TÜRKİYE CUMHURİYETİ ZİRAAT BANKASI ANONİM ŞİRKETİ

CONSOLIDATED FINANCIAL STATEMENTS AND RELATED DISCLOSURES AS OF 30 SEPTEMBER 2026 WITH AUDITORS' REVIEW REPORT

(CONVENIENCE TRANSLATION OF CONSOLIDATED FINANCIAL STATEMENTS AND RELATED DISCLOSURES ORIGINALLY ISSUED IN TURKISH)

AUDITOR'S REVIEW REPORT ON INTERIM FINANCIAL INFORMATION

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

To the General Assembly of Türkiye Cumhuriyeti Ziraat Bankası Anonim Şirketi

Introduction

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

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

Conclusion

Based on our review nothing has come to our attention that causes us to believe that the accompanying consolidated interim financial information does not present fairly in all material respects the interim consolidated financial position of the Group at 30 September 2026 and the results of its consolidated financial performance and its consolidated cash flows for the nine-month-period then ended in accordance with the BRSA Accounting and Financial Reporting Legislation.

Report on other regulatory requirements arising from legislation

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

Additional Paragraph for Convenience Translation:

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

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

Talar Gül, SMMM
Independent Auditor

Istanbul, 10 November 2026

THE CONSOLIDATED FINANCIAL REPORT OF
TÜRKİYE CUMHURİYETİ ZİRAAT BANKASI A.Ş. AS OF 30 SEPTEMBER 2026

The Bank's Headquarter Address: Finanskent Mahallesi Finans Caddesi
No:44/A Ümraniye/ISTANBUL
Phone: (216) 590 20 00
Facsimile: (216) 590 89 01
Website: www.ziraatbank.com.tr
Email Address: investorrelations@ziraatbank.com.tr

The consolidated financial report for the nine-month prepared in accordance with the "Communiqué on Financial Statements to Be Disclosed to Public by Banks and the Explanations and Notes" as regulated by the Banking Regulation and Supervision Agency, is consist of the section listed below.

- GENERAL INFORMATION ABOUT THE PARENT BANK
- CONSOLIDATED FINANCIAL STATEMENTS OF THE PARENT BANK
- EXPLANATIONS ON THE ACCOUNTING POLICIES APPLIED IN THE RELATED PERIOD
- INFORMATION ON THE FINANCIAL STRUCTURE AND RISK MANAGEMENT OF THE GROUP
- EXPLANATIONS AND DISCLOSURES RELATED TO THE CONSOLIDATED FINANCIAL STATEMENTS
- AUDITOR'S REVIEW REPORT
- INTERIM ACTIVITY REPORT

Within the framework of this nine-month financial report, our consolidated financial statements of subsidiaries, associates and entities under common control are as follows:

DOMESTIC SUBSIDIARIES

Ziraat Yatırım Menkul Değerler A.Ş.
Ziraat Portföy Yönetimi A.Ş.
Ziraat Katılım Bankası A.Ş.
Ziraat Gayrimenkul Yatırım Ortaklığı A.Ş.
Ziraat Dinamik Banka A.Ş.
Ziraat Finansal Teknolojiler Elektronik Para ve Ödeme Hizmetleri A.Ş.
Ziraat Finansal Kiralama A.Ş.

FOREIGN SUBSIDIARIES

Ziraat Bank International AG
Ziraat Bank BH d.d.
Ziraat Bank (Moscow) JSC
Kazakhstan Ziraat International Bank
Ziraat Bank Azerbaycan ASC
Ziraat Bank Montenegro AD
JSC Ziraat Bank Georgia
Ziraat Bank Uzbekistan JSC
Ziraat Bank Kosova JSC

ASSOCIATES

Arap Türk Bankası A.Ş.
Birleşim Varlık Yönetim A.Ş.

ENTITIES UNDER COMMON CONTROL

Turkmen Turkish Joint Stock Commercial Bank

In addition, Ziraat DPR Finance Company, which is a "Structured Entity", although not a subsidiary of our Bank, is included in the consolidation.

The accompanying consolidated financial statements and notes to these financial statements for the nine-month period, which are expressed, unless otherwise stated, in millions of Turkish Lira, have been prepared and presented based on the accounting books of the Bank in accordance with the Regulation on the Principles and Procedures Regarding Banks' Accounting and Keeping of Documents, Turkish Accounting Standards, Turkish Financial Reporting Standards, and related appendices and interpretations of these, and have been limited reviewed.

Abdullah Erdem CANTİMUR Chairman of the Board, Member of the Audit Committee	Alpaslan ÇAKAR Member of the Board, CEO	Veysi KAYNAK Member of the Board, Member of the Audit Committee

Süleyman YALÇIN Executive Vice President for Financial Coordination	Rehber BİRKAN Senior Vice President of Financial Coordination and Reporting

For the questions regarding this financial report, contact details of the personnel in charge are presented below:
Name/Title : Menşure BEŞKAYA / Financial Statements Department Manager
Telephone Number : 0216 590 59 24

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SECTION ONE

GENERAL INFORMATION ABOUT THE PARENT BANK

I. HISTORY OF THE PARENT BANK INCLUDING ITS INCORPORATION DATE, INITIAL LEGAL STATUS AND AMENDMENTS TO LEGAL STATUS

The foundation of Türkiye Cumhuriyeti Ziraat Bankası A.Ş. ("Ziraat Bankası", "Bank" or "The Parent Bank") is based on Government Funds established in 1863. In 1883, Government Funds were replaced with Benefit Funds. The Parent Bank was officially established by the re-organization of the Benefit Funds in 1888, to grant loans to farmers, to accept interest-bearing deposits and to act as a moneylender and an intermediary for the agricultural operations. All shares of the Parent Bank, which was given the authority to perform all banking activities, belonged to the Republic of Türkiye Prime Ministry Undersecretariat of Treasury ("Treasury") transferred to the Türkiye Wealth Fund with the decision of the Council of Ministers numbered 2017/9756 dated 24 January 2017. The Parent Bank's head office is located in Istanbul.

II. EXPLANATION ABOUT THE PARENT BANK'S CAPITAL STRUCTURE, SHAREHOLDERS OF THE PARENT BANK WHO ARE IN CHARGE OF THE MANAGEMENT AND/OR AUDITING OF THE PARENT BANK DIRECTLY OR INDIRECTLY, CHANGES IN THESE MATTERS (IF ANY) AND THE GROUP THE PARENT BANK BELONGS TO

The total share capital of the Parent Bank is TL 84.600. This capital is divided into 84.600.000.000 registered share with a nominal value of TL 1 each and is fully paid. The Parent Bank's sole and controlling shareholder is the Türkiye Wealth Fund.

III. INFORMATION ON THE BOARD OF DIRECTORS, MEMBERS OF THE AUDIT COMMITTEE, CEO AND EXECUTIVE VICE PRESIDENTS, CHANGES IN THESE MATTERS (IF ANY) AND SHARES OF THE PARENT BANK THEY POSSESS

Name	Administrative Function
Members of the Board of Directors	
Abdullah Erdem CANTİMUR(*)	Chairman
Alpaslan ÇAKAR	CEO and Member
Veysi KAYNAK	Vice Chairman and Member
Fatih AYDOĞAN	Member
Fazlı KILIÇ	Member
Feyzi ÇUTUR	Member
Prof. Dr. Necdet BUDAK (*)	Member
Serdar KILIÇ	Member
Serruh KALELİ	Member
Audit Committee Members (**)	
Abdullah Erdem CANTİMUR	Member
Veysi KAYNAK	Member
Executive Vice Presidents	
Ahmet ACAR	Credit Risk Monitoring and Liquidation
Cüneyt SAĞLIK	Digital Banking and Payment Systems
Emrah GÜNDÜZ	Banking Operations and Corporate Communications
Ferhat PİŞMAF	Commercial Banking
Hüseyin ÖZUYSAL	Human Resources
Mehmet Şükrü TAŞCI	Corporate Banking
Süleyman YALÇIN	Financial Coordination
Ümit URFALIOĞLU	Credit Allocation and Management
Yasin ÖZTÜRK	Treasury Management
Yüksel CESUR	Retail Banking

(*) At the Ordinary General Assembly Meeting of the Bank for the year 2025, held on 9 April 2026, Burhaneddin TANYERİ resigned from his duty as Chairman of the Board of Directors, and Prof. Dr. Necdet BUDAK was appointed as a member of the Board of Directors. Pursuant to Board of Directors Resolution No. 11/1 dated 9 April 2026, Abdullah Erdem CANTİMUR was appointed as Chairman of the Board of Directors.

(**) Pursuant to the Bank's Board of Directors Resolution No. 21/40 dated 13 August 2026, Mr. Abdullah Erdem Cantimur and Mr. Veysi Kaynak were appointed as members of the AudiCommittee.

The Bank's Chairman and Members of the Board of Directors, Members of the Audit Committee, General Manager and Executive Vice Presidents do not own any shares of the Bank.

GENERAL INFORMATION ABOUT THE PARENT BANK (Continued)

IV. INFORMATION ABOUT THE PERSONS AND INSTITUTIONS THAT HAVE QUALIFIED SHARES ATTRIBUTABLE TO THE PARENT BANK

Name/Trade Name	Amount of Share	Percentage of Share (%)	Paid-in Shares	Unpaid Shares
Türkiye Wealth Fund	84.600	100	84.600	-

The Bank's sole shareholder is the Türkiye Wealth Fund.

V. SUMMARY INFORMATION ON THE PARENT BANK'S ACTIVITIES AND SERVICES

The purpose of activity of the Parent Bank is stated in articles of association as to perform all kinds of banking activities including acceptance of deposits. For this purpose, the Parent Bank can perform all sorts of operations, without prejudice to the provisions of the banking regulations and other legislations, such as launching all kinds of cash and non-cash loans in terms of Turkish Lira and foreign currencies, acting as an intermediary in trade and issue of the financial instruments that are used in local and international markets, performing investment banking transactions, forwards and futures dealing in domestic and foreign futures markets, providing funds from interbank money market, domestic and foreign markets, making all kinds of capital market transactions, acting as an intermediary in export and import transactions, acting as an agency for insurance and other financial institutions, participating in all sort of partnership that is founded by domestic or foreign banks or participated by them within the terms of the related legislation or establishing new partnerships for this purpose, performing all kinds of transactions, such as; acquiring limited real and personal claims like all kinds of movable and immovable goods, industrial and intellectual properties, right of usufruct, easement, superficies and disposing and transferring acquired properties and rights, placing pledge and mortgage on those properties and rights, releasing pledged and mortgaged items and declaring leasing agreements and sale commitments to the registry office.

As of 30 September 2026, the Parent Bank carries its activities with a grand total of 1.744 branches; and branches abroad which are London branch in England, Baghdad and Arbil branches in Iraq, Athens, Komotini, and Xanthi branches in Greece, Sofia, Plovdiv, Kardzhali, Varna, Burgas and Shumen branches in Bulgaria, Jeddah branch in Saudi Arabia, Bahrain branch in Bahrain, Lefkoşa, Girne, Güzelyurt, Gazimağusa, Gönyeli, Taşkınköy, Karaoğlanoğlu, İskele and Bulvar Gazimağusa branches in Turkish Republic of Northern Cyprus, Algeria Branch in Algeria, Tirana branch in Albania. It operates with a total of 25 branches and total of 1.769 branches, besides the Bank operates in the United Arab Emirates through its Dubai Representative Office and in Egypt through its Cairo Representative Office (31 December 2025: The company operates 1.745 branches domestically and 24 branches abroad, for a total of 1.769 branches.)

The Parent Bank and the consolidated subsidiaries in Note III of Section Three are referred to 'Group'.

As of 30 September 2026, the Group has 30.647 employees (31 December 2025: 30.815).

GENERAL INFORMATION ABOUT THE PARENT BANK (Continued)

VI. DIFFERENCES BETWEEN THE COMMUNIQUE ON PREPARATION OF CONSOLIDATED FINANCIAL STATEMENTS OF BANKS AND TURKISH ACCOUNTING STANDARDS AND SHORT EXPLANATION ABOUT THE ENTITIES SUBJECT TO FULL CONSOLIDATION OR PROPORTIONAL CONSOLIDATION AND ENTITIES WHICH ARE DEDUCTED FROM EQUITY OR ENTITIES WHICH ARE NOT INCLUDED IN THESE THREE METHODS

According to Communiqué regarding the Preparation of the Consolidated Financial Statements and Turkish Accounting Standards, Arap Türk Bankası A.Ş. and Birleşim Varlık Yönetim A.Ş. are among the associates of the Parent Bank, and Turkmen Turkish Joint Stock Commercial Bank, entity under common control of the Parent Bank, are accounted by using equity method in the consolidated financial statements of the Parent Bank.

Ziraat Teknoloji A.Ş. and Ziraat Finansal Yatırımlar A.Ş., which are subsidiaries, are not consolidated in the consolidated financial statements within the scope of the "Communiqué on the Preparation of Consolidated Financial Statements of Banks" because they are not financial institutions. Bileşim Finansal Teknolojiler ve Ödeme Sistemleri A.Ş., which is among the subsidiaries, is not consolidated because it is not a financial institution.

VII. CURRENT OR LIKELY, ACTUAL OR LEGAL BARRIERS TO IMMEDIATE TRANSFER OF EQUITY OR REPAYMENT OF DEBTS BETWEEN THE PARENT BANK AND ITS SUBSIDIARIES

None.

SECTION TWO

Consolidated Financial Statements

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VII. Consolidated Statement of Cash Flows

TÜRKİYE CUMHURİYETİ ZİRAAT BANKASI A.Ş.

CONSOLIDATED BALANCE SHEET (STATEMENT OF FINANCIAL POSITION) AS OF 30 SEPTEMBER 2026

(Unless otherwise stated amounts are expressed in millions of Turkish Lira ("TL"))

	I. CONSOLIDATED BALANCE SHEET (STATEMENT OF FINANCIAL POSITION) ASSETS	Note (Section Five I)	Current Period 30 September 2026			Prior Period 31 December 2025		
			TL	FC	Total	TL	FC	Total
I.	**FINANCIAL ASSETS (NET)**		**2.000.677**	**2.124.633**	**4.125.310**	**1.716.470**	**2.025.207**	**3.741.677**
1.1	**Cash and Cash Equivalents**		**968.598**	**1.245.460**	**2.214.058**	**829.612**	**1.165.576**	**1.995.188**
1.1.1	Cash and Balances with Central Bank	(1)	672.829	923.671	1.596.500	517.698	779.803	1.297.501
1.1.2	Banks	(4)	30.589	321.860	352.449	29.328	385.838	415.166
1.1.3	Money Markets Receivables		265.190	-	265.190	282.594	-	282.594
1.1.4	Expected Loss Provision (-)		10	71	81	8	65	73
1.2	**Financial Assets at Fair Value Through Profit or Loss**	**(2)**	**63.213**	**229.826**	**293.039**	**47.550**	**238.905**	**286.455**
1.2.1	Government Debt Securities		16.003	224.224	240.227	14.065	234.155	248.220
1.2.2	Equity Instruments		60	-	60	67	-	67
1.2.3	Other Financial Assets		47.150	5.602	52.752	33.418	4.750	38.168
1.3	**Financial Assets at Fair Value Through Other Comprehensive Income**	**(5),(6)**	**933.165**	**642.354**	**1.575.519**	**815.946**	**610.453**	**1.426.399**
1.3.1	Government Debt Securities		928.916	622.523	1.551.439	812.070	593.819	1.405.889
1.3.2	Equity Instruments		4.174	329	4.503	3.819	288	4.107
1.3.3	Other Financial Assets		75	19.502	19.577	57	16.346	16.403
1.4	**Derivative Financial Assets**	**(3)**	**35.701**	**6.993**	**42.694**	**23.362**	**10.273**	**33.635**
1.4.1	Derivative Financial Assets at Fair Value Through Profit or Loss		35.701	6.993	42.694	23.362	10.273	33.635
1.4.2	Derivative Financial Assets at Fair Value Through Other Comprehensive Income		-	-	-	-	-	-
II.	**FINANCIAL ASSETS MEASURED AT AMORTISED COST (Net)**		**4.292.143**	**2.255.550**	**6.547.693**	**3.332.153**	**1.804.491**	**5.136.644**
2.1	**Loans**	**(7)**	**3.853.596**	**2.212.255**	**6.065.851**	**2.950.545**	**1.771.081**	**4.721.626**
2.2	**Lease Receivables**	**(12)**	**33.068**	**66.987**	**100.055**	**34.733**	**56.322**	**91.055**
2.3	**Factoring Receivables**		**-**	**20**	**20**	**-**	**7**	**7**
2.4	**Other Financial Assets Measured at Amortized Cost**	**(8)**	**516.641**	**32.227**	**548.868**	**420.882**	**28.232**	**449.114**
2.4.1	Government Debt Securities		513.569	27.894	541.463	420.747	25.228	445.975
2.4.2	Other Financial Assets		3.072	4.333	7.405	135	3.004	3.139
2.5	**Expected Credit Loss (-)**		**111.162**	**55.939**	**167.101**	**74.007**	**51.151**	**125.158**
III.	**NON-CURRENT ASSETS OR DISPOSAL GROUPS "HELD FOR SALE" AND "HELD FROM DISCOUNTINUED OPERATIONS" (Net)**	**(15)**	**39.189**	**382**	**39.571**	**20.130**	**614**	**20.744**
3.1	Held for Sale Purpose		39.189	382	39.571	20.130	614	20.744
3.2	Held from Discontinued Operations		-	-	-	-	-	-
IV.	**EQUITY INVESTMENTS**		**13.731**	**3.320**	**17.051**	**11.642**	**2.972**	**14.614**
4.1	**Investments in Associates (Net)**	**(9)**	**1.465**	**22**	**1.487**	**1.290**	**19**	**1.309**
4.1.1	Associates Valued Based on Equity Method		1.247	-	1.247	1.072	-	1.072
4.1.2	Unconsolidated Associates		218	22	240	218	19	237
4.2	**Subsidiaries (Net)**	**(10)**	**12.266**	**-**	**12.266**	**10.352**	**-**	**10.352**
4.2.1	Unconsolidated Financial Subsidiaries		-	-	-	-	-	-
4.2.2	Unconsolidated Non-Financial Subsidiaries		12.266	-	12.266	10.352	-	10.352
4.3	**Entities under Common Control (Joint Ventures) (Net)**	**(11)**	**-**	**3.298**	**3.298**	**-**	**2.953**	**2.953**
4.3.1	Joint Ventures Valued Based on Equity Method		-	3.298	3.298	-	2.953	2.953
4.3.2	Unconsolidated Joint Ventures		-	-	-	-	-	-
V.	**PROPERTY AND EQUIPMENT (Net)**		**150.898**	**11.589**	**162.487**	**144.676**	**8.521**	**153.197**
VI.	**INTANGIBLE ASSETS (Net)**		**18.588**	**928**	**19.516**	**14.156**	**800**	**14.956**
6.1	Goodwill		-	-	-	-	-	-
6.2	Other		18.588	928	19.516	14.156	800	14.956
VII.	**INVESTMENT PROPERTY (Net)**	**(14)**	**2.984**	**-**	**2.984**	**2.984**	**-**	**2.984**
VIII.	**CURRENT TAX ASSET**		**18**	**292**	**310**	**8**	**226**	**234**
IX.	**DEFERRED TAX ASSET**	**(19)**	**51.298**	**125**	**51.423**	**38.011**	**83**	**38.094**
X.	**OTHER ASSETS (Net)**	**(20)**	**234.726**	**33.481**	**268.207**	**175.993**	**8.443**	**184.436**
	TOTAL ASSETS		**6.804.252**	**4.430.300**	**11.234.552**	**5.456.223**	**3.851.357**	**9.307.580**

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

TÜRKİYE CUMHURİYETİ ZİRAAT BANKASI A.Ş.

CONSOLIDATED BALANCE SHEET (STATEMENT OF FINANCIAL POSITION) AS OF 30 SEPTEMBER 2026

(Unless otherwise stated amounts are expressed in millions of Turkish Lira ("TL"))

II.	CONSOLIDATED BALANCE SHEET (STATEMENT OF FINANCIAL POSITION) LIABILITIES	Note (Section Five II)	Current Period 30 September 2026			Prior Period 31 December 2025		
			TL	FC	Total	TL	FC	Total
I.	**DEPOSITS**	**(1)**	**4.363.250**	**2.945.558**	**7.308.808**	**3.591.149**	**2.474.661**	**6.065.810**
II.	**FUNDS BORROWED**	**(3)**	**184.074**	**863.367**	**1.047.441**	**146.220**	**666.718**	**812.938**
III.	**MONEY MARKETS BORROWINGS**	**(4)**	**680.742**	**258.195**	**938.937**	**406.506**	**269.445**	**675.951**
IV.	**SECURITIES ISSUED (Net)**	**(5)**	**10.996**	**343.591**	**354.587**	**21.305**	**412.233**	**433.538**
4.1	Bills		-	429	429	-	-	-
4.2	Asset Backed Securities		10.996	82.382	93.378	21.305	68.986	90.291
4.3	Bonds		-	260.780	260.780	-	343.247	343.247
V.	**FUNDS**		**51**	**-**	**51**	**45**	**-**	**45**
5.1	Borrower Funds		-	-	-	-	-	-
5.2	Other		51	-	51	45	-	45
VI.	**FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS**		-	-	-	-	-	-
VII.	**DERIVATIVE FINANCIAL LIABILITIES**	**(2)**	**3.721**	**35.235**	**38.956**	**6.078**	**14.491**	**20.569**
7.1	Derivative Financial Liabilities at Fair Value Through Profit or Loss		3.721	35.235	38.956	6.078	14.491	20.569
7.2	Derivative Financial Liabilities at Fair Value Through Other Comprehensive Income		-	-	-	-	-	-
VIII.	**FACTORING LIABILITIES**		-	-	-	-	-	-
IX.	**LEASE LIABILITIES (Net)**	**(7)**	**9.961**	**521**	**10.482**	**8.278**	**514**	**8.792**
X.	**PROVISIONS**	**(9)**	**28.487**	**5.530**	**34.017**	**24.699**	**5.119**	**29.818**
10.1	Restructuring Provisions		-	-	-	-	-	-
10.2	Reserve for Employee Benefits		17.173	111	17.284	14.119	71	14.190
10.3	Insurance Technical Provisions (Net)		-	-	-	-	-	-
10.4	Other Provisions		11.314	5.419	16.733	10.580	5.048	15.628
XI.	**CURRENT TAX LIABILITY**	**(10)**	**44.049**	**380**	**44.429**	**57.388**	**447**	**57.835**
XII.	**DEFERRED TAX LIABILITY**	**(10)**	**5.372**	**113**	**5.485**	**4.712**	**71**	**4.783**
XIII.	**LIABILITIES RELATED TO NON-CURRENT ASSETS "HELD FOR SALE" AND "HELD FROM DISCONTINUED OPERATIONS" (Net)**	**(11)**	-	-	-	-	-	-
13.1	Held for Sale Purpose		-	-	-	-	-	-
13.2	Held from Discontinued Operations		-	-	-	-	-	-
XIV.	**SUBORDINATED DEBT INSTRUMENTS**	**(12)**	**4.443**	**150.799**	**155.242**	**4.019**	**123.686**	**127.705**
14.1	Loans		4.443	2.411	6.854	4.019	2.107	6.126
14.2	Other Debt Instruments		-	148.388	148.388	-	121.579	121.579
XV.	**OTHER LIABILITIES**	**(6)**	**317.560**	**131.288**	**448.848**	**225.947**	**110.863**	**336.810**
XVI.	**SHAREHOLDERS' EQUITY**	**(13)**	**861.870**	**(14.601)**	**847.269**	**722.266**	**10.720**	**732.986**
16.1	Paid-in capital		84.600	-	84.600	84.600	-	84.600
16.2	Capital Reserves		-	-	-	-	-	-
16.2.1	Share Premium		-	-	-	-	-	-
16.2.2	Share Cancellation Profits		-	-	-	-	-	-
16.2.3	Other Capital Reserves		-	-	-	-	-	-
16.3	Accumulated Other Comprehensive Income or Expense Not Reclassified Through Profit or Loss		93.878	1.421	95.299	98.369	1.427	99.796
16.4	Accumulated Other Comprehensive Income or Expense Reclassified Through Profit or Loss		18.900	(30.716)	(11.816)	18.138	(766)	17.372
16.5	Profit Reserves		489.303	14.694	503.997	313.915	10.059	323.974
16.5.1	Legal Reserves		27.062	688	27.750	18.444	596	19.040
16.5.2	Status Reserves		-	-	-	-	-	-
16.5.3	Extraordinary Reserves		461.824	2.714	464.538	295.119	190	295.309
16.5.4	Other Profit Reserves		417	11.292	11.709	352	9.273	9.625
16.6	Profit or (Loss)		160.766	-	160.766	192.750	-	192.750
16.6.1	Prior Periods' Profit or (Loss)		21.082	-	21.082	13.104	-	13.104
16.6.2	Current Period Profit or (Loss)		139.684	-	139.684	179.646	-	179.646
16.7	Minority Interest		14.423	-	14.423	14.494	-	14.494
	TOTAL LIABILITIES		**6.514.576**	**4.719.976**	**11.234.552**	**5.218.612**	**4.088.968**	**9.307.580**

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

TÜRKİYE CUMHURİYETİ ZİRAAT BANKASI A.Ş.

CONSOLIDATED STATEMENT OF OFF-BALANCE SHEET COMMITMENTS AS OF 30 SEPTEMBER 2026

(Unless otherwise stated amounts are expressed in millions of Turkish Lira (“TL’’))

III.	CONSOLIDATED STATEMENT OF OFF-BALANCE SHEET COMMITMENTS		Current Period 30 September 2026			Prior Period 31 December 2025		
			TL	FC	Total	TL	FC	Total
A.	**OFF-BALANCE SHEET COMMITMENTS (I+II+III)**		**4.103.113**	**4.080.413**	**8.183.526**	**3.393.751**	**3.077.728**	**6.471.479**
I.	**GUARANTEES AND WARRANTIES**	**(1)**	**925.371**	**1.468.532**	**2.393.903**	**700.125**	**1.135.978**	**1.836.103**
1.1	Letters of Guarantee		924.012	1.104.799	2.028.811	695.625	856.122	1.551.747
1.1.1	Guarantees Subject to State Tender Law		12.070	199.753	211.823	9.819	157.872	167.691
1.1.2	Guarantees Given for Foreign Trade Operations		733.130	735.482	1.468.612	554.669	567.476	1.122.145
1.1.3	Other Letters of Guarantee		178.812	169.564	348.376	131.137	130.774	261.911
1.2	Bank Acceptances		154	11.233	11.387	101	10.661	10.762
1.2.1	Import Letter of Acceptance		154	11.142	11.296	101	10.438	10.539
1.2.2	Other Bank Acceptances		-	91	91	-	223	223
1.3	Letters of Credit		1.086	351.259	352.345	284	242.840	243.124
1.3.1	Documentary Letters of Credit		1.086	350.528	351.614	284	242.206	242.490
1.3.2	Other Letters of Credit		-	731	731	-	634	634
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	Purchase Guarantees for Securities Issued		-	-	-	-	-	-
1.7	Factoring Guarantees		-	-	-	-	-	-
1.8	Other Guarantees		-	1.241	1.241	-	34	34
1.9	Other Collaterals		119	-	119	4.115	26.321	30.436
II.	**COMMITMENTS**		**2.672.488**	**522.658**	**3.195.146**	**2.377.747**	**442.940**	**2.820.687**
2.1	Irrevocable Commitments	(1)	2.672.488	343.480	3.015.968	2.377.747	318.657	2.696.404
2.1.1	Asset Purchase and Sale Commitments		260.824	311.228	572.052	244.121	290.489	534.610
2.1.2	Deposit Purchase and Sales Commitments		-	-	-	-	-	-
2.1.3	Share Capital Commitments to Associates and Subsidiaries		-	-	-	-	-	-
2.1.4	Loan Granting Commitments		326.641	9.414	336.055	262.903	8.098	271.001
2.1.5	Securities Issue Brokerage Commitments		-	-	-	-	-	-
2.1.6	Commitments for Reserve Requirements		-	-	-	-	-	-
2.1.7	Commitments for Cheque Payments		52.809	1	52.810	43.501	1	43.502
2.1.8	Tax and Fund Liabilities from Export Commitments		974	-	974	862	-	862
2.1.9	Commitments for Credit Card Limits		1.555.936	524	1.556.460	1.353.310	453	1.353.763
2.1.10	Commitments for Credit Cards and Banking Services Promotions		943	-	943	2.198	-	2.198
2.1.11	Receivables from Short Sale Commitments of Marketable Securities		-	-	-	-	-	-
2.1.12	Payables for Short Sale Commitments of Marketable Securities		-	-	-	-	-	-
2.1.13	Other Irrevocable Commitments		474.361	22.313	496.674	470.852	19.616	490.468
2.2	Revocable Commitments		-	179.178	179.178	-	124.283	124.283
2.2.1	Revocable Loan Granting Commitments		-	11.750	11.750	-	7.976	7.976
2.2.2	Other Revocable Commitments		-	167.428	167.428	-	116.307	116.307
III.	**DERIVATIVE FINANCIAL INSTRUMENTS**		**505.254**	**2.089.223**	**2.594.477**	**315.879**	**1.498.810**	**1.814.689**
3.1	Hedging Derivative Financial Instruments		-	-	-	-	-	-
3.1.1	Transactions for Fair Value Hedge		-	-	-	-	-	-
3.1.2	Transactions for Cash Flow Hedge		-	-	-	-	-	-
3.1.3	Transactions for Foreign Net Investment Hedge		-	-	-	-	-	-
3.2	Trading Derivative Financial Instruments		505.254	2.089.223	2.594.477	315.879	1.498.810	1.814.689
3.2.1	Forward Foreign Currency Buy/Sell Transactions		58.129	74.783	132.912	18.134	38.636	56.770
3.2.1.1	Forward Foreign Currency Transactions-Buy		21.802	44.610	66.412	9.184	19.246	28.430
3.2.1.2	Forward Foreign Currency Transactions-Sell		36.327	30.173	66.500	8.950	19.390	28.340
3.2.2	Swap Transactions Related to Foreign Currency and Interest Rates		432.076	1.846.012	2.278.088	296.179	1.437.498	1.733.677
3.2.2.1	Foreign Currency Swap -Buy		43.662	906.357	950.019	34.632	685.073	719.705
3.2.2.2	Foreign Currency Swap-Sell		348.414	608.475	956.889	261.547	453.059	714.606
3.2.2.3	Interest Rate Swap-Buy		20.000	165.590	185.590	-	149.683	149.683
3.2.2.4	Interest Rate Swap-Sell		20.000	165.590	185.590	-	149.683	149.683
3.2.3	Foreign Currency, Interest rate and Securities Options		5.106	168.428	173.534	1.566	22.676	24.242
3.2.3.1	Foreign Currency Options-Buy		3.553	83.242	86.795	783	11.338	12.121
3.2.3.2	Foreign Currency Options-Sell		1.553	85.186	86.739	783	11.338	12.121
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		9.943	-	9.943	-	-	-
3.2.4.1	Foreign Currency Futures-Buy		-	-	-	-	-	-
3.2.4.2	Foreign Currency Futures-Sell		9.943	-	9.943	-	-	-
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 PLEDGES RECEIVED (IV+V+VI)**		**19.133.372**	**5.019.132**	**24.152.504**	**16.335.483**	**3.957.332**	**20.292.815**
IV.	**ITEMS HELD IN CUSTODY**		**3.478.760**	**1.078.656**	**4.557.416**	**2.898.946**	**804.299**	**3.703.245**
4.1	Customer Fund and Portfolio Balances		716.443	-	716.443	715.454	-	715.454
4.2	Investment Securities Held in Custody		137.358	243.763	381.121	120.077	181.365	301.442
4.3	Cheques Received for Collection		239.046	28.819	267.865	203.832	16.097	219.929
4.4	Commercial Notes Received for Collection		136.663	10.857	147.520	108.453	8.308	116.761
4.5	Other Assets Received for Collection		9	-	9	9	-	9
4.6	Assets Received for Public Offering		892.180	206.636	1.098.816	980.487	218.822	1.199.309
4.7	Other Items Under Custody		1.357.059	508.141	1.865.200	770.632	310.655	1.081.287
4.8	Custodians		2	80.440	80.442	2	69.052	69.054
V.	**PLEDGES RECEIVED**		**15.647.149**	**3.874.782**	**19.521.931**	**13.430.639**	**3.103.444**	**16.534.083**
5.1	Marketable Securities		29.308	11.145	40.453	11.689	15.452	27.141
5.2	Guarantee Notes		115.830	127.032	242.862	92.746	90.789	183.535
5.3	Commodity		68.726	48.371	117.097	61.820	39.395	101.215
5.4	Warranty		-	-	-	-	-	-
5.5	Immovable		14.003.219	2.512.363	16.515.582	12.120.178	2.055.905	14.176.083
5.6	Other Pledged Items		1.430.002	1.175.576	2.605.578	1.144.190	901.634	2.045.824
5.7	Pledged Items-Depository		64	295	359	16	269	285
VI.	**ACCEPTED BILL, GUARANTEES AND WARRANTIES**		**7.463**	**65.694**	**73.157**	**5.898**	**49.589**	**55.487**
	TOTAL OFF-BALANCE SHEET COMMITMENTS (A+B)		**23.236.485**	**9.099.545**	**32.336.030**	**19.729.234**	**7.035.060**	**26.764.294**

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

TÜRKİYE CUMHURİYETİ ZİRAAT BANKASI A.Ş.

