
Purchases/new incorporations/capital increases/capital decreases (-)	-	53.952
Bonus shares	-	-
Profit received from current year share	-	-
Sales / Capital Deductions (-) (*)	-	(118.173)
Revaluation increases	-	-
Impairments	-	-
Amount at the end of the period	5.100	5.100
Capital commitments	-	-
Share of the capital at the end of the period (%)	**100**	**100**

(*) As stated in the Public Disclosure Platform (PDP) material event disclosure dated April 3, 2024, with the initiation of the liquidation process of Getinsha GMBH, a subsidiary of the Parent Bank, the related subsidiary has been classified as discontinued operations.

	Current Period	Prior Period
Banks	-	-
Insurance Companies	-	-
Factoring Companies	-	-
Leasing Companies	-	-
Financing Companies	-	-
Other Financial Subsidiaries	5.100	5.100

c. Information on investments in joint- ventures:

c.1. Information on unconsolidated investments in joint-ventures:

The Group does not have unconsolidated investments in joint-ventures as of the balance sheet date.

c.2. Information on consolidated investments in joint- ventures:

The Parent Bank founded Katılım Emeklilik ve Hayat A.Ş. ("Company") a private pension and insurance company through equal partnership with Kuveyt Turk Katılım Bankası A.Ş. in the form of joint venture in accordance with Board of Directors' decision dated May 10, 2013 numbered 1186, and permission of BRSA dated September 24, 2013 numbered 4389041421.91.11-24049. The Company was registered on December 17, 2013 and noticed in Trade registry gazette dated December 23, 2013 and numbered 8470. As of September 30, 2025, Katılım Emeklilik ve Hayat A.Ş. has been consolidated by the Parent Bank using equity method. The financial data from unreviewed and TAS 29 not applied limited financial statements as of September 30, 2025 are below:

Joint-Ventures	The Parent Bank's shareholding percentage (%)	Group's shareholding percentage (%)	Current Assets	Non-Current Assets	Long Term Debts	Income	Expense
Katılım Emeklilik ve Hayat A.Ş.	50%	50%	4.789.206	52.938.176	52.785.708	4.035.814	3.508.370

(Thousand of Turkish Lira (TL) unless otherwise stated

I. Explanations and notes related to consolidated assets (continued):

10. Information on tangible assets:

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

11. Information on intangible assets:

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

12. Information related to deferred tax asset:

As of September 30, 2025, the Group calculated net deferred tax asset of TL 4.241.541 (December 31, 2024: TL 2.896.498) by netting off deferred tax asset of TL 1.628.968 (December 31, 2024: TL 1.110.457) and deferred tax liability of TL 2.612.573 (December 31, 2024 TL 1.786.041) on all tax deductible/taxable temporary differences arising between the carrying amounts and the tax base of assets and liabilities in the financial statements that will be considered in the calculation of taxable earnings in the future periods.

	Current Period	Prior Period
Rediscount on profit share and prepaid fees and commission income and unearned revenues	435.848	296.054
Provisions for retirement premium and vacation pay liabilities	492.532	743.620
Difference between carrying value and tax base of tangible assets (amortization differences)	154.635	153.080
Provisions for cases on trial	24.794	24.132
Provisions	485.911	571.583
Leasing profit share expenses	192.891	145.448
Other (*)	2.454.930	962.581
Deferred tax asset	**4.241.541**	**2.896.498**
Revaluation difference of property	428.417	450.024
Rediscount on profit share	275.745	218.804
Right of use assets	376.511	279.951
Derivative financial liabilities	402.165	37.810
Investment funds	-	17.148
Other (**)	146.130	106.720
Deferred tax liability	**1.628.968**	**1.110.457**
Deferred tax asset (net)	**2.612.573**	**1.786.041**

(*) Includes TL 1.123.806 arising from adjustment of non monerary assets as per Tax Procedure Law calculated using inflation index and includes tax asset calculated from net financial loss amounting to TL 1.142.478 (December 31, 2024: TL 933.964).

(**) Includes TL 117.448, the deferred tax liability of securities revaluation at fair value through other comprehensive income (December 31, 2024: TL 91.139).

13. Information on other assets:

As of the balance sheet date, the Group's other assets balance is TL 13.126.900 (December 31, 2024: TL 5.596.666) and does not exceed 10% of total assets.

(Thousand of Turkish Lira (TL) unless otherwise stated

II. Explanations and notes related to consolidated liabilities:

1. Information on funds collected:

a. Information on maturity structure of funds collected:

Current Period	Demand	Up to 1 month	Up to 3 months	Up to 6 months	Up to 9 months	Up to 1 year	Over 1 year	Accumulated participation accounts	Total
I. Real Persons Current Accounts Non-Trade TL	**9.658.593**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**9.658.593**
II. Real Persons Participation Accounts Non-Trade TL	**-**	**7.496.216**	**27.716.293**	**761.543**	**-**	**104.018**	**1.238.552**	**50.169**	**37.366.791**
III. Current Account other-TL	**13.637.743**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**13.637.743**
Public Sector	672.349	-	-	-	-	-	-	-	672.349
Commercial Institutions	12.036.759	-	-	-	-	-	-	-	12.036.759
Other Institutions	820.306	-	-	-	-	-	-	-	820.306
Commercial and Other Institutions	83.796	-	-	-	-	-	-	-	83.796
Banks and Participation Banks	24.533	-	-	-	-	-	-	-	24.533
Central Bank of Türkiye	-	-	-	-	-	-	-	-	-
Domestic Banks	4	-	-	-	-	-	-	-	4
Foreign Banks	24.487	-	-	-	-	-	-	-	24.487
Participation Banks	42	-	-	-	-	-	-	-	42
Other	-	-	-	-	-	-	-	-	-
IV. Participation Accounts-TL	**-**	**24.326.129**	**15.870.902**	**16.367.756**	**-**	**4.475.188**	**3.733.024**	**389**	**64.773.388**
Public Sector	-	-	1.633	-	-	-	-	-	1.633
Commercial Institutions	-	23.946.533	15.232.102	16.184.739	-	3.152.026	3.727.280	224	62.242.904
Other Institutions	-	379.432	635.384	183.016	-	1.323.162	5.744	165	2.526.903
Commercial and Other Institutions	-	164	1.704	1	-	-	-	-	1.869
Banks and Participation Banks	-	-	79	-	-	-	-	-	79
V. Real Persons Current Accounts Non-Trade FC	**38.594.681**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**38.594.681**
VI. Real Persons Participation Accounts Non-Trade FC	**-**	**8.910.736**	**8.898.503**	**749.805**	**-**	**54.965**	**1.506.808**	**35.579**	**20.156.396**
VII. Other Current Accounts FC	**29.165.194**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**29.165.194**
Residents in Türkiye-Corporate	20.787.301	-	-	-	-	-	-	-	20.787.301
Residents Abroad-Corporate	5.688.940	-	-	-	-	-	-	-	5.688.940
Banks and Participation Banks	2.688.953	-	-	-	-	-	-	-	2.688.953
Central Bank of Türkiye	627.875	-	-	-	-	-	-	-	627.875
Domestic Banks	251	-	-	-	-	-	-	-	251
Foreign Banks	2.059.071	-	-	-	-	-	-	-	2.059.071
Participation Banks	1.756	-	-	-	-	-	-	-	1.756
Other	-	-	-	-	-	-	-	-	-
VIII. Participation Accounts other- FC	**-**	**1.556.536**	**667.356**	**594.416**	**-**	**168**	**7.658**	**2.794**	**2.828.928**
Public sector	-	-	-	-	-	-	-	-	-
Commercial institutions	-	1.510.737	622.363	383.698	-	168	7.658	2.794	2.527.418
Other institutions	-	39.002	42.667	1.875	-	-	-	-	83.544
Commercial and Other Institutions	-	6.797	2.326	1.937	-	-	-	-	11.060
Banks and Participation Banks	-	-	-	206.906	-	-	-	-	206.906
IX. Precious Metals Deposits	**37.297.690**	**574.087**	**876.867**	**1.000.172**	**-**	**173.205**	**210.547**	**4.818**	**40.137.386**
X. Participation Accounts Special Fund Pools TL	**-**	**-**	**-**	**54.395**	**-**	**-**	**-**	**-**	**54.395**
Residents in Türkiye	-	-	-	54.395	-	-	-	-	54.395
Residents Abroad	-	-	-	-	-	-	-	-	-
XI. Participation Accounts Special Fund Pools – FC	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
Residents in Türkiye	-	-	-	-	-	-	-	-	-
Residents Abroad	-	-	-	-	-	-	-	-	-
Total (I+II+…..+IX+X+XI)	**128.353.901**	**42.863.704**	**54.029.921**	**19.528.087**	**-**	**4.807.544**	**6.696.589**	**93.749**	**256.373.495**

