

TOM KATILIM BANKASI A.Ş.

Unconsolidated Financial Statements and Notes for The Period Ended 1 January – 31 December 2024 with Independent Auditor’s Review Report

*(Convenience translation of unconsolidated financial statements and independent auditor’s
report originally issued in Turkish)*

Convenience Translation of the Auditor's Audit Report Originally Issued in Turkish

Independent Auditors' Report on Audit of Unconsolidated Financial Statements

To the General Assembly of T.O.M Katılım Bankası A.Ş.

Opinion

We have audited the unconsolidated statement of financial position of TOM Katılım Bankası A.Ş. ("the Bank") as of December 31, 2024, and the related unconsolidated statement of profit or loss, unconsolidated statement of profit or loss and other comprehensive income, unconsolidated statement of changes in shareholders' equity, unconsolidated statement of cash flows and a summary of significant accounting policies and other explanatory notes to the unconsolidated financial statements.

In our opinion the accompanying unconsolidated financial statements present fairly, in all material respects, the unconsolidated financial position of the TOM Katılım Bankası A.Ş. as of December 31, 2024 and unconsolidated financial performance and unconsolidated cash flows for the year then ended in accordance with the Banking Regulation and Supervision Agency ("BRSA") Accounting and Financial Reporting Legislation which includes "Regulation on Accounting Applications for Banks and Safeguarding of Documents" published in the Official Gazette no.26333 dated November 1, 2006, and other regulations on accounting records of Banks published by Banking Regulation and Supervision Agency and circulars and interpretations published by BRSA and Turkish Financial Reporting Standards ("TFRS") for those matters not regulated by the aforementioned regulations.

Basis for Opinion

Our audit was conducted in accordance with "Regulation on independent audit of the Banks" published in the Official Gazette no.29314 dated April 2, 2015, by BRSA (BRSA Independent Audit Regulation) and Independent Auditing Standards ("ISA") which are the part of Turkish Auditing Standards issued by the Public Oversight Accounting and Auditing Standards Authority ("POA"). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Bank in accordance with of Code of Ethics for Independent Auditors (Code of Ethics) published by POA and have fulfilled our other responsibilities in accordance with the code of ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Other Matter

As of December 31, 2023, the unconsolidated financial statements of the Bank, prepared in accordance with the "BRSA Accounting and Financial Reporting Legislation", were audited by another audit firm. The independent audit firm expressed an unqualified opinion in its independent audit report dated March 27, 2024.

Key Audit Matters

Key audit matters are those matters that, in our professional judgement, were of most significance in our audit of the unconsolidated financial statements of the current period. Key audit matters were addressed in the context of our audit of the unconsolidated financial statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters.



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Key Audit Matter	How the Key Audit Matter is addressed in our audit
<p><i>Related Party Transaction</i></p> <p>Related party transactions may occur in the ordinary course of business of the business, and in some cases, the nature of the related party relationship and transactions may cause a higher risk of "material misstatement" in the financial statements than similar transactions with non-related parties. Transactions with related parties may be complex, or related party transactions may not occur in the normal market structure and conditions.</p> <p>Knowledge of relationships, transactions, and current balances, including commitments, with related parties can influence the assessments that users of financial statements make about the risks and opportunities facing the business and the operations of the business. For this reason, related party transactions and balances have been identified as key audit subjects within the framework of our audit.</p> <p>Related party transactions in the financial statements and related recognition principles and amounts; third chapter XXII. It is explained in detail in the footnote.</p>	<p>In designing audit procedures to address this key audit issue, the Bank's management accounting's accounting policies with respect to related party transactions were in line with Turkish Accounting Standards ("IASs") and Turkish Financial Reporting Standards ("IFRSs").</p> <p>In this context, the Bank is expected to:</p> <ul style="list-style-type: none"> - Related party relationships and transactions were understood, and the presence of risk factors was evaluated. - It was assessed whether the balance owed to the related parties was solved. - Verified receivables and payables balances from related parties.
<p><i>Recoverability of deferred tax asset calculated on carried tax losses</i></p> <p>In its unconsolidated statement of financial position as of December 31, 2024, the Bank carries deferred tax assets in the amount of TL 539,314. The recoverable amount of the calculated deferred tax assets was estimated by the Bank's management based on assumptions under the current circumstances.</p> <p>During the assessment, future business plans were considered. The recoverability of these assets is considered a key audit issue, as the extent to which these assets will be recognized depends on the Bank's management's estimates of forward profit projections and the deferred tax assets recognized in its unconsolidated financial statements as of December 31, 2024 are a significant amount.</p> <p>Accounting principles and amounts related to the recoverability of deferred tax assets in the financial statements; third section I. and fifth section I-11. It is explained in detail in the footnotes.</p>	<p>The procedures we do not implement for auditing the recoverability of deferred tax assets are summarized below:</p> <ul style="list-style-type: none"> - Forward-looking profit flow projections were obtained from the Bank's management and the feasibility of the Bank's significant forecasts in the forward-looking earnings projections was evaluated in meetings with senior management. - The years in which deductible financial losses on which deferred tax assets have been created can be deducted were compared with the previous year's corporate tax returns and the current period corporate tax calculations were examined. - Significant accounting estimates and footnotes on deferred tax assets were checked for compliance with the relevant IFRS.



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Responsibilities of Management and Directors for the Unconsolidated Financial Statements

Bank management is responsible for the preparation and fair presentation of the unconsolidated financial statements in accordance with the BRSA Accounting and Reporting Legislation and for such internal control as management determines is necessary to enable the preparation of the financial statement that is free from material misstatement, whether due to fraud or error.

In preparing the unconsolidated financial statements, management is responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Bank's financial reporting process.

Auditor's Responsibilities for the Audit of the Unconsolidated Financial Statements

In an independent audit, the responsibilities of us as independent auditors are:

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with BRSA Independent Audit Regulation and ISAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with BRSA Independent Audit Regulation and ISAs, we exercise professional judgement and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the unconsolidated financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion (The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control).
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Bank's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the unconsolidated financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Bank to cease to continue as a going concern.



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- Evaluate the overall presentation, structure and content of the unconsolidated financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with government with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the unconsolidated financial statements of the current period and are therefore the key audit matters. We describe these matters in our auditor's report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

Report on Other Legal and Regulatory Requirements

- 1) In accordance with Article 402 paragraph 4 of the Turkish Commercial Code ("TCC") no 6102; no significant matter has come to our attention that causes us to believe that the Bank's bookkeeping activities and financial statements for the period January 1 – December 31, 2024, are not in compliance with the TCC and provisions of the Bank's articles of association in relation to financial reporting.
- 2) In accordance with Article 402 paragraph 4 of the TCC; the Board of Directors submitted to us the necessary explanations and provided required documents within the context of audit.

The engagement partner who supervised and concluded this independent auditor's report is Aykut Üşenti.

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



March 18, 2025
İstanbul, Türkiye

**THE UNCONSOLIDATED FINANCIAL REPORT OF T.O.M. KATILIM BANKASI A.Ş. FOR THE
YEAR ENDED 31 DECEMBER 2024**

Address of the Head Office: Burhaniye Mahallesi Nagehan Sk. B No:2B/1 34676 Üsküdar / İSTANBUL

Phone and Facsimile Number: 0 850 7379554 / 0 850 2143384

Website: www.tombank.com.tr

E-mail Address: info@tombank.com.tr

This unconsolidated financial report for the year ended 31 December 2024 has been prepared in accordance with the "Communiqué on Financial Statements and Related Disclosures and Footnotes to be Announced to Public by Banks" as regulated by the Banking Regulation and Supervision Agency, and consists of the following sections:

- General Information About the Bank
- Unconsolidated Financial Statements of the Bank
- Explanations on Accounting Policies Applied in the Period
- Information on Financial Structure and Risk Management of the Bank
- Disclosures and Explanations on Unconsolidated Financial Statements
- Independent Auditor's Report
- Board of Directors' Annual Report

The unconsolidated year-end financial statements presented in this report, together with their related disclosures and footnotes, have been prepared in accordance with the "Regulation on the Procedures and Principles Regarding Accounting Practices and Retention of Documents by Banks," Turkish Accounting Standards, Turkish Financial Reporting Standards and related annexes and interpretations issued by the Public Oversight Accounting and Auditing Standards Authority and, unless otherwise indicated, in conformity with the Bank's records. The financial information is presented in thousands of Turkish Lira (unless otherwise stated) and has been subject to independent audit.

Ahmet Yaşar AYDIN
Chairman of the Board of Directors

Onur ÖZKAN
Member of the Board of
Directors, General Manager

Muammer Cüneyt SEZGİN
Member of the Board of
Directors, Chairman of the
Audit Committee

Cengiz DOĞRU
Member of the Board of Directors
Audit Committee Member

Serkan ERMİŞ
Finance and Accounting Director

Özkan SÖNMEZ
Finance and Accounting Manager

Contact information of the personnel in charge of the addressing of questions about this financial report:

Name-Surname/Position : Özkan SÖNMEZ / Finance and Accounting Manager

Telephone No : 0 850 7379554

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T.O.M. KATILIM BANKASI ANONİM ŞİRKETİ
NOTES AND DISCLOSURES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 31 DECEMBER 2024

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

SECTION ONE
GENERAL INFORMATION ABOUT THE BANK

I. History of the Bank including its incorporation date, initial legal status and amendments to legal status:

T.O.M. Katılım Bankası A.Ş. ("Bank") is a member of the Banking Regulation and Supervision Agency. It received an establishment permit with the decision dated August 4, 2022 and numbered 10282 published in the Official Gazette dated August 12, 2022 and numbered 31921, and a legal entity was formed by the Trade Registry Office on December 12, 2022. The Bank received an operating license pursuant to the Banking Regulation and Supervision Agency's decision dated March 30, 2022 and numbered 10561 published in the Official Gazette dated March 31, 2023 and numbered 32149, and started its operations on September 27, 2023 by accepting its first customer.

In addition to the Bank's own capital, its main field of activity is to collect funds from within the country and abroad through "Current Accounts" and "Participation Accounts" and to allocate funds to the market, to carry out all kinds of financing activities within the framework of the "Regulation on the Operating Principles of Digital Banks and Service Model Banking" published in the Official Gazette dated 29 December 2021 and numbered 31704, and to encourage the investment activities of real and legal persons engaged in agricultural, industrial and commercial activities and services. to participate in these activities and to carry out all these services and activities in accordance with the principles of participation banking.

Within the framework of the principles of Participation Banking, the Bank may carry out all kinds of banking, economic, commercial and financial transactions in line with the permissions granted by the Banking Regulation and Supervision Agency ("BRSA").

II. Shareholding structure, shareholders jointly or individually having direct or indirect control over the management and supervision of the Bank and the disclosures on any related changes in the current period, if any, and information about the Group that the Bank belongs to:

As of December 31, 2024 and December 31, 2023, the major shareholders and share capital are as follows:

Name of Shareholders	31 December 2024		31 December 2023	
	Paid-in Capital	%	Paid-in Capital	%
Ahmet Yaşar AYDIN	2,295,000	76.5	1,147,500	76.5
Star Digital Investments Ltd.	600,000	20	300,000	20
Ali Taha AYDIN	30,000	1	15,000	1
Can Ersöz	30,000	1	15,000	1
Erhan Bostan	30,000	1	15,000	1
Tolga Akar	15,000	0.5	7,500	0.5
Total	3,000,000	100.00	1,500,000	100.00

- (*) At the General Assembly held on March 27, 2024, the capital amount was increased from TL 1,500,000 to TL 1,810,000, and this capital increase was published in the Official Gazette dated June 4, 2024. At the General Assembly held on June 28, 2024, the capital amount was increased from TL 1,500,000 to TL 2,450,000, and this capital increase was published in the Official Gazette dated August 13, 2024. At the General Assembly held on December 9, 2024, the capital amount was increased from TL 2,450,000 to TL 3,000,000, and this capital increase was published in the Official Gazette dated December 31, 2024.