CONSOLIDATED STATEMENT OF PROFIT OR LOSS AS OF 30 SEPTEMBER 2026

(Unless otherwise stated amounts are expressed in millions of Turkish Lira (“TL’’))

	IV. CONSOLIDATED STATEMENT OF PROFIT OR LOSS INCOME AND EXPENSE ITEMS	Note (Section Five IV)	Current Period 1 January- 30 September 2026	Prior Period 1 January- 30 September 2025	Current Period 1 July- 30 September 2026	Prior Period 1 July- 30 September 2025
I.	**INTEREST INCOME**	**(1)**	**1.509.811**	**1.143.708**	**553.437**	**420.373**
1.1	Interest on Loans		998.895	730.383	363.216	271.939
1.2	Interest on Reserve Requirements		123.355	105.763	45.569	37.863
1.3	Interest on Banks		14.876	11.134	5.839	3.553
1.4	Interest on Money Market Transactions		13.026	25.298	5.145	5.078
1.5	Interest on Marketable Securities Portfolio		337.768	252.753	125.837	94.965
1.5.1	Fair Value Through Profit or Loss		4.497	1.822	1.386	790
1.5.2	Fair Value Through Other Comprehensive Income		247.691	180.035	90.740	69.641
1.5.3	Measured at Amortised Cost		85.580	70.896	33.711	24.534
1.6	Financial Lease Interest Income		15.260	12.968	5.229	4.969
1.7	Other Interest Income		6.631	5.409	2.602	2.006
II.	**INTEREST EXPENSE (-)**	**(2)**	**1.141.381**	**914.256**	**421.934**	**327.107**
2.1	Interest on Deposits		902.428	727.129	333.923	264.525
2.2	Interest on Funds Borrowed		51.375	53.194	19.109	14.943
2.3	Interest Expense on Money Market Transactions		152.012	103.063	58.962	36.822
2.4	Interest on Securities Issued		27.490	24.886	8.371	9.495
2.5	Interest on Leases		2.536	2.708	877	1.008
2.6	Other Interest Expenses		5.540	3.276	692	314
III.	**NET INTEREST INCOME/EXPENSE (I - II)**		**368.430**	**229.452**	**131.503**	**93.266**
IV.	**NET FEES AND COMMISSIONS INCOME**		**96.623**	**69.015**	**33.681**	**25.594**
4.1	Fees and Commissions Received		178.705	121.619	67.052	45.626
4.1.1	Non-cash Loans		14.048	10.013	4.994	3.522
4.1.2	Other		164.657	111.606	62.058	42.104
4.2	Fees and Commissions Paid (-)		82.082	52.604	33.371	20.032
4.2.1	Non-cash Loans		3	5	1	2
4.2.2	Other		82.079	52.599	33.370	20.030
V.	**DIVIDEND INCOME**		**377**	**83**	**47**	**59**
VI.	**TRADING PROFIT/(LOSS) (Net)**	**(3)**	**(46.821)**	**(18.562)**	**(12.303)**	**(10.886)**
6.1	Trading Gains / (Losses) on Securities		(1.892)	10.222	613	1.652
6.2	Gains / (Losses) on Derivative Financial Transactions		(53.630)	(43.887)	(14.824)	(16.919)
6.3	Foreign Exchange Gains / (Losses)		8.701	15.103	1.908	4.381
VII.	**OTHER OPERATING INCOME**	**(4)**	**68.608**	**65.570**	**20.025**	**20.417**
VIII.	**GROSS OPERATING INCOME (III+IV+V+VI+VII)**		**487.217**	**345.558**	**172.953**	**128.450**
IX.	**EXPECTED CREDIT LOSS (-)**	**(5)**	**96.139**	**60.358**	**30.677**	**18.845**
X.	**OTHER PROVISION EXPENSES (-)**	**(5)**	**1.968**	**778**	**236**	**80**
XI.	**PERSONNEL EXPENSE (-)**		**73.130**	**49.874**	**23.554**	**14.885**
XII.	**OTHER OPERATING EXPENSES (-)**	**(6)**	**116.844**	**69.881**	**41.623**	**24.423**
XIII.	**NET OPERATING PROFIT/(LOSS) (VIII-IX-X-XI-XII)**		**199.136**	**164.667**	**76.863**	**70.217**
XIV.	**EXCESS AMOUNT RECORDED AS INCOME AFTER MERGER**		**-**	**-**	**-**	**-**
XV.	**PROFIT/LOSS FROM INVESTMENTS IN SUBSIDIARIES CONSOLIDATED BASED ON EQUITY METHOD**		**525**	**387**	**187**	**140**
XVI.	**PROFIT/(LOSS) ON NET MONETARY POSITION**		**-**	**-**	**-**	**-**
XVII.	**PROFIT/LOSS BEFORE TAX FROM CONTINUED OPERATIONS (XIII+…+XVI)**	**(7)**	**199.661**	**165.054**	**77.050**	**70.357**
XVIII.	**TAX PROVISION FOR CONTINUED OPERATIONS (±)**	**(8)**	**(59.826)**	**(40.197)**	**(22.756)**	**(16.228)**
18.1	Current Tax Provision		(58.107)	(50.257)	(11.197)	(18.922)
18.2	Deferred Tax Expense Effect (+)		(10.955)	(3.555)	(9.582)	(2.121)
18.3	Deferred Tax Income Effect (-)		9.236	13.615	(1.977)	4.815
XIX.	**CURRENT PERIOD PROFIT/LOSS FROM CONTINUED OPERATIONS (XVII±XVIII)**	**(9)**	**139.835**	**124.857**	**54.294**	**54.129**
XX.	**INCOME FROM DISCONTINUED OPERATIONS**		-	-	-	-
20.1	Income from Non-current Assets Held for Sale		-	-	-	-
20.2	Profit from Sales of Associates, Subsidiaries and Entities under Common Control (Joint Ventures)		-	-	-	-
20.3	Income from Other Discontinued Operations		-	-	-	-
XXI.	**EXPENSES FOR DISCONTINUED OPERATIONS (-)**		-	-	-	-
21.1	Expenses for Non-current Assets Held for Sale		-	-	-	-
21.2	Loss from Sales of Associates, Subsidiaries and Joint Ventures		-	-	-	-
21.3	Expenses from Other Discontinued Operations		-	-	-	-
XXII.	**PROFIT/LOSS BEFORE TAX FROM DISCONTINUED OPERATIONS (XX-XXI)**		-	-	-	-
XXIII.	**TAX PROVISION FOR DISCONTINUED OPERATIONS (±)**		-	-	-	-
23.1	Current Tax Provision		-	-	-	-
23.2	Deferred Tax Expense Effect (+)		-	-	-	-
23.3	Deferred Tax Income Effect (-)		-	-	-	-
XXIV.	**CURRENT PERIOD PROFIT/LOSS FROM DISCONTINUED OPERATIONS (XXII±XXIII)**		-	-	-	-
XXV.	**NET PROFIT/(LOSS) (XIX+XXIV)**	**(10)**	**139.835**	**124.857**	**54.294**	**54.129**
25.1	Profit /(Loss) from the Group		139.684	124.643	54.175	54.042
25.2	Profit /(Loss) from Minority Interest		151	214	119	87
	Earnings/(Loss) per share (in TL full)		1,651	1,473	0,640	0,637

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

CONSOLIDATED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME AS OF 30 SEPTEMBER 2026

(Unless otherwise stated amounts are expressed in millions of Turkish Lira ("TL"))

	V. CONSOLIDATED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME	Current Period 1 January- 30 September 2026	Prior Period 1 January- 30 September 2025
I.	**PROFIT (LOSS)**	**139.835**	**124.857**
II.	**OTHER COMPREHENSIVE INCOME**	**(31.301)**	**22.779**
2.1	**Other Comprehensive Income That Will Not Be Reclassified to Profit or Loss**	**(2.113)**	**4.064**
2.1.1	Gains (Losses) on Revaluation of Property, Plant and Equipment	1.081	978
2.1.2	Gains (losses) on Revaluation of Intangible Assets	-	-
2.1.3	Gains (losses) on Remeasurements of Defined Benefit Plans	-	-
2.1.4	Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit or Loss	(3.016)	3.194
2.1.5	Taxes Relating to Components of Other Comprehensive Income That Will Not Be Reclassified to Profit or Loss	(178)	(108)
2.2	**Other Comprehensive Income That Will Be Reclassified to Profit or Loss**	**(29.188)**	**18.715**
2.2.1	Exchange Differences on Translation	3.094	2.920
2.2.2	Valuation and/or Reclassification Profit or Loss from Financial Assets at Fair Value Through Other Comprehensive Income	(48.900)	16.563
2.2.3	Income (Loss) Related with Cash Flow Hedges	-	-
2.2.4	Income (Loss) Related with Hedges of Net Investments in Foreign Operations	1.938	4.188
2.2.5	Other Components of Other Comprehensive Income That Will Be Reclassified to Other Profit or Loss	-	-
2.2.6	Taxes Relating to Components of Other Comprehensive Income That Will Be Reclassified to Profit or Loss	14.680	(4.956)
III.	**TOTAL COMPREHENSIVE INCOME (I+II)**	**108.534**	**147.636**

TÜRKİYE CUMHURİYETİ ZİRAAT BANKASI A.Ş.

CONSOLIDATED STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY AS OF 30 SEPTEMBER 2026

(Unless otherwise stated amounts are expressed in millions of Turkish Lira ("TL"))

VI.	CONSOLIDATED STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY	Paid-in Capital	Share Premiums	Share Cancellation profit	Other Capital Reserves	Accumulated Other Comprehensive Income or Expense Not Reclassified through Profit or Loss			Accumulated Other Comprehensive Income or Expense Reclassified through Profit or Loss			Profit Reserves	Prior Period Net Profit/ (Loss)	Current Period Net Profit /(Loss)	Shareholders' Equity Before Minority Interest	Minority Interest	Total Equity
						1	2	3	4	5	6						
	Current Period 30 September 2026																
I.	**Prior Period End Balance**	**84.600**	**-**	**-**	**-**	**91.394**	**(3.130)**	**11.532**	**13.826**	**(10.748)**	**14.294**	**323.974**	**192.750**	**-**	**718.492**	**14.494**	**732.986**
II.	**Corrections and Accounting Policy Changes Made According to TAS 8**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
2.1	Effects of Adjustment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.2	Effects of the Changes in Accounting Policies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
III.	**New Balance (I+II)**	**84.600**	**-**	**-**	**-**	**91.394**	**(3.130)**	**11.532**	**13.826**	**(10.748)**	**14.294**	**323.974**	**192.750**	**-**	**718.492**	**14.494**	**732.986**
IV.	**Total Comprehensive Income (Loss)**	**-**	**-**	**-**	**-**	**1.009**	**31**	**(3.016)**	**3.094**	**(34.220)**	**1.938**	**-**	**-**	**139.684**	**108.520**	**14**	**108.534**
V.	**Capital Increase in Cash**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
VI.	**Capital Increase Through Internal Reserves**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
VII.	**Paid-in Capital Inflation Adjustment Difference**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
VIII.	**Convertible Bonds**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
IX.	**Subordinated Debt Instruments**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
X.	**Increase/(Decrease) Through Other Changes**	**-**	**-**	**-**	**-**	**(227)**	**-**	**(2.371)**	**-**	**-**	**-**	**4.836**	**3.684**	**-**	**5.922**	**(85)**	**5.837**
XI.	**Profit distribution**	**-**	**-**	**-**	**-**	**-**	**-**	**77**	**-**	**-**	**-**	**175.187**	**(175.352)**	**-**	**(88)**	**-**	**(88)**
11.1	Dividends Paid	-	-	-	-	-	-	-	-	-	-	-	(88)	-	(88)	-	(88)
11.2	Transfers to Reserves	-	-	-	-	-	-	-	-	-	-	175.187	(175.187)	-	-	-	-
11.3	Other	-	-	-	-	-	-	77	-	-	-	-	(77)	-	-	-	-
	Balance at the End of the Period (III+IV+…..+X+XI)	**84.600**	**-**	**-**	**-**	**92.176**	**(3.099)**	**6.222**	**16.920**	**(44.968)**	**16.232**	**503.997**	**21.082**	**139.684**	**832.846**	**14.423**	**847.269**

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

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

TÜRKİYE CUMHURİYETİ ZİRAAT BANKASI A.Ş.

CONSOLIDATED STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY AS OF 30 SEPTEMBER 2025

(Unless otherwise stated amounts are expressed in millions of Turkish Lira ("TL"))

VI.	CONSOLIDATED STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY	Paid-in Capital	Share Premiums	Share Cancellation profits	Other capital reserves	Accumulated Other Comprehensive Income or Expense Not Reclassified through Profit or Loss			Accumulated Other Comprehensive Income or Expense Reclassified through Profit or Loss			Profit Reserves	Prior Period Net Profit/ (Loss)	Current Period Net Profit /(Loss)	Shareholders' Equity Before Minority Interest	Minority Interest	Total Equity
						1	2	3	4	5	6						
	Prior Period 30 September 2025																
I.	**Beginning of Period Balance**	**84.600**	**-**	**-**	**-**	**58.968**	**(3.521)**	**9.108**	**10.092**	**(33.235)**	**9.435**	**216.658**	**119.108**	**-**	**471.213**	**10.073**	**481.286**
II.	**Corrections and Accounting Policy Changes Made According to TAS 8**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
2.1	Effects of Adjustment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.2	Effects of the Changes in Accounting Policies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
III.	**New Balance (I+II)**	**84.600**	**-**	**-**	**-**	**58.968**	**(3.521)**	**9.108**	**10.092**	**(33.235)**	**9.435**	**216.658**	**119.108**	**-**	**471.213**	**10.073**	**481.286**
IV.	**Total Comprehensive Income (Loss)**	**-**	**-**	**-**	**-**	**988**	**-**	**3.185**	**2.920**	**11.607**	**4.188**	**-**	**-**	**124.643**	**147.531**	**104**	**147.635**
V.	**Capital Increase in Cash**	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VI.	**Capital Increase Through Internal Reserves**	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VII.	**Paid-in Capital Inflation Adjustment Difference**	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VIII.	**Convertible Bonds**	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
IX.	**Subordinated Debt Instruments**	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
X.	**Increase/(Decrease) Through Other Changes**	-	-	-	-	**(2.636)**	**-**	**(3.975)**	**-**	**-**	**-**	**1.242**	**1.493**	**-**	**(3.876)**	**(56)**	**(3.932)**
XI.	**Profit distribution**	**-**	**-**	**-**	**-**	**-**	**-**	**1**	**-**	**-**	**-**	**107.988**	**(108.047)**	**-**	**(58)**	**-**	**(58)**
11.1	Dividends Paid	-	-	-	-	-	-	-	-	-	-	-	(58)	-	(58)	-	(58)
11.2	Transfers to Reserves	-	-	-	-	-	-	-	-	-	-	107.988	(107.988)	-	-	-	-
11.3	Other	-	-	-	-	-	-	1	-	-	-	-	(1)	-	-	-	-
	Balance at the End of the Period (III+IV+…...+X+XI)	**84.600**	**-**	**-**	**-**	**57.320**	**(3.521)**	**8.319**	**13.012**	**(21.628)**	**13.623**	**325.888**	**12.554**	**124.643**	**614.810**	**10.121**	**624.931**

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

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

TÜRKİYE CUMHURİYETİ ZİRAAT BANKASI A.Ş.

CONSOLIDATED STATEMENT OF CASH FLOWS AS OF 30 SEPTEMBER 2026

(Unless otherwise stated amounts are expressed in millions of Turkish Lira ("TL"))

VII. CONSOLIDATED STATEMENT OF CASH FLOWS	Note	Current Period 1 January- 30 September 2026	Prior Period 1 January- 30 September 2025
A. CASH FLOWS FROM BANKING OPERATIONS			
1.1 Operating Profit Before Changes in Operating Assets and Liabilities		**62.398**	**17.154**
1.1.1 Interest Received		1.332.855	984.920
1.1.2 Interest Paid		(1.136.392)	(920.901)
1.1.3 Dividend Received		88	83
1.1.4 Fees and Commissions Received		185.570	128.411
1.1.5 Other Income		16.705	23.790
1.1.6 Collections from Previously Written-off Loans and Other Receivables		18.095	15.206
1.1.7 Cash Payments to Personnel and Service Suppliers		(82.070)	(55.248)
1.1.8 Taxes Paid		(84.915)	(47.824)
1.1.9 Other		(187.538)	(111.283)
1.2 Changes in Operating Assets and Liabilities		**174.623**	**473.208**
1.2.1 Net (Increase) / Decrease in Financial Assets at Fair Value Through Profit or Loss		790	(109.640)
1.2.2 Net (Increase) / Decrease in Due from Banks and Other Financial Institutions		(232.106)	(330.952)
1.2.3 Net (Increase) / Decrease in Loans		(1.171.852)	(952.419)
1.2.4 Net (Increase) / Decrease in Other Assets		(74.890)	(118.634)
1.2.5 Net Increase / (Decrease) in Bank Deposits		82.352	(23.896)
1.2.6 Net Increase / (Decrease) in Other Deposits		1.069.109	1.102.413
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		144.595	150.247
1.2.9 Net Increase / (Decrease) in Payables		-	-
1.2.10 Net Increase / (Decrease) in Other Liabilities		356.625	756.089
I. Net Cash Provided from Banking Operation		**237.021**	**490.362**
B. CASH FLOWS FROM INVESTING ACTIVITIES			
II. Net Cash Provided from Investing Activities		**(184.599)**	**(314.376)**
2.1 Cash Paid for Acquisition of Investments, Associates, Subsidiaries and Entities under Common Control (Joint Venture)		(750)	(317)
2.2 Cash Obtained from Disposal of Investments, Associates, Subsidiaries and Entities under Common Control (Joint Venture)		-	-
2.3 Purchases of Property and Equipment		(14.347)	(11.344)
2.4 Disposals of Property and Equipment		238	2.912
2.5 Purchase of Financial Assets at Fair Value Through Other Comprehensive Income		(667.998)	(664.937)
2.6 Sale of Financial Assets at Fair Value Through Other Comprehensive Income		529.440	354.925
2.7 Purchase of Financial Assets Measured at Amortized Cost		(42.622)	(7.087)
2.8 Sale of Financial Assets Measured at Amortized Cost		11.440	11.472
2.9 Other		-	-
C. CASH FLOWS FROM FINANCING ACTIVITIES			
III. Net Cash Provided from Financing Activities		**(94.703)**	**167.832**
3.1 Cash Obtained from Funds Borrowed and Securities Issued		217.431	276.095
3.2 Cash Used for Repayment of Funds Borrowed and Securities Issued		(308.890)	(104.823)
3.3 Issued Equity Instruments		-	-
3.4 Dividends Paid		(88)	(58)
3.5 Payments for Finance Leases		(3.156)	(3.382)
3.6 Other		-	-
IV. Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		**15.718**	**60.158**
V. Net Increase in Cash and Cash Equivalents		**(26.563)**	**403.976**
VI. Cash and Cash Equivalents at Beginning of the Period		**1.092.757**	**567.132**
VII. Cash and Cash Equivalents at End of the Period		**1.066.194**	**971.108**

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

SECTION THREE

EXPLANATIONS ON ACCOUNTING POLICIES

I. BASIS OF PRESENTATION

The consolidated financial statements are prepared within the scope of the "Regulation on Accounting Applications for Banks and Safeguarding of Documents" ("Regulation") related with Banking Law numbered 5411 published in the Official Gazette No. 26333 dated 1 November 2006 and other regulations related to reporting principles on accounting records of Banks published by Banking Regulation and Supervision Agency ("BRSA") and circulars and interpretations published by BRSA (together referred as BRSA Accounting and Reporting Legislation) and in case where a specific regulation is not made by BRSA, Turkish Accounting Standards 34 ("TAS 34") Interim Financial Reporting Standard and Turkish Financial Reporting Standards ("TFRS") and (referred as "Turkish Accounting and Financial Reporting Regulations" or "Reporting Standards") put into effect by Public Oversight Accounting and Auditing Standards Authority ("POA"). However, the TAS 29 "Financial Reporting in Hyperinflationary Economies" standard included in TFRS has not been applied to banks and financial leasing, factoring, financing, savings financing and asset management companies, as explained below.

The differences between accounting principles, as described in these preceding paragraphs and accounting principles generally accepted in countries in which consolidated financial statements are to be distributed and International Financial Reporting Standards ("IFRS") have not been quantified in these consolidated financial statements. Accordingly, these consolidated financial statements are not intended to present the financial position, results of operations and changes in financial position and cash flows in accordance with the accounting principles generally accepted in such countries and IFRS.

The format and content of the publicly announced consolidated financial statements and notes to these statements have been prepared in accordance with the "Communiqué on Financial Statements to Be Disclosed to Public by Banks and the Explanations and Notes", published in the Official Gazette No. 28337, dated 28 June 2012 and the "Communiqué on Public Disclosures on Risk Management by Banks", published in the Official Gazette No. 29511, dated 23 October 2015 and amendments to these Communiqué. The Parent Bank maintains its books in Turkish Lira in accordance with the Banking Law, Turkish Commercial Code and Turkish Tax Legislation.

Financial statements of subsidiaries in abroad are prepared in accordance with prevalent law and legislation in their country, adjustments and reclassifications are reflected on the purpose of fair presentation pursuant to Reporting Standards.

The consolidated financial statements have been prepared under the historical cost convention, except for the financial assets and liabilities carried at fair value.

The preparation of financial statements requires the use of certain critical estimates on assets and liabilities reported as of balance sheet date or amount of contingent assets and liabilities explained and amount of income and expenses occurred in related period. Although these estimates rely on the management's best judgment, actual results can vary from these estimates. Judgements and estimates are explained in related notes.

In accordance with the "Communiqué on Financial Statements to Be Disclosed to Public by Banks and the Explanations and Notes," published in the Official Gazette No. 33239 dated 30 April 2026, the unit of presentation of the financial statements has been changed from thousands of Turkish Lira (thousand TL) to millions of Turkish Lira (million TL). The comparative financial information from the previous period has also been presented in millions of Turkish Lira (million TL) to ensure the comparability of the financial statements.

The Parent Bank reflected the estimates and judgments into the calculation of expected credit losses with the maximum effort and the best estimation method. The Parent Bank has revised its macroeconomic expectations and has reflected to the financial statement as of 30 September 2026, by taking into account the change in probability of default and loss given default.

EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

I. BASIS OF PRESENTATION (Continued)

On 23 November 2023, POA announced that, entities reporting under the TFRS should begin implementing "TAS - 29 Financial Reporting in Hyperinflationary Economies" standard in their financial statements, from periods ending on and after 31 December 2023. Besides, regulatory and auditing bodies that are authorized in their respective areas have flexibility to determine alternative transition dates for the application of TAS - 29. In this context, in accordance with the BRSA's decisions dated 5 December 2024 and numbered 11021 and dated 18 December 2025 and numbered 11340, it was decided that the financial statements of banks and financial leasing, factoring, financing, savings financing and asset management companies in 2024, 2025 and 2026 would not be subject to the inflation adjustment required to be made within the scope of TAS 29, and TAS 29 was not applied to the financial statements and no inflation adjustment was made.

II. EXPLANATIONS ON STRATEGY OF USING FINANCIAL INSTRUMENTS AND FOREIGN CURRENCY TRANSACTIONS

Main activity of the Group comprises of banking services, such as; launching all kinds of cash and non-cash loans denominated in Turkish Lira and foreign currencies, performing transactions in local, international money and capital markets, supporting agricultural sector financially and collecting deposits/participation accounts denominated in Turkish Lira and foreign currencies. The Parent Bank's main funding sources are deposits, repurchase agreements, issued securities and shareholders' equity. The Parent Bank directs these funds to assets with high return and low risk that include predominantly domestic government bonds and loans. The Parent Bank's liquidity structure is considered the financing of all liabilities at due date. Although most of the sources in the Parent Bank's balance sheet are with fixed interest rate, some of the securities in assets return have floating interest rate. Since the remaining time to re-pricing date of sources is short, cost of sources is repriced in short periods based on the market conditions. Moreover, the Parent Bank adopts higher return principle for its long-term placements.

Loans and securities are among the areas where returns above the average return calculated for the Parent Bank's areas of activity are obtained. The most important off-balance sheet risk areas are letters of guarantee, bank loans, letters of credit, loan granting commitments, commitments for cheque payments, commitments for credit card expenditure limits.

Since the Parent Bank's total debt to the market is low among its total liabilities, the Parent Bank can borrow easily from short-term markets, such as Borsa Istanbul ("BIST"), Central Bank of the Republic of Türkiye, Money Market or Interbank Money Market in case of need. In case of a liquidity crisis, the deposit base of the Parent Bank is not presumed to be significantly affected from liquidity risk since the Parent Bank is a public bank with an extensive branch network.

The cost of foreign currency funds and the return on assets are closely monitored. Deposit interest rates are adjusted in line with market rates to maintain a positive profit margin.

Foreign currency operations are valued by Bank's prevailing counter currency buying rate at transaction date and reflected to records. At period ends, foreign currency asset and liability balances are valued at the Bank's period end counter currency buying rates and converted to Turkish currency and the resulting exchange differences are recognized as a "foreign exchange profit or loss".

EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

II. EXPLANATIONS ON STRATEGY OF USING FINANCIAL INSTRUMENTS AND FOREIGN CURRENCY TRANSACTIONS (Continued)

For the exchange risk arising from foreign currency conversion of Ziraat Bank International AG, Ziraat Bank BH dd, Ziraat Bank Montenegro AD and Ziraat Bank Kosova JSC the Bank's subsidiaries to which capital was paid in Euro amounts, Euro deposits are used for hedging purposes. Information on fair value hedge accounting applied in order to hedge the said total capital amount of 372 million Euros (31 December 2025: 372 million Euros), which is associated with this purpose, from exchange rate risk effects arising from changes in investment in business abroad, is presented in Section Four, article no VIII.

Assets and liabilities of the overseas branches of the Parent Bank are converted into Turkish Lira with the Parent Bank's prevailing counter currency buying rates at the balance sheet date.

III. EXPLANATIONS ON CONSOLIDATED SUBSIDIARIES

1. Consolidation Principles Applied

The consolidated financial statements have been prepared in accordance with the procedures listed in the "Communiqués related to the Regulation on the Preparation of the Consolidated Financial Statements of Banks" published in the Official Gazette No. 26340 dated 8 November 2006 and the "Consolidated Financial Statements" ("TFRS 10").

1.1. Consolidation Principles for Subsidiaries

Subsidiaries are all entities in which the Group has the power to control financial and operational policies for the benefit of the Parent Bank (a) directly and indirectly, with the authority to exercise more than 50% of the voting rights pertaining to shares in the owned companies; or (b) not having the power to exercise more than 50% of the rights of use, otherwise having control over financial and business policies.

Control is evident when the Parent Bank owns, either directly or indirectly, the majority of the share capital of the company or owns the privileged shares or owns the right of controlling the operations of the company in accordance with the agreements made with other shareholders or owns the right of appointment or the designation of the majority of the board of directors of the company.

Subsidiaries are consolidated with full consolidation method, considering the size of their assets and equity within the scope of their activities and the materiality principle. Subsidiaries are included in the scope of consolidation since the control of their activities is transferred to the group and are excluded from the scope of consolidation from the date the control disappears. Where necessary, the accounting policies of the subsidiaries have been changed to ensure consistency with the policies adopted by the Group.

According to the full consolidation method, 100% of the balance sheet, profit or loss statement and off-balance sheet items of the subsidiaries are consolidated with the balance sheet, profit or loss statement and off-balance sheet items of the Parent Bank. The carrying amount of the Group's investments in each subsidiary is netted off with the portion of the capital of each subsidiary that belongs to the Group. Unrealized gains and losses and balances arising from transactions between subsidiaries included in consolidation are eliminated. In order to determine the net income of the Group, minority interest in the net income of the consolidated subsidiaries have been determined and deducted from the net income of the subsidiary. Minority interests in the consolidated balance sheet are presented separately from the liabilities and shares of the Group shareholders. In addition, minority interests are presented separately in the profit or loss statement interest.

EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

III. EXPLANATIONS ON CONSOLIDATED SUBSIDIARIES (Continued)

1. Consolidation Principles Applied (Continued)

1.1. Consolidation Principles for Subsidiaries (Continued)

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

Title	Address (City/Country)	Main Activities	Parent Bank's Share Percentage (%)	Parent Bank's Risk Group Share Percentage (%)
Ziraat Yatırım Menkul Değerler A.Ş.	Istanbul/Türkiye	Brokerage Houses	99,60	99,60
Ziraat Portföy Yönetimi A.Ş.	Istanbul/Türkiye	Portfolio Management	74,90	95,08
Ziraat Katılım Bankası A.Ş.	Istanbul/Türkiye	Banking	100,00	100,00
Ziraat Gayrimenkul Yatırım Ortaklığı A.Ş.	Istanbul/Türkiye	Real Estate	81,06	81,06
Ziraat Finansal Teknolojiler Elektronik Para ve Ödeme Hizmetleri A.Ş.	Istanbul/Türkiye	Payment Services	100,00	100,00
Ziraat Dinamik Banka A.Ş.	Istanbul/Türkiye	Banking	100,00	100,00
Ziraat Finansal Kiralama A.Ş.	Istanbul/Türkiye	Financial Leasing	100,00	100,00
Ziraat Bank International AG	Frankfurt /Germany	Banking	100,00	100,00
Ziraat Bank BH d.d.	Sarajevo/Bosnia Herzegovina	Banking	100,00	100,00
Ziraat Bank (Moscow) JSC	Moscow / Russia	Banking	99,91	100,00
Kazakhstan Ziraat Int. Bank	Almaty / Kazakhstan	Banking	99,92	99,92
Ziraat Bank Azerbaycan ASC	Baku / Azerbaijan	Banking	99,98	100,00
Ziraat Bank Montenegro AD	Podgorica/Montenegro	Banking	100,00	100,00
JSC Ziraat Bank Georgia	Tbilisi / Georgia	Banking	100,00	100,00
Ziraat Bank Uzbekistan JSC	Tashkent / Uzbekistan	Banking	100,00	100,00
Ziraat Bank Kosova JSC	Pristina/Kosova	Banking	100,00	100,00

1.2. Consolidation Principles of Associates and Entities Under Common Control

An associate is a partnership with which the Parent Bank participates in its capital and has significant effect on it although it has no capital or management control, whose main operation is banking, and which operates according to special legislation with permission and license and is established abroad. The related associate is consolidated with equity method in accordance with materiality principle. Significant effect refers to the participation power on the constitution of the financial and management policies of the participated associate. If the Parent Bank has 10% or more voting right on the associate, as long as it is not proved otherwise, it will be accepted that the Parent Bank has significant effect on that associate. Equity method is an accounting method which foresees the increase or decrease of the book value of capital share in an associate from the changed amount in the associate participating shareholder's equity during the period by the portion of the participant and the deduction of the dividend from the associate from the changed value of the associate amount. The associates and joint ventures consolidated with the equity method, their title, place of incorporation, main activities, effective shareholding rates and direct and indirect shareholding rates are as follows:

Title	Address (City/Country)	Main Activities	Parent Bank's Share Percentage (%)	Group's Share (%)
Turkmen Turkish Joint Stock Commercial Bank	Ashkhabad/Turkmenistan	Banking	50,00	50,00
Arap Türk Bankası A.Ş.	Istanbul/Türkiye	Banking	15,43	15,43
Birleşim Varlık Yönetim A.Ş.	Istanbul/Türkiye	Asset Management	16,00	16,00

EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

III. EXPLANATIONS ON CONSOLIDATED SUBSIDIARIES (Continued)

1. Consolidation Principles Applied (Continued)

1.3. Principles Applied During Share Transfer, Merger and Acquisition

Acquisition of entities are accounted by the purchase method on the date of purchase when the control is being transferred to the Group. Control explains managing power of Group on entity's financial and operational policies for the purpose of providing benefit from operations of entity. While evaluating control, executable potential voting rights are taken consideration by Group.

1.4. Transactions with Minority Shareholders

The Group considers transactions with minority shareholders as transactions within the Parent Bank. For acquisitions from minority shareholders, the difference between the acquisition cost and related portion of net assets' booked value is deducted from equity. Profit or loss resulting from sales to minority shareholders is booked under equity.

1.5. Presentation of Unconsolidated Subsidiaries and Associates in Consolidated Financial Statements

Subsidiaries, which are not included in the scope of consolidation, are accounted for their fair values, while associates are accounted for at their cost values after netting impairment if any, and are reflected in the consolidated financial statements.

IV. EXPLANATIONS ON FORWARD TRANSACTIONS, OPTIONS AND DERIVATIVE INSTRUMENTS

The Group's derivative transactions include cross currency swaps, interest rate swaps, currency and precious metal swaps, long-term financing transactions, fully or partially covered options and forward foreign currency buy/sell transactions. The Bank has no embedded derivative instruments separated from the articles of association.

Derivative financial instruments of the Bank are classified under "TFRS 9 Financial Instruments Standard" ("TFRS 9"), "Derivative Financial Assets Measured at Fair Value Through Profit or Loss".

Derivative financial instruments are initially recognized at fair value. Derivative transactions, depending on the fair value being positive or negative is shown as derivative financial assets at fair value through profit or loss or derivative financial liabilities measured at fair value through profit or loss in the following periods of the recording. Differences in fair value as a result of the valuation are accounted for under profit/loss from derivative financial transactions and profit/loss from foreign exchange transactions in the commercial profit/loss item in the profit or loss statement.

The fair value of derivative instruments is calculated by taking into account the market values or by applying the cash flow model discounted with market rates.

Liabilities and receivables arising from the derivative instruments are followed in the off-balance sheet accounts with their contractual values.

EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

V. EXPLANATIONS ON INTEREST INCOME AND EXPENSE

Interest income and expenses of the group are recognized according to the effective interest method (rate equal to the rate in calculation of present value of future cash flows of financial assets or liabilities).

Interest income from financial assets is recognized as gross carrying amount according to the effective interest rate method except for interest income from 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. The Parent Bank has started to calculate rediscount as of 1 January 2018 for its non-performing loans. Rediscount is calculated over the net book value (Gross Book Value - Expected Credit Losses) of the non-performing loans.

If the expectations for the cash flows in the financial asset are revised for reasons other than the credit risk, the amendment is reflected in the carrying amount of the asset and in the related profit or loss statement line and is amortized over the estimated life of the financial asset.

Total of minimum rental payments including interests and principals are recorded under "financial lease receivables" as gross. The interest which is the difference between the total of rental payments and the cost of the related tangible asset is recorded under "unearned income". When the rent payment incurs, the rent amount is deducted from "financial lease receivables"; and the interest portion is recorded as interest income in the profit or loss statement.

Profit share income is accounted for by applying the internal rate of return method. Group calculates expense accrual according to the unit value calculation method over the participation accounts.

VI. EXPLANATIONS ON FEE AND COMMISSION INCOME AND EXPENSE

Income and expenses from banking, agency and intermediary services are recognized as income/expense and conformant with TFRS 15 Revenue from Contracts with Customers on the date they are collected.

Prepaid expense amounts are recognized as expense on an accrual basis during the service period.

Commission income from individual, corporate and commercial loans are transferred to income accounts according to periodicity principle using effective interest rate method on an accrual basis.

VII. EXPLANATIONS ON FINANCIAL ASSETS

Financial assets are recognized or derecognized according to TFRS 9 Financial Instruments Part 3 "Recognition and Derecognition." Financial assets are measured at fair value at initial recognition in the financial statements. They are included in the balance sheet of the Group, if the Group is a legal party to these instruments.

The Group classifies and recognizes its financial assets as "Financial Assets Measured at Fair Value Through Profit/Loss", "Financial Assets Measured at Fair Value Through Other Comprehensive Income" or "Financial Assets Measured at Amortized Cost". This classification is based on the contractual cash flow characteristics of the related business model used for management of the financial assets at initial recognition.

Financial assets mainly constitute the Group's commercial activities and operations. These instruments have the ability to expose, affect, and diminish the liquidity, credit and interest rate risks in the financial statements.

EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

VII. EXPLANATIONS ON FINANCIAL ASSETS (Continued)

Classification and Measurement within the Scope of TFRS 9

In accordance with TFRS 9 Financial Instruments Standard, financial assets are measured at amortized cost, fair value through other comprehensive income and fair value through profit or loss.

"Business Model Assessment" and "Contractual Cash Properties Test" are performed to determine the classification of financial assets.

Financial Assets at Fair Value Through Profit or Loss

Financial assets at fair value through profit or loss;

- Managed by a business model other than the business model aimed at holding contractual cash flows for collection and the business model aiming at collecting and selling contractual cash flows,
- Are obtained in order to profit from fluctuations in prices and similar factors in the short-term in the market, or are part of a portfolio aimed at making a profit in the short-term, regardless of the reason for the acquisition,
- The terms of the contract for the financial asset do not result in cash flows that only include principal and interest payments on the principal balance at specified dates

are financial assets.

Financial assets at the fair value through profit or loss are initially recognized at fair value. All gains and losses arising from these valuations are included in the profit/loss accounts, and the interest earned is shown in interest income and dividends earned are shown in dividend income.

Among the financial assets at fair value through profit or loss, Government Bonds, Lease Certificates and Treasury Bills traded in the BIST, the weighted average clearing prices formed in the BIST on the balance sheet date, and the financial assets not traded in the BIST, with the prices of the Central Bank of the Republic of Türkiye, Eurobonds Bench The transaction prices in the Upmarket and the funds in the Bank's portfolio are valued according to the fund price announced for the relevant day. Gains and losses resulting from the valuation are included in the profit/loss accounts.

Financial Assets at Fair Value Through Other Comprehensive Income

Financial assets are classified as financial assets at fair value through other comprehensive income where the business models aim to hold financial assets in order to collect the contractual cash flows and selling assets and the terms of financial asset give rise to cash flows that are solely payments of principal of interest at certain dates.

Financial assets at fair value through other comprehensive income are subsequently measured at their fair value. The interest income of financial assets at fair value through other comprehensive income that are calculated by effective interest rate method and dividend income from equity instruments are reflected in the statement of profit or loss. "Unrealized profits and losses", the difference between the fair value of debt instruments at fair value through other comprehensive income and their amortized cost, are not reflected in the statement of profit or loss for the period until the corresponding financial asset is collected, sold, disposed of or weakened and is followed in the "Other Comprehensive Income or Expenses to be Reclassified in Profit or Loss" account under equity. Accumulated fair value differences under equity are reflected to the income statement when such securities are collected or disposed.

EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

VII. EXPLANATIONS ON FINANCIAL ASSETS (Continued)

Financial Assets at Fair Value Through Other Comprehensive Income (Continued)

Securities representing a share in the capital are recognized at fair value if they are traded in organized markets and/or their fair value can be determined reliably, and if they are not traded in organized markets, they are reflected in the financial statements with their values found using other valuation models. The valuation differences of the said securities are followed in the "Other Accumulated Comprehensive Income or Expenses Not to be Reclassified in Profit or Loss" account under equity.

Financial Assets at Measured at Amortized Cost

A financial asset is classified as a financial asset measured at amortized cost when the Parent Bank's policy within a business model is to hold the asset to collect contractual cash flows and the terms give rise to cash flows that are solely payments of principal of interest at certain dates.

Measured at amortized cost is recognized at cost which represents its fair value at initial recognition by adding the transaction costs and subsequently measured at amortized cost by using the effective interest rate method. Interest income related to the financial asset measured at amortized cost is recognized in the statement of profit or loss.

The group's securities portfolio, measured at amortized cost and reflected in other comprehensive income at fair value, includes bonds and lease certificates indexed to Consumer Price Index (CPI). Mentioned securities are valued and accounted according to the effective interest rate method which is calculated according to the real coupon rate and the reference inflation index on the issue date. The actual coupon payment amounts of these securities, purchase and sale transactions and year-end valuations are calculated by using the index announced by the treasury. Index calculations related to CPI indexed bonds are made by the method specified in Ministry of Treasury and Finance's CPI Indexed Bonds Investor Guide.

The estimated inflation rate used during the year can be updated if necessary. In this context, as of 30 September 2026, the valuation of the assets was made according to the annual inflation forecast of 28%. At the end of the year, the actual inflation rate is used. A 1% increase in the CPI estimate will increase pre-tax profit by TL 2.700 as of 30 September 2026, while a 1% decrease will decrease it by TL 2.600.

Loans

Loans consist of financial assets which are created by providing money, goods or services to the debtor. Loans are initially recognized at acquisition cost presenting their fair value and thereafter measured at amortized cost using the "Effective Interest Rate Method".

Cash loans are accounted with their original balances in the accounts specified in Uniform Chart of Accounts and Prospectus according to their type, maturity, and collateral structures. Foreign exchange loans are recognized with fixed price and revalued by the counter foreign exchange buying rate of the Bank.

EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

VIII. EXPLANATIONS ON IMPAIRMENT OF FINANCIAL ASSETS

Explanations on Expected Loss Provisions

The Group sets aside the expected loss provision for its loans and receivables by taking into consideration the "Regulation on the Classification of Loans and the Procedures and Principles Regarding the Provisions to be Set Aside" published in the Official Gazette dated 22 June 2016 and numbered 29750. In this context, the Parent Bank takes into consideration the general structure of the loan portfolio, the financial structure of the customers, the non-financial data, and the economic conjuncture in line with the credit risk policies and prudence principle when determining its estimates.

The main principle of the expected credit loss model is to reflect the general outlook of deterioration or improvement in the credit quality of financial instruments. The amount of expected credit losses known as loss provision or provision varies according to the degree of increase in credit risk. There are two measurements according to the general approach:

- 12 Month Expected Loss Provision (Stage 1) applies to all assets unless there is a significant deterioration in credit quality.
- Lifetime Expected Loss Provision (Stage 2 and Stage 3) is applied when there is a significant increase in credit risk.

In addition, the Bank made provision on the model outputs for customer groups, which it believed that the model did not statistically respond to credit risk factors, using expert opinion. In accordance with TFRS 9, in the expected credit loss calculation, a certain part of commercial and corporate loans are obtained in accordance with internal policies, taking into account the threshold amounts determined for risk according to the bank's current classification policy and segment structure. The calculation is made by discounting the cash flows expected from the customer or collateral sales to their present value with the effective interest rate. The reserve will be reviewed in the following reporting periods, taking into account the loan portfolio and changes in future expectations.

Impairment

The expected credit loss model includes instruments that are recorded at amortized cost or at fair value in other comprehensive income tables (such as bank deposits, loans, and securities) and, in addition, financial lease receivables that are not measured at fair value through profit or loss, credit commitments and financial guarantee contracts.

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

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

- Probability-weighted and neutral amount determined by taking into account possible outcomes,
- Time value of the money,
- Reasonable and supportable information on past events, current conditions and forecast of future economic conditions at the time of reporting.

These financial assets are divided into three categories depending on the gradual increase in credit risk observed since their initial recognition:

EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

VIII. EXPLANATIONS ON IMPAIRMENT OF FINANCIAL ASSETS (Continued)

Impairment (Continued)

12 Month Expected Credit Losses (Stage 1)

These are the financial assets that do not have a significant increase in credit risk at the time of recognition or since initial recognition. For such assets, impairment for credit risk is recorded in the amount of 12 month expected credit losses. It is valid for all assets unless there is a significant deterioration in the credit quality.

The expected 12 month loss values (within 12 months after the reporting date or within a shorter period if the life of a financial instrument is shorter than 12 months) are part of the estimation of lifetime loss expectancy.

Provision for Lifetime Expected Loss (Stage 2)

The expected loss provision is calculated by taking into account the entire remaining maturity for loans in the 2nd stage.

The basic criteria for the classification of financial assets in the second stage are as follows;

- Receivables with a delay of 30 days or more
- Restructuring of the loan
- Close monitoring criteria in the Bank's Early Warning System
- Early Warning Note
- Significant increase in credit risk

In identifying customers with a significant increase in credit risk, the probability of default at the time of loan allocation/disbursement and the change in the probability of default produced by behavioral models as of the reporting date are taken into account. Customers whose changes exceed the determined threshold value are classified under the second group. Corporate loans are processed on a customer basis, while individual loans are processed on a product basis.

Credit-Impaired Losses (Stage 3)

Includes financial assets that have objective evidence of impairment at the reporting date. For these assets, lifetime expected credit losses are recognized.

The Group considers the debt to be in default in the following two cases:

- Objective Default Definition: It means debt having past due more than 90 days. This assumption can be proved otherwise in the light of supportable information.

- Subjective Default Definition: It means it is considered as unlikeliness to pay. Whenever it is considered that an obligor is unlikely to pay its credit obligations, it should be considered as defaulted regardless of the existence of any past-due amount or of the number of days past due.

EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

VIII. EXPLANATIONS ON IMPAIRMENT OF FINANCIAL ASSETS (Continued)

Impairment (Continued)

Credit-Impaired Losses (Stage 3) (Continued)

Collective assessment of financial instruments is based on homogeneous group assets referring to portfolio segmentation including similar credit risk and product characteristics. This section provides an overview of the risk parameter estimation methods for the expected loss calculation approach on a common basis for each stage.

Credits that differ in cash flows or have different characteristics with other credits may be subject to individual valuation instead of aggregate valuation. A credit loss can be defined as the difference between all contractual cash flows that are outstanding under the contract and the original expected Effective Interest Rate value and discounted cash flows.

When cash flows are estimated, the following situations are considered:

- All contractual terms of the financial instrument during the expected life,
- Cash flows expected to be obtained from collateral sales.

In the calculation of the expected credit loss, the basic parameters which are expressed as probability of default, loss in default and default amount are used.

Probability of Default (PD)

Probability of default refers to the likelihood that a loan will default at a certain time. In default probability models, sectorial information for the corporate portfolio and product information for the individual portfolio are taken as the basis.

Exposure at Default (EAD)

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.

Loss Given Default (LGD)

Loss given default refers to the ratio of the economic net loss resulting from the default of a loan to the default amount. In other words, it refers to the ratio of net loss due to a defaulted loan to the balance at the time of default.

Future Expectations

The effect of future expectations is included in the credit risk parameters used in the calculation of expected credit losses by using scenarios related to macroeconomic factors. The Parent Bank uses the macroeconomic forecasting model developed during the creation of multiple scenarios to be used in expected credit loss calculations. The macroeconomic variables that stand out during the estimation are the Gross Domestic Product (GDP) and the Unemployment Rate and the risk parameters are updated if deemed necessary, taking into account the compatibility with the portfolio. In addition to macroeconomic indicators, the Parent Bank has preferred the precautionary approach by adding expert opinion while creating macroeconomic models, taking into account the economic conditions, and the numerical effects of these risks were also included in the models.

EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

VIII. EXPLANATIONS ON IMPAIRMENT OF FINANCIAL ASSETS (Continued)

Impairment (Continued)

The Methodology of Behavioral Maturity Calculation

The loans in Stage 1, expected loss provision is calculated until their maturity for the ones which have less than one year to due date and for 1 year which have more than one year to due date. The loans in Stage 2, expected loss provision is calculated for lifetime (until maturity date) of the loan. In this calculation, the remaining maturity information of the loan is taken as basis for each loan. While this information is used for products with real maturity information, behavioral maturity is calculated by analyzing historical data for products with no maturity information. Expected loss provisions are calculated based on these maturities depending on the type of loan.

Write-off Policy

The amendment with respect to the regulation "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" entered into force with its publication in the Official Gazette No.31533 on 6 July 2021. Pursuant to the regulation, the banks are enabled to write down and move off the balance sheet the portion of a loan which is classified as "Group V Loan" (Loans Classified as Loss) within the period deemed appropriate by the bank specific to the situation of the debtor, if it cannot reasonably be expected to be recovered. Since the reporting period, it can be written-off from the records under TFRS 9. The write-off is an accounting policy and does not result in the waiver of the right to receivable.

IX. EXPLANATIONS ON OFFSETTING FINANCIAL INSTRUMENTS

Financial assets and liabilities are offset, and the net amount is reported in the balance sheet when the Group has legally enforceable rights to offset the recognized amounts and there is an intention to collect/pay the related financial assets and liabilities on a net basis, or to realize the asset and settle the liability simultaneously.

X. EXPLANATIONS ON SALES AND REPURCHASE AGREEMENTS AND SECURITIES LENDING TRANSACTIONS

Securities sold under agreements for repurchase agreements ("Repos") are classified as "Fair Value Through Profit or Loss", "Fair Value Through Other Comprehensive Income" and "Financial Asset Measured at Amortized Cost" in the portfolio of the bank, according to the purposes of the Group, and they are subject to valuation according to the portfolio which are belong. Funds obtained in return for repo agreements are accounted in "Money Markets Borrowings " account and interest expense accruals for the period are calculated with the effective interest rate method.

Securities purchased with resale commitment ("Reverse Repo") are accounted in "Money Markets Receivables" on the balance sheet and interest income accruals for the period are calculated with the effective interest rate method.

EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

XI. INFORMATION ON NON-CURRENT ASSETS OR DISPOSAL GROUPS "HELD FOR SALE" AND RELATED TO DISCONTINUED OPERATIONS AND EXPLANATIONS ON LIABILITIES RELATED WITH THESE ASSETS

The assets acquired by the Group due to its receivables are accounted for in accordance with "TFRS 5 Turkish Financial Reporting Standard for Non-current Assets Held for Sale and Discontinued Operations" in financial statement of the Group.

The assets that meet the criteria of being classified under assets held for sale are measured at the lower of their book values or fair value less costs to be incurred for sale, and depreciation for these assets is ceased and these assets are presented separately in the balance sheet. In order for an asset to be classified as an asset held for sale, the related asset (or the asset group to be disposed) shall be ready to be sold immediately under usual conditions and should have a high possibility to be sold. In order to have a high probability of sales, a plan for the sale of the asset (or group of assets to be disposed of) must have been prepared by an appropriate management team and an active program has been initiated to identify buyers and complete the plan. Various events or circumstances may extend the completion time of the sale transaction beyond one year. Assets are continued to be classified as held for sale if there is sufficient evidence that the delay is due to events or conditions beyond the Bank's control and that the Bank's plan to sell the related asset (or disposal group) is in progress.

The properties acquired by the Group due to receivables are shown in the line of held for sale purpose in the financial statements depending on the termination of the term sales contract.

A discontinued operation is a division of a business that is classified as disposed or held for sale. The results related to discontinuing operations are presented separately in the profit or loss statement. The Group does not have any discontinued operations.

XII. EXPLANATIONS ON GOODWILL AND OTHER INTANGIBLE ASSETS

As of the balance sheet date, there is no goodwill in the financial statements of the Group (31 December 2025: None).

Other intangible assets are based on their initial acquisition amounts and other direct costs required to make the asset available. Other intangible assets were revalued over their remaining amounts after deducting the accumulated depreciation and, if any, the accumulated depreciation from the cost value in the period following their recording.

Other intangible assets are amortized using the straight-line method based on their useful lives. Useful lives of other intangible assets are determined with assessments such as the expected life of the asset, technical, technological, or other types of aging and the maintenance costs required to obtain the economic benefit expected from the asset. There is no change in the depreciation method applied in the current period. Expenditures for other intangible assets are amortized with equal amounts within the lease period, and if the lease period is not certain or is more than five years, the redemption period is accepted as five years (depreciation rate 20%).

The Group recognizes its software costs incurred under other intangible assets-intangible rights account and the expenses that qualify as development are added to software's initial costs and amortized over 3 years considering the useful lives. The Parent Bank has determined estimated useful lives of the intangible assets between 3 and 15 years and it applies depreciation rates between 33,33% to 6,66%.

EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

XIII. EXPLANATIONS ON PROPERTY AND EQUIPMENT

Property and equipment are measured at its cost when initially recognized and any directly attributable costs of setting the asset in working order for its intended use are included in the initial measurement. As of 31 January 2014, the Parent Bank has changed its accounting policies and has decided to pursue the real estates, within the scope of the "TAS 16 Property, Plant and Equipment", registered in its portfolio at fair values. The valuation differences resulting from the valuations of real estates made by independent appraisal firms are accounted for in the revaluation differences account of tangible fixed assets under shareholders' equity.

Property and equipment (except for immovables) are presented in the financial statements over their remaining cost after deducting accumulated depreciation from cost amounts, if any, and after deducting accumulated depreciation from their fair values. Property and equipment are depreciated over their estimated useful lives using the straight-line method. The amortization method applied in the current period has not been changed.

Estimated useful lives and amortization rates of property and equipment are below:

	Estimated Useful Lives (Year)	Amortization Rate
Buildings	50	2%
Safe-Deposit Boxes	50	2%
Other Movable Properties	3-15	33,33%-6,66%
Assets Held Under Leases	10	10%

Gains or losses arising from the disposal of property and equipment are reflected in the profit or loss accounts as the difference between the net disposal revenue of the tangible asset and the net book value.

Ordinary maintenance and repair expenses for tangible assets items are recognized as expenses. Investment expenditures that increase the future benefit by enhancing the capacity of property and equipment are capitalized. The investment expenditures include the cost components which are used either to increase the useful life or the capacity of the asset or the quality of the product or to decrease the costs.

There are no mortgages, pledges or similar precautionary measures on tangible assets or commitments given for the purchase or any restrictions designated for the use of those tangible fixed assets.

XIV. EXPLANATIONS ON INVESTMENT PROPERTIES

Investment properties consist of assets held to earn rent and / or value increase. The mentioned real estates owned by the Group are shown in the consolidated financial statements using the fair value method within the framework of TAS 40 "Investment Properties". Gains and losses arising from a change in the fair value of investment properties are reflected in the profit / loss accounts in the period they occur.

EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

XV. EXPLANATIONS ON LEASING TRANSACTIONS

Leases in TFRS 16

The Group measures the operational lease liabilities based on the present value of the lease payments that have not been paid at the date of lease is actually started, in accordance with TFRS 16. Lease payments are discounted by using the Group's incremental borrowing rate.

After the lease actually started, the Group; Increases the carrying amount to reflect the interest in the lease obligation, reduce the carrying value to reflect the lease payments made, and re-measure the carrying value to reflect reassessments and changes to the lease, or to reflect fixed lease payments in revised core.

The interest on the lease liability for each period of the lease term, is the amount calculated by charging a fixed periodic interest rate on remaining balance of lease liability.

After the date of lease actually started, the Group remeasures the lease liability to reflect the changes in lease payments. The Group reflects the remeasurement amount of the lease liability, in financial statements as adjustments in right to use assets.

The Group uses a revised discount rate that reflects changes in the interest rate if there is a change in the initial lease period or the use of the purchase option.

The Group remeasures the lease liability by discounting the revised lease payments using a revised discount rate for a lease modification that is not accounted for as a separate lease, at the effective date of the lease modification. The revised discount rate is determined as the alternative borrowing interest rate at the effective date of the modification. The Group decreases carrying amount of the right-of-use asset to reflect the partial or full termination of the lease for lease modifications that decrease the scope of the lease. Any gain or loss relating to the partial or full termination of the lease is recognized in profit or loss. A corresponding adjustment to the right-of-use asset is made for all other lease modifications.

The Group does not apply the standard provisions for leases shorter than 1 year in line except for the relevant standard. The Group reflects the lease payments associated with these leases linearly throughout the lease period and reflects them in the financial statements.

Subject to financial leasing in the consolidated balance sheet of the entity is shown as a receivable equal to net leasing. The interest income is determined to form a fixed revenue return ratio using net investment method related to lease asset of the lessor, and the portion of interest income which does not take part in the related term is followed under the unearned interest income account.

Tangible assets that are acquired under leasing are amortized with respect to the rates used for directly acquired assets that have similar nature. Assets held under leases are recognized under the tangible fixed assets account and are depreciated on annual and monthly basis with respect to their useful lives. Principal and installment paid for tangible fixed assets that are acquired under leasing are charged to liability account "Lease Liabilities", whereas interests are recognized in "Deferred Leasing Expenses" account. At installment payments, principal and interest amount of installment amount is debited to "Lease Liabilities" account, whereas interest is credited in "Deferred Leasing Expenses" account and recorded to the "Other Interest Expenses".

EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

XVI. EXPLANATIONS ON PROVISIONS, CONTINGENT ASSET AND LIABILITIES

Provisions other than provisions for impairment set for loans and other receivables and provisory liabilities are accounted in accordance with TAS 37 "Turkish Accounting Standard on Provisions, Contingent Liabilities and Contingent Assets Corresponding".

The Group provides provision in case of an existing liability (legal or implicit) as a result of an incident that took place in the past, there is possibility of disposal of assets that bring economic benefit, and the liability is measurable. When a reliable estimate of the amount of obligation from the Parent Bank cannot be made, it is considered that a "contingent" liability exists, and it is disclosed in the related notes to the financial statements.

For transactions that can affect financial structure, provisions are provided by using the existing data if they are accurate, otherwise by using the estimates.

As of the balance sheet date, there are no probable contingent liabilities resulting from past events whose amount can be reliably measured.

Contingent assets usually arise from unplanned or other unexpected events that give rise to the possibility of an inflow of economic benefits to the entity. Contingent assets are not recognized in financial statements since this may result in the recognition of income that may never be realized. Contingent assets are disclosed where an inflow of economic benefits is probable. Contingent assets are assessed continually to ensure that developments are appropriately reflected in the financial statements. If it has become virtually certain that an inflow of economic benefits will arise, the asset and the related income are recognized in the financial statements in which the change occurs.

XVII. EXPLANATIONS ON OBLIGATIONS RELATED TO EMPLOYEE RIGHTS

Severance Pay and Unused Vacation Rights

The Group accounts for its obligations related to severance pay and leave entitlements in accordance with TAS 19 "Employee Benefits," and has measured the liabilities arising from future severance and notice payments at their net present value and recognized them in the financial statements.

According to Turkish laws and union agreements, severance payments are made in the case of retirement or upon the fulfillment of legal conditions, whether due to resignation or termination. Based on the employee's status at the Group and the social security institution to which they are affiliated, severance pay is calculated in accordance with the relevant legislation for their period of service. These assumptions based on the calculation are below:

The Parent Bank uses independent actuaries in determining liability and makes assumptions about issues such as discount rate and inflation. As of 30 September 2026, retirement benefit obligation is TL 12.917 (31 December 2025: TL 10.740).

	Current Period	Prior Period
Discount Rate	28,93%	28,93%
Inflation	24,15%	24,15%

The Group accounts for actuarial losses and gains under equity in accordance with the revised TAS 19 Turkish Accounting Standard for Employee Benefits, which entered into force as of 1 January 2013. The Group has reclassified actuarial loss of TL 3.099 after deferred tax effect under shareholders' equity in the financials (31 December 2025: TL 3.130 loss).

Unused vacation liability is calculated based on number of unused vacation days which is calculated by subtracting used vacation days of all personnel from legally deserved vacation days.

The Parent Bank is not employing its personnel by means of limited-period contracts.

EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

XVII. EXPLANATIONS ON OBLIGATIONS RELATED TO EMPLOYEE RIGHTS (Continued)

Liability of T.C. Ziraat Bankası and T. Halk Bankası Members Pension and Relief Fund

The Foundation for the Retirement and Assistance Fund of the T.C. Ziraat Bankası and T. Halk Bankası, of which some Bank employees are members, was established by Anadolubank A.Ş. as a foundation called Anadolu Bankası A.Ş. Employees' Retirement and Assistance Fund in accordance with the provisions of Article 73 and subsequent articles of the Turkish Civil Code, and the name of the foundation was changed to Türkiye Emlak Bankası A.Ş. Employees' Retirement and Assistance Fund Foundation as of 8 January 1988. However, due to the transfer of Türkiye Emlak Bankası to T.C. Ziraat Bankası A.Ş. and/or Türkiye Halk Bankası A.Ş. with Law No. 4684, the name of the foundation was changed to T.C. Ziraat Bankası and T. Halk Bankası Employees' Retirement and Assistance Fund Foundation as of 16 August 2002, and it was established in accordance with the temporary article 20 of the Social Security Law No. 506.

As of 16 August 2002, the personnel who started working for T.C. Ziraat Bankası A.Ş. and Türkiye Halk Bankası A.Ş. have been made members of the Fund. Ziraat Katılım Bankası A.Ş. personnel have been members of the Fund as of 1 February 2016, and Türkiye Emlak Katılım Bankası A.Ş. personnel have been benefiting from the Fund services with the amendments to the foundation deed as of 1 April 2022. Since Türkiye Halk Bankası A.Ş. established its own Fund in 2004, it has been registering the newly hired personnel in its own Fund as of this date.

The decision taken at the ordinary general assembly meeting of the Foundation held on 6 May 2023 has been registered in the file numbered 2022/476 E. dated 1 March 2023, of the Istanbul Anatolian 25th Civil Court of First Instance, and as of the relevant date, the Fund Founders T.C. Ziraat Bankası A.Ş., Türkiye Halk Bankası A.Ş., Ziraat Katılım Bankası A.Ş. and Türkiye Emlak Katılım Bankası A.Ş.

It was ruled that the Bank funds established within the scope of the Social Security Law would be transferred to the SSK within three years following the publication of the Law by the Temporary Article 23 of the Banking Law No. 5411, and the procedures and principles regarding the transfer were determined by the Council of Ministers Decision No. 2006/11345 dated 30 November 2006.

On 17 April 2008, the relevant articles of the Social Security Law No. 5754 ("The New Law") regulating the principles regarding the transfer were accepted by the General Assembly of the Grand National Assembly of Türkiye ("GNAT") and entered into force upon publication in the Official Gazette dated 8 May 2008 and numbered 26870.

The New Law stipulates that participants in bank funds, those receiving monthly or income payments, and their beneficiaries will be transferred to the Social Security Institution (SGK) within three years from the publication date of the relevant article, without the need for any further action and will be included within the scope of this Law. The three-year transfer period may be extended for a maximum of two years by a decision of the Council of Ministers. The law in question stipulates that, as of the transfer date, the cash value of the fund's liability will be calculated by taking into account the income and expenses of the funds in terms of the insurance branches covered by the said Law, and that the technical interest rate to be used in the actuarial calculation of the cash value will be 9,80%. Furthermore, after the transfer of the fund participants and those who have been granted monthly and/or income and their beneficiaries to the Social Security Institution, other social rights and payments that are not covered despite being included in the foundation deed to which these persons are subject will continue to be covered by the funds and the organizations employing the fund participants.

EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

XVII. EXPLANATIONS ON OBLIGATIONS RELATED TO EMPLOYEE RIGHTS (Continued)

Liability of T.C. Ziraat Bankası and T. Halk Bankası Members Pension and Relief Fund (Continued)

Based on the Council of Ministers' decree numbered 2011/1559 and issued in the Official Gazette numbered 27900, dated 9 April 2011, and 20th provisional article of law numbered 506, the deadline for transferring banks, insurance and reinsurance companies, chambers of commerce, chambers of industry, exchange markets and the participants of the funds that were founded for the personnel constituting these entities and the ones having salary or income and the right holders of them to Social Security Institution has been extended for two years. Besides, the phrase of "two years" in Clause (2), Article 1 of the temporary 20th provision of the law numbered 5510 is revised as "four years" with the law numbered 6283 amending on the Social Insurance and General Health Insurance Law, published in the Official Gazette numbered 28227, dated 8 March 2012.

Based on the Council of Ministers' decree numbered 2014/6042 and issued in the Official Gazette numbered 28987 dated 30 April 2014, the participants of the funds that were founded for the personnel constituting these entities and the ones having salary or income and the right holders of them to Social Security Institution has been extended for one year.

Lastly, 51st article of Law No.6645 dated 23 April 2015, published on Official Gazette and the first paragraph of the transient 20th article of Law No.5510 related to the transfer of Bank and Insurance Funds to Social Security Institution; "Council of Ministers is the authority to determine the date of transfer of banks, insurance and reassurance companies, boards of trade, chambers of industry and stock markets or the participants of funds established for their constitute union personnel and the ones that were endowed salary or income and their beneficiaries within the scope of transient 20th article of Law No.506. As from the transfer date, the participants are considered as insured within the scope of clause (a), first paragraph and 4th article of this Law.

Based on the decision of the Council of Ministers dated 24 February 2014; May 2015 was determined as the transfer period. As a result of the last amendment made in the first paragraph of the provisional article 20 of the Law No. 5510 and the Occupational Health and Safety Law No. 6645 published in the Official Gazette dated 23 April 2015 and numbered 29335; The Council of Ministers has been authorized to determine the transfer date and the President has been authorized to determine the transfer date in the repeated Official Gazette numbered 30473 on 9 July 2018.

The technical balance sheet report as of 31 December 2025 which is prepared in accordance with the new law and the rate determined as 9,80%, concluded no technical deficit arises in the above-mentioned fund. In calculating the fund, legislative changes that were in effect as of the calculation date were taken into account. Since the Bank has no legal right to hold the present value of any economic benefits available in the form of refunds from Pension Fund or reductions in future contributions to Pension Fund, no asset is recognized in the Bank's financial statements.

EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

XVIII. EXPLANATIONS ON TAXATION

Current Tax

In accordance with Article 21 of the Law No. 7456 published in the Official Gazette dated 15 July 2023 and numbered 32249, starting from the declarations that must be submitted as of 1 October 2023; The corporate tax rate to be applied to the earnings of corporations in 2023 and the following taxation periods has been increased from 25% to 30% for banks and other institutions mentioned in the law. As of 31 December 2023, the corporate tax rate applied in the financial statements was 30%.

The corporate tax rate is applied to the tax base to be found as a result of the addition of the non-deductible expenses in accordance with the tax laws to the commercial income of the corporations and deducting the exceptions (such as the participation earnings exemption) and deductions in the tax laws. No further tax is paid if the profit is not distributed.

Dividends paid to non-resident corporations, which have a place of business or permanent attorney in Türkiye or to resident corporations are not subject to withholding tax. Pursuant to the Presidential Decree published in the Official Gazette dated 22 December 2024, and numbered 32760, certain withholding tax rates specified in Articles 15 and 30 of the Corporate Income Tax Law No. 5520 have been revised. In this context, while the withholding tax rate applied to dividend payments made to non-resident entities deriving income through a place of business or a permanent representative in Türkiye, as well as to entities other than those resident in Türkiye, was 10%, this rate has been changed to 15% by the Presidential Decree published in the Official Gazette No. 32760 dated 22 December 2024. In applying withholding tax rates to profit distributions made to limited liability entities and individuals, the provisions set forth in the relevant Double Taxation Avoidance Agreements are also taken into account. The capitalization of profits is not considered a profit distribution and is not subject to withholding tax.

The "Law Amending Tax Laws, Certain Laws, and Decree-Law No. 631," which was adopted by the Grand National Assembly of Türkiye on 4 December 2025, and enacted as Law No. 7566, pursuant to Article 2 of the law, which entered into force upon its publication in the Official Gazette No. 33112 dated 19 December 2025, the fourth provisional tax period declaration has been reinstated. Corporations calculate provisional tax based on their four-month financial profits at the corporate tax rate applicable for that year and file and pay the tax by the 17th day of the second month following that period. Provisional tax paid during the year is considered part of that year's tax liability and is offset against the corporate tax calculated on the corporate tax return to be filed in the following year. If any amount of paid provisional tax remains after the offset, this amount may also be offset against other financial liabilities owed to the state.

According to 5.1.e. article of Corporation Tax Law which is important tax exemption that is applied by banks, corporations' 50% of revenues that occur from selling of their real estates, are in assets, that belong to the corporations at least two years (730 days), 50% of revenues that occur from selling their founding bonds that are belong to the corporations as long as time of participation stocks, redeemed shares and option to call are exempted from corporation tax. On the other hand, the exemption application for real estates held in the Bank's assets for at least two years was abolished with the 19th article of the Law No. 7456 published in the Official Gazette dated 15 July 2023 and numbered 32249, and in the 22nd article of the law ". The 50% rate in subparagraph (e) of the first paragraph of Article 5 is applied as 25% for the immovable sales earnings to be made after the effective date of this article." and the exemption has been completely eliminated for gains derived from the sale of real property acquired on or after 15 July 2023.

EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

XVIII. EXPLANATIONS ON TAXATION (Continued)

Current Tax (Continued)

This exemption applies to the period the sale is made and the part of return on sales that benefits from the exemption is held in a special fund in the liabilities account until the end of the fifth year started from the following year sale is made. However, the sales payment must be collected until the end of the second calendar year following the year in which the sale is made. Taxes which are not realized in time due to the exemption that hits uncollected sales payment are considered tax loss.

Taxes which do not accrue on time because the applying exemption for the transfer of the exempted part of revenue to the other accounts with other ways out of capitalizing in five years or withdrawn from company or transferring from limited taxpayer corporations to the headquarters, are considered as tax loss. This provision shall also apply in the event of the liquidation of the business within the same period (excluding transfers and divisions made under this Law).

Moreover, according to 5.1.f. article of Corporation Tax Law; corporations which have been fallen to legal proceedings because of owe to the bank or Savings Deposit Insurance Funds, and their warranters' real estates, participation stocks, founding bonds, redeemed shares, options to call of mortgagors' revenues that used for against debts or transferring to SDIF, 50% of the profits arising from the sale of the said assets obtained by the banks in this way, and 75% of the profits arising from the sale of others are exempted from corporation tax. However, based on the authority granted by Article 5/2 of the CTL, amended by Law No. 7491, it was determined as 50% by the Presidential Decree No. 9160, published in the Official Gazette No. 32735, dated 27 November 2024.

Under the Turkish Corporate Tax Law, losses can be carried forward to offset against future taxable income for up to five years. Losses cannot be carried back to offset profits from previous periods.

Pursuant to Law No. 7571 on Amendments to the Turkish Penal Code, Certain Laws and Decree Law No. 631, published in the Official Gazette No. 33118 dated 25 December 2025, it was stipulated under Provisional Article 37 added to Tax Procedure Law No. 213 that financial statements shall not be subject to inflation adjustment during the 2025 fiscal year, including interim tax periods, and during the 2026 and 2027 fiscal years, regardless of whether the conditions for inflation adjustment under repeated Article 298 are met. The President has been authorized to extend the periods specified in the aforementioned regulation for up to three fiscal years, including interim tax periods.

Within the scope defined by paragraph (ç) of repeated Article 298 and Provisional Article 32 of the Tax Procedure Law, and in accordance with General Communiqué on Tax Procedure Law No. 537, real estates and depreciable assets included in the balance sheet are subject to revaluation. Accordingly, real estates and depreciable assets have been included in the corporate tax calculation based on their revalued amounts.

EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

XVIII. EXPLANATIONS ON TAXATION (Continued)

Current Tax (Continued)

Tax rates used in tax calculation considering the related countries' tax legislation as of 30 September 2026 are presented below:

Russia	25%
Kazakhstan	25%
Germany	15%
Bosnia Herzegovina	10%
Azerbaijan	20%
Montenegro	15%
Georgia	20%
Uzbekistan	20%
Kosovo	10%

Deferred Tax

The Parent Bank calculates and recognizes deferred tax in accordance with TAS 12 "Income Taxes" for temporary differences between the carrying amounts determined in accordance with the accounting policies and valuation principles applied by the Bank and the tax bases determined in accordance with tax legislation, taking into account the additional regulation introduced by Law No. 7316 dated 22 April 2021.

With the Law No. 7394 on the Evaluation of Immovable Properties Owned by the Treasury and Amendments to the Value Added Tax Law, and Amendments to Certain Laws and Decree Laws, published in the Official Gazette No. 31810 dated 15 April 2022 and entered into force on the same date, the corporate tax rate applicable to corporate earnings for the 2022 taxation period was revised through the paragraph added to Provisional Article 13 of Corporate Tax Law No. 5520 by Article 26 of the Law, and the corporate tax rate applicable to banks was set at 25%. However, pursuant to Article 21 of Law No. 7456, published in the Official Gazette No. 32249 dated 15 July 2023, the corporate tax rate applicable to corporate earnings for the 2023 taxation period and subsequent taxation periods and subsequent taxation periods has been increased from 25% to 30% for banks and other institutions specified in the Law, starting with the tax returns required to be filed as of 1 October 2023.

With the paragraph added to Provisional Article 13 of the Corporate Tax Law No. 5520 by Article 26 of the Law, the corporate tax rate applicable to corporate earnings for the 2022 taxation period was revised, and it was stipulated that the corporate tax rate applicable to banks would be 25%. However, pursuant to Article 21 of Law No. 7456, published in the Official Gazette dated 15 July 2023 and numbered 32249, the corporate tax rate applicable to corporate earnings for the 2023 taxation period and subsequent taxation periods was increased from 25% to 30% for banks and other institutions specified in the Law, starting with the tax returns required to be filed as of 1 October 2023.

EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

XVIII. EXPLANATIONS ON TAXATION (Continued)

Deferred Tax (Continued)

Deferred tax assets or liabilities are determined by calculating the tax effects of temporary differences between the carrying amounts of assets and liabilities in the financial statements and the amounts considered in the calculation of the legal tax base, based on enacted tax rates and in accordance with the balance sheet method. In the calculation of deferred tax, the Bank uses enacted tax rates in force as of the balance sheet date under the prevailing tax legislation by estimating the period in which temporary differences will be taxable or deductible. Since deferred tax assets and liabilities within the scope of TAS 12 are calculated using tax rates (and tax laws) that are enacted or substantively enacted as of the end of the reporting period (balance sheet date) and are expected to apply in the period when assets are realized or liabilities are settled, the Bank has calculated deferred tax in respect of its assets and liabilities using a 30% tax rate. Deferred tax liabilities are calculated for all taxable temporary differences, while deferred tax assets arising from deductible temporary differences are recognized only to the extent that it is highly probable that future taxable profit will be available against which these differences can be utilized. Deferred tax assets or liabilities are not recognized for temporary differences arising from the initial recognition of assets or liabilities, other than in the case of goodwill or business combinations, where such initial recognition affects neither accounting profit nor taxable profit or loss.

Pursuant to the regulations under paragraph (ç) of Article 298 (repeated) of the Tax Procedure Law, immovable properties and depreciable assets recorded in the balance sheet have been revalued. Within this scope, the tax effects of the amounts arising from the revaluation of such immovable properties and depreciable assets have been reflected in deferred tax accounts and included in the financial statements as of 30 September 2026.

