Albaraka Türk Katılım Bankası Anonim Şirketi

Consolidated financial statements
and related disclosures at September 30, 2026
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

AUDITOR'S REVIEW REPORT ON INTERIM FINANCIAL INFORMATION

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

To the General Assembly of Albaraka Türk Katılım Bankası Anonim Şirketi;

Introduction

We have reviewed the consolidated balance sheet of Albaraka Türk Katılım Bankası Anonim Şirketi ("the Bank") and its consolidated subsidiaries (collectively referred to as "the Group") at 30 September 2026 and the related consolidated statement of profit or loss, consolidated statement of profit or loss and other comprehensive income, consolidated statement of changes in shareholders' equity, consolidated statement of cash flows and a summary of significant accounting policies and other explanatory notes to the consolidated financial statements for the nine-month period then ended. The Group management is responsible for the preparation and fair presentation of interim financial information in accordance with the Banking Regulation and Supervision Agency ("BRSA") Accounting and Financial Reporting Legislation which includes "Regulation on Accounting Applications for Banks and Safeguarding of Documents" published in the Official Gazette no.26333 dated 1 November 2006, and other regulations on accounting records of Banks published by Banking Regulation and Supervision Agency and circulars and interpretations published by BRSA and Turkish Accounting Standard 34 "Interim Financial Reporting" for those matters not regulated by the aforementioned regulations. Our responsibility is to express a conclusion on these interim consolidated financial information based on our review.

Scope of Review

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

Basis for the Qualified Conclusion

As explained in Section Five Part II.6.b of the Explanations and Notes to the Consolidated Financial Statements, a portion of the free provision amounting to TL 810 million is reversed in the current period out of the total free provision of TL 1.850 million, which was provided by the Group management in prior years outside of the requirements of BRSA Accounting and Financial Reporting Legislation, the remaining free provision classified under other provisions amounts to TL 1.040 million. If the mentioned free provision had not been provided in prior years and had not been partially reversed in the current period, other provisions would have decreased by TL 1.040 million and net profit and shareholders' equity would have decreased by TL 810 million and increased by TL 1.040 million, respectively, for the period ended 30 September 2026.

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Qualified Conclusion

Based on our review, except for the effects of the matter on the interim consolidated financial statements described in the basis for the qualified conclusion paragraph above, nothing has come to our attention that causes us to believe that the accompanying interim consolidated financial information do not present fairly in all material respects the consolidated financial position of Albaraka Türk Katılım Bankası Anonim Şirketi and its consolidated subsidiaries at 30 September 2026 and its consolidated financial performance and its consolidated cash flows for the nine-month period then ended in accordance with the BRSA Accounting and Financial Reporting Legislation.

Report on other regulatory requirements arising from legislation

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

Additional Paragraph for Convenience Translation:

BRSA Accounting and Financial Reporting Legislation explained in detail in Section Three differ from International Financial Reporting Standards ("IFRS") issued by the International Accounting Standards Board including the application of IAS 29 - Financial Reporting in Hyperinflationary Economies as of 30 September 2026. Accordingly, the accompanying consolidated financial statements are not intended to present fairly the consolidated financial position, results of operations, changes in equity and cash flows of the Group in accordance with IFRS.

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

Gökçe Yaşar Temel, SMMM
Independent Auditor

Istanbul, 5 November 2026

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CONSOLIDATED FINANCIAL REPORT OF ALBARAKA TÜRK KATILIM BANKASI A.Ş.
AS OF AND FOR THE NINE-MONTH SEPTEMBER 30, 2026

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 for nine month 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 ACTIVITY 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 **million 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**	**Yasin KAYNAR**	**Abdulkerim AKGÜNDOĞDU**
Chairman of the Board of Directors	General Manager	Assistant General Manager	Acting Manager of Financial Reports and Budget Management

Bekir PAKDEMİRLİ	**Khaled A. Mohamed ATEEQ**	**Ömer ÇEKİÇ**
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
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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 221 (December 31, 2025: 223) local branches and 3 (December 31, 2025: 2) foreign branches and with 2.774 (December 31, 2025: 2.815) staff as of September 30, 2026. The Group has 2.824 (December 31, 2025: 2.858) staff as of September 30, 2026.

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, 2026, 53,39% (December 31, 2025: 45,09%) of the Parent Bank's shares are owned by Albaraka Group, 42,03% (December 31, 2025: 42,02%) of the shares are publicly traded and quoted at Borsa İstanbul. Rest belongs to different real persons and corporate entities. Dallah Albaraka Holding, a partner of the Parent Bank, has transferred its shares in the Bank's capital to the current majority shareholder, Albaraka Group, during the current period. This transaction does not result in any change in the Bank's ownership structure.

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 / Independent Member of Audit Committee	Doctorate	-
	Dr. Khaled A. Mohamed ATEEQ	Independent Member of BOD / Independent Member of Audit Committee	Doctorate	-
	Ömer ÇEKİÇ(*)	Independent Member of BOD / Independent Member of Audit Committee	Bachelor	-
	Turgut SİMİTCİOĞLU(**)	Member of BOD	Master	-
	Azhar Aziz DOGAR	Member of BOD	Master	-
	Dalia Hazem G. KHORSHID(*)	Member of BOD	Bachelor	-
	Akram YASSIN	Member of BOD	Master	-
General Manager:	Malek Khodr TEMSAH	Member of BOD/ General Manager	Master	-
Assistant General Managers:	Önder ÇINAR	Assistant General Manager Responsible for Credits	Master	-
	Mehmet Emin ÇONKAR	Assistant General Manager Responsible for Credit Monitoring and Legal Follow-Up	Bachelor	-
	Muzaffer ÇÖLMEK	Assistant General Manager Responsible for IT & Operations	Bachelor	-
	Serhan AKYILDIZ	Assistant General Manager Responsible for Institutional Banking	Bachelor	-
	Yasemin AYDIN	Assistant General Manager Responsible for Digital and Retail Banking	Master	-
	Yasin KAYNAR (****)(*****)	Assistant General Manager Responsible for Finance	Master	-
	Lütfü ŞENER(****)	Assistant General Manager Responsible for Human and Culture	Master	-
Audit Committee:	Dr. Bekir PAKDEMİRLİ(*)	Chairman of Audit Committee	Doctorate	-
	Dr. Khaled A.Mohamed ATEEQ	Independent Member of Audit Committee	Doctorate	-
	Ömer ÇEKİÇ(*)	Independent Member of Audit Committee	Bachelor	-

*Following the outcome of the Ordinary General Meeting held on March 27, 2026, Mr. Bekir Pakdemirli has been appointed as Chairman of the Audit Committee, and Mr. Omer Cekic as a Member of the Audit Committee. Ms. Dalia Hazem G. Khorshid has been appointed as a Member of the Board of Directors.

**Mr. Turgut Simitcioglu, who was serving as Deputy General Manager, has resigned from his current position effective March 26, 2026, in accordance with his request for retirement, and has been appointed as a Member of the Board of Directors.

***In accordance with the Board of Directors' decision dated March 26, 2026, Mr. Ömer Emeç, Deputy General Manager for Strategy and Transformation, and Mr. Mehmet Uludağ, Deputy General Manager for Retail and Private Banking, have resigned from their positions.

****In accordance with the Board of Directors' decision dated May 25, 2026, Mr. Yasin Kaynar has been appointed as Assistant General Manager in charge of Finance, and Mr. Lütfü Şener has been appointed as Assistant General Manager in charge of Human and Culture.

*****In accordance with the Board of Directors' decision dated August 6, 2026, Mr. Serhan Yıldırım, Deputy General Manager for Treasury and International Banking, has resigned from his position, and the duties and responsibilities of his business line have been assigned to Mr. Yasin Kaynar.

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

The Parent Bank's paid in capital amounting to TL 2.500 consists of 2.500.000.000 number of shares with a nominal value of TL 1 (full) for each share. TL 1.335 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	1.335	53,39%	1.335	-

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, as a private pension insurance agency, and as a brokerage agency 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, 2026
(Million of Turkish Lira (TL) unless otherwise stated)

ASSETS	Notes (Section Five-I)	CURRENT PERIOD September 30, 2026			PRIOR PERIOD December 31, 2025		
		TL	FC	Total	TL	FC	Total
I. FINANCIAL ASSETS (Net)		**85.427**	**133.090**	**218.517**	**81.824**	**101.541**	**183.365**
1.1 Cash and Cash Equivalents	**(1)**	**38.399**	**110.511**	**148.910**	**38.261**	**83.370**	**121.631**
1.1.1 Cash and Balances with Central Bank		30.537	95.437	125.974	28.168	58.984	87.152
1.1.2 Banks		7.902	15.174	23.076	10.195	24.520	34.715
1.1.3 Money Market Placements		-	-	-	-	-	-
1.1.4. Expected Credit Losses (-)		40	100	140	102	134	236
1.2 Financial Assets Measured at Fair Value through Profit/Loss (FVTPL)	**(2)**	**23.347**	**5.088**	**28.435**	**20.497**	**8.186**	**28.683**
1.2.1 Government Securities		353	3.859	4.212	276	7.452	7.728
1.2.2 Equity Securities		-	219	219	-	186	186
1.2.3 Other Financial Assets		22.994	1.010	24.004	20.221	548	20.769
1.3 Financial Assets Measured at Fair Value through Other Comprehensive Income (FVOCI)	**(3)**	**23.013**	**17.276**	**40.289**	**23.034**	**8.018**	**31.052**
1.3.1 Government Securities		22.715	15.951	38.666	23.027	7.135	30.162
1.3.2 Equity Securities		8	67	75	7	58	65
1.3.3 Other Financial Assets		290	1.258	1.548	-	825	825
1.4 Derivative Financial Assets	**(5)**	**668**	**215**	**883**	**32**	**1.967**	**1.999**
1.4.1 Derivative Financial Assets Measured at Fair Value through Profit/Loss		668	215	883	32	1.967	1.999
1.4.2 Derivative Financial Assets Measured at Fair Value through Other Comprehensive Income		-	-	-	-	-	-
II. FINANCIAL ASSETS MEASURED AT AMORTISED COST (NET)		**200.404**	**135.292**	**335.696**	**142.720**	**119.618**	**262.338**
2.1 Loans	**(6)**	**173.770**	**99.164**	**272.934**	**123.842**	**88.867**	**212.709**
2.2 Lease Receivables	**(7)**	**11.887**	**27.340**	**39.227**	**7.653**	**16.454**	**24.107**
2.3 Financial Assets Measured at Amortised Cost	**(4)**	**19.686**	**11.946**	**31.632**	**14.739**	**16.841**	**31.580**
2.3.1 Government Securities		19.686	11.946	31.632	14.739	16.841	31.580
2.3.2 Other Financial Assets		-	-	-	-	-	-
2.4 Expected Credit Losses (-)	**(6)**	**4.939**	**3.158**	**8.097**	**3.514**	**2.544**	**6.058**
III. ASSETS HELD FOR SALE AND ASSETS OF DISCONTINUED OPERATIONS (Net)	**(8)**	**1.354**	**12**	**1.366**	**777**	**11**	**788**
3.1 Asset Held for Resale		1.354	-	1.354	777	-	777
3.2 Assets of Discontinued Operations		-	12	12	-	11	11
IV. OWNERSHIP INVESTMENTS (Net)	**(9)**	**1.461**	**-**	**1.461**	**1.141**	**-**	**1.141**
4.1 Associates (Net)		**90**	**-**	**90**	**90**	**-**	**90**
4.1.1 Associates Consolidated Under Equity Accounting		-	-	-	-	-	-
4.1.2 Unconsolidated Associates		90	-	90	90	-	90
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)		**1.371**	**-**	**1.371**	**1.051**	**-**	**1.051**
4.3.1 Joint-Ventures Consolidated Under Equity Accounting		1.371	-	1.371	1.051	-	1.051
4.3.2 Unconsolidated Joint-Ventures		-	-	-	-	-	-
V. TANGIBLE ASSETS (Net)	**(10)**	**6.474**	**173**	**6.647**	**6.140**	**93**	**6.233**
VI. INTANGIBLE ASSETS (Net)	**(11)**	**1.732**	**-**	**1.732**	**1.265**	**-**	**1.265**
6.1 Goodwill		-	-	-	-	-	-
6.2 Others		1.732	-	1.732	1.265	-	1.265
VII. INVESTMENT PROPERTY (Net)		**-**	**-**	**-**	**-**	**-**	**-**
VIII. CURRENT TAX ASSET		**1.209**	**-**	**1.209**	**197**	**-**	**197**
IX. DEFERRED TAX ASSET	**(12)**	**1.419**	**-**	**1.419**	**1.723**	**-**	**1.723**
X. OTHER ASSETS	**(13)**	**14.398**	**6.570**	**20.968**	**10.231**	**3.718**	**13.949**
TOTAL ASSETS		**313.878**	**275.137**	**589.015**	**246.018**	**224.981**	**470.999**

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, 2026
(Million of Turkish Lira (TL) unless otherwise stated)

	LIABILITIES	Notes (Section Five-II)	CURRENT PERIOD September 30, 2026			PRIOR PERIOD December 31, 2025		
			TL	FC	Total	TL	FC	Total
I.	**FUNDS COLLECTED**	**(1)**	**227.887**	**164.039**	**391.926**	**129.199**	**148.840**	**278.039**
II.	**FUNDS BORROWED**	**(2)**	**15.806**	**58.363**	**74.169**	**23.298**	**60.566**	**83.864**
III.	**BORROWINGS FROM MONEY MARKETS**		**17.817**	**-**	**17.817**	**14.021**	**-**	**14.021**
IV.	**SECURITIES ISSUED (Net)**	**(3)**	**22.524**	**-**	**22.524**	**23.384**	**-**	**23.384**
V.	**FUNDS**		**-**	**-**	**-**	**-**	**-**	**-**
5.1	Loan Customers' Funds		-	-	-	-	-	-
5.2	Other		-	-	-	-	-	-
VI.	**FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT AND LOSS**		**-**	**-**	**-**	**-**	**-**	**-**
VII.	**DERIVATIVE FINANCIAL LIABILITIES**	**(4)**	**424**	**755**	**1.179**	**279**	**2**	**281**
7.1	Derivative Financial Liabilities at Fair Value through Profit or Loss		424	755	1.179	279	2	281
7.2	Derivative Financial Liabilities at Fair Value through Other Comprehensive Income		-	-	-	-	-	-
VIII.	**LEASE PAYABLES**	**(5)**	**1.753**	**114**	**1.867**	**1.545**	**72**	**1.617**
IX.	**PROVISIONS**	**(6)**	**2.734**	**401**	**3.135**	**4.391**	**474**	**4.865**
9.1	Restructuring Reserves		-	-	-	-	-	-
9.2	Reserve for Employee Benefits		1.417	-	1.417	2.182	-	2.182
9.3	Insurance Technical Reserves (Net)		-	-	-	-	-	-
9.4	Other Provisions		1.317	401	1.718	2.209	474	2.683
X.	**CURRENT TAX LIABILITY**	**(7)**	**1.620**	**1**	**1.621**	**1.383**	**106**	**1.489**
XI.	**DEFERRED TAX LIABILITY**		**-**	**-**	**-**	**-**	**-**	**-**
XII.	**LIABILITIES FOR ASSETS HELD FOR SALE AND ASSETS OF DISCONTINUED OPERATIONS (Net)**	**(8)**	**-**	**8**	**8**	**-**	**6**	**6**
12.1	Assets Held for Sale		-	-	-	-	-	-
12.2	Assets of Discontinued Operations		-	8	8	-	6	6
XIII.	**SUBORDINATED LOANS**	**(9)**	**-**	**21.025**	**21.025**	**-**	**18.624**	**18.624**
13.1	Loans		-	21.025	21.025	-	18.624	18.624
13.2	Other Debt Instruments		-	-	-	-	-	-
XIV.	**OTHER LIABILITIES**	**(10)**	**17.338**	**2.559**	**19.897**	**11.506**	**4.622**	**16.128**
XV.	**SHAREHOLDERS' EQUITY**	**(11)**	**33.907**	**(60)**	**33.847**	**28.305**	**376**	**28.681**
15.1	Paid-In Capital		2.500	-	2.500	2.500	-	2.500
15.2	Capital Reserves		916	-	916	899	-	899
15.2.1	Share Premium		23	-	23	23	-	23
15.2.2	Share Cancellation Profits		-	-	-	-	-	-
15.2.3	Other Capital Reserves		893	-	893	876	-	876
15.3	Accumulated Other Comprehensive Income or Expenses that will not be Reclassified to Profit or Loss		2.928	-	2.928	2.928	-	2.928
15.4	Accumulated Other Comprehensive Income or Expenses that will be Reclassified to Profit or Loss		2.758	(60)	2.698	2.363	376	2.739
15.5	Profit Reserves		15.908	-	15.908	9.795	-	9.795
15.5.1	Legal Reserves		852	-	852	639	-	639
15.5.2	Status Reserves		-	-	-	-	-	-
15.5.3	Extraordinary Reserves		14.183	-	14.183	8.357	-	8.357
15.5.4	Other Profit Reserves		873	-	873	799	-	799
15.6	Profit or Loss		8.897	-	8.897	9.820	-	9.820
15.6.1	Prior Years Profit/(Loss)		3.114	-	3.114	(5.197)	-	(5.197)
15.6.2	Current Year Profit/(Loss)		5.783	-	5.783	15.017	-	15.017
15.7	Minority Shares		-	-	-	-	-	-
	TOTAL LIABILITIES		**341.810**	**247.205**	**589.015**	**237.311**	**233.688**	**470.999**

