QNB BANK ANONİM ŞİRKETİ

UNCONSOLIDATED FINANCIAL STATEMENTS AND RELATED DISCLOSURES AS OF JUNE 30, 2026 TOGETHER WITH AUDITOR'S INTERIM REVIEW REPORT

(Convenience Translation of Publicly Announced Unconsolidated Financial Statements and Auditor's Interim Review Report Originally Issued in Turkish)

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(Convenience Translation of the Auditor's Review Report Originally Issued in Turkish)

Independent Auditors' Review Report on Unconsolidated Interim Financial Information

To the Board of Directors of QNB Bank A.Ş.

Introduction

We have reviewed the unconsolidated statement of financial position of QNB Bank A.Ş. ("the Bank") at June 30, 2026 and the related unconsolidated statement of profit or loss, unconsolidated statement of profit or loss and other comprehensive income, unconsolidated statement of changes in shareholders' equity, unconsolidated statement of cash flows and a summary of significant accounting policies and other explanatory notes to the unconsolidated financial statements for the six-months-period then ended. The Bank management is responsible for the preparation and fair presentation of these unconsolidated interim financial information in accordance with the Banking Regulation and Supervision Agency ("BRSA") Accounting and Financial Reporting Legislation which includes "Regulation on Accounting Applications for Banks and Safeguarding of Documents" published in the Official Gazette no.26333 dated November 1, 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 unconsolidated interim financial statements based on our review.

Scope of Review

We conducted our review in accordance with the Standard on Review Engagements (SRE) 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity". A review of interim financial information consists of making inquiries, primarily of persons responsible for financial 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 of Qualified Conclusion

As stated in section 5, Part II 8.4 and IV.6 of Explanations and Footnotes Related to the Unconsolidated Financial Statements, the accompanying unconsolidated financial statements as of June 30, 2026, include free provision at an amount of million TL 3,500, of which million TL 4,000 was provided in prior years and million TL 500 was reversed in the current period by the Bank management for the possible effects of the negative circumstances which may arise from the possible changes in the economy and market conditions which does not meet the recognition criteria of TAS 37 "Provisions, Contingent Liabilities and Contingent Assets". In addition, as stated in section 5, Part IV.6 of Explanations and Footnotes Related to the Unconsolidated Financial Statements, accompanying unconsolidated statement of profit or loss for the six-months period ended June 30, 2025, which is presented comparatively with the unconsolidated statement of profit or loss for the six-months period ended June 30, 2026, includes free provision charge at an amount of million TL 1,300. We provide a qualified conclusion due to the impact of this matter on the accompanying unconsolidated financial statements as of June 30, 2026.

Qualified Conclusion

Based on our review, except for the effect of the matter referred in the basis of qualified conclusion paragraph on the unconsolidated financial statements, nothing has come to our attention that causes us to believe that the accompanying unconsolidated financial statements do not give a true view of the financial position of the Bank at June 30, 2026 and of the results of its operations and its cash flows for the six-months-period then ended in all aspects 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, are not consistent with the unconsolidated financial statements and disclosures in all material respects.

Güney Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik Anonim Şirketi
A member firm of Ernst & Young Global Limited

Emre Çelik, SMMM
Partner

July 30, 2026
Istanbul, Türkiye

A member firm of Ernst & Young Global Limited

THE UNCONSOLIDATED FINANCIAL REPORT OF QNB BANK A.Ş.
FOR THE SIX MONTHS PERIOD ENDED JUNE 30, 2026

The Bank's;

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The unconsolidated financial report for the six-month period ended designed by the Banking Regulation and Supervision Agency in line with the Communiqué on Financial Statements to be Publicly Announced and the Related Policies and Disclosures consists of the sections listed below:

- GENERAL INFORMATION ABOUT THE BANK
- UNCONSOLIDATED FINANCIAL STATEMENTS OF THE BANK
- EXPLANATIONS ON THE ACCOUNTING POLICIES OF THE BANK
- INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT OF THE BANK
- FOOTNOTES AND EXPLANATIONS ON UNCONSOLIDATED FINANCIAL STATEMENTS
- INTERIM REVIEW REPORT
- INTERIM ACTIVITY REPORT

The accompanying unconsolidated financial statements for the six-month period ended and related disclosures and footnotes that were subject to limited review are prepared in accordance with the Regulation on Accounting Applications for Banks and Safeguarding of Documents, Turkish Accounting Standards, Turkish Financial Reporting Standards and the related statements and guidance and in compliance with the financial records of our Bank. Unless otherwise stated, the accompanying unconsolidated financial statements are presented in Millions of Turkish Lira (TL).

Abdulla Mubarak N Alkhalifa Chairperson of the Board of Directors	**Saleh Nofal** Member of the Board of Directors and Chairperson of the Audit Committee	**Ramzi T.A. Mari** Member of the Board of Directors
Noor Mohd J. A. Al-Naimi Member of the Board of Directors	**Yeşim Güra** Member of the Board of Directors and of the Audit Committee	**Najla Ibrahim N. J. Al-Mutawa** Member of the Board of Directors and of the Audit Committee
Osman Ömür Tan General Manager and Member of the Board of Directors	**Adnan Menderes Yayla** Executive Vice President Financial Control and Planning, Investor Relations	**Ercan Sakarya** Managing Director Financial Control and Planning

Information related to the responsible personnel to whom the questions about the financial report can be communicated:

Name-Surname/Title	:	Kenan Kahraman / Financial Reporting and Treasury Division Manager
Phone Number	:	(0 212) 318 57 79
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SECTION ONE

GENERAL INFORMATION

I Explanatory Note on the Establishment Date, Nature of Activities and History of the Bank

It was established in Istanbul on October 26, 1987 QNB Bank Anonim Şirketi ("Bank") in accordance with the provisions of the Banking Law and the Turkish Commercial Code published in the Turkish Trade Registry Gazette No. 1857 dated September 25, 1987. The Bank's shares have been listed on the Borsa Istanbul ("BIST") since 1990.

II. Information About the Bank's Shareholding Structure, Shareholders who Individually or Jointly Have Power to Control the Management and Audit Directly or Indirectly, Changes Regarding these Subjects During the Year, if any and Information about the Controlling Group of The Bank

A share sales agreement has been concluded between National Bank of Greece S.A. (NBG), principal shareholder of the Bank in previous periods and Qatar National Bank Q.P.S.C. ("QNB") regarding the direct or indirect sales of NBG's shares, owned by affiliates and current associations of the Bank, at the rate of 99.81% to QNB at a price of EUR 2,750 million as of December 21, 2015. On April 7, 2016, BRSA permitted to transfer shares at ratios of 82.23%, 7.90%, 9.68% owned by National Bank of Greece S.A., NBGI Holdings B.V. and NBG Finance (Dollar) PLC respectively in the capital of the Bank to Qatar National Bank S.A.Q. in the framework of paragraph 1 of article 18 of Banking Law and dropping direct share of National Bank of Greece S.A. to 0% through the aforementioned share transfer. Necessary permissions related to share transfer have been completed on May 4, 2016 before the Competition Authority while permission transactions regarding direct/indirect share ownership which shall realize in related affiliates of the Bank (QNB Yatırım Menkul Değerler A.Ş., QNB Portföy Yönetimi A.Ş., QNB Finansal Kiralama A.Ş. and QNB Sağlık, Hayat, Sigorta ve Emeklilik A.Ş.). Before the related official bodies on May 12, 2016 and share transfer of the Bank has been completed on June 15, 2016.

The Bank has decided to change the logo and the name of the company within the scope of the main shareholder change and brand strategies the new logo and the company name of The Bank has started to be used as "QNB FİNANSBANK" as of October 20, 2016 and the company name started to be used with the registration of the General Assembly Resolution dated November 24, 2016 on November 30, 2016. According to the decision dated January 17, 2018 which was taken by the General Assembly. The Bank's trade name is changed from "FİNANS BANK A.Ş" to "QNB FİNANSBANK A.Ş" as of January 19, 2018. On October 11,2024 with the registration of the Bank's Extraordinary General Assembly resolutions dated October 1, 2024, the company name "QNB Finansbank" started to be used as "QNB" and the trade name "QNB Finansbank A.Ş." started to be used as "QNB Bank A.Ş.".

99.88% of shares of QNB Bank A.Ş. are controlled by Qatar National Bank as of June 30, 2026 and remaining 0.12% of related shares are public shares.

50% of QNB shares, which is the first commercial bank of Qatar founded in 1964 and has been traded at Qatar Stock Exchange since 1997, are owned by Qatar Investment Authority while 50% of related shares are public shares. QNB is operating over 28 countries mainly in Middle East and North Africa Regions as well as being the biggest bank of Qatar. Also with respect to total credits and total deposits QNB is the biggest bank of Middle East and North Africa.

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

GENERAL INFORMATION (Continued)

III. Information About the Chairperson and Members of Board of Directors, Members of Audit Committee, Managing Directors and Executive Vice Presidents; Any Changes and the Information About the Bank Shares They Hold and Their Responsibilities

Name and Surname	Responsibility	Appointment Date	Education
Abdulla Mubarak N. Alkhalifa (*)	Chairperson	March 26, 2026	Graduate
Yousef Mahmoud H. N. Al-Neama	Deputy Chairperson and Executive Member	May 28, 2019	Masters
Saleh Nofal	Board Member and Chairperson of the Audit Committee	March 30, 2023	Graduate
Ramzi T. A. Mari	Board Member	June 16, 2016	Masters
Dr. Fatma Abdulla S. S. Al-Suwaidi	Board Member	June 16, 2016	PhD
Najla Ibrahim N. J. Al-Mutawa	Board Member and Audit Committee Member	March 27, 2025	Graduate
Osman Ömür Tan	Board Member and General Manager	January 1, 2022	Masters
Temel Güzeloğlu	Board Member	April 16, 2010	Masters
Yeşim Güra	Board Member and Audit Committee Member	March 30, 2023	Masters
Adel Ali M. A. Al-Malki	Board Member	May 28, 2019	Graduate
Noor Mohd J. A. Al-Naimi	Board Member	June 22, 2017	Masters
Adnan Menderes Yayla	Executive Vice President	May 20, 2008	Masters
Köksal Çoban	Executive Vice President	August 19, 2008	Masters
Dr. Mehmet Kürşad Demirkol	Executive Vice President	October 8, 2010	PhD
Enis Kurtoğlu	Executive Vice President	May 14, 2015	Masters
Murat Koraş	Executive Vice President	May 14, 2015	Masters
Engin Turhan	Executive Vice President	June 14, 2016	Masters
Cenk Akıncılar	Executive Vice President	January 21, 2019	Graduate
Burçin Dündar Tüzün	Executive Vice President	December 1, 2019	Masters
Zeynep Kulalar	Executive Vice President	December 1, 2019	Graduate
Ali Yılmaz	Executive Vice President	January 1, 2020	Masters
İsmail Işık	Executive Vice President	January 18, 2023	Masters
Alp Baydar (**)	Executive Vice President	June 16, 2026	Masters
Sercan Kısas	Head of the Department of Internal Control and Compliance	January 1, 2024	Masters
Cem Uslu (**)	Head of Internal Audit	May 1, 2026	Masters
Zeynep Aydın Demirkıran	Head of Risk Management Department	September 16, 2011	Masters

(*) Appointed to replace Dr. Ömer A. Aras at the General Assembly dated March 26, 2026.

(**) As of May 1, 2026, Cem Uslu was appointed as the Head of the Board of Internal Audit and as of June 16, 2026, Alp Baydar was appointed as Executive Vice President.

The top-level management listed above possesses immaterial number of shares of the Bank.

IV. Information About the Persons and Institutions That Have Qualified Shares

Name Surname/Trade Name	Amount of Shares	Percentage of Shares	Paid-up Shares	Unpaid Shares
Qatar National Bank Q.P.S.C. ("QNB")	5,493	99.88%	5,493	-
Other	7	0.12%	7	-

V. Explanations on The Bank's Services and Activities

The Bank's activities include trade finance and corporate banking, private and retail banking, SME banking, currency, money markets, securities operations and credit card operations. In addition, the Bank carries out insurance agency activities on behalf of insurance companies through its branches. As of June 30, 2026, the Bank operates through 415 domestic (December 31, 2025 – 416), 1 abroad (December 31, 2025 – 1) and 1 Atatürk Airport Free Trade Zone (December 31, 2025 – 1) branches. As of June 30, 2026, the Bank has 10,370 (December 31, 2025 – 10,413) employees.

VI. The Existing Current or Likely Actual or Legal Barriers to Immediate Transfer of Equity or Repayment of Debts Between the Bank and its Subsidiaries

None.

SECTION TWO

UNCONSOLIDATED FINANCIAL STATEMENTS

UNCONSOLIDATED BALANCE SHEET
FOR THE PERIOD ENDED JUNE 30, 2026 (STATEMENT OF FINANCIAL POSITION)
(Amounts expressed in Millions of Turkish Lira (TL) unless otherwise stated.)

I. BALANCE SHEET – (STATEMENT OF FINANCIAL POSITION)

			Current Period 30.06.2026			Prior Period 31.12.2025		
	ASSETS	Section 5 Part I	TL	FC	TOTAL	TL	FC	TOTAL
I.	**FINANCIAL ASSETS (NET)**		**337,317**	**275,875**	**613,192**	**277,425**	**227,708**	**505,133**
1.1	**Cash and Cash Equivalents**		**142,597**	**227,400**	**369,997**	**113,530**	**175,912**	**289,442**
1.1.1	Cash and Balances with The Central Bank	(1)	135,721	182,805	318,526	101,058	154,794	255,852
1.1.2	Banks	(3)	3,072	44,621	47,693	2,507	21,139	23,646
1.1.3	Money Market Placement	(4)	3,816	-	3,816	9,974	-	9,974
1.1.4	Expected Credit Losses (-)		12	26	38	9	21	30
1.2	**Financial Assets at Fair Value Through Profit or Loss**	**(2)**	**4,784**	**3,025**	**7,809**	**5,841**	**5,191**	**11,032**
1.2.1	Government Debt Securities		3,327	1,750	5,077	4,104	3,992	8,096
1.2.2	Equity Securities		434	-	434	411	-	411
1.2.3	Other Financial Assets		1,023	1,275	2,298	1,326	1,199	2,525
1.3	**Financial Assets at Fair Value Through Other Comprehensive Income**	**(5)**	**173,708**	**33,786**	**207,494**	**149,714**	**33,773**	**183,487**
1.3.1	Government Debt Securities		173,708	33,761	207,469	149,714	33,750	183,464
1.3.2	Equity Securities		-	25	25	-	23	23
1.3.3	Other Financial Assets		-	-	-	-	-	-
1.4	**Derivative Financial Assets**	**(2,12)**	**16,228**	**11,664**	**27,892**	**8,340**	**12,832**	**21,172**
1.4.1	Derivative Financial Assets at Fair Value Through Profit or Loss		7,708	9,693	17,401	4,108	10,897	15,005
1.4.2	Derivative Financial Assets at Fair Value Through Other Comprehensive Income		8,520	1,971	10,491	4,232	1,935	6,167
II.	**FINANCIAL ASSETS MEASURED AT AMORTIZED COST (Net)**		**929,911**	**459,269**	**1,389,180**	**799,271**	**419,773**	**1,219,044**
2.1	**Loans**	**(6)**	**904,446**	**422,773**	**1,327,219**	**752,985**	**385,262**	**1,138,247**
2.2	**Lease Receivables**	**(11)**	**-**	**-**	**-**	-	-	-
2.3	**Factoring Receivables**		**-**	**-**	**-**	-	-	-
2.4	**Other Financial Assets Measured at Amortized Cost**	**(7)**	**83,363**	**42,828**	**126,191**	**94,742**	**42,857**	**137,599**
2.4.1	Government Debt Securities		83,363	42,828	126,191	94,742	42,857	137,599
2.4.2	Other Financial Assets		-	-	-	-	-	-
2.5	**Expected Credit Losses (-)**		**57,898**	**6,332**	**64,230**	**48,456**	**8,346**	**56,802**
III.	**ASSETS HELD FOR SALE AND RELATED TO DISCONTINUED OPERATIONS (Net)**	**(15)**	-	-	-	-	-	-
3.1	Held for Sale Purpose		-	-	-	-	-	-
3.2	Related to Discontinued Operations		-	-	-	-	-	-
IV.	**EQUITY INVESTMENTS**		**34,040**	**-**	**34,040**	**29,568**	**-**	**29,568**
4.1	**Investments in Associates (Net)**	**(8)**	**54**	**-**	**54**	**54**	**-**	**54**
4.1.1	Associates Valued Based on Equity Method		-	-	-	-	-	-
4.1.2	Unconsolidated Associates		54	-	54	54	-	54
4.2	**Subsidiaries (Net)**	**(9)**	**33,983**	**-**	**33,983**	**29,511**	**-**	**29,511**
4.2.1	Unconsolidated Financial Subsidiaries		33,476	-	33,476	29,005	-	29,005
4.2.2	Unconsolidated Non-Financial Subsidiaries		507	-	507	506	-	506
4.3	**Joint Ventures (Net)**	**(10)**	3	-	3	**3**	**-**	**3**
4.3.1	Joint Ventures Valued Based on Equity Method		-	-	-	-	-	-
4.3.2	Unconsolidated Joint Ventures		3	-	3	3	-	3
V.	**PROPERTY AND EQUIPMENT (Net)**		**26,179**	**1**	**26,180**	**25,980**	**1**	**25,981**
VI.	**INTANGIBLE ASSETS (Net)**		**7,648**	**-**	**7,648**	**6,258**	**-**	**6,258**
6.1	Goodwill		-	-	-	-	-	-
6.2	Other		7,648	-	7,648	6,258	-	6,258
VII.	**INVESTMENT PROPERTY (Net)**	**(13)**	-	-	-	-	-	-
VIII.	**CURRENT TAX ASSET**		**984**	**-**	**984**	**464**	**-**	**464**
IX.	**DEFERRED TAX ASSET**	**(14)**	**3,866**	**-**	**3,866**	**302**	**-**	**302**
X.	**OTHER ASSETS (Net)**	**(16)**	**57,565**	**3,620**	**61,185**	**48,297**	**2,234**	**50,531**
	TOTAL ASSETS		**1,397,510**	**738,765**	**2,136,275**	**1,187,565**	**649,716**	**1,837,281**

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

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

I. BALANCE SHEET – (STATEMENT OF FINANCIAL POSITION)

			Current Period 30.06.2026			Prior Period 31.12.2025		
	LIABILITIES	Section 5 Part II	TL	FC	TOTAL	TL	FC	TOTAL
I.	**DEPOSITS**	**(1)**	**704,203**	**416,053**	**1,120,256**	**631,382**	**371,125**	**1,002,507**
II.	**FUNDS BORROWED**	**(3)**	**938**	**273,658**	**274,596**	**1,037**	**237,951**	**238,988**
III.	**MONEY MARKETS BORROWINGS**	**(4)**	**50,630**	**50,837**	**101,467**	**49,834**	**42,120**	**91,954**
IV.	**SECURITIES ISSUED (Net)**	**(5)**	**19,816**	**188,089**	**207,905**	**21,412**	**121,790**	**143,202**
4.1	Bills		19,016	-	19,016	21,412	-	21,412
4.2	Asset Backed Securities		-	-	-	-	-	-
4.3	Bonds		800	188,089	188,889	-	121,790	121,790
V.	**FUNDS**		-	-	-	-	-	-
5.1	Funds from Credit Customers		-	-	-	-	-	-
5.2	Other		-	-	-	-	-	-
VI.	**FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT or LOSS**		-	-	-	-	-	-
VII.	**DERIVATIVE FINANCIAL LIABILITIES**	**(2)**	**9,104**	**21,514**	**30,618**	**5,775**	**6,160**	**11,935**
7.1	Derivative Financial Liabilities at Fair Value Through Profit or Loss		8,926	20,736	29,662	5,498	5,469	10,967
7.2	Derivative Financial Liabilities at Fair Value Through Other Comprehensive Income		178	778	956	277	691	968
VIII.	**FACTORING LIABILITIES**		-	-	-	-	-	-
IX.	**LEASE LIABILITIES (Net)**	**(7)**	**3,233**	**27**	**3,260**	**2,977**	**33**	**3,010**
X.	**PROVISIONS**	**(8)**	**12,205**	**305**	**12,510**	**11,583**	**278**	**11,861**
10.1	Restructuring Provisions		-	-	-	-	-	-
10.2	Reserve for Employee Benefits		4,951	50	5,001	4,947	46	4,993
10.3	Insurance Technical Provisions (Net)		-	-	-	-	-	-
10.4	Other Provisions		7,254	255	7,509	6,636	232	6,868
XI.	**CURRENT TAX LIABILITY**	**(9)**	**3,427**	**-**	**3,427**	**3,516**	**-**	**3,516**
XII.	**DEFERRED TAX LIABILITY**		-	-	-	-	-	-
XIII.	**LIABILITIES FOR ASSETS HELD FOR SALE AND ASSETS OF DISCONTINUED OPERATIONS (Net)**	**(10)**	-	-	-	-	-	-
13.1	Held for Sale		-	-	-	-	-	-
13.2	Discontinued Operations		-	-	-	-	-	-
XIV.	**SUBORDINATED DEBT INSTRUMENTS**	**(11)**	**-**	**38,621**	**38,621**	**-**	**35,538**	**35,538**
14.1	Subordinated Loans		-	24,459	24,459	-	22,508	22,508
14.2	Other Debt Instruments		-	14,162	14,162	-	13,030	13,030
XV.	**OTHER LIABILITIES**		**115,347**	**27,816**	**143,163**	**101,142**	**20,752**	**121,894**
XVI.	**SHAREHOLDERS' EQUITY**		**199,846**	**606**	**200,452**	**171,260**	**1,616**	**172,876**
16.1	Paid-in Capital	(12)	5,500	-	5,500	5,500	-	5,500
16.2	Capital Reserves		1	-	1	1	-	1
16.2.1	Share Premium	(13)	1	-	1	1	-	1
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		12,838	-	12,838	12,796	-	12,796
16.4	Other Comprehensive Income/Expense Items Reclassified to Profit or Loss		(1,008)	606	(402)	(253)	1,616	1,363
16.5	Profit Reserves		153,216	-	153,216	105,401	-	105,401
16.5.1	Legal Reserves		1,100	-	1,100	771	-	771
16.5.2	Status Reserves		-	-	-	-	-	-
16.5.3	Extraordinary Reserves		152,116	-	152,116	104,630	-	104,630
16.5.4	Other Profit Reserves		-	-	-	-	-	-
16.6	Profit/Loss		29,299	-	29,299	47,815	-	47,815
16.6.1	Prior Periods' Profit/Loss		-	-	-	-	-	-
16.6.2	Current Period's Net Profit/Loss		29,299	-	29,299	47,815	-	47,815
	TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY		**1,118,749**	**1,017,526**	**2,136,275**	**999,918**	**837,363**	**1,837,281**

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

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

II. STATEMENT OF OFF-BALANCE SHEET COMMITMENTS AND CONTINGENCIES

			Current Period 30.06.2026			Prior Period 31.12.2025		
		Section 5 Part III	TL	FC	TOTAL	TL	FC	TOTAL
A.	**OFF-BALANCE SHEET CONTINGENCIES AND COMMITMENTS (I+II+III)**		**2,527,205**	**2,190,494**	**4,717,699**	**2,126,933**	**1,865,025**	**3,991,958**
I.	**GUARANTEES**	(1), (2), (3), (4)	**146,280**	**129,437**	**275,717**	**115,473**	**110,188**	**225,661**
1.1.	Letters of guarantee		128,027	71,804	199,831	101,878	68,165	170,043
1.1.1.	Guarantees subject to State Tender Law		1,867	615	2,482	1,769	494	2,263
1.1.2.	Guarantees given for foreign trade operations		63,595	71,189	134,784	49,620	67,671	117,291
1.1.3.	Other letters of guarantee		62,565	-	62,565	50,489	-	50,489
1.2.	Bank loans		18,239	29,260	47,499	13,543	20,407	33,950
1.2.1.	Import letter of acceptance		18,239	29,260	47,499	13,543	20,407	33,950
1.2.2.	Other bank acceptances		-	-	-	-	-	-
1.3.	Letters of credit		14	28,373	28,387	52	21,616	21,668
1.3.1.	Documentary letters of credit		14	21,482	21,496	52	16,917	16,969
1.3.2.	Other letters of credit		-	6,891	6,891	-	4,699	4,699
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**		**1,640,135**	**72,865**	**1,713,000**	**1,547,823**	**54,923**	**1,602,746**
2.1.	Irrevocable commitments	(1)	1,557,750	65,651	1,623,401	1,438,222	54,923	1,493,145
2.1.1.	Forward asset purchase and sales commitments		9,745	47,752	57,497	20,147	37,971	58,118
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		318,869	4	318,873	300,305	4	300,309
2.1.5.	Securities underwriting commitments		-	-	-	-	-	-
2.1.6.	Commitments for reserve deposit requirements		-	-	-	-	-	-
2.1.7.	Payment commitment for checks		16,603	-	16,603	13,909	-	13,909
2.1.8.	Tax and fund liabilities from export commitments		1,059	-	1,059	999	-	999
2.1.9.	Commitments for credit card expenditure limits		1,191,748	-	1,191,748	1,088,199	-	1,088,199
2.1.10.	Commitments for promotions related with credit cards and banking activities		288	-	288	252	-	252
2.1.11.	Receivables from short sale commitments		-	-	-	-	-	-
2.1.12.	Payables for short sale commitments		-	-	-	-	-	-
2.1.13.	Other irrevocable commitments		19,438	17,895	37,333	14,411	16,948	31,359
2.2.	Revocable commitments		82,385	7,214	89,599	109,601	-	109,601
2.2.1.	Revocable loan granting commitments		82,385	7,214	89,599	109,601	-	109,601
2.2.2.	Other revocable commitments		-	-	-	-	-	-
III.	**DERIVATIVE FINANCIAL INSTRUMENTS**	(5), (6)	**740,790**	**1,988,192**	**2,728,982**	**463,637**	**1,699,914**	**2,163,551**
3.1	Derivative financial instruments for hedging purposes		99,511	353,641	453,152	89,412	300,945	390,357
3.1.1	Fair value hedge		26,338	131,661	157,999	22,682	90,384	113,066
3.1.2	Cash flow hedge		73,173	221,980	295,153	66,730	210,561	277,291
3.1.3	Hedge of net investment in foreign operations		-	-	-	-	-	-
3.2	Held for trading transactions		641,279	1,634,551	2,275,830	374,225	1,398,969	1,773,194
3.2.1	Forward foreign currency buy/sell transactions		112,060	121,207	233,267	62,033	86,084	148,117
3.2.1.1	Forward foreign currency transactions-buy		3,023	107,809	110,832	848	69,044	69,892
3.2.1.2	Forward foreign currency transactions-sell		109,037	13,398	122,435	61,185	17,040	78,225
3.2.2	Swap transactions related to foreign currency and interest rates		413,856	1,353,522	1,767,378	260,188	1,203,884	1,464,072
3.2.2.1	Foreign currency swap-buy		2,674	452,257	454,931	13	469,876	469,889
3.2.2.2	Foreign currency swap-sell		95,804	375,819	471,623	59,443	411,142	470,585
3.2.2.3	Interest rate swaps-buy		157,689	262,723	420,412	100,366	161,433	261,799
3.2.2.4	Interest rate swaps-sell		157,689	262,723	420,412	100,366	161,433	261,799
3.2.3	Foreign currency, interest rate and securities options		91,042	136,369	227,411	51,847	108,848	160,695
3.2.3.1	Foreign currency options-buy		36,829	75,547	112,376	20,865	58,925	79,790
3.2.3.2	Foreign currency options-sell		54,213	60,822	115,035	30,982	49,923	80,905
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		24,321	23,453	47,774	157	153	310
3.2.4.1	Foreign currency futures-buy		-	23,453	23,453	-	153	153
3.2.4.2	Foreign currency futures-sell		24,321	-	24,321	157	-	157
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)**		**7,433,339**	**2,425,707**	**9,859,046**	**6,167,665**	**2,314,895**	**8,482,560**
IV.	**ITEMS HELD IN CUSTODY**		**387,628**	**328,853**	**716,481**	**334,090**	**316,048**	**650,138**
4.1.	Customer Fund and Portfolio Assets		257,083	259,457	516,540	201,253	244,436	445,689
4.2.	Investment securities held in custody		43,189	51,936	95,125	49,076	57,313	106,389
4.3.	Checks received for collection		79,023	11,520	90,543	76,245	8,608	84,853
4.4.	Commercial notes received for collection		8,330	2,328	10,658	7,516	2,326	9,842
4.5.	Other assets received for collection		-	-	-	-	-	-
4.6.	Assets received for public offering		-	-	-	-	-	-
4.7.	Other items under custody		3	3,612	3,615	-	3,365	3,365
4.8.	Custodians		-	-	-	-	-	-
V.	**PLEDGED ITEMS**		**3,869,224**	**1,076,100**	**4,945,324**	**3,256,460**	**1,056,067**	**4,312,527**
5.1.	Marketable securities		55,100	86,974	142,074	52,120	88,379	140,499
5.2.	Guarantee notes		2,655	1,220	3,875	2,009	814	2,823
5.3.	Commodity		1,807	-	1,807	1,827	-	1,827
5.4.	Warranty		-	-	-	-	-	-
5.5.	Properties		879,385	440,212	1,319,597	768,773	460,402	1,229,175
5.6.	Other pledged items		2,930,277	547,694	3,477,971	2,431,731	506,472	2,938,203
5.7.	Pledged items-depository		-	-	-	-	-	-
VI.	**ACCEPTED INDEPENDENT GUARANTEES AND WARRANTIES**		**3,176,487**	**1,020,754**	**4,197,241**	**2,577,115**	**942,780**	**3,519,895**
	TOTAL OFF-BALANCE SHEET ACCOUNTS (A+B)		**9,960,544**	**4,616,201**	**14,576,745**	**8,294,598**	**4,179,920**	**12,474,518**

The accompanying notes are an integral part of these financial statements

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

III. STATEMENT OF PROFIT OR LOSS

	INCOME AND EXPENSE ITEMS	Part 5 Note IV	Current Period 01.01 - 30.06.2026	Current Period 3 Months 01.04 - 30.06.2026	Prior Period 01.01 - 30.06.2025	Prior Period 3 Months 01.04 - 30.06.2025
I.	**INTEREST INCOME**	**(1)**	**212,070**	**111,118**	**203,819**	**105,887**
1.1	Interest income on loans		151,107	79,776	142,063	74,851
1.2	Interest income on reserve deposits		17,450	9,056	19,010	10,054
1.3	Interest income on banks		6,105	1,248	5,653	412
1.4	Interest income on money market transactions		668	563	16	9
1.5	Interest income on securities portfolio		36,298	20,285	36,667	20,428
1.5.1	Financial assets measured at FVTPL		1,246	682	1,229	666
1.5.2	Financial assets measured at FVOCI		25,522	14,514	22,912	12,924
1.5.3	Financial assets measured at amortized cost		9,530	5,089	12,526	6,838
1.6	Financial lease income		-	-	-	-
1.7	Other interest income		442	190	410	133
II.	**INTEREST EXPENSE (-)**	**(2)**	**148,224**	**77,066**	**159,868**	**82,641**
2.1	Interest on deposits		112,951	59,190	123,304	63,737
2.2	Interest on funds borrowed		9,342	4,772	7,773	4,100
2.3	Interest on money market transactions		16,522	8,232	23,113	11,587
2.4	Interest on securities issued		8,601	4,501	5,240	3,007
2.5	Interests on leases		544	276	280	144
2.6	Other interest expenses		264	95	158	66
III.	**NET INTEREST INCOME/EXPENSE (I - II)**		**63,846**	**34,052**	**43,951**	**23,246**
IV.	**NET FEES AND COMMISSIONS INCOME/EXPENSES**		**39,175**	**21,078**	**33,817**	**18,238**
4.1	Fees and commissions received		49,972	26,240	42,209	22,975
4.1.1	Non-cash loans		1,038	529	842	429
4.1.2	Others		48,934	25,711	41,367	22,546
4.2	Fees and commissions paid (-)		10,797	5,162	8,392	4,737
4.2.1	Non-cash loans		1	-	1	-
4.2.2	Others		10,796	5,162	8,391	4,737
V.	**DIVIDEND INCOME**	**(3)**	**365**	**11**	**11**	**9**
VI.	**TRADING INCOME / LOSS (Net)**	**(4)**	**(28,471)**	**(19,354)**	**(13,758)**	**(9,282)**
6.1	Trading income / loss on securities		3,615	860	2,170	897
6.2	Income / loss from derivative transactions		(29,318)	(17,684)	(8,452)	(6,359)
6.3	Foreign exchange income / loss		(2,768)	(2,530)	(7,476)	(3,820)
VII.	**OTHER OPERATING INCOME**	**(5)**	**1,450**	**1,186**	**1,325**	**1,181**
VIII.	**TOTAL OPERATING GROSS PROFIT (III+IV+V+VI+VII)**		**76,365**	**36,973**	**65,346**	**33,392**
IX.	**EXPECTED CREDIT LOSSES (-)**	**(6)**	**16,230**	**7,540**	**16,423**	**10,417**
X.	**OTHER PROVISION LOSSES (-)**	**(6)**	**683**	**667**	**1,767**	**(156)**
XI.	**PERSONNEL EXPENSES (-)**		**14,417**	**7,108**	**11,107**	**5,415**
XII.	**OTHER OPERATING EXPENSES (-)**	**(7)**	**17,432**	**9,175**	**12,881**	**6,906**
XIII.	**NET OPERATING PROFIT / LOSS (VIII-IX-X-XI-XII)**		**27,603**	**12,483**	**23,168**	**10,810**
XIV.	**EXCESS AMOUNT RECORDED AS INCOME AFTER MERGER**		-	-	-	-
XV.	**INCOME/LOSS FROM INVESTMENTS UNDER EQUITY ACCOUNTING**		**7,486**	**3,886**	**5,124**	**2,715**
XVI.	**INCOME/LOSS ON NET MONETARY POSITION**		-	-	-	-
XVII.	**OPERATING PROFIT/LOSS BEFORE TAXES (XII+…+XV)**	**(8)**	**35,089**	**16,369**	**28,292**	**13,525**
XVIII.	**PROVISION FOR TAXES OF CONTINUED OPERATIONS (±)**	**(9)**	**5,790**	**2,818**	**6,370**	**2,791**
18.1	Current tax charge		8,462	4,815	5,809	5,743
18.2	Deferred tax charge (+)		999	(326)	859	(2,718)
18.3	Deferred tax credit (-)		(3,671)	(1,671)	(298)	(234)
XIX.	**NET OPERATING PROFIT/LOSS AFTER TAXES (XVII±XVIII)**	**(10)**	**29,299**	**13,551**	**21,922**	**10,734**
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)**	**(11)**	**29,299**	**13,551**	**21,922**	**10,734**
	Earnings Per Share		0.5327	0.2464	0.3986	0.1952

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

IV. STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

		Current Period 01.01 - 30.06.2026	Prior Period 01.01 - 30.06.2025
I.	**CURRENT PERIOD PROFIT/LOSS**	**29,299**	**21,922**
II.	**OTHER COMPREHENSIVE INCOME**	**(1,723)**	**(1,645)**
2.1	**Other Income/Expense Items not Reclassified to Profit or Loss**	**42**	**(3)**
2.1.1	Revaluation Surplus on Tangible Assets	-	-
2.1.2	Revaluation Surplus on Intangible Assets	-	-
2.1.3	Defined Benefit Plans' Actuarial Income/Expense	2	(5)
2.1.4	Other Income/Expense Items not Reclassified to Profit or Loss	41	-
2.1.5	Tax Related Other Comprehensive Income Items Not Reclassified Through Profit or Loss	(1)	2
2.2	**Other Income/Expense Items Reclassified to Profit or Loss**	**(1,765)**	**(1,642)**
2.2.1	Foreign Currency Translation Differences	-	-
2.2.2	Income/Expense from Valuation and/or Reclassification of Financial Assets Measured at FVOCI	(4,071)	(2,017)
2.2.3	Income/Expense from Cash Flow Hedges	1,490	(468)
2.2.4	Income/Expense on Hedges of Net Investments in Foreign Operations	-	-
2.2.5	Other Income/Expense Items Reclassified to Profit or Loss	42	97
2.2.6	Tax Related Other Comprehensive Income Items Reclassified Through Profit or Loss	774	746
III.	**TOTAL COMPREHENSIVE INCOME (I+II)**	**27,576**	**20,277**

The accompanying notes are integral part of these financial statements.