T.O.M. KATILIM BANKASI ANONİM ŞİRKETİ
NOTES AND DISCLOSURES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 31 DECEMBER 2024

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

GENERAL INFORMATION ABOUT THE BANK (Continued)

III. Explanations regarding the chairman and the members of board of directors, audit committee members, general manager and assistant general managers and their shares in the bank:

Name	Title
Members of the Board of Directors	
Ahmet Yaşar AYDIN	Chairman of the Board of Directors,
Can ERSÖZ	Vice Chairman of the Board of Directors, Chairman of the Credit Committee, Member of the Remuneration Committee, Member of the Corporate Governance Committee
Tolga AKAR	Vice Chairman of the Board of Directors
Onur ÖZKAN	Member of the Board of Directors, General Manager, Member of the Credit Committee
Erhan BOSTAN	Member of the Board of Directors, Chairman of the Corporate Governance Committee, Chairman of the Remuneration Committee
Cüneyt SEZGİN(*)	Member of the Board of Directors, Chairman of the Audit Committee
Cengiz DOĞRU	Member of the Board of Directors, Member of the Audit Committee
Aydın KAYA	Member of the Board of Directors, Chairman of the Information Systems Strategy and Steering Committee
Adnan Abdus Shakoor CHILWAN	Member of the Board of Directors
Mohamed Saeed Ahmed Abdulla ALSHARIF	Member of the Board of Directors
Assistant General Manager	
Ahmet HACIOĞLU	Business Development
Mehmet KASAP	Treasury and Administrative Affairs
Serkan SÜZGÜN	Human Resources
Taylan GÜNEY	Information Technologies
Sedat KORG	Product Management
Murat KÖKDEMİR	Information Security

(*) Cüneyt Sezgin was selected as a Member of the Board of Directors instead of Sarp Tüzün until 06.12.2026 with the Trade Registry Gazette number 122202 dated 27.06.2024.

IV. Information on qualified shareholders

Name / Title	Share Amount	Share Ratio	Share amount	Unpaid Shares
Ahmet Yaşar AYDIN	2,295,000	76.5	2,295,000	-
Star Digital Investments Ltd.	600,000	20.0	600,000	-
Total	2,895,000	96.5	2,895,000	-

V. Explanations of the Bank's services and field of operations

Without prejudice to the provisions of the Banking Law and other legislation, the Bank's field of activity is specified in its articles of association. The bank collects funds within the framework of interest-free banking rules and carries out individual and micro financing activities within the same framework.

Participation accounts at the Bank are opened under five maturity groups: one month maturity, up to three months maturity (including three months), up to six months maturity (including six months), up to one year (including one year) and broken maturities, with a minimum maturity of 32 months. The Bank can freely determine the profit participation rates that will arise from the operation of participation accounts. The loss participation rate is applied as one hundred percent.

As of December 31, 2024, the Bank had 694 employees (December 31, 2023: 152).

VI. Current or likely actual legal barriers to immediate transfer of equity or repayment of debts between Bank and its subsidiaries:

None

SECTION TWO
UNCONSOLIDATED FINANCIAL STATEMENTS

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T.O.M. KATILIM BANKASI A.Ş.
UNCONSOLIDATED BALANCE SHEET AS OF 31 DECEMBER 2024

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

I. Unconsolidated Balance Sheet (Statement of Financial Position)

ASSETS		Notes (V-I)	Current Period (30/12/2024)			Prior Period (31/12/2023)		
			TL	FC	Total	TL	FC	Total
I.	FINANCIAL ASSETS (Net)		2,253,163	1,128,686	3,381,849	1,271,693	328,239	1,599,932
1.1	Cash and Cash Equivalents		327,223	98,043	425,266	186,913	20,175	207,088
1.1.1	Cash and Balances with Central Bank	(1)	68,289	15,888	84,177	76	-	76
1.1.2	Banks	(2)	8,934	82,155	91,089	186,837	20,175	207,012
1.1.3	Money Markets Placements		250,000	-	250,000	-	-	-
1.2	Financial Assets at Fair Value Through Profit or Loss	(3)	1,407,343	-	1,407,343	1,084,780	308,064	1,392,844
1.2.1	Government Debt Securities		-	-	-	-	-	-
1.2.2	Equity Instruments		15,590	-	15,590	-	-	-
1.2.3	Other Financial Assets		1,391,753	-	1,391,753	1,084,780	308,064	1,392,844
1.3	Financial Assets at Fair Value Through Other Comprehensive Income	(4)	517,038	1,030,643	1,547,681	-	-	-
1.3.1	Government Debt Securities		517,038	-	517,038	-	-	-
1.3.2	Equity Instruments		-	-	-	-	-	-
1.3.3	Other Financial Assets		-	1,030,643	1,030,643	-	-	-
1.4.	Derivative Financial Assets		1,559	-	1,559	-	-	-
1.4.1	Derivative Financial Assets at Fair Value Through Profit or Loss	(5)	1,559	-	1,559	-	-	-
1.4.2	Derivative Financial Assets at Fair Value Through Other Comprehensive Income	(13)	-	-	-	-	-	-
II.	FINANCIAL ASSETS MEASURED WITH AMORTISED COSTS (Net)		1,568,201	-	1,568,201	-	-	-
2.1	Loans	(6)	1,568,201	-	1,568,201	-	-	-
2.2	Leasing Receivables	(12)	-	-	-	-	-	-
2.3	Financial Assets Measured at Amortized Cost	(7)	-	-	-	-	-	-
2.3.1	Government Debt Securities		-	-	-	-	-	-
2.3.2	Other Financial Assets		-	-	-	-	-	-
2.4	Non-Performing Loans	(6)	177,537	-	177,537	-	-	-
2.5	Specific Provisions (-)	(6)	177,537	-	177,537	-	-	-
III.	PROPERTY AND EQUIPMENT HELD FOR SALE PURPOSE AND RELATED TO DISCONTINUED OPERATIONS(NET)	(8)	-	-	-	-	-	-
3.1	Held for Sale		-	-	-	-	-	-
3.2	Related to Discontinued Operations		-	-	-	-	-	-
IV.	INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES	(15)	-	-	-	-	-	-
4.1	Investments in Associates (Net)	(9)	-	-	-	-	-	-
4.1.1	Associates Valued Based on Equity Method		-	-	-	-	-	-
4.1.2	Unconsolidated Associates		-	-	-	-	-	-
4.2	Investment in Subsidiaries (Net)	(10)	-	-	-	-	-	-
4.2.1	Unconsolidated Financial Subsidiaries		-	-	-	-	-	-
4.2.2	Unconsolidated Non-Financial Subsidiaries		-	-	-	-	-	-
4.3	Investment in Joint Ventures (Net)	(11)	-	-	-	-	-	-
4.3.1	Joint Ventures Valued Based on Equity Method		-	-	-	-	-	-
4.3.2	Unconsolidated Joint Ventures		-	-	-	-	-	-
V.	TANGIBLE ASSETS (Net)	(16)	108,876	-	108,876	13,219	-	13,219
VI.	INTANGIBLE ASSETS (Net)	(17)	566,784	-	566,784	594,749	-	594,749
6.1	Goodwill		-	-	-	-	-	-
6.2	Other		566,784	-	566,784	594,749	-	594,749
VII.	INVESTMENT PROPERTIES (Net)	(14)	-	-	-	-	-	-
VIII.	CURRENT TAX ASSETS		-	-	-	-	-	-
IX.	DEFERRED TAX ASSETS	(18)	539,314	-	539,314	46,382	-	46,382
X.	OTHER ASSETS	(19)	700,680	-	700,680	99,944	2,945	102,889
	TOTAL ASSETS		5,737,018	1,128,686	6,865,704	2,025,987	331,184	2,357,171

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

T.O.M. KATILIM BANKASI ANONİM ŞİRKETİ
UNCONSOLIDATED BALANCE SHEET AS OF 31 MARCH 2024

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

I. Unconsolidated Balance Sheet (Statement of Financial Position)

	Notes (V-II)	Current Period (31/12/2024)			Prior Period (31/12/2023)		
		TP	YP	Total	TP	YP	Total
LIABILITIES							
I. FUNDS COLLECTED	(1)	3,320,647	63,133	3,383,780	60	294,382	294,442
II. FUNDS BORROWED	(2)	-	-	-	-	-	-
III. MONEY MARKETS	(3)	-	-	-	-	-	-
IV. SECURITIES ISSUED (Net)	(4)	-	-	-	-	-	-
V. FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS	(5)	-	-	-	-	-	-
VI. DERIVATIVE FINANCIAL LIABILITIES	(6)	-	-	-	-	-	-
6.1 Derivative Financial Liabilities at Fair Value Through Profit or Loss		-	-	-	-	-	-
6.2 Derivative Financial Liabilities at Fair Value Through Other Comprehensive Income		-	-	-	-	-	-
VII. LEASE PAYABLES	(7)	18,638	-	18,638	5,765	-	5,765
VIII. PROVISIONS	(8)	210,653	3,275	213,928	50,665	-	50,665
8.1 General Provision		49,160	1,232	50,392	-	-	-
8.2 Restructuring Provision		-	-	-	-	-	-
8.3 Reserves for Employee Benefits		23,533	-	23,533	5,224	-	5,224
8.4 Insurance for Technical Provision (Net)		-	-	-	-	-	-
8.5 Other Provisions		137,960	2,043	140,003	45,441	-	45,441
IX. CURRENT TAX LIABILITIES	(9)	51,615	-	51,615	14,701	-	14,701
X. DEFERRED TAX LIABILITIES	(10)	-	-	-	-	-	-
XI. LIABILITIES FOR PROPERTY AND EQUIPMENT HELD FOR SALE AND RELATED TO DISCONTINUED OPERATIONS (Net)	(11)	-	-	-	-	-	-
11.1 Held for Sale		-	-	-	-	-	-
11.2 Related to Discontinued Operations		-	-	-	-	-	-
XII. SUBORDINATED DEBT INSTRUMENTS	(12)	-	-	-	-	-	-
12.1 Loans		-	-	-	-	-	-
12.2 Other Debt Instruments		-	-	-	-	-	-
XIII. OTHER LIABILITIES	(13)	720,279	17,221	737,500	290,357	32,718	323,075
XIV. SHAREHOLDERS' EQUITY	(14)	2,475,487	(15,244)	2,460,243	1,668,523	-	1,668,523
14.1 Paid-in Capital		3,000,000	-	3,000,000	1,500,000	-	1,500,000
14.2 Capital Reserves		-	-	-	-	-	-
14.2.1 Share Premiums		-	-	-	-	-	-
14.2.2 Share Cancellation Profits		-	-	-	-	-	-
14.2.3 Other Capital Reserves		-	-	-	-	-	-
14.3 Other Accumulated Comprehensive Income or Loss That Will Not Be Reclassified Through Profit or Loss		(4,140)	-	(4,140)	(1,099)	-	(1,099)
14.4 Other Accumulated Comprehensive Income or Loss That Will Be Reclassified Through Profit or Loss		5,071	(15,244)	(10,173)	-	-	-
14.5 Profit Reserves		-	-	-	-	-	-
14.5.1 Legal Reserves		-	-	-	-	-	-
14.5.2 Statutory Reserves		-	-	-	-	-	-
14.5.3 Extraordinary Reserves		-	-	-	-	-	-
14.5.4 Other Profit Reserves		-	-	-	-	-	-
14.6 Profit or Loss		(525,444)	-	(525,444)	169,622	-	169,622
14.6.1 Retained Earnings		169,622	-	169,622	(1,870)	-	(1,870)
14.6.2 Current Period's Net Profit / Loss		(695,066)	-	(695,066)	171,492	-	171,492
TOTAL LIABILITIES		6,797,319	68,385	6,865,704	2,030,071	327,100	2,357,171