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, 2026
(Million of Turkish Lira (TL) unless otherwise stated)

	STATEMENT OF OFF-BALANCE SHEET	Notes (Section Five-III)	CURRENT PERIOD September 30, 2026			PRIOR PERIOD December 31, 2025		
			TL	FC	Total	TL	FC	Total
A.	**OFF BALANCE SHEET COMMITMENTS (I+II+III)**		**124.726**	**171.785**	**296.511**	**70.354**	**94.188**	**164.542**
I.	**GUARANTEES AND SURETIES**	**(1)**	**46.575**	**39.893**	**86.468**	**37.187**	**29.806**	**66.993**
1.1.	Letters of Guarantees		46.461	16.938	63.399	37.093	15.425	52.518
1.1.1.	Guarantees Subject to State Tender Law		3.712	762	4.474	1.799	187	1.986
1.1.2.	Guarantees Given for Foreign Trade Operations		11	5.299	5.310	18	5.447	5.465
1.1.3.	Other Letters of Guarantee		42.738	10.877	53.615	35.276	9.791	45.067
1.2.	Bank Loans		-	240	240	-	439	439
1.2.1.	Import Letter of Acceptances		-	240	240	-	439	439
1.2.2.	Other Bank Acceptances		-	-	-	-	-	-
1.3.	Letter of Credits		40	22.690	22.730	48	13.897	13.945
1.3.1.	Documentary Letter of Credits		-	-	-	-	-	-
1.3.2.	Other Letter of Credits		40	22.690	22.730	48	13.897	13.945
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		-	25	25	-	45	45
1.7.	Other Collaterals		74	-	74	46	-	46
II.	**COMMITMENTS**	**(1)**	**27.756**	**12.283**	**40.039**	**24.629**	**12.032**	**36.661**
2.1.	Irrevocable Commitments		27.711	12.283	39.994	24.584	12.032	36.616
2.1.1.	Asset Purchase and Sale Commitments		3.000	12.283	15.283	4.671	12.032	16.703
2.1.2.	Share Capital Commitment to Associates and Subsidiaries		-	-	-	-	-	-
2.1.3.	Loan Granting Commitments		626	-	626	625	-	625
2.1.4.	Securities Underwriting Commitments		-	-	-	-	-	-
2.1.5.	Commitments for Reserve Deposit Requirements		-	-	-	-	-	-
2.1.6.	Payment Commitment for Cheques		3.685	-	3.685	2.990	-	2.990
2.1.7.	Tax And Fund Liabilities from Export Commitments		828	-	828	351	-	351
2.1.8.	Commitments for Credit Card Expenditure Limits		19.568	-	19.568	15.942	-	15.942
2.1.9.	Commitments for Promotions Related with Credit Cards and Banking Activities		3	-	3	4	-	4
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		1	-	1	1	-	1
2.2.	Revocable Commitments		45	-	45	45	-	45
2.2.1.	Revocable Loan Granting Commitments		-	-	-	-	-	-
2.2.2.	Other Revocable Commitments		45	-	45	45	-	45
III.	**DERIVATIVE FINANCIAL INSTRUMENTS**	**(2)**	**50.395**	**119.609**	**170.004**	**8.538**	**52.350**	**60.888**
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		50.395	119.609	170.004	8.538	52.350	60.888
3.2.1	Forward Foreign Currency Buy/Sell Transactions		1.323	1.934	3.257	9	8	17
3.2.1.1	Forward Foreign Currency Transactions-Buy		615	1.017	1.632	-	8	8
3.2.1.2	Forward Foreign Currency Transactions-Sell		708	917	1.625	9	-	9
3.2.2.	Currency Swap Transactions		19.035	31.876	50.911	8.529	14.758	23.287
3.2.2.1	Currency Buy Transactions		7.844	17.298	25.142	506	10.847	11.353
3.2.2.2	Currency Sell Transactions		11.191	14.578	25.769	8.023	3.911	11.934
3.2.3.	Other Forward Buy/Sell Transactions		30.037	85.799	115.836	-	37.584	37.584
3.3.	Other		-	-	-	-	-	-
B.	**CUSTODY AND PLEDGED ITEMS (IV+V+VI)**		**1.469.142**	**377.044**	**1.846.186**	**1.023.075**	**299.528**	**1.322.603**
IV.	**ITEMS HELD IN CUSTODY**		**49.361**	**267.226**	**316.587**	**38.161**	**216.972**	**255.133**
4.1.	Assets Under Management		26.111	-	26.111	19.274	-	19.274
4.2.	Investment Securities Held in Custody		1	48.661	48.662	7	45.878	45.885
4.3.	Cheques Received for Collection		18.112	1.333	19.445	14.391	1.658	16.049
4.4.	Commercial Notes Received for Collection		4.793	589	5.382	4.144	1.541	5.685
4.5.	Other Assets Received for Collection		-	-	-	-	-	-
4.6.	Assets Received for Public Offering		-	-	-	-	-	-
4.7.	Other Items Under Custody		215	7.481	7.696	219	6.534	6.753
4.8.	Custodians		129	209.162	209.291	126	161.361	161.487
V.	**PLEDGED ITEMS**		**1.419.781**	**109.818**	**1.529.599**	**984.914**	**82.556**	**1.067.470**
5.1.	Marketable Securities		109.274	17.478	126.752	42.392	13.898	56.290
5.2.	Guarantee Notes		17.470	1.250	18.720	14.581	768	15.349
5.3.	Commodity		235.639	17.218	252.857	168.464	11.933	180.397
5.4.	Warranty		-	-	-	-	-	-
5.5.	Properties		1.029.098	64.084	1.093.182	733.156	47.391	780.547
5.6.	Other Pledged Items		27.475	9.740	37.215	25.750	8.529	34.279
5.7.	Pledged Items-Depository		825	48	873	571	37	608
VI.	**ACCEPTED INDEPENDENT GUARANTEES AND WARRANTIES**		**-**	**-**	**-**	-	-	-
	TOTAL OFF BALANCE SHEET ACCOUNTS (A+B)		**1.593.868**	**548.829**	**2.142.697**	**1.093.429**	**393.716**	**1.487.145**

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, 2026
(Million of Turkish Lira (TL) unless otherwise stated)

	STATEMENT OF PROFIT OR LOSS	Notes (Section Five-IV)	CURRENT PERIOD January 1- September 30, 2026	PRIOR PERIOD January 1- September 30, 2025	CURRENT PERIOD (3 Months) July 1- September 30, 2026	PRIOR PERIOD (3 Months) July 1- September 30, 2025
I.	**PROFIT SHARE INCOME**	**(1)**	**69.110**	**43.774**	**25.469**	**16.754**
1.1	Profit Share on Loans		47.507	30.624	17.129	11.435
1.2	Income Received from Reserve Deposits		6.315	4.895	2.623	2.221
1.3	Income Received from Banks		-	-	-	-
1.4	Income Received from Money Market Placements		647	37	538	12
1.5	Income Received from Marketable Securities Portfolio		10.583	6.314	3.556	2.220
1.5.1	Financial Assets at Fair Value Through Profit and Loss		178	263	26	83
1.5.2	Financial Assets at Fair Value through Other Comprehensive Income		6.660	3.394	2.338	1.322
1.5.3	Financial Assets Measured at Amortised Cost		3.745	2.657	1.192	815
1.6	Finance Lease Income		4.048	1.896	1.623	863
1.7	Other Profit Share Income		10	8	-	3
II.	**PROFIT SHARE EXPENSE**	**(2)**	**58.055**	**40.648**	**23.191**	**15.333**
2.1	Expense on Profit Sharing Accounts		40.603	28.793	17.888	10.828
2.2	Profit Share Expense on Funds Borrowed		7.959	4.577	3.163	1.837
2.3	Profit Share Expense on Money Market Borrowings		3.052	1.991	763	760
2.4	Profit Share Expense on Securities Issued		6.200	5.123	1.301	1.850
2.5	Finance Lease Expense		204	159	71	58
2.6	Other Profit Share Expense		37	5	5	-
III.	**NET PROFIT SHARE INCOME (I – II)**		**11.055**	**3.126**	**2.278**	**1.421**
IV.	**NET FEES AND COMMISSIONS INCOME/EXPENSES**		**5.148**	**4.269**	**1.813**	**1.582**
4.1	Fees and Commissions Received		7.009	4.920	2.560	1.818
4.1.1	Non-Cash Loans		710	489	262	186
4.1.2	Other	**(3)**	6.299	4.431	2.298	1.632
4.2	Fees and Commissions Paid (-)		1.861	651	747	236
4.2.1	Non-Cash Loans		15	5	6	3
4.2.2	Other	**(3)**	1.846	646	741	233
V.	**DIVIDEND INCOME**	**(4)**	**4**	**3**	**-**	**2**
VI.	**TRADING INCOME/LOSS(net)**	**(5)**	**3.016**	**2.221**	**2.518**	**475**
6.1	Capital Market Transaction Income/(Loss)		2.593	2.385	1.205	576
6.2	Profit/(Loss) from Derivative Financial Instruments		(2.714)	(54)	3.981	686
6.3	Foreign Exchange Income/(Loss)		3.137	(110)	(2.668)	(787)
VII.	**OTHER OPERATING INCOME**	**(6)**	**4.790**	**12.611**	**768**	**981**
VIII.	**TOTAL OPERATING INCOME (III+IV+V+VI+VII)**		**24.013**	**22.230**	**7.377**	**4.461**
IX.	**EXPECTED CREDIT LOSS (-)**	**(7)**	**2.941**	**1.614**	**947**	**699**
X.	**OTHER PROVISION EXPENSES (-)**	**(7)**	**356**	**577**	**56**	**(542)**
XI.	**PERSONNEL EXPENSES (-)**		**7.780**	**5.323**	**2.258**	**1.609**
XII.	**OTHER OPERATING EXPENSES (-)**	**(8)**	**6.441**	**4.446**	**2.155**	**1.498**
XIII.	**NET OPERATING INCOME/(LOSS) (VIII-IX-X-XI-XII)**		**6.495**	**10.270**	**1.961**	**1.197**
XIV.	**EXCESS AMOUNT RECORDED AS GAIN AFTER MERGER**		**-**	**-**	**-**	**-**
XV.	**PROFIT/(LOSS) ON EQUITY METHOD**		**332**	**269**	**112**	**127**
XVI.	**PROFIT/(LOSS) ON NET MONETARY POSITION**		**-**	**-**	**-**	**-**
XVII.	**PROFIT/(LOSS) FROM CONTINUED OPERATIONS BEFORE TAXES (XIII+...+XVI)**	**(9)**	**6.827**	**10.539**	**2.073**	**1.324**
XVIII.	**TAX PROVISION FOR CONTINUED OPERATIONS (±)**	**(10)**	**1.039**	**(643)**	**252**	**(183)**
18.1	Provision for Current Taxes		499	171	(843)	60
18.2	Deferred Tax Expense Effect (+)		6.532	1.507	2.515	406
18.3	Deferred Tax Income Effect (-)		5.992	2.321	1.420	649
XIX.	**NET INCOME/(LOSS) FROM CONTINUED OPERATIONS (XVII±XVIII)**	**(11)**	**5.788**	**11.182**	**1.821**	**1.507**
XX.	**INCOME FROM DISCONTINUED OPERATIONS**	**(11)**	**-**	**-**	-	-
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		-	-	-	-
XXI.	**LOSS FROM DISCONTINUED OPERATIONS (-)**		**5**	**1**	**2**	**1**
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		5	1	2	1
XXII.	**PROFIT/(LOSS) ON DISCONTINUED OPERATIONS BEFORE TAXES (XX-XXI)**		**(5)**	**(1)**	**(2)**	**(1)**
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)**	**(5)**	**(1)**	**(2)**	**(1)**
XXV.	**NET PROFIT/LOSS (XIX+XXIV)**	**(12)**	**5.783**	**11.181**	**1.819**	**1.506**
25.1	Group's Income/Loss		5.783	11.180	1.819	1.506
25.2	Minority Shares Profit/Loss (-)		-	-	-	-
	Earnings Per Share		2,31320	4,47200	0,72760	0,60250

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, 2026
(Million of Turkish Lira (TL) unless otherwise stated)

	PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME	CURRENT PERIOD January 1- September 30, 2026	PRIOR PERIOD January 1- September 30, 2025
I.	**CURRENT PERIOD PROFIT/LOSS**	**5.783**	**11.181**
II.	**OTHER COMPREHENSIVE INCOME**	**(41)**	**888**
2.1	**Other Income/Expense Items not to be Recycled to Profit or Loss**	**-**	**-**
2.1.1	Revaluation Surplus on Tangible Assets	-	-
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	-	-
2.2	**Other Income/Expense Items to be Recycled to Profit or Loss**	**(41)**	**888**
2.2.1	Exchange Rate Conversion Differences	520	848
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	(808)	60
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	247	(20)
III.	**TOTAL COMPREHENSIVE INCOME (I+II)**	**5.742**	**12.069**

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, 2026
(Million of Turkish Lira (TL) unless otherwise stated)

STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY	Notes (Section Five-V)	Paid-in Capital	Share Premium	Share Cancellation Profits	Other Capital Reserves	Other Comprehensive Income/Expense Items not to be Recycled to Profit or Loss			Other Comprehensive Income/Expense Items to be Recycled to Profit or Loss			Profit Reserves	Prior Periods' Profit/Loss	Current Period's Net Profit/Loss	Total Equity Before Minority Shares	Minority Shares	Total Shareholders' Equity
						1	2	3	4	5	6						
CURRENT PERIOD (January 1 – September 30, 2026)																	
I. Closing balance		**2.500**	**23**	**-**	**876**	**3.288**	**(360)**	**-**	**2.465**	**274**	**-**	**9.795**	**(5.197)**	**15.017**	**28.681**	**-**	**28.681**
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**	**23**	**-**	**876**	**3.288**	**(360)**	**-**	**2.465**	**274**	**-**	**9.795**	**(5.197)**	**15.017**	**28.681**	**-**	**28.681**
IV. Total Comprehensive Income		**-**	**-**	**-**	**-**	**-**	**-**	**-**	**520**	**(561)**	**-**	**-**	**-**	**5.783**	**5.742**	**-**	**5.742**
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		**-**	**-**	**-**	**17**	**-**	**-**	**-**	**-**	**-**	**-**	**229**	**6.465**	**(5.197)**	**1.514**	**-**	**1.514**
XI. Profit Distribution		**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**5.884**	**1.846**	**(9.820)**	**(2.090)**	**-**	**(2.090)**
11.1 Dividends		-	-	-	-	-	-	-	-	-	-	-	-	(655)	(655)	-	(655)
11.2 Transfers to Reserves		-	-	-	-	-	-	-	-	-	-	5.884	(5.884)	-	-	-	-
11.3 Others		-	-	-	-	-	-	-	-	-	-	-	7.730	(9.165)	(1.435)	-	(1.435)
Balances at end of the period (III+IV…+X+XI)		**2.500**	**23**	**-**	**893**	**3.288**	**(360)**	**-**	**2.985**	**(287)**	**-**	**15.908**	**3.114**	**5.783**	**33.847**	**-**	**33.847**

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, 2026
(Million of Turkish Lira (TL) unless otherwise stated)

STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY	Notes (Section Five-V)	Paid-in Capital	Share Premium	Share Cancellation Profits	Other Capital Reserves (*)	Other Comprehensive Income/Expense Items not to be Recycled to Profit or Loss			Other Comprehensive Income/Expense Items to be Recycled to Profit or Loss			Profit Reserves	Prior Periods' Profit/Loss	Current Period's Net Profit/Loss	Total Equity Before Minority Shares	Minority Shares	Total Shareholders' Equity
						1	2	3	4	5	6						
PRIOR PERIOD (January 1 - September 30, 2025)																	
I. Closing balance		**2.500**	**23**	**-**	**2.665**	**2.477**	**(366)**	**-**	**1.490**	**212**	**-**	**6.732**	**(949)**	**5.159**	**19.943**	**-**	**19.943**
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**	**23**	**-**	**2.665**	**2.477**	**(366)**	**-**	**1.490**	**212**	**-**	**6.732**	**(949)**	**5.159**	**19.943**	**-**	**19.943**
IV. Total Comprehensive Income		**-**	**-**	**-**	**-**	**-**	**-**	**-**	**848**	**40**	**-**	**-**	**-**	**11.181**	**12.069**	**-**	**12.069**
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		**-**	**-**	**-**	**(2.647)**	**-**	**-**	**-**	**-**	**-**	**-**	**57**	**(5.109)**	**-**	**(7.699)**	**-**	**(7.699)**
XI. Profit Distribution		**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**3.866**	**862**	**(5.159)**	**(431)**	**-**	**(431)**
11.1 Dividends		-	-	-	-	-	-	-	-	-	-	-	-	(431)	(431)	-	(431)
11.2 Transfers to Reserves		-	-	-	-	-	-	-	-	-	-	3.866	-	(3.880)	(14)	-	(14)
11.3 Others		-	-	-	-	-	-	-	-	-	-	-	863	(849)	14	-	14
Balances at end of the period (III+IV…+X+XI)		**2.500**	**23**	**-**	**18**	**2.477**	**(366)**	**-**	**2.338**	**252**	**-**	**10.655**	**(5.196)**	**11.181**	**23.882**	**-**	**23.882**

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, 2026
(Million of Turkish Lira (TL) unless otherwise stated)

	STATEMENT OF CASH FLOWS	Notes (Section Five-VI)	CURRENT PERIOD January 1- September 30, 2026	PRIOR PERIOD January 1- September 30, 2025
A.	**CASH FLOWS FROM BANKING OPERATIONS**			
1.1	**Operating Profit Before Changes In Operating Assets And Liabilities**		**1.550**	**280**
1.1.1	Profit Share Income Received		64.509	42.823
1.1.2	Profit Share Expense Paid		(55.680)	(40.121)
1.1.3	Dividend Received		4	3
1.1.4	Fees and Commissions Received		5.309	3.680
1.1.5	Other Income		1.876	1.934
1.1.6	Collections from Previously Written Off Loans	**(V-I-6,h2)**	988	356
1.1.7	Payments to Personnel and Service Suppliers		(8.786)	(6.038)
1.1.8	Taxes Paid		(2.442)	(882)
1.1.9	Others	**(V-VI-3)**	(4.228)	(1.475)
1.2	**Changes In Operating Assets And Liabilities**		**11.533**	**(20.051)**
1.2.1	Net (Increase) Decrease in Financial Assets at Fair Value Through Profit or Loss		1.682	(4.982)
1.2.2	Net (Increase) Decrease in Due From Banks and Other Financial Institutions		(2.815)	(16.435)
1.2.3	Net (Increase) Decrease in Loans		(64.837)	(59.132)
1.2.4	Net (Increase) Decrease in Other Assets		(32.982)	(11.994)
1.2.5	Net Increase (Decrease) in Bank Participation Fund		2.236	(1.207)
1.2.6	Net Increase (Decrease) in Other Participation Fund		104.205	48.745
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
1.2.9	Net Increase (Decrease) in Matured Payables		-	-
1.2.10	Net Increase (Decrease) in Other Liabilities	**(V-VI-3)**	4.044	23.533
I.	**Net Cash Flow From Banking Operations**		**13.083**	**(19.771)**
B.	**CASH FLOWS FROM INVESTING ACTIVITIES**			
II.	**Net cash flow from investing activities**		**(15.498)**	**(9.568)**
2.1	Cash Paid For Acquisition of Investments, Associates and Subsidiaries		-	(23)
2.2	Cash Obtained From Disposal of Investments, Associates and Subsidiaries		-	-
2.3	Purchases of Property and Equipment		(4.471)	(933)
2.4	Disposals of Property and Equipment		135	973
2.5	Purchase of Financial Assets at Fair Value Through Other Comprehensive Income		(19.396)	(18.360)
2.6	Sale of Financial Assets at Fair Value Through Other Comprehensive Income		4.872	7.749
2.7	Purchase of Financial Assets Measured at Amortised Cost	**(V-I-4)**	(10.857)	(1.668)
2.8	Sale of Financial Assets Measured at Amortised Cost	**(V-I-4)**	14.219	2.694
2.9	Other		-	-
C.	**CASH FLOWS FROM FINANCING ACTIVITIES**			
III.	**Net Cash Flow From Financing Activities**		**(7.453)**	**20.285**
3.1	Cash Obtained from Funds Borrowed and Securities Issued		1.538.347	743.999
3.2	Cash Used for Repayment of Funds Borrowed and Securities Issued		(1.544.797)	(723.036)
3.3	Issued Capital Instruments		-	-
3.4	Dividends Paid		(655)	(431)
3.5	Leases Paid		(348)	(247)
3.6	Other		-	-
IV.	**Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents**	**(V-VI-3)**	**781**	**3.289**
V.	**Net (Decrease) Increase in Cash and Cash Equivalents**		**(9.087)**	**(5.765)**
VI.	**Cash and Cash Equivalents at the Beginning of the Period**	**(V-VI-a)**	**54.328**	**39.723**
VII.	**Cash and Cash Equivalents at the End of the Period**	**(V-VI-b)**	**45.241**	**33.958**

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

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 December 5, 2024 and numbered 11021 and December 18, 2025 and numbered 11340, 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, 2026.

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, 2027.

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, 2025 financial statements.

As of September 30, 2026, the joint venture 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) Restatement of the financial statements according to the current purchasing power of money:

Accompanying financial statements are subjected to TAS 29 "Financial Reporting in Hyperinflationary Economies" until December 31, 2004 and with regard to this the BRSA explained with its decision numbered 1623 and dated April 21, 2005 and its circular dated April 28, 2005 that the conditions for applying inflation accounting was no longer applicable and accordingly inflation accounting has not been applied in the accompanying financial statements starting from January 1, 2005.

d) 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).

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.

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 unconsolidated 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 outside the scope of consolidation that are not credit or 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, 2026, 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 macroeconomic developments on lifetime expected credit losses, a model was established using approximately 8 years of data from the first quarter of 2017 to the third quarter of 2025. 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 studies, the parameters of the annual change rate of the dollar exchange rate in macroeconomic scenarios, the monthly domestic producer price index value of the previous year, the annual change rate of the housing price index, and the quarterly change rate of the real monthly interest rate have been found meaningful.

Under this context, the approach used through 2025 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.

The default probability parameters used are updated as a result of calibration studies conducted based on current portfolio data.

Loss Given Default (LGD):

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

THK estimates are calculated based on the Bank's historical collection data and non-performing loan balances, taking into account the related expense items.

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.

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 repayment is entirely dependent on collateral, where the net realizable value of the collateral falls below the amount owed.

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.

VIII. Explanations on expected credit losses(continued):

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, but the legal process continues.

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 certificates 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.

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, 2025, 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 recorded under revaluation surplus account.

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.

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:

XV. Explanations on leasing transactions (continued):

- 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.

In accordance with the eighth paragraph of Article 6 of the Regulation on Procedures and Principles Regarding the Acceptance, Withdrawal, and Expiration of Deposits, Participation Funds, Deposits, and Receivables, the Bank allocates a profit equalization reserve. This reserve is accounted for and reflected in the financial statements to ensure that profit shares to be distributed to participation account holders are realized in a stable manner over periods and to mitigate the impact of fluctuations that may occur in the returns to be obtained from participation accounts.

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.

Incomes that are not in compliance with participation finance principles are determined within the scope of Articles 1 and 2 of the “Standard on Incomes Non-Compliant with Participation Finance Principles and Their Disposal” published by the Participation Banks Association of Turkey Advisory Board. In accordance with Article 4 of the said Standard, such non-compliant incomes are disposed of through donations to social aid and public benefit areas where the Bank will not derive any direct or indirect economic benefit, provided that this is completed no later than the following calendar year.

Depending on their nature, non-compliant incomes are accounted for in the relevant income accounts. In cases where the amount to be disposed of can be reliably measured as of the period end, it is accounted for in accordance with TAS 37 “Provisions, Contingent Liabilities and Contingent Assets.

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 Bank recognizes all actuarial gains and losses immediately through other comprehensive income. As of September 30, 2026, there is a total actuarial loss of TL 514 before deferred tax under equity (December 31, 2025: TL 514 actuarial loss).

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, 2026, 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 accounting period. It is regulated that the resulting profits or losses will not be considered in determining the corporate tax base. Pursuant to Provisional Article 37, added to the Tax Procedure Code and published in the Official Gazette dated December 25, 2025, no inflation adjustment will be made in 2025, 2026, and 2027, even if the conditions set forth in Article 298 of the Tax Procedure Code are met. This regulation entered into force as of December 25, 2025.

Under the provisions of paragraph (Ç) of Repeated Article 298 and Transitional Article 32 of the Tax Procedure Code (VUK), as well as within the scope defined by General Circular No. 537 of the VUK, taxpayers have been granted the option to perform revaluation on a voluntary basis. However, pursuant to Article 298(A) of the Tax Procedure Code and Transitional Article 33, revaluation under paragraph (C) of the same article cannot be performed during periods when inflation adjustments are mandatory. Consequently, the opportunity for revaluation—made possible by the absence of an inflation adjustment for the year 2025 has been utilized

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.

XVIII. Explanations on taxation (continued):

Deferred Tax (continued):

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.

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 2026. As of September 30, 2026, 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, which introduce a mandatory exception in TAS 12 from recognizing and disclosing deferred tax assets and liabilities related to Pillar Two income taxes. The amendments clarify that TAS 12 applies to income taxes arising from tax laws enacted or substantively enacted to implement the Pillar Two Model Rules published by the Organization for Economic Cooperation and Development (OECD). The amendments also introduced targeted disclosure requirements for entities affected by the tax laws. The temporary exception from recognition and disclosure of information about deferred taxes and the requirement to disclose the application of the exception apply immediately and retrospectively upon issue of the amendments.

The exception regarding the non-recognition and non-disclosure of deferred taxes within this scope, as well as the provision that the exception has been applied, will be implemented with the publication of the change in the regulation

Türkiye has begun to adopt the OECD's Global Minimum Corporate Tax regulations with a Law Proposal submitted to the Grand National Assembly of Türkiye on July 16, 2024. These regulations entered into force with Law No. 7524, published in the Official Gazette dated August 2, 2024, No. 32620. The relevant law was prepared based on the OECD regulations and is consistent with the said regulations. According to the law, two separate declarations must be made: the Local Minimum Corporate Tax declaration and the Global Minimum Corporate Tax declaration. The local and global minimum corporate tax rates are set at 15% in the aforementioned law. It is stipulated that the local minimum supplementary corporate tax must be declared and paid between the first and last days of the twelfth month following the month in which the tax period ends. The 2024 Local Minimum Supplementary Corporate Tax has been declared and does not give rise to any additional liability. The global minimum corporate tax is to be declared and paid by the last day of the fifteenth month following the month in which the accounting period closes, as stipulated. for the 2024 accounting period, returns shall be filed by the last day of the eighteenth month following the month in which the accounting period closes, and the taxes accrued shall be paid by the last day of the filing period. The Local and Global Minimum Supplementary Corporate Tax Implementation Circular regarding the relevant tax regulation was published on December 26, 2025. Declarations related to the aforementioned taxes shall be made on a country-by-country basis and shall include companies subject to consolidation, taking into account the exemptions, exemptions, and safe harbor regulations set forth in the law. It is believed that the relevant regulations will not have a significant impact on the Bank's financial position or performance.

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	5.783	11.181
Weighted average number of ordinary shares in issue (in million)	2.500	2.500
Earnings per share (full TL)	**2,31320**	**4,47240**

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.

