

ENPARA BANK ANONİM ŞİRKETİ

BALANCE SHEET (STATEMENT OF FINANCIAL POSITION) FOR THE YEAR ENDED DECEMBER 31, 2024

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

I. BALANCE SHEET – ASSETS

		Current Period 31.12.2024			Prior Period 31.12.2023		
		TL	FC	TOTAL	TL	FC	TOTAL
I.	FINANCIAL ASSETS (Net)	6.852.927	1.070.822	7.923.749	-	7.534.414	7.534.414
1.1	Cash and Cash Equivalents	6.852.927	1.070.822	7.923.749	-	7.534.414	7.534.414
1.1.1	Cash and Balances with The Central Bank	-	-	-	-	-	-
1.1.2	Banks	6.853.852	1.070.967	7.924.819	-	7.534.414	7.534.414
1.1.3	Money Market Placements	-	-	-	-	-	-
1.1.4	Expected Credit Losses (-)	925	145	1.070	-	-	-
1.2	Financial Assets Measured at Fair Value through Profit/Loss	-	-	-	-	-	-
1.2.1	Government Debt Securities	-	-	-	-	-	-
1.2.2	Equity Securities	-	-	-	-	-	-
1.2.3	Other Financial Assets	-	-	-	-	-	-
1.3	Financial Assets Measured at Fair Value through Other Comprehensive Income	-	-	-	-	-	-
1.3.1	Government Debt Securities	-	-	-	-	-	-
1.3.2	Equity Securities	-	-	-	-	-	-
1.3.3	Other Financial Assets	-	-	-	-	-	-
1.4	Derivative Financial Assets	-	-	-	-	-	-
1.4.1	Derivative Financial Assets at Fair Value Through Profit/Loss	-	-	-	-	-	-
1.4.2	Derivative Financial Assets at Fair Value Through Other Comprehensive Income	-	-	-	-	-	-
II.	FINANCIAL ASSETS MEASURED AT AMORTIZED COST(Net)	-	-	-	-	-	-
2.1	Loans	-	-	-	-	-	-
2.2	Lease Receivables	-	-	-	-	-	-
2.3	Factoring Receivables	-	-	-	-	-	-
2.4	Other Financial Assets Measured at Amortized Cost	-	-	-	-	-	-
2.4.1	Government Debt Securities	-	-	-	-	-	-
2.4.2	Other Financial Assets	-	-	-	-	-	-
2.5	Expected Credit Losses (-)	-	-	-	-	-	-
III.	ASSETS HELD FOR SALE AND ASSETS OF DISCONTINUED OPERATIONS (Net)	-	-	-	-	-	-
3.1	Held for sale purpose	-	-	-	-	-	-
3.2	Related to Discontinued Operations	-	-	-	-	-	-
IV.	INVESTMENTS	-	-	-	-	-	-
4.1	Investment in Associates (Net)	-	-	-	-	-	-
4.1.1	Associates Valued Based on Equity Method	-	-	-	-	-	-
4.1.2	Unconsolidated Associates	-	-	-	-	-	-
4.2	Investment in Subsidiaries (Net)	-	-	-	-	-	-
4.2.1	Unconsolidated Financial Investments	-	-	-	-	-	-
4.2.2	Unconsolidated Non-Financial Investments	-	-	-	-	-	-
4.3	Joint Ventures (Net)	-	-	-	-	-	-
4.3.1	Joint Ventures Valued Based on Equity Method	-	-	-	-	-	-
4.3.2	Unconsolidated Joint Ventures	-	-	-	-	-	-
V.	PROPERTY AND EQUIPMENT (Net)	1.429.055	-	1.429.055	1.102.458	-	1.102.458
VI.	INTANGIBLE ASSETS (Net)	107.159	-	107.159	-	-	-
6.1	Goodwill	-	-	-	-	-	-
6.2	Others	107.159	-	107.159	-	-	-
VII.	INVESTMENT PROPERTY (Net)	-	-	-	-	-	-
VIII.	CURRENT TAX ASSET	2.574	-	2.574	576	-	576
IX.	DEFERRED TAX ASSET	-	-	-	65.613	-	65.613
X.	OTHER ASSETS (Net)	231.676	-	231.676	199.018	-	199.018
TOTAL ASSETS		8.623.391	1.070.822	9.694.213	1.367.665	7.534.414	8.902.079

