TÜRKİYE CUMHURİYETİ ZİRAAT BANKASI ANONİM ŞİRKETİ

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

(CONVENIENCE TRANSLATION OF UNCONSOLIDATED 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 unconsolidated balance sheet of Türkiye Cumhuriyeti Ziraat Bankası Anonim Şirketi (the "Bank") as at 30 September 2026 and the related unconsolidated statement of profit or loss, unconsolidated statement of profit or loss and other comprehensive income, unconsolidated statement of changes in shareholders' equity, unconsolidated statement of cash flows and summary of significant accounting policies and other explanatory notes to the unconsolidated financial statements for the nine-month period then ended. The Bank 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.

Conclusion

Based on our review nothing has come to our attention that causes us to believe that the accompanying unconsolidated interim financial information does not present fairly in all material respects the interim unconsolidated financial position of Türkiye Cumhuriyeti Ziraat Bankası Anonim Şirketi at 30 September 2026 and the results of its unconsolidated financial performance and its unconsolidated 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 unconsolidated 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 unconsolidated financial statements are not intended to present fairly the unconsolidated financial position, results of operations, changes in equity and cash flows of the Bank in accordance with IFRS.

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

Talar Gül, SMMM
Independent Auditor

Istanbul, 10 November 2026

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

The Bank's Headquarter Address: Finanskent Mahallesi Finans Caddesi
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The unconsolidated 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 BANK
- UNCONSOLIDATED FINANCIAL STATEMENTS OF THE BANK
- EXPLANATIONS ON THE ACCOUNTING POLICIES APPLIED IN THE RELATED PERIOD
- INFORMATION ON THE FINANCIAL STRUCTURE AND RISK MANAGEMENT OF THE BANK
- EXPLANATIONS AND DISCLOSURES RELATED TO THE UNCONSOLIDATED FINANCIAL STATEMENTS
- AUDITOR'S REVIEW REPORT
- INTERIM ACTIVITY REPORT

The accompanying unconsolidated 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 BANK

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

The foundation of Türkiye Cumhuriyeti Ziraat Bankası A.Ş. ("Ziraat Bankası" or "the Bank") is based on Government Funds established in 1863. In 1883, Government Funds were replaced with Benefit Funds. The 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 Bank, which was given the authority to perform all the 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 Bank's head office is located in Istanbul.

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

The total share capital of the 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 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 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 Audit Committee.

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 BANK (Continued)

IV. INFORMATION ABOUT THE PERSONS AND INSTITUTIONS THAT HAVE QUALIFIED SHARES ATTRIBUTABLE TO THE 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 BANK’S ACTIVITIES AND SERVICES

The purpose of activity of the Bank is stated in articles of association as to perform all kinds of banking activities including acceptance of deposits. For this purpose, the 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 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). As of 30 September 2026, the Bank’s number of domestic employees are 25.361, number of abroad employees are 103 (31 December 2025: Number of domestic employees are 25.642, number of abroad employees are 101).

GENERAL INFORMATION ABOUT THE 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 of the associates of the Bank, and Turkmen Turkish Joint Stock Commercial Bank, entity under common control of the Bank, are accounted by using equity method in the consolidated financial statements of the 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 BANK AND ITS SUBSIDIARIES

None.

SECTION TWO

Unconsolidated Financial Statements

I. Balance Sheet (Statement of Financial Position) - Assets
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III. Statement of Off-Balance Sheet Commitments
IV. Statement of Profit or Loss
V. Statement of Profit or Loss and Other Comprehensive Income
VI. Statement of Changes in Shareholders' Equity
VII. Statement of Cash Flows

TÜRKİYE CUMHURİYETİ ZİRAAT BANKASI A.Ş.

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

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

	I. 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)**		**1.835.256**	**1.854.624**	**3.689.880**	**1.612.818**	**1.818.698**	**3.431.516**
1.1	**Cash and Cash Equivalents**		**864.893**	**983.790**	**1.848.683**	**779.600**	**985.049**	**1.764.649**
1.1.1	Cash and Balances with Central Bank	(1)	579.849	820.433	1.400.282	472.162	702.023	1.174.185
1.1.2	Banks	(4)	28.805	163.369	192.174	29.114	283.040	312.154
1.1.3	Money Markets Receivables		256.247	-	256.247	278.331	-	278.331
1.1.4	Expected Loss Provision (-)		8	12	20	7	14	21
1.2	**Financial Assets at Fair Value Through Profit or Loss**	**(2)**	**39.560**	**227.170**	**266.730**	**27.858**	**220.323**	**248.181**
1.2.1	Government Debt Securities		360	221.616	221.976	780	215.613	216.393
1.2.2	Equity Instruments		-	-	-	-	-	-
1.2.3	Other Financial Assets		39.200	5.554	44.754	27.078	4.710	31.788
1.3	**Financial Assets at Fair Value Through Other Comprehensive Income**	**(5),(6)**	**896.287**	**637.288**	**1.533.575**	**782.380**	**603.219**	**1.385.599**
1.3.1	Government Debt Securities		892.191	619.430	1.511.621	778.638	589.460	1.368.098
1.3.2	Equity Instruments		4.096	313	4.409	3.742	274	4.016
1.3.3	Other Financial Assets		-	17.545	17.545	-	13.485	13.485
1.4	**Derivative Financial Assets**	**(3)**	**34.516**	**6.376**	**40.892**	**22.980**	**10.107**	**33.087**
1.4.1	Derivative Financial Assets at Fair Value Through Profit or Loss		34.516	6.376	40.892	22.980	10.107	33.087
1.4.2	Derivative Financial Assets at Fair Value Through Other Comprehensive Income		-	-	-	-	-	-
II.	**FINANCIAL ASSETS MEASURED AT AMORTISED COST (Net)**		**3.977.633**	**1.882.237**	**5.859.870**	**3.083.428**	**1.486.403**	**4.569.831**
2.1	**Loans**	**(7)**	**3.572.321**	**1.889.090**	**5.461.411**	**2.745.570**	**1.494.182**	**4.239.752**
2.2	**Lease Receivables**	**(12)**	-	-	-	-	-	-
2.3	**Factoring Receivables**		-	-	-	-	-	-
2.4	**Other Financial Assets Measured at Amortized Cost**	**(8)**	**499.317**	**41.216**	**540.533**	**403.072**	**35.650**	**438.722**
2.4.1	Government Debt Securities		496.246	21.988	518.234	402.938	19.835	422.773
2.4.2	Other Financial Assets		3.071	19.228	22.299	134	15.815	15.949
2.5	**Expected Credit Loss (-)**		**94.005**	**48.069**	**142.074**	**65.214**	**43.429**	**108.643**
III.	**NON-CURRENT ASSETS OR DISPOSAL GROUPS “HELD FOR SALE” AND “HELD FROM DISCOUNTINUED OPERATIONS” (Net)**	**(15)**	**28.390**	**-**	**28.390**	**13.149**	**-**	**13.149**
3.1	Held for Sale Purpose		28.390	-	28.390	13.149	-	13.149
3.2	Held from Discontinued Operations		-	-	-	-	-	-
IV.	**EQUITY INVESTMENTS**		**136.138**	**39.105**	**175.243**	**148.430**	**36.170**	**184.600**
4.1	**Investments in Associates (Net)**	**(9)**	**856**	**-**	**856**	**765**	**-**	**765**
4.1.1	Associates Valued Based on Equity Method		-	-	-	-	-	-
4.1.2	Unconsolidated Associates		856	-	856	765	-	765
4.2	**Subsidiaries (Net)**	**(10)**	**135.282**	**37.889**	**173.171**	**147.665**	**34.954**	**182.619**
4.2.1	Unconsolidated Financial Subsidiaries		123.016	37.889	160.905	137.313	34.954	172.267
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)**	**-**	**1.216**	**1.216**	**-**	**1.216**	**1.216**
4.3.1	Joint Ventures Valued Based on Equity Method		-	-	-	-	-	-
4.3.2	Unconsolidated Joint Ventures		-	1.216	1.216	-	1.216	1.216
V.	**PROPERTY AND EQUIPMENT (Net)**		**69.674**	**569**	**70.243**	**65.803**	**351**	**66.154**
VI.	**INTANGIBLE ASSETS (Net)**		**14.298**	**139**	**14.437**	**11.159**	**121**	**11.280**
6.1	Goodwill		-	-	-	-	-	-
6.2	Other		14.298	139	14.437	11.159	121	11.280
VII.	**INVESTMENT PROPERTY (Net)**	**(14)**	-	-	-	-	-	-
VIII.	**CURRENT TAX ASSET**		**-**	**238**	**238**	**-**	**203**	**203**
IX.	**DEFERRED TAX ASSET**	**(19)**	**49.160**	**2**	**49.162**	**35.568**	**2**	**35.570**
X.	**OTHER ASSETS (Net)**	**(20)**	**208.996**	**24.868**	**233.864**	**157.787**	**3.884**	**161.671**
	TOTAL ASSETS		**6.319.545**	**3.801.782**	**10.121.327**	**5.128.142**	**3.345.832**	**8.473.974**

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

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

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

	II. 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)**	**3.974.231**	**2.526.213**	**6.500.444**	**3.321.298**	**2.084.097**	**5.405.395**
II.	**FUNDS BORROWED**	**(3)**	**133.159**	**845.680**	**978.839**	**138.451**	**661.574**	**800.025**
III.	**MONEY MARKETS BORROWINGS**	**(4)**	**630.167**	**258.195**	**888.362**	**372.710**	**269.445**	**642.155**
IV.	**SECURITIES ISSUED (Net)**	**(5)**	**-**	**260.780**	**260.780**	**-**	**343.247**	**343.247**
4.1	Bills		-	-	-	-	-	-
4.2	Asset Backed Securities		-	-	-	-	-	-
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)**	**3.895**	**34.384**	**38.279**	**6.042**	**14.397**	**20.439**
7.1	Derivative Financial Liabilities at Fair Value Through Profit or Loss		3.895	34.384	38.279	6.042	14.397	20.439
7.2	Derivative Financial Liabilities at Fair Value Through Other Comprehensive Income		-	-	-	-	-	-
VIII.	**FACTORING LIABILITIES**		**-**	**-**	**-**	**-**	**-**	**-**
IX.	**LEASE LIABILITIES (Net)**	**(7)**	**9.295**	**129**	**9.424**	**8.468**	**102**	**8.570**
X.	**PROVISIONS**	**(9)**	**27.137**	**3.796**	**30.933**	**23.594**	**3.511**	**27.105**
10.1	Restructuring Provisions		-	-	-	-	-	-
10.2	Reserve for Employee Benefits		16.325	-	16.325	13.486	-	13.486
10.3	Insurance Technical Provisions (Net)		-	-	-	-	-	-
10.4	Other Provisions		10.812	3.796	14.608	10.108	3.511	13.619
XI.	**CURRENT TAX LIABILITY**	**(10)**	**39.853**	**228**	**40.081**	**52.347**	**266**	**52.613**
XII.	**DEFERRED TAX LIABILITY**	**(10)**	**-**	**-**	**-**	**-**	**-**	**-**
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**	**148.388**	**152.831**	**4.019**	**121.579**	**125.598**
14.1	Loans		4.443	-	4.443	4.019	-	4.019
14.2	Other Debt Instruments		-	148.388	148.388	-	121.579	121.579
XV.	**OTHER LIABILITIES**	**(6)**	**289.598**	**123.564**	**413.162**	**209.999**	**107.719**	**317.718**
XVI.	**SHAREHOLDERS' EQUITY**	**(13)**	**837.480**	**(29.339)**	**808.141**	**730.010**	**1.054**	**731.064**
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		172.321	1.426	173.747	187.167	1.827	188.994
16.4	Accumulated Other Comprehensive Income or Expense Reclassified Through Profit or Loss		(13.842)	(30.765)	(44.607)	(9.278)	(773)	(10.051)
16.5	Profit Reserves		469.819	-	469.819	305.815	-	305.815
16.5.1	Legal Reserves		25.487	-	25.487	17.405	-	17.405
16.5.2	Status Reserves		-	-	-	-	-	-
16.5.3	Extraordinary Reserves		444.332	-	444.332	288.410	-	288.410
16.5.4	Other Profit Reserves		-	-	-	-	-	-
16.6	Profit or (Loss)		124.582	-	124.582	161.706	-	161.706
16.6.1	Prior Periods' Profit or (Loss)		112	-	112	241	-	241
16.6.2	Current Period Profit or (Loss)		124.470	-	124.470	161.465	-	161.465
	TOTAL LIABILITIES		**5.949.309**	**4.172.018**	**10.121.327**	**4.866.983**	**3.606.991**	**8.473.974**

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

TÜRKİYE CUMHURİYETİ ZİRAAT BANKASI A.Ş.