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, 2026, the Parent Bank's total capital has been calculated as TL 54.546 and capital adequacy standard ratio is 17,61%. As of December 31, 2025, the Parent Bank's total capital amounted to TL 46.810 and capital adequacy ratio was 21,24%. 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	2.500
Share issue premiums	23	23
Reserves	15.908	4.598
Gains recognized in equity as per TAS	7.155	6.922
Profit	8.897	15.017
Current Period Profit	5.783	15.017
Prior Period Profit	3.114	-
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	**34.483**	**29.060**
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	589	338
Improvement costs for operating leasing	104	85
Goodwill (net of related tax liability)	-	-
Other intangibles other than mortgage-servicing rights (net of related tax liability)	1.542	1.103
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	110	350
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	28	28
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	7	87
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	**2.380**	**1.991**
Total Common Equity Tier 1 Capital	**32.103**	**27.069**

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	9.972	8.706
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	**9.972**	**8.706**
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	**9.972**	**8.706**
Total Tier I Capital (Tier I Capital=Common Equity+Additional Tier I Capital)	**42.075**	**35.775**
TIER II CAPITAL	-	-
Debt instruments and share issue premiums deemed suitable by the BRSA	10.703	9.343
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)	1.768	1.692
Tier II Capital Before Deductions	**12.471**	**11.035**
Deductions From Tier II Capital	-	-
Direct and indirect investments of the Bank on its own Tier II Capital (-)	-	-
Investments of Bank to Banks that invest on Bank's Tier 2 and components of equity issued by financial institutions with the conditions declared in Article 8.	-	-
Portion of the total of net long positions of investments made in equity items of banks and financial institutions outside the scope of consolidation where the Bank owns 10% or less of the issued common share capital exceeding 10% of Common Equity of the Bank (-)	-	-
Portion of the total of net long positions of investments made in Additional Tier I Capital item of banks and financial institutions outside the scope of consolidation where the Bank owns 10% or more of the issued common share capital exceeding 10% of Common Equity of the Bank	-	-
Other items to be defined by the BRSA (-)	-	-
Total Deductions from Tier II Capital	-	-
Total Tier II Capital	**12.471**	**11.035**
Total Capital (The sum of Tier I Capital and Tier II Capital)	**54.546**	**46.810**
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	-	-

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)	**54.546**	**46.810**
Total risk weighted amounts	**309.753**	**220.360**
Capital Adequacy Ratios		
Consolidated Core Capital Adequacy Ratio (%)	10,36	12,29
Consolidated Tier 1 Capital Adequacy Ratio (%)	13,58	16,24
Consolidated Capital Adequacy Ratio (%)	17,61	21,24
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 (%)	5,86	7,79
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 mortgage-servicing rights	-	-
Amount arising from deferred tax assets based on temporary differences	3.211	2.716
Limits related to provisions considered in Tier II calculation	-	-
General provisions for standard based receivables (before tenthousandtwentyfive limitation)	1.768	1.692
Up to 1.25% of total risk-weighted amount of general reserves for receivables where the standard approach used	1.768	1.692
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	-	-

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, 2026, 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)	TL 4.865	TL 5.838	TL 9.972
Par Value of Instrument	TL 4.865	TL 5.838	TL 9.972
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

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.

d. 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
As of September 30, 2026 - Balance sheet evaluation rate	48,646	55,247
As of September 29, 2026	48,627	55,138
As of September 28, 2026	48,611	55,241
As of September 25, 2026	48,564	55,367
As of September 24, 2026	48,454	55,101
As of September 23, 2026	48,437	55,218

e. 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 48,270 for USD 1 (December 2025: TL 42,466), TL 55,584 for EUR 1 (December 2025: TL 49,804). The Parent Bank is mainly exposed to EUR and USD currency risks.

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	11.746	29.062	54.629	95.437
Banks	1.582	3.273	10.219	15.074
Financial assets at fair value through profit and loss(**)	69	1.968	3.266	5.303
Money market placements	-	-	-	-
Financial Assets at Fair Value Through Other Comprehensive Income	118	17.130	28	17.276
Loans and financial lease receivables(***)	47.380	74.472	1.530	123.382
Subsidiaries, associates and joint ventures	-	-	-	-
Financial Assets Measured at Amortised Cost	-	10.090	1.856	11.946
Derivative financial assets for hedging purposes	-	-	-	-
Tangible assets	-	-	173	173
Intangible assets	-	-	-	-
Other assets(****)	857	3.771	1.954	6.582
Total assets	**61.752**	**139.766**	**73.655**	**275.173**
Liabilities				
Banks Participation Fund	2.346	2.054	36	4.436
Participation Fund FC	29.710	64.142	65.751	159.603
Funds	-	-	-	-
Money market borrowings	-	-	-	-
Funds provided from other financial institutions and subordinated loans	7.740	71.648	-	79.388
Marketable securities issued	-	-	-	-
Miscellaneous payables	328	1.452	779	2.559
Derivative financial liabilities for hedging purposes	-	-	-	-
Other liabilities	641	636	2	1.279
Total liabilities	**40.765**	**139.932**	**66.568**	**247.265**
Net balance sheet position	**20.987**	**(166)**	**7.087**	**27.908**
Net off balance sheet position	**(20.442)**	**(5.405)**	**(2.461)**	**(28.308)**
Derivative financial instruments assets(*****)	2.467	20.508	28.817	51.792
Derivative financial instruments liabilities(*****)	22.909	25.913	31.278	80.100
Non-cash loans(******)	5.861	32.717	1.315	39.893
Prior Period				
Total assets	58.611	125.183	41.226	225.020
Total liabilities	40.512	133.649	59.151	233.312
Net balance sheet position	**18.099**	**(8.466)**	**(17.925)**	**(8.292)**
Net off balance sheet position	**(15.952)**	**2.926**	**22.978**	**9.952**
Derivative financial instruments assets	3.036	10.588	23.543	37.167
Derivative financial instruments liabilities	18.988	7.662	565	27.215
Non-cash loans(******)	7.029	20.193	2.584	29.806

(*) TL 53.371 (December 31, 2025: TL 16.885) 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 7.535 (December 31, 2025: TL 15.142) of the balance in Banks in other FC column represent precious metals accounts with banks, TL 62.733 (December 31, 2025: TL 55.208) 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 36 (December 31, 2025: TL 34).

(****) Includes foreign currency indexed receivables from letter of guarantee costs and commissions amounting to TL 8 (December 31, 2025: TL 6). Includes the balance of Getinsha GMBH amounting to TL 12, which has ceased operations.

(*****) In the current period, derivative financial instruments assets include foreign currency purchase commitment in the amount of TL 5.602 (December 31, 2025: TL 6.550) and derivative financial instruments liabilities include foreign currency sale commitment in the amount of TL 6.681 (December 31, 2025: TL 5.482).

(******) 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 quoted 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 21.200 100% risk weight is applied to related whole amount (December 31, 2025: TL 1.193).

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.

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			128.354	65.268
	CASH OUTFLOWS				
2	Retail and Small Business Funds Collected	171.782	114.168	16.149	11.417
3	Stable Funds Collected	20.597	-	1.030	-
4	Less stable Funds Collected	151.185	114.168	15.119	11.417
5	Unsecured Funding other than Retail and Small Business Customers Deposits	169.055	51.568	140.614	27.516
6	Operational Funds Collected	46.454	32.342	11.613	8.086
7	Non-Operational Funds Collected	99.597	6.640	86.759	4.853
8	Other Unsecured Funding	23.004	12.586	42.242	14.577
9	Secured funding			-	-
10	Other Cash Outflows	45.332	38.518	45.332	38.518
11	Liquidity needs related to derivatives and market valuation changes on derivatives transactions	45.332	38.518	45.332	38.518
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	104.792	39.472	10.752	5.597
16	**TOTAL CASH OUTFLOWS**			**212.847**	**83.048**
	CASH INFLOWS				
17	Secured Lending Transactions	-	-	-	-
18	Unsecured Lending Transactions	59.091	27.155	42.555	22.486
19	Other contractual cash inflows	64.226	32.248	64.226	32.248
20	**TOTAL CASH INFLOWS**	**123.317**	**59.403**	**106.781**	**54.734**
				Upper limit applied amounts	
21	**TOTAL HQLA**			128.354	65.268
22	**TOTAL NET CASH OUTFLOWS**			106.066	28.314
23	**Liquidity Coverage Ratio (%)**			121,01	230,51

(*) 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	108,95	167,93
Date	31.Ağu.26	31.Tem.26
Highest	132,65	272,67
Date	30.Eyl.26	30.Eyl.26
Average	121,01	230,51

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			103.643	59.198
	CASH OUTFLOWS				
2	Retail and Small Business Funds Collected	146.712	99.274	13.784	9.927
3	Stable Funds Collected	17.749	-	888	-
4	Less stable Funds Collected	128.963	99.274	12.896	9.927
5	Unsecured Funding other than Retail and Small Business Customers Deposits	141.246	58.767	111.291	37.241
6	Operational Funds Collected	47.418	33.144	11.855	8.286
7	Non-Operational Funds Collected	53.772	3.095	44.593	1.339
8	Other Unsecured Funding	40.056	22.528	54.843	27.616
9	Secured funding			-	-
10	Other Cash Outflows	33.814	29.436	33.814	29.436
11	Liquidity needs related to derivatives and market valuation changes on derivatives transactions	33.814	29.436	33.814	29.436
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	80.422	28.755	7.580	3.779
16	**TOTAL CASH OUTFLOWS**			**166.469**	**80.383**
	CASH INFLOWS				
17	Secured Lending Transactions	-	-	-	-
18	Unsecured Lending Transactions	59.418	32.068	47.242	28.654
19	Other contractual cash inflows	34.920	28.237	34.920	28.237
20	**TOTAL CASH INFLOWS**	**94.338**	**60.305**	**82.162**	**56.891**
				Upper limit applied amounts	
21	**TOTAL HQLA**			**103.643**	**59.198**
22	**TOTAL NET CASH OUTFLOWS**			**84.308**	**23.494**
23	**Liquidity Coverage Ratio (%)**			**122,93**	**251,97**

(*) 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 2025 are as follows:

Liquidity Coverage Ratio (%)	**Prior Period**	
	TL+FC	**FC**
Lowest	108,06	155,18
Date	October 31, 2025	October 31, 2025
Highest	140,12	315,48
Date	December 31, 2025	December 31, 2025
Average	122,93	251,97

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 3,09% cash, 69,89% deposits in central banks and 27,03% 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 74,30% funds collected, 25,70% 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.

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	63.622	62.352	-	-	-	-	-	125.974
Banks	13.473	7.790	1.673	-	-	-	-	22.936
Financial Assets at Fair Value Through Profit and Loss(**)	1.299	884	126	744	3.746	22.519	-	29.318
Money Market Placements	-	-	-	-	-	-	-	-
Financial Assets at Fair Value Through Other Comprehensive Income	75	1.746	1.840	9.307	24.688	2.633	-	40.289
Loans(***)	1.015	57.992	45.684	114.047	80.452	2.831	2.043	304.064
Financial Assets Measured at Amortised Cost	-	1.897	3.074	16.572	6.724	3.365	-	31.632
Other Assets	-	-	13	116	1.410	730	32.533	34.802
Total Assets	**79.484**	**132.661**	**52.410**	**140.786**	**117.020**	**32.078**	**34.576**	**589.015**
Liabilities								
Banks Participation Funds	4.215	-	247	-	-	-	-	4.462
Other Participation Banks	162.562	148.965	52.891	22.916	130	-	-	387.464
Funds provided from other financial institutions and subordinated loans	-	28.250	1.592	13.753	41.497	10.102	-	95.194
Funds	-	-	-	-	-	-	-	-
Money Market Borrowings	-	17.817	-	-	-	-	-	17.817
Marketable securities issued	-	2.485	10.982	9.057	-	-	-	22.524
Miscellaneous payables	16	3.349	464	150	-	-	15.918	19.897
Other liabilities	-	-	-	45	1.075	745	39.792	41.657
Total Liabilities	**166.793**	**200.866**	**66.176**	**45.921**	**42.702**	**10.847**	**55.710**	**589.015**
Net Liquidity Gap	**(87.309)**	**(68.205)**	**(13.766)**	**94.865**	**74.318**	**21.231**	**(21.134)**	**-**
Net Off-Balance Sheet Position	**-**	**(150)**	**(492)**	**8**	**-**	**-**	**-**	**(634)**
Financial Derivative Assets	-	75.954	8.472	259	-	-	-	84.685
Financial Derivative Liabilities	-	76.104	8.964	251	-	-	-	85.319
Non-Cash Loans	**40.676**	**2.448**	**10.469**	**24.315**	**8.394**	**166**	**-**	**86.468**
Prior Period								
Total Assets	62.562	109.785	44.703	113.217	96.731	19.870	24.131	470.999
Total Liabilities	151.647	147.898	32.563	42.851	46.938	757	48.345	470.999
Net Liquidity Gap	**(89.085)**	**(38.113)**	**12.140**	**70.366**	**49.793**	**19.113**	**(24.214)**	**-**
Net Off-Balance Sheet Position	**-**	**1.783**	**(424)**	**(1)**	**-**	**-**	**-**	**1.358**
Financial Derivative Assets	-	25.309	5.806	8	-	-	-	31.123
Financial Derivative Liabilities	-	23.526	6.230	9	-	-	-	29.765
Non-Cash Loans	**32.506**	**1.641**	**4.531**	**21.789**	**6.417**	**108**	**-**	**66.993**

(*) Loans include accruals balances.
(**) 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, 2026, NSFR is calculated as 124,06% (previous period: 153,19%) Considering the amounts to which the consideration rate is applied, Capital items correspond to 15,71% of Available Stable Funding amount (previous period: 18,93%) and Real Person and Retail Customer Deposits corresponds to 47,39% of Available Stable Funding amount (previous period: 48,82%), 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 48,56% (previous period: 55,76%) 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.

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	56.899	-	-	-	56.899
2	Tier 1 Capital and Tier 2 Capital	56.899	-	-	-	56.899
3	Other Capital Instruments	-	-	-	-	-
4	Real-person and Retail Customer Deposits	113.000	-	76.258	160	171.680
5	Stable Deposits	8.205	-	15.829	64	22.893
6	Less Stable Deposits	104.795	-	60.429	96	148.787
7	Other Obligations	-	-	203.638	-	101.818
8	Operational deposits	-	-	59.399	-	29.699
9	Other Obligations	-	-	144.239	-	72.119
10	Liabilities equivalent to interconnected assets					
11	Other Liabilities	30.248	312	3.210	-	31.853
12	Derivative liabilities			312		
13	All other equity not included in the above categories	30.248	-	3.210	-	31.853
14	**Available stable funding**					362.250
Required stable funding						
15	High Quality Liquid Assets					-
16	Deposits held at financial institutions for operational purposes	-	-	-	-	-
17	Performing Loans	244.315	59.049	-	20.250	141.805
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	-	29.767	-	2.190	6.656
20	Loans to corporate customers, real persons and or retail customers, central banks, other than credit agencies and/or financial institutions	243.667	29.282	-	-	122.859
21	*Loans with a risk weight of less than or equal to 35%*	17.614	-	-	-	11.449
22	Residential mortgages	-	-	-	18.060	11.739
23	*Residential mortgages with a risk weight of less than or equal to 35%*	-	-	-	18.060	11.739
24	Securities that are not in default and do not qualify as HQLA and exchange-traded equities	648	-	-	-	551
25	Assets equivalent to interconnected liabilities					
26	Other Assets	142.458	8.532	-	-	144.633
27	Physical traded commodities, including gold	39.611				33.669
28	Initial margin posted or given guarantee fund to central counterparty			-		-
29	Derivative Assets			-		-
30	Derivative Liabilities before the deduction of the variation margin			8.532		8.532
31	Other Assets not included above	102.847	8.532	-	-	102.432
32	Off-balance sheet commitments		111.222	-	-	5.561
33	**Total Required stable funding**					291.999
34	**Net Stable Funding Ratio (%)**					124,06

NSFR ratio development in the third quarter of 2026 is shown in the table below:

Current Period	**Ratio**
July 31, 2026	120,55
August 31, 2026	119,92
September 30, 2026	124,06
3 Month Average	**121,51**