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

T.O.M. KATILIM BANKASI A.Ş.
UNCONSOLIDATED STATEMENT OF OFF-BALANCE SHEET ITEMS
AS OF 31 DECEMBER 2024

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

II. Unconsolidated Statement of Off-Balance Sheet Items

T.O.M. Katılım Bankası A.Ş. Unconsolidated Statement of Off-Balance Sheet Items							
	Notes (V-III)	Current Period (31/12/2024)			Prior Period (31/12/2023)		
		TL	FC	Total	TL	FC	Total
A COMMITMENTS AND CONTINGENCIES (I+II+III)		4,002,949	1,066,900	5,069,849	-	-	-
I. GUARANTEES AND WARRANTIES		-	-	-	-	-	-
1.1. Letters of Guarantee		-	-	-	-	-	-
1.1.1. Guarantees Subject to State Tender Law		-	-	-	-	-	-
1.1.2. Guarantees Given for Foreign Trade Operations		-	-	-	-	-	-
1.1.3. Other Letters of Guarantee		-	-	-	-	-	-
1.2. Bank Loans		-	-	-	-	-	-
1.2.1. Import Letter of Acceptances		-	-	-	-	-	-
1.2.2. Other Bank Acceptances		-	-	-	-	-	-
1.3. Letters of Credit		-	-	-	-	-	-
1.3.1. Documentary Letters of Credit		-	-	-	-	-	-
1.3.2. Other Letters of Credit		-	-	-	-	-	-
1.4. Guaranteed Refinancing		-	-	-	-	-	-
1.5. Endorsements		-	-	-	-	-	-
1.5.1. Endorsements to the Central Bank of Turkey		-	-	-	-	-	-
1.5.2. Other Endorsements		-	-	-	-	-	-
1.6. Other Guarantees		-	-	-	-	-	-
1.7. Other Warrantees		-	-	-	-	-	-
II. COMMITMENTS	(1)	2,944,540	-	2,944,540	-	-	-
2.1. Irrevocable Commitments		2,944,540	-	2,944,540	-	-	-
2.1.1. Forward Asset Purchase and Sales Commitments		-	-	-	-	-	-
2.1.2. Share Capital Commitment to Associates and Subsidiaries		-	-	-	-	-	-
2.1.3. Loan Granting Commitments		-	-	-	-	-	-
2.1.4. Securities Underwriting Commitments		-	-	-	-	-	-
2.1.5. Commitments For Reserve Deposits Requirements		-	-	-	-	-	-
2.1.6. Payment Commitments for Checks		-	-	-	-	-	-
2.1.7. Tax and Fund Liabilities from Export Commitments		-	-	-	-	-	-
2.1.8. Commitments For Credit Card Expenditure Limits		-	-	-	-	-	-
2.1.9. Commitments For Credit Cards and Banking Services Promotions		2,944,540	-	2,944,540	-	-	-
2.1.10. Receivables From Short Sale Commitments		-	-	-	-	-	-
2.1.11. Payables For Short Sale Commitments		-	-	-	-	-	-
2.1.12. Other Irrevocable Commitments		-	-	-	-	-	-
2.2. Revocable Commitments		-	-	-	-	-	-
2.2.1. Revocable Loan Granting Commitments		-	-	-	-	-	-
2.2.2. Other Revocable Commitments		-	-	-	-	-	-
III. DERIVATIVE FINANCIAL INSTRUMENTS	(2)	1,058,409	1,066,900	2,125,309	-	-	-
3.1. Derivative Financial Instruments Held for Risk Management		-	-	-	-	-	-
3.1.1. Fair Value Hedges		-	-	-	-	-	-
3.1.2. Cash Flow Hedges		-	-	-	-	-	-
3.1.3. Hedge of Net Investment in Foreign Operations		-	-	-	-	-	-
3.2. Held For Trading Transactions		1,058,409	1,066,900	2,125,309	-	-	-
3.2.1. Forward Foreign Currency Buy/Sell Transactions		1,058,409	1,066,900	2,125,309	-	-	-
3.2.1.1. Forward Foreign Currency Buy Transactions		1,058,409	1,066,900	2,125,309	-	-	-
3.2.1.2. Forward Foreign Currency Sell Transactions		-	-	-	-	-	-
3.2.2. Other Forward Buy/Sell Transactions		-	-	-	-	-	-
3.3. Other		-	-	-	-	-	-
B. CUSTODY AND PLEDGES SECURITIES (IV+V+VI)		2,062,991	-	2,062,991	-	-	-
IV. ITEMS HELD IN CUSTODY		2,062,991	-	2,062,991	-	-	-
4.1. Customers' Securities Held		-	-	-	-	-	-
4.2. Investment Securities Held in Custody		549,025	-	549,025	-	-	-
4.3. Checks Received for Collection		-	-	-	-	-	-
4.4. Commercial Notes Received for Collection		-	-	-	-	-	-
4.5. Other Assets Received for Collection		-	-	-	-	-	-
4.6. Assets Received for Public Offering		-	-	-	-	-	-
4.7. Other Items Under Custody		1,513,966	-	1,513,966	-	-	-
4.8. Custodians		-	-	-	-	-	-
V. PLEDGED ITEMS		-	-	-	-	-	-
5.1. Marketable Securities		-	-	-	-	-	-
5.2. Guarantee Notes		-	-	-	-	-	-
5.3. Commodity		-	-	-	-	-	-
5.4. Warranty		-	-	-	-	-	-
5.5. Properties		-	-	-	-	-	-
5.6. Other Pledged Items		-	-	-	-	-	-
5.7. Pledged Items-Depository		-	-	-	-	-	-
VI. ACCEPTED GUARANTEES AND WARRANTIES		-	-	-	-	-	-
TOTAL OFF-BALANCE SHEET ACCOUNTS (A+B)		6,065,940	1,066,900	7,132,840	-	-	-

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

T.O.M. KATILIM BANKASI A.Ş.
UNCONSOLIDATED STATEMENT OF PROFIT OR LOSS (INCOME STATEMENT)
AS OF 31 DECEMBER 2024

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

III. Unconsolidated Statement of Profit or Loss (Income Statement)

T.O.M. Katılım Bankası A.Ş. Income Statement (Profit and Loss Statement)			
INCOME AND EXPENSE ITEMS	Notes (V-IV)	Current Period 01/01/2024- 31/12/2024	Prior Period 01/01/2023- 31/12/2023
I. PROFIT SHARE INCOME	(1)	400,313	135,577
1.1. Profit Share on Loans		188,450	-
1.2. Profit Share on Reserve Deposits		-	-
1.3. Profit Share on Banks		45,113	135,341
1.4. Profit Share on Money Market Placements		14,837	-
1.5. Profit Share on Marketable Securities Portfolio		91,119	234
1.5.1. Fair Value Through Profit or Loss		10,412	234
1.5.2. Fair Value Through Other Comprehensive Income		80,707	-
1.5.3. Measured at Amortized Cost		-	-
1.6. Finance Lease Income		-	-
1.7. Other Profit Share Income		60,794	2
II. PROFIT SHARE EXPENSE (-)	(2)	547,065	622
2.1. Expense on Profit Sharing Accounts		533,423	-
2.2. Profit Share Expense on Funds Borrowed		157	-
2.3. Profit Share Expense on Money Market Borrowings		423	-
2.4. Expense on Securities Issued		-	-
2.5. Profit Share Expense on Lease		13,062	622
2.6. Other Profit Share Expense		-	-
III. NET PROFIT SHARE INCOME (I - II)		(146,752)	134,955
IV. NET FEES AND COMMISSIONS INCOME/EXPENSE		(17,387)	(81)
4.1. Fees and Commissions Received		148,680	-
4.1.1. Non-Cash Loans		-	-
4.1.2. Other		148,680	-
4.2. Fees and Commissions Paid		166,067	81
4.2.1. Non-Cash Loans		-	-
4.2.2. Other		166,067	81
V. DIVIDEND INCOME	(3)	-	-
VI. NET TRADING INCOME / LOSS	(4)	699,130	290,951
6.1. Capital Market Transaction Gains/Losses		534,443	280,757
6.2. Gains/Losses from Derivative Financial Instruments		78,087	-
6.3. Foreign Exchange Gains/Losses		86,600	10,194
VII. OTHER OPERATING INCOME	(5)	87,519	-
VIII. GROSS OPERATING INCOME / LOSS (III+IV+V+VI+VII+ VIII)		622,510	425,825
IX. EXPECTED LOSS PROVISIONS (-)	(6)	232,449	-
X. OTHER PROVISIONS (-)		-	-
XI. PERSONNEL EXPENSES (-)		668,472	171,468
XII. OTHER OPERATING EXPENSES (-)	(7)	908,283	127,231
XIII. NET OPERATING INCOME/(LOSS) (IX-X-XI)		(1,186,694)	127,126
XIV. EXCESS AMOUNT RECORDED AS INCOME AFTER MERGER		-	-
XV. INCOME / (LOSS) FROM INVESTMENTS IN SUBSIDIARIES CONSOLIDATED BASED ON EQUITY METHOD		-	-
XVI. INCOME / (LOSS) ON NET MONETARY POSITION		-	-
XVII. PROFIT/(LOSS) FROM CONTINUED OPERATIONS BEFORE TAXES (XII+...+XV)		(1,186,694)	127,126
XVIII. TAX PROVISION FOR CONTINUED OPERATIONS (±)	(8)	(491,628)	(44,366)
18.1. Current Tax Provision	(9)	-	-
18.2. Deferred Tax Expense Effect (+)		58,693	-
18.3. Deferred Tax Income Effect (-)		(550,321)	(44,366)
XIX. CURRENT PERIOD PROFIT/(LOSS) FROM CONTINUED OPERATIONS (XV±XVI)	(10)	(695,066)	171,492
XX. INCOME FROM DISCONTINUED OPERATIONS		-	-
20.1. Income on Non-Current Assets Held for Sale		-	-
20.2. Income on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Vent.)		-	-
20.3. Income on Other Discontinued Operations		-	-
XXI. EXPENSES FROM DISCONTINUED OPERATIONS (-)		-	-
21.1. Expenses from Non-Current Assets Held for Sale		-	-
21.2. Expenses from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Vent.)		-	-
21.3. Expenses From Other Discontinued Operations		-	-
XXII. PROFIT / (LOSS) BEFORE TAX FROM DISCONTINUED OPERATIONS (XVIII-XIX)		-	-
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 (XX±XXI)		-	-
XXV. NET PROFIT/LOSS (XVII+XXII)	(11)	(695,066)	171,492
Earnings Per Share Income/Loss (Full TL)		(0.23169)	0.11433

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

T.O.M. KATILIM BANKASI A.Ş.**UNCONSOLIDATED STATEMENT OF PROFIT OR LOSS AND OTHER
COMPREHENSIVE INCOME AS OF 31 DECEMBER 2024***(Amounts expressed in thousands of Turkish Lira (TL) unless otherwise stated.)***IV. Unconsolidated Statement Of Profit Or Loss And Other Comprehensive Income**