Global and Domestic Minimum Supplementary Corporate Tax

In September 2023, the POA published amendments to TAS 12 introducing a mandatory exception to the recognition and disclosure of deferred tax assets and liabilities related to Pillar Two income taxes. The amendments clarify that TAS 12 applies to income taxes arising from tax laws that have been enacted or substantively enacted to implement the Pillar Two Model Rules published by the Organisation for Economic Co-operation and Development (OECD). The amendments also introduce specific disclosure requirements for entities affected by such tax laws. The exception regarding the non-recognition and non-disclosure of information related to deferred taxes within this scope, and the disclosure requirement indicating that the exception has been applied, are effective upon publication of the amendment. The Pillar Two regulations agreed upon by OECD member countries entered into force in Türkiye through Law No. 7524 on Amendments to Tax Laws, Certain Laws and Decree Law No. 375, published in the Official Gazette dated 2 August 2024. Although the secondary regulations regarding the calculation details and implementation methodology have not yet been published, preliminary assessments based on the regulations published by the OECD indicate that the aforementioned regulations do not have a significant impact on the financial statements.

Türkiye introduced the Domestic Minimum Corporate Tax through legislation published in the Official Gazette dated 2 August 2024. Pursuant to this regulation regarding the implementation of the Domestic Minimum Corporate Tax, the corporate tax calculated within the scope of Articles 32 and 32/A shall not be less than 10% of corporate income before the application of deductions and exemptions. The regulation entered into force on the date of its publication and applies to corporate earnings, including the interim tax periods of 2025.

EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

XIX. EXPLANATIONS ON BORROWINGS

The Group recognizes its debt instruments in accordance with TFRS 9 "Financial Instruments" and all financial liabilities are carried at amortized cost by using effective interest rate method. The Group has no borrowings that require hedging techniques for accounting and revaluation of debt instruments and liabilities representing the borrowings.

If required, the Group borrows from domestic and foreign real people and entities with debt instruments such as bill/bond issuance. These transactions are recognized at fair value including acquisition costs at the transaction date while accounted with effective interest rate method over their discounted costs in the following periods.

XX. EXPLANATIONS ON ISSUANCE OF SHARE CERTIFICATES

There are no issued shares by the Group in current and prior periods.

XXI. EXPLANATIONS ON AVALIZED DRAFTS AND ACCEPTANCES

Commitments regarding bill guarantees and acceptances of the Group are presented in the "Off-Balance Sheet" commitments.

XXII. EXPLANATIONS ON GOVERNMENT GRANTS

There are no government incentives utilized by the Group as of the balance sheet date.

XXIII. CASH AND CASH EQUIVALENTS

Cash and cash equivalents are cash on hand, demand deposits and other highly liquid short-term investments with maturities of 3 months or less following the date of acquisition, which is readily convertible to a known amount of cash and does not bear the risk of significant amount of value change. The book values of these assets represent their fair values. FC cash equivalents and balances regarding banks are valued by the period end counter foreign currency buying rate of the Bank.

"Cash", which is the basis for the preparation of cash flow statements, is defined as cash on hand, effective deposits, gold, cash in transit, purchased cheques and demand deposits in banks, including the Central Bank of the Republic of Türkiye, while "Cash Equivalent Assets" are defined as interbank money market placements with an original maturity of less than three months and time deposits in banks.

XXIV. EXPLANATIONS ON SEGMENT REPORTING

Information about operating segments which are determined in line with TFRS 8 "Turkish Accounting Standard Operating Segments" together with organizational and internal reporting structure of the Group, are disclosed in Note IX of Section Four.

EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

XXV. EXPLANATIONS ON OTHER MATTERS

Profit Reserves and Profit Distribution

With the decision taken at the Bank's Ordinary General Assembly Meeting held on 9 April 2026;

Pursuant to the first paragraph of Article 33 of the Bank's Articles of Association regarding the determination, allocation and distribution of the net profit for the period; out of the net profit for the period amounting to TL 161.465, a legal reserve of 5% amounting to TL 8.073 be set aside, as per article 5/1-e of the Corporate Tax Law No. 5520, TL 17, the amount associated with the profit within 25% of the tax base of the real estate sales gain exemption as calculated according to the Tax Procedure Law (TPL), be transferred to a special fund account under shareholders' equity to be maintained until the end of the fifth year following the year of sale, the remaining amount of TL 153.375 be transferred to extraordinary reserves, out of TL 240 arising from real estate revaluation differences and monitored under retained earnings as per TAS, TL 60, the amount associated with equity accounts within 25% of the tax base of the real estate sales gain exemption as calculated according to the Tax Procedure Law (TPL) under article 5/1-e of the Corporate Tax Law No. 5520 be transferred to a special fund account under shareholders' equity to be maintained until the end of the fifth year following the year of sale, a legal reserve of 5% amounting to TL 9 be set aside over the remaining amount of TL 180, the remaining amount of TL 171 be transferred to extraordinary reserves, and the total amount of TL 2.375, which had been transferred to a special fund account under liabilities within the scope of Article 5/1-e of the Corporate Tax Law No. 5520 from the sales revenues of real estate and shares in previous years and maintained in such special fund account for five years, be released from the special fund account and transferred to extraordinary reserves.

SECTION FOUR

EXPLANATIONS RELATED TO THE FINANCIAL POSITION AND RISK MANAGEMENT

I. EXPLANATIONS ON THE COMPONENTS OF CONSOLIDATED SHAREHOLDERS' EQUITY

Shareholders 'equity and capital adequacy ratio were calculated within the framework of "Regulation on Banks' Equity" and "Regulation on Measurement and Evaluation of Capital Adequacy of Banks" as approved by the Banking Regulation and Supervision Agency's

- Pursuant to Decision Number 11038 dated 19 December 2024, the Central Bank's foreign exchange buying rate as of 28 June 2024, shall be used when calculating the amounts valued in foreign currency for the purpose of determining the credit risk exposure amount; and

- Pursuant to Decision No. 10747 dated 12 December 2023, regarding the practice of not reflecting the net valuation differences of securities held by banks in the "Securities with Fair Value Changes Recognized in Other Comprehensive Income" portfolio as of 1 January 2024, if such differences are negative, such differences may not be taken into account in the equity capital amount have been discontinued as of 1 January 2026.

As of 30 September 2026, the Group's total regulatory capital has been calculated as TL 1.047.443 (31 December 2025: TL 882.996), capital adequacy ratio is 13,51% (31 December 2025: 16,63%). This ratio is well above the minimum ratio required by the legislation.

1. Information Related to The Components of Shareholders' Equity

	Current Period 30 September 2026	Prior Period 31 December 2025
COMMON EQUITY TIER 1 CAPITAL		
Paid-in capital following all debts in terms of claim in liquidation of the Bank	84.600	84.600
Share issue premiums	-	-
Reserves	503.997	323.974
Gains recognized in equity as per TAS	110.953	115.185
Profit	160.766	192.750
Current Period Profit	139.684	179.646
Prior Period Profit	21.082	13.104
Shares acquired free of charge from associates, subsidiaries and entities under common control are not accounted in Current Period's Profit	3.246	2.749
Minority Interest	6	3
Common Equity Tier 1 Capital Before Deductions	**863.568**	**719.261**
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	30.716	-
Improvement costs for operating leasing	1.275	1.471
Goodwill (net of related tax liability)	-	-
Other intangibles other than mortgage-servicing rights (net of related tax liability)	19.516	14.956
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	-	-
Gains arising from securitization transactions	-	-
Unrealized gains and losses due to changes in own credit risk on fair valued liabilities	-	-
Defined-benefit pension fund net assets	-	-
Direct and indirect investments of the Bank in its own Common Equity	-	-
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	-	-

EXPLANATIONS RELATED TO THE FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

I. EXPLANATIONS ON THE COMPONENTS OF CONSOLIDATED SHAREHOLDERS' EQUITY (Continued)

1. Information Related to The Components of Shareholders' Equity (Continued)

	Current Period 30 September 2026	Prior Period 31 December 2025
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 I Capital	**51.507**	**16.427**
Total Common Equity Tier I Capital	**812.061**	**702.834**
ADDITIONAL TIER I CAPITAL		
Preferred Stock not Included in Common Equity Tier I Capital and the Related Share Premiums	-	-
Debt instruments and premiums approved by BRSA	125.885	101.084
Debt instruments and premiums approved by BRSA (Temporary Article 4)	-	-
Third parties' share in the additional secondary capital - -	-	-
Third parties' share in the additional secondary (Covered by Temporary Article 3)	-	-
Additional Tier I Capital before Deductions	**125.885**	**101.084**
Deductions from Additional Tier I Capital	-	-
Direct and Indirect Investments of the Bank on 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	**125.885**	**101.084**
Total Tier I Capital (Tier I Capital= Common Equity Tier I Capital + Additional Tier I Capital)	**937.946**	**803.918**
TIER II CAPITAL		
Debt instruments and share issue premiums deemed suitable by the BRSA	24.291	21.289
Debt instruments and share issue premiums deemed suitable by BRSA (Temporary Article 4)	-	-
Third parties' share in the secondary capital	-	-
Third parties' share in the secondary capital (Covered by Temporary Article 3)	-	-
Provisions (Article 8 of the Regulation on the Equity of Banks)	85.657	57.932
Tier II Capital Before Deductions	**109.948**	**79.221**
Deductions from Tier II Capital	-	-
Direct and Indirect Investments of the Bank on its own Tier II Capital (-)	-	-
Investments of Bank to Banks that invest on Bank's Tier 2 and components of equity issued by financial institutions with the conditions declared in Article 8.	-	-
Portion of the total of net long positions of investments made in equity items of banks and financial institutions outside the scope of consolidation where the Bank owns 10% or less of the issued common share capital exceeding 10% of Common Equity of the Bank(-)	-	-
Portion of the total of net long positions of investments made in Additional Tier I Capital item of banks and financial institutions outside the scope of consolidation where the Bank owns 10% or more of the issued common share capital exceeding 10% of Common Equity of the Bank	-	-
Other items to be defined by the BRSA (-)	-	-
Total Deductions from Tier II Capital	-	-
Total Tier II Capital	**109.948**	**79.221**
Total Capital (The sum of Tier I Capital and Tier II Capital)	**1.047.894**	**883.139**

EXPLANATIONS RELATED TO THE FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

I. EXPLANATIONS ON THE COMPONENTS OF CONSOLIDATED SHAREHOLDERS' EQUITY (Continued)

1. Information Related to the Components of Shareholders' Equity (Continued)

	Current Period 30 September 2026	Prior Period 31 December 2025
Total Capital and Contribution Capital (Total Equity)	**1.047.894**	**883.139**
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	-	-
Other items to be defined by the BRSA	451	143
In transition from Total Core Capital and Supplementary Capital (the capital) to Continue to Download Components		
The Sum of net long positions of investments (the portion which exceeds the 10% of Banks Common Equity) in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the Bank does not own more than 10% of the issued common share capital of the entity which will not deducted from Common Equity Tier 1 capital, Additional Tier 1 capital, Tier 2 capital for the purposes of the first sub-paragraph of the Provisional Article 2 of the Regulation on Banks' Own Funds	-	-
The Sum of net long positions of investments in the Additional Tier 1 capital and Tier 2 capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity which will not deducted from Common Equity Tier 1 capital, Additional Tier 1 capital, Tier 2 capital for the purposes of the first sub-paragraph of the Provisional Article 2 of the Regulation on Banks' Own Funds	-	-
The Sum of net long positions of investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity, mortgage servicing rights, deferred tax assets arising from temporary differences which will not deducted from Common Equity Tier1 capital for the purposes of the first sub-paragraph of the Provisional Article 2 of the Regulation on Banks' Own Funds	-	-
CAPITAL		
Total Capital (Total of Tier I Capital and Tier II Capital)	1.047.443	882.996
Total Risk Weighted Assets	7.751.881	5.308.400
CAPITAL ADEQUACY RATIOS		
Consolidated CET 1 Capital Ratio (%)	10,48	13,24
Consolidated Tier I Capital Ratio (%)	12,10	15,14
Consolidated Capital Adequacy Ratio (%)	13,51	16,63
BUFFERS		
Total additional core capital requirement ratio (a+b+c)	4,617	4,607
a) Capital conservation buffer requirement (%)	2,5	2,5
b) Bank specific countercyclical buffer requirement (%)	0,117	0,107
c) Higher bank buffer requirement ratio (%)	2,00	2,00
Additional CET 1 Capital Over Total Risk Weighted Assets Ratio Calculated According to the Article 4 of Capital Conservation and Counter-Cyclical Capital Buffers Regulation	5,98	8,74
Amounts Lower than Excesses as per Deduction Rules		
Remaining Total of Net Long Positions of the Investments in Equity Items of Consolidated Banks and Financial Institutions where the Bank Owns 10% or less of the Issued Share Capital	920	839
Remaining Total of Net Long Positions of the Investments in Tier I Capital of Consolidated Banks and Financial Institutions where the Bank Owns more than 10% or less of the Issued Share Capital	601	307
Remaining Mortgage Servicing Rights	-	-
Net Deferred Tax Assets arising from Temporary Differences	51.423	38.094
Limits for Provisions Used in Tier II Capital Calculation		
General Loan Provisions for Exposures in Standard Approach (before limit of one hundred and twenty five per the thousand	89.809	81.756
General Loan Provisions for Exposures in Standard Approach Limited by 1.25% of Risk Weighted Assets	85.657	57.932
Total Loan Provision that Exceeds Total Expected Loss Calculated According to Communique on Calculation of Credit Risk by Internal Ratings Based Approach	-	-
Total Loan Provision that Exceeds Total Expected Loss Calculated According to Communique on Calculation of Credit Risk by Internal Ratings Based Approach, Limited by 0.6% Risk Weighted Assets	-	-
Debt Instruments Covered by Temporary Article 4 (Effective between 1 January 2018 - 1 January 2022)		
Upper Limit for Additional Tier I Capital Items subject to Temporary Article 4	-	-
Amount of Additional Tier I Capital Items Subject to Temporary Article 4 that Exceeds Upper Limit	-	-
Upper Limit for Additional Tier II Capital Items subject to Temporary Article 4	-	-
Amount of Additional Tier II Capital Items Subject to Temporary Article 4 that Exceeds Upper Limit	-	-

EXPLANATIONS RELATED TO THE FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

I. EXPLANATIONS ON THE COMPONENTS OF CONSOLIDATED SHAREHOLDERS' EQUITY (Continued)

2. Items Included in Capital Calculation

Information about instruments included in total capital calculation-Current Period	
Issuer	T.C Ziraat Bankası A.Ş.
Identifier (CUSIP, ISIN etc.)	XS1984644739
Governing law (s) of the instrument	Subject to English Law and in terms of certain articles to Turkish Regulations. It is issued within the scope of the Capital Markets Board's Communiqué No. VII-128.8 on Debt Instruments, the BRSA's Regulation on Bank Capital, and the Communiqué on Principles Regarding Debt Securities to be Included in the Calculation of Banks' Equity.
Regulatory treatment	
Subject to 10% deduction as of 1/1/2015	None
Eligible on consolidated and /or unconsolidated basis	Eligible on consolidated and unconsolidated
Instrument type	Additional Capital Bond Issuance (Tier 1 Capital)
Amount recognized in regulatory capital (Currency in TL million, as of most recent reporting date)	77.202
Nominal value of instrument (TL million)	77.202
Accounting classification of the instrument	347001- Subordinated Debt Instruments
Original date of issuance	24 April 2019
Maturity structure of the instrument (perpetual/dated)	Perpetual
Issue date of the instrument	24 April 2019
Issuer call subject to prior supervisory (BRSA) approval	Yes
Call option dates, conditioned call dates and call amount	Subject to the approval of the BRSA, a repayment option is available at the end of each 5-year period from the date of issue.
Subsequent call dates, if applicable	24 April 2029
Interest/dividend payment	
Fixed or floating coupon/dividend payments	Fixed
Coupon rate and any related index	First 5 years fixed 5,076%, MS+5,031%, fixed every 5 years thereafter
Existence of any dividend payment restriction	None
Fully discretionary, partially discretionary or mandatory	Fully discretionary
Existence of step up or other incentive to redeem	None
Noncumulative or cumulative	Noncumulative
Convertible into equity shares	
If convertible, conversion trigger (s)	None
If convertible, fully or partially	None
If convertible, conversion rate	None
If convertible, mandatory or optional conversion	None
If convertible, type of instrument convertible into	None
If convertible, issuer of instrument to be converted into	None
Write-down feature	
If bonds can be written-down, write-down trigger(s)	Yes. Article 7 of the Regulation on Bank Capital
If bond can be written-down, full or partial	Has full or partial write down feature
If bond can be written-down, permanent or temporary	Has permanent or temporary write down feature
If temporary write-down, description of write-up mechanism.	Has-write up mechanism
Position in subordination hierarchy in case of liquidation (instrument type immediately senior to the instrument)	After the debt instruments to be included in secondary capital calculation, the depositors and all other creditors
In compliance with article number 7 and 8 of Regulation on Bank Capital	Instrument is in compliant with Article 7 of the Regulation on Bank Capital.
Details of incompliances with article number 7 and 8 of Regulation on Bank Capital	Instrument is in compliant with Article 7 of the Regulation on Bank Capital.

EXPLANATIONS RELATED TO THE FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

I. EXPLANATIONS ON THE COMPONENTS OF CONSOLIDATED SHAREHOLDERS' EQUITY (Continued)

2. Items Included in Capital Calculation (Continued)

Information about instruments included in total capital calculation-Current Period	
Issuer	T.C Ziraat Bankası A.Ş.
Identifier (CUSIP, ISIN etc.)	XS2802184999
Governing law (s) of the instrument	Subject to English Law and in terms of certain articles to Turkish Regulations. It is issued within the scope of the Capital Markets Board's Communiqué No. VII-128.8 on Debt Instruments, the BRSA's Regulation on Bank Capital, and the Communiqué on Principles Regarding Debt Securities to be Included in the Calculation of Banks' Equity.
Regulatory treatment	
Subject to 10% deduction as of 1/1/2015	None
Eligible on unconsolidated and /or consolidated basis	Eligible on unconsolidated and consolidated
Instrument type	Bonds to be included in the contribution capital calculation
Amount recognized in regulatory capital (Currency in TL million, as of most recent reporting date)	24.291
Nominal value of instrument (TL million)	24.291
Accounting classification of the instrument	347011- Subordinated Debt Instruments
Original date of issuance	30 April 2024
Maturity structure of the instrument (perpetual/dated)	Dated (2 August 2034)
Issue date of the instrument	30 April 2024
Issuer call subject to prior supervisory (BRSA) approval	Yes
Call option dates, conditioned call dates and call amount	Subject to the approval of BRSA, there is a repayment option at the end of the 5th year from the date of issuance.
Subsequent call dates, if applicable	The repayment option is between 2 May 2029 and 2 August 2029.
Interest/dividend payment	
Fixed or floating coupon/dividend payments	Fixed
Coupon rate and any related index	First 5 years 8,9941% fixed, next 5 years US 5-year fixed maturity treasury (nominal) bond interest +4,327%, fixed
Existence of any dividend payment restriction	None
Fully discretionary, partially discretionary or mandatory	Compulsory
Existence of step up or other incentive to redeem	None
Noncumulative or cumulative	Noncumulative
Convertible into equity shares	
If convertible, conversion trigger (s)	None
If convertible, fully or partially	None
If convertible, conversion rate	None
If convertible, mandatory or optional conversion	None
If convertible, type of instrument convertible into	None
If convertible, issuer of instrument to be converted into	None
Write-down feature	
If bonds can be written-down, write-down trigger(s)	If there is a possibility that the bank's operating license will be revoked or transferred to the SDIF, it may be deleted from the records based on the decision to be taken by the BRSA in this direction.
If bond can be written-down, full or partial	Has the feature of partial or complete reduction in value
If bond can be written-down, permanent or temporary	Has a continuous depreciation feature
If temporary write-down, description of write-up mechanism.	There is no value increase mechanism
Position in subordination hierarchy in case of liquidation (instrument type immediately senior to the instrument)	After depositors and all other creditors (except those included in the additional capital calculation)
In compliance with article number 7 and 8 of Regulation on Bank Capital	Instrument is in compliant with Article 8 of the Regulation on Bank Capital.
Details of incompliances with article number 7 and 8 of Regulation on Bank Capital	Instrument is in compliant with Article 8 of the Regulation on Bank Capital.

EXPLANATIONS RELATED TO THE FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

I. EXPLANATIONS ON THE COMPONENTS OF CONSOLIDATED SHAREHOLDERS' EQUITY (Continued)

2. Items Included in Capital Calculation (Continued)

Information about instruments included in total capital calculation-Current Period	
Issuer	TVF Market Stability and Balance Sub-Fund
Identifier (CUSIP, ISIN etc.)	-
Governing law (s) of the instrument	Regulation on Equities of Banks published in the official gazette on 5 September 2013
Regulatory treatment	
Subject to 10% deduction as of 1/1/2015	No
Eligible on consolidated and /or unconsolidated basis	Eligible on consolidated and unconsolidated
Instrument type	Loan to be included in additional capital calculation
Amount recognized in regulatory capital (Currency in TL million, as of most recent reporting date)	4.000
Nominal value of instrument (TL million)	4.000
Accounting classification of the instrument	346000- Subordinated Loans
Original date of issuance	27 December 2024
Maturity structure of the instrument (perpetual/dated)	Perpetual
Issue date of the instrument	27 December 2024
Issuer call subject to prior supervisory (BRSA) approval	Yes
Call option dates, conditioned call dates and call amount	Subject to the approval of the BRSA, a repayment option is available at the end of each 5-year period from the date of issue.
Subsequent call dates, if applicable	21 December 2029
Interest/dividend payment	
Fixed or floating coupon/dividend payments	Variable
Coupon rate and any related index	TLREF indexed, interest paid every 6 months
Existence of any dividend payment restriction	None
Fully discretionary, partially discretionary or mandatory	Completely optional
Existence of step up or other incentive to redeem	None
Noncumulative or cumulative	Noncumulative
Convertible into equity shares	
If convertible, conversion trigger (s)	None
If convertible, fully or partially	None
If convertible, conversion rate	None
If convertible, mandatory or optional conversion	None
If convertible, type of instrument convertible into	None
If convertible, issuer of instrument to be converted into	None
Write-down feature	
If bonds can be written-down, write-down trigger(s)	Yes. Matters specified in Article 7 of the Regulation on Equities of Banks.
If bond can be written-down, full or partial	It has the feature of partial or complete reduction in value.
If bond can be written-down, permanent or temporary	It has permanent or temporary value reduction feature.
If temporary write-down, description of write-up mechanism.	There is a value increase mechanism.
Position in subordination hierarchy in case of liquidation (instrument type immediately senior to the instrument)	After depositors, other creditors and debt instruments included in the calculation of contributed capital.
In compliance with article number 7 and 8 of Regulation on Bank Capital	Instrument is in compliant with Article 7 of the Regulation on Bank Capital.
Details of incompliances with article number 7 and 8 of Regulation on Bank Capital	Instrument is in compliant with Article 7 of the Regulation on Bank Capital.

EXPLANATIONS RELATED TO THE FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

I. EXPLANATIONS ON THE COMPONENTS OF CONSOLIDATED SHAREHOLDERS' EQUITY (Continued)

2. Items Included in Capital Calculation (Continued)

Information about instruments included in total capital calculation-Current Period	
Issuer	T.C Ziraat Bankası A.Ş.
Identifier (CUSIP, ISIN etc.)	XS3192238270
Governing law (s) of the instrument	Subject to English Law and in terms of certain articles to Turkish Regulations. It is issued within the scope of the Capital Markets Board's Communiqué No. VII-128.8 on Debt Instruments, the BRSA's Regulation on Bank Capital, and the Communiqué on Principles Regarding Debt Securities to be Included in the Calculation of Banks' Equity.
Regulatory treatment	
Subject to 10% deduction as of 1/1/2015	None
Eligible on consolidated and /or unconsolidated basis	Eligible on consolidated and unconsolidated
Instrument type	Bonds to be included in additional capital calculation
Amount recognized in regulatory capital (Currency in TL million, as of most recent reporting date)	29.150
Nominal value of instrument (TL million)	29.150
Accounting classification of the instrument	347001- Subordinated Debt Instruments
Original date of issuance	5 November 2025
Maturity structure of the instrument (perpetual/dated)	Perpetual
Issue date of the instrument	5 November 2025
Issuer call subject to prior supervisory (BRSA) approval	Yes
Call option dates, conditioned call dates and call amount	Subject to approval by the BRSA, a redemption option is available between the end of the fifth year following the issuance date (5 November 2030) and 5 May 2031 (inclusive).
Subsequent call dates, if applicable	If not called between 5 November 2030, and 5 May 2031, an early redemption option is available every six months thereafter on the coupon payment dates.
Interest/dividend payment	
Fixed or floating coupon/dividend payments	Fixed
Coupon rate and any related index	First 5,5 year 8,375% fixed, next 5 years US 5-year fixed maturity treasury (nominal) bond interest +4,616% fixed
Existence of any dividend payment restriction	None
Fully discretionary, partially discretionary or mandatory	Compulsory
Existence of step up or other incentive to redeem	None
Noncumulative or cumulative	Noncumulative
Convertible into equity shares	
If convertible, conversion trigger (s)	None
If convertible, fully or partially	None
If convertible, conversion rate	None
If convertible, mandatory or optional conversion	None
If convertible, type of instrument convertible into	None
If convertible, issuer of instrument to be converted into	None
Write-down feature	
If bonds can be written-down, write-down trigger(s)	Yes. Article 7 of the Regulation on Bank Capital.
If bond can be written-down, full or partial	Has the feature of partial or complete reduction in value
If bond can be written-down, permanent or temporary	Has a continuous depreciation feature
If temporary write-down, description of write-up mechanism.	Has write up mechanism.
Position in subordination hierarchy in case of liquidation (instrument type immediately senior to the instrument)	After depositors and all other creditors (except those included in the additional capital calculation)
In compliance with article number 7 and 8 of Regulation on Bank Capital	Instrument is in compliant with Article 7.
Details of incompliances with article number 7 and 8 of Regulation on Bank Capital	Instrument is in compliant with Article 7.

EXPLANATIONS RELATED TO THE FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

I. EXPLANATIONS ON THE COMPONENTS OF CONSOLIDATED SHAREHOLDERS' EQUITY (Continued)

2. Items Included in Capital Calculation (Continued)

Information about instruments included in total capital calculation-Current Period	
Issuer	T.C Ziraat Bankası A.Ş.
Identifier (CUSIP, ISIN etc.)	XS3277024165
Governing law (s) of the instrument	Subject to English Law and in terms of certain articles to Turkish Regulations. It is issued within the scope of the Capital Markets Board's Communiqué No. VII-128.8 on Debt Instruments, the BRSA's Regulation on Bank Capital, and the Communiqué on Principles Regarding Debt Securities to be Included in the Calculation of Banks' Equity.
Regulatory treatment	
Subject to 10% deduction as of 1/1/2015	None
Eligible on consolidated and /or unconsolidated basis	Eligible on consolidated and unconsolidated
Instrument type	Bonds to be included in additional capital calculation
Amount recognized in regulatory capital (Currency in TL million, as of most recent reporting date)	13.603
Nominal value of instrument (TL million)	13.603
Accounting classification of the instrument	347001- Subordinated Debt Instruments
Original date of issuance	22 January 2026
Maturity structure of the instrument (perpetual/dated)	Perpetual
Issue date of the instrument	22 January 2026
Issuer call subject to prior supervisory (BRSA) approval	Yes
Call option dates, conditioned call dates and call amount	Subject to approval by the BRSA, a redemption option is available between the end of the fifth year following the issuance date (22 January 2031) and 22 July 2031 (inclusive).
Subsequent call dates, if applicable	If not called between 22 January 2031, and 22 July 2031, an early redemption option is available every six months thereafter on the coupon payment dates.
Interest/dividend payment	
Fixed or floating coupon/dividend payments	Fixed
Coupon rate and any related index	First 5,5 year 8,125% fixed, next 5 years US 5-year fixed maturity treasury (nominal) bond interest +4,340% fixed
Existence of any dividend payment restriction	None
Fully discretionary, partially discretionary or mandatory	Compulsory
Existence of step up or other incentive to redeem	None
Noncumulative or cumulative	Noncumulative
Convertible into equity shares	
If convertible, conversion trigger (s)	None
If convertible, fully or partially	None
If convertible, conversion rate	None
If convertible, mandatory or optional conversion	None
If convertible, type of instrument convertible into	None
If convertible, issuer of instrument to be converted into	None
Write-down feature	
If bonds can be written-down, write-down trigger(s)	Yes. Article 7 of the Regulation on Bank Capital.
If bond can be written-down, full or partial	Has the feature of partial or complete reduction in value
If bond can be written-down, permanent or temporary	Has a continuous depreciation feature
If temporary write-down, description of write-up mechanism.	Has write up mechanism.
Position in subordination hierarchy in case of liquidation (instrument type immediately senior to the instrument)	After depositors and all other creditors (except those included in the calculation of additional capital)
In compliance with article number 7 and 8 of Regulation on Bank Capital	Instrument is in compliant with Article 7.
Details of incompliances with article number 7 and 8 of Regulation on Bank Capital	Instrument is in compliant with Article 7.

EXPLANATIONS RELATED TO THE FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

I. EXPLANATIONS ON THE COMPONENTS OF CONSOLIDATED SHAREHOLDERS' EQUITY (Continued)

2. Items Included in Capital Calculation (Continued)

Information about instruments included in total capital calculation-Current Period	
Issuer	TVF Market Stability and Balance Sub-Fund
Identifier (CUSIP, ISIN vb.)	-
Governing law (s) of the instrument	Regulation on Equities of Banks published in the official gazette on 5 September 2013
Regulatory treatment	
Subject to 10% deduction as of 1/1/2015	No
Eligible on consolidated and /or unconsolidated basis	Eligible on consolidated and unconsolidated
Instrument type	Additional Capital Credit (Tier 1 Capital)
Amount recognized in regulatory capital (Currency in TL million, as of most recent reporting date)	1.929
Nominal value of instrument (TL million)	3.138
Accounting classification of the instrument	Liabilities / Subordinated Loans
Original date of issuance	9 March 2022
Maturity structure of the instrument (perpetual/dated)	Perpetual
Issue date of the instrument	9 March 2022
Issuer call subject to prior supervisory (BRSA) approval	Yes
Call option dates, conditioned call dates and call amount	Option date is 5 years, (subject to BRSA permission)
Subsequent call dates, if applicable	-
Interest/dividend payment (*)	
Fixed or floating coupon/dividend payments	None
Coupon rate and any related index	None
Existence of any dividend payment restriction	None
Fully discretionary, partially discretionary or mandatory	None
Existence of step up or other incentive to redeem	None
Noncumulative or cumulative	None
Convertible into equity shares	
If convertible, conversion trigger (s)	None
If convertible, fully or partially	None
If convertible, conversion rate	None
If convertible, mandatory or optional conversion	None
If convertible, type of instrument convertible into	None
If convertible, issuer of instrument to be converted into	None
Write-down feature	
If bonds can be written-down, write-down trigger(s)	If the Core Capital adequacy ratio or the consolidated Core Capital adequacy ratio falls below 5,125 percent
If bond can be written-down, full or partial	Yes
If bond can be written-down, permanent or temporary	Temporary
If temporary write-down, description of write-up mechanism.	It is possible to write up after temporary write down.
Position in subordination hierarchy in case of liquidation (instrument type immediately senior to the instrument)	i. After payments within the scope of Priority Liabilities, ii. Equal (pari passu) among themselves and with all other Co-Liabilities without order of preference, and iii. Prior to all payments under Low-Degree Liabilities.
In compliance with article number 7 and 8 of Regulation on Bank Capital	Instrument is in compliant with Article 7 of the Regulation on Bank Capital.
Details of incompliances with article number 7 and 8 of Regulation on Bank Capital	Instrument is in compliant with Article 7 of the Regulation on Bank Capital

(*) Profit share for participation banks

EXPLANATIONS RELATED TO THE FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

I. EXPLANATIONS ON THE COMPONENTS OF CONSOLIDATED SHAREHOLDERS' EQUITY (Continued)

3. Necessary Explanations in order to Reach an Agreement Between the Statement of Shareholders' Equity and Balance-Sheet Amounts

	Current Period	Prior Period
Balance Sheet - Equity	**847.269**	**732.986**
Operational Leasing Development Costs	(1.275)	(1.471)
Other Intangible Assets and Related Deferred Taxes Liabilities	(19.516)	(14.956)
TIER 2 Capital (Provisions)	85.657	57.932
TIER 2 Capital – Debt instruments and share issue premiums deemed suitable by the BRSA – Subordinated Debt	24.291	21.289
Additional Capital- Debt Instruments Approved by the Capital Markets Board and Related Issue Premiums	125.885	101.084
Other Deductions from Common Equity	(451)	(143)
Minority Shares	(14.417)	(14.491)
Other Regulations	-	766
Amount Recognized in Regulatory Capital	**1.047.443**	**882.996**

II. EXPLANATIONS ON THE CONSOLIDATED CURRENCY RISK

1. Whether the Parent Bank is Exposed to Foreign Currency Risk, Whether the Effects of This Matter are Estimated, Whether Limits for the Daily Followed Positions are Determined by the Board of Director

The Parent Bank's policy is to avoid carrying significant position by means of foreign currency management. Risks are monitored by the currency risk tables prepared based on the standard method. Besides, Value at Risk (VAR) is calculated for daily foreign exchange position and reported to the related departments. VAR based currency risk limit approved by the Board of Directors is also monitored on daily basis. Additionally, dealer's position and operational limits for foreign exchange transactions are under the authorization of the Board of Directors.

2. Hedge Against Foreign Exchange Debt Instruments and Net Foreign Exchange Investments by Hedging Derivative Instruments, if Material

None.

3. Management Policy for Foreign Currency Risk

Periodic "Liquidity Gap Analysis" and "Repricing Gap Analysis" to determine the liquidity and structural interest rate risks in the US Dollar and Euro, which are the most important foreign currencies in which the Parent Bank operates, and the historical renewal rates of foreign exchange deposit accounts. "Structural Liquidity Gap Analysis" is performed. In addition, daily VAR analysis for the follow-up of the currency risk and within the scope of legal reporting, Foreign Currency Net General Position/Equity Standard Ratio and Foreign Currency Liquidity Position are regularly monitored. The Parent Bank manages the Turkish Lira or foreign currency risks that may occur in domestic and international markets and follow the transactions that create these risks and manages these risks at the optimum level within the framework of market expectations and within the scope of its strategies by considering the balance with other financial risks. Sensitivity analysis regarding the currency risk that the Group is exposed to is explained in Note 6.