ENPARA BANK ANONİM ŞİRKETİ

BALANCE SHEET (STATEMENT OF FINANCIAL POSITION) FOR THE YEAR ENDED DECEMBER 31, 2024

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

I. BALANCE SHEET – LIABILITIES AND EQUITY

		Current Period 31.12.2024			Prior Period 31.12.2023		
		TL	FC	TOTAL	TL	FC	TOTAL
I.	DEPOSITS	-	-	-	-	-	-
II.	FUNDS BORROWED	-	-	-	-	-	-
III.	MONEY MARKETS BORROWINGS	-	-	-	-	-	-
IV.	SECURITIES ISSUED (NET)	-	-	-	-	-	-
4.1	Bills	-	-	-	-	-	-
4.2	Asset Backed Securities	-	-	-	-	-	-
4.3	Bonds	-	-	-	-	-	-
V.	FUNDS	-	-	-	-	-	-
5.1	Borrowers' Funds	-	-	-	-	-	-
5.2	Others	-	-	-	-	-	-
VI.	FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT & LOSS	-	-	-	-	-	-
VII.	DERIVATIVE FINANCIAL LIABILITIES	-	-	-	-	-	-
7.1	Derivative Financial Liabilities at Fair Value Through Profit & Loss (Net)	-	-	-	-	-	-
7.2	Derivative Financial Liabilities at Fair Value Through Other Comprehensive Income	-	-	-	-	-	-
VIII.	FACTORING LIABILITIES	-	-	-	-	-	-
IX.	LEASE LIABILITIES (Net)	3.114	-	3.114	-	-	-
X.	PROVISIONS	13.799	-	13.799	-	-	-
10.1	Restructuring Provisions	-	-	-	-	-	-
10.2	Reserve for Employee Benefits	13.799	-	13.799	-	-	-
10.3	Insurance Technical Provisions (Net)	-	-	-	-	-	-
10.4	Other Provisions	-	-	-	-	-	-
XI.	CURRENT TAX LIABILITY	-	-	-	-	-	-
XII.	DEFERRED TAX LIABILITY	37.759	-	37.759	-	-	-
XIII.	LIABILITIES FOR ASSETS HELD FOR SALE AND ASSETS OF DISCONTINUED OPERATIONS (Net)	-	-	-	-	-	-
13.1	Held for Sale	-	-	-	-	-	-
13.2	Discontinued Operations	-	-	-	-	-	-
XIV.	SUBORDINATED DEBT INSTRUMENTS	-	-	-	-	-	-
14.1	Subordinated Loans	-	-	-	-	-	-
14.2	Other Debt Instruments	-	-	-	-	-	-
XV.	OTHER LIABILITIES	77.787	362.069	439.856	308.501	62.245	370.746
XVI.	SHAREHOLDERS' EQUITY	9.199.685	-	9.199.685	8.531.333	-	8.531.333
16.1	Paid-in Capital	8.684.430	-	8.684.430	8.684.430	-	8.684.430
16.2	Capital Reserves	-	-	-	-	-	-
16.2.1	Share Premium	-	-	-	-	-	-
16.2.2	Share Cancellation Profits	-	-	-	-	-	-
16.2.3	Other Capital Reserves	-	-	-	-	-	-
16.3	Other Comprehensive Income/Expense Items not Reclassified to Profit or Loss	(103)	-	(103)	-	-	-
16.4	Other Comprehensive Income/Expense Items Reclassified to Profit or Loss	-	-	-	-	-	-
16.5	Profit Reserves	-	-	-	-	-	-
16.5.1	Legal Reserves	-	-	-	-	-	-
16.5.2	Status Reserves	-	-	-	-	-	-
16.5.3	Extraordinary Reserves	-	-	-	-	-	-
16.5.4	Other Profit Reserves	-	-	-	-	-	-
16.6	Profit/Loss	515.358	-	515.358	(153.097)	-	(153.097)
16.6.1	Prior Periods' Profit/Loss	(153.097)	-	(153.097)	-	-	-
16.6.2	Current Period's Net Profit/Loss	668.455	-	668.455	(153.097)	-	(153.097)
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY		9.332.144	362.069	9.694.213	8.839.834	62.245	8.902.079