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

V. STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY

							Other Comprehensive Income/Expense Items not Reclassified to Profit or Loss			Other Comprehensive Income/Expense Items Reclassified to Profit or Loss						
	CHANGES IN SHAREHOLDERS' EQUITY	Section 5 Part V	Paid-in Capital	Share Premium	Share Cancellation Profits	Other Capital Reserves	Revaluation surplus on tangible and intangible assets	Defined Benefit Plans' Actuarial Income/loss	Other(*)	Translation Differences	Income/Expenses from Valuation and/or Reclassification of Financial Assets Measured at FVOCI	Other(**)	Profit Reserves	Prior Periods' Profit/Loss	Current Period's Net Profit/Loss	Total Equity
	Prior Period - 01.01 - 30.06.2025															
I.	**Balances at Beginning of Period**		**3,350**	**1**	**-**	**-**	**11,300**	**(670)**	**(32)**	**-**	**(4,231)**	**1,732**	**71,377**	**36,174**	**-**	**119,001**
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)**		**3,350**	**1**	**-**	**-**	**11,300**	**(670)**	**(32)**	**-**	**(4,231)**	**1,732**	**71,377**	**36,174**	**-**	**119,001**
IV.	**Total Comprehensive Income**		-	-	-	-	-	**(3)**	-	-	**(1,413)**	**(229)**	-	-	**21,922**	**20,277**
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**		-	-	-	-	-	-	-	-	-	-	-	-	-	-
XI.	**Profit Distribution**		-	-	-	-	-	-	-	-	-	-	**36,174**	**(36,174)**	-	-
11.1	Dividends		-	-	-	-	-	-	-	-	-	-	-	-	-	-
11.2	Transfers to Reserves		-	-	-	-	-	-	-	-	-	-	**36,174**	**(36,174)**	-	-
11.3	Other		-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Balances at end of the period (III+IV…+X+XI)		**3,350**	**1**	**-**	**-**	**11,300**	**(673)**	**(32)**	**-**	**(5,644)**	**1,503**	**107,551**	**-**	**21,922**	**139,278**

							Other Comprehensive Income/Expense Items not Reclassified to Profit or Loss			Other Comprehensive Income/Expense Items Reclassified to Profit or Loss						
	CHANGES IN SHAREHOLDERS' EQUITY	Section 5 Part V	Paid-in Capital	Share Premium	Share Cancellation Profits	Other Capital Reserves	Revaluation surplus on tangible and intangible assets	Defined Benefit Plans' Actuarial Income/loss	Other(*)	Translation Differences	Income/Expenses from Valuation and/or Reclassification of Financial Assets Measured at FVOCI	Other(**)	Profit Reserves	Prior Periods' Profit/Loss	Current Period's Net Profit/Loss	Total Equity
	Current Period 01.01 – 30.06.2026															
I.	**Balances at Beginning of Period**		**5,500**	**1**	**-**	**-**	**13,604**	**(730)**	**(78)**	**-**	**1**	**1,362**	**105,401**	**47,815**	**-**	**172,876**
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)**		**5,500**	**1**	**-**	**-**	**13,604**	**(730)**	**(78)**	**-**	**1**	**1,362**	**105,401**	**47,815**	**-**	**172,876**
IV.	**Total Comprehensive Income**		-	-	-	-	-	**1**	**41**	-	**(2,850)**	**1,085**	-	-	**29,299**	**27,576**
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**		-	-	-	-	-	-	-	-	-	-	-	-	-	-
XI.	**Profit Distribution**		-	-	-	-	-	-	-	-	-	-	**47,815**	**(47,815)**	-	-
11.1	Dividends		-	-	-	-	-	-	-	-	-	-	-	-	-	-
11.2	Transfers to Reserves		-	-	-	-	-	-	-	-	-	-	**47,815**	**(47,815)**	-	-
11.3	Other		-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Balances at end of the period (III+IV…+X+XI)		**5,500**	**1**	**-**	**-**	**13,604**	**(729)**	**(37)**	**-**	**(2,849)**	**2,447**	**153,216**	**-**	**29,299**	**200,452**

(*) Accumulated amounts of share of investments accounted for by the equity method that cannot be classified as profit/loss from other comprehensive income with other comprehensive income items not reclassified to other profit or loss.
(**) Accumulated amount of cash flow hedge Income/loss, equity attributable to equity holders of the Bank for profit or loss from other comprehensive income and other comprehensive income items reclassified to other profit or loss.

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

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

VI. STATEMENT OF CASH FLOWS

		Current Period 01.01 – 30.06.2026	Prior Period 01.01 – 30.06.2025
A.	**CASH FLOWS FROM / (TO) BANKING OPERATIONS**		
1.1	**Operating Profit Before Changes in Operating Assets and Liabilities**	**44,818**	**20,348**
1.1.1	Interest Received	190,694	185,377
1.1.2	Interest Paid	(136,036)	(153,182)
1.1.3	Dividend Received	365	11
1.1.4	Fees and Commissions Received	50,044	42,273
1.1.5	Other Income	393	1,300
1.1.6	Collections From Previously Written Off Loans	8,372	5,569
1.1.7	Payments To Personnel and Service Suppliers	(14,040)	(10,083)
1.1.8	Taxes Paid	(12,047)	(4,672)
1.1.9	Others	(42,927)	(46,245)
1.2	**Changes in Operating Assets and Liabilities**	**(39,749)**	**(78,885)**
1.2.1	Net (Increase) Decrease in Financial Assets Measured at Fair Value Through Profit/Loss	3,274	1,838
1.2.2	Net (Increase) Decrease in Due from Banks	(6,968)	(42,675)
1.2.3	Net (Increase) Decrease in Loans	(167,235)	(145,631)
1.2.4	Net (Increase) Decrease in Other Assets	(16,168)	(10,549)
1.2.5	Net Increase (Decrease) in Bank Deposits	(7,767)	(18,319)
1.2.6	Net Increase (Decrease) in Other Deposits	108,020	110,613
1.2.7	Net increase (Decrease) in financial liabilities at fair value through profit or loss	-	-
1.2.8	Net Increase (Decrease) in Funds Borrowed	5,090	1,989
1.2.9	Net Increase (Decrease) in Matured Payables	-	-
1.2.10	Net Increase (Decrease) in Other Liabilities	42,005	23,849
I.	**Net Cash Provided From / (Used in) Banking Operations**	**5,069**	**(58,537)**
B.	**CASH FLOWS FROM INVESTING ACTIVITIES**		
II.	**Net Cash Provided From / (Used in) Investing Activities**	**3,826**	**(27,111)**
2.1	Purchase Of Entities Under Common Control Associates and Subsidiaries	(767)	(1,098)
2.2	Sale of Entities Under Common Control Associates and Subsidiaries	-	-
2.3	Fixed Assets Purchases	(4,627)	(3,417)
2.4	Fixed Assets Sales	400	173
2.5	Purchase of Financial Assets Measured at Fair Value Through Other Comprehensive Income	(132,284)	(109,382)
2.6	Sale of Financial Assets Measured at Fair Value Through Other Comprehensive Income	116,478	74,301
2.7	Purchase of Financial Assets Measured at Amortized Cost	(15,777)	(26,340)
2.8	Sale of Financial Assets Measured at Amortized Cost	40,403	38,652
2.9	Others	-	-
C.	**CASH FLOWS FROM FINANCING ACTIVITIES**		
III.	**Net Cash Provided From / (Used in) Financing Activities**	**63,346**	**78,676**
3.1	Cash Obtained From Funds Borrowed and Securities Issued	219,265	189,930
3.2	Cash Used for Repayment of Funds Borrowed and Securities Issued	(154,637)	(110,514)
3.3	Capital Increase	-	-
3.4	Dividends Paid	-	-
3.5	Payments for Finance Leases	(1,282)	(740)
3.6	Other	-	-
IV.	**Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents**	**2,260**	**4,422**
V.	**Net Increase / (Decrease) in Cash and Cash Equivalents (I+II+III+IV)**	**74,501**	**(2,550)**
VI.	**Cash and Cash Equivalents at the Beginning of the Period**	**151,349**	**157,680**
VII.	**Cash and Cash Equivalents at End of the Period (V+VI)**	**225,850**	**155,130**

SECTION THREE

ACCOUNTING POLICIES

I. Basis of Presentation

1. Preparation of the financial statements and the accompanying footnotes in accordance with Turkish Accounting Standards and Regulation on Principles Related to Banks' Accounting Applications and Maintaining the Documents

The unconsolidated financial statements are prepared within the scope of the "Regulation on Accounting Applications for Banks and Safeguarding of Documents" related with Banking Law published in the Official Gazette no. 26333 dated November 1, 2006 and in accordance with the regulations, communiqués, interpretations and legislations related to accounting and financial reporting principles published by the Banking Regulation and Supervision Agency ("BRSA") and in case where a specific regulation is not made by BRSA and Turkish Accounting Standards 34 ("TAS 34") Interim Financial Reporting Standard and Turkish Financial Reporting Standards ("TFRS") published by the Public Oversight Accounting and Auditing Standards Authority ("POA") for the format and detail of the publicly announced financial statements. This report has been prepared in accordance with the 'Communiqué on the Financial Statements to be Publicly Disclosed by Banks and the Explanations and Notes Related Thereto' and the 'Communiqué on Public Disclosures Regarding Risk Management by Banks', both published in the Official Gazette dated June 28, 2012 and numbered 28337, along with their subsequent amendments and supplements.

Financial statements and the related disclosures and footnotes have been presented in Millions of Turkish Lira unless otherwise specified. The amounts expressed in foreign currency is indicated by the full amount.

2. Accounting policies and valuation principles used in the preparation of the financial statements

The accounting policies and valuation principles followed in the preparation of financial statements have been determined and applied in accordance with the principles outlined in the "BRSA Accounting and Financial Reporting Regulations". It is consistent with the accounting policies applied in the annual unconsolidated financial statements prepared for the year ending December 31, 2025. The accounting policies and valuation principles related with current period are explained in Notes II to XXVI below.

The financial statements are prepared on the historical cost basis except for financial assets and liabilities at fair value through profit or loss, financial assets at fair value through other comprehensive income, properties under the tangible assets and subsidiaries accounted for using the equity method.

In preparing the unconsolidated financial statements in accordance with TFRS, the Bank's management is required to make assumptions and estimations about the assets and liabilities in the balance sheet and contingent matters as of the balance sheet date. These assumptions and estimations are reviewed regularly. necessary corrections are made and the details of the effects of these adjustments are reflected in the profit or loss statement as explained in the related footnotes.

ACCOUNTING POLICIES (Continued)

I. Basis of Presentation (Continued)

2. Accounting policies and valuation principles used in the preparation of the financial statements (Continued)

2.1. Other

In accordance with the Financial Reporting Standard for High Inflation Economies ("TAS 29"), the economies experiencing high inflation are addressed, specifying the threshold value to be used in determining whether high inflation exists in an economy and providing guidance on how the financial statements of entities whose functional currency is the currency of a high inflation economy should be adjusted for inflation. In the announcement issued by the Public Oversight, Accounting and Auditing Standards Authority dated November 23, 2023, regarding the Inflation Adjustment of Financial Statements of Companies Subject to Independent Audits, authorized institutions or organizations responsible for regulation and supervision in their respective fields were granted the discretion to establish different transition dates for the implementation of inflation accounting. In this context, with the decision of the Banking Regulation and Supervision Agency ("BRSA") dated January 11, 2024 and numbered 10825, the transition date for banks, financial leasing, factoring, financing, savings financing and asset management companies to adopt TAS 29 has been set as January 1, 2025. However, in the decision numbered 11021 dated December 5, 2024, the BRSA has decided that banks, as well as financial leasing, factoring, financing, savings financing and asset management companies-, will not apply inflation accounting in 2025, Furthermore, in the decision numbered 11340 dated December 18, 2025, the BRSA has revoked the Board Decision numbered 10825 dated January 11, 2024 and reaffirmed that inflation accounting will not be applied by banks and financial leasing, factoring, financing, savings financing and asset management companies. Accordingly, when preparing the unconsolidated financial statements as of June 30, 2026, no inflation adjustment has been made in accordance with TAS 29.

The TFRS 17 Insurance Contracts Standard was published by the Public Oversight, Accounting and Auditing Standards Authority in the Official Gazette dated February 16, 2019 and numbered 30688 and with this announcement, the mandatory effective date of the standard was postponed to accounting periods beginning on or after January 1, 2024. Based on POA's letter dated February 15, 2024 and numbered 22667, the effective date of TFRS 17 has been further postponed to January 1, 2025. With the recent announcement made by POA, the mandatory effective date of the standard has been postponed to accounting periods beginning on or after January 1, 2027. This standard replaces TFRS 4, which currently allows for a wide range of applications. In this regard, the bank has not applied the relevant standard in its unconsolidated financial statements for its subsidiary, QNB Sağlık Hayat Sigorta ve Emeklilik A.Ş.

ACCOUNTING POLICIES (Continued)

II. Strategy for the Use of Financial Instruments and the Foreign Currency Transactions

1. Strategy for the use of financial instruments

The major funding sources of the Bank are customer deposits, bond issues and funds borrowed from international markets. The customer deposits bear fixed interest rate and have an average maturity of up to 3 months in line with the sector. Domestic bond issues are realized within the maturity of 6 months and foreign bond issues are based on long maturities with fixed interests. Funds borrowed from abroad mostly bear floating rates and are reprised at an average period of 3-6 months. The Bank diverts its placements to assets with high return and sufficient collaterals. The Bank manages the liquidity structure to meet its liabilities when due by diversifying the funding sources and keeping sufficient cash and cash equivalents. The maturity of fund sources and maturity and yield of placements are considered to the extent possible within the current market conditions and a higher return on long-term placements is aimed.

Besides customer deposits, the Bank funds its long-term fixed interest rate TL loan portfolio with long term (up to 10 years) floating interest rate foreign currency funds obtained from international markets. The Bank converts the foreign currency liquidity obtained from customer deposit accounts and the international markets to TL liquidity using long term swap transactions (fixed TL interest rate and floating FC interest rate). Thus, the Bank generates TL denominated resources for funding long term loans with fixed interest rates.

The Bank has determined securities portfolio limits based on the market risk limitations for money, capital and commodity markets. Products included in the securities portfolio are subject to position and risk limits. Position limits restrict the maximum nominal position based on the product. Risk limits are expressed in terms of “Value at Risk” (“VAR”) by taking the risk tolerance as a cap. The maximum VAR amounts are determined by interest and currency risk factors, which affect the securities portfolio that is subject to market risk, as well as determining the risk tolerance based on the total value at risk. The above-mentioned limits are revised annually.

The strategies for hedging exchange rate risk resulting from the Bank’s foreign currency debt securities which are categorized as financial assets at fair value through other comprehensive income explained in foreign currency risk section and the applications regarding the cash flow hedging of interest rate cash flow risk resulting from deposits are explained in the Interest Rate Risk section in detail.

2. Foreign currency transactions

2.1. Foreign currency exchange rates used in converting transactions denominated in foreign currencies and presentation of them in the financial statements

The Bank accounts for the transactions denominated in foreign currencies in accordance with The Effects of Changes in Foreign Exchange Rates (“TAS 21”). Foreign exchange incomes and losses arising from transactions that are completed as of June 30, 2026 are translated to TL by using historical foreign currency exchange rates. Balances of the foreign currency denominated assets and liabilities except for non-monetary items are converted into TL by using foreign currency exchange rates of the Bank for the period end and the resulting exchange differences are recorded as foreign exchange incomes and losses. Foreign currency non-monetary items measured at fair value are converted with currency exchange rates at the time of fair value measurement.

ACCOUNTING POLICIES (Continued)

II. Strategy for the Use of Financial Instruments and the Foreign Currency Transactions (Continued)

2. Foreign currency transactions (Continued)

2.2. Net income or loss is included in the total foreign exchange differences for the period

The foreign currency position of the Bank and the profit/loss from the foreign exchange transactions realized are included in the statement of profit or loss and other comprehensive income of foreign exchange incomes/losses and income/losses from derivative financial instruments in the statement of profit or loss and other comprehensive income. While income/loss from spot foreign exchange transactions are included in the profit/loss item of foreign exchange income/loss on balance sheet, income/loss from derivative financial transactions (forward, option etc.) for the purpose of hedging related transactions are included in income/loss statement of derivative financial instruments. Therefore, in order to determine the net profit/loss effects of foreign exchange transactions, two balances should be assessed together.

As of June 30, 2026, derivative financial transactions loss amounting to TL 29,318 (June 30, 2025 – TL 8,452 derivative financial transactions loss) and net foreign exchange loss amounting to TL 2,768 (June 30, 2025 – TL 7,476) net foreign exchange expense, excluding net interest expense amounting to TL 35,578 (June 30, 2025 – TL 19,853 net interest expense) arising from derivative financial transactions, the net profit on foreign currency transactions is TL 3,492 (June 30, 2025 – TL 3,925 net profit on foreign currency transactions).

III. Information on Associates, Subsidiaries and Entities Under Common Control

The Communiqué Amending the "Communiqué on the Turkish Accounting Standard 27 ("TAS 27") Concerning Individual Financial Statements" published in the Official Gazette dated April 9, 2015 and numbered 29321 came into effect for the accounting periods after January 1, 2016. While it is stated that a business that prepared its individual financial statements before the amendment can account for investments in its subsidiaries, under common control and associates at cost or in accordance with TFRS 9 Financial Instruments standard, with the amendment, while the business prepares its individual financial statements, its investments in subsidiaries, under common control and affiliates are accounted for using the equity method. also has the opportunity to be accounted for. In unconsolidated financial statements, the Bank accounts its financial subsidiaries according to the equity method defined in TAS 28 within the framework of TAS 27.

QNBpay Ödeme Hizmetleri A.Ş., operating under QNB eSolutions Elektronik Ticaret ve Bilişim Hizmetleri A.Ş., a unconsolidated subsidiary of Qnb Bank A.Ş., obtained an "Operating License for Payment Services and Open Banking Activities" under Law No. 6493 in 2024. Pursuant to the transfer agreement dated May 20, 2026, the Company was transferred to the Bank and has been accounted for using the equity method as defined under TAS 28 within the framework of TAS 27 as of June 2026.

IV. Explanations on Futures and Options Contracts and Derivative Products

The Bank enters into forward currency purchase/sale agreements and swap transactions to reduce the foreign currency risk and interest rate risk and manage foreign currency liquidity risk. The Bank also carries out currency and interest options, credit default swap and futures agreements.

Besides customer deposits, the Bank funds its long-term fixed interest rate TL loan portfolio with long term (up to 10 years) floating interest rate foreign currency funds obtained from international markets. The Bank converts the foreign currency liquidity obtained from customer deposit accounts and the international markets to TL liquidity with long term swap transactions (fixed TL interest rate and floating FC interest rate). Therefore, the Bank not only funds its long-term fixed interest rate loans with TL but also hedges itself against interest rate risk.

The Bank's derivative instruments held for trading and derivative instruments hedging purpose are classified, measured and accounted in accordance with "TFRS 9" and Financial Instruments: Recognition and Measurement ("TAS 39"), respectively. Derivative instruments held for trading and derivative instruments hedging purpose are initially recognized at fair value and subsequently measured at fair value. Also, the liabilities and receivables arising from the derivative transactions are recorded as off-balance sheet items at their contractual values.

ACCOUNTING POLICIES (Continued)

IV. Explanations on Futures and Options Contracts and Derivative Products (Continued)

The derivative transactions are accounted for at fair value subsequent to initial recognition and are presented in the "Derivative Financial Assets at Fair Value Through Profit/Loss", "Derivative Financial Assets at Fair Value Through Other Comprehensive Income" or "Derivative Financial Liabilities at Fair Value Through Profit/Loss" and "Derivative Financial Liabilities at Fair Value Through Other Comprehensive Income" items of the balance sheet depending on the resulting positive or negative amounts of the computed value. These amounts of derivative transactions presented on the balance sheet, represent the fair value differences based on the valuation.

Fair values of forward foreign currency purchase and sales contracts, currency and interest rate swap transactions are calculated by using internal pricing models based on market data.

Fair values of option contracts are calculated with option pricing models.

Futures transactions are accounted for at settlement as of the balance sheet date.

The Bank does not have either any hybrid contract contains a host that is not an asset within the scope of this standard or a financial instrument which shall be separated from the host and accounted for as derivative under this standard.

Credit derivatives are capital market tools designed to transfer credit risk from one party to another. The Bank's credit derivatives portfolio included in the off-balance sheet accounts composes of credit default swaps resulted from protection buying or selling.

Credit default swap is a contract, in which the protection seller commits to pay the protection value to the protection buyer in case of certain credit risk events in return for the premium paid by the buyer for the contract. Credit default swaps are valued daily at their fair values.

Upon valuation of derivative instruments that are not subject to hedge accounting, differences in fair value, except for currency revaluation differences, are recorded in the statement of profit or loss and other comprehensive income on Income/Loss from Derivative Financial Transactions. These foreign currency valuation differences are accounted for under "Foreign Exchange Income/Loss" account.

In cash flow hedge accounting

The Bank applies cash flow hedge accounting using interest swap transactions to hedge its TL and FC customer deposits with short term cyclical basis and subordinated loans and creditor loans which have floating interest payment. The Bank implements effectiveness tests at the balance sheet dates for hedge accounting; the effective parts are accounted as defined in TAS 39, in financial statements under equity "Other Accumulated Comprehensive Income/Expense Items Reclassified to Profit or Loss" whereas the amount concerning ineffective parts is associated with the statement of profit or loss and other comprehensive income.

In cash flow hedge accounting, when the hedging instrument expires, is executed or sold and when the hedge relationship becomes ineffective or is discontinued as a result of the hedge relationship being revoked; the hedging income and losses that were previously recognized under equity are transferred to profit or loss when the cash flows of the hedged item are realized.

In fair value hedge accounting

The Bank applies fair value hedge accounting in accordance with TAS 39 by performing swap transactions to hedge long term, fixed rate installment loans against fluctuations in market interest rates.

The Bank applies fair value hedge accounting using interest rate swap transactions to hedge long term, fixed rate, foreign currency Eurobonds in financial assets which is classified as fair value through Other Comprehensive Income portfolio against interest rate fluctuations.

ACCOUNTING POLICIES (Continued)

IV. Explanations on Futures and Options Contracts and Derivative Products (Continued)

The Bank applies fair value hedge accounting to hedge itself against the changes in the interest rates related to long term TL government bonds with fixed coupon payment in financial assets which is classified as fair value through Other Comprehensive Income portfolio using swap transactions as hedging instruments.

The Bank applies fair value hedge accounting to hedge itself against the changes in the interest rates related to the fixed rate, foreign currency securities issued by the Bank using interest rate swap transactions as hedging instruments.

At each balance sheet date, the Bank applies effectiveness tests for fair value hedge accounting.

The effects of hedge accounting for fair value risk have been recognized in the "Income/Loss from Derivative Financial Transactions" line item in the profit or loss statement.

When the hedging instrument expires, is executed or sold and when the hedge relationship becomes ineffective or is discontinued as a result of the hedge relationship being revoked, adjustments made to the carrying amount of the hedged item are transferred to profit and loss with straight line method for portfolio hedges or with effective interest rate method for micro hedges. In case the hedged item is derecognized, hedge accounting is discontinued and within context of fair value hedge accounting, adjustments made to the value of the hedged item are accounted in statement of profit or loss and other comprehensive income.

As of September 30, 2018, the Bank terminated the hedge accounting for the fair value hedge of the fair value risk arising from the changes in the exchange rates for the real estates purchased in previous periods in foreign currency and the fair value of which is in foreign currency in the market and as of June 30, 2026, fair value exchange difference adjustment amounting to TL 1,046 (December 31, 2025 – TL 1,059) which is shown tangible assets in the balance sheet, is amortized over the economic life of the property subject to hedging.

V. Explanations on Interest Income and Expenses

Interest income is recorded according to the effective interest rate method (rate equal to net present value of future cash flows of financial assets or liabilities) defined in the TFRS 9 standard by applying the effective interest rate to the gross carrying amount of a financial asset except for: purchased or originated credit-impaired financial assets or financial assets that are not purchased or originated credit-impaired financial assets but subsequently have become credit-impaired financial assets. When applying the effective interest rate method, an entity identifies fees that are an integral part of the effective interest rate method of a financial instrument. Fees that are an integral part of the effective interest rate of a financial instrument are treated as an adjustment to the effective interest rate, unless the financial instrument is measured at fair value, with the change in fair value being recognized in profit or loss.

ACCOUNTING POLICIES (Continued)

V. Explanations on Interest Income and Expenses (Continued)

When applying the effective interest method, The Bank amortized any fees, transaction costs and other premiums or discounts that are included in the calculation of the effective interest rate over the expected life of the financial instrument. In case an interest was accrued on a security before its acquisition, the collected interest is divided into two parts as interest before and after the acquisition and only the interest of the period after the acquisition is recorded as interest income in the financial statements. If the expectation for the cash flows from financial asset is revised for reasons other than the credit risk, the change is reflected in the carrying amount of asset and in the related statement of profit or loss line and is amortized over the estimated life of financial asset.

If the financial asset is impaired and classified as a non-performing receivable, the Bank applies the effective interest rate on the amortized cost of the asset for subsequent reporting periods. Such interest income calculation is made on an individual contract basis for all financial assets subject to impairment calculation. It is used effective interest rate during calculation of loss given default rate in expected credit loss models and accordingly, the calculation of expected credit losses includes an interest amount. Therefore, a reclassification is made between the accounts of “Expected Credit Losses” and “Interest Income on Loans” for such calculated amount.

VI. Explanations on Fees and Commission Income and Expenses

Except for fees and commissions that are integral part of the effective interest rates of financial instruments measured at amortized costs, the fees and commissions are accounted for in accordance with TFRS 15 Revenue from Contracts with Customers. Except for certain fees related with certain banking transactions and recognized when the related service is given, fees and commissions received or paid and other fees and commissions paid to financial institutions are accounted under accrual basis of accounting throughout the service period.

VII. Explanations and Disclosures on Financial Instruments

Initial recognition of financial instruments

The Bank shall recognize a financial asset or a financial liability in its statement of financial position when and only when, the entity becomes party to the contractual provisions of the instrument. A regular way purchase or sale of financial assets shall be recognized and derecognized, as applicable, using trade date accounting or settlement date accounting. Purchase and sale transactions of securities are accounted at the settlement date.

Initial measurement of financial instruments

The classification of financial instruments at initial recognition depends on the contractual conditions and the relevant business model. A financial asset or financial liability, excluding assets assessed under TFRS 15, is initially measured at its fair value when first recognized in the financial statements. In the initial measurement of financial assets and liabilities, excluding those for which fair value changes are reflected in profit or loss, transaction costs directly attributable to the acquisition or issuance are either added to or deducted from their fair value.

Classification of financial instruments

On which category a financial instrument 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.

ACCOUNTING POLICIES (Continued)

VII. Explanations and Disclosures on Financial Instruments (Continued)

As per TFRS 9, the 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. In order to assess whether the element provides consideration for only the passage of time, an entity applies judgement and considers relevant factors such as the currency in which the financial asset is denominated and the period for which the interest rate is set. When the contractual conditions are exposed to the risks which are not consistent with the basic lending arrangement or variability of cash flows, the relevant financial asset is measured at fair value through profit or loss. The Bank tested all financial assets within the scope of TFRS 9 whether their "contractual cash-flows solely represent payments of principal and interest" and assessed the asset classification within the business model.

Assessment of business model

As per TFRS 9, the 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 Bank's business models are divided into three categories.

Business model aimed to hold assets in order to collect contractual cash flows

This is a model whose objective is to hold assets in order to collect contractual cash flows are managed to realize cash flows by collecting contractual payments over the life of the instrument. The financial assets that are held within the scope of this business model are measured at amortized cost when the contractual terms of the financial asset meet the condition of giving rise on specified dates to cash flows that are solely payments of principal and interest on the principal amount outstanding. Receivables from the Central Bank, Banks, Money Market Placements, investments under financial assets measured at amortized cost, loans, leasing receivables, factoring receivables and other receivables are assessed within this business model.

Business model aimed to collect contractual cash flows and sell financial assets

This is a model whose objective is achieved by both collecting contractual cash flows and selling financial assets. Fair value change 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 condition of giving rise on specified dates to cash flows that are solely payments of principal and interest on the principal amount outstanding. Financial assets measured at fair value through other comprehensive income are assessed in this business model.

Other business models

Financial assets are measured at fair value through profit or loss when 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. Financial assets measured at fair value through profit/loss are assessed in this business model.

ACCOUNTING POLICIES (Continued)

VII. Explanations and Disclosures on Financial Instruments (Continued)

Measurement categories of financial assets and liabilities

Financial assets are classified in three main categories as listed below in accordance with TFRS 9:

- Financial assets measured at fair value through profit/loss
- Financial assets measured at fair value through other comprehensive income
- Financial assets measured at amortized cost

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 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 in case of the contractual terms of the financial asset do not lead to cash flows representing solely payments of principal and interest at certain date; that are either acquired for generating a profit from short term fluctuations in prices or are financial assets included in a portfolio aiming to short-term profit making. Financial assets at the fair value through profit or loss are initially recognized at fair value and measured at their fair value after recognition. All incomes and losses arising from these valuations are reflected in the statement of profit or loss and other comprehensive income.

In accordance with the Uniform Chart of Accounts (UCoA) explanations, the positive difference between the acquisition cost and the discounted value of a financial asset is recorded under "Interest Income" If the fair value of the asset exceeds the discounted value, the positive difference is recorded in the "Capital Market Transactions Profits" account. Conversely, if the fair value is lower than the discounted value, the negative difference between the discounted value and the fair value is recorded in the "Capital Market Transactions Losses" account. In cases where such assets are sold before their maturities, the incomes/losses on such sales are recorded under trading account income/losses.

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 interest 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 measured at fair value. Interest income calculated with effective interest rate method arising from financial assets at fair value through other comprehensive income and dividend income from equity securities are recorded to the statement of profit or loss.

ACCOUNTING POLICIES (Continued)

VII. Explanations and Disclosures on Financial Instruments (Continued)

Financial assets at fair value through other comprehensive income (Continued)

"Unrealized incomes and losses" arising from the difference between the amortized cost and the fair value of financial assets at fair value through other comprehensive income are not reflected in the statement of profit or loss and other comprehensive income of the period until the acquisition of the asset, sale of the asset, the disposal of the asset and impairment of the asset and they are accounted under the "Other Accumulated Comprehensive Income or Expenses Reclassified to Profit or Loss" under shareholders' equity. When the aforementioned securities are collected or disposed, accumulated fair value differences which were reflected under equity, are reflected in the statement of profit or loss and other comprehensive income. Equity securities, which are classified as financial assets at fair value through other comprehensive income, that have a quoted market price in an active market and whose fair values can be reliably measured are carried at fair value. Equity securities that do not have a quoted market price in an active market and whose fair values cannot be reliably measured are carried at cost, less provision for impairment.

The Bank has inflation indexed ("CPI") government bonds in its financial assets at fair value through other comprehensive income and measured at amortized cost portfolios. CPI government bonds that are constant throughout their lives and their real principal amounts are preserved from inflation. These marketable securities are valued and accounted by using effective interest rate method by considering the real coupon rates and reference inflation index at the issue date together with the index calculated by considering the estimated inflation rate as disclosed by the Turkish Republic of Türkiye Ministry of Treasury and Finance. As disclosed in 'Inflation Indexed Bonds Manual' published by Turkish Republic of Türkiye Ministry of Treasury and Finance, reference index used for the real payments is determined based on the inflation rates of two months before. The Bank determines the estimated inflation rates used for valuation of securities in line with this. The estimated inflation rate used is updated during the year when necessary. At the end of the year, the actual inflation rate is used.

Some portion of the Eurobond portfolio which has been recognized as financial assets at FV through OCI are designated as fair value hedged items, hedged against interest rate fluctuations, starting from March and April 2009, hedged against interest rate fluctuations. Those securities are disclosed under financial assets at FV through OCI in order to be in line with balance sheet presentation. The fair value differences of Eurobond and TL government bond hedged items are accounted for under "Capital Market Transactions Profit/Loss" in the statement of profit or loss and other comprehensive income.

In cases where fair value hedge operations cannot be effectively performed as described in TAS 39, fair value hedge accounting is ceased. After fair value accounting is ceased value differences, previously reflected to the statement of profit or loss and other comprehensive income are amortized through the equity until the maturity of related hedged securities. The fair value differences of related portfolio securities sold prior to maturity are immediately recognized in the statement of profit or loss and other comprehensive income.

ACCOUNTING POLICIES (Continued)

VII. Explanations and Disclosures on Financial Instruments (Continued)

Financial assets measured at amortized cost

Financial assets that are held for collection of contractual cash flows where those cash flows represent solely payments of principal and interest are classified as financial assets measured at amortized cost. Financial assets measured at amortized cost are initially recognized at acquisition cost including the transaction costs which reflect the fair value of those instruments and subsequently recognized at "amortized cost" by using "effective interest rate method". Interest income obtained from financial assets measured at amortized cost is accounted in statement of profit or loss and other comprehensive income.

The Bank as explained in part IV, "Explanations on Derivative Financial Assets and Liabilities", performs FX swap transactions against TL in order to hedge the possible losses which might arise due to the changes in the fair value of a certain portion of its long-term loans and applies fair value hedge accounting as per TAS 39. The Bank accounts for the hedged loan portfolio at fair value related to hedged risk, the swap transactions used as the hedging instrument at fair value and reflects the related net income or loss to respective period's statement of profit or loss and other comprehensive income.

When the fair value hedge accounting could not be effectively continued as stated in TAS 39, the fair value hedge accounting is ceased. The fair value differences of the hedged loans are amortized through statement of profit or loss and other comprehensive income until the maturity of the hedged loans.

VIII. Explanations on Expected Credit Losses

The Bank recognizes a loss allowance for expected credit losses on financial assets and loans measured at amortized cost, financial assets measured at fair value through other comprehensive income, loan commitments and financial guarantee contracts not measured at fair value through profit/loss based on TFRS 9 and the regulation published in the Official Gazette No. 29750 dated June 22, 2016 in connection with "Procedures and Principals regarding Classification of Loans and Allowances Allocated for Such Loans" effective from January 1, 2018. At each reporting date, the Bank shall assess whether the credit risk on a financial instrument has increased significantly since initial recognition. The Bank considers the changes in the default risk of financial instrument, when making the assessment.

The expected credit losses estimate is unbiased, probability-weighted and includes supportable information about estimates of past events, current conditions and forecasts of future economic conditions. These financial assets are divided into the following three categories based on the increase in credit risk observed from the time they are first recognized in the financial statements:

Stage 1

For the financial assets at initial recognition or that do not have a significant increase in credit risk since initial recognition, Impairment for credit risk is recorded in the amount of expected credit losses on the 12-month default risk. It is calculated 12-month expected credit loss based on a probability of default realized within 12 months after the reporting date. Such expected 12-month probability of default is applied on an expected exposure at default, multiplied with loss given default rate and discounted with the original effective interest rate. As of June 30, 2026, minimum probability of default rate of Basel II is used in the expected credit loss calculation of receivables from public institutions and organizations, such calculation is performed for each of three scenarios explained below.

ACCOUNTING POLICIES (Continued)

VIII. Explanations on Expected Credit Losses (Continued)

Stage 2

As of the reporting date of the financial asset, 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 calculation method is similar to the one described in the above paragraph, but the probability of default and the loss rate in default are estimated throughout the life of the instrument.

Stage 3

Financial assets considered as impaired at the reporting date are classified as Stage 3. The probability of default is taken into account as 100% in the calculation of impairment provision and the Bank accounts lifetime expected credit losses. In determining the impairment, the Bank takes into consideration the following criteria:

- Delay of over 90 days and impairment of creditworthiness,
- Collateral and/or equity of debtor is inadequate cover the payment of receivables on the maturity,
- In case the management believes that collection of receivables will be delayed by more than 90 days due to the macroeconomic, sector-specific or customer-specific reasons.

Calculation of expected credit losses

The Bank measured expected credit losses with the reasonable, objective and supportable information based on a probability-weighted including estimations about time value of money, past events, current conditions and future economic conditions as of the reporting date, without undue cost or effort. The calculation of expected credit losses consists of three main parameters: probability of default (PD), loss given default (LGD) and exposure at default (EAD). PDs and LGDs used in the ECL calculation are point in time ("PIT") based for key portfolios and consider both current conditions and expected cyclical changes.

While the expected credit loss is estimated, three scenarios (internal base, internal negative, internal severe negative) are evaluated. Each of these scenarios was associated with the probability of different default and loss in default.

In addition, a certain portion of commercial and corporate loans is assessed individually in accordance with the internal policies in the calculation of the expected credit losses based on TFRS 9. Such calculations are made by discounting the expected cash flows from the individual financial instrument to its present value using the effective interest rate.

When measuring expected credit losses, it shall be considered 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. Such assessment is made by reflecting the estimate of expected credit losses which is unbiased and probability-weighted determined by evaluating a range of possible outcomes.

ACCOUNTING POLICIES (Continued)

VIII. Explanations on Expected Credit Losses (Continued)

Probability of Default

The PD represents the likelihood of a default over a specified time period. A 12-month PD represents the likelihood of default determined for the next 12 months and a lifetime PD represents the probability of default over the remaining lifetime of the instrument. The lifetime PD calculation is based on a series of 12-month PIT PDs that are derived from through the cycle (TTC) PDs and scenario forecasts. It is used internal rating systems for both retail and commercial portfolios to measure risk level. The internal rating models used for the commercial portfolio include customer financial information and qualitative survey responses. PD models used in the retail portfolio include the behavioral data of the customer and the product in the bank and the demographic information of the customer. Probability of default calculation has been carried out based on past information, current conditions and forward-looking macroeconomic parameters.