4. Current Foreign Exchange Buying Rates of the Parent Bank Announced to the Public for the Financial Statement Date and the Preceding 5 Business Days

	USD	EUR	AUD	DKK	SEK	CHF	CAD	NOK	GBP	SAR	100 JPY
23.09.2026	48,4044	55,1799	34,1118	7,3816	4,8930	58,7390	34,3500	5,1107	64,1944	12,8906	30,6086
24.09.2026	48,4215	55,0666	33,9985	7,3682	4,8777	58,4206	34,2607	5,0946	63,9923	12,8965	30,4819
25.09.2026	48,4455	55,2223	34,0240	7,3885	4,8880	58,4655	34,2683	5,1005	64,1756	12,9039	30,7959
28.09.2026	48,5479	55,1175	34,0511	7,3744	4,8655	58,3037	34,2704	5,0958	64,2874	12,9319	30,8268
29.09.2026	48,5654	55,0672	33,9217	7,3671	4,8586	58,2254	34,2276	5,0670	64,1894	12,9342	30,8487
30.09.2026	48,5829	55,1445	33,8138	7,3773	4,8666	58,2102	34,2322	5,0703	64,5281	12,9402	30,9286

EXPLANATIONS RELATED TO THE FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

II. EXPLANATIONS ON THE CONSOLIDATED CURRENCY RISK (Continued)

5. Simple Arithmetic Average of the Parent Bank's Current Foreign Exchange Buying Rate for the Last 30 Days Prior to the Financial Statement Date

USD	EUR	AUD	DKK	SEK	CHF	CAD	NOK	GBP	SAR	100 JPY
48,1979	55,4873	34,3179	7,4242	4,9372	58,8231	34,5152	5,1381	64,6414	12,8354	30,8502

6. Information on Currency Risk of the Group

	EUR	USD	Other FC	Total
Current Period				
Assets				
Cash (Cash in vault, effectives, money in transit, cheques purchased) and Balances with Central Bank of the Republic of Türkiye	319.384	319.042	285.221	923.647
Banks [7]	78.370	130.018	113.425	321.813
Financial Assets at Fair Value Through Profit and Loss	-	87.577	142.249	229.826
Money Markets Receivables	-	-	-	-
Financial Assets at Fair Value Through Other Comprehensive Income	24.567	606.245	11.542	642.354
Loans [1] [6]	1.128.597	1.000.749	94.003	2.223.349
Subsidiaries, Associates, Entities Under Common Control (Joint Ventures)	-	3.298	22	3.320
Financial Assets Measured at Amortized Cost	6.155	25.465	584	32.204
Derivative Financial Assets for Hedging Purposes	-	-	-	-
Tangible Fixed Assets	4.186	72	7.331	11.589
Intangible Assets	187	25	716	928
Other Assets [3]	10.464	26.412	3.576	40.452
Total Assets [4]	**1.571.910**	**2.198.903**	**658.669**	**4.429.482**
Liabilities				
Interbank Deposits	27.445	36.539	45.005	108.989
Foreign Currency Deposits	980.204	906.218	950.147	2.836.569
Money Market Borrowings	63.370	194.825	-	258.195
Funds Provided from Other Financial Institutions	257.380	594.811	11.176	863.367
Issued Marketable Securities [5]	157.688	321.879	12.412	491.979
Miscellaneous Payables	23.392	4.136	1.104	28.632
Derivative Financial Liabilities for Hedging Purposes	-	-	-	-
Other Liabilities	11.076	132.656	3.114	146.846
Total Liabilities	**1.520.555**	**2.191.064**	**1.022.958**	**4.734.577**
Net Balance Sheet Position	**51.355**	**7.839**	**(364.289)**	**(305.095)**
Net Off-Balance Sheet Position [2]	**(59.073)**	**(54.752)**	**424.200**	**310.375**
Financial Derivative Assets	160.382	551.420	487.997	1.199.799
Financial Derivative Liabilities	219.455	606.172	63.797	889.424
Non-Cash Loans	**461.010**	**835.582**	**171.940**	**1.468.532**
Prior Period				
Total Assets	1.306.111	1.829.294	715.242	3.850.647
Total Liabilities	1.446.272	1.757.527	874.449	4.078.248
Net Balance Sheet Position	**(140.161)**	**71.767**	**(159.207)**	**(227.601)**
Net Off-Balance Sheet Position [2]	**132.131**	**(99.396)**	**199.135**	**231.870**
Financial Derivative Assets	294.487	352.099	218.754	865.340
Financial Derivative Liabilities	162.356	451.495	19.619	633.470
Non-Cash Loans	**387.744**	**596.273**	**151.961**	**1.135.978**

(1) Of the loans granted, TL 3 equivalent of the USD balance originates from foreign currency indexed loans (31 December 2025: TL 20 equivalent of the loans in USD balance originates from foreign currency indexed loans).
(2) Indicates the net balance of receivables and payables on derivative financial instruments
(3) Prepaid expenses in other assets amounting to TL 821 are not included in the table (31 December 2025: TL 730).
(4) Expected loss provisions for financial assets and other assets are reflected in related items.
(5) Includes subordinated debt instruments.
(6) Includes receivables from lease transactions.
(7) Includes the guarantees given for derivative and repo transactions with foreign banks.

EXPLANATIONS RELATED TO THE FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

II. EXPLANATIONS ON THE CONSOLIDATED CURRENCY RISK (Continued)

6. Information on Currency Risk of the Group (Continued)

Analysis of Sensitivity to Currency Risk

The effect of 10% depreciation of TL against the USD, Euro and other currencies on the equity and profit or loss statement (excluding tax effect) for the nine-month accounting periods ending on 30 September 2026 and 30 September 2025 is shown in the table below.

This analysis has been prepared with the assumption that all other variables, especially interest rates, remain constant.

	Current Period – 30 September 2026		Prior Period – 30 September 2025	
	Profit/Loss Statement	**Equity (*)**	**Profit/Loss Statement**	**Equity (*)**
USD	(6.037)	(8.272)	180	(1.028)
EUR	(309)	(1.985)	58	(1.331)
Other Currencies	4.963	4.963	2.579	2.579
Total (Net) (**)	**(1.383)**	**(5.294)**	**2.817**	**220**

(*) Equity effect also includes the effect of the profit or loss to occur due to the 10% depreciation of the TL against the relevant foreign currencies.

(**) Amounts relating to tangible and intangible assets are not included in the calculation of the impact on equity and profit or loss.

The effect of 10% appreciation of TL against the USD, Euro and other currencies on the equity and profit or loss statement (excluding tax effect) for nine-month accounting periods ending on 30 September 2026 and 30 September 2025 is shown in the table below.

	Current Period – 30 September 2026		Prior Period – 30 September 2025	
	Profit/Loss Statement	**Equity (*)**	**Profit/Loss Statement**	**Equity (*)**
USD	6.037	8.272	(180)	1.028
EUR	309	1.985	(58)	1.331
Other Currencies	(4.963)	(4.963)	(2.579)	(2.579)
Total (Net) (**)	**1.383**	**5.294**	**(2.817)**	**(220)**

(*) Equity effect also includes the effect of the profit or loss to occur due to the 10% appreciation of the TL against the relevant foreign currencies.

(**) Amounts relating to tangible and intangible assets are not included in the calculation of the impact on equity and profit or loss.

EXPLANATIONS RELATED TO THE FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

III. EXPLANATIONS ON THE CONSOLIDATED INTEREST RATE RISK

1. Information Related to Interest Rate Sensitivity of Assets, Liabilities and Off-Balance Sheet Items

(Based on days to repricing dates)

Current Period	Up to 1 Month	1-3 Months	3-12 Months	1-5 Years	5 Years and Over	Non-Interest Bearing	Total
Assets							
Cash (Cash in Vault, Effectives, Money in Transit, Cheques Purchased) and Balances with Central Bank of the Republic of Türkiye	1.019.571	-	-	-	-	576.903	1.596.474
Banks [8]	99.688	8.715	2.086	12	-	241.894	352.395
Financial Assets at Fair Value Through Profit and Loss	10.521	96	85.356	91.611	52.787	52.668	293.039
Money Markets Receivables	263.900	1.289	-	-	-	-	265.189
Financial Assets at Fair Value Through Other Comprehensive Income	490.151	41.830	271.489	436.063	331.483	4.503	1.575.519
Loans Given [3] [7]	2.366.053	747.667	1.262.156	1.275.674	281.132	66.226	5.998.908
Financial Assets Measured at Amortized Cost	139.732	200.198	38.188	100.190	70.477	-	548.785
Other Assets [2]	13.206	27.860	2.600	769	5	559.803	604.243
Total Assets [1] [5]	**4.402.822**	**1.027.655**	**1.661.875**	**1.904.319**	**735.884**	**1.501.997**	**11.234.552**
Liabilities							
Interbank Deposits	111.974	4.606	9.960	764	-	13.415	140.719
Other Deposits	3.625.933	805.909	309.879	21.934	1.364	2.403.070	7.168.089
Money Market Borrowings	828.442	39.882	70.613	-	-	-	938.937
Miscellaneous Payables	-	-	6	2	2	224.852	224.862
Issued Marketable Securities [6]	20.955	57.947	145.097	254.338	24.638	-	502.975
Funds Provided from Other Financial Institutions	132.893	617.067	239.096	38.209	20.176	-	1.047.441
Other Liabilities [4] [6]	50.456	7.480	6.395	36.222	18.265	1.092.711	1.211.529
Total Liabilities [1]	**4.770.653**	**1.532.891**	**781.046**	**351.469**	**64.445**	**3.734.048**	**11.234.552**
Balance Sheet Long Position	**-**	**-**	**880.829**	**1.552.850**	**671.439**	**-**	**3.105.118**
Balance Sheet Short Position	**(367.831)**	**(505.236)**	**-**	**-**	**-**	**(2.232.051)**	**(3.105.118)**
Off-Balance Sheet Long Position	-	-	-	7.536	11.803	32	19.371
Off-Balance Sheet Short Position	(14.966)	(20.177)	(1.073)	-	-	-	(36.216)
Total Position	**(382.797)**	**(525.413)**	**879.756**	**1.560.386**	**683.242**	**(2.232.019)**	**(16.845)**

(1) Balances without fixed maturity are shown in the "Non-Interest Bearing" columns.
(2) Deferred tax asset is shown under the "Non-Interest Bearing" column.
(3) Net balance of loans under follow-up is shown under the "Non-Interest Bearing" column in loans given.
(4) Total shareholders' equity is shown under the "Non-Interest Bearing" column.
(5) Allowance for expected losses for financial assets and other assets are reflected in the related items.
(6) Includes subordinated debt instruments.
(7) Includes receivables from leasing transactions.
(8) Includes the guarantees given for derivative and repo transactions with foreign banks.

EXPLANATIONS RELATED TO THE FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

III. EXPLANATIONS ON THE CONSOLIDATED INTEREST RATE RISK (Continued)

1. Information Related to Interest Rate Sensitivity of Assets, Liabilities and Off-Balance Sheet Items (Continued)

(Based on days to repricing dates)

Prior Period	Up to 1 Month	1-3 Months	3-12 Months	1-5 Years	5 Years and Over	Non-Interest Bearing	Total
Assets							
Cash (Cash in Vault, Effectives, Money in Transit, Cheques Purchased) and Balances with Central Bank of the Republic of Türkiye	854.698	-	-	-	-	442.782	1.297.480
Banks [8]	89.999	5.059	2.165	1.076	-	316.815	415.114
Financial Assets at Fair Value Through Profit and Loss	26.704	62.210	75.043	37.555	46.841	38.102	286.455
Money Markets Receivables	278.331	-	-	-	-	4.262	282.593
Financial Assets at Fair Value Through Other Comprehensive Income	376.014	81.510	301.016	365.901	297.851	4.107	1.426.399
Loans Given [3] [7]	1.853.825	503.598	1.092.010	961.479	238.687	38.007	4.687.606
Financial Assets Measured at Amortized Cost	271.099	7.664	8.853	105.420	56.003	-	449.039
Other Assets [2]	14.849	13.108	3.138	457	4.798	426.544	462.894
Total Assets [1] [5]	**3.765.519**	**673.149**	**1.482.225**	**1.471.888**	**644.180**	**1.270.619**	**9.307.580**
Liabilities							
Interbank Deposits	49.608	982	1.140	-	-	8.226	59.956
Other Deposits	2.911.538	725.818	264.315	23.189	1.572	2.079.422	6.005.854
Money Markets Borrowings	598.751	52.397	24.803	-	-	-	675.951
Miscellaneous Payables	-	1	4	5	1	178.286	178.297
Issued Marketable Securities [6]	30.406	81.303	324.949	71.622	46.837	-	555.117
Funds Provided from Other Financial Institutions	159.697	484.844	132.489	26.947	8.961	-	812.938
Other Liabilities [4] [6]	27.947	5.542	8.650	29.720	17.913	929.695	1.019.467
Total Liabilities [1]	**3.777.947**	**1.350.887**	**756.350**	**151.483**	**75.284**	**3.195.629**	**9.307.580**
Balance Sheet Long Position	**-**	**-**	**725.875**	**1.320.405**	**568.896**	**-**	**2.615.176**
Balance Sheet Short Position	**(12.428)**	**(677.738)**	**-**	**-**	**-**	**(1.925.010)**	**(2.615.176)**
Off-Balance Sheet Long Position	4.703	2.658	1.063	6.436	6.063	-	20.923
Off-Balance Sheet Short Position	3.678	(5.492)	1.771	983	84	-	1.024
Total Position	**(4.047)**	**(680.572)**	**728.709**	**1.327.824**	**575.043**	**(1.925.010)**	**21.947**

(1) Balances without fixed maturity are shown in the "Non-Interest Bearing" columns.
(2) Deferred tax asset is shown under the "Non-Interest Bearing" column.
(3) Net balance of loans under follow-up is shown under the "Non-Interest Bearing" column in loans given.
(4) Total shareholders' equity is shown under the "Non-Interest Bearing" column.
(5) Allowance for expected losses for financial assets and other assets are reflected in the related items.
(6) Includes subordinated debt instruments.
(7) Includes receivables from leasing transactions.
(8) It also includes collateral provided for derivative and repo transactions conducted with foreign banks.

EXPLANATIONS RELATED TO THE FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

III. EXPLANATIONS ON THE CONSOLIDATED INTEREST RATE RISK (Continued)

2. Average Interest Rate Applied to the Monetary Financial Instruments (Represents Values Belonging to the Parent Bank) (%)

	EUR	USD	JPY	TL
Current Period				
Assets				
Cash (Cash in Vault, Effectives, Money in Transit, Cheques Purchased) and Balances with the Central Bank of the Republic of Türkiye [1]	-	-	-	33,20
Banks	2,37	4,27	-	33,75
Financial Assets at Fair Value Through Profit or Loss	-	5,36	-	38,96
Money Markets Receivables	-	-	-	37,13
Financial Assets at Fair Value Through Other Comprehensive Income	4,30	6,21	-	32,56
Loans Given [2]	7,00	7,62	-	41,74
Financial Assets Measured at Amortized Cost	4,60	8,42	-	22,57
Liabilities				
Interbank Deposits	2,62	5,25	-	36,69
Other Deposits	0,94	2,87	-	36,18
Money Markets Borrowings	1,86	4,43	-	37,10
Miscellaneous Payables	-	-	-	-
Issued Marketable Securities [3]	6,18	6,88	-	-
Funds Provided from Other Financial Institutions	4,62	5,68	-	33,98

[1] Indicates the interest rate applied by the CBRT to TL-denominated required reserves according to the conditions specified in the instruction.
[2] Credit card rates are not included.
[3] Subordinated debt instruments are included.

	EUR	USD	JPY	TL
Prior Period				
Assets				
Cash (Cash in Vault, Effectives, Money in Transit, Cheques Purchased) and Balances with the Central Bank of the Republic of Türkiye [1]	-	-	-	33,92
Banks	2,39	4,01	-	36,41
Financial Assets at Fair Value Through Profit or Loss	-	5,36	-	-
Money Market Receivables	-	-	-	38,02
Financial Assets at Fair Value Through Other Comprehensive Income	4,83	6,07	-	32,72
Loans Given [2]	6,74	7,32	-	41,98
Financial Assets Measured at Amortized Cost	4,60	8,42	-	22,24
Liabilities				
Interbank Deposits	2,15	4,79	-	37,82
Other Deposits	0,64	1,46	-	37,50
Money Market Borrowings	2,30	4,66	-	38,10
Miscellaneous Payables	-	-	-	-
Issued Marketable Securities [3]	5,44	6,71	-	-
Funds Provided from Other Financial Institutions	4,26	6,05	-	26,53

[1] Indicates the interest rate applied by the CBRT to TL-denominated required reserves according to the conditions specified in the instruction.
[2] Credit card rates are not included.
[3] Subordinated debt instruments are included.

EXPLANATIONS RELATED TO THE FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

IV. EXPLANATIONS ON THE POSITION RISK OF CONSOLIDATED EQUITY INSTRUMENTS

1. Equity Instruments Position Risk Derived from Banking Books

Comparison with the market value if the market value is significantly different from the fair value for balance sheet, fair and market values of equity share.

Investments in Equity Instruments – Current Period	Comparison		
	Balance Sheet Value	Fair Value	Market Value
1. Investment in Equity Instruments Group A	-	-	-
Traded on Stock Exchange	-	-	-
2. Investment in Equity Instruments Group B	-	-	-
Traded on Stock Exchange	-	-	-
3. Investment in Equity Instruments Group C	-	-	-
Traded on Stock Exchange	-	-	-
4. Investment in Equity Instruments Group Other	-	-	-
Other [(1)]	4.503	4.503	-

[(1)] The mentioned stock investments are not traded on the stock exchange and there is no stock market price since they are not publicly traded.

Investments in Equity Instruments – Prior Period	Comparison		
	Balance Sheet Value	Fair Value	Market Value
1. Investment in Equity Instruments Group A	-	-	-
Traded on Stock Exchange	-	-	-
2. Investment in Equity Instruments Group B	-	-	-
Traded on Stock Exchange	-	-	-
3. Investment in Equity Instruments Group C	-	-	-
Traded on Stock Exchange	-	-	-
4. Investment in Equity Instruments Group Other	-	-	-
Other [(1)]	4.107	4.107	-

[(1)] The mentioned stock investments are not traded on the stock exchange and there is no stock market price since they are not publicly traded.

The breakdown of capital requirements on the basis of related investments in equity instruments depending on the method of the calculation of capital requirement which is chosen by Bank among approaches that are allowed to be used within the Communiqué regarding Credit Risk Standard Method or the Calculation of Counterparty Credit Risk based upon Internal Rating Approaches

The investments in equity instruments, partaking in banking accounts according to the credit risk standard method, are amounted TL 4.503 and all of them are 100% risk weighted (31 December 2025: TL 4.107 and all of them are 100% risk weighted).

Total unrealized gains or losses, total revaluation value increases and their amounts included in principal and contribution capital

Portfolio	Realized Gain/Loss in Current Period	Revaluation Surplus		Unrealized Gain and Loss		
		Total	Included in Supplementary Capital	Total	Included in Main Capital	Included in Supplementary Capital
1. Private Capital Investments	-	-	-	-	-	-
2. Publicly Traded Stocks	-	-	-	-	-	-
3. Other Stocks	-	2.807	2.807	-	-	-
Total	-	**2.807**	**2.807**	-	-	-

EXPLANATIONS RELATED TO THE FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

V. EXPLANATIONS ON THE CONSOLIDATED LIQUIDITY RISK MANAGEMENT, LIQUIDITY COVERAGE RATIO AND NET STABLE FUNDING RATIO

Matters related to liquidity and financial emergency management are determined in the Liquidity and Emergency Plan Approved by the Board of Directors.

The Parent Bank conducts the remaining maturity analysis in order to observe the maturity structure of its balance sheet, liquidity gap and structural liquidity gap analysis to monitor the liquidity need by periods, and Liquidity Stress Test in order to evaluate the liquidity need of the Parent Bank in the worst possible situation. Core deposit analysis is carried out to determine the stable part of the deposit, which is the most important fund resource of the Parent Bank. In addition, the Parent Bank-sector maturity structures and legal liquidity ratios are monitored in order to compare the Parent Bank's liquidity risk level with the sector.

1. Liquidity Risk

Explanations related to the liquidity risk management including the Parent Bank's risk capacity, responsibilities and structure of liquidity risk management, reporting of liquidity risk in internal banking, the strategy of liquidity risk and how to provide the communication of policies and implementations with board of directors and business lines

The Parent Bank's risk capacity, risk appetite, responsibilities and tasks of liquidity risk management and sharing of issues related to liquidity risk management with the bank network are explained in Parent Bank's "Regulation of Risk Management" of the Parent Bank. In this context, liquidity risk strategies, policies and implementations are shared within the Parent Bank on a weekly, monthly, quarterly/semi-annual and annual basis with all relevant departments and the Parent Bank's senior management. The analysis and reports made within this scope are handled at the Asset-Liability Committee meetings and the Board of Directors is informed through the Audit Committee.

Liquidity management and the degree of centralization of fund strategies, the information about the procedure between Bank and the subsidiaries of Bank

There is a continuous exchange of information between the Parent Bank and the Parent Bank's partners regarding liquidity needs and surpluses, and the necessary guidance and transactions are carried out with the coordination of the units responsible for treasury management and the management of subsidiaries in order to effectively manage liquidity needs and surpluses.

Information on the Bank's funding strategy, including policies on diversity of funding sources and duration

The Parent Bank's main funding resource is deposit and the strategy of preserving the granular deposit structure is sustained. Moreover, within the diversification of funding strategy, long-term and cost-effective non-deposit funding is also targeted. In the non-deposit funding, repurchase agreements, post finance, syndication loan facility, loans from international financial institutions, marketable securities issuances, subordinated debt instruments and bilateral loan agreements are at the forefront.

Explanation related to liquidity management as currencies forming at least 5 percentage of aggregate liabilities of the Parent Bank

The Parent Bank's total liabilities are consisted of mostly Turkish Lira, U.S. Dollar and Euro and gold. Besides these currencies, for other currencies, daily and long-term cash flows are monitored, and future projections are made for effective liquidity management purposes.

EXPLANATIONS RELATED TO THE FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

V. EXPLANATIONS ON THE CONSOLIDATED LIQUIDITY RISK MANAGEMENT, LIQUIDITY COVERAGE RATIO AND NET STABLE FUNDING RATIO (Continued)

1. Liquidity Risk (Continued)

Information related to the techniques about the reduction of current liquidity risk

The Parent Bank's source of funds is mainly formed of deposits. The Parent Bank's deposits do not fluctuate considerably in line with the broadly dispersed customer network and the granular structure of the deposits. Besides, in order to increase the diversification of funds and decrease the maturity gap between assets and liabilities, non-deposit funds such as bond/bill issuances, repo transactions and funds borrowed are executed.

Explanation regarding the usage of the stress test

In the presence of unexpected negative circumstances, periodical stress tests being done in order to test the endurance of the parent bank. These actions have been shared with key management of the Bank and all related units for the purpose of taking necessary precautions. Additionally, stress tests also taken into consideration on subjects like the Parent Bank's estimated financial position for the next period, the progress of legal ratios and the liquidity need in short and long term as part of budget practices.

General information on liquidity urgent and unexpected situation plan

The internal and external sources which can be used in an emergency case to satisfy the liquidity need are periodically monitored and the borrowing limits of the Bank from organized market and other banks are on the level where they meet the structural liquidity deficits on different maturity segments. The Bank lines off its exposition to liquidity risk by limits that are approved by Board of Directors and within the frame of "Regulation on Risk Management". In addition, matters related to liquidity and financial emergency management have been identified.

2. Liquidity Coverage Ratio

Within the framework of "Regulation on Calculation of Liquidity Covered Rate of Banks" published in the Official Gazette dated 21 March 2014 and numbered 28948 by the BRSA, the Parent Bank calculates the liquidity coverage ratio and transmits unconsolidated on weekly and consolidated on monthly basis to the BRSA. Within the last three months the consolidated lowest rate are as follows.

Current Period- 30 September 2026

	FC		TL+FC	
	Date	**Ratio**	**Date**	**Ratio**
Liquidity Coverage Ratio	July 2026	313,73	July 2026	143,01
	August 2026	373,86	August 2026	156,89
	September 2026	389,77	September 2026	157,87

Prior Period- 31 December 2025

	FC		TL+FC	
	Date	**Ratio**	**Date**	**Ratio**
Liquidity Coverage Ratio	October 2025	642,90	October 2025	220,48
	November 2025	668,17	November 2025	210,26
	December 2025	646,60	December 2025	199,62

EXPLANATIONS RELATED TO THE FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

V. EXPLANATIONS ON THE CONSOLIDATED LIQUIDITY RISK MANAGEMENT, LIQUIDITY COVERAGE RATIO AND NET STABLE FUNDING RATIO (Continued)

2. Liquidity Coverage Ratio (Continued)

	Total Unweighted Value (Average) (*)		Total Weighted Value (Average) (*)	
Current Period	**TL+FC**	**FC**	**TL+FC**	**FC**
HIGH QUALITY LIQUID ASSETS				
High Quality Liquid Assets			2.433.470	1.231.788
CASH OUTFLOWS				
Retail and Small Business Customers, of Which;	4.239.711	1.963.194	392.765	196.310
Stable Deposits	624.108	194	31.205	10
Less Stable Deposits	3.615.603	1.963.000	361.560	196.300
Unsecured wholesale Funding, of Which;	3.119.167	1.075.067	1.608.682	535.322
Operational Deposit	184.519	145.002	46.078	36.198
Non-operational Deposits	2.372.753	775.585	1.150.989	352.518
Other Unsecured Funding	561.895	154.480	411.615	146.606
Secured Funding			-	-
Other Cash Outflows, of Which;	3.909.420	1.059.428	526.910	294.978
Derivatives Cash Outflow and Liquidity Needs Related to Market Valuation Changes on Derivatives or Other Transactions	228.289	195.380	228.289	195.380
Obligations Related to Structured Financial Products	-	-	-	-
Commitments Related to Debts to Financial Markets and Other Off-balance Sheet Obligations	3.681.131	864.048	298.621	99.598
Other Revocable Off-balance Sheet Commitments and Contractual Obligations	187.495	187.495	9.375	9.375
Other Irrevocable or Conditionally Revocable Off-balance Sheet Obligations	600.946	406.459	36.274	20.506
TOTAL CASH OUTFLOWS			**2.574.006**	**1.056.491**
CASH INFLOWS				
Secured Lending	-	-	-	-
Unsecured Lending	919.109	469.097	683.910	391.478
Other Cash Inflows	291.782	315.870	291.585	315.672
TOTAL CASH INFLOW	**1.210.891**	**784.967**	**975.495**	**707.150**
			Total Adjusted Value	
TOTAL HQLA STOCK			**2.433.470**	**1.231.788**
TOTAL NET CASH OUTFLOWS			**1.598.511**	**349.341**
LIQUIDITY COVERAGE RATIO (%)			**152,23**	**352,60**

(*) The average of last three months' liquidity coverage ratio calculated by monthly simple averages.

	Total Unweighted Value (Average) (*)		Total Weighted Value (Average) (*)	
Prior Period	**TL+FC**	**FC**	**TL+FC**	**FC**
HIGH QUALITY LIQUID ASSETS				
High Quality Liquid Assets			2.180.188	1.094.429
CASH OUTFLOWS				
Retail and Small Business Customers, of Which;	3.595.862	1.712.901	332.254	171.288
Stable Deposits	546.638	48	27.332	2
Less Stable Deposits	3.049.224	1.712.853	304.922	171.285
Unsecured Wholesale Funding, of Which;	2.266.524	707.965	1.131.674	338.708
Operational Deposit	58.624	25.205	14.503	6.193
Non-operational Deposits	1.831.285	596.126	851.235	249.666
Other Unsecured Funding	376.616	86.634	265.936	82.849
Secured Funding			-	-
Other Cash Outflows, of Which;	2.986.833	731.279	302.695	141.098
Derivatives Cash Outflow and Liquidity Needs Related to Market Valuation Changes on Derivatives or Other Transactions	76.689	65.425	76.689	65.425
Obligations Related to Structured Financial Products	-	-	-	-
Commitments Related to Debts to Financial Markets and Other Off-balance Sheet Obligations	2.910.144	665.854	226.006	75.673
Other Revocable Off-balance Sheet Commitments and Contractual Obligations	132.213	132.213	6.611	6.611
Other Irrevocable or Conditionally Revocable Off-balance Sheet Obligations	450.642	293.914	27.519	14.836
TOTAL CASH OUTFLOWS			**1.800.754**	**672.540**
CASH INFLOWS				
Secured Lending	-	-	-	-
Unsecured Lending	872.867	472.323	678.531	411.401
Other Cash Inflows	77.787	152.970	77.738	152.921
TOTAL CASH INFLOW	**950.653**	**625.293**	**756.270**	**564.322**
			Total Adjusted Value	
TOTAL HQLA STOCK			**2.180.188**	**1.094.429**
TOTAL NET CASH OUTFLOWS			**1.044.484**	**168.135**
LIQUIDITY COVERAGE RATIO (%)			**208,73**	**650,92**

(*) The average of last three months' liquidity coverage ratio calculated by monthly simple averages.

EXPLANATIONS RELATED TO THE FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

V. EXPLANATIONS ON THE CONSOLIDATED LIQUIDITY RISK MANAGEMENT, LIQUIDITY COVERAGE RATIO AND NET STABLE FUNDING RATIO (Continued)

3. Explanations on Liquidity Coverage Ratio

Important points affecting the results of liquidity coverage ratio and the changes of the considered items in the course of time to calculate this ratio

Parent Bank deposits, which constitute a significant part of its resources and cash outflows in the liquidity coverage ratio, have a non-fluctuating structure, but may cause periodic changes in total deposits compared to public deposits and other deposits. While considering the previous periods, the average deposit balance has increased.

Although they have low conversion into cash rate, non-cash loans also have a remarkable extent in proportion to financial statement, they have an impact on the calculation of liquidity coverage ratio. Comparing to previous periods, non-cash loans are in increasing trend.

Bonds and bills in the securities portfolio are being used in repo transactions as collateral. Since the securities used in repo transactions lose the characteristic of being free, in accordance with that securities can be used as collateral, liquidity coverage ratio is affected.

The content of high-quality liquid assets

All of the high-quality liquid assets in the calculation of liquidity coverage ratio are first quality liquid assets. These are cash, the accounts in Central Bank, reserve requirements and securities portfolio (the important part of bonds and T-bills issued by Republic of Türkiye Ministry of Treasury and Finance and other bonds).

The content of funds and their share in the total liabilities and funding

A major part of the resources of funds in Group is comprised of deposits, the remaining is divided according to their share in the balance sheet as repo, funds borrowed and issued securities.

Information about cash out-flows arising from derivative operations and margin operations likely to processing

Derivative operations in Parent Bank are carried out on the purpose of protection from the risks that may exist or occur in the balance sheet, liquidity management, or meeting customer demand. Customer operations are carried out under the "Framework Agreement on Purchase and Sale of Derivative Instruments" or ISDA (International Swaps and Derivatives Association) and CSA (Credit Support Annex), as well as transactions with banks are performed again under ISDA and CSA agreements signed. Operations performed under the said contracts in the determined periods are subject to daily market valuation and additional cash margining. Operations could create additional collateral inflow or outflow depending on market valuation.

The concentration limits regarding collateral and counterparty and product-based fund resources

Limits have been determined within the scope of the "Regulation of Risk Management" with the approval of the Parent Bank's senior management for concentration risk on the basis of counterparty and product, and these limits are monitored at certain frequencies and reported to the relevant units and the Parent Bank's senior management. No exceedances in the limits occurred during the activity period.

Liquidity risk and needed funding on the basis of the bank itself, the branches in foreign countries and the partnerships consolidated by considering operational and legal factors preventing liquidity transfer

The needed and surplus of liquidity of the branches in foreign countries of the parent bank and partnerships consolidated are followed and managed regularly. There is no constraint of operational and legal factors preventing liquidity transfer. In the analysis made, it is observed that the impact of the foreign branches and subsidiaries on the Parent Bank's liquidity structure remain limited comparing to the size of the balance sheet. The need and surplus of the liquidity is encountered properly between partnerships, as well as the branches abroad.

Explanations of cash in-flow and cash out-flow items that are considered to be related to liquidity profile of the Bank and to be placed on the calculation of liquidity coverage ratio but not on the second paragraph of the disclosure template

All items on the calculation of liquidity coverage ratio are included in calculation in aggregated form on the table. In this context, there is no point included in the calculation of liquidity coverage ratio and not included in the disclosure template.

EXPLANATIONS RELATED TO THE FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

V. EXPLANATIONS ON THE CONSOLIDATED LIQUIDITY RISK MANAGEMENT, LIQUIDITY COVERAGE RATIO AND NET STABLE FUNDING RATIO (Continued)

4. Presentation of Assets and Liabilities According to Their Remaining Maturities

	Demand	Up to 1 Month	1-3 Months	3-12 Months	1-5 Years	5 Years and Over	Undistributed [1]	Total
Current Period								
Assets								
Cash (Cash in Vault, Effectives, Money in Transit, Cheques Purchased) and Balances with the Central Bank of the Republic of Türkiye	536.152	1.060.322	-	-	-	-	-	1.596.474
Banks [5]	241.894	99.688	8.715	2.086	12	-	-	352.395
Financial Assets at Fair Value Through Profit and Loss	7.913	10.521	90	85.309	91.664	52.787	44.755	293.039
Money Markets Receivables	-	263.900	1.289	-	-	-	-	265.189
Financial Assets at Fair Value Through Other Comprehensive Income	-	19.767	12.361	295.348	857.533	386.007	4.503	1.575.519
Loans Given [4]	10.306	727.361	588.494	2.006.068	2.060.340	540.113	66.226	5.998.908
Investments Held-to-Maturity	-	953	3.422	132.377	200.906	211.127	-	548.785
Other Assets	227.220	10.003	27.860	2.838	769	5	335.548	604.243
Total Assets[2]	**1.023.485**	**2.192.515**	**642.231**	**2.524.026**	**3.211.224**	**1.190.039**	**451.032**	**11.234.552**
Liabilities								
Interbank Deposits	13.415	111.974	4.606	9.960	764	-	-	140.719
Other Deposits	2.403.070	3.625.819	805.915	309.899	22.019	1.367	-	7.168.089
Funds Provided from Other Financial Institutions	-	50.430	103.324	331.399	428.618	133.670	-	1.047.441
Money Markets Borrowings	-	828.442	28.494	70.613	11.388	-	-	938.937
Issued Marketable Securities [3]	-	20.955	57.947	145.097	254.338	24.638	-	502.975
Miscellaneous Payables	33.463	183.788	-	6	2	2	7.601	224.862
Other Liabilities [3]	353.357	58.395	17.819	1.923	40.714	34.532	704.789	1.211.529
Total Liabilities	**2.803.305**	**4.879.803**	**1.018.105**	**868.897**	**757.843**	**194.209**	**712.390**	**11.234.552**
Liquidity Gap	**(1.779.820)**	**(2.687.288)**	**(375.874)**	**1.655.129**	**2.453.381**	**995.830**	**(261.358)**	**-**
Net Off-Balance Sheet Position	**-**	**(14.967)**	**(20.175)**	**(1.073)**	**7.536**	**11.802**	**32**	**(16.845)**
Financial Derivative Assets	-	606.229	381.200	37.661	28.601	48.097	1.438	1.103.226
Financial Derivative Liabilities	-	621.196	401.375	38.734	21.065	36.295	1.406	1.120.071
Non-cash Loans	**849.675**	**76.544**	**167.569**	**788.258**	**385.488**	**126.187**	**182**	**2.393.903**
Prior Period								
Total Assets	909.157	1.893.599	584.500	1.956.033	2.612.107	1.021.106	331.078	9.307.580
Total Liabilities	2.396.341	3.841.415	928.559	848.544	560.146	117.331	615.244	9.307.580
Liquidity Gap	**(1.487.184)**	**(1.947.816)**	**(344.059)**	**1.107.489**	**2.051.961**	**903.775**	**(284.166)**	**-**
Net Off-Balance Sheet Position	**(106)**	**1.654**	**(8.888)**	**29**	**6.436**	**6.064**	**-**	**5.189**
Financial Derivative Assets	3.335	518.106	159.274	34.510	10.261	34.702	68	760.256
Financial Derivative Liabilities	3.441	516.452	168.162	34.481	3.825	28.638	68	755.067
Non-cash Loans	**601.512**	**56.589**	**190.224**	**536.683**	**316.647**	**103.999**	**30.449**	**1.836.103**

(1) Assets which are required for banking operations and could not be converted into cash in short-term, such as; property and equipment, associates, subsidiaries and entities under common control, office supply inventory, prepaid expenses and net under follow-up loans as well as securities representing a share in capital; and other liabilities such as provisions which are not considered as payables and equity are classified as undistributed.

(2) Expected loss provision for financial assets and other assets are recognized in the related account.

(3) Includes subordinated debt instruments.

(4) Includes lease receivables.

(5) Includes the guarantees given for derivative and repo transactions with foreign banks.