IV.	STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME	Current Period 01.01.2024-31.12.2024	Prior Period 01.01.2023-31.12.2023
I.	CURRENT PROFIT/LOSS	(695,066)	171,492
II.	OTHER COMPREHENSIVE INCOME	(13,214)	(1,093)
2.1	Other Comprehensive Income Not Reclassified Through Profit or Loss	(3,041)	(1,093)
2.1.1	Property and Equipment Revaluation Increase/Decrease	-	-
2.1.2	Intangible Assets Revaluation Increase/Decrease	-	-
2.1.3	Defined Benefit Pension Plan Remeasurement Gain/Loss	(4,345)	(1,562)
2.1.4	Other Comprehensive Income Items Not Reclassified Through Profit or Loss	-	-
2.1.5	Taxes Related to Other Comprehensive Income Items Not Reclassified Through Profit or Loss	1,304	469
2.2	Other Comprehensive Income Reclassified Through Profit or Loss	(10,173)	-
2.2.1	Foreign Currency Translation Difference	-	-
2.2.2	Valuation and/or Reclassification Income/Expense of the Financial Assets at Fair Value Through Other Comprehensive Income	(10,173)	-
2.2.3	Cash Flow Hedge Income/Loss	-	-
2.2.4	Foreign Net Investment Hedge Income/Loss	-	-
2.2.5	Other Comprehensive Income Items Reclassified Through Profit or Losses	-	-
2.2.6	Taxes Related Other Comprehensive Income Items Reclassified Through Profit or Loss	-	-
III.	TOTAL COMPREHENSIVE INCOME (LOSS) (I+II)	(708,280)	170,399

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

T.O.M. KATILIM BANKASI A.Ş.
UNCONSOLIDATED STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY
AS OF 31 DECEMBER 2024

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

STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY						Other comprehensive income and expenses not to be reclassified to profit or loss			Other Comprehensive Income and Expenses to be Reclassified to Profit or Loss						
		Paid-in Capital	Share Premiums	Share Cancellation Profits	Other Capital Reserves	1	2	3	4	5	6	Profit Reserves	Prior Period Profit or (Loss)	Net Profit/Loss for the Period	Total Shareholders' Equity
	Prior Period 31 December 2023														
I.	Prior Period Ending Balance	1,500,000	-	-	-	-	(6)	-	-	-	-	-	-	(1,870)	1,498,124
II.	Corrections and Accounting Policy Changes Made According to TAS 8	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.1.	Effect of Corrections	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.2.	Effect of Changes in Accounting Policies	-	-	-	-	-	-	-	-	-	-	-	-	-	-
III.	Adjusted Beginning Balance (I+II)	1,500,000	-	-	-	-	(6)	-	-	-	-	-	-	(1,870)	1,498,124
IV.	Total Comprehensive Income (Loss)	-	-	-	-	-	(1,093)	-	-	-	-	-	-	171,492	170,399
V.	Capital Increase by Cash	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VI.	Capital Increase by Internal Reserves	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VII.	Paid in Capital Inflation Adjustment Difference	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VIII.	Convertible Bonds to Share	-	-	-	-	-	-	-	-	-	-	-	-	-	-
IX.	Subordinated Debt Instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-
X.	Increase / Decrease by Other Changes	-	-	-	-	-	-	-	-	-	-	(1,870)	-	(1,870)	-
XI.	Profit Distribution	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11.1.	Dividends Paid	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11.2.	Transfers to Legal Reserves	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11.3.	Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance at end of the period (III+IV+.....+X+XI)		1,500,000	-	-	-	-	(1,099)	-	-	-	-	-	(1,870)	171,492	1,668,523
	Current Period 31 December 2024														
I.	Prior Period Ending Balance	1,500,000	-	-	-	-	(1,099)	-	-	-	-	-	(1,870)	171,492	1,668,523
II.	Corrections and Accounting Policy Changes Made According to TAS 8	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.1.	Effect of Corrections	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.2.	Effect of Changes In Accounting Policies	-	-	-	-	-	-	-	-	-	-	-	-	-	-
III.	Adjusted Beginning Balance (I+II)	1,500,000	-	-	-	-	(1,099)	-	-	-	-	-	(1,870)	171,492	1,668,523
IV.	Total Comprehensive Income (Loss)	-	-	-	-	-	(3,041)	-	-	(10,173)	-	-	-	(695,066)	(708,280)
V.	Capital Increase by Cash	1,500,000	-	-	-	-	-	-	-	-	-	-	-	-	1,500,000
VI.	Capital Increase by Internal Reserves	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VII.	Paid in Capital Inflation Adjustment Difference	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VIII.	Convertible Bonds to Share	-	-	-	-	-	-	-	-	-	-	-	-	-	-
IX.	Subordinated Debt Instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-
X.	Increase / Decrease by Other Changes	-	-	-	-	-	-	-	-	-	-	-	171,492	(171,492)	-
XI.	Profit Distribution	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11.1.	Dividends Paid	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11.2.	Transfers to Legal Reserves	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11.3.	Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balances at end of the period (III+IV+.....+X+XI)		3,000,000	-	-	-	-	(4,140)	-	-	(10,173)	-	-	169,622	(695,066)	2,460,243

V. Unconsolidated Statement of Changes in Equity

1. Accumulated revaluation increases/decreases of fixed assets,
2. Accumulated remeasurement gains/losses of defined benefit plans,
3. Other (accumulated amounts of other comprehensive income items that will not be reclassified to profit or loss and other comprehensive income from equity method investments)
4. Currency translation differences,
5. Accumulated revaluation and/or reclassification gains/losses of financial assets at fair value through other comprehensive income,
6. Other (Cash flow hedge gains/losses represent the share of other comprehensive income from equity method investments to be reclassified to profit/loss and the accumulated amounts of other comprehensive income items to be reclassified as other profit or loss.)

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

T.O.M. KATILIM BANKASI A.Ş.
UNCONSOLIDATED STATEMENT OF CASH FLOWS AS OF 31 DECEMBER 2024

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

VI. Unconsolidated Statement of Cash Flows

VI.	STATEMENT OF CASH FLOWS	Notes (V-VI)	Current Period	Prior Period
			01.01.2024- 31.12.2024	01.01.2023- 31.12.2023
A.	CASH FLOWS FROM BANKING OPERATIONS			
1.1	Operating Profit Before Changes in Assets and Liabilities from Banking Operations		(920,725)	233,464
1.1.1	Profit Share Income Received		274,161	129,180
1.1.2	Profit Share Expense Paid		(455,415)	-
1.1.3	Dividends Received		-	-
1.1.4	Fees and Commissions Received		148,680	-
1.1.5	Other Income		753,419	97,533
1.1.6	Collections from Previously Written Off Loans		-	-
1.1.7	Payments to Personnel and Service Suppliers		(973,095)	(110,721)
1.1.8	Taxes Paid		-	(2,406)
1.1.9	Others		(668,475)	119,878
1.2	Changes in Assets and Liabilities from Banking Operations		1,344,435	(1,031,889)
1.2.1	Net (Increase) Decrease in Financial Assets at Fair Value Through Profit or Loss		12,547	(709,506)
1.2.2	Net (Increase) Decrease in Due from Banks and Other Financial Institutions		-	-
1.2.3	Net (Increase) Decrease in Loans		(1,520,589)	-
1.2.4	Net (Increase) Decrease in Other Assets		(431,187)	(616,825)
1.2.5	Net Increase (Decrease) in Bank Deposits		-	-
1.2.6	Net Increase (Decrease) in Other Deposits		3,012,407	294,442
1.2.7	Net Increase (Decrease) in Financial Liabilities Measured at Financial Assets at Fair Value Through Profit or Loss		-	-
1.2.8	Net Increase (Decrease) in Funds Borrowed		-	-
1.2.9	Net Increase (Decrease) in Due Payables		-	-
1.2.10	Net Increase (Decrease) in Other Liabilities		271,257	-
I.	Net Cash Provided From / (Used in) Banking Operations		423,710	(798,425)
B.	CASH FLOWS FROM INVESTING ACTIVITIES			
II.	Net Cash Provided from / (Used in) Investing Activities		(1,703,437)	-
2.1	Cash Paid for Purchase Jointly Controlled Operations, Associates and Subsidiaries		-	-
2.2	Cash Obtained from Sale of Jointly Controlled Operations, Associates and Subsidiaries		-	-
2.3	Fixed Assets Purchases		(95,657)	-
2.4	Fixed Assets Sales		-	-
2.5	Cash Paid for Purchase of Financial Assets at Fair Value Through Other Comprehensive Income		(1,469,141)	-
2.6	Cash Obtained from Sale of Financial Assets at Fair Value Through Other Comprehensive Income		-	-
2.7	Cash Paid for Purchase of Investment Securities		-	-
2.8	Cash Obtained from Sale of Investment Securities		-	-
2.9	Other		(138,639)	-
C.	CASH FLOWS FROM FINANCING ACTIVITIES			
III.	Net Cash Provided from / (Used in) Financing Activities		1,486,938	-
3.1	Cash Obtained from Funds Borrowed and Securities Issued		-	-
3.2	Cash Used for Repayments of Funds Borrowed and Securities Issued		-	-
3.3	Equity Instruments Issued		1,500,000	-
3.4	Dividends Paid		-	-
3.5	Payments for Finance Leases		(13,062)	-
3.6	Other		-	-
IV.	Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents	(1)	2,968	3,498
V.	Net Increase (Decrease) in Cash and Cash Equivalents (I+II+III+IV)	(1)	210,179	(794,927)
VI.	Cash and Cash Equivalents at the Beginning of the Period	(1)	200,927	995,854
VII.	Cash and Cash Equivalents at the End of the Period	(1)	411,106	200,927

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

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VII. Unconsolidated Statement of Profit Distribution

	Current Period (31/12/2024)	Prior Period (31/12/2023)
I. DISTRIBUTION OF CURRENT PERIOD PROFIT		
1.1 Current Period Profit	(1,186,694)	127,126
1.2 Taxes and Dues Payable (-)	(491,628)	(44,366)
1.2.1 Corporate Tax (Income Tax)	-	-
1.2.2 Income Tax Withholding	-	-
1.2.3 Other Taxes and Dues Payable (*)	(491,628)	(44,366)
A. NET PROFIT FOR THE PERIOD (1.1-1.2)	(695,066)	171,492
1.3 Prior Year's Losses (-)	-	-
1.4 First Legal Reserves (-)	-	-
1.5 Legal funds required to be left in the bank (-)	-	-
B. DISTRIBUTABLE NET PERIOD PROFIT [(A-(1.3+1.4+1.5)] (**)	-	-
1.6 First Dividend to Shareholders (-)	-	-
1.6.1 To Owners of Ordinary Shares	-	-
1.6.2 To Owners of Preferred Stocks	-	-
1.6.3 To Owners of Preferred Stocks (Preemptive Rights)	-	-
1.6.4 To Profit Sharing Bonds	-	-
1.6.5 To Owners of the profit and loss Sharing Certificates	-	-
1.7 Dividend to Personnel (-)	-	-
1.8 Dividend to Board of Directors (-)	-	-
1.9 Second Dividend to Shareholders (-)	-	-
1.9.1 To Owners of Ordinary Shares	-	-
1.9.2 To Owners of Preferred Stocks	-	-
1.9.3 To Owners of Preferred Stocks (Preemptive Rights)	-	-
1.9.4 To Profit Sharing Bonds	-	-
1.9.5 To Owners of the profit/loss Sharing Certificates	-	-
1.10 Second Legal Reserve (-)	-	-
1.11 Statutory Reserves (-)	-	-
1.12 Extraordinary Reserves	-	-
1.13 Other Reserves	-	-
1.14 Special Funds	-	-
II. DISTRIBUTION FROM RESERVES		
2.1 Distributed Reserves	-	-
2.2 Second Legal Reserves (-)	-	-
2.3 Dividends to Shareholders (-)	-	-
2.3.1 The Owners of Ordinary Shares	-	-
2.3.2 The Owners of Preferred Stocks	-	-
2.3.3 The Owners of Preferred Stocks (Preemptive Rights)	-	-
2.3.4 To Profit Sharing Bonds	-	-
2.3.5 The Owners of the profit/loss Sharing Certificates	-	-
2.4 Share to Personnel (-)	-	-
2.5 Share to Board of Directors (-)	-	-
III. EARNINGS PER SHARE		
3.1 To Owners of Stocks (***)	-	-
3.2 To Owners of Stocks (%)	-	-
3.3 To Owners of Preferred Stocks	-	-
3.4 To Owners of Preferred Stocks (%)	-	-
IV. DIVIDEND PER SHARE		
4.1 To Owners of Stocks	-	-
4.2 To Owners of Stocks (%)	-	-
4.3 To Owners of Preferred Stocks	-	-
4.4 To Owners of Preferred Stocks (%)	-	-

(*) Deferred tax income has been presented under the line item 'Other taxes and statutory liabilities'. It should not be subject to profit distribution and is retained within extraordinary reserves.