V. Explanations on liquidity risk (continued):

Net Stable Funding Ratio (continued):

		a	b	c	ç	d
Prior 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	57.479	-	-	-	57.479
2	Tier 1 Capital and Tier 2 Capital	57.479	-	-	-	57.479
3	Other Capital Instruments	-	-	-	-	-
4	Real-person and Retail Customer Deposits	98.697	-	64.760	162	148.272
5	Stable Deposits	7.066	-	13.163	62	19.277
6	Less Stable Deposits	91.631	-	51.597	100	128.995
7	Other Obligations	-	-	119.797	-	59.899
8	Operational deposits	-	-	57.137	-	28.569
9	Other Obligations	-	-	62.660	-	31.330
10	Liabilities equivalent to interconnected assets					
11	Other Liabilities	28.653	-	18.766	-	38.036
12	Derivative liabilities			-		
13	All other equity not included in the above categories	28.653	-	18.766	-	38.036
14	**Available stable funding**					**303.686**
Required stable funding						
15	High Quality Liquid Assets					-
16	Deposits held at financial institutions for operational purposes	-	-	-	-	-
17	Performing Loans	197.120	79.855	-	14.417	110.538
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	-	42.981	-	2.225	8.672
20	Loans to corporate customers, real persons and or retail customers, central banks, other than credit agencies and/or financial institutions	196.884	36.874	-	-	93.741
21	*Loans with a risk weight of less than or equal to 35%*	3.312	-	-	-	2.153
22	Residential mortgages	-	-	-	12.192	7.925
23	*Residential mortgages with a risk weight of less than or equal to 35%*	-	-	-	12.192	7.925
24	Securities that are not in default and do not qualify as HQLA and exchange-traded equities	236	-	-	-	200
25	Assets equivalent to interconnected liabilities					
26	Other Assets	79.032	4.661	-	-	83.354
27	Physical traded commodities, including gold	2.079				1.767
28	Initial margin posted or given guarantee fund to central counterparty			-		-
29	Derivative Assets			1.685		1.685
30	Derivative Liabilities before the deduction of the variation margin			2.976		2.976
31	Other Assets not included above	76.953	-	-	-	76.926
32	Off-balance sheet commitments		86.951	-	-	4.348
33	**Total Required stable funding**					**198.240**
34	**Net Stable Funding Ratio (%)**					**153,19**

NSFR ratio development in the ended 3 months of 2025 is shown in the table below:

Prior Period	**Ratio**
October 31, 2025	153,89
November 30, 2025	156,85
December 31, 2025	153,19
3 Month Average	**154,64**

VI. Explanations on consolidated leverage ratio:

	Current Period (**)	Prior Period (**)
Total assets in consolidated financial statements prepared in accordance with Turkish Accounting Standards(*)	581.689	452.687
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	149.309	69.852
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	38.521	38.924
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	(40)	(40)
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	(44.661)	(1.405)
Total Risk Amount	**724.818**	**560.018**

(*) 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.

VI. Explanations on consolidated leverage ratio (continued):

As of September 30, 2026, consolidated leverage ratio of the Group calculated from the arithmetic average of the last three months is 5,70% (December 31, 2025: 5,82%). 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)	584.171	453.842
2	(Assets deducted from Core capital)	(1.734)	(1.940)
3	Total risk amount of balance sheet assets (sum of lines 1 and 2)	582.437	451.902
	Derivative financial assets and credit derivatives		
4	Cost of replenishment for derivative financial assets and credit derivatives	1.043	1.519
5	Potential credit risk amount of derivative financial assets and credit derivatives	752	363
6	Total risk amount of derivative financial assets and credit derivatives (sum of lines 4 and 5)	1.795	1.882
	Financing transactions secured by marketable security or commodity		
7	Risk amount of financing transactions secured by marketable security or commodity (excluding Balance sheet)	13.078	4.309
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)	13.078	4.309
	Off-balance sheet transactions		
10	Gross notional amount of off-balance sheet transactions	127.548	101.965
11	(Correction amount due to multiplication with credit conversion rates)	(40)	(40)
12	Total risk of off-balance sheet transactions (sum of lines 10 and 11)	127.508	101.925
	Capital and total risk		
13	Core Capital	41.349	32.567
14	Total risk amount (sum of lines 3, 6, 9 and 12)	724.818	560.018
	Leverage ratio		
15	Leverage ratio (%)	5,70	5,82

(*) 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".

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 June 30, 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)	254.478	151.716	20.358
2	Standardised approach (SA)	254.478	151.716	20.358
3	Internal rating-based (IRB) approach	-	-	-
4	Counterparty credit risk	2.134	629	171
5	Standardised approach for counterparty credit risk (SA-CCR)	2.134	629	171
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	17.288	41.075	1.383
17	Standardised approach (SA)	17.288	41.075	1.383
18	Internal model approaches (IMM)	-	-	-
19	Operational Risk	35.853	26.940	2.868
20	Basic Indicator Approach	35.853	26.940	2.868
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)**	**309.753**	**220.360**	**24.780**

b. Financial statements and regulatory exposures reconciliation:

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

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	12.634	46.390	26.075	4.774	89.873
Operating Expenses	(12.094)	(58.652)	(24.233)	11.928	(83.051)
Operating Income/Expenses	540	(12.262)	1.842	16.702	6.822
Profit/(Loss) Before Tax	540	(12.262)	1.842	16.702	6.822
Tax Income (Expense)	-	-	-	(1.039)	(1.039)
Current Year Profit/(Loss)	**540**	**(12.262)**	**1.842**	**15.663**	**5.783**
Total Assets	**24.807**	**303.155**	**238.329**	**22.724**	**589.015**
Total Liabilities	**186.456**	**230.308**	**134.080**	**38.171**	**589.015**

Prior Period	Retail	Commercial and Corporate	Treasury	Undistributed	Total
Operating Income	7.811	31.838	15.957	10.954	66.560
Operating Expenses	(10.551)	(28.458)	(14.689)	(2.323)	(56.021)
Operating Income/Expenses	(2.740)	3.380	1.268	8.631	10.539
Profit/(Loss) Before Tax	(2.740)	3.380	1.268	8.630	10.538
Tax Income (Expense)	-	-	-	643	643
Current Year Profit/(Loss)	**(2.740)**	**3.380**	**1.268**	**9.273**	**11.181**
Total Assets	**17.530**	**228.442**	**205.185**	**19.842**	**470.999**
Total Liabilities	**162.051**	**136.825**	**139.869**	**32.254**	**470.999**

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	517	4.732	512	3.720
CBRT	29.612	54.413	27.065	50.025
Other (*)	408	36.292	591	5.239
Total	**30.537**	**95.437**	**28.168**	**58.984**

(*) Includes precious metals amounting to TL 33.669 (December 31, 2025: TL 1.767) and cash in transit amounting to TL 3.031 (December 31, 2025: TL 4.063) as of September 30, 2026.

b. Information related to CBRT:

	Current Period		Prior Period	
	TL	FC	TL	FC
Unrestricted demand deposit	15.360	6.313	15.957	5.454
Unrestricted time deposit	-	-	-	-
Restricted time deposit (*)	14.252	48.100	11.108	44.571
Total	**29.612**	**54.413**	**27.065**	**50.025**

(*) As of September 30, 2026, the reserve requirement held in standard gold is TL 19.702 (December 31, 2025: TL 15.118).

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, 2026, the Parent Bank's applicable rates for Turkish lira required reserves excluding accounts receiving exchange rate/price protection support from the Central Bank, between 0% and 20% (December 31, 2025: between 0% and 18%); for accounts receiving exchange rate/price protection support from the Central Bank, between 22% and 40% (December 31, 2025: between 22% and 40%); depending on the maturity structure for participation funds and other liabilities and the applicable rates for FX required reserves are between 0% and 32%, depending on the maturity structure of participation funds and other liabilities (December 31, 2025: 5% to 32%).

c.1. Information on banks:

	Current Period		Prior Period	
	TL	FC	TL	FC
Banks				
Domestic (*)	7.902	1.137	10.194	302
Abroad	-	14.037	1	24.218
Foreign head offices and branches	-	-	-	-
Total	**7.902**	**15.174**	**10.195**	**24.520**

(*) Includes blockaged amount TL 7.788 (December 31, 2025: TL 10.092) booked under TL accounts arising from POS transactions.

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, 2026, the nominal investment amount subject to repurchase agreements TL 111 (December 31, 2025: 111).

As of September 30, 2026, the collateraled /blocked nominal investment amount is TL 513 (December 31, 2025 TL 3.630).

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)	22.926	997	20.189	510
Sukuk	421	3.859	308	7.452
Representing Shares in the Capital Securities	-	219	-	186
Others	-	13	-	39
Total	**23.347**	**5.088**	**20.497**	**8.186**

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, 2026, the Parent Bank has a nominal investment amount subject to repurchase agreements is TL 8.200 (December 31, 2025: 7.386).

As of September 30, 2026, the collateraled /blocked nominal investment amount is TL 14.164 (December 31, 2025: TL 11.072).

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

	Current Period	Prior Period
Debt securities	**40.385**	**30.997**
Quoted on a stock exchange	40.385	30.997
Unquoted	-	-
Investment Funds	**-**	**-**
Quoted on a stock exchange	-	-
Unquoted	-	-
Share certificates	**75**	**65**
Quoted on a stock exchange	-	-
Unquoted	75	65
Impairment provision (-)	**171**	**10**
Total	**40.289**	**31.052**

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, 2026, the nominal investment amount subject to repurchase agreements TL 5.335 (December 31, 2025: 3.339)

As of September 30, 2026, the collateraled/blocked nominal investment amount is TL 13.064 (December 31, 2025: TL 20.418).

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

	Current Period	Prior Period
Government Bonds	-	-
Treasury Bills	-	-
Other Government Securities (*)	31.632	31.580
Other Debt Securities	-	-
Total	**31.632**	**31.580**

(*) 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	31.632	31.580
Quoted on a stock exchange	31.632	31.580
Unquoted	-	-
Impairment provision (-)	-	-
Total	**31.632**	**31.580**

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

	Current Period	Prior Period
Balance at beginning of period	31.580	26.773
Foreign currency differences on monetary assets	2.142	3.075
Purchases during period (*)	10.857	2.158
Disposals through sales and redemptions (*)	(14.219)	(1.649)
Impairment provision (-)	-	-
Reclassifications	-	-
Increases (decreases) in income accruals	1.272	1.223
Closing balance	**31.632**	**31.580**

(*) 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	30	9	-	-
Swap Transactions	622	205	7	1.958
Futures Transactions	-	-	-	-
Options	-	-	-	-
Other	16	1	25	9
Total	**668**	**215**	**32**	**1.967**

(*) Spot transaction rediscount amount.

The Parent Bank has not any derivative financial assets for hedging purposes (December 31, 2025: None).

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	957	93	795	54
Corporate shareholders	956	93	795	54
Real person shareholders	1	-	-	-
Indirect loans granted to shareholders	155	252	401	296
Loans granted to employees	344	-	219	-
Total	**1.456**	**345**	**1.415**	**350**

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	44.195	800	3	-
Import loans	9.175	27	-	-
Business loans	97.568	4.313	4.809	6.389
Consumer loans	22.056	446	8	-
Credit cards	7.460	223	3	-
Loans given to financial sector	2.883	-	-	-
Other(*)	62.640	2.271	528	244
Other receivables	-	-	-	-
Total	**245.977**	**8.080**	**5.351**	**6.633**

(*) Details of other loans are provided below:

Commercial loans with installments	36.571
Other investment credits	6.125
Loans given to abroad	8.112
Profit and loss sharing investments (**)	13.797
Loans for purchase of marketable securities for customer	353
Other	725
Total	**65.683**

(**) As of September 30, 2026, 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 4.655 for 2025 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 8.344. A net valuation profit of TL 1.632 for the year 2026 has been reflected in the profit or loss statement. The total accumulated value increase on profit and loss sharing investments is TL 9.873.

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	29.872	417	9	-
Import loans	18.120	85	-	-
Business loans	75.135	2.266	2.956	4.658
Consumer loans	15.340	314	11	-
Credit cards	5.339	149	3	-
Loans given to financial sector	3.308	-	-	-
Other (*)	49.023	1.076	411	192
Other receivables	-	-	-	-
Total	**196.137**	**4.307**	**3.390**	**4.850**

(*) Details of other loans are provided below:

Commercial loans with installments	25.844
Other investment credits	5.843
Loans given to abroad	6.598
Profit and loss sharing investments (**)	11.843
Loans for purchase of marketable securities for customer	263
Other	311
Total	**50.702**

(**) As of December 31, 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. 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. 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 4.655 for 2025 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 8.344 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	1.212	-
Significant Increase in Credit Risk	-	2.035

Prior Period	Standard Loans	Loans under close monitoring
12 Month Expected Credit Losses	965	-
Significant Increase in Credit Risk	-	1.846

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".

d. 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	**859**	**21.380**	**22.239**
Housing loans	19	19.847	19.866
Vehicle loans	305	491	796
Consumer loans	535	1.042	1.577
Other	-	-	-
Consumer loans-FC indexed	**-**	**-**	**-**
Housing loans	-	-	-
Vehicle loans	-	-	-
Consumer loans	-	-	-
Other	-	-	-
Consumer loans-FC	**-**	**-**	**-**
Housing loans	-	-	-
Vehicle loans	-	-	-
Consumer loans	-	-	-
Other	-	-	-
Retail credit cards-TL	**2.489**	**-**	**2.489**
With installment	510	-	510
Without installment	1.979	-	1.979
Retail credit cards-FC	**-**	**-**	**-**
With installment	-	-	-
Without installment	-	-	-
Personnel loans-TL	**226**	**45**	**271**
Housing loans	-	41	41
Vehicle loans	1	4	5
Consumer loans	225	-	225
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	**73**	**-**	**73**
With installment	22	-	22
Without installment	51	-	51
Personnel credit cards-FC	**-**	**-**	**-**
With installment	-	-	-
Without-installment	-	-	-
Overdraft account-TL (real person)	**-**	**-**	**-**
Overdraft account-FC (real person)	**-**	**-**	**-**
Total	**3.647**	**21.425**	**25.072**

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

d. 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	**823**	**14.677**	**15.500**
Housing loans	26	13.251	13.277
Vehicle loans	156	534	690
Consumer loans	641	892	1.533
Other	-	-	-
Consumer loans-FC indexed	**-**	**-**	**-**
Housing loans	-	-	-
Vehicle loans	-	-	-
Consumer loans	-	-	-
Other	-	-	-
Consumer loans-FC	**-**	**10**	**10**
Housing loans	-	6	6
Vehicle loans	-	-	-
Consumer loans	-	4	4
Other	-	-	-
Retail credit cards-TL	**2.006**	**-**	**2.006**
With installment	405	-	405
Without installment	1.601	-	1.601
Retail credit cards-FC	**-**	**-**	**-**
With installment	-	-	-
Without installment	-	-	-
Personnel loans-TL	**108**	**47**	**155**
Housing loans	-	42	42
Vehicle loans	1	4	5
Consumer loans	107	1	108
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	**64**	**-**	**64**
With installment	22	-	22
Without installment	42	-	42
Personnel credit cards-FC	**-**	**-**	**-**
With installment	-	-	-
Without-installment	-	-	-
Overdraft account-TL (Real Person)	**-**	**-**	**-**
Overdraft account-FC (Real Person)	**-**	**-**	**-**
Total	**3.001**	**14.734**	**17.735**

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

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

Current Period	Short-term	Medium and long-term	Total
Commercial installment loans-TL	**3.497**	**25.761**	**29.258**
Business loans	305	3.701	4.006
Vehicle loans	3.019	20.178	23.197
Consumer loans	173	1.882	2.055
Other	-	-	-
Commercial installment loans-FC indexed	**-**	**-**	**-**
Business loans	-	-	-
Vehicle loans	-	-	-
Consumer loans	-	-	-
Other	-	-	-
Commercial installment Loans-FC	**166**	**7.147**	**7.313**
Business loans	64	1.484	1.548
Vehicle loans	102	4.814	4.916
Consumer loans	-	849	849
Other	-	-	-
Corporate credit cards-TL	**5.124**	**-**	**5.124**
With installment	40	-	40
Without installment	5.084	-	5.084
Corporate credit cards-FC	**-**	**-**	**-**
With installment	-	-	-
Without installment	-	-	-
Overdraft account-TL (legal Entity)	**-**	**-**	**-**
Overdraft account-FC (legal Entity)	**-**	**-**	**-**
Total	**8.787**	**32.908**	**41.695**

Prior Period	Short-term	Medium and long-term	Total
Commercial installment loans-TL	**3.298**	**17.058**	**20.356**
Business loans	217	2.235	2.452
Vehicle loans	2.827	13.757	16.584
Consumer loans	254	1.066	1.320
Other	-	-	-
Commercial installment loans-FC indexed	**-**	**-**	**-**
Business loans	-	-	-
Vehicle loans	-	-	-
Consumer loans	-	-	-
Other	-	-	-
Commercial installment Loans-FC	**200**	**5.288**	**5.488**
Business loans	52	1.147	1.199
Vehicle loans	148	3.302	3.450
Consumer loans	-	839	839
Other	-	-	-
Corporate credit cards-TL	**3.421**	**-**	**3.421**
With installment	41	-	41
Without installment	3.380	-	3.380
Corporate credit cards-FC	**-**	**-**	**-**
With installment	-	-	-
Without installment	-	-	-
Overdraft account-TL (Legal Entity)	**-**	**-**	**-**
Overdraft account-FC (Legal Entity)	**-**	**-**	**-**
Total	**6.919**	**22.346**	**29.265**

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

f. 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".

g. Breakdown of domestic and foreign loans:

	Current Period	Prior Period
Domestic loans	257.929	202.086
Foreign loans	8.112	6.598
Total	**266.041**	**208.684**

h. 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	**-**	**-**	**-**	**-**

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

	Current Period	Prior Period
Loans with limited collectability	805	1.082
Loans with doubtful collectability	1.562	877
Uncollectible loans	2.483	1.288
Total	**4.850**	**3.247**

Specific provisions in the amount of TL 4.850 (December 31, 2025: TL 3.247) comprise TL 3.144 (December 31, 2025: TL 2.137) of participation account share of loans provided from participation accounts.