Loss Given Default

The LGD represents an estimate of the loss at the time of a potential default occurring during the life of a financial instrument. The LGD is calculated taking into account expected future cash flows from collateral and other credit enhancements by considering time value of money. LGD calculations are performed using historical data which best reflects current conditions, by formation of segments based on certain risk factors that are deemed important for each portfolio and inclusion of forward-looking information and macroeconomic expectations. LGD summarizes all cash flows from customers subsequent to default. It covers all costs and collections that occur during the collection cycle, including collections from collaterals. It also includes the "time value of money" calculated by means of deducting costs and additional losses from the present value of collections. The Bank bases its estimates on models for collateralized portfolios and on previous experience for unsecured parties, except for corporate loans that are assigned by the Basel Committee individually or as designated by the Basel Committee.

Exposure at Default

The EAD represents an estimate of the exposure to credit risk at the time of a potential default occurring during the life of a financial instrument. It represents the cash flows outstanding at the time of default, considering expected repayments, interest payments and accruals, discounted at the effective interest rate. Future drawdowns on facilities are considered through a credit conversion factor (CCF) that is reflective of historical drawdown and default patterns and the characteristics of the respective portfolios. While the expected credit loss is estimated, three scenarios (internal base, internal negative, internal severe negative) are evaluated. Each of these scenarios was associated with the probability of different default and loss in default.

Consideration of the Macroeconomic Factors

Loss given default and probability of default parameters are determined by considering macroeconomic factors. The macroeconomic variables used in the calculation of the expected loss are as follows:

- Five years credit risk of Türkiye (CDS spread)
- Real GDP growth
- Unemployment rate
- Inflation rate
- Five years government bond interest rate of Türkiye
- Policy Interest Rate

The stages were determined through the models created using internal information for the Bank.

ACCOUNTING POLICIES (Continued)

VIII. Explanations on Expected Credit Losses (Continued)

The Bank updates the macroeconomic variables used in expected credit loss calculations twice a year and applies them to its models. In addition, The Bank revised its macroeconomic expectations and weights in the calculation of expected credit losses on June 30, 2026. Due to the nature of the model effects, events that cause changes and their effects occur at different times. For this reason, the Bank has made individual valuations in order to eliminate the timing difference and provided additional provisions for the sector and customers that are considered to have a high impact.

This approach, which is preferred in provision calculations for the year 2026, will be revised in the following reporting periods, taking into account the existing portfolio and future expectations.

Calculating the Expected Loss Period

Lifetime ECL is calculated by taking into account maturity extensions, repayment options and the period during which the Bank will be exposed to credit risk. The time in financial guarantees and other irrevocable commitments represents the credit maturity for which the liabilities of the Bank. Behavioral maturity analysis has been performed on credit cards and overdraft accounts. With the exception of credit cards and other revolving facilities, the maximum period for which the credit losses are determined is the contractual life of a financial instrument unless there is the legal right to call it earlier.

Significant increase in credit risk

The Bank makes qualitative and quantitative assessments regarding assessment of significant increase in credit risk of financial assets to be classified as Stage 2 (Significant Increase in Credit Risk).

Within the scope of quantitative assessment, the quantitative reason explaining the significant increase in the credit risk is based on a comparison of the probability of default calculated at the origination of the loan and the probability of default assigned for the same loan as of the reporting date. If there is a significant deterioration in PD, it is considered that there is a significant increase in credit risk and the financial asset is classified as stage 2. In this context, the Bank has calculated thresholds at which point the relative change is a significant deterioration. In the quantitative evaluation of the significant increase in credit risk, the Bank considers the absolute thresholds as well as the relative thresholds as an additional layer. Receivables with a probability of default above the absolute threshold value are evaluated in Stage 2, regardless of the relative change.

The Bank classifies the financial asset as Stage 2 (Significant Increase in Credit Risk) where any of the following conditions are satisfied as a result of a qualitative assessment:

- Loans overdue more than 30 days as of the reporting date,
- Loans classified as watch-list,
- When there is a change in the payment plan due to restructuring.

Write-Off Policy

Receivables that are classified as non-performing loans are collected primarily within the framework of administrative contacts with the debtors and if no results are obtained, through legal means, in case the write-off of the uncollectible receivables comes to the agenda, one of the methods of destruction, sale of receivables and write-off can be applied.

ACCOUNTING POLICIES (Continued)

VIII. Explanations on Expected Credit Losses (Continued)

In accordance with the provisions of the "Regulation on the Amendment of the Regulation on the Classification of Loans and the Procedures and Principles Regarding the Classification of Loans and Provisions for These" published in the Official Gazette dated July 2021 and No. 31533, they are classified under the "Fifth Group-Loans with Losses" and are expected for life due to the default of the debtor. The portion of the loans for which there is no reasonable expectation of the recovery of the loan loss provision is deducted from the records within the period determined specifically for the situation of the borrower within the scope of TFRS 9, starting from the first reporting period (interim or year-end reporting period) following their classification in this Group. In this context, deducting the loans that cannot be collected from the records is an accounting practice and does not result in the waiver of the right to receivable.

The portion of the loan receivables that do not have reasonable expectations regarding the recovery of the following items is deducted from the records within the scope of accounting practice:

- Classified as "Fifth Group – Loans with a Loss Qualification" under the regulation,
- The number of days of delay is at least one year,
- Lifetime expected credit loss provision has been made due to the default of the borrower.

The portion of the loans that do not have reasonable expectations regarding the recovery of the loans is determined by the internal organs authorized by the Board of Directors. Within the scope of this article, deducting the loans from the records is an accounting practice. Receivables are followed up by the relevant credit and operation teams before the customer.

Within the scope of TFRS 9, the amount written off during the period is TL 191 (December 31, 2025 – TL 7,051). The impact of the written-off amount on the NPL ratio is 0.01% (December 31, 2025 – 0.59%). While the NPL ratio calculated based on the current period non-performing loan balances is 3.98% (December 31, 2025 – 3.76%), the ratio calculated including the total loans written off during the year is 3.99% (December 31, 2025 – 4.35%).

IX. Explanations on Netting of Financial Instruments

Financial assets and liabilities are offset and the net amount is reported on the balance sheet when the Bank has a legally enforceable right to offset the recognized amounts and the intention of collecting or paying the net amount of related assets and liabilities or to realize the asset and settle the liability simultaneously.

X. Derecognition of Financial Instruments

1. Derecognition of financial assets due to change in contractual terms

Based on TFRS 9, the renegotiation or modification of the contractual cash flows of a financial asset could lead to the derecognition of the existing financial asset. When the modification of a financial asset results in the derecognition of the existing financial asset and the subsequent recognition of the modified financial asset, the modified asset is considered as ‘new’ financial asset. When the Bank assesses the characteristics of the new contractual terms of the financial asset, it evaluates the contractual cash flows including foreign currency rate changes, conversion to equity, counterparty changes and solely principal and interest on principle.

ACCOUNTING POLICIES (Continued)

X. Derecognition of Financial Instruments (Continued)

1. Derecognition of financial assets due to changes in contract terms (Continued)

When the contractual cash flows of a financial asset are renegotiated or otherwise modified and the renegotiation or modification does not result in the derecognition of that financial asset, it is recalculated the gross carrying amount of the financial asset and recognized a modification income or loss in profit or loss. Where all risks and rewards of ownership of the asset have not been transferred to another party and the Bank retains control of the asset, the Bank continues to recognize the remaining portion of the asset and liabilities arising from such asset. When the Bank retains substantially all the risks and rewards of ownership of the transferred asset, the transferred asset continues to be recognized in its entirety and the consideration received is recognized as a liability.

2. Derecognition of financial assets without any change in contractual terms

The Bank derecognizes the asset, if the contractual rights to cash flows from the financial asset are expired or the related financial asset and all risks and rewards of ownership of the asset are transferred to another party. Except for equity instruments measured at fair value through other comprehensive income, the total amount consisting of the income or loss arising from the difference between the book value and the amount obtained and any accumulated income directly accounted in equity shall be recognized in profit/loss.

3. Derecognition of financial liabilities

It shall be removed a financial liability (or a part of a financial liability) from the statement of financial position when and only when, it is extinguished when the obligation specified in the contract is discharged or cancelled or expires.

4. Reclassification of financial instruments

Based on TFRS 9, it shall be reclassified all affected financial assets at amortized cost to financial assets measured at fair value through other comprehensive income and fair value through profit or loss in the subsequent accounting when and only when, it is changed the business model for managing financial assets.

5. Restructuring and refinancing of financial instruments

The Bank may be changed the original contractual terms of a loan (maturity, repayment structure, guarantees and sureties) which were previously signed, in case the loan cannot be repaid or if a potential payment difficulty is encountered based on the new financing power and structure of the borrower.

Restructuring is made for changing the financial terms of existing loans in order to facilitate the payment of debt. Refinancing is granting a new loan which will cover either the principal or the interest payment in whole or in part of one or a few existing loans due to the anticipated financial difficulty which the customer or group encounter currently or will encounter in the future.

ACCOUNTING POLICIES (Continued)

X. Derecognition of Financial Instruments (Continued)

5. Restructuring and refinancing of financial instruments (Continued)

Changes to the original terms of a credit risk can be made in an existing contract or in a new contract. Corporate and commercial companies that are restructured and refinanced may be excluded from close monitoring, as a minimum, within the scope of the "Regulation on the Determination of the Qualifications of Loans and Other Receivables by Banks and the Procedures and Principles Regarding the Provisions to be Allocated These" and when the following conditions are met:

- Subsequent to the thorough review of company's financial data and its owners' equity position, at circumstances when it is not anticipated that the owner of the company will face financial difficulties; and it is assessed that the restructured debt will be paid on time starting from the date when the debt is restructured all due principal and interest payments are made on time,
- At least 1 year should pass over the date of restructuring (or if it is later), the date of removal from nonperforming loan category, at least 10% (or the ratio specified in the legislation) of the total principal amount at the time restructuring/refinancing shall be paid.

In order for the restructured non-performing corporate and commercial loans to be classified to the watchlist category, the following conditions must be met:

- Recovery in debt service,
- At least 1 year should pass over the date of restructuring,
- Payment of all accrued and overdue amounts by debtor (interest and principal) since the date of restructuring/refinancing or the date when the debtor is classified as non-performing (earlier date to be considered) and fulfillment of the payment condition of all overdue amounts as of the date of restructuring/refinancing,
- Collection of all overdue amounts, disappearance of the reasons for classification as nonperforming receivable (based on the conditions mentioned above) and having no overdue and there is no doubt that future payments will be made on time.

During the follow-up period of at least one year following the date of restructuring/refinancing, if there is a new restructuring/refinancing or a delay of more than 30 days, the transactions which were non-performing at the beginning of the follow-up period are classified as non-performing loans again.

In personal loans, loans can be restructured in order to give liquidity power to the debtor and to ensure the collection of the receivables of the Bank in case of temporary liquidity problems due to the failure of the payment obligation to the Bank. The exclusion of customers from the scope of restructuring is carried out within the scope of the "Regulation on the Determination of the Qualifications of Loans and Other Receivables by Banks and the Procedures and Principles Regarding the Provisions to be Allocated These".

XI. Explanations on Sales and Repurchase Agreements and Lending of Securities

Securities sold under repurchase agreements are recorded on the balance in accordance with Uniform Chart of Accounts. Accordingly, government bonds and treasury bills sold to customers under repurchase agreements are classified as "Investments Subject to Repurchase Agreements" and valued based on the Bank management's future intentions, either at market prices or using discounting method with internal rate of return.

Funds obtained in return for repo agreements are monitored in the "Funds from Repo Transactions" accounts under liabilities and the expense rediscount is calculated according to the internal yield method for the part of the difference between the sales and repurchase prices determined by the repo agreements, which corresponds to the period.

As of the balance sheet date, securities subject to repo amounting to TL 129,654 (December 31, 2025 – TL 110,626).

ACCOUNTING POLICIES (Continued)

XI. Explanations on Sales and Repurchase Agreements and Lending of Securities (Continued)

As of June 30, 2026, the Bank has no securities that are subject to lending transactions (December 31, 2025 – None).

Securities purchased with a commitment to resell (reverse repurchase agreements) are recorded in a separate account under "Cash and Cash Equivalents" and on the line of "Money Market Placements" in the balance sheet. The difference resulting from purchase and resale prices is treated as interest income and accrued over the life of the agreement.

XII. Explanations on Assets Held for Sale and Discontinued Operations

In accordance with TFRS 5 ("Assets Held for Sale and Discontinued Operations"), assets classified as held for sale are measured at lower of carrying value or fair value less costs to sell. Amortization on subject asset is ended and these assets are presented separately on financial statements. An asset (or a disposal group) is regarded as "asset held for sale" only when the sale is highly probable and the asset (disposal group) is available for immediate sale in its present condition. For a highly probable sale, there must be a valid plan prepared by the management for the sale of asset including identification of possible buyers and completion of sale process. Furthermore, the asset (or a disposal group) should be actively marketed at a price consistent with its fair value. Various events and conditions may prolong the sale procedures for more than one year. In case subject delay is caused by the events and conditions beyond the bank's control and there is enough evidence that plans to sell subject asset (or a disposal group) continue subject assets continue to be classified as assets held for sale. As of June 30, 2026, the Bank has assets held for sale and discontinued operations and it is explained in footnote 1.15. of Section Five.

A discontinued operation is a part of the Bank's business classified as disposed or held-for-sale. The operating results of the discontinued operations are disclosed separately in the statement of profit or loss and other comprehensive income. The Bank has no discontinuing operations.

The Bank classifies tangible assets which are acquired due to non-performing receivables as other assets.

XIII. Explanations on Goodwill and Other Intangible Assets

The Bank's intangible assets consist of software programs and intangible rights.

The intangible assets are recorded at their historical cost less accumulated amortization and provision for impairment, if any and amortization is calculated on a straight-line basis.

Software programs have been classified as other intangible fixed assets. The useful life of software is determined as 3-5 years.

If there is objective evidence of impairment, the asset's recoverable amount is estimated in accordance with the "Turkish Accounting Standard on Impairment of Assets" ("TAS 36") and if the recoverable amount is less than the carrying value of the related asset, a provision for impairment loss is made. There is no goodwill regarding the associates, entities under common controls and subsidiaries in the accompanying unconsolidated financial statements.

ACCOUNTING POLICIES (Continued)

XIV. Explanations on Tangible Assets

Initial records of tangible fixed assets are made based on their cost, which is calculated by adding the acquisition amount and other direct expenses necessary to make the asset usable. Tangible assets are valued at their remaining amounts after deducting accumulated depreciation and accumulated value decreases, if any, from their cost in the period following their recording.

The Bank accounts for its properties, which are classified under tangible fixed assets, using revalued amounts instead of cost in accordance with TAS 16 "Property, Plant and Equipment" ("TAS 16"). The revaluation difference resulting from the valuations performed by appraisal firms authorized by the Capital Markets Board ("CMB") and the Banking Regulation and Supervision Agency is recognized under equity in the "Revaluation Surplus of Property, Plant and Equipment" line item.

As of each reporting date, the Bank evaluates whether there is any indication that its assets may be impaired; If such an indication exists, the recoverable amount of the relevant asset is estimated within the framework of Impairment of Assets (“TAS 36”) standard and allocates a provision for impairment if the recoverable amount is below the book value of the relevant asset.

Net book value of the property and leased assets under financial lease contracts are compared with the fair values determined by independent appraisers as of the year end and provision for impairment is recognized in “Other Operating Expenses” in the related period statement of profit or loss and other comprehensive income when the fair value is below the net book value in accordance with (TAS 36).

Depreciation is calculated on a straight-line basis over the estimated useful life of tangible assets. The annual amortization rates used are as follows:

Property	2%
Movables purchased and acquired under finance lease contracts	7% – 25%

The Bank depreciates special expenses on real estate acquired through operating leases before December 2009 according to their useful lives. Depreciation of the leasehold improvements acquired after this date is calculated over the lease period not exceeding 5 years where the lease duration is certain; or 5 years where the lease period is not certain in accordance with “Communiqué on the Amendment of Communiqué on Uniform Chart of Accounts and Explanatory Notes” dated January 10, 2011.

As of the balance sheet date, with respect to assets which are monitored under tangible assets for less than one year, the projected depreciation amount for a full year, is allocated in proportion to the tangible asset's period of stay in the assets.

Incomes or losses resulting from disposals of the tangible assets are recorded in the statement of profit or loss and other comprehensive income as the difference between the net proceeds and net book value of the asset.

Expenses for repairs are capitalized if the expenditure increases economic life of the asset; otherwise, they are expensed.

There are no changes in the accounting estimates in regard to amortization duration which could have a significant impact on the current and future financial statements. There are no pledges, mortgages or other restrictions on the tangible assets. There is no purchase commitments related to the fixed assets.

ACCOUNTING POLICIES (Continued)

XV. Explanations on Leasing Transactions

With the introduction of IFRS 16 Leases, the distinction between operating leases and finance leases has been eliminated. Fixed assets acquired through leasing are recorded as "Tangible Fixed Assets" on the asset side and "Finance Lease Liabilities" on the liability side of the Bank's balance sheet at the commencement of the lease. At the start of the lease, the Bank calculates the right-of-use asset by taking the present value of the lease payments and presents it under "Tangible Fixed Assets." On the liability side, the Bank records the unpaid lease payments as "Finance Lease Liabilities," measured at their present value as of the relevant date. Lease payments are discounted using the borrowing interest rate. Direct costs incurred for the lease are added to the cost of the assets acquired through financial leasing and capitalized. Lease payments include both the financing costs arising from the lease and the portion of the leased asset's value attributable to that period.

TFRS 16 Leases

The IFRS 16 Standard eliminates the dual accounting model, where finance leases are shown on the balance sheet and operating leases are off-balance sheet, which was the current practice for lessees. Instead, a single balance sheet-based accounting model similar to the existing financial lease accounting is introduced. For lessors, accounting continues to be largely similar to the current practices.

Set out below are the accounting policies of the Bank upon application of TFRS 16:

Right of use assets

The Bank recognizes right-of-use assets at the commencement date of the lease (i.e., the date the underlying asset is available for use). Right-of-use assets are measured at cost, less any accumulated depreciation and impairment losses and adjusted for any remeasurement of lease liabilities.

The right use includes the presence of:

- The initial measurement of the lease,
- The amount obtained by deducting all lease incentives received from all lease payments made on or before the date the lease actually begins and
- All initial direct costs incurred by the Bank.

At the end of the lease term of the underlying asset's service, the transfer of the Bank is reasonably finalized and the Bank depreciates the asset until the end of the life of the underlying asset on which the lease actually began. Right-of-use assets are subject to impairment.

Lease Liabilities

The Bank measures the lease obligation at the present value of the unpaid lease payments on the date that the lease commences.

Lease payments included in the measurement of the lease obligation on the date that the lease actually commences, consists of the following payments to be made for the right of use of the underlying asset during the lease period and not paid on the date the lease actually starts:

ACCOUNTING POLICIES (Continued)

XV. Explanations on Leasing Transactions (Continued)

- Fixed payments,
- Variable lease payments based on an index or rate, the first measurement made using an index or rate on the actual date of the lease,
- Amounts expected to be paid by the Bank under the residual value commitments,
- The use price of this option and, if the Bank is reasonably confident that it will use the purchase option,
- Fines for termination of the lease if the lease term indicates that the Bank will use an option to terminate the lease.

Variable lease payments that do not depend on an index or rate are recognized as an expense in the period in which the event or condition that triggered the payment occurred. The Bank revises the revised discount rate for the remainder of the lease term, if the implicit interest rate in the lease can be easily determined, the Bank's alternative borrowing interest rate at the date of the revaluation.

After the effective date of the lease, the Bank measures the lease obligation as follows:

- Increase the carrying amount to reflect the interest on the lease obligation and
- Decreases the carrying amount to reflect the lease payments made.

In addition, in the event of a change in the lease term, in essence a change in fixed lease payments or a change in the assessment of the option to buy the underlying asset, the value of the lease obligations is remeasured.

Short-Term Leases and Leases of Low-Value Assets

The Bank applies the short-term lease recognition exemption to its short-term leases of machinery and equipment (i.e., those leases that have a lease term of 12 months or less from the commencement date and do not contain a purchase option). It also applies the lease of low-value assets recognition exemption to leases of office equipment that are considered of low value. Lease payments on short-term leases and leases of low-value assets are recognized as expense on a straight-line basis over the lease term.

XVI. Explanations on Provisions and Contingent Liabilities

Provisions, other than expected credit loss for loans and other receivables and contingent liabilities are provided for in accordance with TAS 37 "Provisions, Contingent Liabilities and Contingent Assets". Provisions are accounted for immediately when obligations arise as a result of past events and a reliable estimate of the obligation is made by the Bank. Whenever the amount of such obligations cannot be measured, they are regarded as "contingent". In the financial statements, a provision is made for an existing commitment resulted from past events if it is probable that the commitment will be settled and a reliable estimate can be made of the amount obligation. If these criteria are not met, the Bank discloses these issues in the explanations and notes related to the financial statements. In cases where reliable estimate cannot be made of the amount of the obligation, it is considered contingent liabilities. For contingent liabilities if the probability that the event will occur is greater than the probability that it will not and the amount of the obligation can be measured reliably, a provision is made.

ACCOUNTING POLICIES (Continued)

XVII. Explanations on Obligations of the Bank Concerning Employee Benefits

Provision for employee severance benefits has been accounted for in accordance with Employee Benefits (“TAS 19”).

In accordance with the existing social legislation in Türkiye, the Bank is required to make lump-sum termination indemnities including retirement and notice payments to each employee whose employment is terminated due to resignation or for reasons other than misconduct. The retirement pay is calculated for every working year within the Bank 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 Bank.

The Bank 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 incomes and losses immediately through other comprehensive income.

The Bank does not have any employees who work under limited period contracts with remaining terms longer than 12 months after the balance sheet date.

Provision for the employees’ unused vacations has 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 employees are members.

XVIII. Explanations on Taxation

1. Corporate Tax

According to the Corporate Tax Law No. 5520 published in the Official Gazette No. 26205 dated June 21, 2006, it is stated that; “While corporate tax is calculated at a rate of 20% on corporate profits, Corporate tax is collected at a rate of 25% on the corporate earnings of banks, companies within the scope of Law No. 6361, electronic payment and money institutions, authorized foreign exchange institutions, asset management companies, capital market institutions, insurance and reinsurance companies and pension companies”.

Law No. 7456, which entered into force after being published in the Official Gazette No. 32249 dated July 15, 2023, on the Issue of Additional Motor Vehicle Tax to Compensate the Economic Losses Caused by the Earthquakes that Occurred on February 6, 2023 and in the 21st article of Amending Certain Laws and the Decree Law No. 375 with in the first paragraph of the 32nd article of the Law No. 5520 the phrase “20%” has been changed to "25%" and the phrase "25%" to "30%". This change is valid to be applied to the earnings earned in 2023 and subsequent taxation periods, starting from the returns that must be submitted as of October 1, 2023. Prepaid taxes are tracked in the "Current Tax Liability" or "Current Tax Asset" accounts to be offset with the corporate tax liability of the relevant year.

With the 75% of the profits arising from the sale of the participation shares held in the Bank's assets for more than two years and the founder's shares, usufruct shares and preference rights held for the same period and 50% of the incomes arising from the sale of immovables that are in the assets of the Bank for the same period is exempt from tax on the condition that it is added to the capital or kept in a special fund account for 5 years as stipulated in the Corporate Tax Law. With the 19th article of Law No. 7456, the exemption for the transfer and delivery of immovable properties that have been in the assets of institutions for at least two full years has been abolished. With the 22nd article of the same Law, it has been regulated that the 50% exception rate in paragraph 5/1-(e) of Law No. 5520 will be applied as 25% in the sales of immovable properties that were in the assets of the institutions before the date of entry into force of the said regulation, as of the date of entry into force of this article. Additionally, with the Presidential Decree No. 9160 published in the Official Gazette dated November 27, 2024, the exemption rate for income on the sale of subsidiaries was reduced to 50%.

ACCOUNTING POLICIES (Continued)

XVIII. Explanations on Taxation (Continued)

1. Corporate Tax (Continued)

Companies calculate provisional tax at the rate of 30% on their quarterly financial profits to be applied to their profits earned in 2026 and subsequent taxation periods, starting from the declarations that must be submitted as of October 1, 2023, for the 2023 and the following taxation periods and they declare and pay it until the 17th day of the second month following that period.

With the publication of Law No. 7566 in the Official Gazette dated December 19, 2025 and numbered 33112, the second article of this Law amended the repeated Article 120 of the Income Tax Law No. 193. It has been stated that, effective from the declarations to be submitted for the 2025 taxation period, temporary tax will be calculated, declared and paid based on the quarterly earnings determined for the relevant accounting period. The temporary tax paid during the year belongs to that year and is deducted from the corporate tax to be calculated on the corporate tax return to be submitted in the following year. If the amount of temporary tax paid remains despite the deduction, this amount can be refunded in cash or deducted.

According to the Corporate Tax Law, financial losses shown on the declaration can be deducted from the corporate tax base of the period, if they do not exceed 5 years. According to the Tax Procedure Law, declarations and related accounting records can be examined by the tax office within five years. On the other hand, if the provision of a document subject to stamp duty, whose tax and penalty is time-barred, is utilized after the expiry of the statute of limitations, the tax receivable of the aforementioned document arises.

The corporate tax provisions calculated over the profit for the period are recorded in the "Current Tax Provision" account in the profit or loss statement and the current tax effects of the transactions that are directly accounted for in equity are reflected in the shareholders' equity.

In cases where the period's profit is not distributed, is added to the capital, or is distributed to fully liable entities, no withholding tax is applied. However, with the decision of the Council of Ministers No. 2009/14593 and No. 2009/14594, published in the Official Gazette dated February 3, 2009 and based on Articles 15 and 30 of the Corporate Tax Law No. 5520, distributions of profits to fully liable individuals, individuals and entities not subject to corporate or income tax, entities exempt from corporate and income tax, limited liability companies (except those obtaining dividends through a permanent establishment or representative in Türkiye) and limited liability individuals are subject to a 15% withholding tax rate. This rate was changed to 10% with the Presidential Decree published in the Official Gazette dated December 22, 2021, No. 31697. However, with the Presidential Decree No. 9286 dated December 21, 2024, the dividend withholding tax rate was increased from 10% to 15%. In the application of withholding tax rates for profit distributions to limited liability entities and individuals, the provisions in the relevant Double Taxation Avoidance Agreements are also taken into account.

On December 25, 2025, Article 37 of the Provisional Tax Procedure Law was amended through Law No. 33118 published in the Official Gazette, together with amendments to the Turkish Penal Code and certain other laws. In accordance with the relevant article, financial statements shall not be subject to inflation adjustment for the 2025 fiscal year and for the 2026 and 2027 fiscal years, including interim tax periods (and, for entities assigned a special fiscal year, for the fiscal years ending in 2026, 2027 and 2028), regardless of whether the conditions for inflation adjustment under repeated Article 298 are met. The President is authorized to extend the periods specified under this paragraph for up to three fiscal years, including interim tax periods. For the purposes of the application of paragraph (Ç) of repeated Article 298, the periods during which inflation adjustment is stated not to apply under the first paragraph (including any periods extended under such authority) shall be deemed as periods in which the conditions for inflation adjustment have not been met.

ACCOUNTING POLICIES (Continued)

XVIII. Explanations on Taxation (Continued)

1. Corporate Tax (Continued)

The 'Domestic Minimum Corporate Tax' application was introduced by Law No. 7524, published in the Official Gazette dated August 2, 2024 and will apply to the profits earned in the 2025 fiscal year and subsequent taxation periods. With the addition of Article 32/C titled 'Domestic Minimum Corporate Tax' to the Corporate Tax Law, it has been stipulated that the corporate tax calculated in accordance with the provisions of Articles 32 and 32/A of the Law cannot be less than 10% of the corporate income before deductions and exemptions. The domestic minimum corporate tax will also apply to the provisional tax periods.

2. Deferred Taxes

The Bank calculates and accounts for deferred income taxes for all temporary differences arising between the tax bases of assets and liabilities and their carrying amounts in these financial statements in accordance with “Turkish Accounting Standard for Income Taxes” (“TAS 12”). In the calculation of the Bank's deferred tax, the enacted tax rates that are valid in accordance with the current tax legislation are used in accordance with the tax period for the related items.

The Corporate Tax rate for banks, companies within the scope of Law No. 6361, electronic payment and money institutions, authorized foreign exchange institutions, asset management companies, capital market institutions, insurance and reinsurance companies and pension companies will be applied as 30%, starting from the declarations that must be submitted as of October 1, 2023 and will also be applied to the profits earned in 2023 and subsequent taxation periods. As of June 30, 2026, deferred tax calculation has been made for assets and liabilities at a rate of 30%.

Deferred tax liabilities are recognized for all temporary differences whereas deferred tax assets calculated from deductible temporary differences are only recognized if it’s highly probable that these will in the future create taxable profit.

The Bank is recognized deferred tax for the Stage 1 and Stage 2 expected credit losses provisions. Deferred tax effect related to transactions for which the profit or loss effect is directly accounted in equity, is also reflected to equity.

3. Global Minimum Complementary Corporate Income Tax

In September 2023, POA issued amendments to TAS 12 that introduce a mandatory exception to the recognition and disclosure of deferred tax assets and liabilities related to Pillar II income taxes. The amendments clarify that TAS 12 applies to income taxes arising from tax laws that have been enacted, or are substantively enacted, for the purpose of applying the Pillar II Model Rules issued by the Organization for Economic Cooperation and Development (OECD). These amendments also introduce certain disclosure requirements for entities affected by such tax laws. The exemption from recognizing and disclosing information about deferred taxes and the disclosure requirement for when the exemption has been applied are effective upon issuance of the amendments.

Pillar II regulations agreed upon by OECD member countries entered into force in Türkiye with the Law No. 7524 on Amendments to Tax Laws, Certain Laws and Decree Law No. 375 published in the Official Gazette dated August 2, 2024. Although secondary legislation on the subject has not been published, preliminary assessments based on the regulations published by the OECD indicate that these regulations will not have any impact on the financials. However, changes in legislation in Türkiye and other countries where QNB Bank A.Ş. operates are monitored.

ACCOUNTING POLICIES (Continued)

XVIII. Explanations on Taxation (Continued)

4. Transfer Pricing

The article no.13 of the Corporate Tax Law describes the issue of transfer pricing under the title of "disguised profit distribution" by way of transfer pricing. "The General Communique on Disguised Profit Distribution by way of Transfer Pricing" published on November 18, 2007, explains the application related issues in detail. According to this Communique, if the taxpayers conduct transactions like purchase and sale of goods or services with the related parties where the prices are not determined according to the arm's length principle, then it will be concluded that there is a disguised profit distribution by way of transfer pricing. Such disguised profit distributions will not be deducted from the corporate tax base for tax purposes. Disguised profit distribution amount will be recognized as share in net profit and stoppage tax will be calculated depending on whether the profit distributing institution is a real or corporate entity, full-fledged or foreign based taxpayer, is subject to or exempt from tax.

As discussed under subject Communique's 7.5 Annual Documentation section, taxpayers are required to fill out the "Transfer Pricing, Controlled Foreign Entities and Thin Capitalization" form for the purchase and sale of goods or services conducted with their related parties in a taxation period, attach these forms to their corporate tax returns and submit to the tax offices.

XIX. Explanations on Borrowings

The Bank generates funds from domestically and internationally resident people and institutions by using debt instruments such as syndication, securitization, collateralized debt and bond issuance. Aforementioned transactions are initially recorded at transaction cost plus acquisition cost, reflective of their fair value and are subsequently measured at amortized cost by using effective interest rate method.

XX. Explanations on Share Issues

There were no shares issued in 2026. (January 1 – December 31, 2025 – The Bank's share capital was increased by TL 2,150 through a bonus issue, funded from extraordinary reserves).

XXI. Explanations on Confirmed Bills of Exchange and Acceptances

Confirmed bills of exchange and acceptances are realized simultaneously with the customer payments and recorded in off-balance sheet accounts as possible debt and commitment, if any. There are no acceptances and confirmed bills of exchange presented as liabilities against any assets.

XXII. Explanations on Government Incentives

As of June 30, 2026, the Bank does not have any government incentives or supports (December 31, 2025 – None).

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

ACCOUNTING POLICIES (Continued)

XXIII. Explanations on Segment Reporting

In addition to corporate banking, retail banking and commercial banking services, the Bank also provides private banking, SME banking, treasury operations and credit card services through branches and alternative channels. The Bank serves its retail banking clients with time and demand deposits, also overdraft services, automatic account services, consumer loans, vehicle loans, housing loans and investment fund services. The Bank provides services including deposit and loans, foreign trade financing, forward and option agreements to its corporate clients. The Bank also serves in trading financial instruments and treasury operations.

The calculations based on the statement of profit or loss and other comprehensive income for retail banking (consumer banking and plastic cards), corporate and commercial banking that have operational units designated as the main profit centers, have been made according to the product and customer types. During the profitability calculations, the pricing of transfers among these units and treasury unit are made by using cost/return ratios that are determined by the Bank's senior management and which are updated periodically. In this pricing method, general market conditions and the Bank's internal policies are considered.

Corporate and Commercial Banking serves corporate firms with an annual turnover of TL 10 billion (full TL) or more, multinational companies operating in Türkiye and commercial firms with an annual turnover of TL 1 billion – 10 billion (full TL). In addition to the financing and investment needs of its customers, it offers products that will facilitate the payment and collection processes in both domestic and foreign trade. It produces solutions that will create added value for all the needs of its customers with its customer-oriented service approach, company-specific solution approach and strategy to establish long-term business partnerships.

The Consumer Banking meets the needs and expectations of the retail banking customers. The Private Banking Unit has formed and started to operate to serve customers with high level income, in a more effective way. The installments, discounts and bonus advantages are provided to the users of QNB Card in the plastic cards line. The main function of Treasury Segment is managing the liquidity of the Bank and interest and foreign currency risks resulting from market conditions. This segment is in close relation with corporate, commercial, retail and private banking units in order to increase the number of customers and the volume of transactions in treasury products of the Bank.

Current Period	Retail Banking	Corporate and Commercial Banking	Treasury and Head Office	Total Operations of the Bank
Operating Income	**43,662**	**25,381**	**14,808**	**83,851**
Dividend Income	-	-	365	365
Income/(Loss) on joint venture accounted for at equity method	-	-	7,486	7,486
Profit Before Taxes	**8,791**	**15,185**	**11,113**	**35,089**
Provision For Taxes (-)	**-**	**-**	**5,790**	**5,790**
Net Profit/Loss	**8,791**	**15,185**	**5,323**	**29,299**
Total Assets	**586,506**	**676,499**	**756,206**	**2,136,275**
Segment Assets	586,506	676,499	722,166	1,985,171
Associates, Subsidiaries and Entities Under Common Control (Joint Ventures)	-	-	34,040	34,040
Undistributed Assets	-	-	-	117,064
Total Liabilities	**700,818**	**376,349**	**696,296**	**2,136,275**
Segment Liabilities	700,818	376,349	696,296	1,773,463
Undistributed Liabilities	-	-	-	162,360
Equity	-	-	-	200,452

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

ACCOUNTING POLICIES (Continued)

XXIII. Explanations on Segment Reporting (Continued)

Prior Period (*)	Retail Banking	Corporate and Commercial Banking	Treasury and Head Office	Total Operations of the Bank
Operating Income	**47,206**	**19,793**	**3,471**	**70,470**
Dividend Income	-	-	11	11
Income/(Loss) on joint venture accounted for at equity method	-	-	5,124	5,124
Profit Before Taxes	**19,715**	**9,607**	**(1,030)**	**28,292**
Provision For Taxes (-)	**-**	**-**	**6,370**	**6,370**
Net Profit/Loss	**19,715**	**9,607**	**(7,400)**	**21,922**
Total Assets	**495,674**	**585,790**	**650,694**	**1,837,281**
Segment Assets	495,674	585,790	621,126	1,702,590
Associates, Subsidiaries and Entities Under Common Control (Joint Ventures)	-	-	29,568	29,568
Undistributed Assets	-	-	-	**105,123**
Total Liabilities	**606,228**	**347,494**	**570,402**	**1,837,281**
Segment Liabilities	606,228	347,494	570,402	1,524,124
Undistributed Liabilities	-	-	-	140,281
Equity	-	-	-	172,876

(*) The items in the income statement reflect the balances as of June 30, 2025.

XXIV. Profit Reserves and Profit Distribution

The General Assembly Meeting of the Bank was held on March 26, 2026. In the Board of Directors meeting, it was decided that profit from 2025 operations to be distributed as follows.