ENPARA BANK ANONİM ŞİRKETİ

STATEMENT OF OFF-BALANCE SHEET COMMITMENTS AND CONTINGENCIES FOR THE YEAR ENDED DECEMBER 31, 2024

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

II. STATEMENT OF OFF-BALANCE SHEET COMMITMENTS AND CONTINGENCIES

	Current Period 31.12.2024			Prior Period 31.12.2023		
	TL	FC	TOTAL	TL	FC	TOTAL
A. OFF-BALANCE SHEET CONTINGENCIES AND COMMITMENTS (I+II+III)	-	-	-	-	-	-
I. GUARANTEES	-	-	-	-	-	-
1.1. Letters of guarantee	-	-	-	-	-	-
1.1.1. Guarantees subject to State Tender Law	-	-	-	-	-	-
1.1.2. Guarantees given for foreign trade operations	-	-	-	-	-	-
1.1.3. Other letters of guarantee	-	-	-	-	-	-
1.2. Bank loans	-	-	-	-	-	-
1.2.1. Import letter of acceptance	-	-	-	-	-	-
1.2.2. Other bank acceptances	-	-	-	-	-	-
1.3. Letters of credit	-	-	-	-	-	-
1.3.1. Documentary letters of credit	-	-	-	-	-	-
1.3.2. Other letters of credit	-	-	-	-	-	-
1.4. Prefinancing given as guarantee	-	-	-	-	-	-
1.5. Endorsements	-	-	-	-	-	-
1.5.1. Endorsements to the Central Bank of Türkiye	-	-	-	-	-	-
1.5.2. Other endorsements	-	-	-	-	-	-
1.6. Securities issue purchase guarantees	-	-	-	-	-	-
1.7. Factoring guarantees	-	-	-	-	-	-
1.8. Other guarantees	-	-	-	-	-	-
1.9. Other collaterals	-	-	-	-	-	-
II. COMMITMENTS	-	-	-	-	-	-
2.1. Irrevocable commitments	-	-	-	-	-	-
2.1.1. Forward asset purchase commitments	-	-	-	-	-	-
2.1.2. Forward deposit purchase and sales commitments	-	-	-	-	-	-
2.1.3. Share capital commitment to associates and subsidiaries	-	-	-	-	-	-
2.1.4. Loan granting commitments	-	-	-	-	-	-
2.1.5. Securities underwriting commitments	-	-	-	-	-	-
2.1.6. Commitments for reserve deposit requirements	-	-	-	-	-	-
2.1.7. Payment commitment for checks	-	-	-	-	-	-
2.1.8. Tax and fund liabilities from export commitments	-	-	-	-	-	-
2.1.9. Commitments for credit card expenditure limits	-	-	-	-	-	-
2.1.10. Commitments for promotions related with credit cards and banking activities	-	-	-	-	-	-
2.1.11. Receivables from short sale commitments	-	-	-	-	-	-
2.1.12. Payables for short sale commitments	-	-	-	-	-	-
2.1.13. Other irrevocable commitments	-	-	-	-	-	-
2.2. Revocable commitments	-	-	-	-	-	-
2.2.1. Revocable loan granting commitments	-	-	-	-	-	-