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

j.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	34
Restructured loans	-	1	34
Prior period			
Gross amount before specific provisions	2	15	36
Restructured loans	2	15	36

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

j.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	**1.462**	**1.116**	**1.447**
Additions in the current period (+)	3.393	231	264
Transfers from other categories of non-performing loans (+)	-	3.048	1.758
Transfers to other categories of non-performing loans (-)	3.048	1.758	-
Collections in the current period (-)	309	318	361
Transfers to standard loans and write off (-) (*)	10	-	22
Dispose of (-)	-	-	-
Corporate and commercial loans	-	-	-
Retail loans	-	-	-
Credit cards	-	-	-
Other	-	-	-
Closing balance of the current period	**1.488**	**2.319**	**3.086**
Provisions (-)	805	1.562	2.483
Net balance at the balance sheet	**683**	**757**	**603**

(*) 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 10. Since there is no reasonable expectation regarding its recovery, TL 22 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 1 basis points.

Non-performing loans in the amount of TL 6.893 comprise TL 4.462 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	**479**	**271**	**1.270**
Additions in the current period (+)	2.929	146	115
Transfers from other categories of non-performing loans (+)	-	1.817	901
Transfers to other categories of non-performing loans (-)	1.817	901	-
Collections in the current period (-)	125	217	171
Transfers to standard loans and write off (-) (*)	4	-	668
Dispose of (-)	-	-	-
Corporate and commercial loans	-	-	-
Retail loans	-	-	-
Credit cards	-	-	-
Other	-	-	-
	-	-	-
Closing balance of the current period	**1.462**	**1.116**	**1.447**
Specific provisions (-)	1.082	877	1.288
Net balance at the balance sheet	**380**	**239**	**159**

(*) 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 4. Since there is no reasonable expectation regarding its recovery, TL 668 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 34 basis points.

Non-performing loans in the amount of TL 4.025 comprise TL 2.631 of participation account share of loans provided from participation accounts.

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

j.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	182	261	510
Provision (-)	121	180	468
Net balance	**61**	**81**	**42**
Prior period:			
Period end balance	135	95	347
Provision (-)	102	78	334
Net balance	**33**	**17**	**13**

j.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)	**683**	**757**	**603**
Loans to individuals and corporates (gross)	1.488	2.319	3.086
Provision (-)	805	1.562	2.483
Loans to individuals and corporates (net)	**683**	**757**	**603**
Banks (gross)	-	-	-
Provision (-)	-	-	-
Banks (net)	**-**	**-**	**-**
Other loans and receivables (gross)	-	-	-
Provision (-)	-	-	-
Other loans (net)	**-**	**-**	**-**
Prior period (net)	**380**	**239**	**159**
Loans to individuals and corporates (gross)	1.462	1.116	1.447
Provision (-)	1.082	877	1.288
Loans to individuals and corporates (net)	**380**	**239**	**159**
Banks (gross)	-	-	-
Provision (-)	-	-	-
Banks (net)	**-**	**-**	**-**
Other loans (gross)	-	-	-
Provision (-)	-	-	-
Other loans (net)	**-**	**-**	**-**

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

j.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)	**76**	**131**	**138**
Profit Share Accruals and Valuation Differences	157	324	541
Provision (-)	81	193	403
Prior Period (Net)	**19**	**75**	**40**
Profit Share Accruals and Valuation Differences	65	206	211
Provision (-)	46	131	171

k. Liquidation policy for uncollectable loans:

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

l. 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	9.743	9.189	5.940	5.550
1 to 4 years	33.916	27.389	20.514	16.193
More than 4 years	4.064	2.649	2.975	2.364
Total	**47.723**	**39.227**	**29.429**	**24.107**

b. Information on net investments through finance lease:

	Current Period	Prior Period
Financial lease receivables (Gross)	47.723	29.429
Unearned financial lease receivable (-)	8.496	5.322
Net receivable from financial leases	**39.227**	**24.107**

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)	36.525	2.702	-	-
Prior Period				
Financial lease receivables (Net)	23.299	808	-	-

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	788	4.136
Additions (*)	1.225	790
Disposals	(134)	(12)
Transfers (**)	(510)	(4.126)
Impairment Provision (-)/Reversal of Impairment Provision	(3)	-
Net closing balance	**1.366**	**788**

(*) 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, 2026, assets held for sale consist of tangible assets amounting to TL 1.354 (December 31, 2025: TL 777) consist of real estates acquired due to receivables. TL 12 (December 31, 2025: TL 11) is comprised of discontinued operations.

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	12
Assets Related to Discontinued Operations	**12**

	Current Period
Other Liabilities	-
Liabilities Related to Discontinued Operations	**-**

	Current Period
Gross Profit/(Loss)	(5)
Operational expenses (-)	-
Profit/(Loss) from Discontinued Operations	**(5)**

Profit/(Loss) Per Share from Discontinued Operations:

	Current Period	Prior Period
Paid-In Capital	2.500	2.500
Profit/(Loss) attributable to the Parent Bank	(5)	(1)
Earnings Per Share	(0,00200)	(0,00040)

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 and the Bank's total participation amount is TL 90 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, 2025: None).

b. Information on subsidiaries (net):

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

None (December 31, 2025: None).

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 2026, the capital of each company is TL 250. Bereket Varlık Kiralama A.Ş. and Değer Varlık Kiralama A.Ş. are consolidated using full consolidation method as of September 30, 2026.

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, 2026.

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
19.826	1	-	-	-	-	-	-

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, 2026.

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
2.806	66	-	-	-	34	32	-

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, 2026, the capital of the company is TL 400. 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, 2026.

Name	Address (City/Country)	The Parent Bank's share percentage- If different voting percentage (%)	Risk share percentage of other shareholders (%)
Albaraka Portföy Yönetimi 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
3.818	3.656	5	133	-	1.171	1.343	-

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	5
Movements inside the term	-	-
Purchases/new incorporations/capital increases/capital decreases (-)	-	-
Bonus shares	-	-
Profit received from current year share	-	-
Sales / Capital Deductions (-) (*)	-	-
Revaluation increases	-	-
Impairments	-	-
Amount at the end of the period	5	5
Capital commitments	-	-
Share of the capital at the end of the period (%)	**100**	**100**

	Current Period	Prior Period
Banks	-	-
Insurance Companies	-	-
Factoring Companies	-	-
Leasing Companies	-	-
Financing Companies	-	-
Other Financial Subsidiaries	5	5

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. The financial data from unreviewed and TAS 29 not applied limited financial statements as of September 30, 2026 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	7.237	79.471	79.183	6.720	6.069

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, 2026, the Group calculated net deferred tax asset of TL 4.070 (December 31, 2025: TL 3.925) by netting off deferred tax asset of TL 2.651 (December 31, 2025: TL 2.202) and deferred tax liability of TL 1.419 (December 31, 2025 TL 1.723) 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	811	512
Provisions for retirement premium and vacation pay liabilities	406	811
Difference between carrying value and tax base of tangible assets (amortization differences)	391	344
Provisions for cases on trial	31	25
Provisions	618	627
Leasing profit share expenses	273	212
Other (*)	1.540	1.394
Deferred tax asset	**4.070**	**3.925**
Revaluation difference of property	551	580
Rediscount on profit share	1.216	454
Right of use assets	550	416
Derivative financial liabilities	260	590
Investment funds	-	-
Other (**)	74	162
Deferred tax liability	**2.651**	**2.202**
Deferred tax asset (net)	**1.419**	**1.723**

(*) As per Tax Procedure Law As of 2026, inflation indexation of non monerary assets has been discontinued and cancelled. Includes TL 934 arising from adjustment of non monerary assets in 2026 as per Tax Procedure Law calculated using inflation index.

(**) Includes TL 0, the deferred tax liability of securities revaluation at fair value through other comprehensive income (December 31, 2025: TL 127).

13. Information on other assets:

As of the balance sheet date, the Group's other assets balance is TL 20.968 (December 31, 2025: TL 13.949) and does not exceed 10% of total assets.

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	**11.731**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**11.731**
II. Real Persons Participation Accounts Non-Trade TL	**-**	**10.027**	**37.678**	**1.377**	**-**	**83**	**1.272**	**46**	**50.483**
III. Current Account other-TL	**18.268**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**18.268**
Public Sector	985	-	-	-	-	-	-	-	985
Commercial Institutions	16.242	-	-	-	-	-	-	-	16.242
Other Institutions	1.000	-	-	-	-	-	-	-	1.000
Commercial and Other Institutions	15	-	-	-	-	-	-	-	15
Banks and Participation Banks	26	-	-	-	-	-	-	-	26
Central Bank of Türkiye	-	-	-	-	-	-	-	-	-
Domestic Banks	-	-	-	-	-	-	-	-	-
Foreign Banks	26	-	-	-	-	-	-	-	26
Participation Banks	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-
IV. Participation Accounts-TL	**-**	**3.344**	**4.786**	**102**	**-**	**-**	**64**	**1**	**8.297**
Public Sector	-	-	2	-	-	-	-	-	2
Commercial Institutions	-	2.730	4.094	50	-	-	61	-	6.935
Other Institutions	-	614	687	52	-	-	3	1	1.357
Commercial and Other Institutions	-	-	3	-	-	-	-	-	3
Banks and Participation Banks	-	-	-	-	-	-	-	-	-
V. Real Persons Current Accounts Non- Trade FC	**41.248**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**41.248**
VI. Real Persons Participation Accounts Non-Trade FC	**-**	**9.481**	**9.809**	**767**	**-**	**53**	**1.295**	**25**	**21.430**
VII. Other Current Accounts FC	**34.589**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**34.589**
Residents in Türkiye-Corporate	22.007	-	-	-	-	-	-	-	22.007
Residents abroad-Corporate	8.393	-	-	-	-	-	-	-	8.393
Banks and Participation Banks	4.189	-	-	-	-	-	-	-	4.189
Central Bank of Türkiye	708	-	-	-	-	-	-	-	708
Domestic Banks	-	-	-	-	-	-	-	-	-
Foreign Banks	3.480	-	-	-	-	-	-	-	3.480
Participation Banks	1	-	-	-	-	-	-	-	1
Other	-	-	-	-	-	-	-	-	-
VIII. Participation Accounts other-FC	**-**	**2.563**	**775**	**691**	**-**	**-**	**9**	**1**	**4.039**
Public Sector	-	-	-	-	-	-	-	-	-
Commercial Institutions	-	2.505	727	442	-	-	9	1	3.684
Other Institutions	-	36	40	2	-	-	-	-	78
Commercial and Other Institutions	-	22	8	-	-	-	-	-	30
Banks and Participation Banks	-	-	-	247	-	-	-	-	247
IX. Precious Metals Deposits	**60.941**	**39**	**62**	**1.246**	**-**	**150**	**284**	**11**	**62.733**
X. Participation Accounts Special Fund Pools TL	**-**	**-**	**-**	**52**	**-**	**-**	**-**	**-**	**52**
Residents in Türkiye	-	-	-	52	-	-	-	-	52
Residents abroad	-	-	-	-	-	-	-	-	-
XI. Participation Accounts Special Fund Pools – FC	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
Residents in Türkiye	-	-	-	-	-	-	-	-	-
Residents abroad	-	-	-	-	-	-	-	-	-
XII. Participation Accounts Special Fund Pools—Precious Metals -FC	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
Residents in Türkiye	-	-	-	-	-	-	-	-	-
Residents abroad	-	-	-	-	-	-	-	-	-
XIII. Participation Accounts Investment Mandate Pools -TL	**-**	**35.133**	**50.133**	**38.486**	**-**	**3.808**	**11.496**	**-**	**139.056**
XIV. Participation Accounts Investment Mandate Pools - FC	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
XV. Participation Accounts Investment Mandate Pools— Precious Metals -FC	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
Total (I+II+.....+XIII+XIV+XV)	**166.777**	**60.587**	**103.243**	**42.721**	**-**	**4.094**	**14.420**	**84**	**391.926**