2025 profit distribution table	
Current Year Profit	**47,815**
A - General Legal Reserve (TCC Art. 519/A) – 5%	329
B - Real Estate Sales Profit Fund (Corporate Tax Law 5/1-e)	11
C - Extraordinary Reserves	47,475

XXV. Earnings per Share

Earnings per share listed on the statement of profit or loss and other comprehensive income is calculated by dividing net profit to weighted average amount of shares issued within respective year.

	Current Period	Prior Period
Net Profit for the Period	29,299	21,922
Weighted Average Amount of Shares Issued (Millions)	55,000	55,000
Earnings per Share	**0.5327**	**0.3986**

In Türkiye, companies can increase capital through “bonus share” distributed from previous year earnings to current shareholders. Such “bonus share” distributions are accounted as issued shares while calculating earnings per share. Accordingly, weighted average amount of shares issued used in these calculations is found through taking into consideration retroactive effects of subject share distributions. In case, amount of shares issued increases after the balance sheet date but before the date of financial statement preparation due to distribution of “bonus share”, earnings per share is calculated taking into consideration the new amount of shares.

As of June 30, 2026, there are no bonus shares issued (Amount of issued bonus shared as of December 31, 2025 is 21,500,000,000).

XXVI. Explanations on Other Matters

None.

SECTION FOUR

INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT OF THE BANK

I. Explanations on Equity

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 June 30, 2026, Bank's total capital has been calculated as TL 245,409 (December 31, 2025 – TL 216,455), capital adequacy ratio is 15.54% (December 31, 2025- 18.17%).

In the calculation of the amount subject to credit risk, pursuant to the Regulation on the Measurement and Evaluation of Capital Adequacy of Banks (the "Regulation") published in the Official Gazette dated October 23, 2015 and as stated in the Board Decision dated April 28, 2022 and numbered 9996, with the Board Decision dated December 19, 2024 and numbered 11038; when calculating the valued amounts of monetary assets and non-monetary assets, other than items in foreign currency measured at historical cost, in accordance with Turkish Accounting Standards and related specific provisions, the Central Bank of the Republic of Türkiye foreign exchange buying rates as of June 28, 2024 have been used since January 1, 2025. This practice was abolished as of January 1, 2026, following the BRSA decision dated November 13, 2025 and numbered 11286.

In accordance with the BRSA Decision No. 10747 dated December 12, 2023, if the net valuation differences of the securities held by the banks in the "Securities at Fair Value Through Other Comprehensive Income" portfolio are negative as of January 1, 2024, these differences are not taken into consideration in the equity amount to be calculated and used for the capital adequacy ratio in accordance with the Regulation on Equity of Banks published in the Official Gazette dated September 5, 2013 and numbered 28756 and it has been decided to continue to apply the existing provisions of the said Regulation for "Securities at Fair Value Through Other Comprehensive Income" acquired after January 1, 2024. This application was extended until January 1, 2026, pursuant to the BRSA Decision No. 11286 dated November 13, 2025 and was terminated as of January 1, 2026.

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

INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT OF THE BANK (Continued)

I. Explanations on Equity (Continued)

Explanations on Equity	Current Period June 30, 2026	Prior Period December 31, 2025
COMMON EQUITY TIER 1 CAPITAL		
Paid-in capital following all debts in terms of claim in liquidation of the Bank	5,500	5,500
Share issue premiums	1	1
Reserves	153,216	105,401
Income recognized in equity as per TAS	16,301	18,203
Profit	29,299	47,815
Current Period Profit	29,299	47,815
Prior Period Profit	-	-
Shares acquired free of charge from subsidiaries, affiliates and jointly controlled partnerships and cannot be recognized within profit for the period	2	1
Common Equity Tier 1 Capital Before Deductions	**204,319**	**176,921**
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	5,702	1,272
Improvement costs for operating leasing	676	648
Goodwill (net of related tax liability)	-	-
Other intangibles other than mortgage-servicing rights (net of related tax liability)	7,804	6,638
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	-	-
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	-	-
Income arising from securitization transactions	-	-
Unrealized income 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	-	-
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	-	-
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	**14,182**	**8,558**
Total Common Equity Tier 1 Capital	**190,137**	**168,363**

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

INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT OF THE BANK (Continued)

I. Explanations on Equity (Continued)

ADDITIONAL TIER I CAPITAL	Current Period June 30, 2026	Prior Period December 31, 2025
Preferred Stock not Included in Common Equity and the Related Share Premiums	-	-
Debt instruments and premiums approved by BRSA	24,452	22,494
Debt instruments and premiums approved by BRSA (Temporary Article 4)		
Additional Tier I Capital before Deductions	**24,452**	**22,494**
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	**24,452**	**22,494**
Total Tier I Capital (Tier I Capital=Common Equity+Additional Tier I Capital)	**214,589**	**190,857**
TIER II CAPITAL		
Debt instruments and premiums deemed suitable by the BRSA	-	-
Debt instruments and premiums deemed suitable by BRSA (Temporary Article 4)	13,972	12,854
Provisions (Article 8 of the Regulation on the Equity of Banks)	17,148	13,013
Tier II Capital Before Deductions	**31,120**	**25,867**
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 Tier II Capital	-	-
Total Capital (The sum of Tier I Capital and Tier II Capital)	**31,120**	**25,867**
Deductions from Total Capital	**245,709**	**216,724**
Deductions from Capital Loans granted contrary to the 50th and 51st 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	60	67
Other items to be defined by the BRSA (-)	-	-
In transition from Total Core Capital and Supplementary Capital (the capital) to Continue to Download Components	240	202
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 owns 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 owns 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	-	-
Deductions from Capital Loans granted contrary to the 50th and 51st Article of the Law	-	-

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

INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT OF THE BANK (Continued)

I. Explanations on Equity (Continued)

	Current Period June 30, 2026	Prior Period December 31, 2025
TOTAL CAPITAL		
Total Capital	245,409	216,455
Total Risk Weighted Amounts	1,578,907	1,191,471
Capital Adequacy Ratios		
Core Capital Adequacy Ratio (%)	12.04	14.13
Tier 1 Capital Adequacy Ratio (%)	13.59	16.02
Capital Adequacy Ratio (%)	15.54	18.17
BUFFERS		
Bank specific total common equity tier 1 capital ratio (%)	2.51	2.51
a) Capital conservation buffer requirement (%)	2.50	2.50
b) Bank specific counter-cyclical buffer requirement (%)	0.01	0.01
c) Systemically important bank buffer ratio (%) (*)	0.00	0.00
The ratio of Additional Common Equity Tier 1 capital which will be calculated by the first paragraph of the Article 4 of Regulation on Capital Conservation and Countercyclical Capital buffers to Risk Weighted Assets (%)	6.04	8.13
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	3	3
Amount arising from mortgage-servicing rights	-	-
Amount arising from deferred tax assets based on temporary differences	-	-
Limits related to provisions considered in Tier II calculation		
General provisions for standard based receivables (before ten thousand twenty five limitation)	27,057	26,890
Up to 1.25% of total risk-weighted amount of general reserves for receivables where the standard approach used	17,148	13,013
Excess amount of total provision amounts to credit risk Amount of the Internal Ratings Based Approach in accordance with the Communiqué on the Calculation	-	-
Excess amount of total provision amounts 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	24,452	22,494
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	13,972	12,854
Amounts Excess the Limits of Additional Tier II Capital subjected to temporary Article 4	-	-

(*) The systemically important bank buffer ratio is required to be filled by systemically important banks that are not subject to the obligation of preparing consolidated financial statements under the fourth paragraph of Article 4 of the 'Regulation on Systemically Important Banks'. Therefore, it is shown as 0.00% in the unconsolidated financial report.

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

INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT OF THE BANK (Continued)

I. Explanations on Equity (Continued)

Information on debt instruments included in the calculation of equity

Information on debt instruments included in the calculation of equity		
	1	2
Issuer	QATAR NATIONAL BANK Q.P.S.C.	QNB BANK A.Ş.
Unique identifier (e.g., CUSIP, ISIN)	-	ISIN: XS2678233243 Common Code: 267823324
Governing law(s) of the instrument	BRSA	It is subject to English Law and, with respect to certain articles, to Turkish regulations (CMB-BRSA).
Regulatory treatment		
Since 1.1.2015 10% reduction by being subject to the application	No	No
Eligible at stand-alone/consolidated	Stand-alone - Consolidated	Stand-alone-Consolidated
Instrument type	Loan	Subordinated debt instrument (Bond)
Amount recognized in regulatory capital (Currency in million, as of most recent reporting date)	24,459	14,162
Par value of instrument (Currency in million)	24,459	14,162
Accounting classification	Liability – Subordinated Loans- amortized cost	Liability – Subordinated Debt Instruments- amortized cost
Original date of issuance	June 30, 2019	Nov 15, 2023
Perpetual or dated	Undated	Dated
Original maturity date	-	Nov 15, 2033
Issuer call subject to prior BRSA approval	Yes	Yes
Optional call date, contingent call dates and redemption amount	June 29-29, USD 525,000,000	November 15-28, USD 300,000,000
Subsequent call dates, if applicable	-	-
Coupons/dividends		
Fixed or floating dividend/coupon	Fixed	Fixed
Coupon rate and any related index	First 5 years fixed at 9.50%, next 5 years fixed at SOFR + 7.36%	10.75%
Existence of a dividend stopper	There will be no interest on the deducted value after the impairment	-
Fully discretionary, partially discretionary or mandatory	Optional	-

INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT OF THE BANK (Continued)

I. Explanations on Equity (Continued)

Information on debt instruments included in the calculation of equity (Continued)

	1	2
Existence of any incentive to redeem (e.g. interest rate step-up)	-	-
Cumulative or non-cumulative feature	Noncumulative	Non-cumulative
Convertible or non-convertible		
If convertible, conversion trigger event(s)	-	-
If convertible, full or partial conversion feature	-	-
If convertible, conversion rate	-	-
If convertible, mandatory or optional conversion	-	-
If convertible, types of instruments type convertible into equity	-	-
If convertible, issuer of the instrument to be converted	-	-
Write-down feature		
If write-down, write-down trigger(s)	Non-existence of the core capital ratio is less than 5.125%	The occurrence of non-existence
If write-down, full or partial	Partially or fully	Partially or fully
If write-down, permanent or temporary	Temporary	Temporary
If temporary write-down, description of write-up mechanism	Disappearance of non-existence and higher core capital ratio than 5.125 %	-
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	After debt instruments and additional tier 1 capital instruments	After debt instruments and additional tier 1 capital, ranking pari passu with other additional tier 1 instruments
Incompliance with article number 7 and 8 of "Own fund regulation"	It complies with requirements specified in Article 7 of the regulation on Bank's equity.	It complies with requirements specified in Article 8 of the regulation on Banks Equity'.
Details of incompliances with article number 7 and 8 of "Own fund regulation"	It does not comply with the conditions laid down in Article 8.	It does not comply with the conditions laid down in Article 7.

(*) The conversion rate/value will be calculated based on the market data available when the right is exercised.

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

INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT OF THE BANK (Continued)

I. Explanations on Equity (Continued)

Explanations on the reconciliation of shareholders' equity items and balance sheet amounts

	Current Period	Prior Period
Balance sheet total equity	**200,452**	**172,876**
Hedge funds	(2,233)	(1,088)
Discounts made within the scope of the regulation	(8,480)	(7,286)
Accumulated revaluation and/or reclassification incomes/losses on financial assets at fair value through other comprehensive income	398	3,861
Core Capital	**190,137**	**168,363**
Additional capital	24,452	22,494
Capital	**214,589**	**190,857**
Expected loss allowance (Stages 1 and 2)	17,148	13,013
Debt instruments deemed appropriate by the institution	13,972	12,854
Discounts made within the scope of the regulation	(300)	(269)
Total Equity	**245,409**	**216,455**

II. Explanations on Risk Management

In accordance with the 'Communiqué on Public Disclosures Regarding Risk Management by Banks,' published in the Official Gazette No. 29511 on October 23, 2015 and effective as of March 31, 2016, the notes and relevant disclosures prepared pursuant to this communiqué are provided in this section. According to the relevant communiqué, the following tables, which need to be provided on a quarterly basis, have not been presented as of June 30, 2026, due to the Bank utilizing the standard approach in its capital adequacy calculation:

- Credit risk amounts based on portfolio and TO range
- The impact of credit derivatives used as the KRA technique on RAV
- IRB (Specialized loans and equity investments subject to the simple risk weight approach)
- Internal model approach for trading accounts
- Comparison of RmD estimates with profit/loss
- Counterparty credit risk based on risk class and transaction type
- RWA variations for CCR under the Internal Model Approach

1. GB1 – Overview of Risk Weighted Assets

		Risk Weighted Amount		Minimum Capital Requirement
		30.06.2026	31.12.2025	30.06.2026
1	Credit risk (excluding counterparty credit risk)	1,357,867	1,028,420	108,629
2	Standardized approach	1,357,867	1,028,420	108,629
3	Internal rating-based approach	-	-	-
4	Counterparty credit risk	14,001	12,645	1,120
5	Standardized approach for counterparty credit risk	14,001	12,645	1,120
6	Internal model method	-	-	-
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	-	-	-
14	IRB Supervisory Formula Approach	-	-	-
15	SA/simplified supervisory formula approach	-	-	-
16	Market risk	31,034	31,555	2,483
17	Standardized approach	31,034	31,555	2,483
18	Internal model approaches	-	-	-
19	Operational Risk	176,005	118,851	14,081
20	Basic Indicator Approach	176,005	118,851	14,081
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)**	**1,578,907**	**1,191,471**	**126,313**

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

INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT OF THE BANK (Continued)

II. Explanations on Risk Management (Continued)

2. Disclosures on Credit Risk

2.1 CR1 – Credit Quality of Assets

	Current Period	Gross amount valued in accordance with TAS: Defaulted exposures	Gross amount valued in accordance with TAS: Non-defaulted exposures	Provisions/ amortization and impairment	Net value
1	Loans	52,763	1,274,456	64,213	1,263,006
2	Debt Securities	-	333,660	16	333,644
3	Off-balance sheet exposures	846	1,840,775	2,535	1,839,086
4	**Total**	**53,609**	**3,448,891**	**66,764**	**3,435,736**

	Prior Period	Gross amount valued in accordance with TAS: Defaulted exposures	Gross amount valued in accordance with TAS: Non-defaulted exposures	Provisions/ amortization and impairment	Net value
1	Loans	42,786	1,095,461	56,784	1,081,463
2	Debt Securities	-	321,063	18	321,045
3	Off-balance sheet exposures	905	1,659,783	2,234	1,658,454
4	**Total**	**43,691**	**3,076,307**	**59,036**	**3,060,962**

2.2 CR2 - Changes in stock of defaulted loans and debt securities

		Current Period	Prior Period
1	Defaulted loans and debt securities at end of the previous reporting period	42,786	24,623
2	Loans and debt securities that have defaulted since the last reporting period	22,559	44,896
3	Returned to non-defaulted status	-	-
4	Amounts written-off	5,197	14,032
5	Other changes (*)	7,385	12,701
6	**Defaulted loans and debt securities at end of the reporting period (1+2-3-4±5)**	**52,763**	**42,786**

(*) Includes collections from credits in default.

2.3 CR3 – Credit Risk mitigation techniques – Overview

	Current Period	Exposures unsecured: carrying amount as per TAS	Exposures secured by collateral	Collateralized amount of exposures secured by collateral	Exposures secured by financial guarantees	Collateralized amount of exposures secured by financial guarantees	Exposures secured by credit derivatives	Collateralized amount of exposures secured by credit derivatives
1	Loans	1,224,863	38,143	21,604	-	-	-	-
2	Debt securities	333,644	-	-	-	-	-	-
3	**Total**	**1,558,507**	**38,143**	**21,604**	**-**	**-**	**-**	**-**
4	Of which defaulted	13,058	27	2	-	-	-	-

	Prior Period	Exposures unsecured: carrying amount as per TAS	Exposures secured by collateral	Collateralized amount of exposures secured by collateral	Exposures secured by financial guarantees	Collateralized amount of exposures secured by financial guarantees	Exposures secured by credit derivatives	Collateralized amount of exposures secured by credit derivatives
1	Loans	1,052,003	29,460	15,599	-	-	-	-
2	Debt securities	321,045	-	-	-	-	-	-
3	**Total**	**1,373,048**	**29,460**	**15,599**	**-**	**-**	**-**	**-**
4	Of which defaulted	10,618	15	1	-	-	-	-

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

INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT OF THE BANK (Continued)

II. Explanations on Risk Management (Continued)

2. Disclosures on Credit Risk (Continued)

2.4 CR4 – Standardized approach - Credit risk exposure and credit risk mitigation (CRM) Effects

	Current Period	Exposures before CCF and CRM		Exposures post-CCF and CRM		RWA and RWA density	
	Exposure Categories	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	Risk weighted average	Risk weighted average density
1	Exposures to central governments or central banks	646,567	-	658,174	-	-	-
2	Exposures to regional governments or local authorities	187	5	186	2	94	50%
3	Exposures to public sector entities	684	136	684	17	701	100%
4	Exposures to multilateral development banks	-	-	-	-	-	-
5	Exposures to international organizations	-	-	-	-	-	-
6	Exposures to institutions	87,832	78,860	87,831	12,381	31,209	31%
7	Exposures to corporates	463,519	385,631	448,262	162,949	571,320	93%
8	Retail exposures	711,193	1,516,385	693,240	58,260	563,625	75%
9	Exposures secured by residential property	10,383	1,376	10,383	676	3,871	35%
10	Exposures secured by commercial real estate	38,376	6,162	38,375	3,175	23,464	56%
11	Past-due loans	13,063	-	13,061	-	6,910	53%
12	Higher-risk categories by the Agency Board	7,411	46	7,411	8	35,874	484%
13	Exposures in the form of covered bonds	-	-	-	-	-	-
14	Exposures to institutions and corporates with a short-term credit assessment	-	-	-	-	-	-
15	Exposures in the form of units or shares in collective investment undertakings (CIUs)	-	-	-	-	-	-
16	Other assets	104,499	-	104,499	-	87,503	84%
17	Investments in equities	33,296	-	33,296	-	33,296	100%
18	**Total**	**2,117,010**	**1,988,601**	**2,095,402**	**237,468**	**1,357,867**	**58%**

	Prior Period	Exposures before CCF and CRM		Exposures post-CCF and CRM		RWA and RWA density	
	Exposure Categories	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	Risk weighted average	Risk weighted average density
1	Exposures to central governments or central banks	502,891	-	508,451	-	-	-
2	Exposures to regional governments or local authorities	150	3	150	1	76	50%
3	Exposures to public sector entities	663	169	662	30	692	100%
4	Exposures to multilateral development banks	-	-	-	-	-	-
5	Exposures to international organizations	-	-	-	-	-	-
6	Exposures to institutions	50,234	59,313	50,206	7,132	18,687	33%
7	Exposures to corporates	302,537	323,881	292,631	125,312	386,285	92%
8	Retail exposures	600,650	1,394,017	589,400	29,868	464,451	75%
9	Exposures secured by residential property	8,279	1,179	8,279	565	3,096	35%
10	Exposures secured by commercial real estate	46,812	5,078	46,812	2,594	27,352	55%
11	Past-due loans	10,619	-	10,618	-	5,813	55%
12	Higher-risk categories by the Agency Board	3,666	62	3,666	27	17,430	472%
13	Exposures in the form of covered bonds	-	-	-	-	-	-
14	Exposures to institutions and corporates with a short-term credit assessment	-	-	-	-	-	-
15	Exposures in the form of units or shares in collective investment undertakings (CIUs)	-	-	-	-	-	-
16	Other assets	92,173	-	92,173	-	75,580	82%
17	Investments in equities	28,958	-	28,958	-	28,958	100%
18	**Total**	**1,647,632**	**1,783,702**	**1,632,006**	**165,529**	**1,028,420**	**57%**

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

INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT OF THE BANK (Continued)

II. Explanations on Risk Management (Continued)

2. Disclosures on Credit Risk (Continued)

2.5 CR5 – Standard approach – exposures by asset classes and risk

Current Period

	Exposure Categories/Risk Weight	0%	10%	20%	25%	35%	50%	75%	100%	150%	250%	Others	Total Credit Risk Exposure Amount
1	Exposures to central governments or central banks	658,174	-	-	-	-	-	-	-	-	-	-	658,174
2	Exposures to regional governments or local authorities	-	-	-	-	-	188	-	-	-	-	-	188
3	Exposures to public sector entities	-	-	-	-	-	-	-	701	-	-	-	701
4	Exposures to multilateral development banks	-	-	-	-	-	-	-	-	-	-	-	-
5	Exposures to international organizations	-	-	-	-	-	-	-	-	-	-	-	-
6	Exposures to institutions	-	-	63,549	-	-	36,327	-	336	-	-	-	100,212
7	Exposures to corporates	-	-	26,392	-	-	37,554	-	547,265	-	-	-	611,211
8	Retail exposures	-	-	-	-	-	-	751,500	-	-	-	-	751,500
9	Exposures secured by residential property	-	-	-	-	11,059	-	-	-	-	-	-	11,059
10	Exposures secured by commercial real estate	-	-	-	-	-	36,173	-	5,377	-	-	-	41,550
11	Past-due loans	-	-	-	-	-	12,399	-	566	96	-	-	13,061
12	Higher-risk categories by the Agency Board	-	-	-	-	-	-	-	-	348	-	7,071	7,419
13	Exposures in the form of covered bonds	-	-	-	-	-	-	-	-	-	-	-	-
14	Exposures to institutions and corporates with a short-term credit assessment	-	-	-	-	-	-	-	-	-	-	-	-
15	Exposures in the form of units or shares in collective investment undertakings (CIUs)	-	-	-	-	-	-	-	-	-	-	-	-
16	Investments in equities	-	-	-	-	-	-	-	33,296	-	-	-	33,296
17	Other Asset	16,176	-	1,025	-	-	-	-	87,298	-	-	-	104,499
18	**Total**	**674,350**	**-**	**90,966**	**-**	**11,059**	**122,641**	**751,500**	**674,839**	**444**	**-**	**7,071**	**2,332,870**

Prior Period

	Exposure Categories/Risk Weight	0%	10%	20%	25%	35%	50%	75%	100%	150%	250%	Others	Total Credit Risk Exposure Amount
1	Exposures to central governments or central banks	508,451	-	-	-	-	-	-	-	-	-	-	508,451
2	Exposures to regional governments or local authorities	-	-	-	-	-	151	-	-	-	-	-	151
3	Exposures to public sector entities	-	-	-	-	-	-	-	692	-	-	-	692
4	Exposures to multilateral development banks	-	-	-	-	-	-	-	-	-	-	-	-
5	Exposures to international organizations	-	-	-	-	-	-	-	-	-	-	-	-
6	Exposures to institutions	-	-	33,376	-	-	23,901	-	61	-	-	-	57,338
7	Exposures to corporates	-	-	21,894	-	-	28,284	-	367,765	-	-	-	417,943
8	Retail exposures	-	-	-	-	-	-	619,268	-	-	-	-	619,268
9	Exposures secured by residential property	-	-	-	-	8,844	-	-	-	-	-	-	8,844
10	Exposures secured by commercial real estate	-	-	-	-	-	44,107	-	5,299	-	-	-	49,406
11	Past-due loans	-	-	-	-	-	9,648	-	933	37	-	-	10,618
12	Higher-risk categories by the Agency Board	-	-	-	-	-	-	-	-	295	-	3,398	3,693
13	Exposures in the form of covered bonds	-	-	-	-	-	-	-	-	-	-	-	-
14	Exposures to institutions and corporates with a short-term credit assessment	-	-	-	-	-	-	-	-	-	-	-	-
15	Exposures in the form of units or shares in collective investment undertakings (CIUs)	-	-	-	-	-	-	-	-	-	-	-	-
16	Investments in equities	-	-	-	-	-	-	-	28,958	-	-	-	28,958
17	Other Asset	15,895	-	872	-	-	-	-	75,406	-	-	-	92,173
18	**Total**	**524,346**	**-**	**56,142**	**-**	**8,844**	**106,091**	**619,268**	**479,114**	**332**	**-**	**3,398**	**1,797,535**

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

INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT OF THE BANK (Continued)

II. Explanations on Risk Management (Continued)

3. Disclosures Regarding Counterparty Credit Risk

3.1 CRR1 – Analysis of counterparty credit risk (CCR) exposure by approach

	Current Period	Revaluation Cost	Potential credit risk exposure	EEPE	Alpha	Exposure after credit risk mitigation	Risk Weighted Amounts
1	Standard approach - CCR (for derivatives)	3,499	6,707	-	1.4	14,288	6,297
2	Internal Model Method (for derivative financial instruments, repo transactions, securities or commodity lending or borrowing transactions, long transactions and credit securities transactions)	-	-	-	-	-	-
3	The simple method used to mitigate credit risk - repo transactions, securities or commodity lending or borrowing transactions, long transactions and credit securities transactions,	-	-	-	-	-	-
4	Comprehensive method for reducing credit risk - (for repo transactions, securities or commodity lending or borrowing transactions, long transactions and credit securities transactions)	-	-	-	-	20,993	5,743
5	Repo transactions, securities or commodity lending or borrowing transactions, long-term transactions with risk exposure value for credit securities transactions	-	-	-	-	-	-
6	**Total**	**-**	**-**	**-**	**-**	**-**	**12,040**

	Prior Period	Revaluation Cost	Potential credit risk exposure	EEPE	Alpha	Exposure after credit risk mitigation	Risk Weighted Amounts
1	Standard approach - CCR (for derivatives)	4,902	5,583	-	1.4	14,678	6,579
2	Internal Model Method (for derivative financial instruments, repo transactions, securities or commodity lending or borrowing transactions, long transactions and credit securities transactions)	-	-	-	-	-	-
3	The simple method used to mitigate credit risk - repo transactions, securities or commodity lending or borrowing transactions, long transactions and credit securities transactions,	-	-	-	-	-	-
4	Comprehensive method for reducing credit risk - (for repo transactions, securities or commodity lending or borrowing transactions, long transactions and credit securities transactions)	-	-	-	-	16,248	4,436
5	Repo transactions, securities or commodity lending or borrowing transactions, long-term transactions with risk exposure value for credit securities transactions	-	-	-	-	-	-
6	**Total**	**-**	**-**	**-**	**-**	**-**	**11,015**

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

INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT OF THE BANK (Continued)

II. Explanations on Risk Management (Continued)

3. Disclosures Regarding Counterparty Credit Risk (Continued)

3.2 CRR2 – Credit valuation adjustment (CVA) capital charge

		Exposure (After credit risk mitigation methods)		Risk Weighted Amounts	
		Current Period	Prior Period	Current Period	Prior Period
	Total portfolio value with comprehensive approach CVA capital adequacy	-	-	-	-
1	(i) Value at risk component (3*multiplier included)	-	-	-	-
2	(ii) Stressed Value at Risk (3*multiplier included)	-	-	-	-
3	Total portfolio value with simplified approach CVA capital adequacy	14,288	14,678	1,960	1,629
4	**Total amount of CVA capital adequacy**	**14,288**	**14,678**	**1,960**	**1,629**

3.3 CCR3 – Standardized approach – CCR exposures by regulatory portfolio and risk weights

Current Period

	Exposure Categories/Risk Weight	0%	10%	20%	50%	75%	100%	150%	Other	Total Credit Risk
1	Exposures from central governments or central banks	312	-	-	-	-	-	-	-	312
2	Exposures from regional or local governments	-	-	-	-	-	-	-	-	-
3	Exposures from administrative units and non-commercial enterprises	-	-	-	-	-	-	-	-	-
4	Exposures from multilateral development banks	-	-	-	-	-	-	-	-	-
5	Exposures from international organizations	-	-	-	-	-	-	-	-	-
6	Exposures from banks and brokerage houses	-	-	22,150	7,075	-	-	-	1,532	30,757
7	Exposures from corporates	-	-	1	125	-	3,661	-	-	3,787
8	Retail receivables	-	-	-	-	424	-	-	-	424
9	Mortgage receivables	-	-	-	-	-	-	-	-	-
10	Non performing receivables	-	-	-	-	-	-	-	-	-
11	High risk defined receivables	-	-	-	-	-	-	-	-	-
12	Mortgage backed securities	-	-	-	-	-	-	-	-	-
13	Securitization Positions	-	-	-	-	-	-	-	-	-
14	Short term credit rated banks and Intermediary Institutions receivables	-	-	-	-	-	-	-	-	-
15	Collective investment undertaking investments	-	-	-	-	-	-	-	-	-
16	Equity Investments	-	-	-	-	-	-	-	-	-
17	Other Receivables	-	-	-	-	-	-	-	-	-
18	Other Assets	-	-	-	-	-	-	-	-	-
19	**Total**	**312**	**-**	**22,151**	**7,200**	**424**	**3,661**	**-**	**1,532**	**35,280**

Prior Period

	Exposure Categories/Risk Weight	0%	10%	20%	50%	75%	100%	150%	Other	Total Credit Risk
1	Exposures from central governments or central banks	204	-	-	-	-	-	-	-	204
2	Exposures from regional or local governments	-	-	-	-	-	-	-	-	-
3	Exposures from administrative units and non-commercial enterprises	-	-	-	-	-	-	-	-	-
4	Exposures from multilateral development banks	-	-	-	-	-	-	-	-	-
5	Exposures from international organizations	-	-	-	-	-	-	-	-	-
6	Exposures from banks and brokerage houses	-	-	18,335	7,877	-	-	-	1,004	27,216
7	Exposures from corporates	-	-	35	64	-	3,186	-	-	3,285
8	Retail receivables	-	-	-	-	220	-	-	-	220
9	Mortgage receivables	-	-	-	-	-	-	-	-	-
10	Non performing receivables	-	-	-	-	-	-	-	-	-
11	High risk defined receivables	-	-	-	-	-	-	-	-	-
12	Mortgage backed securities	-	-	-	-	-	-	-	-	-
13	Securitization Positions	-	-	-	-	-	-	-	-	-
14	Short term credit rated banks and Intermediary Institutions receivables	-	-	-	-	-	-	-	-	-
15	Collective investment undertaking investments	-	-	-	-	-	-	-	-	-
16	Equity Investments	-	-	-	-	-	-	-	-	-
17	Other Receivables	-	-	-	-	-	-	-	-	-
18	Other Assets	-	-	-	-	-	-	-	-	-
19	**Total**	**204**	**-**	**18,370**	**7,941**	**220**	**3,186**	**-**	**1,004**	**30,925**

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

INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT OF THE BANK (Continued)

II. Explanations on Risk Management (Continued)

3. Disclosures Regarding Counterparty Credit Risk (Continued)

3.4 CCR5- Composition of collateral for CCR exposure weights

	Collaterals for Derivatives				Collaterals of Other Transactions	
	Collaterals Taken		Collaterals Given		Collaterals Taken	Collaterals Given
Current Period	**Segregated**	**Unsegregated**	**Segregated**	**Unsegregated**		
Cash-Local Currency	-	112	-	2,632	50,837	-
Cash - Foreign Currency	-	17,858	-	19,734	50,630	-
Government bond-domestic	-	-	-	-	-	-
Government bond-other	-	-	-	-	-	-
Public institution bonds	-	-	-	-	-	-
Corporate bond	-	-	-	-	-	-
Equity share	-	-	-	-	-	-
Other collaterals	-	-	-	-	-	-
Total	**-**	**17,970**	**-**	**22,366**	**101,467**	**-**

	Collaterals for Derivatives				Collaterals of Other Transactions	
	Collaterals Taken		Collaterals Given		Collaterals Taken	Collaterals Given
Current Period	**Segregated**	**Unsegregated**	**Segregated**	**Unsegregated**		
Cash-Local Currency	-	14	-	1,629	32,271	-
Cash - Foreign Currency	-	11,231	-	2,550	49,768	-
Government bond-domestic	-	-	-	-	-	-
Government bond-other	-	-	-	-	-	-
Public institution bonds	-	-	-	-	-	-
Corporate bond	-	-	-	-	-	-
Equity share	-	-	-	-	-	-
Other collaterals	-	-	-	-	-	-
Total	**-**	**11,245**	**-**	**4,179**	**82,039**	**-**

3.5 CCR6 – Credit derivatives

Related table is not presented due to the Parent Bank has no risk arrived from derivative credit received or sold (December 31, 2025 None).

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

INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT OF THE BANK (Continued)

II. Explanations on Risk Management (Continued)

3. Disclosures Regarding Counterparty Credit Risk (Continued)

3.6 CCR8 – Exposures to central counterparties

		Current Period		Prior Period	
		Exposure at default (post-CRM)	RWA	Exposure at default (post-CRM)	RWA
1	**Exposure to Qualified Central Counterparties (QCCPs)(total)**	**733**	**12**	**408**	**6**
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	201	1	168	1
3	(i) OTC Derivatives	532	11	240	5
4	(ii) Other derivative financial instruments	-	-	-	-
5	(iii) Repo-reverse repo transactions, overdraft transactions, and lending or borrowing of securities or commodities	-	-	-	-
6	(iv) Netting sets where cross-product netting has been approved Segregated initial margin	-	-	-	-
7	Segregated initial margin	-	-	-	-
8	Non-segregated initial margin	-	-	-	-
9	Pre-funded default fund contributions	-	-	-	-
10	Unfunded default fund contributions	-	-	-	-
11	Exposures ton on-QCCPs (total)	-	-	-	-
12	Exposures for trades at non- QCCPs (excluding initial margin and default fund contributions); of which	-	-	-	-
13	(i) OTC Derivatives	-	-	-	-
14	(ii) Other derivative financial instruments	-	-	-	-
15	(iii) Repo-reverse repo transactions, overdraft transactions, and lending or borrowing of securities or commodities	-	-	-	-
16	(iv) Netting sets where cross-product netting has been approved Segregated initial margin	-	-	-	-
17	Segregated initial margin	-	-	-	-
18	Non-segregated initial margin	-	-	-	-
19	Pre-funded default fund contributions	-	-	-	-
20	Unfunded default fund contributions	-	-	-	-

4. Securitization Disclosures

The Bank has no securitization transactions (December 31, 2025 None).

5. Disclosures regarding Market Risk

PR1 - Standart approach

		RWA (**)	
		Current Period	**Prior Period**
	Outright products (*)	**30,053**	**30,991**
1	*Interest rate risk (general and specific)*	*3,648*	*8,022*
2	*Equity risk (general and specific)*	*3,152*	*2,968*
3	*Foreign exchange risk*	*12,122*	*13,215*
4	*Commodity risk*	*11,131*	*6,786*
	Options	**981**	**564**
5	*Simplified approach*	-	-
6	*Delta-plus method*	*981*	*564*
7	*Scenario approach*	-	-
8	**Securitization**	-	-
9	**Total**	**31,034**	**31,555**

(*) Outright products refer to position in products that are not optional.
(**) The market Risk represents the capital requirement multiplied by 12.5 times Risk Weighted Amount.

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

INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT OF THE BANK (Continued)

III. Explanations on Foreign Currency Exchange Rate Risk

1. Whether the Bank is exposed to foreign exchange risk, whether the effects of this situation are estimated and whether the Board of Directors of the Bank sets limits for positions that are monitored daily

The difference between the Bank’s foreign currency denominated and foreign currency indexed assets and liabilities is defined as the “Net Foreign Currency Position” and is the basis of currency risk. Foreign currency denominated assets and liabilities, together with purchase and sale commitments, give rise to foreign exchange exposure (“cross currency risk”).

Board of Directors determine the limits considering the consistency with the “Foreign Currency Net General Position” Positions are being followed daily and limits are reviewed at least once a year depending on economic conditions and Bank strategy and updated as deemed necessary.

In measuring the exchange rate exposure of the Bank, the “standard method” used in the legal reports and the internal method are used in the VaR. Measurements made within the scope of the standard method are conducted on a monthly basis and serve as the basis for determining the capital requirement arising from exchange rate risk. Measurements made within the scope of VaR calculations are carried out on a daily basis. In addition, the maximum foreign currency position that can be taken is determined on the basis of currency types and trading desks and daily limit compliance is monitored by Risk Management.

2. The magnitude of hedging foreign currency debt instruments and net foreign currency investments by using derivatives

The Bank hedges foreign currency borrowings with derivative instruments. The Bank does not hedge net foreign currency investments with derivative instruments. The extent of the hedging of foreign currency debt instruments and net foreign currency investments by hedging derivative instruments is explained in Note III of Section Five.

3. Bank’s spot foreign exchange bid rates of the Bank as of the balance sheet date and for each of the five days prior to that date

US Dollar purchase rate at the date of the balance sheet	TL 46.5747
Euro purchase rate at the date of the balance sheet	TL 53.0866

Date	US Dollar	Euro
June 30, 2026	46.5747	53.0866
June 29, 2026	46.5551	53.0950
June 26, 2026	46.4482	52.9289
June 25, 2026	46.4302	52.7177
June 24, 2026	46.4099	52.6683

4. The basic arithmetical average of the Bank’s foreign exchange bid rate for the last thirty days

The arithmetical average of the Bank’s US Dollar and Euro purchase rates for June 2026 are TL 46.2027 and TL 53.2078 respectively.