In the prior period, Foreign exchange-protected participation account instrument, the operating rules of which are determined by the Ministry of Treasury and Finance and the CBRT, and which ensures that TL participation accounts are valued with profit rates and are protected against changes in foreign exchange rates, was offered to bank customers until August 23, 2025. In accordance with the relevant decision of the Central Bank of the Republic of Türkiye, the value of exchange rate-protected participation accounts opened before this date is 727.935 TL as of September 30, 2025.

(Thousand of Turkish Lira (TL) unless otherwise stated

II. Explanations and notes related to consolidated liabilities (continued):

1. Information on funds collected (continued):

a. Information on maturity structure of funds collected (continued):

Prior Period	Demand	Up to 1 month	Up to 3 months	Up to 6 months	Up to 9 months	Up to 1 year	Over 1 year	Accumulated participation accounts	Total
I. Real Persons Current Accounts Non-Trade TL	**7.737.481**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**7.737.481**
II. Real Persons Participation Accounts Non-Trade TL	**-**	**5.797.298**	**23.086.762**	**856.921**	**-**	**23.817**	**8.398.159**	**23.156**	**38.186.113**
III. Current Account other-TL	**16.217.928**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**16.217.928**
Public Sector	361.239	-	-	-	-	-	-	-	361.239
Commercial Institutions	15.185.731	-	-	-	-	-	-	-	15.185.731
Other Institutions	624.445	-	-	-	-	-	-	-	624.445
Commercial and Other Institutions	22.966	-	-	-	-	-	-	-	22.966
Banks and Participation Banks	23.547	-	-	-	-	-	-	-	23.547
Central Bank of Türkiye	-	-	-	-	-	-	-	-	-
Domestic Banks	2	-	-	-	-	-	-	-	2
Foreign Banks	23.537	-	-	-	-	-	-	-	23.537
Participation Banks	8	-	-	-	-	-	-	-	8
Other	-	-	-	-	-	-	-	-	-
IV. Participation Accounts-TL	**-**	**32.409.323**	**6.889.212**	**2.078.969**	**-**	**3.006.724**	**1.068.042**	**342**	**45.452.612**
Public Sector	-	-	614	-	-	-	-	-	614
Commercial Institutions	-	32.151.773	6.088.666	1.756.701	-	3.006.507	1.005.952	342	44.009.941
Other Institutions	-	233.728	799.543	315.720	-	217	62.090	-	1.411.298
Commercial and Other Institutions	-	23.822	326	6.548	-	-	-	-	30.696
Banks and Participation Banks	-	-	63	-	-	-	-	-	63
V. Real Persons Current Accounts Non- Trade FC	**30.564.326**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**30.564.326**
VI. Real Persons Participation Accounts Non-Trade FC	**-**	**7.094.623**	**6.070.691**	**1.324.752**	**-**	**46.995**	**1.640.654**	**18.507**	**16.196.222**
VII. Other Current Accounts FC	**26.419.472**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**26.419.472**
Residents in Türkiye-Corporate	14.939.959	-	-	-	-	-	-	-	14.939.959
Residents abroad-Corporate	7.526.494	-	-	-	-	-	-	-	7.526.494
Banks and Participation Banks	3.953.019	-	-	-	-	-	-	-	3.953.019
Central Bank of Türkiye	-	-	-	-	-	-	-	-	-
Domestic Banks	187	-	-	-	-	-	-	-	187
Foreign Banks	3.951.953	-	-	-	-	-	-	-	3.951.953
Participation Banks	879	-	-	-	-	-	-	-	879
Other	-	-	-	-	-	-	-	-	-
VIII. Participation Accounts other- FC	**-**	**577.392**	**540.370**	**6.006**	**-**	**7.527**	**3.383**	**5.854**	**1.140.532**
Public Sector	-	-	-	-	-	-	-	-	-
Commercial Institutions	-	491.801	515.692	3.237	-	7.527	3.383	5.854	1.027.494
Other Institutions	-	26.654	22.010	1.319	-	-	-	-	49.983
Commercial and Other Institutions	-	5.688	2.668	1.450	-	-	-	-	9.806
Banks and Participation Banks	-	53.249	-	-	-	-	-	-	53.249
IX. Precious Metals Deposits	**20.656.712**	**447.212**	**617.370**	**526.592**	**-**	**84.005**	**188.101**	**5.867**	**22.525.859**
X. Participation Accounts Special Fund Pools TL	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
Residents in Türkiye	-	-	-	-	-	-	-	-	-
Residents abroad	-	-	-	-	-	-	-	-	-
XI. Participation Accounts Special Fund Pools – FC	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
Residents in Türkiye	-	-	-	-	-	-	-	-	-
Residents abroad	-	-	-	-	-	-	-	-	-
Total (I+II+…..+IX+X+XI)	**101.595.919**	**46.325.848**	**37.204.405**	**4.793.240**	**-**	**3.169.068**	**11.298.339**	**53.726**	**204.440.545**

Foreign exchange-protected participation account instrument, the operating rules of which are determined by the Ministry of Treasury and Finance and the CBRT, and which ensures that TL participation accounts are valued with profit rates and are protected against changes in foreign exchange rates, was offered to the Parent Bank customers. Within this scope, as of December 31, 2024, TL participation accounts include TL 13.066.157 foreign exchange-protected participation accounts.

(Thousand of Turkish Lira (TL) unless otherwise stated

II. Explanations and notes related to consolidated liabilities (continued):

b. Information on participation fund under the guarantee of insurance:

b.1. Under the guarantee of Insurance and Exceeding the limit of insurance fund (*):

Information on real persons' current and participation accounts not subject to trading transactions under the guarantee of insurance and exceeding the limit of Insurance Fund:

	Under the guarantee of Insurance	Under the guarantee of Insurance	Exceeding the guarantee of Insurance	Exceeding the guarantee of Insurance
	Current Period	Prior Period	Current Period	Prior Period
Real persons' current and participation accounts not subject to trading transactions				
Turkish Lira accounts	20.112.669	16.212.537	26.967.111	29.711.060
Foreign currency accounts	32.650.635	23.142.357	62.316.569	44.778.237
Foreign branches' deposits subject to foreign authorities' insurance	72.325	55.241	207.526	172.618
Off-shore deposits under foreign authorities' insurance	-	-	-	-

(*) 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 August 27, 2022 and numbered 31936, all deposit and participation funds have been insured except official institutions in the presence of credit institutions, credit institutions and financial institutions. In this context, commercial current and participation accounts covered by the insurance amount to TL 10.750.788 (December 31, 2024: TL 8.171.496), amount exceeding the insurance limit is TL 52.580.454 (December 31, 2024: TL 39.370.564) and the mentioned amounts is not included in the footnote.