EXPLANATIONS RELATED TO THE FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

V. EXPLANATIONS ON THE CONSOLIDATED LIQUIDITY RISK MANAGEMENT, LIQUIDITY COVERAGE RATIO AND NET STABLE FUNDING RATIO (Continued)

5. Net Stable Funding Ratio

Within the framework of the "Regulation on the Calculation of Net Stable Funding Ratio of Banks" published by BRSA in the Official Gazette dated 26 May 2023 and numbered 32202, the Bank calculates the Net Stable Funding Ratio and submits it to BRSA on a monthly basis on a consolidated and non-consolidated basis. The net stable funding ratio is calculated by dividing the current stable fund amount by the required stable fund amount. The current stable fund refers to the part of the banks' liabilities and equity capital that is expected to be permanent; the required stable fund refers to the part of the banks' on-balance sheet assets and off-balance sheet liabilities that are expected to be re-funded. The current stable fund amount is calculated by adding the amounts to be found after applying the relevant consideration rates determined within the scope of the legislation to the amounts of the banks' liabilities and equity elements valued in accordance with TFRS. The required stable fund amount is calculated by adding the amounts to be found after applying the relevant consideration ratios determined within the scope of the legislation to the value calculated by deducting the special provisions set aside in accordance with the Regulation on the Procedures and Principles Regarding the Classification of Loans and Provisions to be Set Aside from the amounts of the banks' on-balance sheet assets and off - balance sheet liabilities valued in accordance with TFRS.

The three-month simple arithmetic average of the consolidated and unconsolidated NSFR calculated monthly as of the equity calculation periods as of March, June, September and December cannot be less than 100%.

As of 30 September 2026, the NSFR is 118,18% (120,42% as of 31 December 2025). The average NSFR for the last three months of the current period was 117,68% (121,43% as of 31 December 2025).

EXPLANATIONS RELATED TO THE FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

V. EXPLANATIONS ON THE CONSOLIDATED LIQUIDITY RISK MANAGEMENT, LIQUIDITY COVERAGE RATIO AND NET STABLE FUNDING RATIO (Continued)

5. Net Stable Funding Ratio (Continued)

	Unweighted value by residual maturity				Weighted Value
Current Period	**Unweighted value by residual maturity**	**Weighted Value**	**Unweighted value by residual maturity**	**Weighted Value**	**Unweighted value by residual maturity**
Available Stable Funds					
Capital	949.226	-	-	150.176	1.099.402
Tier I and Tier II Capital	949.226	-	-	150.176	1.099.402
Other Capital Instruments	-	-	-	-	-
Deposits from the Natural Persons and Small Business Customers	1.891.854	2.025.115	246.275	14.635	3.793.723
Stable Deposits / Participation Funds	352.312	300.154	20.054	114	639.002
Less Stable Deposits / Participation Funds	1.539.542	1.724.961	226.221	14.521	3.154.721
Wholesale Funding	110.558	3.750.805	403.137	731.789	1.972.954
Operational Deposits	70.690	9.487	-	-	40.089
Other Wholesale Funding	39.868	3.741.318	403.137	731.789	1.932.865
Liabilities with Matching Independent Assets					
Other Liabilities	1.012.146	321.095	-	-	-
Derivative Liabilities			38.120		
All Other Equity and Liabilities not Included in the Above Categories	1.012.146	282.975	-	-	-
Available Stable Fund					**6.866.079**
Required Stable Funding					
High Quality Liquid Assets (HQLA)					91.281
Deposits Held at Credit Institutions of Financial Institutions for Operational Purposes	54.382	-	-	-	27.191
Performing Loans and Securities	286.986	2.050.134	1.135.051	2.941.782	3.955.914
Performing Loans to Credit Institutions or Financial Institutions Secured by Level 1 HQAL	-	156	-	-	16
Performing Loans to Credit Institutions or Financial Institutions Secured by Non-Level 1 HQLA and Unsecured Performing Loans to Credit Institutions or Financial Institutions	161.007	83.224	5.009	-	39.139
Performing Loans to Non-Financial Corporate Clients, Loans to Natural Person Customers and Small Business Customers, and Loans to sovereigns, Central Banks and PSEs	120.425	1.966.651	1.130.040	2.732.194	3.775.687
Loans with a risk weight of less than or equal to 35%	-	-	-	61.490	39.968
Performing Loans Encumbered with Residential Mortgages	-	-	-	209.442	136.137
Loans with a risk weight of Less than or equal to 35%	-	-	-	209.442	136.137
Exchange Traded Equities and Securities That are Not in Default and Do not Qualify as HQLA	5.554	103	2	146	4.935
Assets With Matching Interdependent Liabilities					
Other Assets	909.075	386.713	29.192	479.322	1.484.107
Physical Traded Commodities, Including Gold	14.931				12.692
Assets Posted as Initial Margin for Derivative Contracts or Contributions to Default Funds of Central Counterparties			2.260		1.920
Derivative Assets			34.120		34.120
Derivative Liabilities Before Deduction of Variation Margin Posted			38.279		3.828
All Other Assets Not Included in the Above Categories	894.144	312.054	29.192	479.322	1.431.547
Off-Balance Sheet Items		3.745.079	592.480	685.351	251.146
Required Stable Fund					**5.809.639**
Net Stable Funding Ratio (%)					**118,18**

(*) Items to be reported in the "without maturity" time bucket do not have a stated maturity. These may include but are not limited to, items such as capital with perpetual maturity, non-maturity deposits, short positions, open maturity positions, non-high quality liquid asset equities and physical traded commodities.

EXPLANATIONS RELATED TO THE FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

V. EXPLANATIONS ON THE CONSOLIDATED LIQUIDITY RISK MANAGEMENT LIQUIDITY COVERAGE RATIO AND NET STABLE FUNDING RATIO (Continued)

5. Net Stable Funding Ratio (Continued)

	Unweighted value by residual maturity				Weighted Value
Prior Period	**Without Maturity (*)**	**Less than 6 Months**	**Without Maturity (*)**	**Less than 6 Months**	**Without Maturity (*)**
Available Stable Funds					
Capital	777.193	-	-	122.374	899.567
Tier I and Tier II Capital	777.193	-	-	122.374	899.567
Other Capital Instruments	-	-	-	-	-
Deposits from the Natural Persons and Small Business Customers	1.617.408	1.832.933	108.907	11.315	3.239.034
Stable Deposits / Participation Funds	273.707	235.032	1.718	82	485.013
Less Stable Deposits / Participation Funds	1.343.701	1.597.901	107.189	11.233	2.754.021
Wholesale Funding	52.372	2.871.927	402.421	500.792	1.518.408
Operational Deposits	49.073	6.870	-	-	27.971
Other Wholesale Funding	3.299	2.865.057	402.421	500.792	1.490.437
Liabilities with Matching Independent Assets					
Other Liabilities	1.005.778	284.916	-	-	-
Derivative Liabilities			20.319		
All Other Equity and Liabilities not Included in the Above Categories	1.005.778	264.597	-	-	-
Available Stable Fund					**5.657.009**
Required Stable Funding					
High Quality Liquid Assets (HQLA)					79.119
Deposits Held at Credit Institutions of Financial Institutions for Operational Purposes	16.957	-	-	-	8.479
Performing Loans and Securities	395.051	1.441.885	890.962	2.480.123	3.142.206
Performing Loans to Credit Institutions or Financial Institutions Secured by Level 1 HQAL	-	851	-	-	85
Performing Loans to Credit Institutions or Financial Institutions Secured by Non-Level 1 HQLA and Unsecured Performing Loans to Credit Institutions or Financial Institutions	310.385	86.420	11.420	-	65.231
Performing Loans to Non-Financial Corporate Clients, Loans to Natural Person Customers and Small Business Customers, and Loans to sovereigns, Central Banks and PSEs	79.956	1.353.200	878.843	2.329.214	2.972.973
Loans with a risk weight of less than or equal to 35%	-	-	-	49.986	32.491
Performing Loans Encumbered with Residential Mortgages	-	-	-	150.781	98.008
Loans with a risk weight of less than or equal to 35%	-	-	-	150.781	98.008
Exchange Traded Equities and Securities That are Not in Default and Do not Qualify as HQLA	4.710	1.414	699	128	5.909
Assets With Matching Interdependent Liabilities					
Other Assets	1.165.444	50.799	90.749	257.973	1.279.347
Physical Traded Commodities, Including Gold	15.861				13.482
Assets Posted as Initial Margin for Derivative Contracts or Contributions to Default Funds of Central Counterparties			2.437		2.071
Derivative Assets			10.622		10.622
Derivative Liabilities Before Deduction of Variation Margin Posted			20.440		2.044
All Other Assets Not Included in the Above Categories	1.149.583	17.300	90.749	257.973	1.251.128
Off-Balance Sheet Items		2.769.355	370.116	633.887	188.667
Required Stable Fund					**4.697.818**
Net Stable Funding Ratio (%)					**120,42**

(*) Items to be reported in the "without maturity" time bucket do not have a stated maturity. These may include, but are not limited to, items such as capital with perpetual maturity, non-maturity deposits, short positions, open maturity positions, non-high quality liquid asset equities and physical traded commodities.

EXPLANATIONS RELATED TO THE FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

VI. EXPLANATIONS ON CONSOLIDATED LEVERAGE RATIO

1. Explanations on Issues that Cause Differences Between Leverage Ratios

The Group's leverage calculated by force of the regulation "Regulation on Measurement and Assessment of Leverage Ratios of Banks" is 5,61% (31 December 2025: 5,69%). The regulation sentenced the minimum leverage ratio as 3%.

Balance sheet assets	**Current Period (*)**	**Prior Period (*)**
On-balance sheet items (excluding derivative financial instruments and credit derivatives but including collateral)	10.850.416	8.843.338
(Assets deducted in determining Tier 1 capital)	(42.464)	(17.664)
Total on-balance sheet risks (sum of lines 1 and 2)	10.807.952	8.825.674
Derivative financial instruments and credit derivatives		
Replacement cost associated with all derivative financial instruments and credit derivatives	41.556	31.081
Add-on amounts for PFE associated with all derivative financial instruments and credit derivatives	26.633	22.289
Total risks of derivative financial instruments and credit derivatives	68.189	53.370
Securities or commodity financing transactions (SCFT)		
Risks from SCFT assets (Excluding the balance sheet)	201.912	207.157
Risks from brokerage activities related exposures	-	-
Total risks related with securities or commodity financing transactions	201.912	207.157
Other off-balance sheet transactions		
Gross notional amounts of off-balance sheet transactions	5.511.570	4.152.249
(Adjustments for conversion to credit equivalent amounts)	(159.365)	(111.773)
Total risks of off-balance sheet items	5.352.205	4.040.476
Capital and total risks		
Tier 1 capital	921.287	747.271
Total risks	16.430.258	13.126.677
Leverage ratio		
Leverage ratio %	5,61	5,69

(*) Three-month average of the amounts in the table are taken into account.

2. An Extract Comparison Table of Total Risks Placed in Consolidated Financial Statements Coordinated in Accordance With TAS

	Current Period (*)	**Prior Period (*)**
Total assets in consolidated financial statements prepared in accordance with Turkish Accounting Standards (**)	11.232.098	9.306.501
The difference between total assets prepared in accordance with Turkish Accounting Standards and total assets in consolidated financial statements prepared in accordance with the communiqué "Preparation of Consolidated Financial Statements"	(2.454)	(1.080)
The difference between the amounts of derivative financial instruments and credit derivatives in consolidated financial statements prepared in accordance with the communiqué "Preparation of Consolidated Financial Statements" and risk amounts of such instruments	2.222.439	1.675.394
The difference between the amounts of securities or commodity financing transactions in consolidated financial statements prepared in accordance with the communiqué "Preparation of Consolidated Financial Statements" and risk amounts	1.059.484	721.735
The difference between the amounts of off-balance items in consolidated financial statements prepared in accordance with the communiqué "Preparation of Consolidated Financial Statements" and risk amounts of such items	159.365	111.773
Other differences between the amounts in consolidated financial statements prepared in accordance with the communiqué "Preparation of Consolidated Financial Statements" and risk amount of such items	(1.219.839)	(897.811)
Total risk amount	**16.430.258**	**13.126.677**

(*) The amounts shown in the table are three-month averages.

(**) The current year balance of the Consolidated Financial Statements prepared in accordance with paragraph 6 of Article 5 of the Communiqué on Preparation of Consolidated Financial Statements of Banks has been prepared by using the temporary financial statements dated 30 September 2026 of the nonfinancial subsidiaries.

EXPLANATIONS RELATED TO THE FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

VII. EXPLANATIONS ON CONSOLIDATED RISK MANAGEMENT

Notes and explanations prepared in accordance with the "Communiqué on Public Disclosures on Risk Management by Banks" published in Official Gazette no. 29511 on 23 October 2015 and became effective as of 31 March 2016 are presented in this section.

1. Explanations on Risk Management and Risk Weighted Amount

Overview of Risk Weighted Amounts

		Risk Weighted Amount		Minimum capital Requirement
		Current Period	Prior Period	Current Period
1	Credit Risk (excluding counterparty credit risk)	6.660.924	4.456.691	532.874
2	Standardized approach	6.660.924	4.456.691	532.874
3	Internal rating-based approach	-	-	-
4	Counterparty credit risk	138.289	162.380	11.063
5	Standardized approach for counterparty credit risk	138.289	162.380	11.063
6	Internal model method	-	-	-
7	Basic risk weight approach to internal model's 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	53.371	15.479	4.270
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	340.379	292.003	27.230
17	Standardized approach	340.379	292.003	27.230
18	Internal model approaches	-	-	-
19	Operational risk	558.918	381.847	44.713
20	Basic Indicator approach	558.918	381.847	44.713
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)**	**7.751.881**	**5.308.400**	**620.150**

EXPLANATIONS RELATED TO THE FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

VIII. EXPLANATIONS ON HEDGING PROCEDURES

Along with the financial risk hedge accounting, the Parent Bank applies net investment hedging in order to hedge its investments abroad, which are included in the consolidated financial statements. The effective part of the fair value change of the hedging instrument in the net investment hedging transaction has been accounted for in the "Other Accumulated Comprehensive Income or Expenses to be Reclassified to Profit or Loss" under equity.

The efficiency test is performed using the "Amount balancing method" ("Dollar off-set method") to compare the changes in fair value of the hedging instrument and the item subject to financial risk hedging. Efficiency tests are performed at the beginning of hedge accounting and as of reporting periods. According to this method, the change in the value of the hedged item between the date when the hedging relationship started, and the end of each reporting period is compared with the change in the value of the hedging instrument and the effectiveness ratio of the hedging relationship is calculated.

Hedge accounting is terminated when the hedging instrument expires, realizes, is sold or the effectiveness test is ineffective. If efficiency is restored, hedge accounting can be resumed.

The Parent Bank implements a net investment hedging strategy in order to avoid the exchange rate risk arising from the net investment value of its subsidiary Ziraat Bank International AG, Ziraat Bank BH dd, Ziraat Bank Montenegro AD and Ziraat Bank Kosova JSC. The deposit in Euro supplied by the Parent Bank from the customers has been defined as a "hedging instrument".

Hedging Instrument	Hedged Item	Risk Exposure	Fair Value Difference of Hedging Instrument	Fair Value Difference of Hedged Items	Ineffective Portion
FC Deposit (Eur)	Eur Capital Amounts Allocated to Foreign Partnerships	Currency risk	(16.232)	16.232	-

IX. EXPLANATIONS ON CONSOLIDATED OPERATING SEGMENTS

Organizational and internal reporting structure of the Group is determined in line with TFRS 8 "Operating Segments".

The Group has operations in retail banking, corporate and commercial banking, specialized banking, investment banking and international banking areas.

Known as having the most extensive branch network in retail banking sector, the Bank renders services, such as deposits, consumer loans, pension payments, credit cards, automatic and regular payment, cheques and notes, money transfer order, foreign exchange transactions, ATM, internet banking, mobile banking, safe-deposit box and insurance brokerage services. Moreover, existing banking products are improved, and new banking products are launched in order to increase profitability and benefit from the services undertaken as being a state bank. By "Finart" IT system, which is working in a centralized manner, the Bank has the technical infrastructure required by modern banking to meet its clients' needs.

In the context of corporate and commercial banking, the Group allocates working capital loans, mid-term and long-term investment loans, foreign trade financing loans, letter of credits and guarantees in Turkish Lira and foreign currencies; renders project financing, other corporate finance related services, foreign exchange transactions and banking services to large-scale corporate clients and middle-small scale enterprises.

As the Parent Bank is the main financial institution that meets the financing needs of agricultural sector in Türkiye, the Bank provides agricultural business and investment loans for the financing of the agricultural ecosystem, including crop and animal production, aquaculture, agricultural mechanization and other agricultural production areas.

EXPLANATIONS RELATED TO THE FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

IX. EXPLANATIONS ON CONSOLIDATED OPERATING SEGMENTS (Continued)

Treasury transactions and international banking activities are conducted by the units responsible for treasury management and international banking management, and spot and forward Turkish Lira, foreign currency, precious metals, securities, derivative product purchase and sale transactions are carried out in national and international organized and over-the-counter money and capital markets; the Bank's liquidity, securities portfolio, deposit and non-deposit resource management activities are carried out. In addition, studies are carried out for the presentation and marketing of treasury products to customers in branches and distribution channels and for the financing of foreign trade transactions of companies. The business unit mediates in the purchase and sale of securities, public offerings as the agent of Ziraat Yatırım Menkul Değerler A.Ş. and the purchase and sale of investment funds founded by Ziraat Portföy Yönetimi A.Ş. and other portfolio management companies and provides services in the fields of keeping these financial instruments in record form and individual portfolio storage. In addition, the business unit is responsible for providing long-term financing from banks and international financial institutions, diversifying financing sources, and accordingly issuing bonds and bills in domestic and international markets and conducting correspondent bank relations.

Besides, the Parent Bank has commission revenue from life, non-life and private pension insurance and other finance institutions by rendering agency services through its branches. The table below presents information on operating segments.

1. Table for Segment Reporting

Current Period	Retail Banking	Corporate/ Commercial banking	Specialized Banking	Treasury/ Investment Banking	Other/ Undistributable	Total
OPERATING INCOME/EXPENSE						
Interest Income	171.220	467.341	304.613	559.286	7.351	1.509.811
Interest Expenses	416.925	471.744	-	244.356	8.356	1.141.381
Net Interest Income/Expense	**(245.705)**	**(4.403)**	**304.613**	**314.930**	**(1.005)**	**368.430**
Net Fees and Commission Income/Expense	**98.875**	**59.641**	**3.855**	**(75.534)**	**9.786**	**96.623**
Dividend Income	-	-	-	**377**	-	**377**
Trading Profit / Loss (Net)	-	-	-	**(48.499)**	**1.678**	**(46.821)**
Other Operating Income (*)	**206**	**6.231**	**498**	**188**	**6.285**	**13.408**
Provision for Expected Loss and Other Provisions (Net) (*)	**(10.843)**	**(27.539)**	**(3.350)**	**(118)**	**(1.057)**	**(42.907)**
Other Expenses	**50.564**	**2.236**	**2.336**	**1.083**	**133.755**	**189.974**
Net Operating Profit / Loss	**(208.031)**	**31.694**	**303.280**	**190.261**	**(118.068)**	**199.136**
Profit/Loss on Equity Method Applied Subsidiaries	-	-	-	**(21)**	**546**	**525**
Tax Provision	-	-	-	-	**(59.826)**	**(59.826)**
Net Profit / Loss	**(208.031)**	**31.694**	**303.280**	**190.240**	**(177.348)**	**139.835**
Segment Assets	848.442	3.276.666	1.246.458	5.112.186	750.800	11.234.552
TOTAL ASSETS	**848.442**	**3.276.666**	**1.246.458**	**5.112.186**	**750.800**	**11.234.552**
Segment Liabilities	3.951.747	3.068.093	-	1.940.583	1.426.860	10.387.283
Shareholders' Equity	-	-	-	-	847.269	847.269
TOTAL LIABILITIES	**3.951.747**	**3.068.093**	-	**1.940.583**	**2.274.129**	**11.234.552**

(*) Reversals of expected loss provisions for prior years, reported under "Other Operating Income" in the Statement of Income, have been offset against expected loss provisions.

Prior Period	Retail Banking	Corporate/ Commercial banking	Specialized Banking	Treasury/ Investment Banking	Other/ Undistributable	Total
OPERATING INCOME/EXPENSE						
Interest Income	109.157	335.180	234.485	458.989	5.897	1.143.708
Interest Expenses	386.010	325.534	-	196.500	6.212	914.256
Net Interest Income/Expense	**(276.853)**	**9.646**	**234.485**	**262.489**	**(315)**	**229.452**
Net Fees and Commission Income/Expense	**61.979**	**42.957**	**2.864**	**(48.975)**	**10.190**	**69.015**
Dividend Income	-	-	-	**83**	-	**83**
Trading Profit / Loss (Net)	-	-	-	**(19.845)**	**1.283**	**(18.562)**
Other Operating Income (*)	**179**	**4.166**	**329**	**67**	**13.763**	**18.504**
Provision for Expected Loss and Other Provisions (*)	**(7.133)**	**(4.232)**	**(1.805)**	**(110)**	**(790)**	**(14.070)**
Other Expenses	**24.583**	**1.599**	**1.561**	**154**	**91.858**	**119.755**
Net Operating Profit / Loss	**(246.411)**	**50.938**	**234.312**	**193.555**	**(67.727)**	**164.667**
Profit/Loss on Equity Method Applied Subsidiaries	-	-	-	**58**	**329**	**387**
Tax Provision	-	-	-	-	**(40.197)**	**(40.197)**
Net Profit / Loss	**(246.411)**	**50.938**	**234.312**	**193.613**	**(107.595)**	**124.857**
Segment Assets	650.764	2.478.898	1.015.648	4.576.123	586.147	9.307.580
TOTAL ASSETS	**650.764**	**2.478.898**	**1.015.648**	**4.576.123**	**586.147**	**9.307.580**
Segment Liabilities	3.236.586	2.497.913	-	1.641.466	1.198.629	8.574.594
Shareholders' Equity	-	-	-	-	732.986	732.986
TOTAL LIABILITIES	**3.236.586**	**2.497.913**	-	**1.641.466**	**1.931.615**	**9.307.580**

(*) Reversals of expected loss provisions for prior years, reported under "Other Operating Income" in the Statement of Income, have been offset against expected loss provisions.

SECTION FIVE

EXPLANATIONS AND NOTES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS

I. EXPLANATIONS AND NOTES RELATED TO CONSOLIDATED ASSETS

1. Information Related to Cash Equivalents and the Account of the Central Bank of the Republic of Türkiye (the "CBRT")

	Current Period		Prior Period	
	TL	**FC**	**TL**	**FC**
Cash in TL/Foreign Currency	10.683	37.975	10.763	48.931
Central Bank of the Republic of Türkiye	652.222	865.992	504.443	710.666
Other	9.924	19.704	2.492	20.206
Total	**672.829**	**923.671**	**517.698**	**779.803**

Explanation on Reserve Requirements

Banks that are established in Türkiye or performing their operations by opening branches in Türkiye are subject to Communiqué on Required Reserves of Central Bank of the Republic of Türkiye's numbered 2013/15. Based on accounting standards and registration layout for banks, the items specified within the Communiqué, except from liabilities to Central Bank, Treasury, domestic banks, and head offices and branches in Türkiye of the banks established by international agreements, constitute required reserves liabilities.

Banks are required to maintain required reserves with the Central Bank of the Republic of Türkiye for their Turkish Lira and foreign currency liabilities specified in the aforementioned Communiqué. Establishment of required reserves begins on Friday, two weeks after the liability calculation date, and lasts for 14 days. Required reserves can be kept in Turkish Lira, USD, EUR and standard gold in accordance with the "Communiqué on Required Reserves" at the Central Bank of the Republic of Türkiye. Required reserve ratios vary according to the maturity structure of the liabilities and are applied at rates ranging from 3% to 20% for Turkish Lira deposits and other liabilities, from 0% to 32% for foreign currency deposits and other liabilities, and from 22% to 40% for accounts subject to exchange rate/price protection support.

Information on the Account of the Central Bank of the Republic of Türkiye

	Current Period		Prior Period	
	TL	**FC**	**TL**	**FC**
Unrestricted Demand Deposit	360.963	96.803	242.934	84.945
Unrestricted Time Deposit	-	-	-	-
Restricted Time Deposit	-	-	-	1
Other [(1)]	291.259	769.189	261.509	625.720
Total	**652.222**	**865.992**	**504.443**	**710.666**

[(1)] This line includes required reserves and TL 113 of blocked electronic money funds held by the Central Bank of the Republic of Türkiye. It also includes required reserve amounts of TL 6.275 for overseas branches (31 December 2025: Required reserves and TL 200 of blocked electronic money funds held by the Central Bank of the Republic of Türkiye. It also includes required reserve amounts of TL 4.479 for overseas branches).

EXPLANATIONS AND NOTES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS (Continued)

I. EXPLANATIONS AND NOTES RELATED TO CONSOLIDATED ASSETS (Continued)

2. Information on Financial Assets at Fair Value Through Profit and Loss Given or Blocked as Collateral or Subject to Repurchase Agreements

	Current Period	Prior Period
Assets Subject to Repurchase Agreements	52.740	43.759
Assets Blocked/Given as Collateral	126.211	200.417
Total	**178.951**	**244.176**

3. Positive Differences Statement Regarding Trading Derivative Financial Asset

	Current Period		Prior Period	
	TL	FC	TL	FC
Forward Transactions	1.040	972	236	1.665
Swap Transactions	34.579	4.516	23.103	7.768
Futures Transactions	66	-	-	-
Options	3	1.505	13	831
Other	13	-	10	9
Total	**35.701**	**6.993**	**23.362**	**10.273**

4. Information on Bank Balances

	Current Period		Prior Period	
	TL	FC	TL	FC
Banks				
Domestic Banks	1.784	43.541	5.230	39.815
Foreign Banks	28.805	278.319	24.098	346.023
Foreign Head Office and Branches	-	-	-	-
Total	**30.589**	**321.860**	**29.328**	**385.838**

5. Explanation Regarding to the Comparison of Net Values of Financial Assets at Fair Value Through Other Comprehensive Income or Blocked as Collateral and Subject to Repurchase Agreements

	Current Period	Prior Period
Assets Subject to Repurchase Agreements	577.507	438.303
Assets Blocked/Given as Collateral	545.393	486.898
Total	**1.122.900**	**925.201**

EXPLANATIONS AND NOTES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS (Continued)

I. EXPLANATIONS AND NOTES RELATED TO CONSOLIDATED ASSETS (Continued)

6. Information on Financial Assets at Fair Value Through Other Comprehensive Income

	Current Period	Prior Period
Debt Securities	1.613.190	1.445.685
Quoted in Stock Exchange	1.611.202	1.444.603
Not Quoted in Stock Exchange	1.988	1.082
Share Certificates	4.822	4.166
Quoted in Stock Exchange	12	11
Not Quoted in Stock Exchange	4.810	4.155
Provision for Impairment (-)	42.493	23.452
Total	**1.575.519**	**1.426.399**

7. Explanations Related to Loans

7.1. Information on All Types of Loans and Advances Given to Shareholders and Employees of The Group

	Current Period		Prior Period	
	Cash	Non-Cash	Cash	Non-Cash
Direct Loans Granted to Shareholders	-	-	-	-
Granted loans to Legal Entity partners	-	-	-	-
Granted loans to Individual partners	-	-	-	-
Indirect Loans Granted to Shareholders	-	-	-	-
Loans Granted to Employees [(1)]	6.874	-	5.074	-
Total	**6.874**	**-**	**5.074**	-

(1) The employee's credit deposit accounts totaling TL 2.465 are not included in the above table as they are shown under Credit Deposit Account (Real person) in Table 7.3 (31 December 2025: The employee's credit deposit accounts totaling TL 2.320 are not included in the above table as they are shown under Credit Deposit Account (Real person) in Table 7.3).

EXPLANATIONS AND NOTES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS (Continued)

I. EXPLANATIONS AND NOTES RELATED TO CONSOLIDATED ASSETS (Continued)

7. Explanations Related to Loans (Continued)

7.2. Information on the First and Second Group Loans and Other Receivables Including Restructured or Rescheduled Loans

Current Period		Loans Under Close Monitoring		
			Loans Under Restructuring	
Cash Loans	Standard Loans	Not Under the Scope of Restructuring	Loans with Revised Contract Terms	Refinancing
Non-Specialized Loans	4.187.787	165.263	21.808	298.690
Commercial Loans	2.408.304	73.194	11.140	280.325
Export Loans	640.921	18.435	4	17.225
Import Loans	2	-	-	-
Loans Given to Financial Sector	47.504	-	-	-
Consumer Loans	465.041	24.481	10.664	1.132
Credit Cards	544.430	43.980	-	8
Other	81.585	5.173	-	-
Specialized Lending [(1)]	1.166.203	56.412	1.838	15.459
Other Receivables	45	-	-	-
Total	**5.354.035**	**221.675**	**23.646**	**314.149**

[(1)] Agricultural loans to support farmers are shown in specialized loans

Prior Period		Loans Under Close Monitoring		
			Loans Under Restructuring	
Cash Loans	Standard Loans	Not Under the Scope of Restructuring	Loans with Revised Contract Terms	Refinancing
Non-Specialized Loans	3.314.721	112.626	15.580	172.769
Commercial Loans	1.896.679	53.898	6.555	171.052
Export Loans	520.779	9.353	321	1.008
Import Loans	13	-	-	-
Loans Given to Financial Sector	43.637	-	-	-
Consumer Loans	363.294	14.785	8.704	706
Credit Cards	417.185	29.177	-	3
Other	73.134	5.413	-	-
Specialized Lending [(1)]	967.137	43.132	761	5.223
Other Receivables	-	-	-	-
Total	**4.281.858**	**155.758**	**16.341**	**177.992**

[(1)] Agricultural loans to support farmers are shown in specialized loans.

	Current Period		Prior Period	
Expected Credit Loss of Stage 1 and Stage 2	Standard Loans	Loans Under Close Monitoring	Expected Credit Loss of Stage 1 and Stage 2	Standard Loans
12 Month Expected Credit Losses	15.890	-	15.102	-
Significant Increase in Credit Risk	-	65.008	-	58.310

EXPLANATIONS AND NOTES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS (Continued)

I. EXPLANATIONS AND NOTES RELATED TO CONSOLIDATED ASSETS (Continued)

7. Explanations Related to Loans (Continued)

7.3. 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	93.856	258.070	351.926
Real Estate Loans	112	203.541	203.653
Automobile Loans	3.235	2.521	5.756
Consumer Loans	90.509	52.008	142.517
Other	-	-	-
Consumer Loans- Indexed to FC	35	883	918
Real Estate Loans	1	250	251
Automobile Loans	-	1	1
Consumer Loans	10	244	254
Other	24	388	412
Consumer Loans-FC	341	15.008	15.349
Real Estate Loans	-	3.264	3.264
Automobile Loans	3	112	115
Consumer Loans	28	2.455	2.483
Other	310	9.177	9.487
Individual Credit Cards- TL	337.730	4.402	342.132
Installment	91.692	1.185	92.877
Non-Installment	246.038	3.217	249.255
Individual Credit Cards-FC	562	214	776
Installment	247	-	247
Non-Installment	315	214	529
Personnel Loans- TL	1.514	1.516	3.030
Real Estate Loans	-	20	20
Automobile Loans	1	1	2
Consumer Loans	1.513	1.495	3.008
Other	-	-	-
Personnel Loans-Indexed to FC	-	59	59
Real Estate Loans	-	25	25
Automobile Loans	-	-	-
Consumer Loans	-	19	19
Other	-	15	15
Personnel Loans-FC	5	350	355
Real Estate Loans	-	69	69
Automobile Loans	-	4	4
Consumer Loans	3	97	100
Other	2	180	182
Personnel Credit Cards- TL	3.394	16	3.410
Installment	942	14	956
Non-Installment	2.452	2	2.454
Personnel Credit Cards-FC	18	2	20
Installment	8	-	8
Non-Installment	10	2	12
Overdraft Accounts-TL (Retail Customer)	129.681	-	129.681
Overdraft Accounts-FC (Retail Customer)	-	-	-
Total	**567.136**	**280.520**	**847.656**

EXPLANATIONS AND NOTES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS (Continued)

I. EXPLANATIONS AND NOTES RELATED TO CONSOLIDATED ASSETS (Continued)

7. Explanations Related to Loans (Continued)

7.3. 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	69.010	204.675	273.685
Real Estate Loans	70	153.956	154.026
Automobile Loans	1.426	2.486	3.912
Consumer Loans	67.514	48.233	115.747
Other	-	-	-
Consumer Loans- Indexed to FC	1	337	338
Real Estate Loans	-	97	97
Automobile Loans	-	1	1
Consumer Loans	-	134	134
Other	1	105	106
Consumer Loans-FC	437	11.993	12.430
Real Estate Loans	10	3.631	3.641
Automobile Loans	5	157	162
Consumer Loans	93	2.173	2.266
Other	329	6.032	6.361
Individual Credit Cards- TL	252.923	3.168	256.091
Installment	67.672	1.816	69.488
Non-Installment	185.251	1.352	186.603
Individual Credit Cards-FC	634	11	645
Installment	212	7	219
Non-Installment	422	4	426
Personnel Loans- TL	740	1.173	1.913
Real Estate Loans	-	13	13
Automobile Loans	-	3	3
Consumer Loans	740	1.157	1.897
Other	-	-	-
Personnel Loans-Indexed to FC	-	7	7
Real Estate Loans	-	3	3
Automobile Loans	-	-	-
Consumer Loans	-	4	4
Other	-	-	-
Personnel Loans-FC	8	236	244
Real Estate Loans	-	98	98
Automobile Loans	-	3	3
Consumer Loans	6	66	72
Other	2	69	71
Personnel Credit Cards- TL	2.877	19	2.896
Installment	891	13	904
Non-Installment	1.986	6	1.992
Personnel Credit Cards-FC	13	1	14
Installment	7	-	7
Non-Installment	6	1	7
Overdraft Accounts-TL (Retail Customer)	98.872	-	98.872
Overdraft Accounts-FC (Retail Customer)	-	-	-
Total	**425.515**	**221.620**	**647.135**

EXPLANATIONS AND NOTES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS (Continued)

I. EXPLANATIONS AND NOTES RELATED TO CONSOLIDATED ASSETS (Continued)

7. Explanations Related to Loans (Continued)

7.4. Information on Commercial Installment Loans and Corporate Credit Cards

Current Period	Short Term	Medium and Long Term	Total
Commercial Installment Loans-TL	19.928	230.658	250.586
Business Residential Loans	8	763	771
Automobile Loans	964	5.509	6.473
Consumer Loans	18.956	224.386	243.342
Other	-	-	-
Commercial Installment Loans- Indexed to FC	-	609	609
Business Residential Loans	-	-	-
Automobile Loans	-	-	-
Consumer Loans	-	609	609
Other	-	-	-
Commercial Installment Loans - FC	25.674	396.347	422.021
Business Residential Loans	168	4.481	4.649
Automobile Loans	1	279	280
Consumer Loans	23.022	368.957	391.979
Other	2.483	22.630	25.113
Corporate Credit Cards- TL	167.643	74.354	241.997
Installment	32.266	5.925	38.191
Non-Installment	135.377	68.429	203.806
Corporate Credit Cards-FC	81	2	83
Installment	25	-	25
Non-Installment	56	2	58
Overdraft Accounts-TL (Commercial Customer)	13.871	-	13.871
Overdraft Accounts-FC (Commercial Customer)	684	-	684
Total	**227.881**	**701.970**	**929.851**

Prior Period	Short Term	Medium and Long Term	Total
Commercial Installment Loans-TL	14.592	190.097	204.689
Business Residential Loans	-	587	587
Automobile Loans	776	5.485	6.261
Consumer Loans	13.816	184.025	197.841
Other	-	-	-
Commercial Installment Loans- Indexed to FC	-	557	557
Business Residential Loans	-	-	-
Automobile Loans	-	-	-
Consumer Loans	-	557	557
Other	-	-	-
Commercial Installment Loans- FC	22.530	346.845	369.375
Business Residential Loans	485	3.810	4.295
Automobile Loans	7	340	347
Consumer Loans	18.583	332.023	350.606
Other	3.455	10.672	14.127
Corporate Credit Cards- TL	140.486	46.142	186.628
Installment	23.181	5.846	29.027
Non-Installment	117.305	40.296	157.601
Corporate Credit Cards-FC	91	-	91
Installment	22	-	22
Non-Installment	69	-	69
Overdraft Accounts-TL (Commercial Customer)	12.739	-	12.739
Overdraft Accounts-FC (Commercial Customer)	338	-	338
Total	**190.776**	**583.641**	**774.417**

EXPLANATIONS AND NOTES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS (Continued)

I. EXPLANATIONS AND NOTES RELATED TO CONSOLIDATED ASSETS (Continued)

7. Explanations Related to Loans (Continued)

7.5. Distribution of Domestic and Foreign Loans

	Current Period	Prior Period
Domestic Loans	5.728.447	4.488.552
Foreign Loans	185.058	143.397
Total	**5.913.505**	**4.631.949**

7.6. Loans Granted to Investments in Associates and Subsidiaries

	Current Period	Prior Period
Direct loans granted to subsidiaries and associates	11.866	7.623
Indirect loans granted to subsidiaries and associates	-	-
Total	**11.866**	**7.623**

7.7. Credit-Impaired Losses (Stage III)

	Current Period	Prior Period
Loans and other receivables with limited collectibility	11.773	8.747
Loans and other receivables with doubtful collectibility	18.327	11.443
Uncollectible loans and other receivables	56.020	31.480
Total	**86.120**	**51.670**

7.8. Information on Non-performing Loans (Net)

7.8.1. Information on Non-performing Loans Restructured or Rescheduled and other Receivables

	Group III	Group IV	Group V
	Loans with Limited Collectibility	Loans with Doubtful Collectibility	Uncollectible Loans
Current Period			
Gross amounts before the provisions	2.030	2.978	4.590
Restructured loans	2.030	2.978	4.590
Prior Period			
Gross amounts before the provisions	981	2.124	1.374
Restructured loans	981	2.124	1.374

EXPLANATIONS AND NOTES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS (Continued)

I. EXPLANATIONS AND NOTES RELATED TO CONSOLIDATED ASSETS (Continued)

7. Explanations Related to Loans (Continued)

7.8. Information on Non-performing Loans (Net) (Continued)

7.8.2. Information on the Movement of Total Non-performing Loans

	Group III	Group IV	Group V
	Loans with Limited Collectibility	Loans with Doubtful Collectibility	Uncollectible Loans
Prior Period Ending Balance	**20.819**	**26.456**	**42.402**
Additions (+)	62.285	8.866	14.811
Transfers from Other Categories of Loans under Follow-Up (+)	-	43.959	33.812
Transfers to Other Categories of Loans under Follow-Up (-)	43.959	33.812	-
Collections (-) [1]	10.299	5.080	7.738
Write-offs (-) [2]	176	-	-
Sold (-)	-	-	-
Corporate and Commercial Loans	-	-	-
Consumer Loans	-	-	-
Credit Cards	-	-	-
Other	-	-	-
Current Period End Balance	**28.670**	**40.389**	**83.287**
Provision (-)	11.773	18.327	56.020
Net Balance on Balance Sheet	**16.897**	**22.062**	**27.267**

[1] It includes transfers to the first and second group loans amounting to TL 5.020. (31 December 2025: TL 2.469)

[2] As of 30 September 2026, there are TL 176 loan that have been written off. (31 December 2025: TL 1.937). The written off loans do not change the Group's non-performing loan and NPL ratio.