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

INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT OF THE BANK (Continued)

III. Explanations on Foreign Currency Exchange Rate Risk (Continued)

5. Information on the foreign currency exchange rate risk

Current Period	EUR	USD	Other FC	Total
Assets				
Cash (Cash in Vault, Foreign Currency Cash, Money in Transit, Cheques Purchased, Precious Metal) and Balances with the T.R. Central Bank [1]	79,560	74,408	28,837	182,805
Due From Banks [2]	21,756	18,493	4,346	44,595
Financial Assets at Fair Value through Profit/Loss [3]	1,879	4,222	138	6,239
Money Market Placements	-	-	-	-
Financial Assets Measured at Fair Value through Other Comprehensive Income (FVOCI)	25	33,761	-	33,786
Loans [4]	228,047	188,324	70	416,441
Investments in Assoc., Subsidiaries and Entities under Common Control (Joint Vent.)	-	-	-	-
Financial Assets Measured at Amortized Cost	-	42,828	-	42,828
Derivative Financial Assets Hedging Purposes	206	2,437	-	2,643
Tangible Assets	-	-	1	1
Intangible Assets	-	-	-	-
Other Assets [5]	152	1,597	12	1,761
Total Assets	**331,625**	**366,070**	**33,404**	**731,099**
Liabilities				
Bank Deposits	4,275	24,932	944	30,151
Foreign Currency Deposits [6]	81,487	120,286	184,129	385,902
Money Market Borrowings	-	50,837	-	50,837
Funds Provided from Other Financial Institutions	39,184	258,933	-	298,117
Securities Issued	34,434	153,463	14,354	202,251
Sundry Creditors	13,380	10,604	438	24,422
Derivative Fin. Liabilities for Hedging Purposes [7]	66	951	-	1,017
Other Liabilities [7]	3,757	1,501	192	5,450
Total Liabilities	**176,583**	**621,507**	**200,057**	**998,147**
Net Balance Sheet Position	**155,042**	**(255,437)**	**(166,653)**	**(267,048)**
Net Off-Balance Sheet Position	**(158,440)**	**265,984**	**166,763**	**274,307**
Financial Derivative Assets	206,095	688,288	228,842	1,123,225
Financial Derivative Liabilities	364,535	422,304	62,079	848,918
Non-Cash Loans [8]	73,344	51,472	4,621	129,437
Prior Period				
Total Assets	258,892	360,983	21,390	641,265
Total Liabilities	145,233	518,792	168,107	832,132
Net Balance Sheet Position	**113,659**	**(157,809)**	**(146,717)**	**(190,867)**
Net Off-Balance Sheet Position	**(117,916)**	**166,395**	**146,805**	**195,284**
Financial Derivative Assets	173,187	579,564	186,919	939,670
Financial Derivative Liabilities	291,103	413,169	40,114	744,386
Non-Cash Loans	58,922	47,176	4,090	110,188

(1) Cash and Balances with TR Central Bank; Other FC include TL 28,028 (December 31, 2025 – TL 17,128) precious metal deposit account.
(2) There are foreign bank guarantees amounting to TL 19,734 (December 31, 2025 – TL 2,550).
(3) Does not include TL 5,807 (December 31, 2025 – TL 6,656) of foreign exchange income accruals related to derivative financial assets and TL 672 of foreign exchange income accruals related to items classified as Hedging of Risk (December 31, 2025 – TL 989).
(4) There are no foreign currency-indexed loans monitored in Turkish Lira (TL) as of the balance sheet date (December 31, 2025: TL 53).
(5) Does not include FC prepaid expenses amounting to TL1,859 (December 31, 2025 – TL 1,848) as per BRSA's Communique published in Official Gazette no 26085 on February 19, 2006.
(6) Other foreign currency includes TL 151,132 (December 31, 2025 – TL 125,751) of precious metal deposit account.
(7) Does not include currency expense accruals of derivative financial assets kept in FC accounts amounting to TL 18,773 (December 31, 2025 – TL 3,615), nor foreign exchange expense accruals and amounts classified as hedging amounting to TL 239.
(8) Does not have an effect on Net Off-Balance Sheet Position.

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

INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT OF THE BANK (Continued)

IV. Explanations on Interest Rate Risk

Interest rate risk that would arise from the changes in interest rates depending on the Bank's position is managed by the Asset/Liability Committee of the Bank.

Interest rate sensitivity of assets, liabilities and off-balance sheet items is analyzed by top management in the Asset/Liability Committee meetings held every month by taking the market developments into consideration. The management of the Bank follows the interest rates in the market on a daily basis and revises interest rates of the Bank when necessary.

Besides customer deposits, the Bank funds its long-term fixed interest rate TL loan portfolio with long term (up to 10 years) floating interest rate foreign currency funds obtained from international markets. The Bank changes the foreign currency liquidity obtained from the international markets and customer deposits to TL liquidity with long term swap transactions (fixed TL interest rate and floating FC interest rate). Therefore, the Bank not only funds its long-term fixed interest rate loans with TL but also hedges itself from interest rate and maturity risk.

Interest rate sensitivity of assets, liabilities and off-balance sheet items

(Based on repricing dates)

	Up to 1 Month	1-3 Months	3-12 Months	1-5 Years	5 Years and Over	Non-Interest Bearing [1]	Total
End of Current Period							
Assets							
Cash (Cash in Vault, Foreign Currency Cash, Money in Transit, Cheques Purchased, Precious Metal) and Balances with the T.R. Central Bank (2)	142,743	-	-	-	-	175,750	318,493
Due from Banks [3]	22,734	-	-	-	-	24,955	47,689
Financial Assets at Fair Value Through Profit/Loss [4]	1,172	176	1,769	1,189	608	20,296	25,210
Money Market Placements	1,647	1,918	251	-	-	(1)	3,815
Financial Assets at Fair Value Through Other Comprehensive Income [5]	68,124	26,291	21,654	53,451	30,184	18,281	217,985
Loans and Receivables	421,942	159,876	493,636	158,123	19,815	9,614	1,263,006
Financial Assets Measured at Amortized Cost [6]	59,504	118	18,693	20,058	21,780	6,021	126,174
Other Assets	-	-	-	-	-	133,903	133,903
Total Assets	**717,866**	**188,379**	**536,003**	**232,821**	**72,387**	**388,819**	**2,136,275**
Liabilities							
Bank Deposits	28,837	7,219	3,803	796	-	2,434	43,089
Other Deposits	530,449	94,735	17,780	11,414	1	422,788	1,077,167
Money Market Borrowings	50,576	3,950	45,210	973	-	758	101,467
Miscellaneous Creditors	24,423	-	-	-	-	73,589	98,012
Securities Issued	7,091	21,057	104,274	75,483	14,162	-	222,067
Funds Borrowed	44,300	99,196	141,374	11,193	-	2,992	299,055
Other Liabilities [7]	1	2	56	3,201	-	292,158	295,418
Total Liabilities	**685,677**	**226,159**	**312,497**	**103,060**	**14,163**	**794,719**	**2,136,275**
On Balance Sheet Long Position	32,189	-	223,506	129,761	58,224	-	443,680
On Balance Sheet Short Position	-	(37,780)	-	-	-	(405,900)	(443,680)
Off-Balance Sheet Long Position	60,511	18,589	-	14,498	-	-	93,598
Off-Balance Sheet Short Position	-	-	(57,627)	-	(16,137)	-	(73,764)
Total Position	**92,700**	**(19,191)**	**165,879**	**144,259**	**42,087**	**(405,900)**	**19,834**

[1] The Non Interest-Bearing column includes Expected Credit Loss provisions calculated in accordance with TFRS 9 and derivative financial assets.

[2] Cash and Cash Equivalents (Cash, Cash in Transit, Cash Depot, Purchased Checks, Precious Metal Depot) and the Central Bank of the Republic of Türkiye include an Expected Credit Loss provision balance of TL 33.

[3] Banks include an Expected Credit Loss provision balance of TL 4.

[4] Financial Assets at Fair Value Through Profit or Loss include TL 17,401 of derivative financial assets.

[5] Expected credit loss allowances of TL 1 have been recognized for receivables from money markets.

[6] Financial Assets at Fair Value Through Other Comprehensive Income include TL 10,491 of derivative financial assets.

[7] Financial Assets Measured at Amortized Cost include an Expected Credit Loss provision balance of TL 17.

[8] Other Liabilities include TL 30,618 of derivative financial liabilities.

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

INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT OF THE BANK (Continued)

IV. Explanations on Interest Rate Risk (Continued)

Interest rate sensitivity of assets, liabilities and off-balance sheet items (Continued)

	Up to 1 Month	1-3 Months	3-12 Months	1-5 Years	5 Years and Over	Non-Interest Bearing [1]	Total
End of Prior Period							
Assets							
Cash (Cash in Vault, Foreign Currency Cash, Money in Transit, Cheques Purchased, Precious Metal) and Balances with the T.R. Central Bank [2]	142,199	-	-	-	-	113,629	255,828
Due from Banks [3]	6,270	-	-	-	-	17,372	23,642
Financial Assets at Fair Value Through Profit/Loss [4]	2,995	335	692	3,237	725	18,053	26,037
Money Market Placements [5]	9,974	-	-	-	-	(2)	9,972
Financial Assets at Fair Value Through Other Comprehensive Income [6]	20,497	37,296	34,339	55,391	25,353	16,778	189,654
Loans and Receivables	377,440	167,197	374,039	136,868	19,601	6,318	1,081,463
Financial Assets Measured at Amortized Cost [7]	64,084	2,362	14,666	25,606	21,244	9,619	137,581
Other Assets	-	-	-	-	-	113,104	113,104
Total Assets	**623,459**	**207,190**	**423,736**	**221,102**	**66,923**	**294,871**	**1,837,281**
Liabilities							
Bank Deposits	27,374	13,619	6,507	-	-	1,285	48,785
Other Deposits	489,570	75,890	7,098	3,182	1	377,981	953,722
Money Market Borrowings	53,625	21,259	15,653	-	-	1,417	91,954
Sundry Creditors	17,297	-	-	-	-	71,348	88,645
Securities Issued	4,835	33,773	56,321	48,273	13,030	-	156,232
Funds Borrowed	80,005	79,741	94,238	3,463	-	4,049	261,496
Other Liabilities [8]	1	4	107	2,898	-	233,437	236,447
Total Liabilities	**672,707**	**224,286**	**179,924**	**57,816**	**13,031**	**689,517**	**1,837,281**
On Balance Sheet Long Position	-	-	243,812	163,286	53,892	-	460,990
On Balance Sheet Short Position	(49,248)	(17,096)	-	-	-	(394,646)	(460,990)
Off-Balance Sheet Long Position	58,451	40,864	-	-	-	-	99,315
Off-Balance Sheet Short Position	-	-	(16,018)	(54,962)	(13,203)	-	(84,183)
Total Position	**9,203**	**23,768**	**227,794**	**108,324**	**40,689**	**(394,646)**	**15,132**

[1] The Non-Interest Bearing column includes Expected Credit Loss provisions calculated in accordance with TFRS 9 and derivative financial assets.

[2] Cash (Cash in Vault, Cash Depot, Money in Transit, Cheques Purchased, Precious Metals) and balances with the Central Bank of the Republic of Türkiye include an Expected Credit Loss provision balance of TL 24.

[3] Banks include an Expected Credit Loss provision balance of TL 4.

[4] Financial Assets at Fair Value Through Profit or Loss also include derivative financial assets amounting to TL 15,005.

[5] Money Market Placements include an Expected Credit Loss provision balance of TL 2.

[6] Financial Assets at Fair Value Through Other Comprehensive Income also include derivative financial assets amounting to TL 6,167.

[7] Financial Assets Measured at Amortized Cost include an Expected Credit Loss provision balance of TL 18.

[8] Other Liabilities include derivative financial liabilities amounting to TL 11,935.

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

INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT OF THE BANK (Continued)

IV. Explanations on Interest Rate Risk (Continued)

Average interest rates applied to monetary financial instruments

	EURO %	USD %	JPY %	TL %
End of Current Period				
Assets				
Cash (Cash in Vault, Foreign Currency Cash, Money in Transit. Cheques Purchased) and Balances with the Central Bank	0.75	-	-	29.28
Due from Banks with the T.R. Central Bank (*)	2.27	3.68	-	39.67
Financial Assets Measured at Fair Value through Profit/Loss (FVTPL)	3.05	6.54	-	39.99
Money Market Placements	-	-	-	41.70
Financial Assets Measured at Fair Value through Other Comprehensive Income (FVOCI)	-	6.15	-	37.74
Loans and Receivables	5.60	6.39	3.28	44.85
Financial Assets Measured at Amortized Cost	-	6.23	-	22.19
Liabilities				
Bank Deposits	2.73	4.32	-	38.24
Other Deposits	0.76	1.40	1.57	41.35
Money Market Borrowings	-	4.62	-	39.16
Sundry Creditors	2.19	3.53	-	-
Securities Issued	3.49	6.22	-	41.97
Funds Borrowed	3.57	5.91	-	36.50

	EURO %	USD %	JPY %	TL %
End of Prior Period				
Assets				
Cash (Cash in Vault, Foreign Currency Cash, Money in Transit Cheques Purchased) and Balances with the Central Bank of Türkiye	1.20	-	-	22.87
Due from Banks with the T.R. Central Bank (*)	2.01	3.87	-	37.20
Financial Assets Measured at Fair Value through Profit/Loss (FVTPL)	3.96	5.00	-	44.41
Money Market Placements	-	-	-	39.04
Financial Assets Measured at Fair Value through Other Comprehensive Income (FVOCI)	3.14	6.29	-	40.65
Loans and Receivables	5.73	7.00	3.44	45.38
Financial Assets Measured at Amortized Cost	4.76	6.19	-	29.55
Liabilities				
Bank Deposits	2.20	4.36	-	35.31
Other Deposits	0.40	1.53	1.28	39.66
Money Market Borrowings	-	5.07	-	37.95
Sundry Creditors	2.02	3.63	-	-
Securities Issued	3.67	4.63	-	39.73
Funds Borrowed	3.43	6.18	-	37.70

(*) The related reserve requirement balances have been taken into account in the calculation of average interest rate.

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

INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT OF THE BANK (Continued)

V. Explanations on Position Risk of Equity Securities Stemming from Banking Accounts

Current Period	Comparison		
Equity Securities (shares)	**Carrying Value**	**Fair Value**	**Market Value**
1. Investment in Shares- grade A	**434**	**434**	**434**
Quoted Securities	434	434	434
2. Investment in Shares- grade B	**8,092**	**8,092**	**98,106**
Quoted Securities	8,092	8,092	98,106
3. Investment in Shares- grade C	**25**	**25**	**-**
Quoted Securities	-	-	-
4. Investment in Shares- grade Other (*)	**25,948**	**25,948**	**-**

(*) Includes associates, subsidiaries and entities under common control not quoted to ISE and not classified as investment in shares by Capital Market Board.

Prior Period	Comparison		
Equity Securities (shares)	**Carrying Value**	**Fair Value**	**Market Value**
1. Investment in Shares- grade A	**411**	**411**	**411**
Quoted Securities	411	411	411
2. Investment in Shares- grade B	**6,416**	**6,416**	**89,976**
Quoted Securities	6,416	6,416	89,976
3. Investment in Shares- grade C	**23**	**23**	**-**
Quoted Securities	-	-	-
4. Investment in Shares- grade Other (*)	**23,152**	**23,152**	**-**

		Revaluation Surpluses		Unrealized Income and Loss		
Portfolio	**Income/Loss in Current Period**	**Total**	**Amount under Core Capital**	**Total**	**Amount under Core Capital**	**Amount under Supplementary Capital**
1. Private Equity Investments	-	-	-	-	-	-
2. Quoted Shares	191	-	-	-	-	-
3. Other Shares	-	-	-	-	-	-
4. Total	**191**	**-**	**-**	**-**	**-**	**-**

VI. Explanations on Remarks Regarding Liquidity Risk Management

1. Explanations on Liquidity Coverage Ratio

Liquidity risk is defined as the risk that the Bank may experience difficulties in raising funds to meet its maturing obligations or may incur unexpected losses. The Liquidity Risk of the Bank is monitored and managed in accordance with the Liquidity Risk Policy. According to this policy, the Board of Directors is responsible for periodically reviewing and approving the risk profile and risk appetite of the Bank. Senior Management takes the necessary measures to monitor this risk and controls liquidity risk in line with accepted strategies and policies. Liquidity risk management under stress conditions is carried out within the framework of the Emergency Action Plan which includes measures that can be taken against unexpected liquidity shortages. The "Risk Appetite Statement" approved by the Board of Directors in line with the Bank's strategy and financial strength is reviewed annually and includes limits related to liquidity risk together with other risk limits.

INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT OF THE BANK (Continued)

VI. Explanations on Remarks Regarding Liquidity Risk Management (Continued)

1. Explanations on Liquidity Coverage Ratio (Continued)

The Treasury Department is responsible for executing the liquidity strategy determined and approved by the Board of Directors. The Risk Management Department is responsible for identifying, measuring, monitoring and controlling liquidity risk in accordance with international and local standards. In order to ensure that the Bank's liquidity risk profile remains within the approved limits senior management of the Bank is regularly informed about the current level of liquidity risk exposure. Assets and Liabilities Committee (ALCO) meetings, which ensure the necessary monitoring of liquidity risk and at which decisions to be implemented by the relevant units for the management of the Bank's balance sheet are taken are held on a monthly basis. At the monthly ALCO meetings attended by senior management internal and regulatory reports regarding the liquidity position are reviewed and decisions regarding the management of short- and long-term liquidity are taken. In addition, the Risk Committee reviews the liquidity risk of the Bank in its monthly meetings and reports to the Board of Directors.

In addition to the liquidity coverage ratio (LCR) which is a regulatory requirement for measuring liquidity adequacy internal metrics such as reserve liquidity and deposit concentration are also monitored daily. Furthermore, the measurement of the Net Stable Funding Ratio (NSFR) which is another key Basel and BRSA regulation providing the measurement of medium- and long-term liquidity risk is also performed. Internal limits and warning levels approved by the Board of Directors are regularly monitored and reported to the relevant parties.

The liquidity management of the Bank is decentralized; for each subsidiary controlled by the Bank. liquidity management is carried out independently from the Bank by the authorities responsible within the respective entity. Each subsidiary subject to consolidation manages its own liquidity position separately from the Bank. The Risk Management Department is responsible for defining and communicating an appropriate risk appetite for a consolidated subsidiary within the adopted risk level. The Parent Bank has established limits regarding the amount of funds it may provide in the event that its subsidiaries experience liquidity difficulties. The cumulative liquidity gap arising under subsidiaries' liquidity stress scenarios must not exceed the funding limits to be provided by the Bank.

It is essential for the Bank to monitor its liquidity position and funding strategy on a continuous basis. The primary priority is to ensure that the liquidity risk to which the Bank is exposed is in line with the risk capacity determined within the framework of the limits stipulated by the legislation and the risk appetite arising from the Bank's core strategies. In addition, it is essential that the Bank holds a sufficient level of high-quality liquid assets to meet significant potential outflows in liquidity resources, diversifies its funding sources as much as possible and provides funding based on a broad depositor base. Moreover, the main objective of the funding plan is to ensure a reliable balance between assets and liabilities.

The Bank's funding management is conducted in line with ALCO decisions in compliance with legal limits and internal warning levels. The liquidity position is evaluated by taking maturity and customer-based concentration levels into account and the funding strategy is developed accordingly. While developing this strategy, it is aimed to obtain funding from long-term and stable sources as much as possible. Deposits, which constitute the Bank's main source of funding, are obtained from a large number of customers as a natural result of a stable core deposit base.

A significant portion of the Bank's total liabilities consists of TL, USD, EUR and gold. Liquidity gap analysis reports prepared in terms of these currencies are presented at ALCO meetings. Maturity mismatches on a currency basis are managed through currency swaps, long-term cross-currency swaps and forward transactions.

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

INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT OF THE BANK (Continued)

VI. Explanations on Remarks Regarding Liquidity Risk Management (Continued)

1. Explanations on Liquidity Coverage Ratio (Continued)

In order to reduce liquidity risk, the Bank diversifies its funding sources through customer deposits, borrowings from abroad and bond issuances. Considering periods in which liquidity risk may increase, the Bank maintains its liquidity buffer at high levels. Excess liquidity is utilized through placements with the Central Bank of the Republic of Türkiye, money market transactions at Takasbank depending on market conditions and money market transactions with local banks. The Bank pays particular attention to reducing customer deposit concentration and monitors the concentration level on a daily basis in line with the warning levels approved by the Board of Directors.

The liquidity life cycle approach has been determined as the liquidity risk stress test methodology for prudent liquidity management against potential financial fluctuations in the market. This approach is a stress test that measures the duration for which the Bank can meet its cumulative cash outflows without obtaining new funding from the market. The liquidity life cycle is calculated based on scenarios developed by taking past financial movements into consideration and through statistical analyses, simulations are performed in line with possible crisis scenarios. and the results are reported to the Risk Committee and the Board of Directors.

Emergency Funding Plan (EMP) of the Bank regulates funding activities to be used in liquidity crisis periods specific to the Bank or in liquidity crisis at financial markets. EMP defines components triggering the crisis and early warning indicators which help to evaluate and manage the liquidity crisis and determine primary funding structure. EMP also defines actions of the Bank against cash and guarantee need. In addition to aforementioned issues, EMP determines duties and responsibilities in performing actions in a liquidity crisis included in risk management and emergency funding plan.

Liquidity Coverage Ratio

		Consideration Rate Unweighted Amounts (*)		Consideration Rate Weighted Amounts (*)	
Current Period – June 30, 2026		**TL+FC**	**FC**	**TL+FC**	**FC**
HIGH QUALITY LIQUID ASSETS				**453,713**	**201,496**
1	High Quality Liquid Assets			453,713	201,496
CASH OUTFLOWS					
2	Retail and Small Business Customers Deposits	748,918	277,122	66,279	27,712
3	Stable deposits	172,258	-	8,613	-
4	Less stable deposits	576,660	277,122	57,666	27,712
5	Unsecured Funding other than Retail and Small Business Customers Deposits	414,033	167,304	254,815	106,378
6	Operational deposits	11,906	3,658	2,541	915
7	Non-Operational Deposits	289,802	122,355	159,559	64,233
8	Other Unsecured Funding	112,325	41,291	92,715	41,230
9	Secured funding	-	-	-	-
10	Other Cash Outflows	22,346	35,110	22,346	35,110
11	Liquidity needs related to derivatives and market valuation changes on derivatives transactions	22,346	35,110	22,346	35,110
12	Debts related to the structured financial products	-	-	-	-
13	Commitment related to debts to financial markets	-	-	-	-
14	Commitments that are unconditionally revocable at any time by the Bank and other contractual commitments	100,680	-	5,034	-
15	Other irrevocable or conditionally revocable commitments	1,832,642	144,487	112,510	13,952
16	**TOTAL CASH OUTFLOWS**	-	-	**460,984**	**183,152**
CASH INFLOWS					
17	Secured Lending Transactions	-	-	-	-
18	Unsecured Lending Transactions	175,285	45,936	103,987	35,973
19	Other Cash Inflows	5,826	104,852	5,826	104,852
20	**TOTAL CASH INFLOWS**	**181,111**	**150,788**	**109,813**	**140,825**
				Upper Limit Applied Values	
21	**TOTAL HIGH QUALITY LIQUID ASSETS**			**453,713**	**201,496**
22	**TOTAL NET CASH OUTFLOWS**			**351,171**	**48,762**
23	**LIQUIDITY COVERAGE RATIO (%)**			**129.20**	**413.22**

(*) Basic arithmetic average calculated for the last three months of values calculated by taking the weekly basic arithmetic average.

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

INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT OF THE BANK (Continued)

VI. Explanations on Remarks Regarding Liquidity Risk Management (Continued)

1. Explanations on Liquidity Coverage Ratio (Continued)

The minimum, maximum and average Liquidity Coverage Ratios calculated for the last three months of the second quarter of 2026 are presented in the table below in accordance with the "Regulation on Banks' Liquidity Coverage Ratio Calculation" published in the Official Gazette No. 28948 dated March 21, 2014.

Current Period	Maximum	Date	Minimum	Date	Average
TL+FC	143.54	17/04/2026	114.14	12/06/2026	129.20
FC	505.84	10/04/2026	288.60	12/06/2026	413.22

		Consideration Rate Unweighted Amounts (*)		Consideration Rate Weighted Amounts (*)	
Prior Period – December 31, 2025		**TL+FC**	**FC**	**TL+FC**	**FC**
HIGH QUALITY LIQUID ASSETS				**409,395**	**155,986**
1	High Quality Liquid Assets			409,395	155,986
CASH OUTFLOWS					
2	Retail and Small Business Customers Deposits	632,324	219,062	56,413	21,906
3	Stable deposits	136,383	-	6,819	-
4	Less stable deposits	495,941	219,062	49,594	21,906
5	Unsecured Funding other than Retail and Small Business Customers Deposits	375,188	130,288	223,495	83,017
6	Operational deposits	10,502	2,600	2,199	650
7	Non-Operational Deposits	279,817	107,489	154,787	62,578
8	Other Unsecured Funding	84,869	20,199	66,509	19,789
9	Secured funding	-	-	-	-
10	Other Cash Outflows	10,619	33,345	10,619	33,345
11	Liquidity needs related to derivatives and market valuation changes on derivatives transactions	10,619	33,345	10,619	33,345
12	Debts related to the structured financial products	-	-	-	-
13	Commitment related to debts to financial markets	-	-	-	-
14	Commitments that are unconditionally revocable at any time by the Bank and other contractual commitments	104,244	-	5,212	-
15	Other irrevocable or conditionally revocable commitments	1,565,453	126,009	96,612	12,502
16	**TOTAL CASH OUTFLOWS**	**-**	**-**	**392,351**	**150,770**
CASH INFLOWS					
17	Secured Lending Transactions	-	-	-	-
18	Unsecured Lending Transactions	123,324	36,882	73,744	29,134
19	Other Cash Inflows	7,908	70,857	7,908	70,857
20	**TOTAL CASH INFLOWS**	**131,232**	**107,739**	**81,652**	**99,991**
				Upper Limit Applied Values	
21	**TOTAL HIGH QUALITY LIQUID ASSETS**			**409,395**	**155,986**
22	**TOTAL NET CASH OUTFLOWS**			**310,699**	**51,033**
23	**LIQUIDITY COVERAGE RATIO (%)**			**131.77**	**305.66**

(*) Basic arithmetic average calculated for the last three months of values calculated by taking the weekly basic arithmetic average.

The dates and values of minimum, maximum and average liquidity coverage ratios calculated related to the first three months of 2025 are explained in the table below, according to the "Regulation on Liquidity Coverage Ratio Calculation" published in the Official Gazette numbered 28948 dated March 21, 2014.

Prior Period	Maximum	Date	Minimum	Date	Average
TL+FC	142.01	24/10/2025	119.82	12/12/2025	131.77
FC	414.34	24/10/2025	245.91	05/12/2025	305.66

Liquidity coverage ratio is regulated by the BRSA to make sure that the Banks sustain high quality liquid asset stock to cover probable cash outflows in the short term.

Almost all of Bank's high quality liquid assets are comprised of first quality liquid assets, most of which are CBRT accounts and securities that are issued by the Republic of Türkiye Ministry of Treasury and Finance that have not been collateralized. Changes in the amount of repos, cause periodic fluctuations in the liquidity coverage ratio. Additionally, syndication loans and large amount funds such as foreign bond issuances that have less than 1 month to maturity, lead up to short term fall in liquidity coverage ratios.

Funding sources of the Bank mainly consist of deposits which constitute 52% of total liabilities of the Bank (December 31, 2025 – 55%) and also include repo, syndication, securitization, securities issued and other instruments including subordinated debts.

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

INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT OF THE BANK (Continued)

VI. Explanations on Remarks Regarding Liquidity Risk Management (Continued)

1. Explanations on Liquidity Coverage Ratio (Continued)

The Bank effectively uses derivative transactions to manage interest and liquidity risk. Impact of derivative cash flows in terms of liquidity coverage ratio is limited. However, FX swaps used in short term foreign currency liquidity management cause liquidity coverage ratio to fluctuate due to changes in volume and one month maturity. In addition, possible cash outflow caused by margin call requirements of derivative transactions is taken into consideration in accordance with the respective regulations.

At the bank secured funding consists of repo transactions collateralized by bonds. A large part of securities which are subjects of aforementioned guaranteed funding transactions consist of Sovereign Bonds issued by Republic of Türkiye Ministry of Treasury and Finance and transactions are carried out both in CBRT market and interbank market. All cash inflow and outflow items related to liquidity profile of the Bank are included in liquidity coverage ratio tables above.

Presentation of assets and liabilities according to their remaining maturities

Current Period	Demand	Up to 1 month	1-3 months	3-12 months	1-5 Years	5 Years and Over	Unallocated [1]	Total
Assets								
Cash (Cash in Vault, Foreign Currency Cash, Money in Transit, Cheques Purchased, Precious Metal) and Balances with the T,R [2] Central Bank	175,783	142,743	-	-	-	-	(33)	318,493
Due from Banks [3]	24,959	22,734	-	-	-	-	(4)	47,689
Financial Assets Measured at Fair Value through Profit/Loss (FVTPL) [4]	2,732	3,148	3,291	4,856	9,173	2,010	-	25,210
Money Markets Placements [5]	-	1,647	1,918	251	-	-	(1)	3,815
Financial Assets Measured at Fair Value through Other Comprehensive Income (FVOCI) [6]	25	326	1	7,698	164,790	45,145	-	217,985
Loans and Receivables	-	430,477	142,516	439,012	224,279	38,172	(11,450)	1,263,006
Financial Assets Measured at Amortized Cost [7]	-	-	136	16,922	56,603	52,530	(17)	126,174
Other Assets	-	58,581	-	-	2,654	-	72,668	133,903
Total Assets	**203,499**	**659,656**	**147,862**	**468,739**	**457,499**	**137,857**	**61,163**	**2,136,275**
Liabilities								
Bank Deposits	2,086	29,084	7,280	3,842	797	-	-	43,089
Other Deposits	412,168	537,507	96,076	19,111	12,304	1	-	1,077,167
Funds Borrowed	-	9,201	17,128	123,783	128,163	20,780	-	299,055
Money Market Borrowings	-	50,630	-	48,466	2,371	-	-	101,467
Securities Issued	-	7,091	14,179	94,890	91,745	14,162	-	222,067
Miscellaneous Payables	-	98,012	-	-	-	-	-	98,012
Other Liabilities [8]	-	60,244	8,785	2,823	6,500	677	216,389	295,418
Total Liabilities	**414,254**	**791,769**	**143,448**	**292,915**	**241,880**	**35,620**	**216,389**	**2,136,275**
Liquidity Excess/(Gap)	**(210,755)**	**(132,113)**	**4,414**	**175,824**	**215,619**	**102,237**	**(155,226)**	**-**
Net Off-Balance Sheet Position [9]	**-**	**(10,530)**	**(10,750)**	**(3,337)**	**12,185**	**-**	**-**	**(12,432)**
Receivables from Financial Derivative Instruments	-	420,559	301,265	250,782	324,970	60,699	-	1,358,275
Liabilities from Derivatives	-	431,089	312,015	254,119	312,785	60,699	-	1,370,707
Non-cash Loans [10]	**-**	**18,690**	**30,753**	**117,835**	**36,935**	**3,490**	**68,014**	**275,717**
Prior period								
Total Assets	133,989	618,476	146,306	358,404	368,997	162,634	48,475	1,837,281
Total Liabilities	369,395	719,005	169,696	195,508	181,908	13,516	188,253	1,837,281
Liquidity Excess/(Gap)	**(235,406)**	**(100,529)**	**(23,390)**	**162,896**	**187,089**	**149,118**	**(139,778)**	**-**
Net Off-Balance Sheet Position [9]	**-**	**650**	**(2,067)**	**(4,255)**	**10,629**	**-**	**-**	**4,957**
Receivables from Derivative Instruments	-	366,191	212,505	172,403	291,101	42,054	-	1,084,254
Liabilities from Derivative Instruments	-	365,541	214,572	176,658	280,472	42,054	-	1,079,297
Non-cash Loans [10]	**-**	**12,095**	**34,167**	**92,773**	**26,945**	**3,370**	**56,311**	**225,661**

(1) The assets which are necessary to provide banking services and could not be liquidated in the short-term, such as fixed assets, investments in subsidiaries and associates, office stationery and prepaid expenses are classified "Unallocated" column, Unallocated other liabilities include shareholders' equity amounting to TL 200,452 (December 31, 2025 – TL 172,876), current tax liabilities amounting to TL 3,427 (December 31, 2025 – TL 3,516) and unallocated provisions amounting to TL 12,510 (December 31, 2025 – TL 11,861).

(2) Cash (Cash in Vault, Foreign Currency Cash, Money in Transit, Cheques Purchased, Precious Metal) and Balances with the T,R Central Bank includes expected loss provisions the amount of TL 33 (December 31, 2025 – TL 24).

(3) Banks include balance of expected loss provisions amounting to TL 4 (December 31, 2025 – TL 4).

(4) Financial Assets at Fair Value Through Profit/Loss include TL 17,401 (December 31, 2025 – TL 15,005) derivative financial assets used for hedging purposes.

(5) There are expected credit loss allowances amounting to TL 1 in the current period on receivables from money markets (December 31, 2025 – TL 2).

(6) Financial Assets at Fair Value Through Other Comprehensive Income include TL 10,491 (December 31, 2025 – TL 6,167) derivative financial assets used for hedging purposes.

(7) Financial assets measured at amortized cost include TL 17 (December 31, 2025 – TL 19) of expected loss provisions.

(8) Other Liabilities include Derivative Financial Liabilities amounting to TL 30,618 (December 31, 2025 – TL 11,935).

(9) Liquidity excess/(deficit) related to Derivative Financial Instruments constituting Net Off-Balance positions are included in Liquidity Excess/(deficit) through valuations of related transactions to balance sheet.

(10) Amounts related to letter of guarantees represent contractual maturities and amounts included in aforementioned maturities and they have on demand and optionally withdrawable nature.

INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT OF THE BANK (Continued)

VI. Explanations on Remarks Regarding Liquidity Risk Management (Continued)

1. Disclosures on Net Stable Funding Ratio (NSFR)

The Bank’s Net Stable Funding Ratio (NSFR) is monitored and managed in accordance with the Liquidity Risk Management Policy. According to this policy, the Board of Directors is responsible for reviewing and approving the Bank’s risk profile and appetite at regular intervals. Senior Management takes the necessary measures to monitor this risk and controls liquidity risk in accordance with accepted strategies and policies.

The BRSA has set out the principles and procedures for banks to ensure stable funding in order to prevent the deterioration of their liquidity levels due to the funding risk that they may be exposed to on a consolidated and unconsolidated basis in the long term, Pursuant to the "Regulation on Banks' Calculation of Net Stable Funding Ratio" published in the Official Gazette No, 32202 dated May 26, 2023, the three-month simple arithmetic average of the consolidated and unconsolidated net stable funding ratio calculated monthly as of the equity calculation periods cannot be less than 100% as of March, June, September and December.

The Net Stable Funding Ratio (NSFR) is calculated by dividing the amount of available stable funding (ASF) by the required stable funding (RSF). Available stable funding refers to banks’ liabilities, in addition to equity, while required stable funding refers to the portion of banks’ on balance sheet assets and off balance sheet obligations that are expected to be refinanced. The available stable funding balance is calculated by weighting the book values of banks’ liabilities and equity components determined in accordance with TFRS by the ASF factors specified in the notification tables published by the Banking Regulation and Supervision Agency (BRSA). The required stable funding amount is calculated by weighting the bank’s assets according to their maturities and liquidity characteristics using the RSF factors. The largest components of the Bank’s available stable funding are capital, long term borrowings and customer deposits.