Funds collected by Participation Banks (expect belonging to official institutions, credit institutions and financial institutions) from current and participation accounts denominated in Turkish Lira or foreign currency up to a limit of maximum TL 950 (December 31, 2024: TL 650) (including both capital and profit shares) for each real person or legal person is under the guarantee of Saving Deposit Insurance Fund in accordance with the Banking Law numbered 5411.

b.2. Funds collected which are not under the guarantee of insurance fund:

Funds collected of real persons, which are not under the guarantee of insurance fund:

	Current Period	Prior Period
Foreign Branches' Profit Sharing Accounts and Other Accounts	-	-
Profit Sharing Accounts and Other Accounts of Controlling Shareholders and Profit Sharing Accounts and Other Accounts of Their Mother, Father, Spouse, and Children in Care	-	-
Profit Sharing Accounts and Other Accounts of Chairman and Members of Board Of Directors or Managers, General Manager and Assistant General Managers and Profit Sharing Accounts and Other Accounts of Their Mother, Father, Spouse, and Children in Care	27.334	12.733
Profit Sharing Accounts and Other Accounts in Scope of the Property Holdings Derived from Crime Defined in article 282 of Turkish Criminal Law no:5237 dated September 26, 2004	-	-
Profit Sharing Accounts in Participation Banks Established in Türkiye in order to engage solely in Off-Shore Banking Activities	-	-

(Thousand of Turkish Lira (TL) unless otherwise stated

II. Explanations and notes related to consolidated liabilities (continued):

2. Information on borrowings:

a.1. Information on banks and other financial institutions:

	Current Period		Prior Period	
	TL	**FC**	**TL**	**FC**
Loans from CBRT	-	-	-	-
Loans from domestic banks and institutions	2.088.417	35.639.405	2.283.989	25.419.723
Loans from foreign banks, institutions and funds	10.775.788	18.123.365	2.621.982	7.629.857
Total	**12.864.205**	**53.762.770**	**4.905.971**	**33.049.580**

a.2. Maturity analysis of funds borrowed:

	Current Period		Prior Period	
	TL	**FC**	**TL**	**FC**
Short-Term	12.864.205	25.670.988	4.905.971	27.174.616
Medium and Long-Term	-	28.091.782	-	5.874.964
Total	**12.864.205**	**53.762.770**	**4.905.971**	**33.049.580**

b. Additional disclosures on concentration areas of The Parent Bank's liabilities:

The Parent Bank does not have concentration on customer or sector group providing funds (December 31, 2024: None).

3. Information on securities issued:

	Current Period		Prior Period	
	TL	**FC**	**TL**	**FC**
Sukuk issued	17.329.917	-	12.446.529	-
Total	**17.329.917**	**-**	**12.446.529**	**-**

4. Information on derivative financial liabilities:

	Current Period		Prior Period	
	TL	**FC**	**TL**	**FC**
Forward transactions	6.947	-	2.866	5.691
Swap transactions	605.983	839	109.318	414
Futures transactions	-	-	-	-
Options	-	-	-	-
Other	-	-	-	-
Total	**612.930**	**839**	**112.184**	**6.105**

The Parent Bank has not any derivative financial liabilities for hedging purposes (December 31, 2024: None).

(Thousand of Turkish Lira (TL) unless otherwise stated

II. Explanations and notes related to consolidated liabilities (continued):

5. Lease payables:

	Current Period		Prior Period	
	Gross	Net	Gross	Net
Less than a year	30.213	24.832	12.503	11.968
1 to 4 years	528.505	415.878	459.797	353.317
Over 4 years	1.702.141	1.063.195	1.366.911	815.750
Total	**2.260.859**	**1.503.905**	**1.839.211**	**1.181.035**

6. Information on provisions:

a. Information on provisions for employee rights:

Provisions for employee benefits consist of reserve for employee termination benefits amounting to TL 911.600 (December 31, 2024: TL 695.600), vacation pay liability amounting to TL 106.388 (December 31, 2024: TL 61.753) totaling to TL 1.017.988 (December 31, 2024: TL 1.997.353). The Group's has calculated the reserve for employee termination benefits using actuarial valuation methods as indicated in TAS 19. Accordingly, following actuarial assumptions were used in the calculation of the total liability.

	Current Period	Prior Period
Discount rate (%)	25,00	25,00
Estimated increase rate of salary ceiling (%)	22,00	22,00

Movement of the reserve for employment termination benefits in the balance sheet is as follows:

	Current Period	Prior Period
Prior period ending balance	695.600	414.390
Allocation in the period	216.000	79.441
Actuarial (gain)/loss	-	201.769
Balance at the end of the period	**911.600**	**695.600**

b. Other provisions:

	Current Period	Prior Period
Non-cash loans first and second stage expected loss provisions	64.821	45.633
Provisions allocated from profit shares to be distributed to profit sharing accounts	308.754	54
Third stage expected loss provision for unindemnified letter of guarantees	37.542	28.948
Third stage expected loss provision for cheques commitments	8.863	6.095
Provision for promotions related with credit cards and promotion of banking services	-	1.237
Provisions for cases on trial	82.646	80.440
Accrual for purchase and sale commitments	22.831	1.785
Free provisions allocated for possible losses(*)	245.000	7.300.000
Other	784	586
Total	**771.241**	**7.464.778**

(*) Includes free provisions amounting to TL 745.000 (December 31, 2024: TL 7.300.000), which was provided by the Bank management in prior years outside of the requirements of BRSA Accounting and Financial Reporting Legislation.

c. Information on provisions for foreign exchange losses on foreign currency indexed loans and financial lease receivables:

As of September 30, 2025, there is no provision for exchange losses in foreign currency indexed loans and financial lease receivables (December 31, 2024: None).

(Thousand of Turkish Lira (TL) unless otherwise stated

7. Information on taxes payable:

a. Explanations on current tax liability:

a.1. Explanations on tax provisions:

As of September 30, 2025, the Group's remaining tax liability after deducting the temporary taxes paid from corporate tax amounts to TL 58.003 (December 31, 2024: TL 170.571).

a.2. Information on taxes payable:

	Current Period	Prior Period
Corporate taxes payable	58.003	170.571
Banking insurance transaction tax	326.318	182.147
Taxation on securities income	350.682	206.793
Value added tax payable	25.353	24.559
Taxation on real estate income	6.598	4.821
Foreign exchange transaction tax	13.071	5.997
Income tax deducted from wages	96.058	62.973
Other	3.616	7.041
Total	**879.699**	**664.902**

a.3. Information on premiums:

	Current Period	Prior Period
Social security premiums-employee	48.277	31.835
Social security premiums-employer	61.588	38.750
Bank pension fund premium-employee	-	-
Bank pension fund premium-employer	-	-
Pension fund membership fees and provisions-employee	-	-
Pension fund membership fees and provisions-employer	-	-
Unemployment insurance-employee	3.286	2.157
Unemployment insurance-employer	6.571	4.314
Other	-	-
Total	**119.722**	**77.056**

8. Liabilities for assets held for sale and discontinued operations:

None (December 31, 2024: None).

Getinsha GMBH, a subsidiary of the Group, has payables amounting to TL 7.401 related to discontinued operations (December 31, 2024: 4.192).

(Thousand of Turkish Lira (TL) unless otherwise stated

II. Explanations and notes related to consolidated liabilities (continued):

9. Detailed explanations on number, maturity, profit share rate, creditor and option to convert to share certificates; if any; of subordinated loans:

Information on subordinated loans:

	Current Period		Prior Period	
	TL	FC	TL	FC
Debt instruments to be included in calculation of	-	-		
Subordinated loans	-	-	-	-
Subordinated debt instruments	-	-	-	-
Debt instruments to be included in calculation of Tier II	-	25.217.406	-	14.007.315
Subordinated loans	-	25.217.406	-	14.007.315
Subordinated debt instruments	-	-	-	-
Total	**-**	**25.217.406**	**-**	**14.007.315**

The Parent Bank has obtained subordinated loan on November 30, 2015 from the investors not resident in Türkiye through its structured entity Albaraka Sukuk Limited amounting to USD 250.000.000 with 10 years maturity with a grace period of 5 years. The profit rate of the Subordinated Loan has been determined as 10,50% for the first 5 years and 9,371% for the last 5 years (starting from May 2021). The Parent Bank has paid the amount of USD 22.928.000, the remaining issued amount is USD 175.997.000.