2.2.2. Other revocable commitments	-	-	-	-	-	-
III. DERIVATIVE FINANCIAL INSTRUMENTS	-	-	-	-	-	-
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	-	-	-	-	-	-
3.2.1. Forward foreign currency buy/sell transactions	-	-	-	-	-	-
3.2.1.1. Forward foreign currency transactions-buy	-	-	-	-	-	-
3.2.1.2. Forward foreign currency transactions-sell	-	-	-	-	-	-
3.2.2. Swap transactions related to foreign currency and interest rates	-	-	-	-	-	-
3.2.2.1. Foreign currency swap-buy	-	-	-	-	-	-
3.2.2.2. Foreign currency swap-sell	-	-	-	-	-	-
3.2.2.3. Interest rate swaps-buy	-	-	-	-	-	-
3.2.2.4. Interest rate swaps-sell	-	-	-	-	-	-
3.2.3. Foreign currency, interest rate and securities options	-	-	-	-	-	-
3.2.3.1. Foreign currency options-buy	-	-	-	-	-	-
3.2.3.2. Foreign currency options-sell	-	-	-	-	-	-
3.2.3.3. Interest rate options-buy	-	-	-	-	-	-
3.2.3.4. Interest rate options-sell	-	-	-	-	-	-
3.2.3.5. Securities options-buy	-	-	-	-	-	-
3.2.3.6. Securities options-sell	-	-	-	-	-	-
3.2.4. Foreign currency futures	-	-	-	-	-	-
3.2.4.1. Foreign currency futures-buy	-	-	-	-	-	-
3.2.4.2. Foreign currency futures-sell	-	-	-	-	-	-
3.2.5. Interest rate futures	-	-	-	-	-	-
3.2.5.1. Interest rate futures-buy	-	-	-	-	-	-
3.2.5.2. Interest rate futures-sell	-	-	-	-	-	-
3.2.6. Other	-	-	-	-	-	-
B. CUSTODY AND PLEDGED ITEMS (IV+V+VI)	-	-	-	-	-	-
IV. ITEMS HELD IN CUSTODY	-	-	-	-	-	-
4.1. Assets under management	-	-	-	-	-	-
4.2. Investment securities held in custody	-	-	-	-	-	-
4.3. Checks received for collection	-	-	-	-	-	-
4.4. Commercial notes received for collection	-	-	-	-	-	-
4.5. Other assets received for collection	-	-	-	-	-	-
4.6. Assets received for public offering	-	-	-	-	-	-
4.7. Other items under custody	-	-	-	-	-	-
4.8. Custodians	-	-	-	-	-	-
V. PLEDGED ITEMS	-	-	-	-	-	-
5.1. Marketable securities	-	-	-	-	-	-
5.2. Guarantee notes	-	-	-	-	-	-
5.3. Commodity	-	-	-	-	-	-
5.4. Warranty	-	-	-	-	-	-
5.5. Properties	-	-	-	-	-	-
5.6. Other pledged items	-	-	-	-	-	-
5.7. Pledged items-depository	-	-	-	-	-	-
VI. ACCEPTED INDEPENDENT GUARANTEES AND WARRANTIES	-	-	-	-	-	-
TOTAL OFF-BALANCE SHEET ACCOUNTS (A+B)	-	-	-	-	-	-