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

INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT OF THE BANK (Continued)

VI. Explanations on Remarks Regarding Liquidity Risk Management (Continued)

2. Disclosures on Net Stable Funding Ratio (NSFR) (Continued)

		Unweighted Amount According to Residual Maturity				
	Current Period	**Demand**	**Residual Maturity Less than 6 Months**	**Residual Maturity of 6 Months and Longer But Less Than 1 Year**	**Residual Maturity of 1 Year and More**	**Total Weighted Amount Applied**
Available Stable Funding						
1	Capital Instruments	248,130	-	-	13,972	262,102
2	Tier 1 and Tier 2 Capital	248,130	-	-	13,972	262,102
3	Other Capital Instruments	-	-	-	-	-
4	Real-person and Retail Customer Deposits	281,564	460,424	7,066	6,690	689,083
5	Stable Deposit/Participation Fund	45,364	131,939	639	328	169,357
6	Low Stable Deposit/Participation Fund	236,200	328,485	6,427	6,362	519,726
7	Obligations to Other Parties	25,514	360,953	463,187	229,595	473,946
8	Operational Deposit/Participation Fund	25,514	-	-	-	12,757
9	Other Obligations	-	360,953	463,187	229,595	461,189
10	Liabilities Equivalent to Interconnected Assets					
11	Other Liabilities	87,933	10,822	-	-	-
12	Derivative Liabilities			10,822		
13	All other equity not included in the above categories	87,933	-	-	-	-
14	**Available Stable Funding**					**1,425,131**
Required Stable Funding						
15	High Quality Liquid Assets					12,573
16	Depository Institutions or Deposit/Participation Fund Held at Financial Institutions for Operational Purposes	-	-	-	-	-
17	Performing Loans	630	851,248	289,164	278,329	789,039
18	Encumbered Loans to Financial Institutions, Where The Loan is Secured Against Level 1 Assets	-	-	-	9,808	9,807
19	Unencumbered loans to financial institutions or encumbered loans that are not secured against Level 1 assets	-	53,654	86,486	1,612	52,902
20	Loans to corporate customers, real persons and or retail customers, central banks, other than credit agencies and/or financial institutions	-	797,594	202,678	260,167	721,278
21	*Loans with a risk weight of less than or equal to 35%*	-	-	-	-	-
22	Residential mortgages	-	-	-	4,970	3,231
23	*Residential mortgages with a risk weight of less than or equal to 35%*	-	-	-	4,970	3,231
24	Equity Instruments and Debt Instruments Traded on an Exchange that do not Have High-Quality Liquid Asset Characteristics	630	-	-	1,772	1,821
25	Assets equivalent to interconnected liabilities					
26	Other Assets	156,854	-	-	-	170,030
27	Physical traded commodities, including gold	766				651
28	Initial Margin for Derivative Contracts or Guarantee Fund Given to Central Counterparty			190		162
29	Derivative Assets			10,064		10,064
30	Derivative Liabilities Before Deduction of Variation Margin			3,065		3,065
31	Other Assets not Included Above	156,088	-	-	-	156,088
32	Off-balance sheet commitments		308,492	92,277	1,512,208	95,649
33	**Required Stable Funding**					**1,067,291**
34	**Net Stable Funding Rate (%)**					**133.53**

The simple arithmetic average of the net stable funding ratio for the last three months including the reporting period is 130.98% (December 31, 2025 – 127.43%).

The Bank's Net Stable Funding Ratio (NSFR) was realized at 133.53% on an unconsolidated basis as of June 30, 2026 (December 31, 2025 – 126.57%) and continued to remain above the legal limit (100%). The development of the ratio is influenced by factors such as funds obtained through syndicated loans during the second quarter of the year, funds provided through securitization transactions, and long-term wholesale funding sources, particularly the securities issued. During the period, together with the continuous increase in stable funding due to loan growth, the growth in existing stable funding sources contributed to the improvement in the ratio.

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

INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT OF THE BANK (Continued)

VI. Explanations on Remarks Regarding Liquidity Risk Management (Continued)

2. Disclosures on Net Stable Funding Ratio (NSFR) (Continued)

The development of the NSFR during the second quarter of 2026 is presented in the table below:

Current Period %	April 2026	May 2026	June 2026	Three-Month Average
NSFR	129.20	130.22	133.53	130.98

Prior Period %	October 2025	November 2025	December 2025	Three-Month Average
NSFR	128.25	127.45	126.57	127.43

		Unweighted Amount According to Residual Maturity				
Prior Period		Demand	Residual Maturity Less than 6 Months	Residual Maturity of 6 Months and Longer But Less Than 1 Year	Residual Maturity of 1 Year and More	Total Weighted Amount Applied
Available Stable Funding						
1	Capital Instruments	213,977	-	-	12,854	226,831
2	Tier 1 and Tier 2 Capital	213,977	-	-	12,854	226,831
3	Other Capital Instruments	-	-	-	-	-
4	Real-person and Retail Customer Deposits	251,613	398,378	4,589	3,538	599,264
5	Stable Deposit/Participation Fund	43,387	95,328	260	154	132,172
6	Low Stable Deposit/Participation Fund	208,226	303,050	4,329	3,384	467,092
7	Obligations to Other Parties	22,093	413,998	347,698	145,858	330,753
8	Operational Deposit/Participation Fund	22,093	-	-	-	11,046
9	Other Obligations	-	413,998	347,698	145,858	319,707
10	Liabilities Equivalent to Interconnected Assets					
11	Other Liabilities	82,691	9,385	-	-	-
12	Derivative Liabilities			9,385		
13	All other equity not included in the above categories	82,691	-	-	-	-
14	**Available Stable Funding**					**1,156,848**
Required Stable Funding						
15	High Quality Liquid Assets					14,327
16	Depository Institutions or Deposit/Participation Fund Held at Financial Institutions for Operational Purposes	-	-	-	-	-
17	Performing Loans	625	750,607	178,380	256,747	671,278
18	Encumbered Loans to Financial Institutions, Where The Loan is Secured Against Level 1 Assets	-	-	-	15,978	15,978
19	Unencumbered loans to financial institutions or encumbered loans that are not secured against Level 1 assets	-	39,835	34,091	3,240	26,261
20	Loans to corporate customers, real persons and or retail customers, central banks, other than credit agencies and/or financial institutions	-	710,772	144,289	232,004	624,734
21	*Loans with a risk weight of less than or equal to 35%*	-	-	-	-	-
22	Residential mortgages	-	-	-	3,521	2,289
23	*Residential mortgages with a risk weight of less than or equal to 35%*	-	-	-	3,521	2,289
24	Equity Instruments and Debt Instruments Traded on an Exchange that do not Have High-Quality Liquid Asset Characteristics	625	-	-	2,004	2,016
25	Assets equivalent to interconnected liabilities					
26	Other Assets	129,276	-	-	-	140,303
27	Physical traded commodities, including gold	1,379				1,172
28	Initial Margin for Derivative Contracts or Guarantee Fund Given to Central Counterparty			158		134
29	Derivative Assets			9,906		9,906
30	Derivative Liabilities Before Deduction of Variation Margin			1,194		1,194
31	Other Assets not Included Above	127,897	-	-	-	127,897
32	Off-balance sheet commitments	-	313,640	64,217	1,383,723	88,079
33	**Required Stable Funding**					**913,987**
34	**Net Stable Funding Rate (%)**					**126.57**

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

INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT OF THE BANK (Continued)

VII. Explanations on Leverage Ratio

Information in regards to the differences between current period and prior period leverage ratio

The Bank's leverage ratio calculated in accordance with the "Regulation on Measurement and Evaluation of Bank's Leverage Levels" is 5.21% (December 31, 2025 – 5.20%). Subject level is above the minimum requirement which is determined as 3% by the regulation. Difference between current period and prior period leverage ratios is mostly due to increase in risk amounts of on-balance sheet and off-balance sheet assets items.

The table related to leverage ratio calculated in accordance with the "Regulation on Measurement and Evaluation of Bank's Leverage Levels" published in Official Gazette dated November 5, 2013 and numbered 28812 is below:

	Book Value	
	Current Period (*)	**Prior Period (*)**
Assets on Balance sheet		
Assets on Balance sheet (except for derivative financial instruments and credit)	2,055,767	1,804,782
Assets deducted from capital stock	8,245	7,222
Total risk amount related to Assets on Balance sheet	2,047,522	1,797,560
Derivative financial instruments and credit derivatives		
Replacement cost of derivative financial instruments and credit derivatives	31,541	18,737
Potential credit risk amount of derivative financial instruments and credit derivatives	2,612	8,464
Total risk amount related to derivative financial instruments and credit derivatives	34,153	27,201
Financial transactions having security or commodity collateral		
Risk amount of financial transactions having security or commodity collateral	-	-
Risk amount sourcing from transactions mediated	4	21,518
Total risk amount related to financial transactions having security or commodity Collateral	4	21,518
Off-Balance sheet Transaction		
Gross nominal amount of off-balance sheet transactions	2,017,037	1,780,666
(Adjustment amount sourcing from multiplying to credit conversion rates)	91,095	93,918
Total risk amount related to off-balance sheet transactions	1,925,942	1,686,748
Capital and Total Risk		
Core Capital	208,916	183,725
Amount of total risk	4,007,621	3,533,027
Financial leverage ratio		
Financial leverage ratio (%)	5.21	5.20

(*) Amounts stated in the table shows the last three months' averages of related period.

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

SECTION FIVE

EXPLANATIONS AND DISCLOSURES ON UNCONSOLIDATED FINANCIAL STATEMENTS

I. Explanations and Disclosures Related to Assets

1. Cash and balances with the Central Bank of Türkiye

	Current Period		Prior Period	
	TL	FC	TL	FC
Cash in TL/Foreign Currency	3,477	11,933	3,103	16,219
Central Bank of Türkiye	131,308	170,017	97,120	137,145
Other	936	855	835	1,430
Total	**135,721**	**182,805**	**101,058**	**154,794**

Balances with the Central Bank of Türkiye

	Current Period		Prior Period	
	TL	FC	TL	FC
Unrestricted Demand Deposits	70,708	87,874	36,143	55,924
Unrestricted Time Deposits	-	-	5,000	-
Restricted Time Deposits	60,600	82,143	55,977	81,221
Total	**131,308**	**170,017**	**97,120**	**137,145**

As of June 30, 2026 amount of TL 33 (December 31, 2025 – TL 24) provision provided for the account Central Bank of Türkiye.

In accordance with the Communiqué on Reserve Requirements No. 2013/15 of the CBRT, banks maintain required reserves at the CBRT for the Turkish Lira and foreign currency liabilities specified in the communiqué in Turkish Lira, US Dollar, Euro and standard gold.

As of June 30, 2026, the applicable ratios for Turkish lira deposit liabilities range between 10% and 17% according to the maturity structure, excluding accounts supported by the Central Bank's exchange rate/price protection mechanism (December 31, 2025: 10% to 17%). For accounts supported by the Central Bank's exchange rate/price protection mechanism, the applicable ratios range between 22% and 40% (December 31, 2025: 22% to 40%), while for non-deposit liabilities the applicable ratios range between 3% and 8% (December 31, 2025: 3% to 8%).

For foreign currency deposit liabilities, the applicable ratios range between 26% and 30% according to the maturity structure (December 31, 2025: 22% to 32%), while for non-deposit liabilities the applicable ratios range between 3% and 21% (December 31, 2025: 5% to 21%). In addition, a reserve requirement in Turkish lira at a rate of 2.5% is maintained for foreign currency deposits (excluding deposits of banks abroad and precious metal accounts).

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

EXPLANATIONS AND DISCLOSURES ON UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

I. Explanations and Disclosures Related to Assets (Continued)

2. Further information on financial assets at fair value through profit/loss (net amounts are expressed)

2.1 Information on financial assets measured at fair value through profit or loss (FVTPL) which are used in repo transactions and provided as collateral or restricted

	Current Period		Prior Period	
	TL	FC	TL	FC
Given as Collateral/ Blocked	-	1	-	37
Subject to repurchase agreements	-	-	-	-
Total	**-**	**1**	**-**	**37**

2.2 Positive differences related to derivative financial assets held for trading

	Current Period		Prior Period	
	TL	FC	TL	FC
Forward Transactions	274	49	417	77
Swap Transactions	1,494	8,017	1,197	8,591
Futures Transactions	-	-	-	-
Options	16	955	12	1,240
Others	-	-	-	-
Total	**1,784**	**9,021**	**1,626**	**9,908**

3. Information on banks accounts

	Current Period		Prior Period	
	TL	FC	TL	FC
Banks				
Domestic	3,072	1,382	2,507	2,237
Foreign	-	43,239	-	18,902
Foreign Head Offices and Branches	-	-	-	-
Total	**3,072**	**44,621**	**2,507**	**21,139**

As of June 30, 2026, a provision amounting to TL 4 has been set aside for the Banks account (December 31, 2025 – TL 4).

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

EXPLANATIONS AND DISCLOSURES ON UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

I. Explanations and Disclosures Related to Assets (Continued)

3. Information on banks accounts (Continued)

Information on foreign bank accounts

	Unrestricted Amount		Restricted Amount (**)	
	Current Period	Prior Period	Current Period	Prior Period
EU Countries	5,400	2,993	6,466	725
USA and Canada	13,634	10,390	-	45
OECD Countries (*)	3,575	2,544	13,204	1,742
Off-shore Banking Regions	-	-	-	-
Other	896	425	64	38
Total	**23,505**	**16,352**	**19,734**	**2,550**

(*) Includes OECD countries other than the EU countries, USA and Canada.
(**) Includes the guarantees in foreign banks for the borrowings from foreign markets.

4. Receivables from Money Markets

As June 30, 2026 the balance held at Takasbank amounts to TL 3,816 (December 31, 2025 – TL 9,974).

5. Information on Financial Assets Measured at Fair Value through Other Comprehensive Income

5.1 Information on financial assets measured at fair value through other comprehensive income that are subject to repurchase agreements and given as collateral/blocked

	Current Period		Prior Period	
	TL	FC	TL	FC
Given as Collateral/Blocked	9,194	5,295	5,763	8,008
Subject to repurchase agreements	24,662	20,717	48,255	10,284
Total	**33,856**	**26,012**	**54,018**	**18,292**

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

EXPLANATIONS AND DISCLOSURES ON UNCONSOLIDATED FINANCIAL STATEMENT (Continued)

I. Explanations and Disclosures Related to Assets (Continued)

5. Information on Financial Assets Measured at Fair Value through Other Comprehensive Income (Continued)

5.2 Information on financial assets at fair value through other comprehensive income

	Current Period	Prior Period
Debt securities	**212,486**	**187,769**
Quoted on a stock exchange (*)	212,486	187,769
Unquoted on a stock exchange	-	-
Share certificates	**24**	**23**
Quoted on a stock exchange	-	-
Unquoted on a stock exchange	24	23
Impairment provision (-)	**(5,016)**	**(4,305)**
Total	**207,494**	**183,487**

(*) The Eurobond Portfolio amounting to TL 9,739, (December 31, 2025 – TL 9,442) which is accounted for as financial assets measured at fair value through other comprehensive income were hedged under fair value hedge accounting since 2009.

As of June 30, 2026 amount of TL 29 (December 31, 2025 – TL 25) provision provided for financial assets measured at fair value through other comprehensive income account.

6. Information related to loans

6.1 Information on all types of loans and advances given to shareholders and employees of the Bank

	Current Period		Prior Period	
	Cash	Non-Cash	Cash	Non-Cash
Direct Loans Granted to Shareholders	**-**	**2,791**	**-**	**2,180**
Corporate Shareholders	-	2,791	-	2,180
Individual Shareholders	-	-	-	-
Indirect Loans Granted to Shareholders	-	-	-	-
Loans Granted to Employees (*)	1,671	-	1,405	-
Total	**1,671**	**2,791**	**1,405**	**2,180**

(*) Includes the advances given to the bank personnel.

6.2 Information on standard loans, loans under close monitoring and restructured loans under close monitoring

Current Period		**Loans Under Close Monitoring**		
			Restructured Loans	
Cash Loans	**Standard Loans**	**Loans Not Subject to Restructuring**	**Loans with Revised Contract Terms**	**Refinance**
Non-specialized Loans	**1,139,155**	**72,274**	**731**	**62,296**
Enterprise Loans	93,816	67	-	-
Export Loans	160,640	1,776	-	-
Import Loans	292	-	-	-
Loans Given to Financial Sector	35,127	146	-	-
Retail Loans	179,806	14,932	725	14,141
Credit Cards	321,085	29,778	-	28,992
Other	348,389	25,575	6	19,163
Specialized Loans	**-**	**-**	**-**	**-**
Other Receivables	**-**	**-**	**-**	**-**
Total	**1,139,155**	**72,274**	**731**	**62,296**

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

EXPLANATIONS AND DISCLOSURES ON UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

I. Explanations and Disclosures Related to Assets (Continued)

6. Information related to loans (Continued)

6.2 Information on standard loans, loans under close monitoring and restructured loans under close monitoring (Continued)

Prior Period		Loans Under Close Monitoring		
			Restructured Loans	
Cash Loans	**Standard Loans**	**Loans Not Subject to Restructuring**	**Loans with Revised Contract Terms**	**Refinance**
Non-specialized Loans	**980,710**	**56,456**	**1,888**	**56,407**
Enterprise Loans	63,109	72	-	-
Export Loans	133,912	1,577	-	-
Import Loans	99	-	-	-
Loans Given to Financial Sector	28,697	11	-	-
Retail Loans	148,758	11,225	1,670	11,488
Credit Cards	283,092	23,530	-	19,490
Other	323,043	20,041	218	25,429
Specialized Loans	-	-	-	-
Other Receivables	-	-	-	-
Total	**980,710**	**56,456**	**1,888**	**56,407**

	Standard Loans	Loans Under Close Monitoring
Current Period		
Provision for 12 Month Expected Credit Losses	9,020	-
Significant Increase in Credit Risk	-	15,515
Prior Period		
Provision for 12 Month Expected Credit Losses	9,093	-
Significant Increase in Credit Risk	-	15,538

6.3 Distribution of cash loans according to maturity structure

Current Period

		Loans Under Close Monitoring	
Cash Loans	**Standard Loans**	**Loans Not Subject to Restructuring**	**Loans with Restructured Loans**
Short-term Loans	758,638	29,778	28,992
Medium and Long-term Loans	380,517	42,496	34,035
Total	**1,139,155**	**72,274**	**63,027**

Prior Period

		Loans Under Close Monitoring	
Cash Loans	**Standard Loans**	**Loans Not Subject to Restructuring**	**Loans with Restructured Loans**
Short-term Loans	660,297	23,530	19,490
Medium and Long-term Loans	320,413	32,926	38,805
Total	**980,710**	**56,456**	**58,295**

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

EXPLANATIONS AND DISCLOSURES ON UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

I. Explanations and Disclosures Related to Assets (Continued)

6. Information related to loans (Continued)

6.4 Information on consumer loans, individual credit cards, personnel loans and personnel credit cards

Current Period	Short Term	Medium and Long Term	Total
Consumer Loans-TL	**42,247**	**110,378**	**152,625**
Housing Loans	3	8,057	8,060
Automobile Loans	-	1	1
Personal Need Loans	42,244	102,320	144,564
Other	-	-	-
Consumer Loans-FC Indexed	**-**	**-**	**-**
Housing Loans	-	-	-
Automobile Loans	-	-	-
Personal Need Loans	-	-	-
Other	-	-	-
Consumer Loans-FC	**-**	**-**	**-**
Housing Loans	-	-	-
Automobile Loans	-	-	-
Personal Need Loans	-	-	-
Other	-	-	-
Individual Credit Cards-TL	**293,576**	**26,032**	**319,608**
Installment	75,780	21,391	97,171
Non- Installment	217,796	4,641	222,437
Individual Credit Cards-FC	**1,111**	**3**	**1,114**
Installment	-	-	-
Non- Installment	1,111	3	1,114
Personnel Loans-TL	**350**	**712**	**1,062**
Housing Loans	-	2	2
Automobile Loans	-	-	-
Personal Need Loans	350	710	1,060
Other	-	-	-
Personnel Loans-FC Indexed	**-**	**-**	**-**
Housing Loans	-	-	-
Automobile Loans	-	-	-
Personal Need Loans	-	-	-
Other	-	-	-
Personnel Loans-FC	**-**	**-**	**-**
Housing Loans	-	-	-
Automobile Loans	-	-	-
Personal Need Loans	-	-	-
Other	-	-	-
Personnel Credit Cards-TL	**558**	**12**	**570**
Installment	136	3	139
Non-Installment	422	9	431
Personnel Credit Cards-FC	**7**	**-**	**7**
Installment	-	-	-
Non-Installment	7	-	7
Overdraft Accounts-TL (Natural Persons)	**53,753**	**2,164**	**55,917**
Overdraft Accounts-FC (Natural Persons)	**-**	**-**	**-**
Total	**391,602**	**139,301**	**530,903**

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

EXPLANATIONS AND DISCLOSURES ON UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

I. Explanations and Disclosures Related to Assets (Continued)

6. Information related to loans (Continued)

6.4 Information on consumer loans, individual credit cards, personnel loans and personnel credit cards (Continued)

Prior Period	Short Term	Medium and Long Term	Total
Consumer Loans-TL	**44,271**	**83,581**	**127,852**
Housing Loans	9	6,320	6,329
Automobile Loans	-	2	2
Personal Need Loans	44,262	77,259	121,521
Other	-	-	-
Consumer Loans-FC Indexed	-	-	-
Housing Loans	-	-	-
Automobile Loans	-	-	-
Personal Need Loans	-	-	-
Other	-	-	-
Consumer Loans-FC	-	-	-
Housing Loans	-	-	-
Automobile Loans	-	-	-
Personal Need Loans	-	-	-
Other	-	-	-
Individual Credit Cards-TL	**255,969**	**18,747**	**274,716**
Installment	65,146	14,869	80,015
Non- Installment	190,823	3,878	194,701
Individual Credit Cards-FC	**853**	**2**	**855**
Installment	-	-	-
Non- Installment	853	2	855
Personnel Loans-TL	**251**	**636**	**887**
Housing Loans	-	1	1
Automobile Loans	-	-	-
Personal Need Loans	251	635	886
Other	-	-	-
Personnel Loans-FC Indexed	-	-	-
Housing Loans	-	-	-
Automobile Loans	-	-	-
Personal Need Loans	-	-	-
Other	-	-	-
Personnel Loans-FC	-	-	-
Housing Loans	-	-	-
Automobile Loans	-	-	-
Personal Need Loans	-	-	-
Other	-	-	-
Personnel Credit Cards-TL	**472**	**10**	**482**
Installment	125	3	128
Non-Installment	347	7	354
Personnel Credit Cards-FC	**5**	**-**	**5**
Installment	-	-	-
Non-Installment	5	-	5
Overdraft Accounts-TL (Natural Persons)	**42,540**	**1,862**	**44,402**
Overdraft Accounts-FC (Natural Persons)	**-**	**-**	**-**
Total	**344,361**	**104,838**	**449,199**

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

EXPLANATIONS AND DISCLOSURES ON UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

I. Explanations and Disclosures Related to Assets (Continued)

6. Information related to loans (Continued)

6.5 Information on commercial loans with installments and corporate credit cards

Current Period	Short Term	Medium and Long Term	Total
Commercial Loans with Installment Facility – TL	**12,091**	**106,570**	**118,661**
Real Estate Loans	224	3,753	3,977
Automobile Loans	166	2,838	3,004
Personal Need Loans	11,701	99,979	111,680
Other	-	-	-
Commercial Loans with Installment Facility - FC Indexed	**-**	**-**	**-**
Real Estate Loans	-	-	-
Automobile Loans	-	-	-
Personal Need Loans	-	-	-
Other	-	-	-
Commercial Loans with Installment Facility – FC	**-**	**-**	**-**
Real Estate Loans	-	-	-
Automobile Loans	-	-	-
Personal Need Loans	-	-	-
Other	-	-	-
Corporate Credit Cards –TL	**57,017**	**1,487**	**58,504**
Installment	9,151	491	9,642
Non-Installment	47,866	996	48,862
Corporate Credit Cards –FC	**52**	**-**	**52**
Installment	-	-	-
Non-Installment	52	-	52
Overdraft Accounts-TL (Legal Entities)	**6,377**	**17**	**6,394**
Overdraft Accounts-FC (Legal Entities)	**-**	**-**	**-**
Total	**75,537**	**108,074**	**183,611**

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

EXPLANATIONS AND DISCLOSURES ON UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

I. Explanations and Disclosures Related to Assets (Continued)

6. Information related to loans (Continued)

6.5 Information on commercial loans with installments and corporate credit cards (Continued)

Prior Period	Short Term	Medium and Long Term	Total
Commercial Loans with Installment Facility – TL	**9,129**	**86,755**	**95,884**
Real Estate Loans	40	2,219	2,259
Automobile Loans	113	2,569	2,682
Personal Need Loans	8,976	81,967	90,943
Other	-	-	-
Commercial Loans with Installment Facility - FC Indexed	-	53	53
Real Estate Loans	-	-	-
Automobile Loans	-	-	-
Personal Need Loans	-	53	53
Other	-	-	-
Commercial Loans with Installment Facility – FC	-	-	-
Real Estate Loans	-	-	-
Automobile Loans	-	-	-
Personal Need Loans	-	-	-
Other	-	-	-
Corporate Credit Cards –TL	**48,904**	**1,109**	**50,013**
Installment	7,694	270	7,964
Non-Installment	41,210	839	42,049
Corporate Credit Cards –FC	**41**	**-**	**41**
Installment	-	-	-
Non-Installment	41	-	41
Overdraft Accounts-TL (Legal Entities)	**4,492**	**16**	**4,508**
Overdraft Accounts-FC (Legal Entities)	**-**	**-**	**-**
Total	**62,566**	**87,933**	**150,499**

6.6 Allocation of loans to customers (*)

	Current Period	Prior Period
Public	9,684	7,805
Private	1,264,772	1,087,656
Total	**1,274,456**	**1,095,461**

(*) The table does not include non-performing loan amount.

6.7 Distribution of domestic and foreign loans (*)

	Current Period	Prior Period
Domestic Loans	1,266,192	1,088,069
Foreign Loans	8,264	7,392
Total	**1,274,456**	**1,095,461**

(*) The table does not include non-performing loan amount.

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

EXPLANATIONS AND DISCLOSURES ON UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

I. Explanations and Disclosures Related to Assets (Continued)

6. Information related to loans (Continued)

6.8 Loans granted to subsidiaries and associates

	Current Period	Prior Period
Direct Loans Granted to Subsidiaries and Associates	22,015	17,893
Indirect Loans Granted to Subsidiaries and Associates	-	-
Total	**22,015**	**17,893**

6.9 Specific provisions for loans (Stage III/Specific Provision)

	Current Period	Prior Period
Loans and Receivables with Limited Collectability	7,759	8,109
Doubtful Loans and Other Receivables	12,719	10,795
Uncollectible Loans and Receivables	19,200	13,249
Total	**39,678**	**32,153**

6.10 Non-performing loans (NPLs) (Net)

6.10.1 Non-performing loans and other receivables restructured or rescheduled

	III. Group	IV. Group	V. Group
	Loans with limited collectability	Loans with doubtful collectability	Uncollectible Loans
Current Period			
Gross Amounts Before the Provisions	1	134	75
Restructured Loans	1	134	75
Prior Period			
Gross Amounts Before the Provisions	5	7	66
Restructured Loans	5	7	66

6.10.2 Movement of total non-performing loans

	III. Group	IV. Group	V. Group
	Loans with limited collectability	Loans with doubtful collectability	Uncollectible Loans
Prior Period End Balance	**10,877**	**14,758**	**17,151**
Additions (+)	20,806	561	1,192
Transfers from Other Categories of Non-Performing Loans (+)	-	17,939	13,581
Transfers to Other Categories of Non-Performing Loans (-)	17,939	13,581	-
Collections (-)	2,754	2,154	2,477
Write-offs (-)	-	-	191
Debt Sales (-)	**-**	**-**	**5,006**
Corporate and Commercial Loans	-	-	-
Consumer Loans	-	-	2,008
Credit Cards	-	-	2,998
Others	-	-	-
Current Period End Balance	**10,990**	**17,523**	**24,250**
Provision (-)	7,759	12,719	19,200
Net Balances on Balance Sheet	**3,231**	**4,804**	**5,050**

(*) The Bank sold a portion of its non-performing loans portfolio amounting to TL 5,006 to asset management companies for a consideration of TL 987.

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

EXPLANATIONS AND DISCLOSURES ON UNCONSOLIDATED FINANCIAL STATEMENT (Continued)

I. Explanations and Disclosures Related to Assets (Continued)

6. Information related to loans (Continued)

6.10.3 Information on foreign currency non-performing loans and other receivables

None (December 31, 2025 – None).

6.10.4 Breakdown of non-performing loans according to their gross and net values

	III. Group Loans with limited collectability	IV. Group Loans with doubtful collectability	V. Group Uncollectible loans
Current Period (Net)	**3,231**	**4,804**	**5,050**
Loans to Natural Persons and Legal Entities (Gross)	10,990	17,523	22,703
Provision (-)	7,759	12,719	17,653
Loans to Natural Persons and Legal Entities (Net)	3,231	4,804	5,050
Banks (Gross)	-	-	-
Provision (-)	-	-	-
Banks (Net)	-	-	-
Other Loans and Receivables (Gross)	-	-	1,547
Provision (-)	-	-	1,547
Other Loans and Receivables (Net)	-	-	-
Prior Period (Net)	**2,768**	**3,963**	**3,902**
Loans to Natural Persons and Legal Entities (Gross)	10,877	14,758	15,965
Specific provision (-)	8,109	10,795	12,063
Loans to Natural Persons and Legal Entities (Net)	2,768	3,963	3,902
Banks (Gross)	-	-	-
Specific provision (-)	-	-	-
Banks (Net)	-	-	-
Other Loans and Receivables (Gross)	-	-	1,186
Specific provision (-)	-	-	1,186
Other Loans and Receivables (Net)	-	-	-

6.10.5 Information on interest accruals, rediscounts and valuation differences calculated for non-performing loans and the related provisions

	III. Group Loans with limited collectability	IV. Group Loans with doubtful collectability	V. Group Uncollectible loans
Current Period (Net)	**522**	**807**	**725**
Interest Accruals and Valuation Differences	1,641	2,720	3,705
Provision (-)	1,119	1,913	2,980
Prior Period (Net)	**458**	**712**	**666**
Interest Accruals and Valuation Differences	1,620	2,443	2,817
Provision (-)	1,162	1,731	2,151

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

EXPLANATIONS AND DISCLOSURES ON UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

I. Explanations and Disclosures Related to Assets (Continued)

6. Information related to loans (Continued)

6.10.6 Liquidation policies for uncollectible loans and other receivables

For the unrecoverable non-performing loans under legal follow-up, the loan quality, collateral quality, bona fide of the debtor and assessment of the emergency of legal follow-up are considered, before applying the best practice for unrecoverable non-performing loans under legal follow up. The Bank prefers to liquidate the risk through negotiations with the debtors. If this cannot be possible, then the Bank starts the legal procedures for the liquidation of the risk. Ongoing legal follow-up procedures do not prevent negotiations with the debtors. An agreement is made with the debtor at all stage of the negotiations for the liquidation of the risk.

6.10.7 Explanations on write-off policy

The Bank's general policy regarding the write-off of NPLs is explained in the section three under the footnote VIII.

7. Information on Financial Assets Measured at Amortized Cost

7.1 Information on financial assets measured at amortized cost subject to repurchase agreements and provided as collateral/blocked

	Current Period		Prior Period	
	TL	**FC**	**TL**	**FC**
Given as Collateral/Blocked	16,390	5,389	11,270	7,040
Subject to repurchase agreements	50,136	34,139	23,691	28,396
Total	**66,526**	**39,528**	**34,961**	**35,436**

7.2 Information on government debt securities measured at amortized cost

	Current Period		Prior Period	
	TL	**FC**	**TL**	**FC**
Government Bond	83,363	42,828	94,742	42,857
Treasury Bill	-	-	-	-
Other Debt Securities	-	-	-	-
Total	**83,363**	**42,828**	**94,742**	**42,857**

7.3 Information on investment securities measured at amortized cost

	Current Period		Prior Period	
	TL	**FC**	**TL**	**FC**
Debt Securities	**83,363**	**42,828**	**94,742**	**42,857**
Publicly traded	83,363	42,828	94,742	42,857
Non-publicly traded	-	-	-	-
Provision for losses (-)	-	-	-	-
Total	**83,363**	**42,828**	**94,742**	**42,857**

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

EXPLANATIONS AND DISCLOSURES ON UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

I. Explanations and Disclosures Related to Assets (Continued)

7. Information on Financial Assets Measured at Amortized Cost (Continued)

7.4 Movement of investments measured at amortized cost within the period

	Current Period	Prior Period
Balance at the beginning of the period	**137,599**	**129,184**
Exchange differences on monetary assets	3,479	7,273
Acquisitions during the year	15,777	30,530
Disposals through sales and redemptions (*)	(40,403)	(48,537)
Impairment provision (-)	-	-
Valuation effect	9,739	19,149
Balance at the end of the period	**126,191**	**137,599**

As of June 30, 2026, a provision amounting to TL 17 (December 31, 2025 – TL 19) is provided for the financial assets measured at amortized cost.

8. Investments in associates (Net)

8.1 Information on the unconsolidated subsidiaries

	Title	Address (City/Country)	Bank's Share-If Different, Voting Rights (%)	Bank's Risk Group Share (%)
1.	Bankalararası Kart Merkezi (BKM) (*)(***)	Istanbul/Türkiye	4.52	4.52
2.	JCR Avrasya Derecelendirme A.Ş. (**)(***)	Istanbul/Türkiye	2.86	2.86
3.	İhracatı Geliştirme A.Ş. (İGE) (**)(***)	Istanbul/Türkiye	0.31	0.31
4.	Kredi Garanti Fonu A.Ş. (KGF) (**)(***)	Istanbul/Türkiye	1.49	1.49

	Total Assets	Shareholders' Equity	Total Fixed Assets (****)	Interest Income	Income on Securities Portfolio	Current Period Profit/Loss	Prior Period Profit/ Loss	Company's Fair Value
1.	11,771	9,849	2,042	795	-	(375)	847	-
2.	1,459	937	280	191	-	368	202	-
3.	58,789	19,714	2,392	5,141	-	45	1,713	-
4.	11,350	7,540	172	3,230	-	3,221	954	-

(*) Current period information is based on March 31, 2026 financials, prior period profit and loss amounts are based on December 31, 2025 financials.
(**) Current period information is based on December 31, 2025 financials, prior period profit and loss amounts are based on December 31, 2024 financials.
(***) Information for the current and prior periods are based on inflation adjusted financial statements.
(****) Total fixed assets consist of tangible and intangible fixed assets.

8.2 Information on the consolidated subsidiaries

None (December 31, 2025 – None).

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

EXPLANATIONS AND DISCLOSURES ON UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

I. Explanations and Disclosures Related to Assets (Continued)

8. Investments in associates (Net) (Continued)

8.3 Movements of investments in associates

	Current Period	Prior Period
Balance at the Beginning of Period	**54**	**54**
Movements During the Period	**-**	**-**
Purchases	-	-
Bonus Shares Received	-	-
Dividends From Current Year Profit	-	-
Sales	-	-
Revaluation Increase	-	-
Impairment Provisions	-	-
Balance at the End of the Period	**54**	**54**
Capital Commitments	**-**	**-**
Share Percentage at the End of the Period (%)	**-**	**-**

8.4 Sectoral information on investments, associates and the related carrying amounts

	Current Period	Prior Period
Banks	-	-
Insurance Companies	-	-
Factoring Companies	-	-
Leasing Companies	-	-
Finance Companies	-	-
Other Associates	54	54
Total	**54**	**54**

8.5 Quoted Associates

None (December 31, 2025 – None).

9. Investments in subsidiaries (Net)

9.1 Information on non-financial unconsolidated subsidiaries

	Title	Address (City/Country)	Bank's Share-If different, Voting Rights (%)	Bank's Risk Group Share (%)
1.	Ibtech Uluslararası Bilişim ve İletişim Teknolojileri Araştırma, Geliştirme, Danışmanlık, Destek San. ve Tic. A.Ş.	Istanbul/Türkiye	100.00	100.00
2.	QNB eSolutions Elektronik Ticaret ve Bilişim Hizmetleri A.Ş.	Istanbul/Türkiye	100.00	100.00

	Total Assets	Shareholders' Equity	Total Fixed Assets	Interest Income	Income on Securities Portfolio	Current Period Profit/Loss	Prior Period Profit/Loss	Company's Fair Value
1.	4,287	363	574	-	-	57	129	-
2.	1,550	1,198	289	181	-	312	210	-

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

EXPLANATIONS AND DISCLOSURES ON UNCONSOLIDATED FINANCIAL STATEMENT (Continued)

I. Explanations and Disclosures Related to Assets (Continued)

9.1 Investments in subsidiaries (Net) (Continued)

9.2 Information on the consolidated subsidiaries

	Subsidiary	Address (City/Country)	Bank's Share If Different Voting Rights (%)	Bank's Risk Group Share (%)
1.	QNB Yatırım Menkul Değerler A.Ş.	Istanbul/Türkiye	99.80	100.00
2.	QNB Finansal Kiralama A.Ş.	Istanbul/Türkiye	99.40	99.40
3.	QNB Portföy Yönetimi A.Ş.	Istanbul/Türkiye	88.89	100.00
4.	QNB Faktoring A.Ş.	Istanbul/Türkiye	99.99	100.00
5.	QNB Varlık Kiralama Şirketi A.Ş.	Istanbul/Türkiye	-	100.00
6.	QNB Sağlık Hayat Sigorta ve Emeklilik A.Ş.	Istanbul/Türkiye	100.00	100.00
7.	QNBpay Ödeme Hizmetleri A.Ş.	Istanbul/Türkiye	100.00	100.00

Information on subsidiaries in the order as presented in the table above

	Total Assets	Shareholders' Equity	Total Fixed Assets	Interest Income	Income on Securities Portfolio	Current Period Profit/Loss	Prior Period Profit/Loss	Company's Fair Value
1.	14,678	9,805	279	2,285	167	1,871	1,232	-
2.	64,889	8,156	107	4,229	-	1,152	857	8,092
3.	3,966	2,931	6	20	-	1,108	624	-
4.	39,443	6,898	126	5,641	-	1,039	999	-
5.	1,206	4	-	-	-	-	1	-
6.	20,842	5,031	335	1,595	269	2,586	1,668	-
7.	14,266	383	43	-	-	146	-	-

9.3 Movement of subsidiaries

	Current Period	Prior Period
Balance at the beginning of the period	**29,005**	**19,025**
Movements during the period	**4,471**	**9,980**
Purchases (*)	767	1,098
Bonus Shares Received	-	-
Dividends from Current Year Profit	7,486	11,299
Disposals	-	-
Revaluation Increase (**)(***)	(3,782)	(2,417)
Impairment Provision	-	-
Balance at the End of the Period	**33,476**	**29,005**
Capital Commitments	-	-
Share Percentage at the end of the Period (%)	-	-

(*) In the current period, with the registration dated June 25, 2026, the share capital of QNB Finansal Kiralama A.Ş. was increased by TL 500 through a paid capital increase, resulting in an increase of TL 497 in the cost value recorded in the Bank's books. QNBpay Ödeme Hizmetleri A.Ş. was recognized in the Bank's records at a cost value of TL 270. In the previous period, pursuant to the Board of Directors' resolution of QNB Yatırım Menkul Değerler A.Ş. dated May 28, 2025, the Company's capital was increased by TL 1,400 through a paid capital increase, resulting in an increase of TL 1,098 in the cost value recorded in the Bank's books.