The Parent Bank has obtained subordinated loan on February 28, 2023 from the investors not resident in Türkiye through its structured entity Albaraka CT One Ltd amounting to USD 100.000.000 with 10 years maturity with a grace period of 5 years. The profit rate of the Subordinated Loan is 10%.

On October 30, 2024, the Parent Bank has completed the issuance of USD 120.000.000 Tier 2 Sukuk (Tier 2) in Tier 2 format from international markets through its structured entity Albaraka MTN Ltd. The total maturity of the issuance is 10 years with a call option at the end of 5 years and the coupon dividend rate is set at 7%. As of December 31, 2024, the Bank has been monitoring the Tier 1 sukuk transaction at historical cost under “other capital reserves” under shareholders' equity, but after February 24, 2025, based on the approval of the BRSA, the Parent Bank started to monitor the Tier 1 sukuk transaction in foreign currency under the Subordinated Loan item under liabilities.

The Parent Bank, through its structured entity “Bereket One Ltd.”, issued a non-maturity sukuk transaction amounting to USD 205,000,000 in accordance with the Basel III criteria listed on the Irish Stock Exchange, which was evaluated as a non-monetary item within the framework of TAS 32 and approved by the BRSA to be included in the additional tier 1 capital account as of February 20, 2018. The total maturity of the issuance is 10 years, the first call date of the sukuk transaction is February 20, 2023, with an annual dividend payment of 11,42% (10% per annum for the first 5 years, payable semi-annually). As of December 31, 2024, the Bank has started to monitor the Tier 1 sukuk transaction at historical cost under “other capital reserves” in equity, but after February 24, 2025, based on the BRSA's letter dated February 10, 2025 and numbered 9196, the Bank started to monitor the Tier 1 sukuk transaction in foreign currency under the Subordinated Loan item under liabilities

10. Breakdown of items in other liabilities, which excFeed 10% of the balance sheet total, and breakdown of items, which constitute at least 20% of grand total:

As of the balance sheet date, the Group’s other liabilities balance is TL 16.785.931 (December 31, 2024: TL 11.575.487) and does not exceed 10% of total liabilities.

(Thousand of Turkish Lira (TL) unless otherwise stated

II. Explanations and notes related to consolidated liabilities (continued):

11. Information on shareholders' equity:

a. Presentation of paid-in capital:

	Current Period	Prior Period
Common stock	2.500.000	2.500.000
Preferred stock	-	-

b. Paid-in capital amount, explanation as to whether the registered share capital system is applicable at the Parent Bank and if so, amount of the registered share capital ceiling:

In the Boards of Directors dated November 30, 2022, it has been decided that authorized share capital is TL 5.000.000 between 2023 and 2027 (5 years). Following the applications to legal authorities and their approval, The Bank's text of amendment to the main contract has been approved in the General Assembly dated March 27, 2023.

Share Capital System	Paid-in Capital	Ceiling
Registered Capital	2.500.000	5.000.000

c. Information on the share capital increases during the period and their sources; other information on increased capital in the current period:

There is no share capital increase in the current period.

(Thousand of Turkish Lira (TL) unless otherwise stated

II. Explanations and notes related to consolidated liabilities (continued):

11. Information on shareholders' equity (continued):

ç. Information on share capital increases from capital reserves during the current period:

There is no share capital increase from capital reserves during the current period.

d. Capital commitments in the last fiscal year and by the end of the following interim period, general purpose of these commitments and projected resources required to meet these commitments:

There are no capital commitments until the end of the last fiscal year and following interim period.

e. Estimated effects on the shareholders equity of the Parent Bank, of predictions to be made by taking into account previous period indicators regarding the Parent Bank's income, profitability and liquidity, and uncertainties regarding such indicators:

The Parent Bank continues its operations in a profitable manner and majority of the profits are kept in shareholders' equity through transfer to reserves. Moreover, the Parent Bank's shareholders' equity is invested in liquid and earning assets.

f. Information on privileges given to stocks representing the capital:

There is no privilege given to stocks representing the capital.

g. Information on marketable securities valuation reserve:

	Current Period		**Prior Period**	
	TL	**FC**	**TL**	**FC**
From investments in associates, subsidiaries, and joint ventures	-	-	-	-
Valuation difference (*)	(53.081)	304.859	103.882	108.285
Foreign exchange difference	-	-	-	-
Total	**(53.081)**	**304.859**	**103.882**	**108.285**

(*) The amount represents the net balance after deferred tax calculation.

ğ. Information on other capital reserves:

As of December 31, 2024, the Bank has started to monitor the Tier 1 sukuk transaction amounting to USD 205.000.000 under "other capital reserves" in equity at historical cost and after February 24, 2025, the Bank has started to monitor it in foreign currency under the Subordinated Loan item under liabilities in accordance with the approval of the BRSA.

h. Information on minority shares:

As of September 30, 2025, there is no minority interest amount calculated for fully consolidated non-controlling interests (December 31, 2024: None).

i. Information on profit distribution:

At the Ordinary General Assembly meeting held on March 26, 2025, the Parent Bank decided to set aside TL 119.553 as first tier I. reserves and TL 30.604 as tier II legal reserves from the net profit for the period in accordance with Article 519/1 of the Turkish Commercial Code No. 6102, to distribute gross TL 125. 000 and TL 306.045 to the shareholders as the first and second cash dividends, respectively, and the remaining net profit amounting to TL 3.715.543 to be transferred to the Extraordinary Reserves account in order to support capital adequacy, and the dividend distribution was realized on April 15, 2025.

(Thousand of Turkish Lira (TL) unless otherwise stated

III. Explanations and notes related to consolidated off-balance sheet:

1. Explanations on consolidated off-balance sheet:

a. Type and amount of irrevocable loan commitments:

	Current Period	Prior Period
Commitments for credit card limits	12.923.707	7.191.304
Payment commitments for cheques	2.914.101	2.174.162
Asset purchase and sale commitments	10.242.061	2.189.458
Loan granting commitments	622.559	626.280
Subsidiaries and Associates Commitments	-	22.500
Tax and funds liabilities arising from export commitments	237.180	134.211
Commitments for promotions related with credit cards and banking activities	131	698
Other irrevocable commitments	555	561
Other revocable commitments	44.500	44.500
Total	**26.984.794**	**12.383.674**

b. Type and amount of possible losses and commitments arising from off-balance sheet items:

b.1. Non-cash loans including guarantees, bank acceptances, collaterals and others that are accepted as financial commitments and other letters of credit:

	Current Period	Prior Period
Letters of guarantees	47.353.949	33.495.105
Bank loans	198.293	171.087
Letters of credit	11.012.305	6.501.939
Other guaranties and sureties	151.253	227.506
Total	**58.715.800**	**40.395.637**

b.2. Revocable, irrevocable guarantees and other similar commitments and contingencies:

	Current Period	Prior Period
Letters of guarantees	47.353.949	33.495.105
Long standing letters of guarantees	36.444.811	25.284.845
Temporary letters of guarantees	3.134.593	2.179.427
Advance letters of guarantees	2.200.793	1.488.266
Letters of guarantees given to customs	2.728.083	2.135.075
Letters of guarantees given for obtaining cash loans	2.845.669	2.407.492
Sureties and similar transactions	151.253	227.506
Total	**47.505.202**	**33.722.611**

c. Within the non-cash loans:

c.1. Total amount of non-cash loans:

	Current Period	Prior Period
Non-cash loans given against cash loans	2.845.669	2.407.492
With original maturity of 1 year or less	889.256	746.019
With original maturity of more than 1 year	1.956.413	1.661.473
Other non-cash loans	55.870.131	37.988.145
Total	**58.715.800**	**40.395.637**

III. Explanations and notes related to consolidated off-balance sheet (continued):

1. Explanations on consolidated off-balance sheet (continued):

c.2. Sectoral risk concentration of non-cash loans:

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

c.3. Information on the non-cash loans classified in Group I and Group II:

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

2. Explanations on derivative transactions:

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

3. Explanations on contingent assets and liabilities:

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

4. Explanations on services rendered on behalf of third parties:

The Group has not any operations like money placements on behalf of real persons or legal entities, charitable foundations, retirement insurance funds and other institutions.