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

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

III.	STATEMENT OF OFF-BALANCE SHEET COMMITMENTS	Note (Section Five III)	Current Period 30 September 2026			Prior Period 31 December 2025		
			TL	FC	Total	TL	FC	Total
A.	**OFF-BALANCE SHEET COMMITMENTS (I+II+III)**		**3.963.863**	**3.612.040**	**7.575.903**	**3.246.315**	**2.731.423**	**5.977.738**
I.	**GUARANTEES AND WARRANTIES**	**(1)**	**846.100**	**1.347.628**	**2.193.728**	**619.459**	**1.025.430**	**1.644.889**
1.1	Letters of Guarantee		844.992	1.036.470	1.881.462	619.133	797.289	1.416.422
1.1.1	Guarantees Subject to State Tender Law		10.139	151.350	161.489	9.047	116.255	125.302
1.1.2	Guarantees Given for Foreign Trade Operations		659.112	733.400	1.392.512	483.877	565.636	1.049.513
1.1.3	Other Letters of Guarantee		175.741	151.720	327.461	126.209	115.398	241.607
1.2	Bank Acceptances		154	10.649	10.803	101	9.747	9.848
1.2.1	Import Letter of Acceptance		154	10.558	10.712	101	9.524	9.625
1.2.2	Other Bank Acceptances		-	91	91	-	223	223
1.3	Letters of Credit		954	300.509	301.463	225	218.394	218.619
1.3.1	Documentary Letters of Credit		954	300.313	301.267	225	218.296	218.521
1.3.2	Other Letters of Credit		-	196	196	-	98	98
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		-	-	-	-	-	-
1.9	Other Collaterals		-	-	-	-	-	-
II.	**COMMITMENTS**		**2.642.359**	**326.907**	**2.969.266**	**2.353.782**	**303.218**	**2.657.000**
2.1	Irrevocable Commitments	(1)	2.642.359	326.907	2.969.266	2.353.782	303.218	2.657.000
2.1.1	Asset Purchase and Sale Commitments		259.115	307.024	566.139	242.693	286.382	529.075
2.1.2	Deposit Purchase and Sales Commitments		-	-	-	-	-	-
2.1.3	Share Capital Commitments to Associates and Subsidiaries		180	-	180	-	-	-
2.1.4	Loan Granting Commitments		326.641	35	326.676	262.903	42	262.945
2.1.5	Securities Issue Brokerage Commitments		-	-	-	-	-	-
2.1.6	Commitments for Reserve Requirements		-	-	-	-	-	-
2.1.7	Commitments for Cheque Payments		46.689	-	46.689	38.766	-	38.766
2.1.8	Tax and Fund Liabilities from Export Commitments		-	-	-	-	-	-
2.1.9	Commitments for Credit Card Limits		1.543.683	-	1.543.683	1.343.335	-	1.343.335
2.1.10	Commitments for Credit Cards and Banking Services Promotions		940	-	940	2.194	-	2.194
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		465.111	19.848	484.959	463.891	16.794	480.685
2.2	Revocable Commitments		-	-	-	-	-	-
2.2.1	Revocable Loan Granting Commitments		-	-	-	-	-	-
2.2.2	Other Revocable Commitments		-	-	-	-	-	-
III.	**DERIVATIVE FINANCIAL INSTRUMENTS**		**475.404**	**1.937.505**	**2.412.909**	**273.074**	**1.402.775**	**1.675.849**
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		475.404	1.937.505	2.412.909	273.074	1.402.775	1.675.849
3.2.1	Forward Foreign Currency Buy/Sell Transactions		57.992	74.652	132.644	18.134	38.637	56.771
3.2.1.1	Forward Foreign Currency Transactions-Buy		21.768	44.512	66.280	9.184	19.246	28.430
3.2.1.2	Forward Foreign Currency Transactions-Sell		36.224	30.140	66.364	8.950	19.391	28.341
3.2.2	Swap Transactions Related to Foreign Currency and Interest Rates		412.306	1.694.425	2.106.731	253.374	1.341.464	1.594.838
3.2.2.1	Foreign Currency Swap-Buy		-	864.800	864.800	-	650.397	650.397
3.2.2.2	Foreign Currency Swap-Sell		372.306	498.445	870.751	253.374	391.701	645.075
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	22.674	24.240
3.2.3.1	Foreign Currency Options-Buy		3.553	83.242	86.795	783	11.337	12.120
3.2.3.2	Foreign Currency Options-Sell		1.553	85.186	86.739	783	11.337	12.120
3.2.3.3	Interest Rate Options-Buy		-	-	-	-	-	-
3.2.3.4	Interest Rate Options-Sell		-	-	-	-	-	-
3.2.3.5	Securities Options-Buy		-	-	-	-	-	-
3.2.3.6	Securities Options-Sell		-	-	-	-	-	-
3.2.4	Foreign Currency Futures		-	-	-	-	-	-
3.2.4.1	Foreign Currency Futures-Buy		-	-	-	-	-	-
3.2.4.2	Foreign Currency Futures-Sell		-	-	-	-	-	-
3.2.5	Interest Rate Futures		-	-	-	-	-	-
3.2.5.1	Interest Rate Futures-Buy		-	-	-	-	-	-
3.2.5.2	Interest Rate Futures-Sell		-	-	-	-	-	-
3.2.6	Other		-	-	-	-	-	-
B.	**CUSTODY AND PLEDGES RECEIVED (IV+V+VI)**		**17.100.712**	**4.527.620**	**21.628.332**	**14.615.085**	**3.613.240**	**18.228.325**
IV.	**ITEMS HELD IN CUSTODY**		**2.720.705**	**967.097**	**3.687.802**	2.143.236	711.216	2.854.452
4.1	Customer Fund and Portfolio Balances		-	-	-	-	-	-
4.2	Investment Securities Held in Custody		122.915	233.063	355.978	102.451	173.503	275.954
4.3	Cheques Received for Collection		218.370	26.737	245.107	186.413	15.105	201.518
4.4	Commercial Notes Received for Collection		133.533	10.149	143.682	106.518	7.558	114.076
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	980.463	218.822	1.199.285
4.7	Other Items Under Custody		1.353.696	490.512	1.844.208	767.380	296.228	1.063.608
4.8	Custodians		2	-	2	2	-	2
V.	**PLEDGES RECEIVED**		**14.375.357**	**3.494.829**	**17.870.186**	**12.469.015**	**2.852.435**	**15.321.450**
5.1	Marketable Securities		12.497	10.952	23.449	7.184	15.345	22.529
5.2	Guarantee Notes		81.724	11.437	93.161	63.621	9.704	73.325
5.3	Commodity		920	756	1.676	920	672	1.592
5.4	Warranty		-	-	-	-	-	-
5.5	Immovable		12.902.311	2.415.933	15.318.244	11.292.818	1.984.207	13.277.025
5.6	Other Pledged Items		1.377.900	1.055.572	2.433.472	1.104.467	842.349	1.946.816
5.7	Pledged Items-Depository		5	179	184	5	158	163
VI.	**ACCEPTED BILL, GUARANTEES AND WARRANTIES**		4.650	65.694	70.344	**2.834**	**49.589**	**52.423**
	TOTAL OFF-BALANCE SHEET COMMITMENTS (A+B)		**21.064.575**	**8.139.660**	**29.204.235**	**17.861.400**	**6.344.663**	**24.206.063**

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

TÜRKİYE CUMHURİYETİ ZİRAAT BANKASI A.Ş.

UNCONSOLIDATED STATEMENT OF PROFIT OR LOSS AS OF 30 SEPTEMBER 2026

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

	IV. 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)**	**1.357.322**	**1.031.374**	**498.534**	**378.699**
1.1	Interest on Loans		900.475	660.739	327.306	246.228
1.2	Interest on Reserve Requirements		110.446	95.978	40.626	33.982
1.3	Interest on Banks		10.191	7.724	3.961	2.818
1.4	Interest on Money Market Transactions		12.508	25.298	4.926	5.078
1.5	Interest on Marketable Securities Portfolio		322.409	240.402	121.158	90.138
1.5.1	Fair Value Through Profit or Loss		1.309	1.480	313	564
1.5.2	Fair Value Through Other Comprehensive Income		237.636	170.345	87.807	65.806
1.5.3	Measured at Amortised Cost		83.464	68.577	33.038	23.768
1.6	Financial Lease Interest Income		-	-	-	-
1.7	Other Interest Income		1.293	1.233	557	455
II.	**INTEREST EXPENSE (-)**	**(2)**	**1.020.272**	**821.591**	**375.174**	**293.246**
2.1	Interest on Deposits		804.925	655.539	296.062	237.489
2.2	Interest on Funds Borrowed		41.036	47.049	14.919	12.878
2.3	Interest Expense on Money Market Transactions		145.494	97.245	55.997	35.520
2.4	Interest on Securities Issued		20.564	16.306	6.513	6.245
2.5	Interest on Leases		2.739	2.183	1.002	795
2.6	Other Interest Expenses		5.514	3.269	681	319
III.	**NET INTEREST INCOME/EXPENSE (I - II)**		**337.050**	**209.783**	**123.360**	**85.453**
IV.	**NET FEES AND COMMISSIONS INCOME**		**86.358**	**61.707**	**29.900**	**22.867**
4.1	Fees and Commissions Received		164.995	112.850	61.867	42.322
4.1.1	Non-cash Loans		12.579	8.955	4.462	3.131
4.1.2	Other		152.416	103.895	57.405	39.191
4.2	Fees and Commissions Paid (-)		78.637	51.143	31.967	19.455
4.2.1	Non-cash Loans		3	1	1	-
4.2.2	Other		78.634	51.142	31.966	19.455
V.	**DIVIDEND INCOME**		**2.365**	**1.324**	**1.677**	**457**
VI.	**TRADING PROFIT/(LOSS) (Net)**	**(3)**	**(55.885)**	**(24.998)**	**(17.920)**	**(13.358)**
6.1	Trading Gains/(Losses) on Securities		(2.808)	8.649	171	717
6.2	Gains/(Losses) on Derivative Financial Transactions		(59.760)	(48.024)	(19.124)	(18.160)
6.3	Foreign Exchange Gains/(Losses)		6.683	14.377	1.033	4.085
VII.	**OTHER OPERATING INCOME**	**(4)**	**59.114**	**60.535**	**17.648**	**18.790**
VIII.	**GROSS OPERATING INCOME (III+IV+V+VI+VII)**		**429.002**	**308.351**	**154.665**	**114.209**
IX.	**EXPECTED CREDIT LOSS (-)**	**(5)**	**81.272**	**51.188**	**25.747**	**15.049**
X.	**OTHER PROVISION EXPENSES (-)**	**(5)**	**297**	**107**	**(275)**	**(132)**
XI.	**PERSONNEL EXPENSE (-)**		**62.258**	**42.928**	**19.638**	**12.365**
XII.	**OTHER OPERATING EXPENSES (-)**	**(6)**	**106.291**	**63.874**	**37.934**	**22.285**
XIII.	**NET OPERATING PROFIT/(LOSS) (VIII-IX-X-XI-XII)**		**178.884**	**150.254**	**71.621**	**64.642**
XIV.	**EXCESS AMOUNT RECORDED AS INCOME AFTER MERGER**		**-**	**-**	**-**	**-**
XV.	**PROFIT/LOSS FROM INVESTMENTS IN SUBSIDIARIES CONSOLIDATED BASED ON EQUITY METHOD**		**-**	**-**	**-**	**-**
XVI.	**PROFIT/(LOSS) ON NET MONETARY POSITION**		**-**	**-**	**-**	**-**
XVII.	**PROFIT/LOSS BEFORE TAX FROM CONTINUED OPERATIONS (XIII+…+XVI)**	**(7)**	**178.884**	**150.254**	**71.621**	**64.642**
XVIII.	**TAX PROVISION FOR CONTINUED OPERATIONS (±)**	**(8)**	**(54.414)**	**(36.575)**	**(21.330)**	**(14.973)**
18.1	Current Tax Provision		(52.688)	(44.980)	(10.188)	(17.325)
18.2	Deferred Tax Expense Effect (+)		(10.095)	(3.198)	(9.572)	(2.128)
18.3	Deferred Tax Income Effect (-)		8.369	11.603	(1.570)	4.480
XIX.	**CURRENT PERIOD PROFIT/LOSS FROM CONTINUED OPERATIONS (XVII±XVIII)**	**(9)**	**124.470**	**113.679**	**50.291**	**49.669**
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)**	**124.470**	**113.679**	**50.291**	**49.669**
	Earnings/(Loss) per share (in TL full)		1,471	1,344	0,594	0,587

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

UNCONSOLIDATED 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.	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)**	**124.470**	**113.679**
II.	**OTHER COMPREHENSIVE INCOME**	**(47.393)**	**49.057**
2.1	**Other Comprehensive Income That Will Not Be Reclassified to Profit or Loss**	**(12.837)**	**37.912**
2.1.1	Gains (Losses) on Revaluation of Property, Plant and Equipment	436	921
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	(13.721)	36.294
2.1.5	Taxes Relating to Components of Other Comprehensive Income That Will Not Be Reclassified to Profit or Loss	448	697
2.2	**Other Comprehensive Income That Will Be Reclassified to Profit or Loss**	**(34.556)**	**11.145**
2.2.1	Exchange Differences on Translation	-	-
2.2.2	Valuation and/or Reclassification Profit or Loss from Financial Assets at Fair Value Through Other Comprehensive Income	(49.426)	15.905
2.2.3	Income (Loss) Related with Cash Flow Hedges	-	-
2.2.4	Income (Loss) Related with Hedges of Net Investments in Foreign Operations	-	-
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	14.870	(4.760)
III.	**TOTAL COMPREHENSIVE INCOME (I+II)**	**77.077**	**162.736**

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

TÜRKİYE CUMHURİYETİ ZİRAAT BANKASI A.Ş.

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

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

VI.	STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY	Paid-in Capital	Share Premiums	Share Cancellation Reserves	Other Capital Reserves	Accumulated Other Comprehensive Income or Expense Not Reclassified through Profit or Loss 1	2	3	Accumulated Other Comprehensive Income or Expense Reclassified through Profit or Loss 4	5	6	Profit Reserves	Prior Period Net Profit/(Loss)	Current Period Net Profit/(Loss)	Total Equity
	Current Period 30 September 2026														
I.	**Prior Period End Balance**	**84.600**	-	-	-	**39.838**	**(3.050)**	**152.206**	-	**(10.051)**	-	**305.815**	**161.706**	-	**731.064**
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**	-	-	-	**39.838**	**(3.050)**	**152.206**	-	**(10.051)**	-	**305.815**	**161.706**	-	**731.064**
IV.	**Total Comprehensive Income (loss)**	-	-	-	-	**884**	-	**(13.721)**	-	**(34.556)**	-	-	-	**124.470**	**77.077**
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**				-	**(112)**	-	**(2.375)**	-	-	-	**2.375**	**112**	-	-
XI.	**Profit Distribution**	-	-	-	-	-	-	**77**	-	-	-	**161.629**	**(161.706)**	-	-
11.1	Dividends Paid	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11.2	Transfers to Reserves	-	-	-	-	-	-	-	-	-	-	161.629	(161.629)	-	-
11.3	Other	-	-	-	-	-	-	77	-	-	-	-	(77)	-	-
	Balance at the end of the period (III+IV+……+X+XI)	**84.600**	-	-	-	**40.610**	**(3.050)**	**136.187**	-	**(44.607)**	-	**469.819**	**112**	**124.470**	**808.141**

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.

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

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

VI.	STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY	Paid-in Capital	Share Premiums	Share Cancellation Reserves	Other Capital Reserves	Accumulated Other Comprehensive Income or Expense Not Reclassified through Profit or Loss 1	2	3	Accumulated Other Comprehensive Income or Expense Reclassified through Profit or Loss 4	5	6	Profit Reserves	Prior Period Net Profit/(Loss)	Current Period Net Profit/(Loss)	Total Equity
	Prior Period 30 September 2025														
I.	**Beginning of Period Balance**	**84.600**	-	-	-	**22.870**	**(3.409)**	**93.370**	-	**(31.539)**	-	**205.176**	**100.640**	-	**471.708**
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**	-	-	-	**22.870**	**(3.409)**	**93.370**	-	**(31.539)**	-	**205.176**	**100.640**	-	**471.708**
IV.	**Total Comprehensive Income (loss)**	-	-	-	-	**1.618**	-	**36.294**	-	**11.145**	-	-	-	**113.679**	**162.736**
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**	-	-	-	-	**(208)**	-	-	-	-	-	-	**208**	-	-
XI.	**Profit Distribution**	-	-	-	-	-	-	**1**	-	-	-	**100.639**	**(100.640)**	-	-
11.1	Dividends Paid	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11.2	Transfers to Reserves	-	-	-	-	-	-	-	-	-	-	100.639	(100.639)	-	-
11.3	Other	-	-	-	-	-	-	1	-	-	-	-	(1)	-	-
	Balance at the end of the period (III+IV+…..+X+XI)	**84.600**	-	-	-	**24.280**	**(3.409)**	**129.665**	-	**(20.394)**	-	**305.815**	**208**	**113.679**	**634.444**

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.