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	**10.437**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**10.437**
II. Real Persons Participation Accounts Non-Trade TL	**-**	**8.581**	**29.556**	**796**	**-**	**138**	**836**	**56**	**39.963**
III. Current Account other-TL	**19.815**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**19.815**
Public Sector	636	-	-	-	-	-	-	-	636
Commercial Institutions	18.099	-	-	-	-	-	-	-	18.099
Other Institutions	891	-	-	-	-	-	-	-	891
Commercial and Other Institutions	166	-	-	-	-	-	-	-	166
Banks and Participation Banks	23	-	-	-	-	-	-	-	23
Central Bank of Türkiye	-	-	-	-	-	-	-	-	-
Domestic Banks	-	-	-	-	-	-	-	-	-
Foreign Banks	23	-	-	-	-	-	-	-	23
Participation Banks	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-
IV. Participation Accounts-TL	**-**	**5.396**	**4.130**	**89**	**-**	**4**	**413**	**-**	**10.032**
Public Sector	**-**	**-**	**2**	**-**	**-**	**-**	**-**	**-**	**2**
Commercial Institutions	**-**	**5.124**	**3.381**	**-**	**-**	**-**	**411**	**-**	**8.916**
Other Institutions	**-**	**272**	**745**	**89**	**-**	**4**	**2**	**-**	**1.112**
Commercial and Other Institutions	**-**	**-**	**2**	**-**	**-**	**-**	**-**	**-**	**2**
Banks and Participation Banks	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
V. Real Persons Current Accounts Non-Trade FC	**38.128**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**38.128**
VI. Real Persons Participation Accounts Non-Trade FC	**-**	**9.072**	**9.176**	**757**	**-**	**49**	**1.383**	**32**	**20.469**
VII. Other Current Accounts FC	**31.233**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**31.233**
Residents in Türkiye-Corporate	22.345	-	-	-	-	-	-	-	22.345
Residents abroad-Corporate	6.009	-	-	-	-	-	-	-	6.009
Banks and Participation Banks	2.879	-	-	-	-	-	-	-	2.879
Central Bank of Türkiye	-	-	-	-	-	-	-	-	-
Domestic Banks	-	-	-	-	-	-	-	-	-
Foreign Banks	2.878	-	-	-	-	-	-	-	2.878
Participation Banks	1	-	-	-	-	-	-	-	1
Other	-	-	-	-	-	-	-	-	-
VIII. Participation Accounts other- FC	**-**	**2.468**	**714**	**611**	**-**	**-**	**9**	**1**	**3.803**
Public Sector	-	-	-	-	-	-	-	-	-
Commercial Institutions	-	2.430	689	396	-	-	9	1	3.525
Other Institutions	-	35	23	2	-	-	-	-	60
Commercial and Other Institutions	-	3	2	-	-	-	-	-	5
Banks and Participation Banks	-	-	-	213	-	-	-	-	213
IX. Precious Metals Deposits	**52.023**	**646**	**943**	**1.182**	**-**	**153**	**252**	**8**	**55.207**
X. Participation Accounts Special Fund Pools TL	**-**	**-**	**-**	**29**	**-**	**-**	**-**	**-**	**29**
Residents in Türkiye	-	-	-	29	-	-	-	-	29
Residents abroad	-	-	-	-	-	-	-	-	-
XI. Participation Accounts Special Fund Pools – FC	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
Residents in Türkiye	-	-	-	-	-	-	-	-	-
Residents abroad	-	-	-	-	-	-	-	-	-
XII. Participation Accounts Special Fund Pools—Precious Metals -FC	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
Residents in Türkiye	-	-	-	-	-	-	-	-	-
Residents abroad	-	-	-	-	-	-	-	-	-
XIII. Participation Accounts Investment Mandate Pools -TL	**-**	**16.078**	**9.961**	**5.728**	**-**	**8.053**	**9.103**	**-**	**48.923**
XIV. Participation Accounts Investment Mandate Pools - FC	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
XV. Participation Accounts Investment Mandate Pools—Precious Metals -FC	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
Total (I+II+.....+XIII+XIV+XV)	**151.636**	**42.241**	**54.480**	**9.192**	**-**	**8.397**	**11.996**	**97**	**278.039**

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	24.595	20.371	37.665	30.057
Foreign currency accounts	39.999	34.154	78.777	73.620
Foreign branches' deposits subject to foreign authorities' insurance	78	73	233	194
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 13.626 (December 31, 2025: TL 11.507), amount exceeding the insurance limit is TL 76.927 (December 31, 2025: TL 60.364) 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 1.2 Million TL (December 31, 2025: thousand of TL 950) (including both principal 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	47	29
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	-	-

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	8.726	38.089	10.760	39.054
Loans from foreign banks, institutions and funds	7.080	20.274	12.538	21.512
Total	**15.806**	**58.363**	**23.298**	**60.566**

a.2. Maturity analysis of funds borrowed:

	Current Period		Prior Period	
	TL	FC	TL	FC
Short-Term	15.806	11.684	23.298	20.160
Medium and Long-Term	-	46.679	-	40.406
Total	**15.806**	**58.363**	**23.298**	**60.566**

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, 2025: None).

3. Information on securities issued:

	Current Period		Prior Period	
	TL	FC	TL	FC
Sukuk issued	22.524	-	23.384	-
Total	**22.524**	**-**	**23.384**	**-**

4. Information on derivative financial liabilities:

	Current Period		Prior Period	
	TL	FC	TL	FC
Forward transactions	32	8	-	-
Swap transactions	392	747	279	2
Futures transactions	-	-	-	-
Options	-	-	-	-
Other	-	-	-	-
Total	**424**	**755**	**279**	**2**

The Parent Bank has not any derivative financial liabilities for hedging purposes (December 31, 2025: None).

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

5. Lease payables:

	Current Period		Prior Period	
	Gross	**Net**	**Gross**	**Net**
Less than a year	52	45	30	25
1 to 4 years	836	665	596	469
Over 4 years	1.740	1.157	1.743	1.123
Total	**2.628**	**1.867**	**2.369**	**1.617**

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 1.191 (December 31, 2025: TL 921), vacation pay liability amounting to TL 166 (December 31, 2025: TL 111) and performance bonus provision amounting to TL 60 (December 31, 2025: TL 1.150) totaling to TL 1.417 (December 31, 2025: TL 2.182). 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 (%)	29,00	29,00
Estimated increase rate of salary ceiling (%)	25,75	25,75

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

	Current Period	Prior Period
Prior period ending balance	921	696
Allocation in the period	270	234
Actuarial (gain)/loss	-	(9)
Balance at the end of the period	**1.191**	**921**

b. Other provisions:

	Current Period	Prior Period
Non-cash loans first and second stage expected loss provisions	159	411
Provisions allocated from profit shares to be distributed to profit sharing accounts	337	188
Third stage expected loss provision for unindemnified letter of guarantees	50	39
Third stage expected loss provision for cheques commitments	12	9
Provision for promotions related with credit cards and promotion of banking services	8	6
Provisions for cases on trial	103	82
Accrual for purchase and sale commitments	8	97
Free provisions allocated for possible losses(*)	1.040	1.850
Other	1	1
Total	**1.718**	**2.683**

(*) This amount includes TL 1.040 in free provisions, all of which were set aside in 2025 by the group's management in addition to the requirements of the BRSA Accounting and Financial Reporting Regulations. (December 31, 2025: TL 1.850).

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

As of September 30, 2026, there is no provision for exchange losses in foreign currency indexed loans and financial lease receivables (December 31, 2025: None).

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

7. Information on taxes payable:

a. Explanations on current tax liability:

a.1. Explanations on tax provisions:

As of September 30, 2026, the Group's remaining tax liability after deducting the temporary taxes paid from corporate tax amounts to TL 51 (December 31, 2025: TL 127).

a.2. Information on taxes payable:

	Current Period	Prior Period
Corporate taxes payable	51	127
Banking insurance transaction tax	444	417
Taxation on securities income	484	447
Value added tax payable	41	30
Taxation on real estate income	9	7
Foreign exchange transaction tax	31	28
Income tax deducted from wages	133	104
Other	13	10
Total	**1.206**	**1.170**

a.3. Information on premiums:

	Current Period	Prior Period
Social security premiums-employee	67	50
Social security premiums-employer	100	63
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	5	2
Unemployment insurance-employer	9	7
Other	-	-
Total	**181**	**122**

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

The Group has no liabilities related to non-current assets held for sale (December 31, 2025: None).

Getinsha GMBH, a subsidiary of the Group, has payables amounting to TL 8 related to discontinued operations (December 31, 2025: TL 6).

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	-	21.025	-	18.624
Subordinated loans	-	21.025	-	18.624
Subordinated debt instruments	-	-	-	-
Total	**-**	**21.025**	**-**	**18.624**

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%.

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 19.897 (December 31, 2025: TL 16.128) and does not exceed 10% of total liabilities.

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	2.500
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	5.000

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.

d. 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.

e. 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.

f. 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.

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

There is no privilege given to stocks representing the capital.

h. Information on marketable securities valuation reserve:

	Current Period		Prior Period	
	TL	FC	TL	FC
From investments in associates, subsidiaries, and joint ventures	-	-	-	-
Valuation difference (*)	(227)	(60)	(101)	375
Foreign exchange difference	-	-	-	-
Total	**(227)**	**(60)**	**(101)**	**375**

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

i. 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.

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

11. Information on shareholders' equity (continued):

j. Information on minority shares:

As of September 30, 2026, there is no minority interest amount calculated for fully consolidated non-controlling interests (December 31, 2025: None).

k. Information on profit distribution:

At the Ordinary General Assembly meeting held on March 27, 2026, the Parent Bank decided to set aside 53 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 and TL 530 to the shareholders as the first and second cash dividends, respectively, and the remaining net profit amounting to TL 5.831 to be transferred to the Extraordinary Reserves account in order to support capital adequacy, and the dividend distribution was realized on April 15, 2026.

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	19.568	15.942
Payment commitments for cheques	3.685	2.990
Asset purchase and sale commitments	15.283	16.703
Loan granting commitments	626	625
Subsidiaries and Associates Commitments	-	-
Tax and funds liabilities arising from export commitments	828	351
Commitments for promotions related with credit cards and banking activities	3	4
Other irrevocable commitments	1	1
Other revocable commitments	45	45
Total	**40.039**	**36.661**

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	63.399	52.518
Bank loans	240	439
Letters of credit	22.730	13.945
Other guaranties and sureties	99	91
Total	**86.468**	**66.993**

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

	Current Period	Prior Period
Letters of guarantees	63.399	52.518
Long standing letters of guarantees	51.227	41.155
Temporary letters of guarantees	2.205	2.832
Advance letters of guarantees	3.328	2.614
Letters of guarantees given to customs	3.565	3.038
Letters of guarantees given for obtaining cash loans	3.074	2.879
Sureties and similar transactions	99	91
Total	**63.498**	**52.609**

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	3.074	2.879
With original maturity of 1 year or less	1.226	869
With original maturity of more than 1 year	1.848	2.010
Other non-cash loans	83.394	64.114
Total	**86.468**	**66.993**

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.

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	16.104	1.914	12.057	1.693
Medium and Long-Term Loans	24.729	4.185	13.785	2.854
Profit Share on Non–Performing Loans	564	11	232	3
Premiums Received from Resource Utilization Support Fund	-	-	-	-
Total	**41.397**	**6.110**	**26.074**	**4.550**

(*) 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	6.315	-	4.895	-
Domestic Banks	-	-	-	-
Foreign Banks	-	-	-	-
Head Offices and Branches Abroad	-	-	-	-
Total	**6.315**	**-**	**4.895**	**-**

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	11	167	59	204
Financial Assets Measured at Fair Value through Other Comprehensive Income	6.084	576	3.011	383
Financial Assets Measured at Amortised Cost	2.965	780	1.884	773
Total	**9.060**	**1.523**	**4.954**	**1.360**

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

None (September 30, 2025: None).

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	-	10	-	-	-	-	-	10
Real persons' non-trading profit sharing accounts	2.105	8.413	249	-	22	258	9	11.056
Public sector profit-sharing accounts	-	-	-	-	-	-	-	-
Commercial sector profit sharing accounts	12.412	8.645	3.598	-	3.591	14	-	28.260
Other institutions profit sharing accounts	120	426	107	-	375	-	-	1.028
Total	**14.637**	**17.494**	**3.954**	**-**	**3.988**	**272**	**9**	**40.354**
FC								
Funds collected from banks through current and profit-sharing accounts	-	-	4	-	-	-	-	4
Real persons' non-trading profit sharing accounts	95	97	7	-	-	12	-	211
Public sector profit-sharing accounts	-	-	-	-	-	-	-	-
Commercial sector profit sharing accounts	24	6	4	-	-	-	-	34
Other institutions profit sharing accounts	-	-	-	-	-	-	-	-
Precious metals deposits	-	-	-	-	-	-	-	-
Total	**119**	**103**	**15**	**-**	**-**	**12**	**-**	**249**
Grand total	**14.756**	**17.597**	**3.969**	**-**	**3.988**	**284**	**9**	**40.603**

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	-	-	-	-	-	-	-	-
Real persons' non-trading profit sharing accounts	1.608	6.544	185	-	22	1.241	6	9.606
Public sector profit sharing accounts	-	-	-	-	-	-	-	-
Commercial sector profit sharing accounts	10.757	3.651	2.936	-	982	87	-	18.413
Other institutions profit sharing accounts	66	221	205	-	73	5	-	570
Total	**12.431**	**10.416**	**3.326**	**-**	**1.077**	**1.333**	**6**	**28.589**
FC								
Funds collected from banks through current and profit sharing accounts	-	-	2	-	-	-	-	2
Real persons' non-trading profit sharing accounts	88	73	11	-	-	12	-	184
Public sector profit sharing accounts	-	-	-	-	-	-	-	-
Commercial sector profit sharing accounts	8	5	5	-	-	-	-	18
Other institutions profit sharing accounts	-	-	-	-	-	-	-	-
Precious metals deposits	-	-	-	-	-	-	-	-
Total	**96**	**78**	**18**	**-**	**-**	**12**	**-**	**204**
Grand total	**12.527**	**10.494**	**3.344**	**-**	**1.077**	**1.345**	**6**	**28.793**

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

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

	Current Period		Prior Period	
	TL	FC	TL	FC
Banks	5.000	435	2.286	233
CBRT	-	-	-	-
Domestic banks	-	14	-	4
Foreign banks	5.000	421	2.286	229
Head offices and branches abroad	-	-	-	-
Other institutions	566	1.959	195	1.863
Total	**5.566**	**2.394**	**2.481**	**2.096**

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	38	-	14	-
Total	**38**	**-**	**14**	**-**

d. Profit share expenses paid to marketable securities issued:

	Current Period		Prior Period	
	TL	FC	TL	FC
Profit share expenses paid to marketable securities issued	5.154	1.046	4.146	977
Total	**5.154**	**1.046**	**4.146**	**977**

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	1.720	998
Member firm-POS fees and commissions	1.128	826
Commissions on money orders	294	233
Prepaid import commissions	46	114
Loan Limit Allocation Fees	392	119
Insurance and brokerage commissions	557	352
Service pack commissions	527	514
Appraisal fees	390	232
Export credit commissions	23	19
Advocacy service commissions and counsel fees	17	15
Checks and bills commissions	22	17
Fees and commissions from correspondent banks	19	6
Safe deposit box commissions	22	14
Pledge Put and Mortgage Release Fees	16	7
Enquiry fees received	895	4
Portfolio management commissions	3	701
Collection and Payment Commissions	9	17
Export Price Acceptance Certificate Transaction Fees	15	13
Commissions Received from Cash against Draft Export Transactions	7	7
Other	197	223
Total	**6.299**	**4.431**

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	219	170
Member firm-POS fees and commissions	231	159
Credit cards fees and commissions	1.084	172
Funds borrowed fees and commissions	138	20
Other	174	125
Total	**1.846**	**646**

4. Information on dividend income:

	Current Period		Prior Period	
	TL	FC	TL	FC
Financial Assets Measured at Fair Value through Profit/Loss (FVTPL)	-	1	-	1
Financial Assets Measured at Fair Value through Other Comprehensive Income (FVOCI)	3	-	2	-
Other	-	-	-	-
Total	**3**	**1**	**2**	**1**

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

	Current Period	Prior Period
Income	**80.252**	**39.451**
Income from capital market transactions	2.630	2.422
Income from derivative financial instruments	3.465	2.562
Foreign exchange income	74.157	34.467
Loss (-)	**77.236**	**37.230**
Loss on capital market transactions	37	37
Loss on derivative financial instruments	6.179	2.616
Foreign exchange losses	71.020	34.577
Trading Income/Loss (net)	**3.016**	**2.221**

(*) The amount of TL 1.906 includes investment fund sales and valuation income. (September 30, 2025: TL 2.179).