(Thousand of Turkish Lira (TL) unless otherwise stated

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

1. Information on profit share income:

a. Information on profit share income received from loans:

	Current Period		Prior Period	
	TL	FC	TL	FC
Profit share received from loans (*)				
Short Term Loans	12.057.428	1.693.202	9.196.281	1.063.944
Medium and Long-Term Loans	13.784.717	2.853.719	8.940.692	1.224.882
Profit Share on Non–Performing Loans	231.809	2.764	59.787	2.580
Premiums Received from Resource Utilization Support Fund	-	-	-	-
Total	**26.073.954**	**4.549.685**	**18.196.760**	**2.291.406**

(*) Includes fees and commission income on cash loans.

b. Information on profit share income received from banks:

	Current Period		Prior Period	
	TL	FC	TL	FC
CBRT	4.894.779	-	1.859.423	-
Domestic Banks	100	-	1.112	-
Foreign Banks	-	-	-	-
Head Offices and Branches Abroad	-	-	-	-
Total	**4.894.879**	**-**	**1.860.535**	**-**

c. Information on profit share income received from marketable securities:

	Current Period		Prior Period	
	TL	FC	TL	FC
Financial Assets Measured at Fair Value through Profit/Loss	58.600	204.129	125.961	226.873
Financial Assets Measured at Fair Value through Other Comprehensive Income	3.011.457	382.540	1.573.918	158.662
Financial Assets Measured at Amortised Cost	1.884.481	772.901	2.135.430	784.432
Total	**4.954.538**	**1.359.570**	**3.835.309**	**1.169.967**

ç. Information on profit share income received from associates and subsidiaries:

None (September 30, 2024: None).

(Thousand of Turkish Lira (TL) unless otherwise stated

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

2. Explanations on profit share expenses:

a. Distribution of profit share expense on funds collected based on maturity of funds collected:

Current Period	Profit sharing accounts							
Account name	**Up to 1 month**	**Up to 3 months**	**Up to 6 months**	**Up to 9 months**	**Up to 1 year**	**More than 1 year**	**Accumulated profit sharing account**	**Total**
TL								
Funds collected from banks through current and profit-sharing accounts	-	17	-	-	-	-	-	17
Real persons' non-trading profit sharing accounts	1.608.414	6.544.333	185.039	-	21.878	1.238.365	6.403	9.604.432
Public sector profit-sharing accounts	-	258	-	-	-	-	-	258
Commercial sector profit sharing accounts	10.756.977	3.651.380	2.935.799	-	981.850	87.359	48	18.413.413
Other institutions profit sharing accounts	66.026	221.038	204.616	-	73.195	5.368	-	570.243
Total	**12.431.417**	**10.417.026**	**3.325.454**	**-**	**1.076.923**	**1.331.092**	**6.451**	**28.588.363**
FC								
Funds collected from banks through current and profit-sharing accounts	72	-	1.521	-	-	-	-	1.593
Real persons' non-trading profit sharing accounts	87.784	72.765	10.786	-	493	12.341	255	184.424
Public sector profit-sharing accounts	-	-	-	-	-	-	-	-
Commercial sector profit sharing accounts	7.594	5.089	5.207	-	2	64	27	17.983
Other institutions profit sharing accounts	435	396	40	-	-	-	-	871
Precious metals deposits	-	-	-	-	-	-	-	-
Total	**95.885**	**78.250**	**17.554**	**-**	**495**	**12.405**	**282**	**204.871**
Grand total	**12.527.302**	**10.495.276**	**3.343.008**	**-**	**1.077.418**	**1.343.497**	**6.733**	**28.793.234**

Prior Period	Profit sharing accounts							
Account name	**Up to 1 month**	**Up to 3 months**	**Up to 6 months**	**Up to 9 months**	**Up to 1 year**	**More than 1 year**	**Accumulated profit sharing account**	**Total**
TL								
Funds collected from banks through current and profit sharing accounts	-	12	-	-	-	-	-	12
Real persons' non-trading profit sharing accounts	1.071.220	5.481.592	474.173	-	15.177	3.284.706	3.804	10.330.672
Public sector profit sharing accounts	-	243	-	-	-	-	-	243
Commercial sector profit sharing accounts	4.519.997	1.617.074	180.821	-	10.626	195.380	26	6.523.924
Other institutions profit sharing accounts	31.388	140.902	59.929	-	109.586	9.203	-	351.008
Total	**5.622.605**	**7.239.823**	**714.923**	**-**	**135.389**	**3.489.289**	**3.830**	**17.205.859**
FC								
Funds collected from banks through current and profit sharing accounts	105	-	27	-	473	-	-	605
Real persons' non-trading profit sharing accounts	67.844	55.347	4.982	-	500	18.239	517	147.429
Public sector profit sharing accounts	-	-	-	-	-	-	-	-
Commercial sector profit sharing accounts	3.610	3.581	7.826	-	2	85	16	15.120
Other institutions profit sharing accounts	177	340	8	-	-	12	-	537
Precious metals deposits	-	-	-	-	-	-	-	-
Total	**71.736**	**59.268**	**12.843**	**-**	**975**	**18.336**	**533**	**163.691**
Grand total	**5.694.341**	**7.299.091**	**727.766**	**-**	**136.364**	**3.507.625**	**4.363**	**17.369.550**

(Thousand of Turkish Lira (TL) unless otherwise stated

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

b. Information on profit share expense paid to funds borrowed:

	Current Period		Prior Period	
	TL	FC	TL	FC
Banks	2.286.068	233.356	710.789	920.308
CBRT	-	-	-	-
Domestic banks	-	4.089	-	2.535
Foreign banks	2.286.068	229.267	710.789	917.773
Head offices and branches abroad	-	-	-	-
Other institutions	194.214	1.863.146	17.687	1.096.793
Total	**2.480.282**	**2.096.502**	**728.476**	**2.017.101**

c. Profit share expense paid to associates and subsidiaries:

	Current Period		Prior Period	
	TL	FC	TL	FC
Profit share paid to investments in associates and subsidiaries	13.547	-	1.941.994	-
Total	**13.547**	**-**	**1.941.994**	**-**

ç. Profit share expenses paid to marketable securities issued:

	Current Period		Prior Period	
	TL	FC	TL	FC
Profit share expenses paid to marketable securities issued	4.145.507	977.190	2.074.574	-
Total	**4.145.507**	**977.190**	**2.074.574**	**-**

3. The Other Items in Net Fees and Commission Income / Expenses, which constitute at least 20% of the total of other items, if the total of other items in income statement exceed 10% of the total of income statement:

Other Fees and Commissions Received	Current Period	Prior Period
Clearing room fees and commissions	998.467	570.070
Member firm-POS fees and commissions	826.431	587.519
Commissions on money orders	232.864	215.407
Prepaid import commissions	114.045	263.299
Loan Limit Allocation Fees	119.198	81.493
Insurance and brokerage commissions	352.014	216.047
Service pack commissions	514.115	340.028
Appraisal fees	231.960	97.081
Export credit commissions	19.352	16.988
Advocacy service commissions and counsel fees	14.726	10.928
Checks and bills commissions	17.164	12.689
Fees and commissions from correspondent banks	5.661	4.169
Safe deposit box commissions	14.083	8.374
Pledge Put and Mortgage Release Fees	7.442	8.734
Enquiry fees received	3.653	1.641
Portfolio management commissions	700.585	388.156
Collection and Payment Commissions	17.040	24.401
Export Price Acceptance Certificate Transaction Fees	12.681	11.184
Commissions Received from Cash against Draft Export Transactions	7.401	6.730
Other	222.156	79.032
Total	**4.431.038**	**2.943.970**

(Thousand of Turkish Lira (TL) unless otherwise stated

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

3. The Other Items in Net Fees and Commission Income / Expenses, which constitute at least 20% of the total of other items, if the total of other items in income statement exceed 10% of the total of income statement (continued):