(**) The distribution of profit for the current period is determined by the Bank's authorized body, i.e., the General Assembly. As of the date these financial statements have been prepared, the Bank's Annual Ordinary General Assembly has not yet been convened.

(***) The calculation is based on the number of shares outstanding as of the end of the reporting period.

SECTION THREE

EXPLANATIONS ON ACCOUNTING POLICIES IN THE RELATED PERIOD

I. Explanations on basis of presentation

a. The preparation of financial statements and related notes according to Turkish Accounting Standards and Regulation on the Procedures and Principles for Accounting Practices and Retention of Documents by Banks:

The Bank prepares its unconsolidated financial statements in accordance with the "Regulation on The Procedures and Principles for Accounting Practices and Retention of Documents by Banks" published in the Official Gazette dated 1 November 2006 with numbered 26333, and other regulations on accounting records of banks published by the Banking Regulation and Supervision Agency ("BRSA") as well as the circulars and pronouncements published by the BRSA. For matters not regulated by the aforementioned legislations, the Bank prepares its financial statements in accordance with the BRSA Accounting and Financial Reporting Legislation, which comprises the terms of the Turkish Financial Reporting Standards issued by the Public Oversight Accounting and Auditing Standards Authority.

The form and contents of the unconsolidated financial statements to be disclosed to the public and their explanations and footnotes are set out in the "Communiqué on Financial Statements to be Announced to the Public by Banks and Related Explanations and Footnotes" published in the Official Gazette dated 28 June 2012 and numbered 28337 and It has been prepared in accordance with the "Communiqué on Public Disclosures to be Made by Banks Regarding Risk Management" published in the Official Gazette dated 23 October 2015 and numbered 29511 and the communiqués that supplement and amend these communiqués. The Bank keeps its accounting records in Turkish currency in accordance with the Banking Law, the Turkish Commercial Code and Turkish tax legislation.

Except for the unconsolidated financial statements, financial assets and liabilities shown at their fair value, all balances are presented in the financial reports and footnotes in Thousand Turkish Liras ("TL"), unless otherwise stated on the basis of historical cost.

The preparation of financial statements requires the making of estimates and assumptions that affect the amounts of assets and liabilities reported as of the balance sheet date or the amounts of contingent assets and liabilities disclosed and the amounts of income and expenses reported to have occurred during the relevant period. While these estimates are based on management's best judgment and information, actual results may differ from these estimates. The assumptions and estimates used and the impact of the changes are explained in the relevant footnotes.

Deferred tax assets are recorded if it is determined that taxable income is likely to occur in future years. Where taxable income is likely to occur, the deferred tax asset is calculated on the basis of accumulated losses carried and unused and any deductible temporary differences. The Bank is entitled to pay for the carried tax loss carried in the legal records and which is likely to be deducted from taxable income in the future, and the Tax Procedure Law dated December 30, 2023 and numbered 32415 (2. Repeated) with the Communiqué No. The deferred tax asset is set aside when it is possible to provide a tax benefit in future periods. Therefore, the allocation of the deferred tax asset depends on the forecasting of financial performance in future periods. During the evaluation, future financial profit projections were taken into account. Every year, the Bank reviews its financial performance for future periods and makes changes in its financial statements in case of a significant change in the tax asset it carries.

The accounting policies followed and the valuation principles used in the preparation of the financial statements are determined in accordance with the regulations, communiqués, explanations and circulars published by the BRSA regarding the principles of accounting and financial reporting, and the principles within the scope of the TAS/IFRS (all "BRSA Accounting and Financial Reporting Legislation") put into effect by the POA in matters not regulated by them.

EXPLANATIONS ON ACCOUNTING POLICIES IN THE RELATED PERIOD (Continued)

I. Explanations on basis of presentation (Continued)

b. Changes in accounting policies and disclosures:

1 January 2024 effective from 1 January 2024 amendments to TAS / TFRS accounting of the Bank The financial statements do not have a significant impact on the financial position and performance of the Group. Financial statements amendments to TAS and TFRS that are issued but not yet effective as of the date of finalisation, It will not have a significant impact on the Bank's accounting policies, financial position and performance.

c. Preparation of the financial statements as regards to the current purchasing power of money :

In the announcement made by the Public Oversight Authority (POA) on 23 November 2023, it was decided that entities applying Turkish Financial Reporting Standards (TFRS) shall apply the Turkish Accounting Standard 29 – Financial Reporting in Hyperinflationary Economies (TAS 29) in their financial statements starting from the reporting period ending on 31 December 2023. Additionally, regulatory and supervisory authorities have been granted discretion to determine different transition dates for the application of TAS 29 within their respective areas of authority. In this context, pursuant to the decisions of the Banking Regulation and Supervision Agency (BRSA) dated 12 December 2023 and numbered 10744, and dated 5 December 2024 and numbered 11021, it has been resolved that banks, financial leasing, factoring, financing, savings financing and asset management companies shall not be subject to inflation adjustment under TAS 29 in their financial statements for the years 2023, 2024 and 2025. Accordingly, the Bank will not apply inflation accounting in 2025 in line with the BRSA decision dated 5 December 2024 and numbered 11021.

II. Explanations on utilization strategy of financial instruments and foreign currency transactions:

The Bank's main field of operation is; It covers banking services such as opening all kinds of cash and non-cash loans in Turkish Lira and foreign currency, making transactions in domestic and international money and capital markets, collecting Turkish Lira and foreign currency current/participation accounts. As of the reporting date, the majority of the Bank's resources consist of funds collected, loans received and equity. The bank considers this resource mainly in loans and lease certificates. The Bank's liquidity structure is taken into account in such a way that all liabilities due can be met.

Foreign currency transactions were reflected in the records on the basis of the Bank's box office exchange rates on the date of the transaction. At the end of the period, the balances of the foreign currency active and passive accounts were converted into Turkish currency by being valued at the Bank's box office exchange buying rates at the end of the period, and the resulting exchange rate differences were reflected in the records as "foreign exchange transactions profit/loss".

Differences arising from the conversion of monetary financial assets into Turkish Lira are included in the income statement. There is no exchange rate difference capitalized by the Bank.

The Bank's Balance Sheet and Equity management is carried out within the risk limits by the Asset and Liability Committee determined by the Board of Directors in order to keep liquidity, exchange rate and credit risks within certain limits and to maximize profitability, taking into account market conditions.

III. Investments in associates and subsidiaries

None.

EXPLANATIONS ON ACCOUNTING POLICIES IN THE RELATED PERIOD (Continued)

IV. Explanations on forward transactions and option contracts and derivative instruments

The Bank's derivative products are classified, measured and accounted for in accordance with the provisions of "TFRS 9 Financial Instruments". In the initial recording of derivative transactions, fair values are used and they are valued at their fair values in the periods following their recording. Liabilities and receivables arising from derivative transactions are recorded in off-balance sheet accounts based on their contract amounts. Derivative transactions are valued at their fair values in the periods following their recording and are shown in the balance sheet in the accounts of "Derivative Financial Assets at Fair Value Through Profit or Loss" or Derivative Financial Liabilities at Fair Value Through Profit or Loss, depending on whether the fair value is positive or negative. These amounts shown in the balance sheet reflect the fair values of derivative products. Differences in fair value resulting from the valuation are recognized in the accounts of "Profit/Loss from Derivative Financial Transactions" in the income statement.

V. Explanations on profit share income and expense

Profit share income is recorded on an accrual basis.

VI. Explanations on fees and commission income and expenses

From commission income and expenses, banking, agency and brokerage service income and expenses are recognized as income/expense as soon as they are collected or paid in accordance with the TFRS 15 Revenue from Customer Contracts standard.

VII. Explanations on financial assets

Financial assets are recorded or excluded in accordance with the provisions of "Inclusion in Financial Statements and Exclusion from Financial Statements" in the third part of the TFRS 9 standard. Financial assets are measured at fair value at the time of their inclusion in the financial statements for the first time. In the first measurement of financial assets other than "Financial Assets at Fair Value Through Profit /Loss", transaction costs are also added to or deducted from fair value. Financial instruments are included in the Bank's balance sheet if the Bank is legally a party to these financial instruments.

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

Classification and Measurement under TFRS 9

Financial assets, within the scope of TFRS 9 Financial Instruments standard; It is classified as measured by its amortized cost, measured by reflecting the fair value difference to other comprehensive income, or measured by reflecting the fair value difference to profit or loss.

To determine the classification of financial assets, "Business Model Assessment" and "Contractual Cash Characteristics Test" are performed.

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EXPLANATIONS ON ACCOUNTING POLICIES IN THE RELATED PERIOD (Continued)

VII. Explanations on financial assets (Continued)

a. Financial assets at fair value through profit or loss

Financial assets at fair value through profit/loss, managed by the business model aimed at holding contractual cash flows to collect them and the other model other than the business model aiming to collect and sell contractual cash flows, obtained in order to profit from fluctuations in prices and similar factors that occur in the market in the short term, or regardless of the reason for acquisition, Financial assets that are part of a portfolio aimed at making a profit in the short term and financial assets that do not lead to cash flows in which the terms of the contract related to the financial asset include dividend payments arising only from the principal and principal balance on certain dates.

Financial assets at fair value through profit/loss are recorded with their fair values and are subject to valuation with their fair values following their registration. Gains and losses as a result of the valuation are included in the profit/loss accounts.

b. Financial assets at fair value through other comprehensive income

In addition to the financial asset being held within a business model that aims to collect contractual cash flows and sell the financial asset, when the contractual terms of the financial asset result in cash flows that include only principal and dividend payments arising from the principal balance on specific dates, the financial asset is classified as at fair value through other comprehensive income.

c. Financial assets measured by amortized cost

None.

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EXPLANATIONS ON ACCOUNTING POLICIES IN THE RELATED PERIOD (Continued)

VIII. Explanations on Impairment in Financial Assets

Explanations on expected loss provisions

The bank started operations on September 27, 2023. The Bank applied to the BRSA not to apply the impairment provisions of TFRS 9 within the scope of the sixth paragraph of Article nine of the "*Regulation on the Procedures and Principles Regarding the Classification of Loans and the Provisions to be Reserved for Them*" published by the BRSA, and the Bank's request was accepted by the BRSA.

In this context, the reserve calculation method is not based on the expected credit loss model according to TFRS 9; Until 31 December 2025, it calculates and accounts in accordance with the regulations of "general and special reserves to be set aside by banks that do not apply TFRS 9" within the scope of Articles 10, 11, 13 and 15 of the Regulation.

Write-off Policy

Within the scope of the provisions of the "Regulation on the Amendment of the Regulation on the Procedures and Principles Regarding the Classification of Loans and the Provisions to be Reserved for Them" published by the BRSA in the Official Gazette dated July 6, 2021 and numbered 31533, the part classified under the "Fifth Group – Loans at a Loss" and for which there are no reasonable expectations regarding the recovery of the loans for which a lifetime expected loan loss provision or special provision has been set aside due to the default of the borrower, from the first reporting period following their classification in this group, within the scope of TFRS 9, they are deducted from the records within the period deemed appropriate by the bank specific to the situation of the debtor. The deduction of loans from the records is an accounting practice and does not result in the abandonment of the right to receivables. As part of the amendment, no loans have been deducted by the Bank from the records as of the current period.

IX. Explanations on Offsetting of Financial Instrument

Financial assets and liabilities are offset, and the net amount is reported in the balance sheet when the Parent Bank has a legally enforceable right 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 sale and repurchase agreements and lending of securities

None.