7.8.3. Information on Non-performing Loans Granted as Foreign Currency Loans

	Group III	Group IV	Group V
	Loans With Limited Collectibility	Loans With Doubtful Collectibility	Uncollectible Loans
Current Period			
Period Ending Balance	**4.424**	**1.869**	**15.587**
Provision (-)	2.357	738	11.918
Net Balance on Balance Sheet	**2.067**	**1.131**	**3.669**
Prior Period			
Period Ending Balance	**3.556**	**1.338**	**7.440**
Provision (-)	1.974	539	6.653
Net Balance on Balance Sheet	**1.582**	**799**	**787**

EXPLANATIONS AND NOTES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS (Continued)

I. EXPLANATIONS AND NOTES RELATED TO CONSOLIDATED ASSETS (Continued)

7. Explanations Related to Loans (Continued)

7.8. Information on Non-performing Loans (Net) (Continued)

7.8.4. Breakdown of Non-performing Loans According to Their Gross and Net Values

	Group III	Group IV	Group V
	Loans with Limited Collectibility	Loans with Doubtful Collectibility	Uncollectible Loans
Current Period (Net)	**16.897**	**22.062**	**27.267**
Loans to Real Persons and Legal Entities (Gross)	28.670	40.389	82.894
Provisions (-)	11.773	18.327	55.627
Loans to Real Persons and Legal Entities (Net)	16.897	22.062	27.267
Banks (Gross)	-	-	-
Provisions (-)	-	-	-
Banks (Net)	-	-	-
Other Loans (Gross)	-	-	393
Provisions (-)	-	-	393
Other Loans (Net)	-	-	-
Prior Period (Net)	**12.071**	**15.013**	**10.923**
Loans to Real Persons and Legal Entities (Gross)	20.818	26.456	42.076
Provisions (-)	8.747	11.443	31.153
Loans to Real Persons and Legal Entities (Net)	12.071	15.013	10.923
Banks (Gross)	-	-	-
Provisions (-)	-	-	-
Banks (Net)	-	-	-
Other Loans (Gross)	-	-	327
Provisions (-)	-	-	327
Other Loans (Net)	-	-	-

7.8.5. Information on Interest Accruals, Rediscount and Valuation Effect and Their Provisions Calculated for Non-Performing Loans Banks which Provide Expected Credit Loss According to TFRS 9

	Group III	Group IV	Group V
	Loans with Limited Collectibility	Loans with Doubtful Collectibility	Uncollectible Loans
Current Period (Net)	**2.092**	**4.223**	**5.353**
Interest Accruals and Rediscounts and Valuation Differences	4.734	9.416	17.272
Provisions (-)	2.642	5.193	11.919
Prior Period (Net)	**1.618**	**2.242**	**1.747**
Interest Accruals and Rediscounts and Valuation Differences	2.608	3.890	4.977
Provisions (-)	990	1.648	3.230

EXPLANATIONS AND NOTES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS (Continued)

I. EXPLANATIONS AND NOTES RELATED TO CONSOLIDATED ASSETS (Continued)

8. Other Financial Assets Measured at Amortized Cost

8.1. Information on Financial Assets Subject to Repurchase Agreements and those Given as Collateral/Blocked

Financial Assets Measured at Amortized Cost subject to repo transactions

	Current Period		Prior Period	
	TL	**FC**	**TL**	**FC**
Government Bonds	346.316	5.370	225.283	4.851
Treasury Bills	-	-	-	-
Other Government Debts	612	-	-	-
Bank Bonds and Bank Guaranteed Bonds	-	-	-	-
Asset Backed Securities	-	-	-	-
Other	-	-	-	-
Total	**346.928**	**5.370**	**225.283**	**4.851**

Financial Assets Measured at Amortized Cost given as collateral or blocked

	Current Period		Prior Period	
	TL	**FC**	**TL**	**FC**
Bills	-	-	-	-
Bonds and Similar Investment Securities	35.113	31.167	36.639	27.465
Other	-	-	-	-
Total	**35.113**	**31.167**	**36.639**	**27.465**

8.2. Information on Government Debt Securities at Amortized Cost

	Current Period	Prior Period
Government Bonds	532.471	440.871
Treasury Bills	-	214
Other Public Sector Debt Securities	8.992	4.890
Total	**541.463**	**445.975**

8.3. Information on Financial Assets Measured at Amortized Cost

	Current Period	Prior Period
Debt securities	548.874	449.119
Quoted at Stock Exchange	519.449	423.995
Unquoted at Stock Exchange	29.425	25.124
Provision for Impairment (-)	6	5
Total	**548.868**	**449.114**

8.4. The Movements of Financial Assets Measured at Amortized Cost

	Current Period	Prior Period
Beginning Balance	**449.114**	**374.079**
Foreign Currency Differences on Monetary Assets	2.916	5.336
Purchases During the Year [(1)]	108.284	93.883
Disposals through Sales and Redemptions	(11.440)	(24.179)
Provision for Impairment (-)	6	5
Period End Balance	**548.868**	**449.114**

[(1)] Rediscounts are shown in "Purchases During the Year".

EXPLANATIONS AND NOTES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS (Continued)

I. EXPLANATIONS AND NOTES RELATED TO CONSOLIDATED ASSETS (Continued)

9. Information on Associates Accounts (Net)

9.1. Information on the Parent Bank's Unconsolidated Associates

	Description	Address (City/ Country)	The Bank's Share Percentage, if-Different, Voting Percentage (%)	The Bank's Risk Group Share Percentage (%)
1	Bileşim Finansal Teknolojiler ve Ödeme Sistemleri A.Ş.	Istanbul/Türkiye	33,34	33,34

	Total Assets [1]	Shareholders' Equity [1]	Total Non-Current Assets [1] [2]	Interest Income [1]	Income from Marketable Securities [1]	Current Period Profit / Loss [1]	Prior Period Profit / Loss [1]	Fair Value
1	1.120	724	321	80	-	121	76	-

(1) Within the framework of BRSA regulations, the current period financial statement information of the associates was taken from the financial statements dated 30 September 2026, which were not subject to inflation accounting and were not audited and subjected to limited review.
(2) Total fixed assets include tangible and intangible assets.

9.2. Information on Consolidated Associates

	Description	Address (City/ Country)	The Bank's Share Percentage, if Different, Voting Percentage (%)	The Bank's Risk Group Share Percentage (%)
1	Arap Türk Bankası A.Ş.	Istanbul/ Türkiye	15,43	15,43
2	Birleşim Varlık Yönetim A.Ş.	Istanbul/ Türkiye	16,00	16,00

	Total Assets [1]	Shareholders' Equity [1]	Total Non-Current Assets [1] [2]	Interest Income [1] [2]	Income from Marketable Securities [1]	Current Period Profit / Loss [1]	Prior Period Profit / Loss [1]	Fair Value
1	38.183	6.053	1.960	1.806	131	779	407	-
2	2.195	1.956	25	708	-	179	213	-

(1) Within the framework of BRSA regulations, the current period financial statement information of the associates was taken from the financial statements dated 30 September 2026, which were not subject to inflation accounting and were not audited and subjected to limited review.
(2) The total fixed assets include tangible and intangible fixed assets.

9.3. Information on Financial Associates

	Current Period	Prior Period
Balance at the Beginning of the Period	**1.072**	**592**
Movement During the Period	**175**	**480**
Purchases	-	264
Free Shares Obtained Profit from Current Years Share	91	165
Dividends from Current Year Income	149	129
Sales	-	-
Revaluation Increase	-	-
Impairment Provision (-)	65	78
Balance at the End of the Period	**1.247**	**1.072**
Capital Commitments	-	-
Share Percentage at the End of the Period (%)	-	-

EXPLANATIONS AND NOTES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS (Continued)

I. EXPLANATIONS AND NOTES RELATED TO CONSOLIDATED ASSETS (Continued)

9. Information on Associates Accounts (Net) (Continued)

9.4. Sectoral Information on Financial Associates and the Related Carrying Amounts

	Current Period	Prior Period
Banks	934	826
Insurance Companies	-	-
Factoring Companies	-	-
Leasing Companies	-	-
Finance Companies	-	-
Other Financial Associates	313	246

9.5. Information on Associates Quoted to The Stock Exchange

None (31 December 2025: None).

10. Information on Subsidiaries (Net)

10.1. Information on the Parent Bank's Unconsolidated Subsidiaries

	Description	Address (City/ Country)	The Parent Bank's Share Percentage-if different Voting Percentage (%)	The Parent Bank's Group Share Percentage (%)
1	Ziraat Teknoloji A.Ş.	Istanbul / Türkiye	100,00	100,00
2	Ziraat Finansal Yatırımlar A.Ş	Istanbul / Türkiye	100,00	100,00

	Total Assets [1]	Shareholders' Equity [1]	Total Non-Current Assets [1]	Interest Income [1]	Income from Marketable Securities [1]	Current Period Profit / Loss [1]	Prior Period Profit / Loss	Fair Value
1	2.778	1.269	524	95	-	326	90	1.034
2	11.394	11.137	23	433	-	1.371	324	11.231

(1) Within the framework of BRSA regulations, current period financial statement information of subsidiaries was taken from their financial statements dated 30 September 2026, which were not subject to inflation accounting and has not undergone limited audit.

(2) Ziraat Finansal Yatırımlar A.Ş.increased its share capital by TL 750 in 2026.

10.2. Information on Consolidated Subsidiaries

	Description	Address (City/ Country)	The Bank's Share Percentage-if different Voting Percentage (%)	The Bank's Risk Group Share Percentage (%)
1	Ziraat Yatırım Menkul Değerler A.Ş.	Istanbul / Türkiye	99,60	99,60
2	Ziraat Portföy Yönetimi A.Ş.	Istanbul / Türkiye	74,90	95,08
3	Ziraat Katılım Bankası A.Ş. (*)	Istanbul / Türkiye	100,00	100,00
4	Ziraat Gayrimenkul Yatırım Ortaklığı A.Ş.	Istanbul / Türkiye	81,06	81,06
5	Ziraat Finansal Teknolojiler Elektronik Para ve Ödeme Hizmetleri A.Ş.	Istanbul / Türkiye	100,00	100,00
6	Ziraat Dinamik Banka A.Ş.	Istanbul / Türkiye	100,00	100,00
7	Ziraat Finansal Kiralama A.Ş.	Istanbul / Türkiye	100,00	100,00
8	Ziraat Bank International A.G.	Frankfurt / Germany	100,00	100,00
9	Ziraat Bank BH d.d.	Sarajevo / Bosnia Herzegovina	100,00	100,00
10	Ziraat Bank (Moscow) JSC	Moscow / Russia	99,91	100,00
11	Kazakhstan Ziraat Int. Bank	Almaty / Kazakhstan	99,92	99,92
12	Ziraat Bank Azerbaycan ASC	Baku / Azerbaijan	99,98	100,00
13	Ziraat Bank Montenegro AD	Podgorica / Montenegro	100,00	100,00
14	JSC Ziraat Bank Georgia	Tbilisi / Georgia	100,00	100,00
15	Ziraat Bank Uzbekistan JSC	Tashkent / Uzbekistan	100,00	100,00
16	Ziraat Bank Kosova JSC	Pristina / Kosovo	100,00	100,00

EXPLANATIONS AND NOTES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS (Continued)

I. EXPLANATIONS AND NOTES RELATED TO CONSOLIDATED ASSETS (Continued)

10. Information on Subsidiaries (Net) (Continued)

10.2. Information on Consolidated Subsidiaries (Continued)

	Total Assets [2]	Shareholders Equity [2]	Total Non-Current Assets [2]	Interest Income [1], [2]	Income from Marketable Securities [2]	Current Period Profit/Loss [2]	Prior Period Profit/Loss	Fair Value	Shareholder's equity amount needed
1	17.428	13.022	92	4.001	-	4.435	3.242	14.431	-
2	5.674	4.516	155	33	-	2.210	1.319	3.405	-
3	969.069	33.120	8.000	15.899	14.699	3.616	2.217	28.122	-
4	102.697	79.707	87.029	95	-	1.434	2.382	73.388	-
5	10.882	328	116	145	1	1	(45)	420	-
6	6.524	2.848	941	858	393	83	535	2.500	-
7	13.022	1.134	63	491	-	298	31	750	-
8	79.852	20.863	2.988	2.373	58	1.019	541	11.119	-
9	49.521	7.459	437	769	-	462	385	3.337	-
10	35.496	8.608	899	1.442	2	1.240	1.339	4.383	-
11	45.884	14.475	790	1.992	8	1.421	1.122	9.293	-
12	46.143	5.465	859	1.259	64	1.025	521	2.624	-
13	5.062	985	107	113	41	(58)	19	660	-
14	10.380	3.234	107	316	-	126	65	2.314	-
15	18.254	3.274	317	857	84	307	150	2.779	-
16	8.621	1.223	315	150	9	40	-	1.379	-

(1) The amounts shown in the interest income column of Ziraat Katılım Bankası A.Ş. include profit share income.
(2) The financial statement information provided in the table above is the amounts that companies include in their publicly disclosed financial reports or material event disclosures without applying inflation accounting, and the balances in question have been adjusted and used in the creation of consolidated financial statements within the framework of consolidation requirements and in compliance with the group's accounting policies.

(Represents the values of the Parent Bank)

	Current Period	Prior Period
Balance at the Beginning of the Period	**172.267**	**117.697**
Movements During the Period	**(11.362)**	**54.570**
Purchases	1.847	1.373
Free Shares Obtained Profit from Current Years Share	-	289
Dividends from current year income	-	-
Sales	-	9.318
Revaluation Increase [1]	2.012	63.577
Impairment Provision (-)	15.221	1.351
Balance at the End of the Period [2]	**160.905**	**172.267**
Capital Commitments	-	-
Share percentage at the end of the period (%)	-	-

(1) Includes changes arising from conversion of subsidiaries, whose capitals are paid in Euro amounts, into TL at period end currency rate.
(2) Non-financial subsidiaries amounting to TL 12.266 are not included in the table (31 December 2025: Non-financial subsidiaries amounting to TL 10.352 are not included in the table).

10.3. Sectoral Information on Financial Subsidiaries and the Related Carrying Amounts

(Represents the values of the Parent Bank)

	Current Period	Prior Period
Banks	68.511	65.575
Insurance Companies	-	-
Factoring Companies	-	-
Leasing Companies	750	500
Financing Companies	-	-
Other Financial Subsidiaries	91.644	106.192

EXPLANATIONS AND NOTES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS (Continued)

I. EXPLANATIONS AND NOTES RELATED TO CONSOLIDATED ASSETS (Continued)

10. Information on Subsidiaries (Net) (Continued)

10.4. Subsidiaries Quoted to the Stock Exchange

(*Represents the values of the Parent Bank)*

	Current Period	Prior Period
Quoted at Domestic Stock Exchanges	73.388	88.156
Quoted at International Stock Exchanges	-	-

11. Information on Entities Under Common Control (Joint Ventures)

Entities under Common Control (Joint Ventures) (1)	Parent Bank's Share (%)	Group's Share (%)	Current Assets	Non-Current Assets	Long Term Liabilities	Income	Expense
Turkmen Turkish Joint Stock Commercial Bank	50,00	50,00	33.551	179	715	1.679	818

(1) Information on entity under common control is provided from the unaudited financial statements as of 30 September 2026.

12. Information on Lease Receivables

Information on receivables from leasing transactions is presented in the table below.

	Current Period		Prior Period	
	Gross	Net	Gross	Net
Less than 1 Year	23	21	320	274
1-5 Years	95.712	74.462	102.061	75.383
More than 5 Years	37.027	25.572	20.531	15.398
Total	**132.762**	**100.055**	**122.912**	**91.055**

13. Explanation on Derivative Financial Assets for Hedging Purposes

The Group does not have any derivative financial assets for hedging purposes.

14. Explanation on Investment Property

The Group's investment properties are TL 2.984 (31 December 2025: TL 2.984).

15. Explanation on Non-Currents Assets or Disposal Groups "Held for Sale" and "From Discontinued Operations

The Group does not have any discontinued operations. The assets held for sale are composed of immovables acquired due to consumer, commercial and agricultural loans, and immovables for which has no necessity of usage exists by the Parent Bank. Those immovables considered for sales are announced at the web site of the Parent Bank.

EXPLANATIONS AND NOTES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS (Continued)

I. EXPLANATIONS AND NOTES RELATED TO CONSOLIDATED ASSETS (Continued)

15. Explanation on Non-Currents Assets or Disposal Groups "Held for Sale" and "From Discontinued Operations (Continued)

The Group's total real estate acquired due to individual receivables amounted to TL 90 (31 December 2025: TL 29), due to commercial receivables amounted to TL 38.103 (31 December 2025: TL 19.948), and due to agricultural receivables amounted to TL 682 (31 December 2025: TL 235), the total amount of real estate acquired is TL 38.875 (31 December 2025: TL 20.212) and other real estate held for sale is TL 628 (31 December 2025: TL 495). In addition, the total of movable assets acquired due to receivables amounted to TL 68 (31 December 2025: TL 37). The net book value of the Group's fixed assets held for sale acquired through the right of pre-emption is TL 1.909 (31 December 2025: TL 2.606).

16. The Impairment Provision Set or Cancelled in the Current Period According to the Asset Groups Not Individually Significant but Materially Affecting the Overall Financial Statements, and the Reason and Conditions for This

None.

17. Pledges, Mortgages and Other Restrictions on the Tangible Assets, Expenses Arising from the Construction for Tangible Assets, Commitments Given for the Purchases of Tangible Assets

None.

18. Information on Expected Credit Loss for Financial Assets

	Current Period	Prior Period
Cash and Balances at Central Bank	26	21
Banks and Receivables from Money Markets	55	52
Financial Assets Measured at Amortized Cost	83	75
Other assets	835	532
Total	**999**	**680**

19. Explanations on Deferred Tax Asset

The Group calculates and reflects deferred tax in accordance with the provisions of "Income Taxes Standard" ("TAS 12") for taxable temporary differences that arise between the book value of an asset or liability and its tax basis determined in accordance with the tax legislation. In the calculation of deferred tax, enacted tax rates valid as of the balance sheet date are used in accordance with the current tax legislation.

Deferred tax assets consisting of deductible temporary differences are calculated on the condition that it is highly probable to benefit from these differences by earning taxable profit in the future. Calculated deferred tax receivables and deferred tax liabilities are netted off in the consolidated subsidiaries' separate financial statements.

As of 30 September 2026, deferred tax expense of TL 1.719 has been classified in the profit/loss statement and deferred tax income of TL 14.502 has been classified under equity (As of 31 December 2025, deferred tax income of TL 8.019 has been classified in the profit/loss statement and deferred tax expense of TL 15.011 has been classified under equity).

20. Information on Other Assets

As of 30 September 2026, and 31 December 2025, other assets do not exceed 10% of the total assets excluding off-balance sheet commitments.

EXPLANATIONS AND NOTES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS (Continued)

II. EXPLANATIONS AND NOTES RELATED TO CONSOLIDATED LIABILITIES

1. Information on Deposits/Funds Collected

1.1. Information on Maturity Structure of Deposits

Current Period	Demand	7 Day Call Accounts	Up to 1 Month	1-3 Months	3-6 Months	6 Months-1 Year	1 Year and Over	Cumulative Deposits	Total
Saving Deposits	456.755	-	126.659	1.256.231	204.842	19.133	29.289	120	2.093.029
Foreign Currency Deposits	892.284	-	309.296	405.122	86.003	58.857	124.833	8	1.876.403
Residents in Türkiye	647.151	-	280.022	336.055	53.751	14.816	30.256	8	1.362.059
Residents Abroad	245.133	-	29.274	69.067	32.252	44.041	94.577	-	514.344
Public Sector Deposits	135.267	-	311.009	37.593	7.697	1.996	345	-	493.907
Commercial Deposits	190.221	-	549.971	636.098	52.458	28.429	78.325	-	1.535.502
Other Institutions Deposits	28.105	-	47.937	150.769	111.951	12.897	8.225	-	359.884
Precious Metals Deposits	700.436	-	9.397	73.556	14.475	5.603	5.897	-	809.364
Interbank Deposits	13.417	-	111.888	4.606	1.758	4.649	4.401	-	140.719
The CBRT	10.951	-	-	-	-	-	-	-	10.951
Domestic Banks	823	-	84.055	3.780	2	-	102	-	88.762
Foreign Banks	1.255	-	27.833	826	1.756	4.649	4.299	-	40.618
Participation Banks	388	-	-	-	-	-	-	-	388
Other	-	-	-	-	-	-	-	-	-
Total (*)	**2.416.485**	**-**	**1.466.157**	**2.563.975**	**479.184**	**131.564**	**251.315**	**128**	**7.308.808**

(*) As of 30 September 2026, the deposit balance includes TL 53.191 of the deposit balance and amounts related to YUVAM Account Deposit products.

Prior Period	Demand	7 Day Call Accounts	Up to 1 Month	1-3 Months	3-6 Months	6 Months-1 Year	1 Year and Over	Cumulative Deposits	Total
Saving Deposits	352.609	-	91.616	976.692	200.053	17.951	36.372	117	1.675.410
Foreign Currency Deposits	837.723	-	179.111	295.065	77.570	50.404	123.006	16	1.562.895
Residents in Türkiye	619.316	-	165.192	233.912	51.496	16.231	29.702	10	1.115.859
Residents on Abroad	218.407	-	13.919	61.153	26.074	34.173	93.304	6	447.036
Public Sector Deposits	88.235	-	345.569	45.589	6.654	1.084	211	-	487.342
Commercial Inst. Deposits	169.154	-	474.798	549.007	64.989	30.237	52.941	-	1.341.126
Other Institutions Deposits	29.194	-	27.825	143.386	16.109	11.026	8.187	-	235.727
Precious Metals Deposit	602.507	-	8.994	71.682	9.021	3.002	8.149	-	703.355
Interbank Deposits	8.226	-	48.254	983	161	1.280	1.051	-	59.955
The CBRT	3.563	-	-	-	-	-	-	-	3.563
Domestic Banks	2.272	-	34.334	-	52	-	-	-	36.658
Foreign Banks	1.488	-	13.920	983	109	1.280	1.051	-	18.831
Participation Banks	903	-	-	-	-	-	-	-	903
Other	-	-	-	-	-	-	-	-	-
Total (*)	**2.087.648**	**-**	**1.176.167**	**2.082.404**	**374.557**	**114.984**	**229.917**	**133**	**6.065.810**

(*) As of 31 December 2025, the deposit balance includes TL 551 of the CBRT Exchange Rate Protected Deposit product and TL 62.874 of the deposit balance and amounts related to YUVAM Account Deposit products.

1.2. Information on Saving Deposits Under the Guarantee of the Saving Deposit Insurance Fund and Amounts Exceeding the Limit of the Deposit Insurance Fund

	Under the Guarantee of Deposit Insurance		Exceeding Deposit Insurance Limit	
Saving Deposits (1)	**Current Period**	**Prior Period**	**Current Period**	**Prior Period**
Saving Deposits	984.977	777.700	1.099.466	890.998
Foreign Currency Saving Deposits	801.537	691.885	945.270	897.092
Other Deposits in the form of Saving Deposits	-	-	-	-
Foreign Branches' Deposits under the Guarantees of Foreign Authority Insurance (2)	13.374	10.228	21.012	20.491
Off-Shore Banking Regions under Foreign Authorities' Insurance	-	-	-	-

(1) In Bulgaria and Greece, since both real person and legal entity's saving deposits are under the guarantee of insurance and since such balances included in insurance limit are calculated by the system, the legal entity saving deposits amounting to TL 10.162 and TL 354 respectively, cannot be decomposed by type and are therefore included in the table above (31 December 2025: TL 9.713 and TL 288).

EXPLANATIONS AND NOTES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS (Continued)

II. EXPLANATIONS AND NOTES RELATED TO CONSOLIDATED LIABILITIES (Continued)

1. Information on Deposits/Funds Collected (Continued)

1.2. Information on Saving Deposits Under the Guarantee of the Saving Deposit Insurance Fund and Amounts Exceeding the Limit of the Deposit Insurance Fund (Continued)

Pursuant to the Regulation Amending the Regulation on Deposits and Participation Funds Subject to Insurance and Premiums to be Collected by the Savings Deposit Insurance Fund, published in the Official Gazette dated 27 August 2022 and numbered 31936, other than those belonging to official institutions, credit institutions and financial institutions in the presence of credit institutions; all deposit and participation funds are covered by insurance. In line with this change, commercial deposits amounting to TL 125.832 (31 December 2025: TL 103.344) within the scope of insurance are not included in the table. The portion of the said deposits exceeding the insurance limit is TL 1.796.477 (31 December 2025: TL 1.499.087).

1.3. Information on Saving Deposits/Real Persons' Private Current and Accession Accounts Not Related to Commercial Transactions in a Turkish Branch of the Parent Bank Whose Head Office is Abroad, And Reasons if it is Covered in Where the Head Office is Located

The Parent Bank's head office is located in Türkiye.

1.4. Saving Deposits of Real Persons which are not under the Guarantee of Saving Deposit Insurance Fund

	Current Period	Prior Period
Foreign branches' saving deposits and other accounts	1.725	25
Deposits and other accounts belonging to dominant partners as well as their fathers, mothers, spouses and children under their custody	-	-
Deposits and other accounts belonging to the chairman and members of the board of directors, general managers and deputy general managers as well as their fathers, mothers, spouses and children under their custody	214	78
Deposits and other accounts covered by assets generated through the offenses mentioned in Article 282 of the Turkish Penal Code No.5237 and dated 26 September 2004	-	-
Deposits in the banks to be engaged exclusively in offshore banking in Türkiye	-	-

2. Negative Differences Statement Regarding Trading Derivative Financial Assets

	Current Period		Prior Period	
	TL	FC	TL	FC
Forward Transactions	994	943	166	1.653
Swap Transactions	2.725	32.868	5.902	12.019
Futures Transactions	-	-	-	-
Options	2	1.424	10	819
Other	-	-	-	-
Total	**3.721**	**35.235**	**6.078**	**14.491**

EXPLANATIONS AND NOTES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS (Continued)

II. EXPLANATIONS AND NOTES RELATED TO CONSOLIDATED LIABILITIES (Continued)

3. Information on Banks and Other Financial Institutions

3.1. General Information on Banks and Other Financial Institutions

	Current Period		Prior Period	
	TL	FC	TL	FC
Borrowings from CBRT	113.727	500	86.878	455
Domestic Banks and Institutions	70.347	20.404	9.351	19.684
Foreign Banks, Institutions and Funds	-	842.463	49.991	646.579
Total	**184.074**	**863.367**	**146.220**	**666.718**

3.2. Information on Maturity Structure of Borrowings

	Current Period		Prior Period	
	TL	FC	TL	FC
Short-Term	152.308	30.199	144.586	28.517
Medium and Long-Term	31.766	833.168	1.634	638.201
Total	**184.074**	**863.367**	**146.220**	**666.718**

3.3. Further Information is Disclosed for the Areas of Liability Concentrations. Main Liability Concentration Areas are Fund Suppliers, Sector Groups or other Risk Concentration Criteria

65,1% of the Group's total liabilities and shareholders' equity consist of deposits. Deposits have a diversified base and have steady structures. The Group's liabilities are not subject to a significant concentration risk.

4. Information on Money Market Borrowings

	Current Period		Prior Period	
	TL	FC	TL	FC
From Domestic Transactions	**680.742**	**-**	**406.506**	**-**
Financial Institutions and Organizations	664.126	-	401.412	-
Other Institutions and Organizations	16.576	-	4.877	-
Real Person	40	-	217	-
From Overseas Operations	**-**	**258.195**	**-**	**269.445**
Financial Institutions and Organizations	-	230.523	-	223.873
Other Institutions and Organizations	-	27.672	-	45.572
Real Person	-	-	-	-
Total	**680.742**	**258.195**	**406.506**	**269.445**

5. Information on Securities Issued

	Current Period		Prior Period	
	TL	FC	TL	FC
Bank Bills	-	429	-	-
Asset-Backed Securities	10.996	82.382	21.305	68.986
Treasury Bonds	-	260.780	-	343.247
Total	**10.996**	**343.591**	**21.305**	**412.233**

6. If Other Foreign Liabilities Exceed 10% of the Balance Sheet Total, Names and Amounts of Sub-Accounts Constituting At Least 20% of These Liabilities

Other foreign liabilities do not exceed 10% of the balance sheet total.

EXPLANATIONS AND NOTES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS (Continued)

II. EXPLANATIONS AND NOTES RELATED TO CONSOLIDATED LIABILITIES (Continued)

7. Information on Lease Liabilities

Information on lease liabilities represented in the table below.

	Current Period		Prior Period	
	Gross	**Net**	**Gross**	**Net**
Less than 1 Year	945	888	901	791
Between 1-4 Years	8.397	3.242	6.979	1.948
More than 4 Years	20.210	6.352	18.479	6.053
Total	**29.552**	**10.482**	**26.359**	**8.792**

8. Information on the Hedging Derivative Financial Liabilities

There are no hedging derivative financial liabilities of Group.

9. Information on Provisions

9.1. Provisions Related with Principal Foreign Currency Decrease of Foreign Indexed Loans and Finance Leasing Receivables

There are no foreign exchange loss provisions on foreign currency indexed loans and financial lease receivables (31 December 2025: None).

9.2. Liabilities on Employee Benefits Provision

9.2.1. Severance Pay and Unused Vacation Rights

The Group accounts for its obligations related to severance pay and leave entitlements in accordance with the TAS 19 "Employee Benefits" and has measured the liabilities arising from future severance and notice payments at their net present value and recognized them in the financial statements. As of 30 September 2026, a provision of TL 4.367 for unused vacation and a provision of TL 12.917 for severance pay have been recorded under the Provision for Employee Benefits in the financial statements (31 December 2025: a provision of TL 3.450 for unused vacation and a provision of TL 10.740 for severance pay were recorded under the Provision for Employee Benefits in the financial statements).

9.3. Information on Other Provisions

The Group has set aside expected loss provisions of TL 12.519 for non-cash loans, TL 1.870 for promotional activities related to credit cards and banking services, TL 721 for pending lawsuits, and TL 1.624 in other provisions (31 December 2025: The Group has set aside expected loss provisions of TL 12.427 for non-cash loans, TL 1.199 for promotional activities related to credit cards and banking services, TL 317 for pending lawsuits, and TL 1.685 other provisions).

EXPLANATIONS AND NOTES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS (Continued)

II. EXPLANATIONS AND NOTES RELATED TO CONSOLIDATED LIABILITIES (Continued)

10. Explanations on Tax Liability

10.1. Explanations on Current Tax Liability

10.1.1. Information on Tax Provision

As of 30 September 2026, the Parent Bank's remaining corporate tax liability after deducting the provisional taxes paid during the period from the tax provisions is TL 11.278 (As of 31 December 2025, the remaining corporate tax liability after deducting the provisional taxes paid during the period from the tax provisions is TL 27.901).

10.1.2. Information on Current Taxes Payable

	Current Period	Prior Period
Corporate Tax Payable	11.278	27.901
Taxation on Income from Securities	19.138	16.650
Property Tax	44	35
Banking Insurance Transaction Tax (BITT)	8.680	8.082
Foreign Exchange Transaction Tax	160	186
Value Added Tax Payable	532	630
Other	3.384	3.176
Total	**43.216**	**56.660**

10.1.3. Information on Premium Payables

	Current Period	Prior Period
Social Security Premiums Employee	3	5
Social Security Premiums - Employer	9	6
Bank Social Aid Pension Fund Premium - Employee	539	427
Bank Social Aid Pension Fund Premium - Employer	838	633
Pension Fund Membership Fees and Provisions - Employee	-	-
Pension Fund Membership Fees and Provisions - Employer	-	-
Unemployment Insurance - Employee	80	35
Unemployment Insurance - Employer	161	69
Other	-	-
Total	**1.630**	**1.175**

10.2. Information on Deferred Tax Liabilities if any

The Group has TL 5.485 deferred tax liability (31 December 2025: TL 4.783).

11. Information on Liabilities Related to Non-Current Assets "Held for Sale" and "Held from Discontinued Operations"

The Group does not have any liabilities related to non-current assets "held for sale" and "held from discontinued operations" (31 December 2025: None).

EXPLANATIONS AND NOTES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS (Continued)

II. EXPLANATIONS AND NOTES RELATED TO CONSOLIDATED LIABILITIES (Continued)

12. Information on Subordinated Loans

	Current Period		Prior Period	
	TL	FC	TL	FC
Debt instruments to be included in additional capital calculation	4.443	126.161	4.019	101.290
Subordinated loans (*)	4.443	2.411	4.019	2.107
Subordinated debt instruments	-	123.750	-	99.183
Debt instruments to be included in contribution capital calculation	-	24.638	-	22.396
Subordinated loans	-	-	-	-
Subordinated debt instruments	-	24.638	-	22.396
Total	**4.443**	**150.799**	**4.019**	**123.686**

(*) Subordinated loans are explained in detail in the Note "Information on debt instruments included in the calculation of equity" in Section Four.