Other Fees and Commissions Paid	Current Period	Prior Period
Required Reserves Commissions for CBRT in Foreign currency	-	-
Fees and commissions for Swift, EFT and money orders	170.055	112.797
Member firm-POS fees and commissions	159.386	134.546
Credit cards fees and commissions	172.492	127.527
Funds borrowed fees and commissions	19.724	10.207
Other	124.559	77.011
Total	**646.216**	**462.088**

4. Information on dividend income:

	Current Period		Prior Period	
	TL	FC	TL	FC
Financial Assets Measured at Fair Value through Profit/Loss (FVTPL)	-	671	-	1.261
Financial Assets Measured at Fair Value through Other Comprehensive Income (FVOCI)	2.142	-	1.479	-
Other	-	-	-	-
Total	**2.142**	**671**	**1.479**	**1.261**

5. Explanations on trading income/loss (net):

	Current Period	Prior Period
Income	**39.451.355**	**29.511.428**
Income from capital market transactions	2.422.057	2.550.139
Income from derivative financial instruments	2.561.924	214.963
Foreign exchange income	34.467.374	26.746.326
Loss (-)	**37.230.064**	**29.758.682**
Loss on capital market transactions	37.093	52.558
Loss on derivative financial instruments	2.615.953	4.625.667
Foreign exchange losses	34.577.018	25.080.457
Trading Income/Loss (net)	**2.221.291**	**(247.254)**

(*) The amount of TL 2.178.853 includes gain on sales and valuation income from investment funds.

6. Explanations related to other operating income:

	Current Period	Prior Period
Reversal of prior year provisions (*)	10.036.266	1.962.107
Income from sale of assets	987.051	155.122
Communication income	69.371	58.404
Cheque book charges	10.553	5.601
Operating Lease Income	152.727	122.035
Fund Management Fees	544.467	257.735
Other income	810.109	1.466.523
Total	**12.610.544**	**4.027.527**

(*) The relevant amount of TL 7.300.000 is due to the cancellation of free reserves set aside for potential risks in previous periods in the current period (September 30, 2024: None).

(Thousand of Turkish Lira (TL) unless otherwise stated

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

7. Informations on Expected Credit Losses and Other Provision Expenses:

	Current Period	Prior Period
Expected Credit Loss	**1.553.028**	**818.384**
12 month expected credit loss (stage 1)	217.985	246.570
Significant increase in credit risk (stage 2)	223.139	44.707
Non-performing loans (stage 3)	1.111.904	527.107
Marketable Securities Impairment Expense	**-**	**-**
Financial Assets Measured at Fair Value through Profit/Loss	-	-
Financial Assets Measured at Fair Value through Other Comprehensive Income	-	-
Impairment Provision for Associates, Subsidiaries and Joint Ventures	**-**	**-**
Associates	-	-
Subsidiaries	-	-
Joint ventures	-	-
Miscellaneous Provisions	**60.820**	**24.142**
Expected credit losses for 1st and 2nd group non-cash loans	20.616	11.824
Third stage expected loss provision for unindemnified non cash loans	11.361	5.974
Expected credit losses (stage 1) for banks	-	-
Profit and loss sharing investments' fair value provision.	-	-
Expected credit losses (stage 1) for other financial assets.	28.843	6.340
Expected credit losses for financial assets measured at amortized cost	-	4
Total	**1.613.848**	**842.526**

Expected credit losses amount to TL 1.613.848 (September 30, 2024: TL 842.526) includes TL 628.043 September 30, 2024: TL 340.199) representing participation account share of expected credit losses of loans provided from participation accounts.

8. Information on other provision expenses:

	Current Period	Prior Period
Vacation pay provision expenses (Provision expense reversal)	44.635	20.403
Impairment on financial assets measured at fair value through profit/loss	-	14.462
Provisions for cases on trial	17.114	21.777
Free provisions allocated for possible losses	245.000	-
Provisions allocated from profit shares to be distributed to profit sharing accounts	270.551	64.000
Total	**577.300**	**120.642**

(Thousand of Turkish Lira (TL) unless otherwise stated

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

8. Information on other operating expenses (continued):

	Current Period	Prior Period
Provision for retirement pay liability	216.000	108.000
Deficit provision for pension fund	-	-
Impairment expenses of tangible assets	-	-
Depreciation expenses of tangible assets	455.587	323.778
Impairment expenses of intangible assets	-	-
Impairment expense of goodwill	-	-
Amortization expenses of intangible assets	365.924	189.082
Impairment provision for investments accounted for under equity method	-	-
Impairment expenses of assets to be disposed	-	-
Depreciation expenses of assets to be disposed	-	-
Impairment expenses of assets held for sale and assets of discontinued operations	265	-
Other business expenses	1.561.892	976.904
Leasing Expenses on TFRS 16 Exceptions	8.254	4.580
Maintenance and repair expenses	132.400	88.523
Advertisement expenses	208.181	100.660
Other expenses(*)	1.213.057	783.141
Loss on sale of assets	3.228	759
Other(**)	1.842.788	1.123.109
Total	**4.445.684**	**2.721.632**

(*) The details of the "Other Expenses" balance under Other Operating Expenses are as follows:

	Current Period	Prior Period
Communication Expenses	168.504	103.524
Donations	31.690	24.306
Cleaning expenses	209.988	129.389
Heating, lighting and water expenses	68.823	56.695
Representation and Hosting expenses	67.673	31.092
Vehicle expenses	45.724	33.612
Lawsuit and court expenses	17.855	12.386
Movables Insurance Expenses	51.841	42.327
Stationery Expenses	12.732	11.224
Expense Share for Common Expenses	14.936	10.698
Subcontractor security service expenses	202.854	127.304
Cash and banknote group transportation service expenses	63.129	43.676
Credit Cards and Banking Services Promotion Expenses	91.838	59.495
Nonallowable Expenses	85.794	61.827
Other	79.676	35.586
Total	**1.213.057**	**783.141**

(**) Details of "other" balance are provided as below:

	Current Period	Prior Period
Taxes, Duties, Charges and Funds	881.995	494.392
Saving Deposit Insurance Fund	399.887	326.940
Expertise and Information Expenses	237.849	107.699
Audit and Consultancy Fees	101.124	50.636
Institution and Union Participation Share Expense	74.671	48.098
Other	147.262	95.344
Total	**1.842.788**	**1.123.109**

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

9. Explanations on income/loss from continued operations before taxes:

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

10. Explanations on tax provision for continued and discontinued operations:

Since the Parent Bank has no tax provision for the discontinued operations.

As of September 30, 2025, the Parent Bank has deferred tax income of TL 2.321.182 (September 30, 2024: TL 1.982.571) and deferred tax expense of TL 1.506.566 (September 30, 2024: TL 2.517.044). The current tax provision is TL 171.072 (September 30, 2024: TL 118.079).