(**) Includes equity method accounting differences.

(***) It also includes the dividend income received during the current period.

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

EXPLANATIONS AND DISCLOSURES ON UNCONSOLIDATED FINANCIAL STATEMENT (Continued)

I. Explanations and Disclosures Related to Assets (Continued)

9. Investments in subsidiaries (Net) (Continued)

9.4 Sectoral information on financial subsidiaries and the related carrying amounts

	Current Period	Prior Period
Factoring Companies	6,898	5,859
Leasing Companies	8,092	6,416
Insurance Companies	5,955	6,712
Other Subsidiaries	12,531	10,018
Total	**33,476**	**29,005**

9.5 Consolidated subsidiaries quoted on stock exchange

	Current Period	Prior Period
Quoted on Domestic Stock Exchanges	8,092	6,416
Quoted on International Stock Exchanges	-	-
Total	**8,092**	**6,416**

9.6 Information on shareholders' equity of the significant subsidiaries

The Bank does not have any significant sized subsidiaries.

10. Information on joint ventures

Jointly Controlled Entities (Joint Ventures)	Bank's Share- If different, Voting Rights (%)	Bank's Risk Group Share (%)	Total Assets	Total Fixed Asset	Long Term Liabilities	Income	Expense
Bantaş Nakit ve Kıymetli Mal Taşıma ve Güvenlik Hizmetleri A.Ş. (*)	33.33	33.33	785	349	394	1,614	1,606

(*) Current period information is based on the financial statements prepared as of June 30, 2026.

11. Information on lease receivables (Net)

None (December 31, 2025 – None).

12. Information on the hedging derivative financial assets

	Current Period		Prior Period	
	TL	FC	TL	FC
Fair Value Hedge (*)	5,924	672	2,482	989
Cash Flow Hedge (**)	8,520	1,971	4,232	1,935
Foreign Net Investment Hedges	-	-	-	-
Total	**14,444**	**2,643**	**6,714**	**2,924**

(*) It consists of the derivative financial assets and swaps. As of June 30, 2026, TL 5,924 of the related amount represents the fair value of derivative financial assets used for hedging the fair value risk of loans (December 31, 2025 – TL 2,482), TL 465 relates to securities (December 31, 2025 – TL 395) and TL 207 relates to securities issued (December 31, 2025 – TL 594).

(**) Represents the fair value of derivative financial assets designated for cash flow hedging of deposits, floating-rate loans and borrowings.

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

EXPLANATIONS AND DISCLOSURES ON UNCONSOLIDATED FINANCIAL STATEMENT (Continued)

I. Explanations and Disclosures Related to Assets (Continued)

13. Information on assets held for sale and discontinued operations

None (December 31, 2025 – None).

14. Information on Deferred Tax Asset

As of June 30, 2026, the Bank has a deferred tax asset amounting to TL 3,866 calculated in accordance with the relevant regulations (December 31, 2025 – TL 302).

Deferred tax assets and liabilities are reflected to the financial statements by netting off according to TAS 12. As of June 30, 2026, the Bank has deferred tax assets amounting to TL 15,914 and deferred tax liabilities amounting to TL 12,048 which arise between the carrying amount of the assets and liabilities in the balance sheet and the tax bases determined in accordance with tax legislation and calculated over the amounts to be taken into account in the calculation of financial profit/the tax liability is netted and recorded in the records.

Deferred tax is offset against deferred tax assets or liabilities if the differences between the carrying amount and the tax base of the related assets are associated with the equity account group. Deferred tax income amounting to TL 773 has been netted under equity (June 30, 2025 – TL 747 deferred tax income).

	Accumulated Temporary Differences		Deferred Tax Assets/(Liabilities)	
	30.06.2026	**31.12.2025**	**30.06.2026**	**31.12.2025**
Provision for Employee Rights	5,001	4,993	1,500	1,498
Difference Between the Book Value of Financial Assets and Tax Base	3,330	1,297	999	389
Differences Between Carrying Value and Tax Value of Tangible Fixed Assets	11,929	11,576	3,579	3,473
Other (*)	32,787	34,034	9,836	10,210
Deferred Tax Assets			**15,914**	**15,570**
Differences Between Carrying Value and Tax Basis of Financial Assets	(26,394)	(34,565)	(7,918)	(10,369)
Other	(13,766)	(16,329)	(4,130)	(4,899)
Deferred Tax Liabilities			**(12,048)**	**(15,268)**
Deferred Tax Assets/(Liabilities), Net			**3,866**	**302**

(*) TL 26,889 includes accumulated temporary differences related to expected loss provisions (December 31, 2025 - TL 26,786).

15. Information on assets held for sale and discontinued operations

None (December 31, 2025 – None).

16. Information on other assets

Other assets item of the balance sheet does not exceed 10% of the balance sheet total excluding off-balance sheet commitments.

As of June 30, 2026, the Bank is provided provisions for other assets amount to TL 51 (December 31, 2025 – TL 51).

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

EXPLANATIONS AND DISCLOSURES ON UNCONSOLIDATED FINANCIAL STATEMENT (Continued)

II. Explanations and Disclosures Related to Liabilities

1. Information on maturity structure of deposits

Current Period	Demand	7 Days Notice	Up to 1 Month	1-3 Months	3-6 Months	6-12 Months	1 Year and Over	Accumulated Deposit Accounts	Total
Saving Deposits	**40,044**	**-**	**78,772**	**314,332**	**14,153**	**2,426**	**17,270**	**2**	**466,999**
Foreign Currency Deposits	**174,346**	**-**	**23,370**	**34,058**	**1,777**	**504**	**707**	**8**	**234,770**
Residents in Türkiye	157,763	-	22,715	33,484	1,762	497	665	8	216,894
Residents Abroad	16,583	-	655	574	15	7	42	-	17,876
Public Sector Deposits	**10,561**	**-**	**19**	**44**	**-**	**-**	**-**	**-**	**10,624**
Commercial Deposits	**39,867**	**-**	**117,060**	**36,250**	**6,820**	**1,743**	**6,708**	**-**	**208,448**
Other Ins, Deposits	**536**	**-**	**1,124**	**3,193**	**339**	**2**	**-**	**-**	**5,194**
Precious Metal Deposit	**146,814**	**-**	**-**	**460**	**-**	**59**	**3,799**	**-**	**151,132**
Bank Deposits	**2,086**	**-**	**29,084**	**7,280**	**1,549**	**2,293**	**797**	**-**	**43,089**
T,R Central Bank	-	-	-	-	-	-	-	-	-
Domestic Banks	43	-	2,132	-	-	-	-	-	2,175
Foreign Banks	2,043	-	26,952	7,280	1,549	2,293	797	-	40,914
Participation Banks	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-
Total (*)	**414,254**	**-**	**249,429**	**395,617**	**24,638**	**7,027**	**29,281**	**10**	**1,120,256**

(*) As of June 30, 2026, the balance of saving deposits includes TL 41 CBRT Currency Protected Deposits.

Prior Period	Demand	7 Days' Notice	Up to 1 Month	1-3 Months	3-6 Months	6-12 Months	1 Year and Over	Accumulated Deposit Accounts	Total
Saving Deposits	**38,289**	**-**	**69,834**	**270,637**	**4,734**	**1,616**	**12,150**	**2**	**397,262**
Foreign Currency Deposits	**163,881**	**-**	**21,037**	**26,328**	**2,049**	**983**	**531**	**9**	**214,818**
Residents in Türkiye	148,487	-	20,656	25,859	2,035	976	487	9	198,509
Residents Abroad	15,394	-	381	469	14	7	44	-	16,309
Public Sector Deposits	**8,931**	**-**	**5**	**126**	**-**	**-**	**-**	**-**	**9,062**
Commercial Deposits	**35,797**	**-**	**101,133**	**58,973**	**247**	**546**	**994**	**-**	**197,690**
Other Ins, Deposits	**436**	**-**	**781**	**7,895**	**26**	**1**	**-**	**-**	**9,139**
Precious Metal Deposi	**121,360**	**-**	**-**	**511**	**524**	**138**	**3,218**	**-**	**125,751**
Bank Deposits	**701**	**-**	**27,786**	**13,702**	**5,400**	**1,196**	**-**	**-**	**48,785**
T,R Central Bank	-	-	-	-	-	-	-	-	-
Domestic Banks	155	-	1,400	-	-	-	-	-	1,555
Foreign Banks	546	-	26,386	13,702	5,400	1,196	-	-	47,230
Participation Banks	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-
Total (*)	**369,395**	**-**	**220,576**	**378,172**	**12,980**	**4,480**	**16,893**	**11**	**1,002,507**

(*) As of December 31, 2025, the balance of saving deposits includes TL 130 CBRT Currency Protected Deposits.

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

EXPLANATIONS AND DISCLOSURES ON UNCONSOLIDATED FINANCIAL STATEMENT (Continued)

II. Explanations and Disclosures Related to Liabilities (Continued)

1. Information on maturity structure of deposits (Continued)

1.1 Information on savings deposits insured by saving deposit insurance fund and the total amount of the deposits exceeding the insurance coverage limit

Saving Deposit	Covered by Deposit Insurance Fund		Exceeding Deposit Insurance Limit	
	Current Period	Prior Period	Current Period	Prior Period
Saving Deposits	166,596	128,275	300,805	269,273
Foreign Currency Savings Deposits	73,425	62,020	182,026	170,115
Other Saving Deposits	-	-	-	-
Foreign Branches' Deposits Under Foreign Insurance Coverage	-	-	-	-
Off-Shore Deposits Under Foreign Insurance Coverage	-	-	-	-
Total	**240,021**	**190,295**	**482,831**	**439,388**

Commercial Deposit (*)	Covered by Deposit Insurance Fund		Exceeding Deposit Insurance Limit	
	Current Period	Prior Period	Current Period	Prior Period
Commercial Deposits	24,597	22,607	126,636	150,118
Foreign Currency Commercial Deposits	6,841	5,730	109,363	94,429
Other Commercial Deposits	-	-	-	-
Foreign Branches' Deposits Under Foreign Insurance Coverage	-	-	-	-
Off-Shore Deposits Under Foreign Insurance Coverage	-	-	-	-
Total	**31,438**	**28,337**	**235,999**	**244,547**

(*) With the regulation published in the Offfical Gazette No. 31936 dated August 27, 2022, commercial deposits have been brought within the scope of deposit insurance.

1.2 Savings deposits in Türkiye are not covered under insurance in another country since the headquarter of the Bank is not located abroad

1.3 Savings deposits that are not covered under the guarantee of deposit insurance fund

	Current Period	Prior Period
Deposits and accounts in branches abroad	-	-
Deposits of ultimate shareholders and their close family members	-	-
Deposits of chairperson and members of the Board of Directors and their close family members	406	1.856
Deposits obtained through illegal acts defined in the 282nd Article of the 5237 numbered Turkish Criminal Code dated September 26, 2004	-	-
Saving deposits in banks established in Türkiye exclusively for off-shore banking activities	-	-
Total	**406**	**1.856**

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

EXPLANATIONS AND DISCLOSURES ON UNCONSOLIDATED FINANCIAL STATEMENT (Continued)

II. Explanations and Disclosures Related to Liabilities (Continued)

2. Information on trading derivative financial liabilities

2.1 Negative differences table for derivative financial liabilities held for trading

	Current Period		Prior Period	
	TL	FC	TL	FC
Forwards transactions	5,046	48	2,256	75
Swaps transactions	3,738	19,670	2,405	4,537
Futures transactions	-	-	-	-
Options	1	779	2	834
Other	-	-	-	-
Total	**8,785**	**20,497**	**4,663**	**5,446**

2.2 Information on derivative financial liabilities held for hedging purposes

	Current Period (***)		Prior Period (***)	
	TL	FC	TL	FC
Fair Value Hedging (*)	141	239	835	23
Cash Flow Hedging (**)	178	778	277	691
Hedge of Net Investment in a Foreign Operation	-	-	-	-
Total	**319**	**1,017**	**1,112**	**714**

(*) It consists of the forward and swap transactions. As of June 30, 2026, TL 8 of their fair value relates to securities (December 31, 2025 – TL 23) and TL 141 relates to loans (December 31, 2025 – TL 835). In the current period, the amounts of derivative financial liabilities used in fair value hedging of borrowings and securities issued amount to TL 68 and TL 163, respectively (December 31, 2025 – None).

(**) Represents the fair value of derivative financial liabilities designated for cash flow hedging of deposits, foreign currency-denominated floating-rate loans and floating-rate borrowings.

(***) Derivative financial liabilities designated for fair value hedging are presented under line item 7.1 in the financial statements, whereas derivative financial liabilities designated for cash flow hedging are presented under line item 7.2.

3. Information on funds borrowed

3.1 Information on banks and other financial institutions

	Current Period		Prior Period	
	TL	FC	TL	FC
T,R, Central Bank Loans	-	-	-	-
Domestic Bank and Institutions	938	460	981	645
Foreign Bank, Institutions and Funds	-	273,198	56	237,306
Total	**938**	**273,658**	**1,037**	**237,951**

3.2 Maturity information on funds borrowed

	Current Period		Prior Period	
	TL	FC	TL	FC
Short-Term	938	1,786	1,037	5,753
Medium and Long-Term	-	271,872	-	232,198
Total	**938**	**273,658**	**1,037**	**237,951**

Borrowings mainly consist of funds obtained from various foreign financial institutions with different characteristics and maturity–interest structures, such as syndicated loans, securitization and post-financing facilities.

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

EXPLANATIONS AND DISCLOSURES ON UNCONSOLIDATED FINANCIAL STATEMENT (Continued)

II. Explanations and Disclosures Related to Liabilities (Continued)

3. Information on funds borrowed

3.3 Additional information on concentrations of the Bank's liabilities

The Bank's fund sources include deposits, funds borrowed, securities issued and money market borrowings. Deposit is the most significant fund source of the Bank and does not present any risk concentration with its consistent structure extended to a wide base. As of June 30, 2026, deposits constitute 52% (December 31, 2025 – 55%), funds borrowed constitute 13% (December 31, 2025 – 13%), securities issued constitute 10% (December 31, 2025 – 9%) and money market borrowings constitute 5% (December 31, 2025 – 5%) of the Bank's liabilities. There is no risk concentration in the Bank's fund sources.

4. Information on funds provided under repurchase agreements

The information regarding the funds obtained from repurchase agreements classified under liabilities to money markets is as follows:

	Current Period		Prior Period	
	TL	FC	TL	FC
From domestic transactions	**46,237**	**-**	**49,750**	**-**
Financial institutions and organizations	46,228	-	49,739	-
Other institutions and organizations	1	-	2	-
Natural persons	8	-	9	-
From foreign transactions	**4,393**	**50,837**	**18**	**42,120**
Financial institutions and organizations	4,364	50,837	-	42,120
Other institutions and organizations	29	-	18	-
Natural persons	-	-	-	-
Total	**50,630**	**50,837**	**49,768**	**42,120**

5. Information on securities issued (Net)

	Current Period		Prior Period	
	TL	FC	TL	FC
Bank Bonds	19,016	-	21,412	-
Bills	800	188,089	-	121,790
Total	**19,816**	**188,089**	**21,412**	**121,790**

The Bank has USD 4 Billion bond issuance program (Global Medium Term Note Program) and USD 1 Billion green and/or sustainable debt instrument issuance limit.

6. If other liabilities account exceeds 10% of total liabilities excluding the off-balance sheet items, information given about components of other liabilities account that exceeds 20% of the individual liability item in the unconsolidated balance sheet

Other liabilities do not exceed 10% of total liabilities excluding the off-balance sheet items.

7. Criteria used in the determination of lease installments in the financial lease contracts, renewal and purchase options, restrictions and significant burdens imposed on the bank on such contracts

Interest rate and cash flow of the Bank are the main criteria which are taken into consideration determination of payment plans in the leasing contracts.

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

EXPLANATIONS AND DISCLOSURES ON UNCONSOLIDATED FINANCIAL STATEMENT (Continued)

II. Explanations and Disclosures Related to Liabilities (Continued)

7. Criteria used in the determination of lease installments in the financial lease contracts, renewal and purchase options, restrictions and significant burdens imposed on the bank on such contracts (Continued)

7.1 Explanations on financial lease liabilities

	Current Period		Prior Period	
	Gross	**Net**	**Gross**	**Net**
Less than 1 year	65	48	119	86
Between 1 - 4 years	4,516	3,212	4,125	2,924
More than 4 years	-	-	-	-
Total	**4,581**	**3,260**	**4,244**	**3,010**

8. Criteria used in the determination of lease installments in the financial lease contracts, renewal and purchase options, restrictions and significant burdens imposed on the bank on such contracts (Continued)

7.2. Explanations and disclosures related to leasing transactions

The bank makes operating lease agreements for some branches, ATM machines and vehicles. The lease agreements are amortized during the lease period by measuring the lease obligation based on the present value of the lease payments (lease obligation) that has not been paid at that time (the lease obligation) as well as the relevant usage right as of the same date.

Lease payments are discounted using this rate if the implicit interest rate in the lease can be easily determined. If the tenant cannot easily determine this rate, he uses the alternative borrowing interest rate. The tenant separately records the interest expense on the rental obligation and the depreciation expense of the right to use asset.

7.3. Information on “Sale -and- lease back” agreements

The Bank does non-sale-and-lease back transactions in the current period (December 31, 2025 – None).

8. Information on provisions

8.1. Provision for currency exchange income/loss on foreign currency indexed loans

None (December 31,2025 - None).

8.2 Specific provisions for non-cash loans that are not indemnified and converted into cash or expected loss provision for non-cash loans

	Current Period	Prior Period
Stage 1	2,344	2,126
Stage 2	71	33
Stage 3	120	75
Total	**2,535**	**2,234**

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

EXPLANATIONS AND DISCLOSURES ON UNCONSOLIDATED FINANCIAL STATEMENT (Continued)

II. Explanations and Disclosures Related to Liabilities (Continued)

8. Information on provisions

8.3. Information on employee termination benefits

The Bank calculated the provision for employee benefits using the actuarial valuation method specified in TAS 19 and reflected it in its financial statements. In this context, a discount rate of 4% has been applied in the calculation of the total loan compensation liability. (December 31, 2025 – 4%)

As of June 30, 2026 the Bank presented the provision for severance pay of TL 1,649 (December 31, 2025 –TL 1,478) under the “Reserves for Employee Benefits” item in its financial statements.

As of June 30, 2026, the Bank has shown a total vacation liability of TL 827 (December 31, 2025 – TL 558) under the “Reserves for Employee Benefits” in its financial statements.

As of June 30, 2026, TL 2,525 (December 31, 2025 – TL 2,957) provision for salaries bonuses and premiums to be paid to the personnel has been presented under the “Reserve for Employee Benefits” in its financial statements.

8.3.1. Movement of employee termination benefits

	Current Period 01.01-30.06.2026	Prior Period 01.01-30.06.2025
As of January 1	1,478	1,190
Service Cost	97	82
Interest Cost	215	160
Settlement / curtailment / termination loss	129	79
Actuarial Difference	(2)	5
Paid during period	(268)	(186)
Total	**1,649**	**1,330**

8.4. Information on other provisions

Except for those mentioned above, other provisions amount to TL 1,474 (December 31, 2025 – TL 634) and consist of provisions for lawsuits and tax lawsuits filed against the Bank. The Bank has benefited from the relevant articles of Law No. 7326 regarding various ongoing tax lawsuits.

As of June 30, 2026, in the unconsolidated financial statements, the item “other provisions” includes the effects of free provisions amounting to a total of TL 4,000, which were set aside by the management of the Bank outside the requirements of the BRSA Accounting and Financial Reporting Legislation, of which TL 3,500 had been provided in prior years and TL 500 was reversed in the current period (December 31, 2025 – TL 4,000).

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

EXPLANATIONS AND DISCLOSURES ON UNCONSOLIDATED FINANCIAL STATEMENT (Continued)

II. Explanations and Disclosures Related to Liabilities (Continued)

9. Explanations on taxation

9.1. Information on current taxes

9.1.1. Information on tax provision

As of June 30, 2026, after deducting the prepaid taxes paid during the period from the corporate income tax, the Bank has a remaining tax liability amounting to TL 3,427 (December 31, 2025 – TL 3,516).

9.1.2. Information on taxes payable

	Current Period	Prior Period
Corporate taxes payable	3,427	3,516
Banking and Insurance Transaction Tax (BITT)	3,630	3,167
Taxation on Securities Income	5,035	4,681
Taxation on Real Estates Income	21	16
Other	768	659
Total	**12,881**	**12,039**

The “Corporate Taxes Payable” balance is presented in the “Current Tax Liability” account and other taxes are presented in the “Other Liabilities” account in the accompanying unconsolidated financial statements.

9.1.3. Information on premiums

	Current Period	Prior Period
Social Security Premiums - Employee Share	186	145
Social Security Premiums - Employer Share	304	209
Unemployment Insurance - Employee Share	12	9
Unemployment Insurance - Employer Share	24	19
Total	**526**	**382**

10. Information on payables related to assets held for sale

None (December 31, 2025 – None).

11. Information on subordinated loans

	Current Period		Prior Period	
	TL	FC	TL	FC
To be included in the calculation of additional capital	**-**	**24,459**	**-**	**22,508**
Subordinated loans	-	24,459	-	22,508
Subordinated debt instruments	-	-	-	-
Debt instruments to be included in contribution capital calculation	**-**	**14,162**	**-**	**13,030**
Subordinated loans	-	-	-	-
Subordinated debt instruments	-	14,162	-	13,030
Total	**-**	**38,621**	**-**	**35,538**

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

EXPLANATIONS AND DISCLOSURES ON UNCONSOLIDATED FINANCIAL STATEMENT (Continued)

II. Explanations and Disclosures Related to Liabilities (Continued)

12. Information on shareholder's equity

12.1. Paid-in capital

	Current Period	Prior Period
Common Stock	5,500	5,500
Preferred Stock	-	-

12.2. Paid-in capital amount, explanation as to whether the registered share capital system is applicable at bank; if so the amount of registered share capital

Capital System	Paid-in Capital	Ceiling
Registered Capital System	5,500	20,000

12.3. Information on share capital increases and their sources; other information on any increase in capital shares during the current period

None (December 31, 2025 – TL 2,150).

12.4. Information on share capital increases from revaluation funds

None (December 31, 2025 – None).

12.5. Capital commitments in the last fiscal year and at the end of the following period, the general purpose of these commitments and projected resources required to meet these commitments

The Bank does not have any capital commitments, all of the capital is fully paid-in.

12.6. Prior periods' indicators related with the Bank's income, profit and liquidity and the possible effects of the uncertainties in these indicators on the Bank's equity

None (December 31, 2025 – None).

12.7. Information on the privileges given to stocks representing the capital

None (December 31, 2025 – None).

13. Common stock issue premiums

	Current Period	Prior Period
Number of Stocks (Millions)	55,000	55,000
Preferred Capital Stock	-	-
Common Stock Issue Premiums (*)	1	1
Common Stock Withdrawal Profits	-	-
Other Capital Instruments	-	-

(*) Due to the Bank's capital increase at the prior periods, common stock issue premium accounted amounting to TL 1.

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

EXPLANATIONS AND DISCLOSURES ON UNCONSOLIDATED FINANCIAL STATEMENT (Continued)

II. Explanations and Disclosures Related to Liabilities (Continued)

14. Securities value increase fund

	Current Period		Prior Period	
	TL	FC	TL	FC
Associates, Subsidiaries and Entities under Common Control	**611**	**-**	**570**	**-**
Valuation Difference	611	-	570	-
Foreign Exchange Rate Difference	-	-	-	-
Securities Measured at Fair Value Through Other Comprehensive Income	**(2,292)**	**(557)**	**(173)**	**174**
Valuation Difference	(2,292)	(557)	(173)	174
Foreign Exchange Rate Difference	-	-	-	-
Total	**(1,681)**	**(557)**	**397**	**174**

III. Explanations and Disclosures Related to Off-Balance Sheet Items

1. Information related to off-balance sheet contingencies

1.1 Type and amount of irrevocable commitments

	Current Period	Prior Period
Credit Cards Limit Commitments	1,191,748	1,088,199
Commitment For Use Guaranteed Credit Allocation	318,873	300,309
Forward, Asset Purchase Commitments	57,497	58,118
Other Irrevocable Commitments	37,333	31,359
Payment Commitments for Cheques	16,603	13,909
Commitments for Promotions Related with Credit Cards and Banking Activities	288	252
Tax and Fund Liabilities due to Export Commitments	1,059	999
Total	**1,623,401**	**1,493,145**

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

EXPLANATIONS AND DISCLOSURES ON UNCONSOLIDATED FINANCIAL STATEMENT (Continued)

III. Explanations and Disclosures Related to Off-Balance Sheet Items (Continued)

1. Information related to off-balance sheet contingencies (Continued)

1.2. Type and amount of possible losses and commitments from off-balance sheet items

A provision of TL 2,535 (December 31, 2025 – TL 2,234) has been made for non-compensated and non-cash loans or expected loan losses on off-balance sheet loans.

1.3. Final guarantees, provisional guarantees, sureties and similar transactions

	Current Period	Prior Period
Bank Loans	47,499	33,950
Letters of Credit	28,387	21,668
Total	**75,886**	**55,618**

1.4. Final guarantees, provisional guarantees, sureties and similar transactions

	Current Period	Prior Period
Final Letters of Guarantee	84,543	67,205
Advance Letters of Guarantee	31,057	31,932
Provisional Letters of Guarantee	7,598	7,350
Letters of Guarantee Given to Customs Offices	2,482	2,263
Other Letters of Guarantee	74,151	61,293
Total	**199,831**	**170,043**

2. Total amount of non-cash loans

	Current Period	Prior Period
Non-Cash Loans granted for Obtaining Cash Loans	**24,601**	**21,944**
Less Than or Equal to One Year with Original Maturity	2,958	3,098
More Than One Year with Original Maturity	21,643	18,846
Other Non-Cash Loans	**251,116**	**203,717**
Total	**275,717**	**225,661**

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

EXPLANATIONS AND DISCLOSURES ON UNCONSOLIDATED FINANCIAL STATEMENT (Continued)

III. Explanations and Disclosures Related to Off-Balance Sheet Items (Continued)

3. Information on risk concentration in sector terms in non-cash loans

	Current Period				Prior Period			
	TL	(%)	FC	(%)	TL	(%)	FC	(%)
Agricultural	**990**	**0.67**	**-**	**-**	**502**	**0.44**	**169**	**0.15**
Farming and Raising Livestock	704	0.48	-	-	356	0.31	169	0.15
Forestry	7	-	-	-	10	0.01	-	-
Fishing	279	0.19	-	-	136	0.12	-	-
Manufacturing	**48,031**	**32.84**	**64,006**	**49.45**	**36,222**	**31.37**	**55,487**	**50.36**
Mining and Quarrying	966	0.66	272	0.21	850	0.74	57	0.05
Production	41,117	28.11	63,083	48.74	31,625	27.39	54,849	49.78
Electricity, gas and water	5,948	4.07	651	0.50	3,747	3.24	581	0.53
Construction	**32,652**	**22.32**	**24,609**	**19.01**	**28,215**	**24.43**	**23,869**	**21.66**
Services	**62,775**	**42.92**	**36,753**	**28.40**	**48,974**	**42.41**	**26,975**	**24.48**
Wholesale and Retail Trade	39,099	26.73	15,013	11.60	32,030	27.74	9,787	8.88
Hotel, Food and Beverage Services	3,467	2.37	437	0.34	2,808	2.43	420	0.38
Transportation & Communication	3,158	2.16	3,116	2.41	2,278	1.97	2,252	2.04
Financial Institutions	9,609	6.57	13,751	10.62	6,046	5.24	11,073	10.05
Real Estate and Renting Services	423	0.29	669	0.52	277	0.24	615	0.56
Self-Employment Services	4,350	2.97	1,845	1.42	3,121	2.70	1,719	1.56
Educational Services	114	0.08	75	0.06	82	0.07	20	0.02
Health and Social Services	2,555	1.75	1,847	1.43	2,332	2.02	1,089	0.99
Other	**1,832**	**1.25**	**4,069**	**3.14**	**1,560**	**1.35**	**3,688**	**3.35**
Total	**146,280**	**100.00**	**129,437**	**100.00**	**115,473**	**100.00**	**110,188**	**100.00**

4. Information on non-cash loans classified under group I and group II

	I. Group		II. Group	
Current Period (*)	**TL**	**FC**	**TL**	**FC**
Letters of Guarantee	126,957	71,004	950	800
Bills of Exchange and Acceptances	18,229	28,504	10	756
Letters of Credit	14	28,348	-	25
Endorsements	-	-	-	-
Purchase Guarantees for Securities Issued	-	-	-	-
Factoring Related Guarantees	-	-	-	-
Other Collaterals and Sureties	-	-	-	-
Total	**145,200**	**127,856**	**960**	**1,581**

(*) The amount of TL 120 excluded for non-cash loans and ECL provision of non-cash loans which are under off-balance accounts and not indemnified and unliquidated but provisioned.

	I. Group		II. Group	
Prior Period (*)	**TL**	**FC**	**TL**	**FC**
Letters of Guarantee	100,961	67,457	842	708
Bills of Exchange and Acceptances	13,543	19,704	-	703
Letters of Credit	52	21,593	-	23
Endorsements	-	-	-	-
Purchase Guarantees for Securities Issued	-	-	-	-
Factoring Related Guarantees	-	-	-	-
Other Collaterals and Sureties	-	-	-	-
Total	**114,556**	**108,754**	**842**	**1,434**

(*) The amount of TL 75 excluded for non-cash loans and ECL provision of non-cash loans which are under off-balance accounts and not indemnified and unliquidated but provisioned.

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

EXPLANATIONS AND DISCLOSURES ON UNCONSOLIDATED FINANCIAL STATEMENT (Continued)

III. Explanations and Disclosures Related to Off-Balance Sheet Items (Continued)

5. Information on derivative financial instruments

	Current Period	Prior Period
Types of trading transactions		
Foreign Currency Related Derivative Transactions (I)	**1,492,503**	**1,307,715**
Forward transactions (*)	290,764	206,235
Swap transactions	926,554	940,475
Futures transactions	47,774	310
Option transactions	227,411	160,695
Interest Related Derivative Transactions (II)	**840,823**	**523,598**
Forward rate transactions	-	-
Interest rate swap transactions	840,823	523,598
Interest option transactions	-	-
Futures interest transactions	-	-
Security option transactions	-	-
Other trading derivative transactions (III)	-	-
A. Total Trading Derivative Transactions (I+II+III)	**2,333,326**	**1,831,313**
Types of hedging transactions		
Fair value hedges	157,999	113,066
Cash flow hedges	295,154	277,290
Net investment hedges	-	-
B. Total Hedging Related Derivatives	**453,153**	**390,356**
Total Derivative Transactions (A+B)	**2,786,479**	**2,221,669**

(*) This line also includes forward asset purchase commitments accounted for under commitments.

Breakdown of the Bank's foreign currency forward and swap and interest rate swap transactions based on currencies are disclosed below in their TL equivalents:

	Forward Buy (*)	Forward Sell (*)	Swap Buy (**)	Swap Sell (**)	Option Buy	Option Sell	Futures Buy	Futures Sell	Other
Current Period									
TL	5,908	115,896	185,203	328,163	36,829	54,213	-	24,321	-
USD	77,072	16,755	564,289	388,442	51,165	43,637	23,453	-	-
Euro	51,877	7,057	147,665	353,289	21,222	12,001	-	-	-
Other	4,714	11,485	214,457	39,022	3,161	5,183	-	-	-
Total	**139,571**	**151,193**	**1,111,614**	**1,108,916**	**112,377**	**115,034**	**23,453**	**24,321**	**-**

(*) This column also includes forward asset purchase commitments accounted for under commitments.
(**) This column also includes derivative financial instruments designated for hedging purposes.

	Forward Buy (*)	Forward Sell (*)	Swap Buy (**)	Swap Sell (**)	Option Buy	Option Sell	Futures Buy	Futures Sell	Other
Prior Period									
TL	1,960	80,218	121,180	228,420	20,865	30,982	-	157	-
USD	53,263	20,269	511,793	378,906	34,517	31,376	153	-	-
Euro	40,909	2,014	119,069	280,009	21,521	12,863	-	-	-
Other	2,784	4,818	182,378	32,674	2,886	5,685	-	-	-
Total	**98,916**	**107,319**	**934,420**	**920,009**	**79,789**	**80,906**	**153**	**157**	**-**

(*) This column also includes forward asset purchase commitments accounted for under commitments.
(**) This column also includes derivative financial instruments designated for hedging purposes.

EXPLANATIONS AND DISCLOSURES ON UNCONSOLIDATED FINANCIAL STATEMENT (Continued)

III. Explanations and Disclosures Related to Off-Balance Sheet Items (Continued)

5. Information on derivative financial instruments (Continued)

5.1. Fair value hedge accounting

5.1.1. Loans

The Bank applies fair value hedge accounting within the framework of TAS 39 by performing swap transactions in order to protect itself against changes that may occur in the fair value of a certain portion of its long-term fixed-rate loans resulting from changes in market interest rates. As of June 30, 2026, installment loans amounting to TL 39,217 (December 31, 2025 – TL 38,980) were subject to hedge accounting through swaps with a nominal amount of TL 26,338 (December 31, 2025 – TL 22,682). As of June 30, 2026, an expense of TL 744 arising from the hedged loans (June 30, 2025 – TL 367 income) and an income of TL 1,214 arising from swaps (June 30, 2025 – TL 176 expense) resulted in a net market valuation gain of TL 470, which has been recognized in the accompanying financial statements under the “Income/Losses from Derivative Financial Transactions” account (June 30, 2025 – TL 191 income).

According to TAS 39 fair value hedge accounting definitions, some fair value hedge accounting applications are discontinued. The valuation effects arising from fair value hedge accounting applied to the hedged loans are recognized in the statement of profit or loss over the remaining maturities of the hedged loans. During the current period, the Bank recognized a valuation expense of TL 114 related to loans whose hedge effectiveness had deteriorated (June 30, 2025 – TL 35 income) under the “Income/Losses from Derivative Financial Transactions” account in the statement of profit or loss.

5.1.2 Financial assets measured at fair value through other comprehensive income

The Bank applies fair value hedge accounting through swaps in order to hedge against interest rate fluctuations on long-term fixed-coupon foreign currency Eurobonds held in its portfolio. As of the balance sheet date, Eurobonds with a nominal value of USD 207,078 million (December 31, 2025 – USD 212,671 million) were subject to hedge accounting through interest rate swaps with the same nominal amount. As of June 30, 2026, an expense of TL 107 arising from the aforementioned Eurobonds (June 30, 2025 – TL 147 income) and an income of TL 105 arising from swaps (June 30, 2025 – TL 129 expense) resulted in a net market valuation loss of TL 2, which has been recognized in the accompanying financial statements under the “Income/Losses from Derivative Financial Transactions” account (June 30, 2025 – TL 18 income).

The Bank does not have any TL denominated government bond portfolio subject to fair value hedge accounting in the current period (December 31, 2025 – None).

5.1.3 Borrowed Funds

The Bank applies fair value hedge accounting using interest rate swaps in order to hedge against changes in interest rates with regard to the foreign currency-denominated fixed-rate loan utilized. As of the balance sheet date, a loan with a nominal amount of USD 80 million (December 31, 2025 – None) was subject to hedge accounting with interest rate swaps of the same nominal amount. As of June 30, 2026, an income of TL 109 arising from the related loan (June 30, 2025 – None) and an expense of TL 111 arising from swaps (June 30, 2025 – None) resulted in a net market valuation difference expense of TL 2, which has been recognized in the accompanying financial statements under the “Income/Losses from Derivative Financial Transactions” line item (June 30, 2025 – None).