UNCONSOLIDATED STATEMENT OF CASH FLOWS
AS OF 30 SEPTEMBER 2026

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

	VII. STATEMENT OF CASH FLOWS	Note (Section Five)	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**		**49.234**	**7.995**
1.1.1	Interest Received		1.189.980	883.693
1.1.2	Interest Paid		(1.019.147)	(827.494)
1.1.3	Dividend Received		2.075	1.324
1.1.4	Fees and Commissions Received		171.244	118.064
1.1.5	Other Income		9.069	17.408
1.1.6	Collections from Previously Written-off Loans and Other Receivables		16.225	12.775
1.1.7	Cash Payments to Personnel and Service Suppliers		(70.117)	(48.303)
1.1.8	Taxes Paid		(77.021)	(43.794)
1.1.9	Other		(173.074)	(105.678)
1.2	**Changes in Operating Assets and Liabilities**		**107.317**	**502.796**
1.2.1	Net (Increase)/Decrease in Financial Assets at Fair Value Through Profit or Loss		(10.533)	(87.967)
1.2.2	Net (Increase)/Decrease in Due from Banks and Other Financial Institutions		(158.141)	(296.334)
1.2.3	Net (Increase)/Decrease in Loans		(1.070.067)	(854.169)
1.2.4	Net (Increase)/Decrease in Other Assets		(77.366)	(78.458)
1.2.5	Net Increase/(Decrease) in Bank Deposits		110.074	(12.148)
1.2.6	Net Increase/(Decrease) in Other Deposits		892.354	951.049
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		89.210	148.173
1.2.9	Net Increase/(Decrease) in Payables		-	-
1.2.10	Net Increase/(Decrease) in Other Liabilities		331.786	732.650
I.	**Net Cash Provided from Banking Operation**		**156.551**	**510.791**
B.	**CASH FLOWS FROM INVESTING ACTIVITIES**			
II.	**Net Cash Provided from Investing Activities**		**(158.809)**	**(305.076)**
2.1	Cash Paid for Acquisition of Investments, Associates, Subsidiaries and Entities under Common Control (Joint Venture)		(2.597)	(559)
2.2	Cash Obtained from Disposal of Investments, Associates, Subsidiaries and Entities under Common Control (Joint Venture)		-	-
2.3	Purchases of Property and Equipment		(9.801)	(7.280)
2.4	Disposals of Property and Equipment		232	2.802
2.5	Purchase of Financial Assets at Fair Value Through Other Comprehensive Income		(656.134)	(657.726)
2.6	Sale of Financial Assets at Fair Value Through Other Comprehensive Income		541.416	351.724
2.7	Purchase of Financial Assets Measured at Amortized Cost		(41.682)	(4.367)
2.8	Sale of Financial Assets Measured at Amortized Cost		9.757	10.330
2.9	Other		-	-
C.	**CASH FLOWS FROM FINANCING ACTIVITIES**			
III.	**Net Cash Provided from Financing Activities**		**(82.862)**	**120.917**
3.1	Cash Obtained from Funds Borrowed and Securities Issued		164.596	228.707
3.2	Cash Used for Repayment of Funds Borrowed and Securities Issued		(244.026)	(104.823)
3.3	Issued Equity Instruments		-	-
3.4	Dividends Paid		-	-
3.5	Payments for Finance Leases		(3.432)	(2.967)
3.6	Other		-	-
IV.	**Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents**		**14.324**	**58.868**
V.	**Net Increase in Cash and Cash Equivalents**		**(70.796)**	**385.500**
VI.	**Cash and Cash Equivalents at Beginning of the Period**		**947.219**	**462.429**
VII.	**Cash and Cash Equivalents at End of the Period**		**876.423**	**847.929**

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

SECTION THREE

EXPLANATIONS ON ACCOUNTING POLICIES

I. BASIS OF PRESENTATION

The unconsolidated 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 unconsolidated financial statements are to be distributed and International Financial Reporting Standards ("IFRS") have not been quantified in these unconsolidated financial statements. Accordingly, these unconsolidated 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 unconsolidated 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 "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 Bank maintains its books in Turkish Lira in accordance with the Banking Law, Turkish Commercial Code and Turkish Tax Legislation.

The unconsolidated 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 Bank reflected the estimates and judgments into the calculation of expected credit losses with the maximum effort and the best estimation method. The 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 Bank 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 denominated in Turkish Lira and foreign currencies. The Bank's main funding sources are deposits, repurchase agreements, issued securities and shareholders' equity. The Bank directs these funds to assets with high return and low risk that include predominantly domestic government bonds and loans. The Bank's liquidity structure is considered the financing of all liabilities at due date. Although most of the sources in the 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 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 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 Bank's total debt to the market is low among its total liabilities, the 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 Bank is not presumed to be significantly affected from liquidity risk since the 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.

USD-denominated capital amounts and valuation differences sent to partnerships operating abroad are converted into Turkish currency at the exchange rate valid as of the valuation date and presented in the financial statements. 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 regarding the fair value hedge accounting for the operation abroad, which is applied to protect the total capital amount associated for this purpose, 372 million Euros (31 December 2025: 372 million Euros), from the effect of exchange rate risk arising from changes in foreign exchange rates, in the Fourth Chapter VIII. It is given in article no. The assets and liabilities of the Bank's branches established abroad are converted into Turkish currency at the Bank's counter foreign exchange buying rates valid on the balance sheet date.

EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

III. EXPLANATIONS ON INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES

Investments related to joint ventures and financial subsidiaries are monitored with their fair values in the unconsolidated financial statements according to "Separate Financial Statements Türkiye Accounting Standard 27 (TAS 27)" and the scope of TFRS 9 Financial Instruments Standard. The fair values were determined with the valuation reports prepared for the mentioned partnerships and the changes in the fair values were accounted under equity as of the valuation date.

Subsidiaries are accounted for at their cost value within the scope of TAS 27 and are reflected in the unconsolidated financial statements after the provision for depreciation is deducted, if any.

IV. EXPLANATIONS ON FORWARD TRANSACTIONS, OPTIONS AND DERIVATIVE INSTRUMENTS

Banks'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.

V. EXPLANATIONS ON INTEREST INCOME AND EXPENSE

Interest income and expenses 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 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.

EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

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 Bank if the Bank is a legal party to these instruments.

The Bank 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 Bank'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.

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.

EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

VII. EXPLANATIONS ON FINANCIAL ASSETS (Continued)

Financial Assets at Fair Value Through Profit or Loss (Continued)

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.

Among the financial assets at fair value through profit or loss, Government Bonds 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.

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.

EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

VII. EXPLANATIONS ON FINANCIAL ASSETS (Continued)

Financial Assets at Measured at Amortized Cost

A financial asset is classified as a financial asset measured at amortized cost when the 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.

Financial assets measured at fair value through other comprehensive income" and "measured at amortized cost" portfolios of the Bank include Consumer Price Index (CPI) indexed bonds. 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 51% 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.

VIII. EXPLANATIONS ON IMPAIRMENT OF FINANCIAL ASSETS

Explanations on Expected Loss Provisions

The Bank 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 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:

EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

VIII. EXPLANATIONS ON IMPAIRMENT OF FINANCIAL ASSETS (Continued)

Explanations on Expected Loss Provisions (Continued)

- 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:

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.

EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

VIII. EXPLANATIONS ON IMPAIRMENT OF FINANCIAL ASSETS (Continued)

Impairment (Continued)

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 Bank 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.

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.

EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

VIII. EXPLANATIONS ON IMPAIRMENT OF FINANCIAL ASSETS (Continued)

Impairment (Continued)

Credit-Impaired Losses (Stage 3) (Continued)

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 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 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.

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.

EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

IX. EXPLANATIONS ON OFFSETTING FINANCIAL INSTRUMENTS

Financial assets and liabilities are offset, and the net amount is reported in the balance sheet when the Bank 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 Bank, 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.

XI. EXPLANATIONS 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 Bank 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 Bank.

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 Bank 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 Bank does not have any discontinued operations.

EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

XII. EXPLANATIONS ON GOODWILL AND OTHER INTANGIBLE ASSETS

As of the balance sheet date, there is no goodwill in the financial statements of the Bank.

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 Bank recognizes its software costs incurred under other intangible assets-intangible rights account and the expenses that do qualify as development are added to software's initial costs and amortized over 3 years considering the useful lives. The 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%.

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 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 estate's 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%

EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

XIII. EXPLANATIONS ON PROPERTY AND EQUIPMENT (Continued)

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 LEASING TRANSACTIONS

Leases in TFRS 16

The Bank 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 Bank's alternative borrowing interest rate.

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

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

EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

XIV. EXPLANATIONS ON LEASING TRANSACTIONS (Continued)

Leases in TFRS 16 (Continued)

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".

The Bank does not perform financial operations as "Lessor''.

XV. 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 Bank 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 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.

XVI. EXPLANATIONS ON OBLIGATIONS RELATED TO EMPLOYEE RIGHTS

Severance Pay and Unused Vacation Rights

The Bank 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 fulfilment of legal conditions, whether due to resignation or termination. Based on the employee's status at the Bank 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:

EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

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

Severance Pay and Unused Vacation Rights (Continued)

The Bank uses independent actuaries in determining liability and also makes assumptions about issues such as discount rate and inflation. As of 30 September 2026, retirement benefit obligation is TL 12.296 (31 December 2025: TL 10.288).

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

The Bank accounts for actuarial losses and gains under shareholders' equity in accordance with the revised TAS 19 Turkish Accounting Standard for Employee Benefits, which entered into force as of 1 January 2013. The Bank has reclassified actuarial loss of TL 3.050 after deferred tax effect under shareholders' equity in the financials (31 December 2025: TL 3.050 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 Bank is not employing its personnel by means of limited-period contracts.

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 Republic of Türkiye 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.

EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

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

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

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.

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)

XVII. 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)

XVII. 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)

XVII. EXPLANATIONS ON TAXATION (Continued)

Deferred Tax

The 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.

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.

EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

XVII. EXPLANATIONS ON TAXATION (Continued)

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.

XVIII. EXPLANATIONS ON BORROWING

The Bank 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 Bank has no borrowings that require hedging techniques for accounting and revaluation of debt instruments and liabilities representing the borrowings.

If required, the Bank 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. The Bank has issued no convertible bonds to shares and has no instruments representing its own borrowings.

XIX. EXPLANATIONS ON ISSUANCE OF SHARE CERTIFICATES

There are no issued shares by The Bank in current and prior period.

XX. EXPLANATIONS ON AVALIZED DRAFTS AND ACCEPTANCES

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

XXI. EXPLANATIONS ON GOVERNMENT GRANTS

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

EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

XXII. 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.

XXIII. 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 Bank, are disclosed in Note IX of Section Four.

XXIV. 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 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, Bank's total regulatory capital has been calculated as TL 1.019.463 (31 December 2025: TL 901.067), capital adequacy ratio is 14,53% (31 December 2025: 18,62%). 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	469.819	305.815
Gains recognized in equity as per TAS	172.463	187.987
Profit	124.582	161.706
Current Period Profit	124.470	161.465
Prior Period Profit	112	241
Shares acquired free of charge from associates, subsidiaries and entities under common control are not accounted in Current Period's Profit	3.245	2.749
Common Equity Tier 1 Capital Before Deductions	**854.709**	**742.857**
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	46.568	4.436
Improvement costs for operating leasing	82	45
Goodwill (net of related tax liability)	-	-
Other intangibles other than mortgage-servicing rights (net of related tax liability)	14.437	11.280
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	-	-

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

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

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

	Current Period 30 September 2026	Prior Period 31 December 2025
Amount exceeding 15% of the common equity as per the 2nd clause of the Provisional Article 2 of the Regulation on the Equity of Banks	-	-
Excess amount arising from the net long positions of investments in common equity items of banks and financial institutions outside the scope of consolidation where the Bank owns 10% or more of the issued common share capital	-	-
Excess amount arising from mortgage servicing rights	-	-
Excess amount arising from deferred tax assets based on temporary differences	-	-
Other items to be Defined by the BRSA	-	-
Deductions to be made from common equity due to insufficient Additional Tier I Capital or Tier II Capital	-	-
Total Deductions from Common Equity Tier I Capital	**61.087**	**15.761**
Total Common Equity Tier I Capital	**793.622**	**727.096**
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	123.955	99.454
Debt instruments and premiums approved by BRSA (Temporary Article 4)	-	-
Additional Tier I Capital before Deductions	**123.955**	**99.454**
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	**123.955**	**99.454**
Total Tier I Capital (Tier I Capital= Common Equity Tier I Capital + Additional Tier I Capital)	**917.577**	**826.550**
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)	-	-
Provisions (Article 8 of the Regulation on the Equity of Banks)	77.990	53.358
Tier II Capital Before Deductions	**102.281**	**74.647**
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	**102.281**	**74.647**
Total Capital (The sum of Tier I Capital and Tier II Capital)	**1.019.858**	**901.197**

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

I. EXPLANATIONS ON THE COMPONENTS OF 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 (The sum of Tier I Capital and Tier II Capital)	**1.019.858**	**901.197**
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	395	130
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)	1.019.463	901.067
Total Risk Weighted Assets	7.017.163	4.838.704
CAPITAL ADEQUACY RATIOS		
CET 1 Capital Ratio (%)	11,31	15,03
Tier I Capital Ratio (%)	13,08	17,08
Capital Adequacy Ratio (%)	14,53	18,62
BUFFERS		
Total additional core capital requirement ratio (a+b+c)	2,561	2,559
a) Capital conservation buffer requirement (%)	2,5	2,5
b) Bank specific countercyclical buffer requirement (%)	0,06	0,06
c) Higher bank buffer requirement ratio (%) (*)	-	-
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	6,81	10,53
Amounts Lower than Excesses as per Deduction Rules		
Remaining 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	920	839
Remaining Total of Net Long Positions of the Investments in Tier I Capital of Unconsolidated 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	49.162	35.570
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	83.941	73.925
General Loan Provisions for Exposures in Standard Approach Limited by 1.25% of Risk Weighted Assets	77.990	53.358
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	-	-

(*) The systemically important bank buffer ratio has been shown as "-" in the unconsolidated financial report since it is necessary to fill in the systematically important banks that are not required to prepare financial statements in the context of the 4th paragraph of Article 4 of the "Regulation on Systemically Important Banks".

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

I. EXPLANATIONS ON THE COMPONENTS OF 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 unconsolidated and/or consolidated basis	Eligible on unconsolidated and consolidated
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 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 BRSA approval, 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 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 unconsolidated and/or consolidated basis	Eligible on unconsolidated and consolidated
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 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 unconsolidated and/or consolidated basis	Eligible on unconsolidated and consolidated
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 years 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 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 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)	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 years 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 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	**808.141**	**731.064**
Operational Leasing Development Costs	(82)	(45)
Other Intangible Assets and Related Deferred Taxes Liabilities	(14.437)	(11.280)
TIER 2 Capital (Provisions)	77.990	53.358
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	123.955	99.454
Other Deductions From Common Equity	(395)	(130)
Other Regulations	-	7.357
Amount Recognized in Regulatory Capital	**1.019.463**	**901.067**

II. EXPLANATIONS ON THE CURRENCY RISK

1. Whether the 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 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 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 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 Bank is exposed to is explained in Note 6.