11. Explanations on net income/loss from continued and discontinued operations:

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

12. Explanations on net income/loss:

a. The nature and amount of certain income and expense items from ordinary operations; if the disclosure for nature, amount and repetition rate of such items is required for a complete understanding of the Parent Bank's performance for the period:

None. (December 31, 2024: None)

b. The effect of the change in accounting estimates to the net income/loss; including the effects on the future period:

None. (December 31, 2024: None)

c. Income/loss of minority shares:

None. (December 31, 2024: 26.071 TL)

V. Explanations and notes related to the consolidated statement of changes in shareholders' equity:

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

VI. Explanations and notes related to the consolidated statement of cash flows:

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

(Thousand of Turkish Lira (TL) unless otherwise stated

VII. Explanations related to the risk group of the Group:

1. Information on the volume of transactions relating to the Group's risk group, outstanding loans and funds collected and income and expenses related to the period:

a. Current period:

Risk Group of the Group[(*)]	Investment in associates, subsidiaries and joint ventures (Business Partnerships)		Direct and indirect shareholders of the Group		Other real or legal persons included in the risk group	
	Cash	Non-cash	Cash	Non-cash	Cash	Non-Cash
Loans						
Balance at the beginning of the period	22	13.437	2.435.037	20.985	3.808	88.660
Balance at the end of the period	21	8.347	2.677.953	70.883	1.168.143	823.966
Profit share and commission income received	**-**	**147**	**132.065**	**341**	**234.623**	**5.080**

b. Prior period:

Risk Group of the Group[(*)]	Investment in associates, subsidiaries and joint ventures (Business Partnerships)		Direct and indirect shareholders of the Group		Other real or legal persons included in the risk group	
	Cash	Non-cash	Cash	Non-cash	Cash	Non-cash
Loans and other receivables						
Balance at the beginning of period	19	5.701	379.644	125.181	1.297	74
Balance at end of period	22	13.437	2.435.037	20.985	3.808	88.660
Profit share and commission income received	**-**	**-**	**142.898**	**211**	**-**	**162**

(*) Defined under Banking Law numbered 5411 in article 49 and "Communiqué Related to Credit Operations of Banks" in article 4 published on November 1, 2006.

c.1. Information on current and profit sharing accounts of the Group's risk group:

Risk Group of the Group [(*)]	Investment in associates, subsidiaries and joint ventures (Business Partnerships)		Direct and indirect Shareholders of the Group		Other real or legal persons included in the risk group	
	Current Period	Prior Period	Current Period	Prior Period	Current Period	Prior Period
Current and profit sharing accounts						
Balance at the beginning of period	31.642	15.586	242.780	316.055	17.711	6.077
Balance at the end of period	2.866	31.642	559.698	242.780	55.382	17.711
Profit share expense	**-**	**-**	**-**	**-**	**7.688**	**-**

(*) As of September 30, 2025, wakala borrowings obtained from risk group of the Parent Bank through investment purpose wakala contracts amount to USD 19.880.175 and EUR 10.145.875 (December 31, 2024: USD 31.607.054 and EUR 5.691.146). The profit share expense relating to such borrowings for the period between January 1, 2025- September 30, 2025 is TL 22.502 (September 30, 2024: TL 24.174).

VII. Explanations related to the risk group of the Parent Bank (continued):

c.1 Information on current and profit-sharing accounts of the Group's risk group (continued):

USD 155 million of the additional Tier I capital amounting to USD 205 million, which was realized on February 20, 2018, belongs to Albaraka Group, the main shareholder of the Parent Bank. The related amount is accounted under other capital reserves in the financial statements.

c.2. Information on forward, option agreements, and other similar agreements with related parties:

The Group does not have forward and option agreements with the risk group of the Parent Bank.

As of September 30, 2025, the Group has paid gross TL 172.216 (September 30, 2024: TL 119.103) to top management.

VIII. Explanations related to consolidated domestic, foreign and offshore branches or investments and foreign representative offices:

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

IX. Explanations related to subsequent events:

None.

X. Other issues that have significant effect on the balance sheet or that are ambiguous and/or open to interpretation and require clarification:

None.

SECTION SIX

Limited review report

I. Explanations on limited review report:

The Group's consolidated financial statements as of and for the period ended September 30, 2025 have been reviewed by "PwC Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik Anonim Şirketi" and the reviewed report dated November 6, 2025 is presented at the beginning of the financial statements and related notes.

I. Other notes and explanations prepared by the independent auditors:

None.

(Thousand of Turkish Lira (TL) unless otherwise stated

SECTION SEVEN

Information on Interim Report

I. General Information

1. January 1, 2025-September 30, 2025 amendments to the articles of association:

There has not been any change in the Articles of Association of the Bank on the relevant dates.

2. Committee and committee members formed after the distribution of duties among the members of the Board of Directors:

Details of the Board Committees can be found in the Investor Relations section of the Albaraka Türk website.

https://www.albaraka.com.tr/en/investor-relations/committees

II. Financial information and evaluations about the bank:

1. Major financial indicators:

ASSETS	Current Period	Previous Period
Cash and Balances with Central Bank	78.143.781	60.892.549
Banks	24.392.141	22.073.108
Government Debt Securities	63.150.930	48.099.965
Credits	192.119.931	143.266.959
Financial Leasing Receivables	20.199.307	5.216.547
Other	43.373.775	32.336.294
TOTAL ASSETS	**421.379.865**	**311.885.422**

LIABILITIES	Current Period	Previous Period
Funds Collected	256.373.495	204.440.545
Funds Borrowed	66.626.975	37.955.551
Subordinated Debt Instruments	25.217.406	14.007.315
Equities	23.881.328	19.944.229
Other	49.280.661	35.537.782
TOTAL LIABILITIES	**421.379.865**	**311.885.422**

INCOME AND EXPENSE ITEMS	Current Period	Previous Period
Profit Share Income	43.773.510	28.833.568
Profit Share Expense	40.648.432	23.257.956
Net Profit Share Income / Expenses	3.125.078	5.575.612
Net Fee and Commission Income / Expenses	4.268.450	2.808.658
Trading Income /Loss (Net)	2.221.291	(247.254)
Other Operating Income	12.610.544	4.027.527
Net Operating Income / Loss	10.268.841	4.971.517
Tax Provisions for Continiuing Operations (-+)	(643.544)	652.552
NET PROFIT/LOSS FOR THE PERIOD	**11.179.809**	**4.570.564**
Earnings/Loss per Share	4,47192	1,81780

Explanations on the interim activity report (continued):

2. Message from the Chairman of the Board:

Dear Shareholders,

While the global economy continues to struggle with uncertainties following a prolonged period of high inflation, ensuring permanent price stability has become the main objective of central banks. In the U.S. economy, persistent inflationary pressures, especially in the services sector, led the Federal Reserve (Fed) to adopt a cautious stance in easing monetary policy and to make its first rate cut in September 2025. In the Eurozone, stagnation in manufacturing and challenges in global trade came to the forefront. The European Central Bank (ECB), after a gradual rate-cut process and nearing its 2% inflation target, adopted a wait-and-see policy stance in recent periods.

Customs tariffs, a reflection of U.S. trade policies, have exacerbated the challenges faced by central banks battling inflation and deepened uncertainty in financial markets. The agreement reached between Europe and the U.S. on tariffs in the second half of the year somewhat reduced market uncertainty. However, the potential inflationary effects of tariffs remain a risk that warrants caution in the upcoming period. The ongoing lack of agreement between the U.S. and China on tariffs poses a significant risk to economic forecasts for 2026. Meanwhile, continuing trade frictions and regional tensions have triggered a marked risk-aversion trend in global financial markets. Investors have recently shifted away from equities and emerging market assets toward safe-haven instruments such as gold.

In the U.S., weaker-than-expected employment data and a rise in the unemployment rate in the third quarter were seen as signs that the delayed and cumulative effects of the Fed's tight monetary policy were cooling the labor market. To support employment, the Fed, taking into account the declining inflation data, lowered its policy rate by 25 basis points each in September and October, bringing it to the 3.75–4.00% range.

The Eurozone economy has exhibited a moderate recovery trend shaped by rising external vulnerabilities. Throughout the year, structural weaknesses in manufacturing and declining global demand exerted pressure, yet the resilience of the services sector partially balanced the regional economy. With inflation nearing its target, the ECB concluded its rate-cut cycle and maintained policy rates unchanged. Looking ahead, the ECB is expected to maintain its monetary policy stance, considering economic fragility and inflation developments.

In Türkiye, inflation indicators have shown a more rigid and upward trend compared to the decline observed in the first half of the year. The persistence of monthly inflation above 2% points to stickiness in price dynamics. In September, inflation stood at 33.29%, while the deterioration observed since May has slowed the disinflation process. With policy rate cuts of 300 and 250 basis points in July and September, the policy rate declined to 40.5%. In October, as core inflation trends increased, the rate cut was more limited at 100 basis points, bringing the policy rate to 39.5%. Going forward, price developments, the disinflation path, and expectations will continue to guide monetary policy.