EXPLANATIONS AND DISCLOSURES ON UNCONSOLIDATED FINANCIAL STATEMENT (Continued)

III. Explanations and Disclosures Related to Off-Balance Sheet Items (Continued)

5. Information on derivative financial instruments (Continued)

5.1.4 Securities Issued

The Bank applies fair value hedge accounting through interest rate swaps in order to hedge against changes in interest rates related to the foreign currency-denominated fixed-rate securities it has issued. As of the balance sheet date, bonds with a nominal value of USD 750 million (December 31, 2025 – USD 500 million) were subject to hedge accounting with interest rate swaps of the same nominal amount. As of June 30, 2026, an income of TL 575 arising from the issued securities (June 30, 2025 – TL 434 expense) and an expense of TL 537 arising from swaps (June 30, 2025 – TL 474 income) resulted in a net market valuation difference income of TL 38, which has been recognized in the accompanying financial statements under the "Income/Losses from Derivative Financial Transactions" account (June 30, 2025 – TL 40 income).

5.2 Cash flow hedge accounting

5.2.1 Floating Rate Loans

The Bank subjects a certain portion of its floating-rate TL and foreign currency loans to cash flow hedge accounting through interest rate swaps in order to hedge against changes in market interest rates. In this context, effectiveness tests for hedge accounting are performed at each balance sheet date; the effective portion is accounted for under equity in the "Hedging Reserves" account in the financial statements in accordance with TAS 39, while the ineffective portion is recognized in the statement of profit or loss.

Within this scope, as of the balance sheet date, swaps with a nominal amount of USD 665 million (December 31, 2025 – USD 665 million) related to the floating-rate foreign currency loans extended by the Bank have been designated as hedging instruments and subject to hedge accounting. As a result of this hedge accounting, a fair value loss before tax amounting to TL 460 has been recognized under equity in the current period (June 30, 2025 – TL 527 gain). There is no income or expense related to the ineffective portion of this hedge accounting transaction (June 30, 2025 – TL 1 income).

On the other hand, as of the balance sheet date, swaps with a nominal amount of TL 7,910 (December 31, 2025 – TL 2,770) related to the floating-rate TL loans extended by the Bank have been designated as hedging instruments and subject to hedge accounting. As a result of the aforementioned hedge accounting, a fair value loss before tax amounting to TL 150 has been recognized under equity in the current period (June 30, 2025 – TL 55 loss). An expense amounting to TL 3 related to the ineffective portion has been recognized in the statement of profit or loss (June 30, 2025 – none).

5.2.2 Deposit

The Bank applies cash flow hedge accounting through interest rate swaps in order to hedge against interest rate changes of deposits with an average maturity of up to three months. The Bank performs effectiveness tests for hedge accounting at each balance sheet date; the effective portions are accounted for under equity in the "Hedging Funds" account line in the financial statements as defined in TAS 39, while the amounts related to the ineffective portions are associated with the statement of profit or loss. As of the balance sheet date, swaps with a nominal amount of TL 16,931 (December 31, 2025 – TL 18,031) were designated as hedging instruments and subject to hedge accounting. As a result of the aforementioned hedge accounting, fair value income before tax amounting to TL 360 (June 30, 2025 – TL 113 expense) has been recognized under equity during the current period. There is no income or expense related to the ineffective portion of this hedge accounting transaction (June 30, 2025 – none).

EXPLANATIONS AND DISCLOSURES ON UNCONSOLIDATED FINANCIAL STATEMENT (Continued)

III. Explanations and Disclosures Related to Off-Balance Sheet Items (Continued)

5. Information on derivative financial instruments (Continued)

5.2.2 Deposit (Continued)

As of the balance sheet date, swaps with a nominal amount of USD 1,675 million (December 31, 2025 – USD 1,726 million) designated as hedging instruments for USD deposits and swaps with a nominal amount of EUR 312 million (December 31, 2025 – EUR 331 million) designated as hedging instruments for Euro deposits were subject to hedge accounting. As a result of the aforementioned hedge accounting, fair value income before tax amounting to TL 1,696 has been recognized under equity during the current period (June 30, 2025 – TL 780 expense). Income amounting to TL 144 relating to the ineffective portion has been associated with the statement of profit or loss (June 30, 2025 – TL 33 expense).

5.2.3 Floating Rate Liabilities

The Bank applies cash flow hedge accounting through interest rate swaps in order to hedge its subordinated loans with variable interest payments against changes in interest rates. The Bank performs effectiveness tests for hedge accounting at each balance sheet date; the effective portions are accounted for under equity in the “Hedging Funds” account in the financial statements as defined in TAS 39, while the amounts related to the ineffective portion are associated with the statement of profit or loss. As of the balance sheet date, swaps with a nominal amount of USD 54 million (December 31, 2025 – USD 70 million) were designated as hedging instruments and subject to hedge accounting. As a result of the aforementioned hedge accounting, fair value income before tax amounting to TL 41 (June 30, 2025 – TL 54 expense) has been recognized under equity during the current period. Income amounting to TL 3 relating to the ineffective portion has been recognized in the income statement (June 30, 2025 – TL 3 income).

On the other hand, hedge accounting is discontinued when cash flow hedge accounting cannot be effectively maintained as defined in TAS 39. Accordingly, the valuation effects classified under equity due to hedge accounting are reclassified to the statement of profit or loss over the life of the hedged item, In this context, related to the hedge accounting practices discontinued by the Bank, a valuation expense amounting to TL 71 (June 30, 2025 – TL 54 expense) has been recognized under the “Income/Losses from Derivative Financial Transactions” line item in the statement of profit or loss during the current period.

In the measurements made As of June 30, 2026, it has been determined that the above-mentioned cash flow hedging transactions are effective.

6. Credit derivatives and risk exposures on credit derivatives

As of June 30, 2026, the Bank has no commitments “Credit Linked Notes” (As of December 31, 2025 – None).

As of June 30, 2026, the Bank has no commitments as “Other Derivative Financial Assets” (December 31, 2025 – none) which would be included in Bank’s “Credit Default Swap,”

7. Information on contingent liabilities and assets

The Bank has recorded a provision of TL 72 (December 31, 2025 – TL 79) for the lawsuits filed against the Bank with a high probability of occurrence, in accordance with Principle of Prudence. Except for the claims where provisions are recorded, management considers as remote the probability of a negative result in ongoing litigations and therefore does not foresee cash outflow for such claims.

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

EXPLANATIONS AND DISCLOSURES ON UNCONSOLIDATED FINANCIAL STATEMENT (Continued)

III. Explanations and Disclosures Related to Off-Balance Sheet Items (Continued)

8. Information on the services in the name and account of third parties

The Bank acts as an investment agent for banking transactions on behalf of its customers and provides custody services. Such transactions are followed under off-balance sheet accounts.

IV. Explanations and Disclosures Related to the Statement of Profit or Loss and Other Comprehensive Income

1. Information on Interest Income

1.1 Information on interest income received from loans

	Current Period		Prior Period	
	TL	FC	TL	FC
Short-Term Loans	94,220	5,874	90,761	6,216
Medium and Long-Term Loans	40,046	7,000	36,962	6,157
Non-Performing Loans	3,967	-	1,967	-
Resource Utilization Support Fund Premiums	-	-	-	-
Total (*)	**138,233**	**12,874**	**129,690**	**12,373**

(*) Includes fee and commission income related to cash loans.

1.2 Information on interest income from banks

	Current Period		Prior Period	
	TL	FC	TL	FC
T.R. Central Bank	5,634	-	5,231	-
Domestic Banks	149	-	15	7
Foreign Banks	16	306	1	399
Foreign Headquarters and Branches	-	-	-	-
Total	**5,799**	**306**	**5,247**	**406**

1.3 Information on interest income from securities portfolio

	Current Period	
	TL	FC
Financial Assets Measured at Fair Value through Profit/Loss (FVTPL)	1,184	62
Financial Assets Measured at Fair Value through Other Comprehensive Income (FVOCI)	24,439	1,083
Financial Assets Measured at Amortized Cost	8,222	1,308
Total	**33,845**	**2,453**

	Prior Period	
	TL	FC
Financial Assets Measured at Fair Value through Profit/Loss (FVTPL)	1,175	54
Financial Assets Measured at Fair Value through Other Comprehensive Income (FVOCI)	22,067	845
Financial Assets Measured at Amortized Cost	11,412	1,114
Total	**34,654**	**2,013**

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

EXPLANATIONS AND DISCLOSURES ON UNCONSOLIDATED FINANCIAL STATEMENT (Continued)

IV. Explanations and Disclosures Related to the Statement of Profit or Loss and Other Comprehensive Income (Continued)

1. Information on interest income (Continued)

1.3 Information on interest income from securities portfolio (Continued)

As stated in Section Three Note VII.2, the Bank has inflation-indexed government bonds in its Financial Assets Measured at Fair Value through Other Comprehensive Income (FVOCI) and Financial Assets Measured at Amortized Cost portfolios. As disclosed in the Inflation Indexed Bonds Investor Guide published by the Republic of Türkiye Ministry of Treasury and Finance, the reference indices used in the calculation of the actual coupon payment amounts of these securities are determined based on the CPI figures of two months prior. In parallel with this approach, the Bank determines the estimated inflation rate used in the valuation of the related securities accordingly. The estimated inflation rate used is updated during the year when deemed necessary. As of June 30, 2026, an annual rate of 25% has been taken into account as the estimated inflation rate used in the valuation of these securities. If the valuation of these CPI-indexed securities had been made according to the reference index valid as of June 30, 2026, the Bank's securities valuation differences under shareholders' equity would have decreased by TL 874 after tax, while the net profit for the period would have increased by TL 2,699 to TL 31,998.

1.4 Information on interest income received from associates and subsidiaries

	Current Period	Prior Period
Interest Received from Associates and Subsidiaries	558	594

2. Information on Interest Expense

2.1 Information on interest expense related to funds borrowed [(*)]

	Current Period		Prior Period	
	TL	FC	TL	FC
Banks	**210**	**9,132**	**384**	**7,389**
T.R. Central Bank	-	-	-	-
Domestic Banks	173	18	160	28
Foreign Banks	37	9,114	224	7,361
Foreign Head Offices and Branches	-	-	-	-
Other Institutions	-	-	-	-
Total	**210**	**9,132**	**384**	**7,389**

(*) Includes fee and commission expenses related to cash loans.

2.2 Information on interest expense paid to associates and subsidiaries

	Current Period	Prior Period
Interest paid to associates and subsidiaries	356	276

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

EXPLANATIONS AND DISCLOSURES ON UNCONSOLIDATED FINANCIAL STATEMENT (Continued)

IV. Explanations and Disclosures Related to the Statement of Profit or Loss and Other Comprehensive Income (Continued)

2. Information on Interest Expenses (Continued)

2.3 Information on interest expense paid to securities issued

	Current Period		Prior Period	
	TL	FC	TL	FC
Interest on securities issued	3,266	5,335	1,753	3,487

2.4 Information on maturity structure of interest expenses on deposits (Current Period)

Current Period

		Time Deposits						
Account	**Demand Deposits**	**Up to 1 Month**	**Up to 3 Months**	**Up to 6 Months**	**Up to 1 Year**	**Over 1 Year**	**Accumulated Deposit Account**	**Total**
Turkish Lira								
Bank Deposits	-	2,584	321	1	-	-	-	2,906
Saving Deposits	-	15,023	58,240	948	202	1,760	-	76,173
Public Sector Deposits	-	2	9	-	-	-	-	11
Commercial Deposits	-	20,405	10,505	230	94	141	-	31,375
Other Deposits	-	252	1,140	10	-	-	-	1,402
7 Days Call Accounts	-	-	-	-	-	-	-	-
Total	**-**	**38,266**	**70,215**	**1,189**	**296**	**1,901**	**-**	**111,867**
Foreign Currency								
Deposits	-	116	235	11	6	2	-	370
Bank Deposits	-	462	152	40	59	-	-	713
7 Days Call Accounts	-	-	-	-	-	-	-	-
Precious Metal Deposits	-	1	-	-	-	-	-	1
Total	**-**	**579**	**387**	**51**	**65**	**2**	**-**	**1,084**
Grand Total	**-**	**38,845**	**70,602**	**1,240**	**361**	**1,903**	**-**	**112,951**

Prior Period

		Time Deposits						
Account	**Demand Deposits**	**Up to 1 Month**	**Up to 3 Months**	**Up to 6 Months**	**Up to 1 Year**	**Over 1 Year**	**Accumulated Deposit Account**	**Total**
Turkish Lira								
Bank Deposits	-	2,200	298	-	-	-	-	2,498
Saving Deposits	-	19,035	55,533	8,389	1,757	1,456	-	86,170
Public Sector Deposits	-	5	53	-	-	-	-	58
Commercial Deposits	-	14,824	14,035	1,644	531	366	-	31,400
Other Deposits	-	197	1,649	191	30	-	-	2,067
7 Days Call Accounts	-	-	-	-	-	-	-	-
Total	**-**	**36,261**	**71,568**	**10,224**	**2,318**	**1,822**	**-**	**122,193**
Foreign Currency								
Deposits	-	58	71	3	-	1	-	133
Bank Deposits	-	461	418	43	56	-	-	978
7 Days Call Accounts	-	-	-	-	-	-	-	-
Precious Metal Deposits	-	-	-	-	-	-	-	-
Total	**-**	**519**	**489**	**46**	**56**	**1**	**-**	**1,111**
Grand Total	**-**	**36,780**	**72,057**	**10,270**	**2,374**	**1,823**	**-**	**123,304**

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

EXPLANATIONS AND DISCLOSURES ON UNCONSOLIDATED FINANCIAL STATEMENT (Continued)

IV. Explanations and Disclosures Related to the Statement of Profit or Loss and Other Comprehensive Income (Continued)

2. Information on interest Expense (Continued)

2.5 Interest Expense on Money Market Transactions

	Current Period		Prior Period	
	TL	FC	TL	FC
Interest expense on money market	45	-	1,435	-
Interest expense on repo transactions	15,389	1,088	20,417	1,261

2.6 Information on lease interest expenses

	Current Period	Prior Period
Leasing Expenses	544	280

2.7 Information on interest expense on factoring payables

None (December 31, 2025 –None).

3. Information on dividend income

	Current Period	Prior Period
Financial Derivative Assets at Fair Value through Profit/Loss (FVTPL)	12	9
From Financial Assets at Fair Value through Other Comprehensive Income	-	-
Other	353	2
Total	**365**	**11**

4. Information on trading income/loss

	Current Period	Prior Period
Trading Income	**101,433**	**78,081**
Income on Capital Market Transactions	4,827	3,162
From Derivative Financial Instruments	51,476	46,737
Foreign Exchange Income	45,130	28,182
Trading Loss (-)	**129,904**	**91,839**
Losses on Capital Market Transactions	1,212	992
From Derivative Financial Instruments	80,794	55,189
Foreign Exchange Losses	47,898	35,658
Net Trading Income/(Loss)	**(28,471)**	**(13,758)**

5. Information on other operating income

Other operating income mainly consists of recoveries from loans previously written off by the Bank, gains from the sale of the Bank's fixed assets and income from operating leases.

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

EXPLANATIONS AND DISCLOSURES ON UNCONSOLIDATED FINANCIAL STATEMENT (Continued)

IV. Explanations and Disclosures Related to the Statement of Profit or Loss and Other Comprehensive Income (Continued)

6. Provision for losses and other provision expenses

	Current Period	Prior Period
Expected Credit Loss	**16,226**	**16,417**
12 month expected credit loss (stage 1)	(66)	591
Significant increase in credit risk (stage 2)	(18)	1,566
Non-performing loans (stage 3)	16,310	14,260
Marketable Securities Impairment Expense	**4**	**6**
Financial Assets at Fair Value through Profit or Loss	-	-
Financial Assets at Fair Value through Other Comprehensive Income	4	6
Investments in Associates, Subsidiaries and Held-to-maturity Securities Value Decrease	-	-
Investments in Associates	-	-
Subsidiaries	-	-
Joint Ventures	-	-
Other (*)	**683**	**1,767**
Total	**16,913**	**18,190**

(*) Includes income arising from the reversal of free provisions amounting to TL 500 allocated for possible risks during the current period (June 30, 2025 – TL 1,300 free provision expense).

7. Information on other operating expenses

	Current Period	Prior Period
Reserve for Employee Termination Benefits (*)	438	319
Depreciation Expenses of Fixed Assets	1,648	1,176
Amortization Expenses of Intangible Assets	1,002	660
Other Operating Expenses	9,500	6,175
Leasing Expenses Related to TFRS 16 Exemptions	13	9
Maintenance Expenses	1,835	1,288
Advertisement Expenses	722	456
Other Expenses	6,930	4,422
Loss on Sales of Assets	9	9
Other (**)	5,273	4,861
Total	**17,870**	**13,200**

(*) Includes the severance pay provision expense under the Personnel Expenses item in the financial statements.
(**) An amount of TL 1,108 relates to the Savings Deposit Insurance Fund expense (June 30, 2025 – TL 1,365) and an amount of TL 3,290 relates to taxes, duties, fees and fund expenses (June 30, 2025 – TL 2,763).

8. Information on profit/(loss) from continued and discontinued operations before taxes

For the period ended June 30, 2026 net interest income in income items amounting to TL 63,846 (June 30, 2025 – TL 43,951), net fees and commission income amounting to TL 39,175 (June 30, 2025 – TL 33,817) and other operating income amounting to TL 1,450 (June 30, 2025 – TL 1,325) constitute an important part of the income.

EXPLANATIONS AND DISCLOSURES ON UNCONSOLIDATED FINANCIAL STATEMENT (Continued)

IV. Explanations and Disclosured Related to the Statement of Profit or Loss and Other Comprehensive Income (Continued)

9. Explanations on tax provision for continued and discontinued operations

As of June 30, 2026, the Bank has a current tax expense of TL 8,462 (June 30, 2025 – TL 5,809). In the Bank’s records, a deferred tax expense of TL 999 (June 30, 2025 – TL 859) and a deferred tax income of TL 3,671 (June 30, 2025 – TL 298) have been recognized.

10. Explanations on net profit/(loss) from continued and discontinued operations

Net profit of the Bank from continued operations is TL 29,299 (June 30, 2025 – TL 21,922).

11. Explanations on net income/(loss) for the period

11.1 If disclosure of the nature, amount and recurrence rate of income and expense items arising from ordinary banking transactions is necessary for an understanding of the Bank's performance during the period, the nature and amount of these items

None (June 30, 2025 – None).

11.2 The effect of the change in the estimates made by the Bank regarding the financial statement items on profit/loss

None (June 30, 2025 – None).

11.3 Profit/(loss) attributable to minority rights in the accompanying unconsolidated financial statements

None (June 30, 2025 – None).

11.4 There are no changes in the nature and amount of accounting estimates, which have a material effect on current period or expected to have a material effect on subsequent periods

12. Information on the components of other items in the statement of profit or loss and other comprehensive income exceeding 10% of the total, or items that comprise at least 20% of the statement of profit or loss and other comprehensive income

Fees and commissions from credit cards, transfers and insurance intermediaries are recorded in the “Others” line under “Fees and Commissions Received” account, while fees and commissions given to credit cards are recorded in the “Others” line under “Fees and Commissions Paid” account by the Bank.

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

EXPLANATIONS AND DISCLOSURES ON UNCONSOLIDATED FINANCIAL STATEMENT (Continued)

V. Explanations and Disclosures Related to the Bank's Risk Group

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

1.1 As of June 30, 2026, the Bank's risk group has deposits amounting to TL 9,292 (December 31, 2025 – TL 11,810), cash loans amounting to TL 22,035 (December 31, 2025 – TL 17,913) and non-cash loans amounting to TL 3,679 (December 31, 2025 – TL 3,249).

Current Period

Bank's Risk Group (*)	Associates and Subsidiaries		Bank's Direct and Indirect Shareholders		Other Legal and Natural Persons in Risk Group(**)	
	Cash	Non-Cash	Cash	Non-Cash	Cash	Non-Cash
Loans						
Balance at the Beginning of the Period	17,893	855	-	2,180	20	214
Balance at the End of the Period	22,015	653	-	2,791	20	235
Interest and Commission Income	558	-	-	-	2	-

Prior Period

Bank's Risk Group (*)	Associates and Subsidiaries		Bank's Direct and Indirect Shareholders		Other Legal and Natural Persons in Risk Group (**)	
	Cash	Non-Cash	Cash	Non-Cash	Cash	Non-Cash
Loans						
Balance at the Beginning of the Period	12,703	478	-	2,271	2	135
Balance at the End of the Period	17,893	855	-	2,180	20	214
Interest and Commission Income (***)	594	-	-	1	25	1

(*) As described in the Article 49 of Banking Law No 5411.

(**) Includes the loans given to the Bank's indirect subsidiaries.

(***) The prior period balances represent the balances as of June 30, 2025.

1.2 Information on deposits held by the Bank's risk group

Bank's Risk Group (*)	Associates and Subsidiaries		Bank's Direct and Indirect Shareholders		Other Legal and Natural Persons in Risk Group (**)	
	Current Period	Prior Period	Current Period	Prior Period	Current Period	Prior Period
Deposits						
Balance at the Beginning of the Period	3,327	2,575	-	-	8,483	3,130
Balance at the End of the Period	5,503	3,327	-	-	3,789	8,483
Interest on deposits (***)	356	276	-	-	454	595

(*) As described in the Article 49 of Banking Law No 5411.

(**) Includes the deposits received from the Bank's indirect subsidiaries.

(***) The prior period balances represent the balances as of June 30, 2025.

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

EXPLANATIONS AND DISCLOSURES ON UNCONSOLIDATED FINANCIAL STATEMENT (Continued)

V. Explanations and Disclosures Related to the Bank's Risk Group (Continued)

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

1.3 Information on forward and option agreements and similar agreements made with the Bank's risk group

Bank's Risk Group (*)	Associates and Subsidiaries		Bank's Direct and Indirect Shareholders		Other Legal and Natural Persons in Risk Group (**)	
	Current Period	Prior Period	Current Period	Prior Period	Current Period	Prior Period
Transactions for Trading Purposes						
Beginning of the Period	6,083	3,388	-	-	54,382	-
End of the Period	7,577	6,083	-	-	95,155	54,382
Total Income/Loss (***)	(133)	659	-	-	5,495	-
Transactions for Hedging Purposes						
Beginning of the Period	-	-	-	-	-	-
End of the Period	-	-	-	-	-	-
Total Income/Loss (***)	-	-	-	-	-	-

(*) As described in the Article 49 of Banking Law No 5411.

(**) Includes derivative transactions carried out with the Bank's indirect subsidiaries.

(***) The prior period balances represent the balances as of June 30, 2025.

1.4 Information on benefits provided to top management

As of June 30, 2026, the total amount of remuneration and bonuses paid to top management of the Bank is TL 725 (June 30, 2025 – TL 561).

2. Disclosures of transactions with the Bank's risk group

2.1 Relations with entities in the risk group of/or controlled by the Bank regardless of the nature of relationship among the parties

Transactions with the risk group are made on an arms-length basis; terms are set according to the market conditions and in compliance with the Banking Law.

2.2. In addition to the structure of the relationship, type of transaction, amount and share in total transaction volume, amount of significant items and share in all items, pricing policy and other matters

As of June 30, 2026, cash loans of the risk group represented 1.7% of the Bank's total cash loans (December 31, 2025 – 1.6%), the deposits represented 0.8% of the Bank's total deposits (December 31, 2025 – 1.2%) and derivative transactions represented 2.8% of the Bank's total derivative transactions (December 31, 2025 – 2.8%).

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

EXPLANATIONS AND DISCLOSURES ON UNCONSOLIDATED FINANCIAL STATEMENT (Continued)

V. Explanations and Disclosures Related to the Bank's Risk Group (Continued)

2. Disclosures of transactions with the Bank's risk group (Continued)

2.3 Explanations on purchase and sale of real estate and other assets, sales and purchases of services, agent contracts, financial lease agreements, transfer of data obtained from research and development, licensing agreements, financing (including loans and cash and in-kind capital support), guarantees and promissory notes and management contracts

The Bank enters into finance lease agreements with QNB Finansal Kiralama A.Ş., which is included in the Bank's risk group. As of June 30, 2026, the net finance lease liabilities arising from these agreements amounting to TL 29 (December 31, 2025 – TL 33).

The Bank has signed an agreement with Ibtech Uluslararası Bilişim ve İletişim Teknolojileri Araştırma, Geliştirme, Danışmanlık, Destek Sanayi ve Ticaret A.Ş. regarding research, development, consultancy and improvement services.

Bantaş Nakit ve Kıymetli Mal Taşıma ve Güvenlik Hizmetleri A.Ş., in which the Bank holds a 33.33% participation, provides cash transfer services to the Bank.

Information regarding the Bank's subordinated loans is disclosed in Section Five, Part II, Note 11.

The Bank provides insurance agency services to QNB Sağlık Hayat Sigorta ve Emeklilik A.Ş. and securities brokerage (agency) services to QNB Yatırım Menkul Değerler A.Ş. for the purchase and sale of securities.

VI. Notes and Disclosures on Events After the Reporting Period

1. Disclosure related to subsequent events and transactions that have not been finalized yet and their impact on the financial statements

The Bank's bond issuances realized subsequent to the balance sheet date are as follows:

Issue Date	Currency	Nominal Amount	Days to Maturity
01.07.2026	USD	40,000,000	376
01.07.2026	TRY	2,818,000,000	187
02.07.2026	USD	40,000,000	403
03.07.2026	EUR	30,000,000	550
06.07.2026	TRY	2,898,000,000	214
07.07.2026	EUR	50,000,000	405
07.07.2026	USD	100,000,000	412
24.07.2026	GBP	11,000,000	374

EXPLANATIONS AND DISCLOSURES ON UNCONSOLIDATED FINANCIAL STATEMENT (Continued)

VII. Other Explanations Related to the Bank's Operations

1. Information on the Bank's rating by international rating institutions

MOODY'S July 2026		FITCH April 2026	
Outlook	Stable	Long-term FC Issuer Default Rating	BB- (Stable)
Long-term FC Deposit Rating	Ba2	Short-term FC Issuer Default Rating	B
Long-term LC Deposit Rating	Ba1	Long-term LC Issuer Default Rating	BB- (Stable)
Short-term FC Deposit Rating	NP	Short-term LC Issuer Default Rating	B
Short-term LC Deposit Rating	NP	Long-term National Rating	AA(tur) (Stable)
Baseline Credit Assessment (BCA)	b1	Viability Rating	bb-
Adjusted BCA	ba1	Shareholder Support Rating	bb-
Long-term FC Debt Rating / MTN	Ba2	Long-term Senior Unsecured Debt	BB-
Subordinated Debt	Ba3 (hyb)	Long-term Subordinated Debt	B+

2. Other Explanations

None.

SECTION SIX

INTERIM REVIEW REPORT

I. Explanations on the Interim Review Report

The unconsolidated financial statements for the period ended June 30, 2026 have been reviewed by Güney Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik A.Ş. (A member firm of Ernst & Young Global Limited) and the review report dated July 30, 2026 has been presented before the accompanying unconsolidated financial statements.

II. Explanations and Notes Prepared by Independent Auditors

None (December 31, 2025 – None).

SECTION SEVEN

UNCONSOLIDATED INTERIM ACTIVITY REPORT

I. Interim Unconsolidated Activity Report that Includes the Assessment of the Chairperson of the Board of Directors and General Manager of Operations

Message by the Chairperson

Dear Shareholders,

In the first half of 2026, the global economy continued to face a challenging environment, shaped by ongoing geopolitical developments in the Middle East and the increasing protectionist stance in international trade policies. Although energy prices declined significantly following the sharp increases observed earlier in the year, uncertainties surrounding the global economic outlook remained elevated. As inflationary risks persisted, the European Central Bank (ECB) raised its policy rate in June, while expectations of a potential interest rate increase by the U.S. Federal Reserve (Fed) later this year strengthened. Meanwhile, investment demand supported by artificial intelligence investments in the technology sector partially offset the effects of the slowdown in global growth. Reflecting these developments, the International Monetary Fund (IMF) revised its global growth forecast for 2026 downward from 3.1% to 3.0% in July.

In Türkiye, economic growth moderated to 2.5% year-on-year in the first quarter of 2026, while rising production costs and tight financial conditions continued to weigh on economic activity. After declining to 30.9% at the end of 2025, annual consumer inflation increased to 32.1% as of June, partly reflecting the impact of global developments. While monetary and fiscal policies, together with macroprudential measures, contributed to containing risks to the inflation outlook, we expect inflation to resume its downward trend in the second half of the year.

Against this macroeconomic environment, QNB Türkiye maintained its stable performance in the second quarter of 2026, supported by its strong balance sheet, effective risk management, and diversified funding structure. The Bank continued its efforts to diversify its international funding sources while maintaining its investments in digitalization and its activities in sustainable finance. Through the financing it provides to the real sector, the Bank remained committed to its long-term value creation approach.

As of June 30, 2026, the Bank's total assets increased by 16% compared to year-end 2025, reaching TL 2,136.3 billion. Over the same period, net loans grew by 17% to TL 1,263.0 billion, while customer deposits rose by 13% to TL 1,077.2 billion. The Bank reported a net profit of TL 29.3 billion for the first six months of 2026.

QNB Türkiye will continue to create value for its customers, investors, and all stakeholders through its strong institutional foundation, sustainable growth strategy, and long-term perspective. I would like to extend my sincere thanks to all employees, management, and stakeholders who contributed to the Bank's success during this period.

UNCONSOLIDATED INTERIM ACTIVITY REPORT (Continued)

I. Interim Unconsolidated Activity Report that Includes the Assessment of the Chairperson of the Board of Directors and General Manager of Operations (Continued)

Message by the General Manager

Dear Shareholders,

During the second quarter of 2026, geopolitical developments, shifting expectations regarding monetary policies, and uncertainties surrounding tariff policies continued to shape the global economic outlook. Rising energy, commodity, and logistics costs adversely affected the inflation outlook while continuing to put pressure on economic growth. During this period, the European Central Bank (ECB) increased its policy rate in June, while expectations that the Federal Reserve (Fed) may implement further rate hikes in the period ahead strengthened. Heightened uncertainties continued to constrain risk appetite in financial markets, leading to volatile capital flows toward emerging markets.

In Türkiye, the disinflation process continued with determination, supported by the monetary and fiscal policies implemented. The Central Bank of the Republic of Türkiye (CBRT) maintained its tight monetary policy stance by introducing various measures targeting the foreign exchange market and Turkish lira liquidity in order to limit the impact of global market volatility on domestic markets. In addition to expenditure discipline and revenue-enhancing measures implemented under fiscal policy, the tax adjustment on fuel prices also supported price stability. Looking ahead, we expect the gradual easing of the tight monetary policy stance as global uncertainties diminish and the improvement in inflation continues.

As QNB Türkiye, we continued to achieve steady growth in a volatile market environment, supported by our strong balance sheet and disciplined risk management approach. As of June 30, 2026, our total assets increased by 16% compared to year-end 2025, reaching TL 2,136,275 million. During the same period, net loans rose by 17% to TL 1,263,006 million, while customer deposits increased by 13% to TL 1,077,167 million. Our net income for the first six months of 2026 amounted to TL 29,299 million.

We continued our efforts to strengthen our access to international funding during the second quarter of the year. With the participation of banks based in Japan and Europe, as well as international development finance institutions, we successfully completed a new securitization transaction totaling USD 320 million. As a result, our total securitization volume since the beginning of the year reached USD 700 million.

We also successfully renewed our sustainability-linked syndicated loan facility in the amount of USD 400 million. The proceeds, to be utilized within the scope of the QNB Group Sustainable Finance and Product Framework, will primarily support SME financing. The strong investor demand for the transaction once again demonstrated the international confidence in our Bank.

In addition, through the collaboration between the European Bank for Reconstruction and Development (EBRD) and our subsidiary QNB Leasing under the Türkiye Green Economy Financing Facility III (GEFF III), financing of up to EUR 50 million has been made available to support green investments and contribute to the economic recovery of the earthquake-affected region.

Our initiatives aimed at creating social value also continued at full pace during the second quarter. Under the umbrella of our Little Hands, Big Dreams platform, the Scratch Cup, organized in collaboration with Habitat Association, brought together 870 teams from 53 cities this year. Furthermore, through the Scratch Cup, we have contributed to providing more than 450,000 hours of training to over 55,000 children to date.

UNCONSOLIDATED INTERIM ACTIVITY REPORT (Continued)

I. Interim Unconsolidated Activity Report that Includes the Assessment of the Chairperson of the Board of Directors and General Manager of Operations (Continued)

Message by the General Manager (Continued)

Within the scope of the Nature Pioneers Program, which we carry out in collaboration with the Ministry of National Education and WWF-Türkiye, we have reached more than 35,000 students to date. We believe that these initiatives, which contribute to the development of environmental awareness, technological literacy, and innovative thinking skills among children, play a significant role in building a more sustainable future.

We also continued to establish long-term collaborations in various fields that contribute to social development. Through our partnership with the Turkish Tennis Federation, we have become the main sponsor of padel in Türkiye. With this collaboration, we aim to contribute to the development of a comprehensive ecosystem for the sport, ranging from tournaments and athlete development to coach and referee education, as well as international competitions.

In the second half of the year, we will continue to closely monitor both global and domestic economic developments and create added value for our customers, investors, and all our stakeholders through strategies that support our strong financial structure and sustainable growth approach.

I would like to extend my sincere thanks to our valued employees, business partners, customers, and investors who contributed to these successful achievements.

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

UNCONSOLIDATED INTERIM ACTIVITY REPORT (Continued)

I. Interim Unconsolidated Activity Report that Includes the Assessment of the Chairperson of the Board of Directors and General Manager of Operations (Continued)

Financial Summary for the Period Ended June 30, 2026

Principal Financial Indicators (TL Million)	**June 30, 2026**	**December 31, 2025**
Net loans	1,263,006	1,081,464
Securities	341,477	332,099
Total Assets	2,136,275	1,837,281
Customer Deposits	1,077,167	953,722
Shareholders' Equity	200,452	172,876

	June 30, 2026	**June 30, 2025**
Net Interest Income	63,846	43,951
Net Fee and Commission Income	39,175	33,817
Expected Credit Losses and Other Provisions	(16,913)	(18,190)
Profit before Tax	**35,089**	**28,292**
Tax provision	(5,790)	(6,370)
Net Profit	**29,299**	**21,922**

As of June 30, 2026, the Bank's total assets increased by 16% compared to the end of 2025 and reached TL 2 trillion 136 billion 275 million. In the same period, net loans increased by 17% to TL 1 trillion 263 billion 6 million, while customer deposits increased by 13% to TL 1 trillion 77 billion 167 million.

In the first six month period of 2026, the Bank's net interest income reached TL 63 billion 846 million, while net fee and commission income was TL 39 billion 175 million. The Bank's profit before tax was TL 35 billion 89 million and net profit for the period was TL 29 billion 299 million.

As of June 30, 2026, the Bank's total shareholders' equity increased by 16% compared to the end of 2025 and reached TL 200 billion 452 million; the capital adequacy ratio was 15.54%.

As of June 30, 2026 the Bank has 10,370 personnel and 417 branches.

UNCONSOLIDATED INTERIM ACTIVITY REPORT (Continued)

I. Interim Unconsolidated Activity Report that Includes the Assessment of the Chairperson of the Board of Directors and General Manager of Operations (Continued)

Financial Summary for the Period Ended June 30, 2026 (Continued)

Assets

The Bank which is continuing its customer-oriented activities in 2026, sustained to grow especially in corporate and commercial loans. As of June 30, 2026, net loans increased by 17% and reached TL 1 trillion 263 billion and 6 million while total unconsolidated assets increased by 16% and reached TL 2 trillion 136 billion and 275 million compared to the end of the prior year.

Liabilities

As of June 30, 2026, the Bank's total customer deposits increased by 13% compared to the end of 2025 and reached TL 1 trillion 77 billion 167 million, while its shareholders' equity increased by 16% compared to the end of 2025 and reached TL 200 billion 452 million.

Profitability

In the six month period of 2026, the Bank's net interest income reached TL 63 billion 846 million, while its net fee and commission income was TL 39 billion 175 million. Net profit for the period was TL 29 billion 299 million.

The Bank operates with a total of 10,370 employees as of the reporting period.

Solvency

Due to its strong capital structure and high shareholders' equity profitability, the Bank has a sound financial structure, the Bank has been utilizing of its capital efficiently for it banking activities and it maintains its profitability of shareholders' equity. When taking into consideration of its funding structure; the Bank is funding its credit facilities both by its large basis of deposits as well as by utilization of long-term external sources, the Bank has a quite great cost advantage due to benefiting from such various funding resources and at the same time it is minimizing the risks probable to occur due to differences in the maturity dates. As having a significant place in the Turkish financial markets; QNB Bank with its strong financial structure also proves its credibility by the high ratings it received from the independent rating firms.

General Grants realized during the period

General grants realized as of June 30, 2026 was TL 7 million.

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