XI. Explanations on assets held for sale and discontinued operations and related liabilities

None.

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EXPLANATIONS ON ACCOUNTING POLICIES IN THE RELATED PERIOD (Continued)

XII. Explanations on goodwill and other intangible assets

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

The initial records of other intangible assets were made on the basis of the cost price found by adding the acquisition amounts and other direct expenses necessary to make the asset available. Other intangible assets were valued at the cost price in the period following their recording after deducting accumulated depreciation and accumulated depreciation, if any.

Other intangible assets are amortized using the linear depreciation method over their estimated useful life. The determination of the useful life of other intangible assets is made by evaluating issues such as the expected life of the asset, technical, technological or other types of obsolescence, and the maintenance costs required to obtain the expected economic benefit from the asset. There has been no change in the depreciation method applied during the current period.

As a result of the valuation report prepared by the independent valuation firm, TL 299,100 of customers and TL 11,170 of brand prices were recorded among the other tangible fixed assets after the sale of the "Hadi" brand owned by TOM Pay Elektronik Para ve Ödeme Hizmetleri A.Ş., another group company, to the Bank. The useful lives of the respective assets are determined as 5 and 15 years, respectively.

The Bank monitors the costs incurred for computer software in the other intangible assets-intangible rights account, and amortizes the developer expenses in 3 to 15 years, adding them to the initial cost of the software and taking into account their useful life.

XIII. Explanations on tangible assets

The initial records of tangible fixed assets were made on the basis of the cost price found by adding the acquisition amounts and other direct expenses necessary to make the asset available.

Tangible fixed assets are shown in the financial statements over the amounts remaining after deducting the accumulated depreciation and depreciation, if any, from the cost prices in the period following their recording. Tangible fixed assets are depreciated in terms of their estimated useful life by applying the normal depreciation method. There has been no change in the depreciation method applied during the current period.

Normal maintenance and repair expenses on a tangible asset are recognized as expenses. Investment expenditures that expand the capacity of the tangible asset and increase the benefit to be obtained from it in the future are added to the cost of the tangible asset. Investment expenditures consist of cost elements such as expenses that extend the useful life of the asset, increase the service capacity of the asset, increase the quality of the goods or services produced, or reduce the cost.

Gains or losses arising from the disposal of tangible fixed assets are reflected in the profit or loss accounts as the difference between the net disposal proceeds and the net book value of the relevant tangible asset.

There is no obligation to limit the use of pledges, mortgages and other measures on tangible fixed assets or commitments for their purchase or disposition rights on them.

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EXPLANATIONS ON ACCOUNTING POLICIES IN THE RELATED PERIOD (Continued)

XIV. Explanations on leasing transactions

Operational Leasing Transactions

Transactions as a tenant

At the beginning of a contract, the bank evaluates whether the contract is a lease or includes a lease transaction. In the event that the contract transfers the right to control the use of the defined asset for a specified period of time in exchange for a price, this contract is in the nature of a lease or includes a lease transaction. The bank reflects a right-of-use asset and a lease obligation in its financial statements on the date the lease actually begins.

Existence of the right of use;

The Bank applies the "TFRS 16 - Leases" standard in the accounting of leasing transactions.

Pursuant to the "TFRS 16 - Leases" standard, the Bank calculates the amount of the "right of use" at the beginning of the lease based on the present value of the lease payments of the fixed asset subject to the lease and includes it in the "tangible fixed assets".

The cost of a right-of-use asset includes the following:

- a) The initial measurement amount of the rental liability,
- b) the amount obtained by deducting all rental incentives received from all rental payments made on or before the date on which the lease actually commences;
- c) All initial direct costs incurred by the bank

When applying the bank cost method, the right-of-use entity is:

- a) deducted accumulated depreciation and accumulated impairment losses, and
- b) Measure it on the basis of its cost adjusted for the remeasurement of the rental liability.

While depreciating the right-of-use asset, the Bank applies the depreciation provisions in the TAS 16 Tangible Fixed Assets standard.

Rental obligation:

On the date on which the lease actually begins, the Bank measures the lease obligation on the present value of the rent payments that have not been paid on that date. Lease payments are discounted using the implied markup rate on the lease if this rate can be easily determined. If this ratio cannot be easily determined, the Bank uses the Bank's alternative borrowing profit rate. Lease payments included in the measurement of the lease obligation on the date of actual commencement of the lease shall consist of payments to be made for the right to use the underlying asset during the lease period and which have not been paid on the date the lease actually commences:

After the date on which the lease actually begins, the Bank measures the rental obligation as follows:

- a) Increases the book value to reflect the rate of profit on the rental obligation,
- b) Reduces the book value to reflect the rental payments that have been made, and
- c) Remeasure the book value to reflect revaluations and restructurings, or to reflect revised essentially fixed lease payments.

EXPLANATIONS ON ACCOUNTING POLICIES IN THE RELATED PERIOD (Continued)

XIV. Explanations on leasing transactions (continued)

The profit share related to the lease liability for each period during the lease term is calculated by applying a fixed periodic profit rate to the remaining balance of the lease liability. The Participation Bank is involved as the lessor in leasing transactions. The Bank presents the assets subject to lease as a receivable equal to the net investment in the lease in the balance sheet. The total lease payments, including both the profit share and principal amounts, are recognized on a gross basis under the lease receivables account. The profit share, which represents the difference between the total lease payments and the cost of the related fixed assets, is accounted for under the unearned lease income account. As lease payments are collected, the principal amount is deducted from the lease receivables account, while the profit share portion is deducted from the unearned profit income account and recognized in the income statement.

XV. Explanations on provisions and contingent liabilities

Provisions and contingent liabilities other than the expected loss provisions set aside for loans and other receivables are accounted for in accordance with TAS 37 "Turkish Accounting Standard on Provisions, Contingent Liabilities and Contingent Assets".

The Bank reserves provisions if there is an existing obligation (legal or implied) arising from a past event, if resources with economic benefits for the fulfillment of the obligation are likely to exit the business, and if the amount of the obligation can be safely estimated. In cases where the amount cannot be measured reliably enough and there is no possibility of funds from the Bank to fulfill the obligation, the obligation in question is considered "Contingent" and is explained in the footnotes.

Provisions are allocated based on these data for those whose data are clear from transactions that may affect the financial structure, and on an estimated basis for those who are otherwise.

As of the balance sheet date, there are no contingent events that are likely to occur as a result of past events and the amount of which can be reliably measured.

Contingent assets usually consist of unplanned or other unexpected events that give rise to the possibility of economic benefits entering the business. These assets are not included in the financial statements, as the representation of contingent assets in the financial statements may result in the recognition of an income that can never be obtained. Contingent assets are disclosed in the footnotes to the financial statements, if economic benefits are likely to enter the business. Contingent assets are subject to continuous evaluation to ensure that the relevant developments are accurately reflected in the financial statements. In the event that the economic benefit becomes almost certain to enter the Bank, the relevant asset and the income related to it are reflected in the financial statements of the period in which the change occurs.

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EXPLANATIONS ON ACCOUNTING POLICIES IN THE RELATED PERIOD (Continued)

XVI. Explanations on liabilities relating to employee benefits

a. Severance Pay and Rights of Leave

The Bank recognizes its obligations regarding severance pay and leave rights in accordance with the provisions of TAS 19 "Turkish Accounting Standard for Employee Benefits", and has calculated its liabilities arising from future severance pay and leave rights based on their net present value and reflected them in the financial statements.

In accordance with the relevant legislation, the Bank is obliged to pay severance to employees upon retirement, resignation or dismissal if legal conditions are met, military service, death (to the legal heirs of the employee), and to female employees who voluntarily resign within one year following their marriage. Severance pay is calculated on the basis of the employee's salary on the termination date (provided that it does not exceed the severance pay ceiling), depending on the employee's working status at the Bank and the affiliated social security institution. Severance pay is calculated based on actuarial assumptions.

In determining the liability, assumptions are made regarding employee turnover rate and future salary increases. As of December 31, 2024, the Bank's severance pay obligation is TL 10,454 (December 31, 2023: TL 1,696).

With the "Communiqué on the Turkish Accounting Standard on Employee Benefits ("TAS 19") (Serial No: 9)" published in the Official Gazette dated March 12, 2013 and numbered 28585, the POA introduced a change regarding the accounting of actuarial gains and losses due to changes in actuarial assumptions or differences between assumptions and actual outcomes, applicable to accounting periods beginning after December 31, 2012. The Bank classified an actuarial loss of TL 4,140 under shareholders' equity (December 31, 2023: TL 1,099 loss).

The leave pay obligation is calculated based on the number of unused leave days determined by deducting the number of vacation days used by all personnel from their legal entitlement. As of December 31, 2024, the Bank's liability arising from unused leave rights is TL 13,079 (December 31, 2023: TL 3,528).

The Bank does not have any affiliated foundations, funds, or similar institutions for its employees. The Bank does not employ personnel under fixed-term contracts.

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EXPLANATIONS ON ACCOUNTING POLICIES IN THE RELATED PERIOD (Continued)

XVII. Explanations on taxation

a. Current Tax

As of December 31, 2024, the corporate tax rate was applied as 30% in the financial statements. Pursuant to Law No. 7316 published in the Official Gazette dated April 22, 2021, "The corporate tax rate was increased to 25% for the taxation period of 2021, and this rate was determined as 23% for the taxation period of 2022, starting from the declarations required to be submitted as of July 1, 2021 and valid for the taxation period starting from January 1, 2021. However, with the publication of Law No. 7394 in the Official Gazette dated April 15, 2022, the corporate tax rate for banks, consumer finance companies, factoring and financial leasing companies, electronic payment and money institutions, authorized foreign exchange institutions, asset management companies, capital market institutions, insurance and reinsurance companies and pension companies has been permanently increased to 25%, and this change is valid for declarations to be submitted after July 1, 2022. Therefore, as of the first quarter of 2022, the tax rate to be taken into account in the calculation of corporate tax is 23%, and the tax rate to be applied to the cumulative earnings of 2022 in the second quarter of 2022 and subsequent periods is taken into account as 25%. Pursuant to Article 21 of the Law No. 7456 published in the Official Gazette dated July 15, 2023 and numbered 32249, starting from the declarations to be submitted as of 1/10/2023; 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 December 31, 2024 and December 31, 2023, the corporate tax rate was applied as 30% in the financial statements.

The corporate tax rate is applied to the tax base to be found as a result of adding expenses that are not accepted as deductions in accordance with tax laws to the commercial income of corporations, exemptions in tax laws (such as the exemption of participation earnings) and deduction of deductions. If the profit is not distributed, no other tax is paid.

There is no withholding tax on dividends paid to taxpayer institutions that earn income through a workplace or permanent representative in Turkey and to institutions residing in Turkey. Dividend payments made to individuals and institutions other than these are subject to 15% withholding tax. The addition of profit to the capital is not considered a distribution of profits, and no withholding tax is applied.

Corporations calculate provisional tax on their quarterly financial profits at the current rate, in accordance with the Tax Procedure Law Circular No. 115 dated March 29, 2019, they declare and pay until the 17th day of the second month following that period until a new determination is made. The provisional tax paid during the year is deducted from the corporate tax to be calculated on the corporate tax return to be submitted in the following year. If there is a provisional tax amount paid despite the set-off, this amount can be refunded in cash or offset against other financial debts against the state.

According to Article 5.1.e. of the Corporate Tax Law, which is one of the important tax exemptions applied by the Bank; 75% of the earnings arising from the sale of founders' deeds, usufructs and pre-emptive rights owned by corporations for the same period as the subsidiary shares in their assets for at least two full years (730 days) are exempt from corporate tax (7061 Sy. 89 of the Act. According to Article 3 of the Communiqué No. 14 of the K.V.K. Serial No. 14 dated December 23, 2017, it will be applied as 75% for sales made until December 5, 2017 and 50% thereafter for the year 2017).