ENPARA BANK ANONİM ŞİRKETİ

STATEMENT OF PROFIT OR LOSS FOR THE YEAR ENDED DECEMBER 31, 2024

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

III. STATEMENT OF PROFIT OR LOSS

	Current Period 01.01 - 31.12.2024	Prior Period 01.01 - 31.12.2023
INCOME AND EXPENSE ITEMS		
I. INTEREST INCOME	296.810	29.960
1.1 Interest income on loans	-	-
1.2 Interest income on reserve deposits	-	-
1.3 Interest income on banks	181.219	29.960
1.4 Interest income on money market transactions	115.591	-
1.5 Interest income on securities portfolio	-	-
1.5.1 Financial assets measured at FVTPL	-	-
1.5.2 Financial assets measured at FVOCI	-	-
1.5.3 Financial assets measured at amortized cost	-	-
1.6 Financial lease income	-	-
1.7 Other interest income	-	-
II. INTEREST EXPENSE (-)	4.134	2.904
2.1 Interest on deposits	-	-
2.2 Interest on funds borrowed	-	-
2.3 Interest on money market transactions	-	-
2.4 Interest on securities issued	-	-
2.5 Interests on leases	609	-
2.6 Other interest expenses	3.525	2.904
III. NET INTEREST INCOME/EXPENSE (I - II)	292.676	27.056
IV. NET FEES AND COMMISSIONS INCOME/EXPENSES	(724)	(2.438)
4.1 Fees and commissions received	-	-
4.1.1 Non-cash loans	-	-
4.1.2 Others	-	-
4.2 Fees and commissions paid (-)	724	2.438
4.2.1 Non-cash loans	-	-
4.2.2 Others	724	2.438
V. DIVIDEND INCOME	-	-
VI. TRADING INCOME / LOSS (Net)	1.395.480	132.161
6.1 Trading income/loss on securities	-	-
6.2 Income/loss from derivative financial transactions	-	-
6.3 Foreign exchange income/loss	1.395.480	132.161
VII. OTHER OPERATING INCOME	2.065	-
VIII. TOTAL OPERATING GROSS PROFIT (III+IV+V+VI+VII)	1.689.497	156.779
IX. EXPECTED CREDIT LOSSES (-)	1.070	-
X. OTHER PROVISION LOSSES (-)	5	-
XI. PERSONNEL EXPENSES (-)	65.830	800
XII. OTHER OPERATING EXPENSES (-)	775.550	374.689
XIII. NET OPERATING PROFIT/LOSS (VIII-IX-X-XI-XII)	847.042	(218.710)
XIV. EXCESS AMOUNT RECORDED AS INCOME AFTER MERGER	-	-
XV. INCOME/LOSS FROM INVESTMENTS UNDER EQUITY ACCOUNTING	-	-
XVI. INCOME/LOSS ON NET MONETARY POSITION	-	-
XVII. OPERATING PROFIT/LOSS BEFORE TAXES (XII+...+XV)	847.042	(218.710)
XVIII. PROVISION FOR TAXES OF CONTINUED OPERATIONS (±)	178.587	(65.613)
18.1 Current tax charge	75.171	-
18.2 Deferred tax charge (+)	103.416	(65.613)
18.3 Deferred tax credit (-)	-	-
XIX. NET OPERATING PROFIT/LOSS AFTER TAXES (XVII±XVIII)	668.455	(153.097)
XX. INCOME FROM DISCONTINUED OPERATIONS	-	-
20.1 Income from assets held for sale	-	-
20.2 Income from sale of associates, subsidiaries and joint-ventures	-	-
20.3 Others	-	-
XXI. EXPENSES FROM DISCONTINUED OPERATIONS (-)	-	-
21.1 Expenses on assets held for sale	-	-
21.2 Expenses on sale of associates, subsidiaries and joint-ventures	-	-
21.3 Others	-	-
XXII. PROFIT/LOSS BEFORE TAXES ON DISCONTINUED OPERATIONS (XX+XXI)	-	-
XXIII. PROVISION FOR TAXES OF DISCONTINUED OPERATIONS (±)	-	-
23.1 Current tax charge	-	-
23.2 Deferred tax charge (+)	-	-
23.3 Deferred tax credit (-)	-	-
XXIV. NET PROFIT/LOSS AFTER TAXES ON DISCONTINUED OPERATIONS (XXII±XXIII)	-	-
XXV. NET PROFIT/LOSS (XIX+XXIV)	668.455	(153.097)
25.1 Group's profit/loss	668.455	(153.097)
25.2 Minority interest	-	-
Earnings Per Share	0,0770	(0,0176)