4. Current Foreign Exchange Buying Rates of the 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 CURRENCY RISK (Continued)

5. Simple Arithmetic Average of the 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 Bank

	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	306.345	273.738	240.350	820.433
Banks [5]	54.538	85.902	22.917	163.357
Financial Assets at Fair Value Through Profit and Loss	-	87.530	139.640	227.170
Money Markets Receivables	-	-	-	-
Financial Assets at Fair Value Through Other Comprehensive Income	21.474	605.346	10.468	637.288
Loans	956.220	863.657	21.147	1.841.024
Subsidiaries, Associates, Entities Under Common Control (Joint Ventures)	16.761	22.344	-	39.105
Financial Assets Measured at Amortised Cost	1.196	39.713	304	41.213
Derivative Financial Assets for Hedging Purposes	-	-	-	-
Tangible Fixed Assets	304	33	232	569
Intangible Assets	44	25	70	139
Other Assets [2]	8.002	22.053	1.297	31.352
Total Assets [3]	**1.364.884**	**2.000.341**	**436.425**	**3.801.650**
Liabilities				
Interbank Deposits	7.827	63.813	2.323	73.963
Foreign Currency Deposits	868.726	761.744	821.780	2.452.250
Money Market Borrowings	63.370	194.825	-	258.195
Funds Provided from Other Financial Institutions	245.518	592.595	7.567	845.680
Issued Marketable Securities [4]	144.176	252.581	12.411	409.168
Miscellaneous Payables	19.380	2.807	544	22.731
Derivative Financial Liabilities for Hedging Purposes	-	-	-	-
Other Liabilities	6.798	130.985	1.587	139.370
Total Liabilities	**1.355.795**	**1.999.350**	**846.212**	**4.201.357**
Net Balance Sheet Position	**9.089**	**991**	**(409.787)**	**(399.707)**
Net Off-Balance Sheet Position [1]	**(2.107)**	**(36.897)**	**417.787**	**378.783**
Financial Derivative Assets	159.140	527.107	471.897	1.158.144
Financial Derivative Liabilities	161.247	564.004	54.110	779.361
Non-Cash Loans	**426.966**	**763.107**	**157.555**	**1.347.628**
Prior Period				
Total Assets	1.126.208	1.663.617	555.960	3.345.785
Total Liabilities	1.283.123	1.582.577	740.237	3.605.937
Net Balance Sheet Position	**(156.915)**	**81.040**	**(184.277)**	**(260.152)**
Net Off-Balance Sheet Position [1]	**161.041**	**(93.578)**	**191.088**	**258.551**
Financial Derivative Assets	293.650	326.374	210.639	830.663
Financial Derivative Liabilities	132.609	419.952	19.551	572.112
Non-Cash Loans	**337.987**	**547.006**	**140.437**	**1.025.430**

(1) Indicates the net balance of receivables and payables on derivative financial instruments.
(2) Prepaid expenses in other assets amounting to TL 132 are not included in the table. (31 December 2025: TL 47).
(3) Expected loss provisions for financial assets and other assets are reflected in related items.
(4) Includes subordinated debt instruments.
(5) 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 CURRENCY RISK (Continued)

6. Information on Currency Risk of The Bank (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	(3.621)	(5.855)	1.121	(86)
EUR	695	(981)	(58)	(1.448)
Other currencies	1.031	1.031	512	512
Total (Net) (**)	**(1.895)**	**(5.805)**	**1.575**	**(1.022)**

(*) 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 the nine-months 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	3.621	5.855	(1.121)	86
EUR	(695)	981	58	1.448
Other currencies	(1.031)	(1.031)	(512)	(512)
Total (Net) (**)	**1.895**	**5.805**	**(1.575)**	**1.022**

(*) 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 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	927.712	-	-	-	-	472.568	1.400.280
Banks [7]	52.607	8.788	2.397	741	-	127.623	192.156
Financial Assets at Fair Value Through Profit and Loss	7.877	53	70.765	90.502	52.779	44.754	266.730
Money Markets Receivables	254.958	1.289	-	-	-	-	256.247
Financial Assets at Fair Value Through Other Comprehensive Income	487.005	30.336	250.902	430.636	330.287	4.409	1.533.575
Loans Given [3]	2.320.422	691.060	1.050.236	985.975	227.076	44.631	5.319.400
Financial Assets Measured at Amortised Cost	139.732	200.197	34.987	85.801	79.753	-	540.470
Other Assets [2]	10.003	27.788	2.600	769	5	571.304	612.469
Total Assets [1][5]	**4.200.316**	**959.511**	**1.411.887**	**1.594.424**	**689.900**	**1.265.289**	**10.121.327**
Liabilities							
Interbank Deposits	89.061	-	7.288	-	-	61.967	158.316
Other Deposits	3.185.142	679.097	238.625	9.110	-	2.230.154	6.342.128
Money Market Borrowings	777.952	39.804	70.606	-	-	-	888.362
Miscellaneous Payables	-	-	-	-	-	216.339	216.339
Issued Marketable Securities [6]	8.092	16.486	122.294	237.658	24.638	-	409.168
Funds Provided from Other Financial Institutions	102.165	614.233	211.622	33.695	17.124	-	978.839
Other Liabilities [4]	29.029	7.448	6.356	5.204	4.160	1.075.978	1.128.175
Total Liabilities [1]	**4.191.441**	**1.357.068**	**656.791**	**285.667**	**45.922**	**3.584.438**	**10.121.327**
Balance Sheet Long Position	**8.875**	-	**755.096**	**1.308.757**	**643.978**	-	**2.716.706**
Balance Sheet Short Position	-	**(397.557)**	-	-	-	**(2.319.149)**	**(2.716.706)**
Off-Balance Sheet Long Position	-	-	-	7.536	11.802	-	19.338
Off-Balance Sheet Short Position	(15.878)	(9.434)	(5)	-	-	-	(25.317)
Total Position	**(7.003)**	**(406.991)**	**755.091**	**1.316.293**	**655.780**	**(2.319.149)**	**(5.979)**

(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 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 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	776.862	-	-	-	-	397.322	1.174.184
Banks [7]	47.252	5.327	2.677	-	-	256.878	312.134
Financial Assets at Fair Value Through Profit and Loss	24.283	54.773	65.488	25.017	46.832	31.788	248.181
Money Markets Receivables	278.331	-	-	-	-	-	278.331
Financial Assets at Fair Value Through Other Comprehensive Income	373.807	79.844	286.316	344.942	296.674	4.016	1.385.599
Loans Given [3]	1.817.884	446.558	915.040	733.190	190.333	28.161	4.131.166
Financial Assets Measured at Amortised Cost	270.783	7.396	8.049	89.243	63.194	-	438.665
Other Assets [2]	12.003	13.108	3.138	352	4.798	472.315	505.714
Total Assets [1] [5]	**3.601.205**	**607.006**	**1.280.708**	**1.192.744**	**601.831**	**1.190.480**	**8.473.974**
Liabilities							
Interbank Deposits	40.072	-	979	-	-	10.435	51.486
Other Deposits	2.593.317	618.843	218.400	6.533	-	1.916.816	5.353.909
Money Markets Borrowings	565.056	52.304	24.795	-	-	-	642.155
Miscellaneous Payables	-	-	-	-	-	174.322	174.322
Issued Marketable Securities [6]	15.445	64.235	272.820	65.490	46.836	-	464.826
Funds Provided from Other Financial Institutions	166.731	479.760	122.116	24.814	6.604	-	800.025
Other Liabilities [4]	9.004	5.542	8.451	4.972	5.104	954.178	987.251
Total Liabilities [1]	**3.389.625**	**1.220.684**	**647.561**	**101.809**	**58.544**	**3.055.751**	**8.473.974**
Balance Sheet Long Position	**211.580**	**-**	**633.147**	**1.090.935**	**543.287**	**-**	**2.478.949**
Balance Sheet Short Position	**-**	**(613.678)**	**-**	**-**	**-**	**(1.865.271)**	**(2.478.949)**
Off-Balance Sheet Long Position	1.368	-	75	6.436	6.063	-	13.942
Off-Balance Sheet Short Position	-	(8.531)	-	-	-	-	(8.531)
Total Position	**212.948**	**(622.209)**	**633.222**	**1.097.371**	**549.350**	**(1.865.271)**	**5.411**

(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 equity is shown in 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 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 INTEREST RATE RISK (Continued)

2. Average Interest Rate Applied to the Monetary Financial Instruments (%)

	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 Amortised 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 Markets 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 Amortised 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 Markets 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 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

	Comparison		
Investments in Equity Instruments - Current Period	**Balance Sheet Value**	**Fair Value**	**Market Value**
1. Investment in Equity Instruments Group A	13.777	13.777	13.777
Traded on Stock Exchange	-	-	-
2. Investment in Equity Instruments Group B	59.611	59.611	59.611
Traded on Stock Exchange	59.611	59.611	59.611
3. Investment in Equity Instruments Group C	-	-	-
Traded on Stock Exchange	-	-	-
4. Investment in Equity Instruments Group Other	-	-	-
Other [(1)]	4.409	4.409	-

[(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.

	Comparison		
Investments in Equity Instruments - Prior Period	**Balance Sheet Value**	**Fair Value**	**Market Value**
1. Investment in Equity Instruments Group A	16.549	16.549	16.549
Traded on Stock Exchange	-	-	-
2. Investment in Equity Instruments Group B	71.607	71.607	71.607
Traded on Stock Exchange	71.607	71.607	71.607
3. Investment in Equity Instruments Group C	-	-	-
Traded on Stock Exchange	-	-	-
4. Investment in Equity Instruments Group Other	-	-	-
Other [(1)]	4.016	4.016	-

[(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 4.409 and all of them are 100% risk weighted (31 December 2025: are amounted TL 4.016 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

		Revaluation Surplus		Unrealized Gain and Loss		
Portfolio	**Realized Gain/Loss in Current Period**	**Total**	**Included in Supplementary Capital**	**Total**	**Included in the Main Capital**	**Included in Supplementary Capital**
1. Private Capital Investments	-	-	-	-	-	-
2. Publicly Traded Stocks	-	69.125	69.125	-	-	-
3. Other Stocks	-	2.784	2.784	-	-	-
Total	**-**	**71.909**	**71.909**	**-**	**-**	**-**

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

V. EXPLANATIONS ON 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 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 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 Bank. In addition, the Bank-sector maturity structures and legal liquidity ratios are monitored in order to compare the Bank's liquidity risk level with the sector.

1. Liquidity Risk

Explanations related to the liquidity risk management including the 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 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 Bank's "Regulation of Risk Management" of the Bank. In this context, liquidity risk strategies, policies and implementations are shared within the Bank on a weekly, monthly, quarterly/semi-annual and annual basis with all relevant departments and the 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 Bank and the 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 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 Bank

The 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 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 Bank's source of funds is mainly formed of deposits. The 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 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 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 Bank calculates the liquidity coverage ratio and transmits unconsolidated on weekly and consolidated on monthly basis to the BRSA. The lowest and highest unconsolidated rates in the last three months are shown in the table below.

Current Period – 30 September 2026

Liquidity Coverage Ratio	FC		TL+FC	
	Date	Ratio	Date	Ratio
The Lowest	31 July 2026	253,11	10 July 2026	127,93
The Highest	14 August 2026	369,14	28 August 2026	154,53

Prior Period - 31 December 2025

Liquidity Coverage Ratio	FC		TL+FC	
	Date	Ratio	Date	Ratio
The Lowest	17 October 2025	543,02	12 December 2025	182,45
The Highest	28 November 2025	661,15	17 October 2025	223,53

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

V. EXPLANATIONS ON 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			2.185.279	1.051.263
CASH OUTFLOWS				
Retail and Small Business Customers, of which;	3.785.831	1.676.771	348.547	167.677
Stable Deposits	600.727	-	30.036	-
Less Stable Deposits	3.185.104	1.676.771	318.511	167.677
Unsecured Wholesale Funding, of Which;	2.714.271	864.483	1.476.709	495.099
Operational Deposit	42.357	6.390	10.589	1.597
Non-Operational Deposits	2.113.842	681.892	1.056.598	324.201
Other Unsecured Funding	558.072	176.201	409.522	169.301
Secured Funding			-	-
Other Cash Outflows, of Which;	3.783.730	964.895	423.936	211.371
Derivatives Cash Outflow and Liquidity Needs Related to Market Valuation Changes on Derivatives or Other Transactions	118.777	104.208	118.777	104.208
Obligations Related to Structured Financial Products	-	-	-	-
Commitments Related to Debts to Financial Markets and Other Off-Balance Sheet Obligations	3.664.953	860.687	305.159	107.163
Other Revocable Off-Balance Sheet Commitments and Contractual Obligations	-	-	-	-
Other Irrevocable or Conditionally Revocable Off-Balance Sheet Obligations	397.355	300.218	26.090	15.193
TOTAL CASH OUTFLOWS			**2.275.282**	**889.340**
CASH INFLOWS				
Secured Lending	-	-	-	-
Unsecured Lending	781.372	348.946	578.885	281.897
Other Cash Inflows	186.023	271.151	186.023	271.151
TOTAL CASH INFLOW	**967.395**	**620.097**	**764.908**	**553.048**
				Total Adjusted Value
TOTAL HQLA STOCK			**2.185.279**	**1.051.263**
TOTAL NET CASH OUTFLOWS			**1.510.374**	**336.292**
LIQUIDITY COVERAGE RATIO (%)			**144,68**	**312,60**

(*) The average of last three months' liquidity coverage ratio calculated by weekly 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			1.938.337	908.377
CASH OUTFLOWS				
Retail and Small Business Customers, of which;	3.257.325	1.471.346	299.156	147.135
Stable Deposits	531.525	-	26.576	-
Less Stable Deposits	2.725.800	1.471.346	272.580	147.135
Unsecured Wholesale Funding, of Which;	1.985.131	589.308	1.016.057	301.722
Operational Deposit	36.745	4.332	9.138	1.083
Non-Operational Deposits	1.595.810	493.227	763.682	211.590
Other Unsecured Funding	352.576	91.749	243.237	89.049
Secured Funding			-	-
Other Cash Outflows, of Which;	2.937.692	705.631	283.502	131.001
Derivatives Cash Outflow and Liquidity Needs Related to Market Valuation Changes on Derivatives or Other Transactions	53.849	50.357	53.849	50.357
Obligations related to structured financial products	-	-	-	-
Commitments Related to Debts to Financial Markets and Other Off- Balance Sheet Obligations	2.883.843	655.275	229.653	80.644
Other Revocable Off-Balance Sheet Commitments and Contractual Obligations	-	-	-	-
Other Irrevocable or Conditionally Revocable Off-Balance Sheet Obligations	285.920	215.252	19.228	10.902
TOTAL CASH OUTFLOWS			**1.617.943**	**590.760**
CASH INFLOWS				
Secured Lending	-	-	-	-
Unsecured Lending	764.669	392.053	599.779	340.845
Other Cash Inflows	55.618	141.113	55.618	141.113
TOTAL CASH INFLOW	**820.287**	**533.166**	**655.397**	**481.958**
				Total Adjusted Value
TOTAL HQLA STOCK			**1.938.337**	**908.377**
TOTAL NET CASH OUTFLOWS			**962.546**	**147.690**
LIQUIDITY COVERAGE RATIO (%)			**201,38**	**615,06**

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

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

V. EXPLANATIONS ON 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

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 Bank 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 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 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 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 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 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 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	431.816	968.464	-	-	-	-	-	1.400.280
Banks [4]	127.623	52.607	8.788	2.397	741	-	-	192.156
Financial Assets at Fair Value Through Profit and Loss	-	7.877	-	70.765	90.555	52.779	44.754	266.730
Money Market Receivables	-	254.958	1.289	-	-	-	-	256.247
Financial Assets at Fair Value Through Other Comprehensive Income	-	16.622	867	274.761	852.105	384.811	4.409	1.533.575
Loans Given	-	684.059	532.408	1.792.408	1.770.511	495.383	44.631	5.319.400
Investments Held-to-Maturity	-	952	3.421	129.177	186.516	220.404	-	540.470
Other Assets	113.800	10.003	27.788	2.838	769	5	457.266	612.469
Total Assets [2]	**673.239**	**1.995.542**	**574.561**	**2.272.346**	**2.901.197**	**1.153.382**	**551.060**	**10.121.327**
Liabilities								
Interbank Deposits	61.967	89.061	-	7.288	-	-	-	158.316
Other Deposits	2.230.154	3.185.028	679.103	238.646	9.195	2	-	6.342.128
Funds Provided from Other Financial Institutions	-	19.702	100.490	303.925	424.104	130.618	-	978.839
Money Market Borrowings	-	777.952	28.416	70.606	11.388	-	-	888.362
Issued Marketable Securities [3]	-	8.092	16.486	122.294	237.658	24.638	-	409.168
Miscellaneous Payables	32.551	183.788	-	-	-	-	-	216.339
Other Liabilities	191.366	58.777	17.781	1.913	9.647	20.485	828.206	1.128.175
Total Liabilities	**2.516.038**	**4.322.400**	**842.276**	**744.672**	**691.992**	**175.743**	**828.206**	**10.121.327**
Liquidity Gap	**(1.842.799)**	**(2.326.858)**	**(267.715)**	**1.527.674**	**2.209.205**	**977.639**	**(277.146)**	**-**
Net Off-Balance Sheet Position	-	**(15.878)**	**(9.434)**	**(5)**	**7.536**	**11.802**	-	**(5.979)**
Financial Derivative Assets	-	560.453	352.026	28.698	28.601	48.097	-	1.017.875
Financial Derivative Liabilities	-	576.331	361.460	28.703	21.065	36.295	-	1.023.854
Non-cash Loans	799.684	65.866	144.690	712.295	352.255	118.938	-	2.193.728
Prior Period								
Total Assets	690.087	1.731.750	518.157	1.754.717	2.332.647	978.757	467.859	8.473.974
Total Liabilities	2.105.633	3.472.045	798.356	739.755	510.473	100.591	747.121	8.473.974
Liquidity Gap	**(1.415.546)**	**(1.740.295)**	**(280.199)**	**1.014.962**	**1.822.174**	**878.166**	**(279.262)**	**-**
Net Off-Balance Sheet Position	-	**1.367**	**(8.531)**	75	**6.436**	**6.064**	-	**5.411**
Financial Derivative Assets	-	459.387	152.923	33.674	10.261	34.702	-	690.947
Financial Derivative Liabilities	-	458.020	161.454	33.599	3.825	28.638	-	685.536
Non-cash Loans	**563.666**	**46.905**	**172.550**	**477.361**	**285.770**	**98.637**	-	**1.644.889**

(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 the guarantees given for derivative and repo transactions with foreign banks

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.