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EXPLANATIONS ON ACCOUNTING POLICIES IN THE RELATED PERIOD (Continued)

XVII. Explanations on taxation (Continued)

a. Current Tax (Continued)

This exemption applies in the period in which the sale is made, and the portion of the proceeds of the sale benefiting from the exemption is held in a special funds account under equity until the end of the fifth year following the year in which the sale is made. However, the sale price must be collected by the end of the second calendar year following the year in which the sale is made. Taxes not accrued on time due to the exemption applied to sale proceeds not collected within this period are deemed to be underpaid.

If the exempted portion of the income is transferred to another account or withdrawn from the business in any way other than being added to the capital within five years, or transferred to the head office by non-resident institutions, the taxes not accrued in time due to the exemption will be considered underpaid. This provision also applies in case of liquidation of the entity (except for mergers or demergers made in accordance with the law) within the same five-year period.

Additionally, according to Article 5.1.f of the Corporate Tax Law; earnings derived from the transfer of immovables, participation shares, founders' shares, usufruct shares, and pre-emptive rights owned by institutions under legal proceedings for their debts to banks or the Savings Deposit Insurance Fund (SDIF), or by their guarantors or mortgagors, and from the sale of such assets acquired by banks or the SDIF against these debts, are partially exempt from corporate tax. Specifically, 50% of the earnings related to immovables and 75% of the earnings related to other assets are exempt from corporate tax.

According to Turkish tax legislation, financial losses reported on the tax return can be carried forward and deducted from corporate income within a maximum of five years, provided they are not offset against past year profits. Corporate tax returns must be filed with the relevant tax office by the end of the fourth month following the end of the fiscal year, and the tax must be paid by the same deadline. However, tax authorities are entitled to review accounting records until the end of the fifth year following the relevant tax year and reassess the tax due in case of any discrepancies.

Within the scope of Article 298/A of the Tax Procedure Law, the conditions for inflation adjustment in corporate tax calculations were met as of the end of the 2021 calendar year. However, Law No. 7352, published in the Official Gazette dated January 29, 2022 and numbered 31734, added a temporary Article 33 to the Tax Procedure Law, stating that inflation adjustment shall not be applied to financial statements — including interim periods — for the 2021 and 2022 fiscal years (and for entities with special accounting periods, those ending in 2022 and 2023), as well as for the interim periods of the 2023 fiscal year, regardless of whether the conditions for inflation adjustment are met.

In addition, with Law No. 7491 published in the Official Gazette dated December 28, 2023 and numbered 32413, it has been regulated that profits or losses arising from inflation adjustments in the 2024 and 2025 fiscal years for banks, payment and electronic money institutions, asset management companies, capital market institutions, and insurance, reinsurance and pension companies shall not be taken into account in determining the corporate tax base.

As a result of these regulations, the Tax Procedure Law (TPL) depreciation figures subject to corporate tax will be calculated based on revalued updated amounts. In accordance with the relevant legislation, the resulting revaluation surplus is presented under a special funds account within equity.

The Pillar 2 regulations agreed upon by the OECD member countries have entered into force in Türkiye with Law No. 7524, published in the Official Gazette dated August 2, 2024, titled "Law on Amendments to Tax Laws and Certain Laws and Decree Law No. 375". Although secondary legislation has not yet been published, preliminary assessments made in consideration of OECD guidance indicate that these regulations are not expected to have a significant impact on the Bank's financial statements.

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EXPLANATIONS ON ACCOUNTING POLICIES IN THE RELATED PERIOD (Continued)

XVII. Explanations on taxation (Continued)

b. Deferred Tax

The Bank calculates and recognizes deferred tax in accordance with TAS 12 "Turkish Accounting Standard on Income Taxes" for temporary differences between the accounting policies and valuation principles applied and the taxable value determined in accordance with the tax legislation.

Pursuant to Article 26 of the Law No. 7394 on the Evaluation of Immovable Properties Belonging to the Treasury and the Amendment of the Value Added Tax Law and the Law on the Amendment of Certain Laws and Decree-Laws, which was published in the Official Gazette dated April 15, 2022 and numbered 31810, and the paragraph added to the temporary Article 13 of the Corporate Tax Law No. 5520, the Corporate Tax rate is again adjusted for corporate earnings for the taxation period of 2022. Although it has been stated that the tax rate for banks will be applied as 25%, in accordance with Article 21 of the Law No. 7456 published in the Official Gazette dated July 15, 2023 and numbered 32249, starting from the declarations that must be submitted as of October 1, 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.

Deferred tax liabilities or assets are determined by calculating the tax effects of temporary differences between the amounts of assets and liabilities shown in the financial statements and the amounts considered in the calculation of the legal tax base, in accordance with the balance sheet method, using the legislated tax rates. In the calculation of deferred tax, the Bank estimates the timing of when the temporary differences will become taxable or deductible and applies the enacted tax rates valid as of the balance sheet date, in accordance with the prevailing tax legislation.

Since deferred tax assets or liabilities under TAS 12 are calculated using the tax rates expected to be applied in the periods when assets turn into income or liabilities are paid off based on the tax rates (and tax laws) that are in force or are substantially enacted as of the end of the reporting period (balance sheet date), the Bank has calculated deferred tax on its assets and liabilities as of December 31, 2024 and December 31, 2023 at a rate of 30%.

Deferred tax liabilities are recognized 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 profits will be available against which those differences can be utilized. Deferred tax liabilities or assets are not recognized for temporary timing differences that arise from the initial recognition of an asset or liability in a transaction that is not a business combination and that affects neither accounting nor taxable profit or loss.

The carrying amount of deferred tax assets is reviewed at each balance sheet date. The carrying amount of a deferred tax asset is reduced to the extent that it is no longer probable that sufficient taxable profit will be available to allow the benefit of part or all of the deferred tax asset to be utilized.

Deferred tax is calculated using the tax rates that are expected to apply in the period when the asset is realized or the liability is settled, and it is recognized in the income statement as income or expense. However, if the deferred tax relates to items that are recognized directly in equity in the same or a different period, it is also recognized directly in equity.

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EXPLANATIONS ON ACCOUNTING POLICIES IN THE RELATED PERIOD (Continued)

XVII. Explanations on taxation (Continued)

Deferred Tax (Continued)

Within the scope of Article 298 of the Tax Procedure Law, it has been stipulated that if the increase in the producer price index is more than 100% in the last 3 accounting periods including the current period and more than 10% in the current accounting period, the financial statements will be subject to inflation adjustment, and these conditions have been met as of December 31, 2021. However, with the “Law on Amendments to the Tax Procedure Law and the Corporate Tax Law” numbered 7352, published in the Official Gazette dated January 29, 2022 and numbered 31734, a temporary article 33 was added to the Tax Procedure Law numbered 213, and it has been enacted that the financial statements will not be subject to inflation adjustment regardless of whether the conditions for inflation adjustment within the scope of Article 298 are met in the 2021 and 2022 accounting periods, including temporary tax periods (as of the accounting periods ending in 2022 and 2023 for those to whom a special accounting period is assigned) and the 2023 accounting period. Furthermore, the financial statements dated December 31, 2023 will be subject to inflation adjustment regardless of whether the conditions for inflation adjustment are met, and the profit/loss differences arising from the inflation adjustment to be made will be shown in the prior years' profit/loss account.

According to Article 17 of the Law No. 7491 on Amendments to Certain Laws and Legislative Decrees published in the Official Gazette dated December 28, 2023 and numbered 32413, it has been enacted that profit/loss differences arising from inflation adjustments to be made in the accounting periods of 2024 and 2025, including temporary tax periods, by banks, companies within the scope of the Financial Leasing, Factoring, Financing and Savings Finance Companies Law No. 6361 dated November 21, 2012, payment and electronic money institutions, authorized foreign exchange institutions, asset management companies, capital market institutions, insurance and reinsurance companies and pension companies will not be taken into account in determining the tax base. The President has been authorized to extend the periods determined within the scope of this paragraph by one accounting period, including temporary tax periods.

The calculated deferred tax asset and deferred tax liabilities are shown on a net basis in the unconsolidated financial statements.

Deferred tax effects related to transactions recognized in direct equity are also presented in equity. As the Bank expects to generate sufficient taxable profits in future periods to utilize its financial losses, it has recognized a total deferred tax asset of TL 496,651 as of December 31, 2024 (December 31, 2023: TL 65,902).

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EXPLANATIONS ON ACCOUNTING POLICIES IN THE RELATED PERIOD (Continued)

XVIII. Explanations on additional disclosures on borrowings

The Bank accounts for its borrowing instruments in accordance with the provisions of TFRS 9 "Financial Instruments" and subsequently measures all its financial liabilities using the effective interest method.

As of December 31, 2024 and December 31, 2023, the Bank has no borrowing instruments.

XIX. Explanations on Share Certificates Issued

As of the balance sheet date, the Bank does not have any shares issued.

XX. Explanations on acceptances and availed drafts

None.

XXI. Explanations on government grants

As of the reporting date there are no government grants received by the Bank.

XXII. Related Parties

Within the scope of TAS 24 "Related Party Disclosures Standard"; shareholders with qualified shares, entities having joint control or significant influence over the Bank, subsidiaries, associates, joint ventures in which the Bank is a participant, and key management personnel of the Bank or its parent are considered related parties.

XXIII. Cash and Cash Equivalent Assets

Cash and cash equivalents comprise cash on hand, cash in transit, gold, demand deposit accounts, and participation accounts at banks including the Central Bank of the Republic of Turkey, as well as interbank money market placements and time deposits with original maturities of three months or less from the date of acquisition. These items are highly liquid and subject to an insignificant risk of changes in value and are readily convertible to known amounts of cash. Their carrying amounts approximate fair value.

For the purposes of the cash flow statement, "cash" includes cash on hand, vault cash, precious metals (e.g., gold), cash in transit, and demand deposits with banks including the Central Bank of the Republic of Turkey, while "cash equivalents" comprise interbank money market placements and time deposits with original maturities of less than three months.

XXIV. Explanations on segment reporting

The Bank operates in three main segments: Retail Banking, Corporate Banking, and Treasury and International Banking. Each segment offers distinct products and services, and the performance of each segment is monitored separately. Segment reporting is presented in Section Four.

XXV. Explanations on other matters

None.

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SECTION FOUR

INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT

I. Explanations on Equity Items

The equity amount and capital adequacy standard ratio are calculated in accordance with the "Regulation on the Equities of Banks", the "Regulation on the Measurement and Evaluation of Capital Adequacy of Banks", and in addition, the following regulations issued by the Banking Regulation and Supervision Agency (BRSA):

- Pursuant to the BRSA Board Decision dated April 28, 2022 and numbered 10188, the Central Bank's foreign exchange buying rate as of December 31, 2022 has been used in calculating the revalued foreign currency amounts when determining credit risk-weighted amounts.
- Within the scope of the regulation dated December 21, 2021 and numbered 9996, if the net valuation differences of the securities held by the banks under the "Fair Value Through Other Comprehensive Income" portfolio are negative, such differences may be excluded from the equity amount.

Taking into account the recent regulations, the equity amount calculated as of December 31, 2024 is TL 1,390,161 (December 31, 2023: TL 1,092,846), and the capital adequacy standard ratio is 50.13% (December 31, 2023: 138.08%). The Bank's capital adequacy standard ratio is above the minimum threshold set by the applicable legislation.