The Turkish banking sector, a key driver of economic growth, continued to support the economy in 2025. Participation banking, one of the major stakeholders of this support, accounted for 8.9% of the total assets of the Turkish banking sector in the third quarter of 2025.

During this period, our Bank took necessary steps to maintain high asset quality and profitability while continuing to invest in digitalization, which is gaining increasing importance. As Albaraka Türk, with the awareness and responsibility of being Türkiye's first and leading participation bank, we continue to meet our customers' financial needs in every field. Guided by our vision of "being the reliable, innovative, and digital pioneer of participation finance," we will continue to grow steadily.

As Türkiye's pioneering participation bank, Albaraka Türk will continue to contribute to sustainable growth and development in the coming periods. On this occasion, I would like to extend my heartfelt gratitude to our colleagues, shareholders, and all stakeholders for their valuable contributions to our success.

Sincerely,

Houssem BEN HAJ AMOR

Chairman of Board Member

Explanations on the interim activity report (continued):

3. Message from the General Manager:

Dear Shareholders,
In the context of global monetary policy, it was observed that in the third quarter of 2025, central banks continued their interest rate cut paths in parallel with inflation dynamics. The European Central Bank (ECB), consistent with low growth projections and decreasing inflationary pressures, paused its rate cuts in the third quarter, keeping the policy rate unchanged at 2.15%, down from 2.9% at the beginning of the year. The U.S. Federal Reserve (Fed), which had maintained its policy rate throughout the year due to inflationary pressures, implemented 25 basis point rate cuts in September and October amid signs of slowdown in the labor market. Elevated geopolitical risks, regional restructuring of trade flows, and volatility in energy prices continue to pose challenges for both advanced and emerging economies. However, the gradual normalization of monetary policies is expected to support financial conditions in the coming period.

In Türkiye, economic rebalancing continued in the third quarter of the year. The Purchasing Managers' Index (PMI) remained below the threshold, signaling limited contraction in manufacturing, while industrial production, excluding medium-high-tech products, displayed a weak trend. Nonetheless, the services sector remained more dynamic than manufacturing. The current account posted a surplus in July and August, supported by improvements in foreign trade and tourism revenues, while the annualized current account deficit stood at USD 18.3 billion. Although the contribution of service revenues to the current account balance is expected to decline in the last quarter, the downward trend in energy prices is likely to provide a balancing effect. In this context, we estimate that the current account deficit in 2025 will come in below the Medium-Term Program (OVP) forecast.

The observed balance in FX demand and the ongoing disinflation trend provided room for monetary easing. Accordingly, the Central Bank of the Republic of Türkiye (CBRT) implemented gradual rate cuts in July, September, and October, reducing the average funding cost from 49% in May to 39.5%. However, the recent rise in inflation momentum and rigidity in core indicators indicate a slowdown in the disinflation process. In September, inflation exceeded market expectations, rising by 3.23% monthly—driven by price increases in agricultural and education categories—bringing annual inflation slightly higher to 33.3%. Given this deterioration in the inflation outlook, we expect the CBRT to proceed with more cautious and smaller-scale rate cuts in the upcoming period.

The Turkish banking sector, a major stakeholder in the economy, continued to grow at higher rates in 2025 compared to the moderate growth seen in 2024. As of September 2025, total sector assets increased by 33.4% compared to the end of the previous year, reaching TRY 43.6 trillion, while net profit for the first three quarters amounted to TRY 669.7 billion. The NPL ratio rose slightly by 48 basis points year-to-date to 2.17% as of September 2025, due to the impact of tight monetary policy and a moderate slowdown in economic activity.

Our Bank's total assets increased by 35.1% compared to year-end, reaching TRY 421.4 billion in the third quarter of 2025. Funded Credits and financial lease receivables grew by 43% to TRY 212.3 billion. The total funds collected through participation and special current accounts reached TRY 256.4 billion. As of September 2025, our Bank's net profit increased by 145% year-on-year to TRY 11.2 billion. We continued to reflect our profitability success in the first three quarters to our asset quality and capital ratios. Our NPL ratio stood at 1.58% as of September 2025, outperforming the sector average of 2.17%, while our capital adequacy ratio improved from 19.8% at the end of 2024 to 20% in September 2025.

In line with our vision and mission, we continue to move forward with determination in 2025. In full adherence to participation finance principles and values, we are strengthening our customer-centric approach to best meet the needs of our clients. On this journey, we are taking significant steps in digitalization to make our financial services more accessible and innovative. We are also expanding our sustainability-focused projects, fulfilling our social and environmental responsibilities. I would like to express my sincere appreciation to all our team members and valued stakeholders, with whom we continue to build our success.

Sincerely,

Malek Khodr TEMSAH

General Manager and Board Member

(Thousand of Turkish Lira (TL) unless otherwise stated

Explanations on the interim activity report (continued):

4. Activities in the Third Quarter of 2025:

- In the third quarters of 2025, our Total Assets amounted to TL 421.379.865.
- In the third quarters of 2025, the funds collected by our Bank through "Special Current Accounts" and "Profit and Loss Participation Accounts" amounted to TL 256.373.495. As of the first three quarters, participation accounts are realized as TL 128.019.594 and current accounts are TL 128.353.901.
- Our Bank's fund collection activities are carried out through its branches throughout the country and correspondent banks abroad.

TL and USD Equivalent	Current period TL Equivalent	Current period USD Equivalent	Previous period TL Equivalent	Previous period USD Equivalent	Change (%) TL	Change (%) USD
TL Funds	**125.436.515**	**3.053.469**	**107.594.134**	**3.091.341**	**16,58**	**(1,23)**
Current accounts	23.296.336	567.097	23.955.409	688.275	(2,75)	(17,61)
Participation Accounts	102.140.179	2.486.372	83.638.725	2.403.066	22,12	3,47
FC Funds	**130.936.980**	**3.187.366**	**96.846.411**	**2.782.543**	**35,20**	**14,6**
Current accounts	105.057.565	2.557.390	77.640.510	2.230.729	35,31	14,64
Participation Accounts	25.879.415	629.976	19.205.901	551.814	34,75	14,16
TOTAL	**256.373.495**	**6.240.835**	**204.440.545**	**5.873.884**	**25,40**	**6,25**

TL and USD Equivalent	Current period TL Equivalent	Current period USD Equivalent	Previous period TL Equivalent	Previous period USD Equivalent	Change (%) TL	Change (%) USD
Credits (*)	208.972.033	5.086.953	146.463.837	4.208.126	42,68	20,88
Non-performing Loans	3.347.205	81.480	2.019.669	58.028	65,73	40,41
Provisions (-)	(5.003.348)	(121.795)	(4.465.233)	(128.293)	12,05	(5,06)
TOTAL	**207.315.890**	**5.046.638**	**144.018.273**	**4.137.861**	**43,95**	**21,96**

(*) Including financial leasing and joint venture projects.

The rates in the preparation of the tables are as follows:

Balance Sheet Period	USD/TL
As of September 30, 2025	41,080
As of December 31, 2024	34,805

5. Evaluation of Financial Status, Profitability and Solvency:

- Our Net Fee Commission income increased by 52% compared to the same period of the previous year and reached to TL 4.268.450.
- Our gross operating profit reached 22.228.176 TL, and increased by 83% compared to the same period last year.
- Our net profit increased by %145 compared to the same period of the previous year and reached to TL 11.179.809 in the first half of the year.
- Our performing credits grew by 43% compared to the YE2024 and reached to TL 208.972.033.
- As of September 30, 2025, our capital adequacy ratio was 19.98% above the legal obligation level.

Explanations on the interim activity report (continued):

6. Explanations on Significant Developments in the Period 1 January 2025 - 30 September 2025:

Matters occurring between January 1, 2025 and September 30, 2025 have been disclosed to the public and uploaded to the Public Disclosure Platform as a notification. All of these announcements are posted on the Investor Relations section of the Albaraka Türk website.

Kamuyu Aydınlatma Platformu’na Gönderilen Açıklamalara Ulaşın - Albaraka Türk