6. Explanations related to other operating income:

	Current Period	Prior Period
Reversal of prior year provisions (*)	3.537	10.036
Income from sale of assets	192	987
Communication income	74	69
Cheque book charges	14	11
Operating Lease Income	160	153
Fund Management Fees	621	544
Other income	192	811
Total	**4.790**	**12.611**

(*) Of the total amount, TL 900 is due to the cancellation in the current period of free provisions set aside in prior periods for potential risks (September 30, 2025: TL 7.300).

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	**2.712**	**1.553**
12 month expected credit loss (stage 1)	179	218
Significant increase in credit risk (stage 2)	364	223
Non-performing loans (stage 3)	2.169	1.112
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	**229**	**61**
Expected credit losses for 1st and 2nd group non-cash loans	56	21
Third stage expected loss provision for unindemnified non cash loans	15	11
Expected credit losses (stage 1) for banks	-	-
Profit and loss sharing investments' fair value provision.	-	-
Expected credit losses (stage 1) for other financial assets.	91	29
Expected credit losses for financial assets measured at amortized cost	67	-
Total	**2.941**	**1.614**

Expected credit losses amount to TL 2.941 (September 30, 2025: TL 1.614) includes TL 977 (September 30, 2025: TL 628) representing participation account share of expected credit losses of loans provided from participation accounts.

8. Information on other provision expenses:

	Current Period	Prior Period
Performance bonus expense	60	-
Vacation pay provision expenses (Provision expense reversal)	54	44
Impairment on financial assets measured at fair value through profit/loss	-	-
Provisions for cases on trial	22	17
Free provisions allocated for possible losses	90	245
Provisions allocated from profit shares to be distributed to profit sharing accounts	130	271
Total	**356**	**577**

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	270	216
Deficit provision for pension fund	-	-
Impairment expenses of tangible assets	-	-
Depreciation expenses of tangible assets	679	456
Impairment expenses of intangible assets	-	-
Impairment expense of goodwill	-	-
Amortization expenses of intangible assets	620	366
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	3	-
Other business expenses	2.237	1.562
Leasing Expenses on TFRS 16 Exceptions	6	9
Maintenance and repair expenses	170	132
Advertisement expenses	178	208
Other expenses(*)	1.883	1.213
Loss on sale of assets	160	3
Other(**)	2.472	1.843
Total	**6.441**	**4.446**

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

	Current Period	Prior Period
Communication Expenses	202	169
Donations	114	32
Cleaning expenses	308	210
Heating, lighting and water expenses	78	69
Representation and Hosting expenses	90	68
Vehicle expenses	58	46
Lawsuit and court expenses	38	18
Movables Insurance Expenses	51	52
Stationery Expenses	20	13
Expense Share for Common Expenses	20	15
Subcontractor security service expenses	297	203
Cash and banknote group transportation service expenses	87	63
Credit Cards and Banking Services Promotion Expenses	171	92
Nonallowable Expenses	155	83
Other	194	80
Total	**1.883**	**1.213**

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

	Current Period	Prior Period
Taxes, Duties, Charges and Funds	1.239	882
Saving Deposit Insurance Fund	523	400
Expertise and Information Expenses	403	238
Audit and Consultancy Fees	140	101
Institution and Union Participation Share Expense	131	75
Other	36	147
Total	**2.472**	**1.843**

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:

The Parent Bank has discontinued operations, there is no tax provision for this purpose.

As of September 30, 2026, the Parent Bank has deferred tax income of TL 5.992 (September 30, 2025: TL 2.321) and deferred tax expense of TL 6.532 (September 30, 2025: TL 1.507). The current tax provision is TL 499 (September 30, 2025: TL 171).

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. (30.06.2025: None)

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

None. (30.06.2025: None)

c. Income/loss of minority shares:

None. (30.06.2025: None)

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".

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	28	19	23	64	1.174	1.027
Balance at the end of the period	-	40	19	77	4	498
Profit share and commission income received	**-**	**-**	**127**	**1**	**-**	**-**

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	-	13	2.435	21	4	89
Balance at end of period	28	19	23	64	1.174	1.027
Profit share and commission income received	**-**	**-**	**132**	**-**	**235**	**5**

(*) 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	10	32	502	243	85	18
Balance at the end of period	279	10	431	502	49	85
Profit share expense	**-**	**-**	**2**	**-**	**1**	**109**

(*) As of September 30, 2026, wakala borrowings obtained from risk group of the Parent Bank through investment purpose wakala contracts amount to USD 21.693.090 and EUR 8.782.121 (December 31, 2025: USD 24.345.745 and EUR 8.666.002). The profit share expense relating to such borrowings for the period between January 1, 2026- September 30, 2026 is TL 27 (September 30, 2025: TL 23).

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, 2026, the Group has paid gross TL 256 (September 30, 2025: TL 172) to top management.

VIII. Explanations related to consolidated domestic, foreign and off-shore 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, 2026 have been reviewed by "PwC Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik Anonim Şirketi" and the reviewed report dated November 5, 2026 is presented at the beginning of the financial statements and related notes.

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

None.

SECTION SEVEN

Information on Interim Report

I. General Information

1. January 1, 2026-September 30, 2026 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. Parent Bank's financial information and evaluations:

1. Major financial indicators:

ASSETS	Current Period	Prior Period
Cash and Balances with Central Bank	125.974	87.152
Banks	23.076	34.715
Government Debt Securities	74.510	69.470
Credits	272.934	212.709
Financial Leasing Receivables	39.227	24.107
Other	53.294	42.846
TOTAL ASSETS	**589.015**	**470.999**

LIABILITIES	Current Period	Prior Period
Funds Collected	391.926	278.039
Funds Borrowed	74.169	83.864
Subordinated Debt Instruments	21.025	18.624
Equities	33.847	28.681
Other	68.048	61.791
TOTAL LIABILITIES	**589.015**	**470.999**

INCOME AND EXPENSE ITEMS	Current Period	Prior Period
Profit Share Income	69.110	43.774
Profit Share Expense	58.055	40.648
Net Profit Share Income / Expenses	11.055	3.126
Net Fee and Commission Income / Expenses	5.148	4.269
Trading Income /Loss (Net)	3.016	2.221
Other Operating Income	4.790	12.611
Net Operating Income / Loss	6.495	10.270
Tax Provisions for Continuing Operations (-+)	1.039	(643)
NET PROFIT/LOSS FOR THE PERIOD	**5.783**	**11.181**
Earnings/Loss per Share	2,31320	4,47240

Explanations on the interim activity report (continued):

2. Message from the Chairman of the Board:

Dear Stakeholders,

In the third quarter of 2026, the global economic outlook was shaped by geopolitical developments and fluctuations in energy markets. In particular, tensions in the Middle East and uncertainties regarding energy supply increased volatility in commodity markets—especially oil prices—while also intensifying pressures on production costs and international trade. Assessments suggesting that the impact of rising energy prices on inflation could persist for a longer period have heightened uncertainties regarding the achievement of price stability on a global scale. These developments have made it more challenging to maintain the balance between growth and price stability in the global economy, while also leading to upward revisions in inflation expectations for 2027.

Changes in the inflation outlook played a decisive role in the trajectory of global financial markets and central banks' monetary policy decisions. The U.S. Federal Reserve (Fed), due to inflation remaining above its target level, raised its policy rate by 25 basis points in September, bringing it to the 3.75–4.00% range. The European Central Bank (ECB), taking into account the effects of conflicts in the Middle East and high energy prices on inflation, raised its three key policy rates by 25 basis points and increased the deposit rate to 2.50 percent. Globally, rising financing costs and bond yields have affected the dollar's performance against major currencies, while also leading to a cautious outlook regarding external financing conditions and capital flows in emerging economies. In the coming period, geopolitical developments, energy prices, and central bank policy actions will continue to be the key determinants of the global economic outlook.

Although the Turkish economy was affected by costs and financial conditions stemming from global developments in the third quarter, it continued its disinflationary trend. The decline in annual consumer inflation from 32.11% in June to 29.73% in September indicated that the slowdown in the pace of price increases was continuing. However, the risks posed by rising energy prices on costs and price rigidity in the services sector remain significant factors impacting the inflation outlook. On the monetary policy front, the Central Bank of the Republic of Turkey (TCMB) emphasized that it would maintain a cautious stance in the face of upside risks to the inflation outlook by cutting its policy rate to 36% in October.

The banking sector, which plays a significant role in financing the Turkish economy, continued to transfer savings into the economy and meet the financing needs of the real sector during this period. Participation banking, a key contributor to this support, accounted for 9.6% of the banking sector as of September 2026.

While continuing our activities in line with our growth targets, our bank has resolutely continued its efforts to enhance its customer-focused approach, innovative service culture, and operational capabilities. As Albaraka Türk, mindful of the responsibility that comes with being Türkiye's first participation bank, we prioritize offering financial solutions that simplify our customers' lives—solutions that are accessible, reliable, and create added value—by closely monitoring their evolving needs and expectations. By leveraging technological innovations and the opportunities offered by artificial intelligence, we aim to enrich the customer experience, streamline our business processes, and enhance our operational efficiency. Drawing strength from the fundamental values of participation finance, we continue to advance our innovative banking philosophy to contribute to sustainable growth, financial inclusion, and social development.

In the coming period, we aim to further strengthen our leading position in the financial sector through our deep expertise in participatory banking and our robust corporate structure, while expanding our scope of influence through international partnerships. While contributing to the development of the Turkish economy, we are committed to creating long-term value for all our stakeholders through our banking philosophy rooted in trust, responsibility, and sharing. I would like to thank my colleagues, our valued shareholders, and all our stakeholders for their hard work, trust, and support, which empower us on this journey.

Houssem BEN HAJ AMOR

Chairman of the Board

Explanations on the interim activity report (continued):

3. Message from the General Manager:

Dear Stakeholders,

In the third quarter of 2026, rising price pressures in global markets and central banks' monetary policy decisions were among the top items on the economic agenda. Rising energy prices, driven by geopolitical developments, undermined the gains made in the fight against inflation and prompted central banks in developed countries to take additional tightening measures. In this context, the U.S. Federal Reserve (Fed) and the European Central Bank (ECB) each raised their policy rates by 25 basis points in September. The continued tight monetary policy stance on a global scale continued to affect financial conditions and international capital flows. During this period, rising bond yields and the dollar's appreciation against major currencies tightened global financial conditions while also putting pressure on capital flows to emerging markets.

The third quarter of the Turkish economy was a period in which the disinflation process continued, though cost pressures and the slowdown in economic activity remained significant. Annual consumer inflation fell from 32.11% in June to 29.73% in September, dropping below 30% for the first time since November 2021. However, rising energy prices and sticky service prices kept risks to the inflation outlook alive. Within the framework of monetary policy, the Central Bank of the Republic of Turkey (TCMB) cut the policy rate by 100 basis points to 36% at its meeting on October 22, 2026. The Monetary Policy Committee highlighted that risks to the inflation outlook persist and emphasized that a data-driven and prudent approach would be maintained in monetary policy decisions. Meanwhile, with the resumption of one-week repo auctions as of August 23—which had been suspended in March—the CBRT reintroduced weekly repo funding into its management of Turkish lira liquidity. On the economic activity front, while the Turkish economy recorded 2.3% year-over-year growth in the second quarter of 2026, leading indicators for the third quarter supported a more cautious outlook. The decline in the manufacturing PMI to 47.9 in September confirmed the ongoing cooling trend in the sector. Meanwhile, developments in the investment fund market and regulatory measures taken in this area highlighted the importance of liquidity management, transparency, and investor confidence in financial markets. In this context, ensuring lasting price stability and advancing economic rebalancing on a sustainable footing remained critical.

The total assets of the Turkish banking sector—the economy's largest contributor—reached TL 57 trillion as of September 2026, marking a 31% increase compared to the same period last year. The non-performing loan ratio rose slightly due to the impact of tight monetary policy and a more moderate outlook for economic activity, increasing by 76 basis points compared to the same period last year to reach 3.05% as of September 2026.

Our bank's total assets increased by 25% compared to the end of last year, reaching TL 589 billion in September 2026. During the same period, the total of our cash credits and finance lease receivables rose by 32% to TL 312 billion. Funds we raised through participation accounts and special current accounts reached TL 392 billion as of September 2026. Our non-performing credit ratio stood at 2.21% in September 2026, outperforming the banking sector average, while our capital adequacy ratio stood at 17.6%.

As Albaraka Türk, we remain firmly committed to our sustainable growth journey by strengthening our customer-centric banking approach. Through our investments in technology, artificial intelligence and data-driven initiatives, as well as our innovative partnerships, we continuously enhance our services to provide our customers with faster, more effective and personalized solutions. While supporting the real sector and SMEs in accessing finance, we continue to expand our international network and work to improve our operational efficiency and the accessibility of our financial services. In line with the fundamental principles of participation finance, we remain committed to creating long-term value for our country's economy and all our stakeholders. I would like to sincerely thank all my team members and valued stakeholders for this journey of success we have built together.

Sincerely,

Malek Khodr TEMSAH

General Manager and Board Member

Explanations on the interim activity report (continued):

4. Activities in the Third Quarter of 2026:

- In the third quarter of 2026, our Total Assets amounted to TL 589.015.
- In the third quarter of 2026, the funds collected by our Bank through "Special Current Accounts" and "Profit and Loss Participation Accounts" amounted to TL 391.926. As of the third quarter, participation accounts are realized as TL 225.149 and current accounts are TL 166.777.
- 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	Prior Period TL Equivalent	Prior Period USD Equivalent	Change (%) TL	Change (%) USD
TL Funds	**227.887**	**4.685**	**129.199**	**3.042**	**76,38**	**0,54**
Current accounts	29.999	617	30.252	712	(0,84)	(0,13)
Participation Accounts	197.888	4.068	98.947	2.330	99,99	0,75
FC Funds	**164.039**	**3.372**	**148.840**	**3.505**	**10,21**	**(0,04)**
Current accounts	136.778	2.812	121.384	2.858	12,68	(0,02)
Participation Accounts	27.261	560	27.456	647	(0,71)	(0,13)
TOTAL	**391.926**	**8.057**	**278.039**	**6.547**	**40,96**	**23,06**

TL and USD Equivalent	Current Period TL Equivalent	Current Period USD Equivalent	Prior Period TL Equivalent	Prior Period USD Equivalent	Change (%) TL	Change (%) USD
Credits (*)	305.268	6.275	232.790	5.482	31,13	14,47
Non-performing Loans	6.893	142	4.025	95	71,25	49,47
Provisions	(8.097)	(166)	(6.058)	(143)	33,66	16,08
TOTAL	**304.064**	**6.251**	**230.757**	**5.434**	**31,77**	**15,03**

(*)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, 2026	48,646
As of December 31, 2025	42,466

5. Evaluation of Financial Status, Profitability and Solvency:

- Our net fees and commissions income increased by 20,5% compared to the same period of the previous year and reached to TL 5.148.
- Our net profit share income reached TL 11.055, and increased by 254% compared to the same period last year.
- Our net profit increased by 21% compared to the same period of the previous year, reaching TL 4,973, due to effects the reversal of a TL 810 free provision in current year and the reversal of a TL 7.055 free provision in last year.
- Our performing credits grew by 32% year-to-date and reached to TL 312.161.
- As of September 30, 2026, our capital adequacy ratio was 17,61% above the legal obligation level.

Explanations on the interim activity report (continued):

6. Explanations on Significant Developments in the Period January 1, 2026 – September 30, 2026:

Matters occurring between January 1, 2026 and September 30, 2026 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