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

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

5. Net Stable Funding Ratio (Continued)

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 121,09% (129,06% as of 31 December 2025). The average NSFR for the last three months of the current period was 120,77% (129,41% as of 31 December 2025).

	Unweighted value by residual maturity				
Current Period	**Without Maturity (*)**	**Less than 6 Months**	**6 Months to < 1 Year**	**1 Year and More Than 1 Year**	**Weighted Value**
Available Stable Funds					
Capital	932.699	-	-	148.247	1.080.946
Tier I and Tier II Capital	932.699	-	-	148.247	1.080.946
Other Capital Instruments	-	-	-	-	-
Deposits from the Natural Persons and Small Business Customers	1.780.053	1.952.125	79.249	6.457	3.468.460
Stable Deposits/Participation Funds	346.156	299.441	1.597	114	614.942
Less Stable Deposits/Participation Funds	1.433.897	1.652.684	77.652	6.343	2.853.518
Wholesale Funding	70.840	3.199.519	363.569	700.182	1.780.332
Operational Deposits	70.840	9.487	-	-	40.163
Other Wholesale Funding	-	3.190.032	363.569	700.182	1.740.169
Liabilities with Matching Independent Assets					
Other Liabilities	963.310	321.095	-	-	-
Derivative Liabilities			38.120		
All Other Equity and Liabilities not Included in the Above Categories	963.310	282.975	-	-	-
Available Stable Fund					**6.329.738**
Required Stable Funding					
High Quality Liquid Assets (HQLA)					88.047
Deposits Held at Credit Institutions of Financial Institutions for Operational Purposes	54.382	-	-	-	27.191
Performing Loans and Securities	198.739	1.811.215	1.037.729	2.651.502	3.538.606
Performing Loans to Credit Institutions or Financial Institutions Secured by Level 1 HQAL	-	-	-	-	-
Performing Loans to Credit Institutions or Financial Institutions Secured by Non-Level 1 HQLA and Unsecured Performing Loans to Credit Institutions or Financial Institutions	72.760	72.530	13.839	-	28.713
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	1.738.685	1.023.890	2.450.366	3.374.433
Loans with a risk weight of less than or equal to 35%	-	-	-	54.845	35.649
Performing Loans Encumbered with Residential Mortgages	-	-	-	201.136	130.739
Loans with a risk weight of less than or equal to 35%	-	-	-	201.136	130.739
Exchange Traded Equities and Securities That are not in Default and Do not Qualify as HQLA	5.554	-	-	-	4.721
Assets with Matching Interdependent Liabilities					
Other Assets	725.114	386.713	29.192	521.266	1.343.723
Physical Traded Commodities, Including Gold	4.041				3.434
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	721.073	312.054	29.192	521.266	1.300.421
Off-Balance Sheet Items		3.421.473	546.422	628.959	229.843
Required Stable Fund					**5.227.410**
Net Stable Funding Ratio (%)					**121,09**

(*) 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 LIQUIDITY RISK MANAGEMENT, LIQUIDITY COVERAGE RATIO AND NET STABLE FUNDING RATIO (Continued)

5. Net Stable Funding Ratio (Continued)

	Unweighted value by residual maturity				
Prior Period	**Without Maturity (*)**	**Less than 6 Months**	**6 Months to < 1 Year**	**1 Year and More Than 1 Year**	**Weighted Value**
Available Stable Funds					
Capital	796.213	-	-	120.744	916.957
Tier I and Tier II Capital	796.213	-	-	120.744	916.957
Other Capital Instruments	-	-	-	-	-
Deposits from the Natural Persons and Small Business Customers	1.538.033	1.673.942	94.865	2.478	3.003.913
Stable Deposits/Participation Funds	273.707	235.032	1.718	82	485.013
Less Stable Deposits/Participation Funds	1.264.326	1.438.910	93.146	2.396	2.518.900
Wholesale Funding	52.357	2.667.872	339.268	473.847	1.382.227
Operational Deposits	49.039	6.870	-	-	27.954
Other Wholesale Funding	3.318	2.661.003	339.268	473.847	1.354.273
Liabilities with Matching Independent Assets					
Other Liabilities	731.744	284.917	-	-	-
Derivative Liabilities			20.319		
All Other Equity and Liabilities not Included in the Above Categories	731.744	264.597	-	-	-
Available Stable Fund					**5.303.098**
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	330.337	1.425.876	892.691	2.154.280	2.853.017
Performing Loans to Credit Institutions or Financial Institutions Secured by Level 1 HQAL	-	-	-	-	-
Performing Loans to Credit Institutions or Financial Institutions Secured by Non-Level 1 HQLA and Unsecured Performing Loans to Credit Institutions or Financial Institutions	245.671	72.470	12.911	-	54.177
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	1.353.406	879.780	2.003.487	2.696.821
Loans with a risk weight of less than or equal to 35%	-	-	-	49.991	32.494
Performing Loans Encumbered with Residential Mortgages	-	-	-	150.793	98.016
Loans with a risk weight of less than or equal to 35%	-	-	-	150.793	98.016
Exchange Traded Equities and Securities That are not in Default and Do not Qualify as HQLA	4.710	-	-	-	4.004
Assets with Matching Interdependent Liabilities					
Other Assets	833.924	50.798	90.749	289.804	979.658
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	818.063	17.300	90.749	289.804	951.439
Off-Balance Sheet Items		2.752.179	369.486	651.150	188.641
Required Stable Fund					**4.108.913**
Net Stable Funding Ratio (%)					**129,06**

(*) 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 LEVERAGE RATIO

1. Explanations on Issues that Cause Differences Between Leverage Ratios

The Bank's leverage calculated by force of the regulation "Regulation on Measurement and Assessment of Leverage Ratios of Banks" is 5,97% (31 December 2025: 6,34%). 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)	9.778.190	8.046.946
(Assets deducted in determining Tier 1 capital)	(52.875)	(31.657)
Total on-balance sheet risks (sum of lines 1 and 2)	9.725.315	8.015.289
Derivative financial instruments and credit derivatives		
Replacement cost associated with all derivative financial instruments and credit derivatives	40.089	30.787
Add-on amounts for PFE associated with all derivative financial instruments and credit derivatives	23.454	12.916
Total risks of derivative financial instruments and credit derivatives	63.543	43.703
Securities or commodity financing transactions (SCFT)		
Risks from SCFT assets (Excluding the balance sheet)	201.720	205.388
Risks from brokerage activities related exposures	-	-
Total risks related with securities or commodity financing transactions	201.720	205.388
Other off-balance sheet transactions		
Gross notional amounts of off-balance sheet transactions	5.089.538	3.790.266
(Adjustments for conversion to credit equivalent amounts)	-	-
Total risks of off-balance sheet items	5.089.538	3.790.266
Capital and total risks		
Tier 1 capital	900.360	765.137
Total risks	15.080.116	12.054.646
Leverage ratio		
Leverage ratio %	5,97	6,34

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

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

VII. EXPLANATIONS ON RISK MANAGEMENT

Notes and explanations prepared in accordance with "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)	5.961.998	3.995.526	476.960
2	Standardized approach	5.961.998	3.995.526	476.960
3	Internal rating-based approach	-	-	-
4	Counterparty credit risk	135.149	160.588	10.812
5	Standardized approach for counterparty credit risk	135.149	160.588	10.812
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	142.045	112.496	11.364
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	285.656	231.090	22.852
17	Standardized approach	285.656	231.090	22.852
18	Internal model approaches	-	-	-
19	Operational risk	492.315	339.004	39.385
20	Basic Indicator approach	492.315	339.004	39.385
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)**	**7.017.163**	**4.838.704**	**561.373**

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

VIII. EXPLANATIONS ON HEDGING PROCEDURES

Along with the hedging accounting, it is aimed to protect the capital amounts allocated to foreign partnerships in the unconsolidated financial statements of the Bank from the effects of exchange rate risk arising from changes in foreign exchange rates. Within the scope of fair value hedge accounting, the fair value changes of the hedging instrument are recognized in the income statement together with the fair value changes of the hedged item.

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 value change in 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.

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 OPERATING SEGMENTS

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

The Bank 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 Bank 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 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 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 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	168.557	357.835	303.822	525.815	1.293	1.357.322
Interest Expenses	377.717	414.531	-	219.771	8.253	1.020.272
Net Interest Income/Expense	**(209.160)**	**(56.696)**	**303.822**	**306.044**	**(6.960)**	**337.050**
Net Fees and Commission Income/Expense	**97.522**	**58.006**	**3.854**	**(75.517)**	**2.493**	**86.358**
Dividend Income	-	-	-	**2.365**	-	**2.365**
Trading Profit / Loss (Net)	-	-	-	**(55.885)**	-	**(55.885)**
Other Operating Income (*)	**207**	**5.820**	**498**	**37**	**5.565**	**12.127**
Provision for Expected Loss and Other Provisions (-) (Net) (*)	**(10.456)**	**(20.124)**	**(3.350)**	**(132)**	**(520)**	**(34.582)**
Other Expenses	**50.565**	**1.664**	**2.336**	-	**113.984**	**168.549**
Net Operating Profit / Loss	**(172.452)**	**(14.658)**	**302.488**	**176.912**	**(113.406)**	**178.884**
Profit/Loss on Equity Method Applied Subsidiaries	-	-	-	-	-	-
Tax Provision	-	-	-	-	**(54.414)**	**(54.414)**
Net Profit / Loss	**(172.452)**	**(14.658)**	**302.488**	**176.912**	**(167.820)**	**124.470**
Segment Assets	815.908	2.654.717	1.241.506	5.001.770	407.426	10.121.327
TOTAL ASSETS	**815.908**	**2.654.717**	**1.241.506**	**5.001.770**	**407.426**	**10.121.327**
Segment Liabilities	3.650.509	2.597.366	-	1.694.409	1.370.902	9.313.186
Shareholders' Equity	-	-	-	-	808.141	808.141
TOTAL LIABILITIES	**3.650.509**	**2.597.366**	**-**	**1.694.409**	**2.179.043**	**10.121.327**

(*) 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.

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

IX. EXPLANATIONS ON OPERATING SEGMENTS (Continued)

1. Table for Segment Reporting (Continued)

Prior Period	Retail Banking	Corporate/ Commercial Banking	Specialized Banking	Treasury/ Investment Banking	Other/ Undistributable	Total
OPERATING INCOME/EXPENSE						
Interest Income	107.154	255.969	233.596	433.422	1.233	1.031.374
Interest Expenses	360.743	279.552	-	175.844	5.452	821.591
Net Interest Income/Expense	**(253.589)**	**(23.583)**	**233.596**	**257.578**	**(4.219)**	**209.783**
Net Fees and Commission Income/Expense	**60.939**	**41.500**	**2.864**	**(48.990)**	**5.394**	**61.707**
Dividend Income	**-**	**-**	**-**	**1.324**	**-**	**1.324**
Trading Profit / Loss (Net)	**-**	**-**	**-**	**(24.998)**	**-**	**(24.998)**
Other Operating Income (*)	**180**	**4.091**	**329**	**31**	**13.256**	**17.887**
Provision for Expected Loss and Other Provisions (-) (Net) (*)	**(6.882)**	**367**	**(1.805)**	**(112)**	**(215)**	**(8.647)**
Other Expenses	**24.583**	**1.187**	**1.561**	**-**	**79.471**	**106.802**
Net Operating Profit / Loss	**(223.935)**	**21.188**	**233.423**	**184.833**	**(65.255)**	**150.254**
Profit/Loss on Equity Method Applied Subsidiaries	**-**	**-**	**-**	**-**	**-**	**-**
Tax Provision	**-**	**-**	**-**	**-**	**(36.575)**	**(36.575)**
Net Profit / Loss	**(223.935)**	**21.188**	**233.423**	**184.833**	**(101.830)**	**113.679**
Segment Assets	616.935	1.983.959	1.014.465	4.513.784	344.831	8.473.974
TOTAL ASSETS	**616.935**	**1.983.959**	**1.014.465**	**4.513.784**	**344.831**	**8.473.974**
Segment Liabilities	3.015.524	2.081.488	-	1.484.642	1.161.256	7.742.910
Shareholders' Equity	-	-	-	-	731.064	731.064
TOTAL LIABILITIES	**3.015.524**	**2.081.488**	**-**	**1.484.642**	**1.892.320**	**8.473.974**

(*) 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 UNCONSOLIDATED FINANCIAL STATEMENTS

I. EXPLANATIONS AND NOTES RELATED TO 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	10.307	25.069	10.393	38.424
Central Bank of the Republic of Türkiye	569.542	791.290	461.769	647.738
Other	-	4.074	-	15.861
Total	**579.849**	**820.433**	**472.162**	**702.023**

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	309.249	83.003	226.085	74.029
Unrestricted Time Deposit	-	-	-	-
Restricted Time Deposit	-	-	-	-
Other [(1)]	260.293	708.287	235.684	573.709
Total	**569.542**	**791.290**	**461.769**	**647.738 647.738**

(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).

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	42.299	37.071
Assets Blocked/Given as Collateral	120.383	176.340
Total	**162.682**	**213.411**

EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

I. EXPLANATIONS AND NOTES RELATED TO ASSETS (Continued)

3. Positive Differences Statement Regarding Trading Derivative Financial Asset

	Current Period		Prior Period	
	TL	**FC**	**TL**	**FC**
Forward Transactions	968	972	236	1.665
Swap Transactions	33.545	3.899	22.731	7.611
Futures Transactions	-	-	-	-
Options	3	1.505	13	831
Other	-	-	-	-
Total	**34.516**	**6.376**	**22.980**	**10.107**

4. Information on Bank Balances

	Current Period		Prior Period	
	TL	**FC**	**TL**	**FC**
Banks				
Domestic Banks	-	6.527	5.016	6.630
Foreign Banks	28.805	156.842	24.098	276.410
Foreign Head Office and Branches	-	-	-	-
Total	**28.805**	**163.369**	**29.114**	**283.040**

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	550.659	415.573
Assets Blocked/Given as Collateral	541.355	484.649
Total	**1.092.014**	**900.222**

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

	Current Period	**Prior Period**
Debt Securities	1.570.850	1.404.538
Quoted in Stock Exchange	1.568.862	1.403.456
Not Quoted in Stock Exchange	1.988	1.082
Share Certificates	4.728	4.075
Quoted in Stock Exchange	9	8
Not Quoted in Stock Exchange	4.719	4.067
Provision for Impairment (-)	42.003	23.014
Total	**1.533.575**	**1.385.599**

7. Explanations Related to Loans

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

	Current Period		Prior Period	
	Cash	**Non-Cash**	**Cash**	**Non-Cash**
Direct Loans Granted to Shareholders	-	-	-	-
Granted loans to Legal Entity partners	-	-	-	-
Granted loans to Individual partners	-	-	-	-
Indirect Loans Granted to Shareholders	-	-	-	-
Loans Granted to Employees [(1)]	6.042	-	4.486	-
Total	**6.042**	**-**	**4.486**	**-**

[(1)] Since the balance of overdraft accounts related to employees amounting TL 2.456 is showed under Table 7.3. as overdraft accounts (real person), it is not included to the table above (31 December 2025: Since the balance of overdraft accounts related to employees amounting TL 2.310 is showed under Table 7.3. as overdraft accounts (real person), it is not included to the table above).

EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

I. EXPLANATIONS AND NOTES RELATED TO 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	3.689.951	133.342	17.511	270.065
Commercial Loans	2.093.815	50.741	6.845	251.700
Export Loans	534.426	15.078	4	17.225
Import Loans	-	-	-	-
Loans Given to Financial Sector	82.194	-	-	-
Consumer Loans	436.170	23.600	10.662	1.132
Credit Cards	541.146	43.801	-	8
Other	2.200	122	-	-
Specialized Lending [1]	1.166.204	56.412	1.837	15.460
Other Receivables	-	-	-	-
Total	**4.856.155**	**189.754**	**19.348**	**285.525**

[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	2.891.115	90.736	12.366	159.147
Commercial Loans	1.613.271	39.186	3.342	157.430
Export Loans	455.293	8.382	321	1.008
Import Loans	-	-	-	-
Loans Given to Financial Sector	65.340	-	-	-
Consumer Loans	340.769	14.063	8.703	706
Credit Cards	414.575	29.045	-	3
Other	1.867	60	-	-
Specialized Lending [1]	967.137	43.133	761	5.223
Other Receivables	-	-	-	-
Total	**3.858.252**	**133.869**	**13.127**	**164.370**

[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	Standard Loans	Loans Under Close Monitoring
12 Month Expected Credit Losses	13.743	-	11.680	-
Significant Increase in Credit Risk	-	62.270	-	54.933

EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

I. EXPLANATIONS AND NOTES RELATED TO 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	92.340	246.936	339.276
Real Estate Loans	102	193.584	193.686
Automobile Loans	3.119	2.373	5.492
Consumer Loans	89.119	50.979	140.098
Other	-	-	-
Consumer Loans- Indexed to FC	-	-	-
Real Estate Loans	-	-	-
Automobile Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
Consumer Loans-FC	3	469	472
Real Estate Loans	-	41	41
Automobile Loans	-	-	-
Consumer Loans	3	428	431
Other	-	-	-
Individual Credit Cards- TL	336.278	4.401	340.679
Installment	91.307	1.185	92.492
Non-Installment	244.971	3.216	248.187
Individual Credit Cards-FC	121	-	121
Installment	-	-	-
Non-Installment	121	-	121
Personnel Loans-TL	1.383	1.311	2.694
Real Estate Loans	-	3	3
Automobile Loans	-	-	-
Consumer Loans	1.383	1.308	2.691
Other	-	-	-
Personnel Loans-Indexed to FC	-	-	-
Real Estate Loans	-	-	-
Automobile Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
Personnel Loans-FC	-	-	-
Real Estate Loans	-	-	-
Automobile Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
Personnel Credit Cards-TL	3.322	16	3.338
Installment	925	14	939
Non-Installment	2.397	2	2.399
Personnel Credit Cards-FC	10	-	10
Installment	-	-	-
Non-Installment	10	-	10
Overdraft Accounts-TL (Retail Customer)	129.122	-	129.122
Overdraft Accounts-FC (Retail Customer)	-	-	-
Total	**562.579**	**253.133**	**815.712**

EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

I. EXPLANATIONS AND NOTES RELATED TO 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	68.074	195.395	263.469
Real Estate Loans	69	145.892	145.961
Automobile Loans	1.351	2.317	3.668
Consumer Loans	66.654	47.186	113.840
Other	-	-	-
Consumer Loans- Indexed to FC	-	-	-
Real Estate Loans	-	-	-
Automobile Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
Consumer Loans-FC	3	413	416
Real Estate Loans	-	36	36
Automobile Loans	-	-	-
Consumer Loans	3	377	380
Other	-	-	-
Individual Credit Cards- TL	251.929	3.167	255.096
Installment	67.440	1.816	69.256
Non-Installment	184.489	1.351	185.840
Individual Credit Cards-FC	63	-	63
Installment	-	-	-
Non-Installment	63	-	63
Personnel Loans-TL	634	996	1.630
Real Estate Loans	-	2	2
Automobile Loans	-	-	-
Consumer Loans	634	994	1.628
Other	-	-	-
Personnel Loans-Indexed to FC	-	-	-
Real Estate Loans	-	-	-
Automobile Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
Personnel Loans-FC	-	-	-
Real Estate Loans	-	-	-
Automobile Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
Personnel Credit Cards-TL	2.831	19	2.850
Installment	880	13	893
Non-Installment	1.951	6	1.957
Personnel Credit Cards-FC	6	-	6
Installment	-	-	-
Non-Installment	6	-	6
Overdraft Accounts-TL (Retail Customer)	98.726	-	98.726
Overdraft Accounts-FC (Retail Customer)	-	-	-
Total	**422.266**	**199.990**	**622.256**

EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

I. EXPLANATIONS AND NOTES RELATED TO 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	19.661	229.281	248.942
Business Residential Loans	8	712	720
Automobile Loans	696	4.183	4.879
Consumer Loans	18.957	224.386	243.343
Other	-	-	-
Commercial Installment Loans- Indexed to FC	-	-	-
Business Residential Loans	-	-	-
Automobile Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
Commercial Installment Loans - FC	1.898	364.808	366.706
Business Residential Loans	-	451	451
Automobile Loans	-	130	130
Consumer Loans	1.898	364.227	366.125
Other	-	-	-
Corporate Credit Cards-TL	166.398	74.353	240.751
Installment	32.266	5.924	38.190
Non-Installment	134.132	68.429	202.561
Corporate Credit Cards-FC	56	-	56
Installment	-	-	-
Non-Installment	56	-	56
Overdraft Accounts-TL (Commercial Customer)	13.871	-	13.871
Overdraft Accounts-FC (Commercial Customer)	-	-	-
Total	**201.884**	**668.442**	**870.326**

Prior Period	Short – Term	Medium and Long-Term	Total
Commercial Installment Loans-TL	14.249	188.489	202.738
Business Residential Loans	-	572	572
Automobile Loans	433	3.893	4.326
Consumer Loans	13.816	184.024	197.840
Other	-	-	-
Commercial Installment Loans- Indexed to FC	-	-	-
Business Residential Loans	-	-	-
Automobile Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
Commercial Installment Loans - FC	609	329.277	329.886
Business Residential Loans	-	379	379
Automobile Loans	-	149	149
Consumer Loans	609	328.749	329.358
Other	-	-	-
Corporate Credit Cards-TL	139.397	46.143	185.540
Installment	23.181	5.846	29.027
Non-Installment	116.216	40.297	156.513
Corporate Credit Cards-FC	68	-	68
Installment	-	-	-
Non-Installment	68	-	68
Overdraft Accounts-TL (Commercial Customer)	12.740	-	12.740
Overdraft Accounts-FC (Commercial Customer)	-	-	-
Total	**167.063**	**563.909**	**730.972**

EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

I. EXPLANATIONS AND NOTES RELATED TO ASSETS (Continued)

7. Explanations Related to Loans (Continued)

7.5. Distribution of Domestic and Foreign Loans

	Current Period	Prior Period
Domestic Loans	5.271.186	4.114.332
Foreign Loans	79.596	55.286
Total	**5.350.782**	**4.169.618**

7.6. Loans Granted to Investments in Associates and Subsidiaries

	Current Period	Prior Period
Direct loans granted to subsidiaries and associates	71.671	53.226
Indirect loans granted to subsidiaries and associates	-	-
Total	**71.671**	**53.226**

7.7. Credit-Impaired Losses (Stage III)

	Current Period	Prior Period
Loans and other receivables with limited collectibility	8.187	5.912
Loans and other receivables with doubtful collectibility	14.094	9.640
Uncollectible loans and other receivables	43.717	26.421
Total	**65.998**	**41.973**

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	1.516	2.418	3.453
Restructured loans	1.516	2.418	3.453
Prior Period			
Gross amounts before the provisions	831	2.124	1.360
Restructured loans	831	2.124	1.360

EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

I. EXPLANATIONS AND NOTES RELATED TO 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	**14.705**	**21.262**	**34.167**
Additions (+)	51.771	2.424	5.938
Transfers from Other Categories of Loans under Follow-Up (+)	-	37.611	28.423
Transfers to Other Categories of Loans under Follow-Up (-)	37.611	28.423	-
Collections (-) [1]	8.260	4.353	7.025
Write-offs (-) [2]	-	-	-
Sold (-)	-	-	-
Corporate and Commercial Loans	-	-	-
Consumer Loans	-	-	-
Credit Cards	-	-	-
Other	-	-	-
Current Period End Balance	**20.605**	**28.521**	**61.503**
Provision (-)	8.187	14.094	43.717
Net Balance on Balance Sheet	**12.418**	**14.427**	**17.786**

[1] It includes transfers to the first and second group loans amounting to TL 3.413 (31 December 2025: TL 2.445).
[2] As of 30 September 2026, there is no loan that have been written off. (31 December 2025: TL 3). 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	**1.472**	**1.031**	**12.568**
Provision (-)	501	419	9.865
Net Balance on Balance Sheet	**971**	**612**	**2.703**
Prior Period			
Period Ending Balance	**877**	**782**	**5.822**
Provision (-)	310	317	5.265
Net Balance on Balance Sheet	**567**	**465**	**557**

EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

I. EXPLANATIONS AND NOTES RELATED TO 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)	**12.418**	**14.427**	**17.786**
Loans to Real Persons and Legal Entities (Gross)	20.605	28.521	61.110
Provisions (-)	8.187	14.094	43.324
Loans to Real Persons and Legal Entities (Net)	12.418	14.427	17.786
Banks (Gross)	-	-	-
Provisions (-)	-	-	-
Banks (Net)	-	-	-
Other Loans (Gross)	-	-	393
Provisions (-)	-	-	393
Other Loans (Net)	-	-	-
Prior Period (Net)	**8.793**	**11.622**	**7.746**
Loans to Real Persons and Legal Entities (Gross)	14.705	21.262	33.840
Provisions (-)	5.912	9.640	26.094
Loans to Real Persons and Legal Entities (Net)	8.793	11.622	7.746
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)	**1.580**	**1.826**	**2.200**
Interest Accruals and Rediscounts and Valuation Differences	3.969	5.773	9.687
Provisions (-)	2.389	3.947	7.487
Prior Period (Net)	**1.244**	**1.522**	**759**
Interest Accruals and Rediscounts and Valuation Differences	3.129	4.209	3.886
Provisions (-)	1.885	2.687	3.127

EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

I. EXPLANATIONS AND NOTES RELATED TO 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	346.317	5.370	225.283	4.851
Treasury Bills	-	-	-	-
Other Government Debts	612	-	-	-
Bank Bonds and Bank Guaranteed Bonds	-	-	-	-
Asset Backed Securities	-	-	-	-
Other	-	-	-	-
Total	**346.929**	**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	36.637	27.464
Other	-	-	-	-
Total	**35.113**	**31.167**	**36.637**	**27.464**

8.2. Information on Government Debt Securities at Amortized Cost

	Current Period	Prior Period
Government Bonds	511.147	419.635
Treasury Bills	-	-
Other Public Sector Debt Securities	7.087	3.138
Total	**518.234**	**422.773**

8.3. Information on Financial Assets Measured at Amortized Cost

	Current Period	Prior Period
Debt Securities	540.533	438.722
Quoted at Stock Exchange	518.234	422.773
Unquoted at Stock Exchange	22.299	15.949
Provision for Impairment (-)	-	-
Total	**540.533**	**438.722**

8.4. The Movements of Financial Assets Measured at Amortized Cost

	Current Period	Prior Period
Beginning Balance	**438.722**	**363.476**
Foreign Currency Differences on Monetary Assets	4.488	6.454
Purchases During the Year [(1)]	107.080	92.133
Disposals through Sales and Redemptions	(9.757)	(23.341)
Provision for Impairment (-)	-	-
Period End Balance	**540.533**	**438.722**

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

EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

I. EXPLANATIONS AND NOTES RELATED TO ASSETS (Continued)

9. Information on Associates Accounts (Net)

9.1. Information on 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
3	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	Fair Value
1	38.183	6.053	1.960	1.806	131	779	407	-
2	2.195	1.956	25	708	-	179	213	-
3	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 Financial Associates

	Current Period	Prior Period
Balance at the Beginning of the Period	**637**	**208**
Movement During the Period	**91**	**429**
Purchases [*]	-	264
Free Shares Obtained Profit from Current Years Share	91	165
Dividends From Current Year Income	-	-
Sales	-	-
Revaluation Increase	-	-
Impairment Provision (-)	-	-
Balance at the End of the Period	**728**	**637**
Capital Commitments	-	-
Share Percentage at the End of the Period (%)	-	-

[*] The prior period balance includes the amounts related to the capital increase of Arap Türk Bankası A.Ş.

The total of non-financial associates is TL 128 (31 December 2025: TL 128).

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

	Current Period	Prior Period
Banks	609	518
Insurance Companies	-	-
Factoring Companies	-	-
Leasing Companies	-	-
Finance Companies	-	-
Other Financial Associates	119	119

9.4. Information on Associates Quoted to the Stock Exchange

None (31 December 2025: None).

EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

I. EXPLANATIONS AND NOTES RELATED TO ASSETS (Continued)

10. Information on Subsidiaries (Net)

10.1. Information on Subsidiaries

Financial subsidiaries are followed in the unconsolidated financial statements at fair value within the scope of "Separate Financial Statements Türkiye Accounting Standard 27 (TAS 27)" in accordance with IFRS 9 Financial Instruments. Fair values were determined with the valuation reports prepared for these partnerships and were accounted under equity as of the valuation date.

	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 Yatırımlar A.Ş.	Istanbul / Türkiye	100,00	100,00
6	Ziraat Teknoloji A.Ş.	Istanbul / Türkiye	100,00	100,00
7	Ziraat Finansal Teknolojiler Elektronik Para ve Ödeme Hizmetleri A.Ş.	Istanbul / Türkiye	100,00	100,00
8	Ziraat Dinamik Banka A.Ş.	Istanbul / Türkiye	100,00	100,00
9	Ziraat Finansal Kiralama A.Ş.	Istanbul / Türkiye	100,00	100,00
10	Ziraat Bank International A.G.	Frankfurt / Germany	100,00	100,00
11	Ziraat Bank BH d.d.	Sarajevo / Bosnia Herzegovina	100,00	100,00
12	Ziraat Bank (Moscow) JSC	Moscow / Russia	99,91	100,00
13	Kazakhstan Ziraat Int. Bank	Almaty / Kazakhstan	99,92	99,92
14	Ziraat Bank Azerbaycan ASC	Baku / Azerbaijan	99,98	100,00
15	Ziraat Bank Montenegro AD	Podgorica/Montenegro	100,00	100,00
16	JSC Ziraat Bank Georgia	Tbilisi / Georgia	100,00	100,00
17	Ziraat Bank Uzbekistan JSC	Tashkent / Uzbekistan	100,00	100,00
18	Ziraat Bank Kosova JSC	Pristina/Kosova	100,00	100,00

	Total Assets (2)	Shareholders' Equity (2),(3)	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	11.394	11.137	23	433	-	1.371	324	11.231	-
6	2.778	1.269	524	95	-	326	90	1.034	-
7	10.882	328	116	145	1	1	(45)	420	-
8	6.524	2.848	941	858	393	83	535	2.500	-
9	13.022	1.134	63	491	-	298	31	750	-
10	79.852	20.863	2.988	2.373	58	1.019	541	11.119	-
11	49.521	7.459	437	769	-	462	385	3.337	-
12	35.496	8.608	899	1.442	2	1.240	1.339	4.383	-
13	45.884	14.475	790	1.992	8	1.421	1.122	9.293	-
14	46.143	5.465	859	1.259	64	1.025	521	2.624	-
15	5.062	985	107	113	41	(58)	19	660	-
16	10.380	3.234	107	316	-	126	65	2.314	-
17	18.254	3.274	317	857	84	307	150	2.779	-
18	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 in the table above is the amounts that companies include in their publicly disclosed financial reports or material event disclosures without applying inflation accounting.

