

ENPARA.COM SERVICE BUSINESS

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)	30.634.172	10.353.550	40.987.722	8.849.845	10.277.317	19.127.162
1.1 Cash and Cash Equivalents	21.041.600	10.353.550	31.395.150	6.539.229	10.277.317	16.816.546
1.1.1 Cash and Balances with The Central Bank	21.044.315	10.354.948	31.399.263	6.539.983	10.278.705	16.818.688
1.1.2 Banks	-	-	-	-	-	-
1.1.3 Money Market Placements	-	-	-	-	-	-
1.1.4 Expected Credit Losses (-)	2.715	1.398	4.113	754	1.388	2.142
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	9.592.572	-	9.592.572	2.310.616	-	2.310.616
1.3.1 Government Debt Securities	9.592.572	-	9.592.572	2.310.616	-	2.310.616
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)	106.428.331	7.444.612	113.872.943	71.227.343	3.115.850	74.343.194
2.1 Loans	104.774.902	7.453.538	112.228.440	69.947.425	3.121.851	73.069.275
2.2 Lease Receivables	-	-	-	-	-	-
2.3 Factoring Receivables	-	-	-	-	-	-
2.4 Other Financial Assets Measured at Amortized Cost	7.723.462	-	7.723.462	4.533.389	-	4.533.389
2.4.1 Government Debt Securities	7.723.462	-	7.723.462	4.533.389	-	4.533.389
2.4.2 Other Financial Assets	-	-	-	-	-	-
2.5 Expected Credit Losses (-)	6.070.032	8.926	6.078.959	3.253.470	6.000	3.259.471
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)	85.781	-	85.781	67.503	-	67.503
VI. INTANGIBLE ASSETS (Net)	418.984	-	418.984	201.770	-	201.770
6.1 Goodwill	-	-	-	-	-	-
6.2 Others	418.984	-	418.984	201.770	-	201.770
VII. INVESTMENT PROPERTY (Net)	-	-	-	-	-	-
VIII. CURRENT TAX ASSET	-	-	-	-	-	-
IX. DEFERRED TAX ASSET	642.608	-	642.608	496.061	-	496.061
X. OTHER ASSETS (Net)	918.473	118	918.592	363.089	70	363.160
TOTAL ASSETS	139.128.350	17.798.280	156.926.631	81.205.612	13.393.238	94.598.850

ENPARA.COM SERVICE BUSINESS

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	117.800.258	37.038.285	154.838.542	57.995.464	36.132.166	94.127.630
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)	7.339	-	7.339	12.891	-	12.891
X. PROVISIONS	1.935.960	-	1.935.960	376.496	-	376.496
10.1 Restructuring Provisions	-	-	-	-	-	-
10.2 Reserve for Employee Benefits	238.238	-	238.238	126.331	-	126.331
10.3 Insurance Technical Provisions (Net)	-	-	-	-	-	-
10.4 Other Provisions	1.697.722	-	1.697.722	250.165	-	250.165
XI. CURRENT TAX LIABILITY	-	-	-	-	-	-
XII. DEFERRED TAX LIABILITY	-	-	-	-	-	-
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	259.122	0	259.122	161.293	14.079	175.372
XVI. SHAREHOLDERS' EQUITY	(114.333)	-	(114.333)	(93.540)	-	(93.540)
16.1 Paid-in Capital	-	-	-	-	-	-
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	-	-	-	-	-	-
16.4 Other Comprehensive Income/Expense Items Reclassified to Profit or Loss	(114.333)	-	(114.333)	(93.540)	-	(93.540)
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	-	-	-	-	-	-
16.6.1 Prior Periods' Profit/Loss	-	-	-	-	-	-
16.6.2 Current Period's Net Profit/Loss	-	-	-	-	-	-
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	119.888.346	37.038.285	156.926.631	58.452.605	36.146.245	94.598.850

ENPARA.COM SERVICE BUSINESS

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)	107.205.117	-	107.205.117	60.249.170	-	60.249.170
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	107.205.117	-	107.205.117	60.249.170	-	60.249.170
2.1. Irrevocable commitments	107.205.117	-	107.205.117	60.249.170	-	60.249.170
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	25.257.592	-	25.257.592	12.278.820	-	12.278.820
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	81.945.764	-	81.945.764	47.969.650	-	47.969.650
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	1.761	-	1.761	700	-	700
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)	107.205.117	-	107.205.117	60.249.170	-	60.249.170