13. Information on Shareholders' Equity

13.1. Presentation of Paid-In Capital

	Current Period	Prior Period
Common stock	84.600	84.600
Preferred stock	-	-

13.2. Amount of Paid-In Capital, Explanation as to Whether the Registered Share Capital System is Applied, if so the Amount of Registered Share Capital Ceiling

The Parent Bank does not have a registered capital system.

13.3. Capital Increases and Sources in the Current Period and Other Information Based on Increased Capital Share

There are no capital increases in the current period.

13.4. Information on Share Capital Increases from Capital Reserves During the Current Period

There is no share capital amount included in capital.

13.5. Information on Capital Commitments, the Purpose and the Sources Until the End of the Fiscal Year and the Subsequent Interim Period

The Parent Bank has no capital commitments.

EXPLANATIONS AND NOTES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS (Continued)

II. EXPLANATIONS AND NOTES RELATED TO CONSOLIDATED LIABILITIES (Continued)

13. Information on Shareholders' Equity (Continued)

13.6. The Effects of Anticipations Based on the Financial Figures for Prior Periods Regarding the Group's Income, Profitability and Liquidity, and Possible Effects of These Future Assumptions on the Group's Equity due to Uncertainties at These Indicators

In the current period, The Parent Bank follows its operations in line with the previous periods. The Parent Bank's balance sheet has been managed with precaution by being affected by the interest, rate of exchange and credit risks at the minimum level. This helps to reduce the effects of fluctuations in the market to The Parent Bank's performance and contributes to the profitability structure to be sustainable.

13.7. Summary Information on Privileges Given to Shares Representing the Capital

The Parent Bank has no preferred shares.

13.8. Information on Marketable Securities Value Increase Fund

	Current Period		Prior Period	
	TL	FC	TL	FC
From Associates, Subsidiaries, and Entities under Common Control (Joint Ventures)	10.127	(188)	9.131	(188)
Financial Assets at Fair Value Through Other Comprehensive Income	18.035	(30.719)	17.413	(770)
Foreign Exchange Differences	16.161	2	16.021	5
Total	**44.323**	**(30.905)**	**42.565**	**(953)**

III. EXPLANATIONS AND NOTES RELATED TO CONSOLIDATED OFF-BALANCE SHEET ACCOUNTS

1. Explanations on Off-Balance Sheet Commitments

1.1. Nature and Amount of Irrevocable Loan Commitments

	Current Period	Prior Period
Asset Purchase Sale Commitments	572.052	534.610
Subsidiaries and Associates Capital Contribution Commitments	-	-
Loan Granting Commitments	336.055	271.001
Commitments for Cheque Payments	52.810	43.502
Commitments for Credit Card Expenditure Limits	1.556.460	1.353.763
Promotion Campaigns Commitments Relating to Credit Card and Bank Services	943	2.198
Tax and Fund Liabilities from Export Commitments	974	862
Other Irrevocable Commitments	496.674	490.468
Total	**3.015.968**	**2.696.404**

EXPLANATIONS AND NOTES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS (Continued)

III. EXPLANATIONS AND NOTES RELATED TO CONSOLIDATED OFF-BALANCE SHEET ACCOUNTS (Continued)

1. Explanations on Off-Balance Sheet Commitments (Continued)

1.2. A Nature and Amount of Possible Losses and Commitments Arising from the Off-Balance Sheet Items Including the Below Mentioned

The Group has provided provision amounting to TL 12.519 for expected credit losses arising from the off-balance sheet items in the current period (31 December 2025: TL 12.427).

1.2.1. Non-Cash Loans Including Guarantees, Acceptances, Financial Guarantees and Other Letter of Credits

	Current Period	Prior Period
Letters of Guarantee	2.028.811	1.551.747
Letters of Credit	352.345	243.124
Bank Acceptances	11.387	10.762
Endorsements	-	-
Other Guarantees	1.241	34
Other Collateral	119	30.436
Total	**2.393.903**	**1.836.103**

1.2.2. Certain Guarantees, Temporary Guarantees, Surety Ships and Similar Transactions

	Current Period	Prior Period
Letters of Certain Guarantees	1.279.985	940.562
Letters of Advance Guarantees	313.546	272.934
Letters of Temporary Guarantees	74.962	66.486
Letters of Guarantees Given to Customs Offices	21.102	19.986
Other Letters of Guarantees	339.216	251.779
Total	**2.028.811**	**1.551.747**

1.3. Explanations on Non-Cash Loans

	Current Period	Prior Period
Non-Cash Loans for Providing Cash Loans	**259.488**	**221.838**
With Original Maturity of One Year or Less	144.539	95.385
With Original Maturity of More than One Year	114.949	126.453
Other Non-Cash Loans	**2.134.415**	**1.614.265**
Total	**2.393.903**	**1.836.103**

EXPLANATIONS AND NOTES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS (Continued)

IV. EXPLANATIONS AND NOTES RELATED TO CONSOLIDATED STATEMENT OF PROFIT OR LOSS

1. Interest Income

1.1. Information on Interest Income from Loans

	Current Period		Prior Period	
	TL	FC	TL	FC
Interest on Loans [1]	**886.040**	**112.855**	**643.019**	**87.364**
Short Term Loans	388.093	24.024	304.834	21.150
Medium and Long-Term Loans	470.979	87.955	325.121	65.617
Interest on Loans Under Follow-Up	26.968	876	13.064	597
Premiums Received from the Resource Utilization Support Fund	-	-	-	-

[1] Includes fees and commissions income on cash loans.

1.2. Information on Interest Income on Banks

	Current Period		Prior Period	
	TL	FC	TL	FC
From Central Bank of the Republic of Türkiye	262	28	2.529	-
From Domestic Banks	132	68	81	220
From Foreign Banks	8.522	5.864	5.117	3.187
From Headquarters and Branches Abroad	-	-	-	-
Total	**8.916**	**5.960**	**7.727**	**3.407**

1.3. Information on Interest Income on Marketable Securities

	Current Period		Prior Period	
	TL	FC	TL	FC
Financial Assets at Fair Value Through Profit or Loss	4.382	115	1.633	189
Financial Assets at Fair Value Through Other Comprehensive Income	217.443	30.248	156.760	23.275
Financial Assets Measured at Amortized Cost	83.278	2.302	68.905	1.991
Total	**305.103**	**32.665**	**227.298**	**25.455**

1.4. Information on Interest Income Received from Associates and Subsidiaries

	Current Period	Prior Period
Interest Income from Associates and Subsidiaries	2.575	2.250

2. Interest Expense

2.1. Information on Interest Expense on Loans

	Current Period		Prior Period	
	TL	FC	TL	FC
Banks [1]	17.770	30.848	26.968	25.061
Central Bank of the Republic of Türkiye	4.622	-	3.959	-
Domestic Banks	8.252	334	4.983	686
Foreign Banks	4.896	30.514	18.026	24.375
Foreign Headquarters and Branches Abroad	-	-	-	-
Other Institutions	-	2.757	-	1.165
Total	**17.770**	**33.605**	**26.968**	**26.226**

[1] Includes fees and commissions expenses on cash loans.

EXPLANATIONS AND NOTES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS (Continued)

IV. EXPLANATIONS AND NOTES RELATED TO CONSOLIDATED STATEMENT OF PROFIT OR LOSS (Continued)

2. Interest Expense (Continued)

2.2. Information on Interest Expense Given to Associates and Subsidiaries

	Current Period	Prior Period
Interest Expenses Given to Subsidiaries and Associates	843	514

2.3. Information on Interest Expense Given on Securities Issued

	Current Period		Prior Period	
	TL	FC	TL	FC
Interest Expenses on Securities Issued	6.926	20.564	8.576	16.310

2.4. Maturity Structure of the Interest Expense on Deposits

Current Period		Time Deposit						
Account Name	Demand Deposit	Up to 1 Month	Up to 3 Months	Up to 6 Months	Up to 1 Year	More Than 1 year	Cumulative Deposit	Total
TL								
Bank Deposit	-	12.231	564	-	-	-	-	12.795
Saving Deposit	-	28.348	319.017	47.485	3.946	5.764	16	404.576
Public Sector Deposit	-	85.634	12.088	1.913	430	29	-	100.094
Commercial Deposit	-	108.662	120.397	16.881	40.406	17.123	-	303.469
Other Deposit	-	10.197	34.900	16.315	1.289	1.522	-	64.223
Deposit with 7 Days Notification	-	-	-	-	-	-	-	-
Total	**-**	**245.072**	**486.966**	**82.594**	**46.071**	**24.438**	**16**	**885.157**
FC								
Foreign Currency Deposit	11	3.662	6.384	1.205	1.392	1.812	-	14.466
Bank Deposit	3	2.396	12	12	134	156	-	2.713
Deposit with 7 Days Notification	-	-	-	-	-	-	-	-
Precious Metal Deposits	-	21	38	7	9	17	-	92
Total	**14**	**6.079**	**6.434**	**1.224**	**1.535**	**1.985**	**-**	**17.271**
Grand Total	**14**	**251.151**	**493.400**	**83.818**	**47.606**	**26.423**	**16**	**902.428**

Prior Period		Time Deposit						
Account Name	Demand Deposit	Up to 1 Month	Up to 3 Months	Up to 6 Months	Up to 1 Year	More Than 1 year	Cumulative Deposit	Total
TL								
Bank Deposit	-	15.042	-	-	-	-	-	15.042
Saving Deposit	-	20.272	249.003	87.833	4.378	13.131	21	374.638
Public Sector Deposit	-	17.884	15.584	1.408	361	5	-	35.242
Commercial Deposit	-	79.287	100.324	25.214	27.815	12.001	-	244.641
Other Deposit	-	5.631	28.647	8.481	1.296	302	-	44.357
Deposit with 7 Days Notification	-	-	-	-	-	-	-	-
Total	**-**	**138.116**	**393.558**	**122.936**	**33.850**	**25.439**	**21**	**713.920**
FC								
Foreign Currency Deposit	5	2.543	5.726	661	1.668	1.576	-	12.179
Bank Deposit	-	783	10	19	70	89	-	971
Deposit with 7 Days Notification	-	-	-	-	-	-	-	-
Precious Metal Deposits	-	16	19	3	2	19	-	59
Total	**5**	**3.342**	**5.755**	**683**	**1.740**	**1.684**	**-**	**13.209**
Grand Total	**5**	**141.458**	**399.313**	**123.619**	**35.590**	**27.123**	**21**	**727.129**

EXPLANATIONS AND NOTES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS (Continued)

IV. EXPLANATIONS AND NOTES RELATED TO CONSOLIDATED STATEMENT OF PROFIT OR LOSS (Continued)

3. Information on Trading Profit/Loss (Net)

	Current Period	Prior Period
Profit	**1.443.013**	**791.568**
Trading Gains on Securities	3.099	10.325
Gains on Derivative Financial Transactions	67.054	35.465
Foreign Exchange Profits	1.372.860	745.778
Loss (-)	**1.489.834**	**810.130**
Trading Losses on Securities	4.991	103
Losses on Derivative Financial Instruments	120.684	79.352
Foreign Exchange Loss	1.364.159	730.675

4. Information on Other Operating Income

The amount of TL 55.200 in other operating income consists of reversals of expected loss provisions (30 September 2025: The amount of TL 47.066 in other operating income consists of reversals of expected loss provisions).

5. Expected Credit Loss and Other Provision Expense

	Current Period	Prior Period
Expected Credit Loss Provision	96.139	60.358
12 Month Expected Credit Loss (Stage 1)	26.059	18.416
Significant Increase in Credit Risk (Stage 2)	14.234	15.839
Non-Performing Loans (Stage 3)	55.846	26.103
Marketable Securities Impairment Expense	30	3
Financial Assets at Fair Value through Profit or Loss	-	2
Financial Assets at Fair Value Through Other Comprehensive Income	30	1
Subsidiaries, Associates and Entities Under Common Control Impairment Provision	-	-
Associates	-	-
Subsidiaries	-	-
Entities Under Common Control	-	-
Other	1.938	775
Total	**98.107**	**61.136**

EXPLANATIONS AND NOTES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS (Continued)

IV. EXPLANATIONS AND NOTES RELATED TO CONSOLIDATED STATEMENT OF PROFIT OR LOSS (Continued)

6. Information Related to Other Operating Expenses

	Current Period	Prior Period
Reserve for Employee Termination Benefits	2.161	1.719
Bank Social Aid Fund Deficit Provision	-	-
Impairment Expenses of Tangible Assets	-	-
Depreciation Expenses of Tangible Assets	8.340	5.257
Impairment Expenses of Intangible Assets	-	-
Goodwill Impairment Expense	-	-
Amortization Expenses of Intangible Assets	2.495	1.147
Impairment Expense of Equity Participations for which Equity Method is Applied	-	-
Impairment Expenses of Assets Held for Sale	-	-
Depreciation Expenses of Assets Held for Sale	-	-
Impairment Expenses for Non-Current Assets Held for Sale and Discontinued Operations	-	-
Other Operating Expenses	67.275	35.478
Leasing Expenses Related to TFRS 16 Exceptions	661	451
Maintenance Expenses	1.964	1.476
Advertisement Expenses	2.539	1.568
Other Expenses [1]	62.111	31.983
Loss on Sales of Assets	11	9
Other [2]	36.562	26.271
Total	**116.844**	**69.881**

[1] The portion amounting to TL 40.134 consists of promotional application expenses (30 September 2025: the portion amounting to TL 16.307 consists of promotional application expenses).

[2] The portion amounting to TL 10.321 consists of the Savings Deposit Insurance Fund rediscount expenses, and the portion amounting to TL 20.087 consists of the taxes, duties and charges expenses (30 September 2025: The portion amounting to TL 8.344 consists of the Savings Deposit Insurance Fund rediscount expenses, and the portion amounting to TL 14.080 consists of the taxes, duties and charges expenses).

7. Information on Profit/Loss Before Tax from Continuing and Discontinuing Operations

The Group has no discontinued operations. The content of profit/loss amount before tax related to the continuing operations of the Group is given below:

	Current Period	Prior Period
Net Interest Income	368.430	229.452
Net Fees and Commissions Income	96.623	69.015
Other Operating Income	68.608	65.570
Dividend Income	377	83
Trading Profit/Loss (Net)	(46.821)	(18.562)
Personnel Expenses (-)	73.130	49.874
Expected Credit Loss (-)	96.139	60.358
Other Provision Expenses (-)	1.968	778
Other Operating Expenses (-)	116.844	69.881
Profit/Loss from Investments in Subsidiaries Consolidated based on Equity Method	525	387
Profit / (Loss) From Continued Operations	**199.661**	**165.054**

EXPLANATIONS AND NOTES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS (Continued)

IV. EXPLANATIONS AND NOTES RELATED TO CONSOLIDATED STATEMENT OF PROFIT OR LOSS (Continued)

8. Information on Tax Provision for Continued and Discontinued Operations

As of 30 September 2026, the Group's total tax provision expense of TL 59.826 consists of TL 58.107 of current tax expense and TL 1.719 of deferred tax expense (As of 30 September 2025, the Group's total tax provision expense of TL 40.197 consists of TL 50.257 of current tax expense and TL 10.060 of deferred tax income).

9. Explanation on Current Period Net Profit and Loss of Continued and Discontinued Operations

The Group's net profit from continuing operations is TL 139.835 (30 September 2025: TL 124.857).

10. Explanation on Net Profit/Loss

10.1. Nature, Amount and Frequency of Income and Expenses Arising from Ordinary Banking Activities, if Required for the Understanding the Performance of the Bank in The Current Period

The Parent Bank mainly utilizes its resources from domestic deposits on loans, securities and interbank operations. Besides, it obtains income via commissions taken from non-cash loans, other banking operations and insurance agencies.

10.2. The Effect of the Change in Accounting Estimates to the Net Profit/Loss; Including the Effects to the Future Period, if any

As of the balance sheet date, there is no change in accounting estimates that may require further explanations in the current period.

11. If Other Items in the Profit or Loss Statement Exceed 10% of the Profit or Loss Statement Total, Sub-Accounts Constituting At Least 20% of These Items are Shown Below

The "Other" statement under the "Fees and Commission Income" in the Profit or Loss Statement mainly consists of commissions received from credit card and fees and commissions received from banking transactions.

EXPLANATIONS AND NOTES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS (Continued)

V. EXPLANATIONS AND NOTES RELATED TO RISK GROUP THAT THE PARENT BANK BELONGS TO

1. Information on the Volume of Transactions Relating to the Parent Bank's Risk Group, Outstanding Loan and Deposit Transactions and Profit and Loss of the Period

1.1. Information on Loans of the Parent Bank's Risk Group

Risk Group of the Parent Bank	Subsidiaries, Associates and Entities Under Common Control (Joint Ventures)		Direct or Indirect Shareholders of the Bank		Other Real and Legal Persons in the Risk Group	
Current Period	**Cash**	**Non-cash**	**Cash**	**Non-cash**	**Cash**	**Non-cash**
Loans						
Beginning Balance	7.623	1.419	-	-	-	-
Ending Balance	11.866	719	-	-	-	-
Interest and Commissions Income	2.575	3	-	-	-	-

Risk Group of the Parent Bank	Subsidiaries, Associates and Entities Under Common Control (Joint Ventures)		Direct or Indirect Shareholders of the Bank		Other Real and Legal Persons in the Risk Group	
Prior Period	**Cash**	**Non-cash**	**Cash**	**Non-cash**	**Cash**	**Non-cash**
Loans						
Beginning Balance	7.739	550	-	-	-	-
Ending Balance	7.623	1.419	-	-	-	-
Interest and Commissions Income	2.250	3	-	-	-	-

1.2. Information on Deposits of the Parent Bank's Risk Group

Risk Group of the Parent Bank	Subsidiaries, Associates and Entities Under Common Control (Joint Venture)		Direct or Indirect Shareholders of the Bank		Other Real and Legal Persons in the Risk Group	
Deposits	**Current Period**	**Prior Period**	**Current Period**	**Prior Period**	**Current Period**	**Prior Period**
Beginning Balance	2.167	1.552	-	-	-	-
Ending Balance	1.596	2.167	-	-	-	-
Interest Expense on Deposits	843	514	-	-	-	-

1.3. Information on Forward and Option Agreements and Other Similar Agreements made with the Parent Bank's Risk Group

None (31 December 2025: None).

1.4. Information Regarding Benefits Provided to the Group's Key Management

Fees paid to the Group's key management amount to TL 659 (30 September 2025: TL 401).

EXPLANATIONS AND NOTES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS (Continued)

VI. EXPLANATIONS AND NOTES RELATED TO SUBSEQUENT EVENTS

The transfer of all shares held by the Bank in the share capital of Ziraat Katılım Bankası A.Ş. to TVF Katılım Finans Yatırımları Anonim Şirketi was approved by the Bank's Board of Directors pursuant to Resolution No. 26/28 dated 5 October 2026, and the Share Transfer Agreement was signed on 7 October 2026. The transfer of the shares to TVF Katılım Finans Yatırımları Anonim Şirketi was completed on 10 November 2026.

SECTION SIX

EXPLANATIONS ON AUDITOR'S REVIEW REPORT

I. EXPLANATIONS ON INDEPENDENT AUDITOR'S REVIEW REPORT

The consolidated financial statements for the period ended 30 September 2026 have been reviewed by PwC Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik A.Ş. The auditor's review report dated 10 November 2026 is presented preceding the consolidated financial statements.

II. EXPLANATIONS AND NOTES PREPARED BY THE INDEPENDENT AUDITORS

None.

SECTION SEVEN

EXPLANATION ON INTERIM ACTIVITY REPORT

I. ASSESSMENT OF CHAIRMAN

In the third quarter of 2026, the adverse effects of the Russia-Ukraine conflict on energy infrastructure and maritime transportation through the Black Sea, together with geopolitical risks arising from the conflicts in the Middle East and elevated energy prices, remained at the forefront of the global agenda. Despite the memorandum of understanding signed between the United States and Iran in June, regional tensions escalated once again following the failure to sustain the ceasefire. In particular, intermittent hostilities around the Strait of Hormuz, which is of critical importance to the global trade in energy products, intensified concerns over energy supplies from the region and caused energy prices to remain elevated amid a volatile trend.

In addition to high oil prices, damage to several oil refineries in the Middle East and Russia adversely affected the global supply of refined petroleum products. Nevertheless, efforts by oil-exporting countries to maintain oil flows through alternative routes and implement various measures to increase supply helped contain excessive increases in oil prices. However, high logistics costs and concerns over transportation security prevented oil prices from returning to their pre-conflict levels.

Although the energy supply shock and concerns regarding the security of global energy infrastructure and maritime transportation routes weighed on global economic activity and trade, the global economy generally maintained its resilience. Indeed, in its World Economic Outlook published in October, the International Monetary Fund (IMF) revised its global growth forecast for the current year slightly upward. The IMF emphasized that large-scale investment in artificial intelligence continued to support demand, while also indicating that global headline inflation was likely to remain elevated.

Meanwhile, trade tensions and protectionist policies remained on the agenda. Relations between the United States and China continued to be strained amid competition shaped by technology restrictions and trade policies. Tensions between the European Union and China also remained a significant source of uncertainty for global supply chains and investment decisions.

Global bond markets came under significant selling pressure, resulting in marked increases in bond yields, with long-term yields reaching their highest levels in more than two decades. The sharp rise in global bond yields was primarily driven by elevated energy prices and inflationary pressures stemming from geopolitical risks, interest rate increases by global central banks and expectations of further tightening, growing bond issuance particularly to finance large-scale artificial intelligence investments, as well as persistently high government budget deficits and public debt levels. Rising bond yields increased borrowing costs across economies and led to a significant tightening of global financial conditions, while intensifying valuation pressures on equity markets, led by technology stocks.
The global energy supply shock, volatility in energy prices, supply chain disruptions, and the potential second-round effects of these factors on inflation kept concerns regarding the inflation outlook elevated. Against this backdrop, many global central banks increased the degree of monetary policy tightness.
In this context, at its September meeting, the U.S. Federal Reserve raised the target range for the federal funds rate by 25 basis points to 3,75%-4,00%, in line with market expectations. This marked the Fed's first interest rate increase since July 2023. The accompanying macroeconomic projections also indicated one further 25 basis point rate increase for the remainder of the year.

Following its decision at the June meeting to increase interest rates by 25 basis points, marking its first rate hike since 2023, the European Central Bank raised rates by a further 25 basis points at its September meeting, in line with expectations. This represented the ECB's second interest rate increase of the year and reflected signals that inflation would continue to remain well above its 2% target.

EXPLANATION ON INTERIM ACTIVITY REPORT (Continued)

I. ASSESSMENT OF CHAIRMAN (Continued)

In Asia, following its decision to raise the policy rate by 25 basis points to 1% in June, the Bank of Japan increased the policy rate by a further 25 basis points to 1,25% at its September meeting, bringing it to its highest level since 1995. The BOJ also emphasized that it would continue to raise the policy rate depending on developments in economic activity, prices, and financial conditions.

The Turkish economy expanded by 2,3% year-on-year in the second quarter of the year, thereby maintaining its uninterrupted growth trajectory for the twenty-fourth consecutive quarter. Although the second-quarter growth data pointed to a slowdown in economic activity, they also indicated that the moderate growth outlook remained intact. In this context, the Turkish economy continued to demonstrate resilience along its sustainable growth path despite geopolitical risks, external uncertainties, rising energy costs, and challenging global conditions.

Although geopolitical tensions and supply-side pressures, particularly those arising from energy prices, caused the disinflation process in Türkiye to lose some momentum, inflation is expected to maintain its downward trend as the effects of external shocks subside, supported by a tight monetary policy stance and coordinated policy measures. The continued moderation in services inflation, driven by weakening demand conditions, is also expected to contribute to the disinflation process. Despite upside risks stemming from energy prices, the ratio of the current account deficit to GDP remained below its historical averages and at manageable levels, supported by the resilience of export and tourism revenues and the moderate course of domestic demand.

To contain the risks that tensions originating in the Middle East could pose to the inflation outlook, the Central Bank of the Republic of Türkiye suspended its one-week repo auctions in early March, ensuring that the weighted average funding cost to settle at 40%, the upper bound of the interest rate corridor. The CBRT maintained this tight stance until late August. Following the resumption of repo auctions, the funding cost became aligned with the policy rate of 37%. In October, the CBRT reduced the policy rate by 100 basis points to 36%, in line with market expectations, marking its first rate cut since January. The CBRT also reiterated that its policy rate decisions would be determined prudently on a meeting-by-meeting basis, with a focus on the inflation outlook, and that the monetary policy stance would be tightened in the event of a significant and persistent deterioration in the inflation outlook.

In the period ahead, geopolitical risks, energy prices, inflation expectations, and international financial conditions are expected to remain the principal factors shaping the global economic outlook. To support the Turkish economy's sustainable growth during this period, it will be important to implement policies aimed at ensuring price stability, fiscal discipline, financial stability, and structural transformation in a coordinated manner.

The banking sector's strong institutional structure, effective risk management practices, and capacity to provide financing in support of the real economy will play a key role in achieving these objectives. Fully aware of this responsibility, Ziraat Bankası will continue to channel domestic savings and funds secured from international markets into the areas required by the economy, supported by its sound corporate governance principles and risk-focused management approach.

With a sense of responsibility stemming from its long-standing heritage, Ziraat Bankası is not merely a bank that delivers financial results, but also a strategic institution that supports the productive capacity of the Turkish economy. In addition to its leading role in financing the agricultural sector, the Bank contributes to the sustainability of economic growth through the financial support it provides to industry, exports, SMEs, and investment projects.

EXPLANATION ON INTERIM ACTIVITY REPORT (Continued)

I. ASSESSMENT OF CHAIRMAN (Continued)

The acceleration of digital transformation and the further enhancement of its customer-centric service approach will remain key priorities on the Bank's agenda in the period ahead. While leveraging financial technologies and artificial intelligence applications effectively, maintaining high standards in cybersecurity and operational resilience will also remain of critical importance.

Transforming its financial strength into sustainable value for Türkiye will continue to be one of Ziraat Bankası's foremost responsibilities.

Abdullah Erdem CANTİMUR
Chairman of the Board

EXPLANATION ON INTERIM ACTIVITY REPORT (Continued)

II. ASSESSMENT OF GENERAL MANAGER

In the third quarter of the year, developments surrounding the Russia-Ukraine conflict and the hostilities in the Middle East continued to shape the global economic agenda. Intermittent clashes around the Strait of Hormuz and attacks on energy infrastructure caused energy prices to remain elevated and volatile, while concerns regarding the inflation outlook prompted central banks in advanced economies to raise interest rates. Energy-driven inflationary pressures, monetary tightening by central banks, and the growing borrowing requirements of governments and corporations pushed global bond yields markedly higher, resulting in tighter financial conditions worldwide. Nevertheless, the global economy generally maintained its resilience, and the IMF slightly revised upward its global growth forecast for the current year in October.

The economic program implemented in Türkiye continued to support the resilience of the economy despite challenging global conditions. Having expanded by 2,3% year-on-year in the second quarter, the economy maintained its moderate growth outlook and extended its uninterrupted growth trajectory to twenty-four consecutive quarters. Although energy-related supply-side pressures slowed the disinflation process, the downward trend in inflation continued. Annual inflation declined to 29,73% in September, falling below 30% for the first time since November 2021. The Central Bank of the Republic of Türkiye resumed its one-week repo auctions at the end of August, following their suspension in early March, thereby bringing funding conditions into alignment with the policy rate. The CBRT also emphasized that the tight monetary policy stance would be maintained until price stability is achieved.

The rise in global bond yields, particularly in advanced economies, together with the continuation of the tight monetary policy stance in Türkiye, caused funding costs to remain elevated. Nevertheless, the Turkish banking sector continued to provide financing support to the real sector and individuals in line with the macroeconomic outlook and the economic program. Despite pressures on asset quality, the sector preserved its financial resilience through its strong capital structure.

As Ziraat Bankası, within the framework of our loan- and Turkish lira-oriented balance sheet strategy and selective lending policy, we prioritize financing the real sector, particularly activities that generate high added value and are of strategic importance. Despite challenging global developments, we increased the financing provided to sectors of critical importance to Türkiye and further strengthened our contribution to the economy, as we have consistently done in every period. In this context, the Bank's unconsolidated total assets increased by 11,5% in the third quarter and by 19,4% compared with year-end, exceeding TL 10,1 trillion.

Cash loans, which accounted for 54% of unconsolidated total assets, increased by 28,8% in the first nine months of the year to TL 5,5 trillion, while non-cash loans reached TL 2,2 trillion. As a result, the total financing provided to the economy amounted to TL 7,7 trillion. Based on our conviction that sustainable growth can be achieved through Turkish lira-denominated financing and a strong real sector, 65% of our cash loans were extended in Turkish lira, while 84% were allocated to financing the real sector. In line with our principle of channeling resources into areas that generate the highest added value, agriculture, manufacturing, exports, investment, production, employment, and SMEs remain among our foremost priorities.

Our lending to the agricultural sector, whose strategic importance has been further reinforced by developments in recent years and which remains one of the Bank's principal areas of focus, exceeded TL 1,2 trillion. In line with our agricultural banking strategy, which is founded on sustainable and accessible financing, solution-oriented services, and strong communication, we offer products and services designed to include young people and women in the agricultural ecosystem, promote value-added production, and contribute to the price formation and price stability of agricultural products. We also aim to enhance agricultural literacy and entrepreneurship, strengthen agricultural cooperatives and the integration of agriculture and industry, and advance digital agricultural banking. As Ziraat Bankası, we will continue to provide the agricultural sector and our farmers with the financial support they require, just as we have done since the Bank's establishment.

EXPLANATION ON INTERIM ACTIVITY REPORT (Continued)

II. ASSESSMENT OF GENERAL MANAGER (Continued)

Taking into consideration the transformation needs arising for our customers, particularly exporters, from the transition to a low-carbon economy and the growing importance of carbon-related regulations in international trade, we prioritize financing investments in green transformation and carbon reduction. The Climate Transition Roadmap published during the period sets out concrete targets for our approach to supporting our customers' transition processes through financing.

Deposits, which constitute the primary funding source of our balance sheet, maintained their broad-based and stable structure. As of the end of the third quarter, our deposits reached TL 6,5 trillion and accounted for 64% of total liabilities. The fact that 61% of total deposits were denominated in Turkish lira also supports our Turkish lira-oriented loan portfolio on the funding side. During this period of persistently high funding costs, we effectively managed our deposit costs by leveraging the advantages provided by our extensive branch network and broad customer base.

As part of our funding diversification strategy, we continued to extend the maturity profile and enhance the diversity of our funding structure through non-deposit funding secured from international markets, particularly bilateral agreements, Eurobond issuances, and funding obtained from international financial institutions. Our strong liquidity position and prudent approach to balance sheet management support our resilience against potential market volatility.

While continuously enhancing our extensive domestic branch and ATM network, we are also expanding the range of products and services available through our digital channels, enabling our customers to meet their banking needs anytime and anywhere. Supported by the broad range of transactions we offer, our 25,4 million active digital banking customers conduct the majority of their transactions quickly and securely through our digital channels. Over the past year, the number of customers who carried out their banking transactions exclusively through internet banking, mobile banking, and ATMs, without conducting any transactions through branches, reached approximately 18,7 million.

As Ziraat Finance Group, we have established an inclusive financial ecosystem through our subsidiaries operating across the core areas of the financial sector, enabling us to provide our customers with comprehensive and integrated solutions. Through our extensive international network of branches and subsidiaries, we continue to serve as a reliable financial solutions partner for the Turkish business community across every geography in which it operates.

We regard profitability as a fundamental factor that strengthens our shareholders' equity and enables us to further increase our contribution to the economy. Accordingly, maintaining a strong capital structure aligned with the size and composition of our balance sheet remains one of our key priorities. Supported by our efficiency-oriented business model under the prevailing economic conditions, we generated a net profit of TL 124,5 billion in the first nine months of the year. Our shareholders' equity, further strengthened through profitability, enables us to maintain our financing support for priority areas on a sustainable basis.

In the period ahead, amid continued global uncertainties, our priority will be to preserve the strength of our balance sheet while efficiently channeling our resources into strategic areas through an approach that supports the disinflation process. With our business model capable of rapidly adapting to changing conditions and the trust-based relationships we have established with our customers, we will achieve our objectives and remain firmly committed to contributing to Türkiye's productive capacity and economic development.

Alpaslan ÇAKAR
Member of the Board and CEO

EXPLANATION ON INTERIM ACTIVITY REPORT (Continued)

III. CORPORATE PROFILE

Since its establishment in 1863, Ziraat Bankası has played a significant role in Türkiye's economic and social development process and stands out as Türkiye's leading state-owned bank with its deep-rooted history and systemic approach. Banking activities, which were shaped from the outset with a focus on financing the agricultural sector, have diversified over time in parallel with the transformation of the national economy and evolved into a multidimensional structure encompassing retail, commercial and corporate banking. Beyond being merely a provider of financial services, Ziraat Bankası is positioned as one of the key actors supporting the country's economic stability and contributing to inclusive growth. With its holistic approach supporting production, employment and food supply security, the Bank is positioned as a pioneering state-owned bank contributing to Türkiye's long-term development goals.

Ziraat Bankası supports access to financial services through its widespread and accessible service network across Türkiye and its strong institutional infrastructure. Its product and service portfolio, which is continuously diversified in line with the needs of different socioeconomic segments, is delivered through alternative distribution channels such as Retail and Corporate Internet Banking, Mobile Banking and Telephone Banking, providing an uninterrupted customer experience. As of the end of the third quarter of 2026, Ziraat Bankası operates with 25.464 employees and 1.769 branches.

Companies that make up Ziraat Bankası's wide domestic and international subsidiary portfolio; It operates in the fields of banking, investment services, portfolio management, venture capital, real estate investment trusts, financial technologies and financial leasing.

IV. SHAREHOLDING STRUCTURE

The paid in capital of T.C. Ziraat Bankası A.Ş. is TL 84.600.000.000. The Bank's sole shareholder is Türkiye Wealth Fund.

The Chairman and Members of the Board of Directors, Members of the Audit Committee, General Manager and Executive Vice Presidents do not own any shares of the Bank.

EXPLANATION ON INTERIM ACTIVITY REPORT (Continued)

V. MAIN CONSOLIDATED FINANCIAL INDICATORS

ASSETS (TL Million)	30.09.2026	31.12.2025
Cash and Cash Equivalents	2.214.058	1.995.188
Securities Portfolio (*)	2.416.745	2.158.986
Cash Loans (Gross)	6.065.851	4.721.626
Other Assets	537.898	431.780
Total Assets	**11.234.552**	**9.307.580**

LIABILITIES (TL Million)	30.09.2026	31.12.2025
Deposits	7.308.808	6.065.810
Non-deposits Funds	2.496.207	2.050.132
Other Liabilities	582.268	458.652
Shareholders' Equity	847.269	732.986
Total Liabilities	**11.234.552**	**9.307.580**

SUMMARY OF PROFIT OR LOSS TABLE (TL Million)	30.09.2026	30.09.2025
Net Interest Income	368.430	229.452
Net Fees and Commission Income	96.623	69.015
Other Operating Income	68.608	65.570
Other Operating Expenses	116.844	69.881
Allowance for Expected Credit Losses	96.139	60.358
Net Profit/Loss	**139.835**	**124.857**

RATIOS (%)	30.09.2026	31.12.2025
Capital Adequacy Ratio	13,51	16,63
Equity / Total Assets	7,5	7,9
Cash Loans (Gross) / Total Assets	54,0	50,7
Loans under follow-up (Gross) / Total Loans	2,5	1,9
Liquid Assets / Total Assets	19,7	21,4

(*) Excludes Securities Lending.

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