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

EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

I. EXPLANATIONS AND NOTES RELATED TO ASSETS (Continued)

10. Information on Subsidiaries (Net) (Continued)

10.1. Information on Subsidiaries (Continued)

	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.)

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

	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

10.3. Subsidiaries Quoted to the Stock Exchange

	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)

Investments on entities under common control are monitored at fair value in the unconsolidated financial statements within the scope of "Separate Financial Statements Türkiye Accounting Standard 27 (TAS 27)" according to TFRS 9 Financial Instruments Standard. The fair values were determined with the valuation reports prepared for these joint ventures and were accounted under equity as of the valuation date.

Entities under Common Control (Joint Ventures) [1]	Bank's Share (%)	Bank's Risk Group 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.

EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

I. EXPLANATIONS AND NOTES RELATED TO ASSETS (Continued)

12. Information on Lease Receivables

The Bank has no financial lease receivables.

13. Explanation on Derivative Financial Assets for Hedging Purposes

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

14. Explanation on Investment Property

None.

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

Bank 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 Bank. Those immovables considered for sales are announced at the web site of the Bank.

The Bank'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 26.956 (31 December 2025: TL 12.374), due to agricultural receivables amounted to TL 682 (31 December 2025: TL 235), the total amount of real estate acquired is TL 27.728 (31 December 2025: TL 12.638) 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 34 (31 December 2025: TL 16). The net book value of the Bank's fixed assets held for sale acquired through the right of pre-emption is TL 954 (31 December 2025: TL 2.129).

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.

EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

I. EXPLANATIONS AND NOTES RELATED TO ASSETS (Continued)

18. Information on Expected Credit Loss for Financial Assets

	Current Period	Prior Period
Cash and Balances at Central Bank	2	1
Banks and Receivables from Money Markets	18	20
Financial Assets Measured at Amortized Cost	63	57
Other assets	633	390
Total	**716**	**468**

19. Explanations on Deferred Tax Asset

The Bank 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 shown in the financial statements by netting.

As of 30 September 2026, deferred tax asset is TL 49.162 (31 December 2025: TL 35.570).

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 UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

II. EXPLANATIONS AND NOTES RELATED TO 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	448.190	-	119.125	1.119.306	203.608	18.565	25.480	120	1.934.394
Foreign Currency Deposits	827.149	-	291.550	372.486	76.329	38.534	110.019	8	1.716.075
Residents in Türkiye	610.573	-	278.770	313.816	49.626	13.069	29.367	8	1.295.229
Residents on Abroad	216.576	-	12.780	58.670	26.703	25.465	80.652	-	420.846
Public Sector Deposits	131.841	-	305.167	30.758	7.633	1.603	345	-	477.347
Commercial Inst. Deposits	155.406	-	517.551	369.109	49.613	15.159	74.074	-	1.180.912
Other Inst. Deposits	23.721	-	45.072	127.252	91.316	3.384	6.613	-	297.358
Precious Metals Deposits	643.847	-	9.395	62.358	11.789	3.080	5.573	-	736.042
Interbank Deposits	61.967	-	88.976	1	-	3.735	3.637	-	158.316
The CBRT	10.256	-	-	-	-	-	-	-	10.256
Domestic Banks	612	-	84.513	-	-	-	-	-	85.125
Foreign Banks	1.498	-	4.463	1	-	3.735	3.637	-	13.334
Participation Banks	49.601	-	-	-	-	-	-	-	49.601
Other	-	-	-	-	-	-	-	-	-
Total (*)	**2.292.121**	**-**	**1.376.836**	**2.081.270**	**440.288**	**84.060**	**225.741**	**128**	**6.500.444**

(*) As of 30 September 2026, the deposit balance includes TL 52.268 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	345.683	-	87.629	904.943	199.238	17.333	32.091	116	1.587.033
Foreign Currency Deposits	776.086	-	174.781	262.480	72.421	35.914	106.576	16	1.428.274
Residents in Türkiye	580.374	-	164.604	209.736	49.897	13.370	28.682	10	1.046.673
Residents on Abroad	195.712	-	10.177	52.744	22.524	22.544	77.894	6	381.601
Public Sector Deposits	85.641	-	339.614	38.088	6.397	968	37	-	470.745
Commercial Inst. Deposits	133.549	-	437.872	330.713	55.489	22.382	48.861	-	1.028.866
Other Inst. Deposits	19.238	-	25.871	131.919	12.797	4.528	3.517	-	197.870
Precious Metals Deposit	556.619	-	8.994	56.661	8.349	2.771	7.727	-	641.121
Interbank Deposits	10.435	-	38.719	1	-	1.280	1.051	-	51.486
The CBRT	3.162	-	-	-	-	-	-	-	3.162
Domestic Banks	1.528	-	35.456	-	-	-	-	-	36.984
Foreign Banks	2.250	-	3.263	1	-	1.280	1.051	-	7.845
Participation Banks	3.495	-	-	-	-	-	-	-	3.495
Other	-	-	-	-	-	-	-	-	-
Total (*)	**1.927.251**	**-**	**1.113.480**	**1.724.805**	**354.691**	**85.176**	**199.860**	**132**	**5.405.395**

(*) As of 31 December 2025, the deposit balance includes TL 398 of the CBRT Exchange Rate Protected Deposit product and TL 60.951 of the deposit balance and amounts related to YUVAM Account Deposit products.

EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

II. EXPLANATIONS AND NOTES RELATED TO 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

	Under the Guarantee of Deposit Insurance		Exceeding Deposit Insurance Limit	
Saving Deposits	**Current Period**	**Prior Period**	**Current Period**	**Prior Period**
Saving Deposits	958.415	758.590	967.318	821.734
Foreign Currency Saving Deposits	767.907	664.419	861.713	821.464
Other Deposits in the form of Saving Deposits	-	-	-	-
Foreign Branches' Deposits under the Guarantees of Foreign Authority Insurance [(1)]	13.374	10.228	21.012	20.491
Off-Shore Banking Regions' and 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).

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 116.536 (31 December 2025: TL 95.624) within the scope of insurance are not included in the table. The portion of the said deposits exceeding the insurance limit is TL 1.447.177 (31 December 2025: TL 1.199.394).

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

The 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	197	66
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	-	-

EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

II. EXPLANATIONS AND NOTES RELATED TO LIABILITIES (Continued)

2. Negative Differences Statement Regarding Trading Derivative Financial Assets

	Current Period		Prior Period	
	TL	**FC**	**TL**	**FC**
Forward Transactions	994	943	166	1.654
Swap Transactions	2.899	32.017	5.866	11.925
Futures Transaction	-	-	-	-
Options	2	1.424	10	818
Other	-	-	-	-
Total	**3.895**	**34.384**	**6.042**	**14.397**

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	112.775	500	85.798	455
Domestic Banks and Institutions	20.384	13.923	2.662	28.688
Foreign Banks, Institutions and Funds	-	831.257	49.991	632.431
Total	**133.159**	**845.680**	**138.451**	**661.574**

3.2. Information on Maturity Structure of Borrowings

	Current Period		Prior Period	
	TL	**FC**	**TL**	**FC**
Short-Term	133.158	21.496	138.450	35.346
Medium and Long-Term	1	824.184	1	626.228
Total	**133.159**	**845.680**	**138.451**	**661.574**

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

64,2% of the Bank's total liabilities consist of deposits. Deposits have a diversified base and have steady structures. The Bank'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	**630.167**	**-**	**372.710**	**-**
Financial Institutions and Organizations	613.550	-	367.616	-
Other Institutions and Organizations	16.577	-	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	**630.167**	**258.195**	**372.710**	**269.445**

EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

II. EXPLANATIONS AND NOTES RELATED TO LIABILITIES (Continued)

5. Information on Securities Issued

	Current Period		Prior Period	
	TL	FC	TL	FC
Bank Bills	-	-	-	-
Asset-Backed Securities	-	-	-	-
Treasury Bonds	-	260.780	-	343.247
Total	**-**	**260.780**	**-**	**343.247**

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 total balance sheet.

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	810	790	833	750
Between 1-4 Years	5.947	4.350	6.156	4.430
More than 4 Years	15.557	4.284	13.394	3.390
Total	**22.314**	**9.424**	**20.383**	**8.570**

8. Information on the Hedging Derivative Financial Liabilities

There are no hedging derivative financial liabilities.

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 Bank 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. As of 30 September 2026, a provision of TL 4.029 for unused vacation and a provision of TL 12.296 for severance pay have been recorded under the Provision for Employee Benefits in the financial statements (31 December 2025: a provision of TL 3.198 for unused vacation and a provision of TL 10.288 for severance pay were recorded under the Provision for Employee Benefits in the financial statements).

EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

II. EXPLANATIONS AND NOTES RELATED TO LIABILITIES (Continued)

9. Information on Provisions (Continued)

9.3. Information on Other Provision

The Bank has set aside expected loss provisions of TL 11.622 for non-cash loans, TL 1.867 for promotional activities related to credit cards and banking services, TL 543 for pending lawsuits, and TL 576 in other provisions (31 December 2025: The Bank has set aside expected loss provisions of TL 11.514 for non-cash loans, TL 1.194 for promotional activities related to credit cards and banking services, TL 297 for pending lawsuits, and TL 614 in other provisions).

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 Bank's remaining corporate tax liability after deducting the provisional taxes paid during the period from the tax provisions is TL 9.993 (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 26.313).

10.1.2. Information on Current Taxes Payable

	Current Period	Prior Period
Corporate Tax Payable	9.993	26.313
Taxation on Income from Securities	18.055	15.425
Property Tax	35	29
Banking Insurance Transactions Tax (BITT)	8.138	7.689
Foreign Exchange Transactions Tax	146	164
Value Added Tax Payable	421	432
Other	1.689	1.408
Total	**38.477**	**51.460**

10.1.3. Information on Premium Payables

	Current Period	Prior Period
Social Security Premiums Employee	1	1
Social Security Premiums – Employer	2	1
Bank Social Aid Pension Fund Premium – Employee	538	427
Bank Social Aid Pension Fund Premium – Employer	837	633
Pension Fund Membership Fees and Provisions – Employee	-	-
Pension Fund Membership Fees and Provisions – Employer	-	-
Unemployment Insurance – Employee	75	30
Unemployment Insurance – Employer	151	61
Other	-	-
Total	**1.604**	**1.153**

EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

II. EXPLANATIONS AND NOTES RELATED TO LIABILITIES (Continued)

10. Explanations on Tax Liability (Continued)

10.2. Explanation on Deferred Tax Liability

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

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 assets and deferred tax liabilities are shown in the financial statements by netting.

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

The Bank does not have any liabilities related to non-current assets held for sale and held from discontinued operations.

12. Information on Subordinated Loans

	Current Period		Prior Period	
	TL	FC	TL	FC
Debt instruments to be included in additional capital calculation	4.443	123.750	4.019	99.184
Subordinated loans (*)	4.443	-	4.019	-
Subordinated debt instruments	-	123.750	-	99.184
Debt instruments to be included in contribution capital calculation	-	24.638	-	22.395
Subordinated loans	-	-	-	-
Subordinated debt instruments	-	24.638	-	22.395
Total	**4.443**	**148.388**	**4.019**	**121.579**

(*) 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 Bank does not have a registered capital system.

EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

II. EXPLANATIONS AND NOTES RELATED TO LIABILITIES (Continued)

13. Information on Shareholders' Equity (Continued)

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 Bank has no capital commitments.

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

In the current period, the Bank follows its operations in line with the previous periods. The 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 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 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)	114.116	(111)	127.888	268
Financial Assets at Fair Value Through Other Comprehensive Income	(13.842)	(30.765)	(9.278)	(773)
Foreign Exchange Difference	15.296	-	15.296	-
Total	**115.570**	**(30.876)**	**133.906**	**(505)**

EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

III. EXPLANATIONS AND NOTES RELATED TO 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	566.139	529.075
Subsidiaries and Associates Capital Contribution Commitments	180	-
Loan Granting Commitments	326.676	262.945
Commitments for Cheque Payments	46.689	38.766
Commitments for Credit Card Expenditure Limits	1.543.683	1.343.335
Promotion Campaigns Commitments Relating to Credit Card and Bank Services	940	2.194
Other Irrevocable Commitments	484.959	480.685
Total	**2.969.266**	**2.657.000**

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

The Bank has provided provision amounting to TL 11.622 for expected credit losses arising from the off-balance sheet items in the current period (31 December 2025: TL 11.514).

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

	Current Period	Prior Period
Letters of Guarantee	1.881.462	1.416.422
Letters of Credit	301.463	218.619
Bank Acceptances	10.803	9.848
Endorsements	-	-
Total	**2.193.728**	**1.644.889**

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

	Current Period	Prior Period
Letters of Certain Guarantees	1.193.557	864.807
Letters of Advance Guarantees	292.449	254.310
Letters of Temporary Guarantees	67.995	55.697
Letters of Guarantees Given to Customs Offices	18.381	17.132
Other Letters of Guarantees	309.080	224.476
Total	**1.881.462**	**1.416.422**

1.3. Explanations on Non-Cash Loans

	Current Period	Prior Period
Non-Cash Loans for Providing Cash Loans	**239.094**	**172.661**
With Original Maturity of One Year or Less	142.581	93.525
With Original Maturity of More than One Year	96.513	79.136
Other Non-Cash Loans	**1.954.634**	**1.472.228**
Total	**2.193.728**	**1.644.889**

EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

IV. EXPLANATIONS AND NOTES RELATED TO 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]	**810.536**	**89.939**	**590.301**	**70.438**
Short Term Loans	357.381	17.465	278.089	15.540
Medium- and Long-Term Loans	431.355	72.474	300.302	54.898
Interest on Loans Under Follow-up	21.800	-	11.910	-
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	-	1.166	-
From Domestic Banks	22	47	8	191
From Foreign Banks	8.592	1.268	5.148	1.211
From Headquarters and Branches Abroad	-	-	-	-
Total	**8.876**	**1.315**	**6.322**	**1.402**

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	1.307	2	1.478	2
Financial Assets at Fair Value Through Other Comprehensive Income	207.669	29.967	147.366	22.979
Financial Assets Measured at Amortized Cost	81.306	2.158	66.735	1.842
Total	**290.282**	**32.127**	**215.579**	**24.823**

1.4. Information on Interest Income Received from Associates and Subsidiaries

	Current Period	Prior Period
Interest Income from Associates and Subsidiaries	4.947	3.907

EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

2. Interest Expense

2.1. Information on Interest Expense on Loans

	Current Period		Prior Period	
	TL	FC	TL	FC
Banks [1]	12.707	28.329	24.237	22.812
Central Bank of the Republic of Türkiye	4.394	-	3.789	-
Domestic Banks	3.417	176	2.422	295
Foreign Banks	4.896	28.153	18.026	22.517
Foreign Headquarters and Branches Abroad	-	-	-	-
Other Institutions	-	-	-	-
Total	**12.707**	**28.329**	**24.237**	**22.812**

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

2.2. Information on Interest Expense Given to Associates and Subsidiaries

	Current Period	Prior Period
Interest Expenses Given to Subsidiaries and Associates	1.440	1.362

2.3. Information on Interest Expense Given on Securities Issued

	Current Period		Prior Period	
	TL	FC	TL	FC
Interest Expenses on Securities Issued	-	20.564	-	16.306

EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

2. Interest Expense (Continued)

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	-	12.393	-	-	-	-	-	12.393
Saving Deposit	-	25.949	287.646	47.310	3.829	4.631	16	369.381
Public Sector Deposit	-	84.743	11.197	1.864	406	29	-	98.239
Commercial Deposit	-	101.808	79.640	16.681	40.223	17.044	-	255.396
Other Deposit	-	10.044	33.159	15.432	791	1.471	-	60.897
Deposit with 7 Days Notification	-	-	-	-	-	-	-	-
Total	**-**	**234.937**	**411.642**	**81.287**	**45.249**	**23.175**	**16**	**796.306**
FC								
Foreign Currency Deposit	3	3.129	3.338	367	174	1.249	-	8.260
Bank Deposit	-	133	2	-	68	80	-	283
Deposit with 7 Days Notification	-	-	-	-	-	-	-	-
Precious Metal Deposits	-	5	38	7	9	17	-	76
Total	**3**	**3.267**	**3.378**	**374**	**251**	**1.346**	**-**	**8.619**
Grand Total	**3**	**238.204**	**415.020**	**81.661**	**45.500**	**24.521**	**16**	**804.925**

Prior Period		Time Deposit						Total
Account Name	Demand Deposit	Up to 1 Month	Up to 3 Months	Up to 1 Month	Up to 1 Year	More Than 1 year	Cumulative Deposit	
TL								
Bank Deposit	-	15.042	-	-	-	-	-	15.042
Saving Deposit	-	19.235	232.390	87.111	3.862	10.736	21	353.355
Public Sector Deposit	-	17.265	14.523	1.087	313	5	-	33.193
Commercial Deposit	-	74.568	67.879	23.068	26.909	11.788	-	204.212
Other Deposit	-	5.547	26.974	8.220	1.113	293	-	42.147
Deposit with 7 Days Notification	-	-	-	-	-	-	-	-
Total	**-**	**131.657**	**341.766**	**119.486**	**32.197**	**22.822**	**21**	**647.949**
FC								
Foreign Currency Deposit	2	2.327	3.075	439	452	1.048	-	7.343
Bank Deposit	-	93	1	-	43	64	-	201
Deposit with 7 Days Notification	-	-	-	-	-	-	-	-
Precious Metal Deposits	-	3	19	3	2	19	-	46
Total	**2**	**2.423**	**3.095**	**442**	**497**	**1.131**	**-**	**7.590**
Grand Total	**2**	**134.080**	**344.861**	**119.928**	**32.694**	**23.953**	**21**	**655.539**

EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

3. Information on Trading Profit/Loss (Net)

	Current Period	Prior Period
Profit	**1.352.276**	**761.423**
Trading Gains on Securities	1.913	8.718
Gains on Derivative Financial Transactions	55.195	30.994
Foreign Exchange Profits	1.295.168	721.711
Loss (-)	**1.408.161**	**786.421**
Trading Losses on Securities	4.721	69
Losses on Derivative Financial Instruments	114.955	79.018
Foreign Exchange Loss	1.288.485	707.334

4. Information on Other Operating Income

The amount of TL 46.988 in other operating income consists of reversals of expected loss provisions (30 September 2025: The amount of TL 42.648 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 Provisions	81.272	51.188
12 Month Expected Credit Loss (Stage 1)	23.691	16.035
Significant Increase in Credit Risk (Stage 2)	12.533	12.211
Non-Performing Loans (Stage 3)	45.048	22.942
Marketable Securities Impairment Expense	21	1
Financial Assets at Fair Value through Profit or Loss	-	-
Financial Assets at Fair Value through Other Comprehensive Income	21	1
Subsidiaries, Associates and Entities Under Common Control Impairment Provision	-	-
Associates	-	-
Subsidiaries	-	-
Entities Under Common Control	-	-
Other	276	106
Total	**81.569**	**51.295**

EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

6. Information Related to Other Operating Expenses

	Current Period	Prior Period
Reserve for Employee Termination Benefits	2.008	1.613
Bank Social Aid Fund Deficit Provision	-	-
Impairment Expenses of Tangible Assets	-	-
Depreciation Expenses of Tangible Assets	5.715	3.739
Impairment Expenses of Intangible Assets	-	-
Goodwill Impairment Expense	-	-
Amortization Expenses of Intangible Assets	1.843	731
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	62.125	32.099
Leasing Expenses Related to TFRS 16 Exceptions	604	419
Maintenance Expenses	1.382	1.172
Advertisement Expenses	1.908	1.015
Other Expenses [1]	58.231	29.493
Loss on Sales of Assets	3	2
Other [2]	34.597	25.690
Total	**106.291**	**63.874**

[1] The portion amounting to TL 39.979 consists of promotional application expenses (30 September 2025: TL 16.127 consists of promotional application expenses.)

[2] The portion amounting to TL 9.912 consists of Savings Deposit Insurance Fund rediscount expenses, the portion amounting to TL 18.525 consists of taxes, duties and charges expenses (30 September 2025: TL 8.056 consists of Savings Deposit Insurance Fund rediscount expenses, the portion amounting to TL 13.196 consists of taxes, duties and charges expenses.)

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

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

	Current Period	Prior Period
Net Interest Income	337.050	209.783
Net Fees and Commissions Income	86.358	61.707
Other Operating Income	59.114	60.535
Dividend Income	2.365	1.324
Trading Profit/Loss (Net)	(55.885)	(24.998)
Personnel Expenses (-)	62.258	42.928
Expected Credit Loss (-)	81.272	51.188
Other Provision Expenses (-)	297	107
Other Operating Expenses (-)	106.291	63.874
Profit / (Loss) From Continued Operations	**178.884**	**150.254**

EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

8. Information on Tax Provision for Continued and Discontinued Operations

As of 30 September 2026, the Bank's total tax provision expense of TL 54.414 consists of TL 52.688 of current tax expense and TL 1.726 of deferred tax expense (As of 30 September 2025, the Bank's total tax provision expense of TL 36.575 consists of TL 44.980 of current tax expense and TL 8.405 of deferred tax income).

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

The Bank's net profit from continuing operations is TL 124.470 (30 September 2025: TL 113.679).

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 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 UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

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

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

Risk Group of the 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	53.226	31.770	-	-	-	-
Ending Balance	71.671	37.151	-	-	-	-
Interest and Commissions Income	4.947	8	-	-	-	-

Risk Group of the 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	23.957	21.530	-	-	-	-
Ending Balance	53.226	31.770	-	-	-	-
Interest and Commissions Income	3.907	5	-	-	-	-

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

Risk Group of the 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	
Deposits	**Current Period**	**Prior Period**	**Current Period**	**Prior Period**	**Current Period**	**Prior Period**
Beginning Balance	11.146	10.643	-	-	-	-
Ending Balance	55.872	11.146	-	-	-	-
Interest Expense on Deposits	1.440	1.361	-	-	-	-

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

	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	**Prior Period**	**Current Period**	**Prior Period**	**Current Period**	**Prior Period**
Transactions at fair value through Profit or Loss						
Beginning Balance	1.000	135	-	-	-	-
Ending Balance	47.607	1.000	-	-	-	-
Total Profit/Loss	(2.304)	(2.014)	-	-	-	-
Risk Protection Oriented Processes						
Beginning Balance	-	-	-	-	-	-
Ending Balance	-	-	-	-	-	-
Total Profit/Loss	-	-	-	-	-	-

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

Fees paid to the Bank's key management amount to TL 191 (30 September 2025: TL 119).

EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED 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 unconsolidated 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 unconsolidated 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 FINANCIAL INDICATORS

ASSETS (TL Million)	30.09.2026	31.12.2025
Cash and Cash Equivalents	1.848.683	1.764.648
Securities Portfolio (*)	2.340.157	2.069.520
Cash Loans (Gross)	5.461.411	4.239.752
Other Assets	471.076	400.054
Total Assets	**10.121.327**	**8.473.974**

LIABILITIES (TL Million)	30.09.2026	31.12.2025
Deposits	6.500.444	5.405.395
Non-deposits Funds	2.280.812	1.911.024
Other Liabilities	531.930	426.491
Shareholders' Equity	808.141	731.064
Total Liabilities	**10.121.327**	**8.473.974**

SUMMARY OF PROFIT OR LOSS TABLE (TL Million)	30.09.2026	30.09.2025
Net Interest Income	337.050	209.783
Net Fees and Commission Income	86.358	61.707
Other Operating Income	59.114	60.535
Other Operating Expenses	106.291	63.874
Allowance for Expected Credit Losses	81.272	51.188
Net Profit/Loss	**124.470**	**113.679**

RATIOS (%)	30.09.2026	31.12.2025
Capital Adequacy Ratio	14,53	18,62
Equity / Total Assets	8,0	8,6
Cash Loans (Gross) / Total Assets	54,0	50,0
Loans under follow-up (Gross) / Total Loans	2,0	1,7
Liquid Assets / Total Assets	18,3	20,8

(*) Excludes Securities Lending.

EXPLANATION ON INTERIM ACTIVITY REPORT (Continued)

VI. 2026 III. INTERIM PERIOD ACTIVITIES

Credit Rating Agencies

As of 30 September 2026, the Bank's credit ratings are as follows:

Credit Rating Agency	Category	Rating Note	Date
Fitch Ratings	FC Long Term	BB-/ Stable	June 2026
	FC Short Term	B	
	TL Long Term	BB-/ Stable	
	TL Short Term	B	
	National Long -Term	AA (tur)/ Stable	
	Government Support Rating	bb-	
	Viability Rating	bb-	
Moody's	Long Term Bank Deposit - FC	Ba3/Stable	July 2026
	Short Term Bank Deposit - FC	Not-Prime	
	Long Term Bank Deposit - TL	Ba3/Stable	
	Short Term Bank Deposit - TL	Not-Prime	
	Senior Unsecured - FC	Ba3/Stable	
	Senior Unsecured – FC (Medium-Term Note Program)	(P)Ba3	
	Baseline Credit Assessment	ba3	
	Adjusted Baseline Credit Assessment	ba3	
JCR Eurasia	Long Term International FC	BB/Stable	January 2026
	Long Term International TL	BB/Stable	
	Long Term National Rating	AAA (tr)/Stable	
	Short Term National Rating	J1+ (tr)/Stable	

External Funding

Within the scope of its Diversified Payment Rights (DPR) Securitization Program, the Bank successfully executed a long-term external funding transaction totaling USD 550 million and EUR 200 million, comprising four tranches with maturities ranging from five to twelve years, in cooperation with international institutional investors and global banks.

Furthermore, the Bank continued to make effective use of external funding channels through issuances conducted in the form of private placements.

Financing of the Agricultural Sector

As Ziraat Bankası, we continue to provide financing support to the agricultural sector with an approach that covers all links in the agricultural value chain. Relevant Ministries, institutions, organizations, and agricultural cooperatives prioritize efforts to diversify agricultural credit products.

EXPLANATION ON INTERIM ACTIVITY REPORT (Continued)

VI. 2026 III. INTERIM PERIOD ACTIVITIES (Continued)

Financing of the Agricultural Sector (Continued)

The contract farming model, indoor crop production, increasing the production of products that will help reduce imports, enabling agricultural enterprises to reach an economic scale, utilizing idle operating capacities, increasing the level of agricultural mechanization of enterprises, efforts to promote the use of technology to improve productivity in agriculture, investment projects that will create added value in agricultural production and respond to the needs of our country, and investments and activities aimed at enhancing the storage, processing, packaging and marketing capacities of agricultural enterprises for their own products, particularly cold storage investments, stand out among the Bank's target areas of production.

More Than TL 1 trillion in Loans to the Agricultural Sector from the Bank's Own Resources

During the first nine months of 2026, the Bank provided financing from its own resources to over 576 thousand customers in the agricultural sector, including 42 thousand new customers.

As of the end of the third quarter of 2026, the outstanding balance of agricultural loans had surpassed TL 1 trillion.

In the first nine months of 2026, the Bank extended more than TL 509 billion in subsidized (interest-supported) loans to support the financing needs of the agricultural sector.

Other Significant Developments

With its Customer-Oriented Foreign Trade Operations model, the Bank accounted for more than 19% of Türkiye's total foreign trade volume as of 30 September 2026. The Bank's share in the country's total export volume also exceeded 25% during the same period.

As of the third quarter of 2026, the Bank's credit card base surpassed 16 million, achieving a market share of over 10% in terms of card numbers and over 12% in terms of monthly transaction volume. The Bank anticipates that this strong performance will continue over the medium and long term.

The number of debit cards approached 48 million, and the Bank sustained its sector leadership with a monthly purchase volume market share exceeding 25%.

As of the third quarter of 2026, the Bank's merchant base had grown to approximately 2,7 million, with the total number of physical POS terminals exceeding 895 thousand. The Bank sustained its industry leadership in terms of POS terminal count.

The total transaction volume generated by the Bank's merchants exceeded TL 1.598 trillion in the third quarter of 2026, while the Bank's transaction volume market share exceeded 18% as of September 2026.

As the bank with the largest active digital banking customer base in Türkiye, the number of active digital banking customers reached 25,4 million as of the third quarter of 2026.

EXPLANATION ON INTERIM ACTIVITY REPORT (Continued)

VI. 2026 III. INTERIM PERIOD ACTIVITIES (Continued)

Other Significant Developments (Continued)

Maintaining the strength of the Bankkart master brand, the Bank repositioned its standard retail credit card offerings (Free, Classic, Gold and Platinum) under the Bankkart Jest brand.

The Z-Dönüşüm platform was established, enabling the Bank's customers to manage their e-transformation services (e-invoice, e-archive, e-ledger, etc.), pre-accounting module, banking transactions and other digital solutions through a single interface.

Within the scope of the TRUE (Total Resource Use and Efficiency) Zero Waste Certification initiative, conducted to enhance waste management practices in accordance with international best practices and to ensure independent verification of zero waste performance, the Bank obtained the TRUE Zero Waste Pre-Certificate.

Promotional Activities

Ziraat Bankası continues to carry out its initiatives across various fields, particularly culture, arts, education and sports, with the aim of contributing to the development of individuals and society. By undertaking projects that contribute to the cultural accumulation of society, the Bank continues to advance the mission it has assumed in the field of social responsibility each year.

The 5th Ziraat Bank Agricultural Ecosystem Meeting took place on 3 July 2026 at the Haliç Congress Center in Istanbul, with the honorable presence of President Recep Tayyip Erdoğan, Minister of Agriculture and Forestry İbrahim Yumaklı, Minister of Treasury and Finance Mehmet Şimşek, Ziraat Bankası Chief Executive Officer Alpaslan Çakar, members of the Bank's Board of Directors, and over 2.500 stakeholders representing Türkiye's agricultural ecosystem.

One of the most prestigious events in Turkish handball, the Presidential Cup was held on 25-26 August 2026 at the Prof. Dr. Yaşar Sevim Handball Hall in Ankara. Ziraat Bankası served as the main sponsor of the tournament.

In line with its long-standing commitment to supporting Turkish football, the Bank has continued its naming rights sponsorship of the Ziraat Turkish Cup for the 2026-2027 season. With the continuation of this partnership, the Bank has marked its 18th consecutive year as the naming rights sponsor of the Ziraat Turkish Cup.

Supporting Art Is a Ziraat Tradition

Integrating the importance it has attached to art and artists since its establishment with the slogan "For Art, Within Art," Ziraat Bankası continues to engage in various activities across different branches of art. Ziraat Bankası continues its support for art through the Kuğulu Art Gallery.

Visitor interest in the Ziraat Bankası Museum in Ankara, which holds the distinction of being Türkiye's first banking museum, continues to increase day by day.

Ziraat Bankası İzmir Art Museum, which has the distinction of being Türkiye's first bank art museum, also attracted strong visitor interest in the third quarter of 2026

The İstanbul Financial Center (IFC) Gallery chronologically depicts Türkiye's banking and economic history from the Ottoman era to the present day through historical objects and documents.

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