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

a) Information on Equity Items:

	Current Period 31.12.2024	Prior Period 31.12.2023
COMMON EQUITY TIER I CAPITAL		
Paid-In Capital to Be Entitled for Compensation After All Creditors	3,000,000	1,500,000
Share Premium	-	-
Reserves	-	-
Other Comprehensive Income According to TAS	-	-
Profit	(525,444)	169,622
Current Period Profit	(695,066)	171,492
Prior Period Profit	169,622	(1,870)
Bonus Shares from Associates, Affiliates and Joint-Ventures Not Accounted in Current Period's Profit	-	-
Common Equity Tier I Capital Before Deductions	2,474,556	1,669,622
Deductions From Common Equity Tier I Capital	1,113,634	576,776
Valuation Adjustments Calculated as Per the Article 9. (I) Of The Regulation on Bank Capital	-	-
Losses Reflected in Equity in Accordance with TAS, Including Revaluation and Other Comprehensive Losses (-)	14,313	1,099
Operational Lease Development Costs (-)	-	-
Goodwill Netted with Deferred Tax Liabilities	-	552,262
Other Intangible Assets, Net of Related Deferred Tax Liabilities (Excluding Mortgage Servicing Rights)	595,625	552,262
Deferred Tax Assets Based on Future Taxable Income, Net of Related Deferred Tax Liabilities (Excluding Those Based on Temporary Differences)	496,651	23,415
Differences Arise When Assets and Liabilities Not Held at Fair Value, Are Subjected to Cash Flow Hedge Accounting	-	-
Total Credit Losses That Exceed Total Expected Loss Calculated According to The Regulation on Calculation of Credit Risk by Internal Ratings Based Approach	-	-
Securitization Gains	-	-
Unrealized Gains and Losses Arising from Changes in Fair Value of Liabilities, Including Those Due to Changes in Credit Risk	-	-
Net Assets of Defined Benefit Pension Plans	-	-
Direct And Indirect Investments of The Bank on Its Own Tier I Capital (-)	-	-
Shares Obtained Against Article 56, Paragraph 4 Of the Banking Law (-)	-	-
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 (-)	-	-
Total Of Net Long Positions of The Investments in Equity Items of Unconsolidated Banks and Financial Institutions Where the Bank Owns 10% or More of the Issued Share Capital Exceeding The 10% Threshold of Above Tier I Capital (-)	-	-
Mortgage Servicing Rights Exceeding The 10% Threshold of Tier I Capital (-)	-	-
Net Deferred Tax Assets Arising from Temporary Differences Exceeding The 10% Threshold of Tier I Capital (-)	7,045	-
Amount Exceeding The 15% Threshold of Tier I Capital as Per the Article 2, Clause 2 of the Regulation on Measurement and Assessment of Capital Adequacy of Banks (-)	-	-

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT(Continued)

I. Explanations on Equity Items (Continued)

a) Information on Equity Items (Continued):

	Current Period 31.12.2024	Prior Period 31.12.2023
The Portion of Net Long Position of The Investments in Equity Items of Unconsolidated Banks and Financial Institutions Where the Bank Owns 10% Or More of the Issued Share Capital Not Deducted from Tier I Capital (-)	-	-
Mortgage Servicing Rights Not Deducted (-)	-	-
Excess Amount Arising from Deferred Tax Assets from Temporary Differences (-)	-	-
Other Items to Be Defined by The BRSA (-)	-	-
Deductions From Tier I Capital in Cases Where There Are No Adequate Additional Tier I Or Tier II Capitals (-)	-	-
Total Deductions from Common Equity Tier I Capital	1,113,634	576,776
Total Common Equity Tier I Capital	1,360,922	1,092,846
Privileged stocks not included in common equity and share premiums	-	-
Debt Instruments and the Related Issuance Premiums Defined by the BRSA	-	-
Debt Instruments and the Related Issuance Premiums Defined by the BRSA (Covered by Temporary Article 4)	-	-
Additional Tier I Capital before Deductions		
Deductions From Additional Tier I Capital		
Direct And Indirect Investments of the Bank on Its Own Additional Tier I Capital (-)	-	-
Investments In Equity Instruments Issued by Banks or Financial Institutions Invested in Bank's Additional Tier I Capital and Having Conditions Stated in The Article 7 of the Regulation	-	-
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 (-)	-	-
Items To Be Deducted from Tier I Capital During the Transition Period		
Goodwill And Other Intangible Assets and Related Deferred Taxes Not Deducted from Tier I Capital as Per the Temporary Article 2, Clause 1 of the Regulation on Measurement and Assessment of Capital Adequacy of Banks (-)	-	-
Net Deferred Tax Asset/Liability Not Deducted from Tier I Capital as Per the Temporary Article 2, Clause 1 of the Regulation on Measurement and Assessment of Capital Adequacy of Banks (-)	-	-
Deduction From Additional Tier I Capital When There Is Not Enough Tier II Capital (-)	-	-
Total Deductions from Additional Tier I Capital		
Total Additional Tier I Capital		
Total Tier I Capital (Tier I Capital= Common Equity Tier I Capital + Additional Tier I Capital)	1,360,922	1,092,846
Tier II Capital		
Debt Instruments and The Related Issuance Premiums Defined by the BRSA	-	-
Debt Instruments and The Related Issuance Premiums Defined by the BRSA (Covered by Temporary Article 4)	-	-
Provisions (Amounts Explained in the First Paragraph of the Article 8 of the Regulation on Bank Capital)	29,239	-
Tier II Capital before deductions	29,239	
Deductions From Tier II Capital		
Direct and Indirect Investments of The Bank on Its Own Tier II Capital (-)	-	-
Investments In Equity Instruments Issued by Banks and Financial Institutions Invested in Bank's Tier II Capital and Having Conditions Stated in the Article 8 of the Regulation	-	-
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 and Tier II Capital of Unconsolidated Banks and Financial Institutions Where the Bank Owns 10% or More of the Issued Share Capital Exceeding The 10% Threshold of Tier I Capital (-)	-	-
Other Items to Be Defined by The BRSA (-)	-	-
Total Deductions from Tier II Capital		
Total Tier II Capital	29,239	
Total Equity (Total Tier I And Tier II Capital)	1,390,161	1,092,846

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT(Continued)

I. Explanations on Equity Items (Continued)

a) Information on Equity Items (Continued):

	Current Period 31.12.2024	Prior Period 31.12.2023
Total Tier I Capital and Tier II Capital (Total Equity)	1,390,161	1,092,846
Loans Granted Against the Articles 50 and 51 of the Banking 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 (-)	-	-
Items to be Deducted from The Sum of Tier I and Tier II Capital (Capital) During the Transition Period	-	-
The Portion of 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 Not Deducted from Tier I Capital, Additional Tier I Capital or Tier II Capital as Per the Temporary Article 2, Clause 1 of the Regulation (-)	-	-
The Portion of Total of Net Long Positions of the Investments in Equity Items of Unconsolidated Banks and Financial Institutions Where the Bank Owns More Than 10% of the Issued Share Capital Exceeding The 10% Threshold of Above Tier I Capital Not Deducted from Additional Tier I Capital or Tier II Capital as Per the Temporary Article 2, Clause 1 of The Regulation (-)	-	-
The Portion of Net Long Position of The Investments in Equity Items of Unconsolidated Banks and Financial Institutions Where the Bank Owns 10% or more of the issued Share Capital, of the Net Deferred Tax Assets Arising from Temporary Differences and of the Mortgage Servicing Rights Not Deducted from Tier I Capital as Per the Temporary Article 2, Clause 2, Paragraph (1) And (2) and Temporary Article 2, Clause 1 of the Regulation (-)	-	-
Capital	-	-
Total Capital (Total of Tier I Capital and Tier II Capital)	1,390,161	1,092,846
Total Risk Weighted Assets	2,773,007	791,472
Capital Adequacy Ratios		
CET1 Capital Ratio (%)	49.08	138.08
Tier I Capital Ratio (%)	49.08	138.08
Capital Adequacy Ratio (%)	50.13	138.08
Buffers		
Total Additional Core Capital Requirement Ratio	4.0	4.0
Bank-Specific Total CET1 Capital Ratio	2.50	2.50
Capital Conservation Buffer Ratio (%)	0.00	0.00
Systemic Significant Bank Buffer Ratio (%)	1.5	1.5
Additional CET1 Capital Over Total Risk Weighted Assets Ratio Calculated According to the Article 4 Of Capital Conservation and Counter-Cyclical Capital Buffers Regulation	46.13	134.08
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	-	-
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	-	-
Remaining Mortgage Servicing Rights	-	-
Net Deferred Tax Assets Arising from Temporary Differences	-	-
Limits For Provisions Used in Tier II Capital Calculation	79,631	-
General Loan Provisions for Exposures in Standard Approach (Before Limit of One Hundred and twenty-five Per Ten Thousand)	50,392	-
General Loan Provisions for Exposures in Standard Approach Limited By 1.25% of Risk Weighted Assets	29,239	-
Total Loan Provision That Exceeds Total Expected Loss Calculated According to Communiqué on Calculation of Credit Risk by Internal Ratings Based Approach	-	-
Total Loan Provision That Exceeds Total Expected Loss Calculated According to Communiqué 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 1.1.2018-1.1.2022)	-	-
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	-	-

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT(Continued)

b) Information on the debt instruments to be included in the equity calculations:

None.

c) Approaches used to assess the adequacy of internal capital requirement for current and future activities

The Bank does not conduct a study assessing its internal capital requirement.

d) Explanations necessary to ensure reconciliation between the table of equity items and the amounts in the balance sheet

	Current Period December 31, 2024	Prior Period December 31, 2023
Equity amount in the balance sheet	2,460,243	1,668,523
Improvement costs for operating leasing	-	-
Goodwill or other intangible assets and the related deferred tax liabilities	(595,625)	(552,262)
Debt instruments and premiums approved by BRSA	-	-
Tier II Capital (General Provisions)	29,239	-
Debt Instruments and the Related Issuance Premiums Approved by the BRSA – Subordinated Debts	-	-
Other Deductions from Capital	-	-
Other	(503,696)	(23,415)
Amount Considered in Statutory Capital Calculation	1,390,161	1,092,846

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FOR THE PERIOD ENDED 31 DECEMBER 2024***(Amounts expressed in thousands of Turkish Lira (TL) unless otherwise stated.)***INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT(Continued)****II. Explanations on Credit Risk**

In determining the risk weights for the risk categories for which credit ratings are used, as stated in Article 6 of the Regulation on the Measurement and Assessment of Capital Adequacy of Banks, the ratings of Fitch Ratings, an international rating agency, and the Islamic International Rating Agency ("IIRA") are used. Fitch Ratings' notes have been applied for banks domiciled abroad, while the ratings of the Islamic International Rating Agency have been considered for exposures to central governments and central banks. Banks domiciled in Turkey are considered "unrated" and are subject to the risk weights corresponding to the "unrated" category in the relevant risk class.

Credit ratings have been used for the following exposure classes:

1. Exposures to Central Governments or Central Banks
2. Exposures to Regional or Local Governments
3. Exposures to Administrative Bodies and Non-Commercial Undertakings
4. Exposures to Banks and Brokerage Houses

For the risk categories of Exposures to Central Governments or Central Banks, Regional or Local Governments, and Administrative Bodies and Non-Commercial Undertakings, the rating assigned by Fitch Ratings corresponds to credit quality step 3. For Exposures to Banks and Brokerage Houses, the ratings used correspond to all credit quality steps from 1 to 6.

For items not included in the trading book that are subject to issue or issuer credit rating, the risk weight is determined primarily based on the issue rating. If the issue rating is not available, the credit rating of the issuer is taken into account.

Risk amounts according to risk weights:

Current Period													
	Risk Weights	0%	10%	20%	35%	50%	75%	100%	150%	200%	250%	Other Risk Classes	Deductions from Equity
1	Exposures before Credit Risk Mitigation	2,157,319	-	1,791,852	-	-	1,399,759	930,964	-	-	-	-	-
2	Exposures after Credit Risk Mitigation	2,157,319	-	1,791,852	-	-	1,399,759	930,964	-	-	-	-	-

The figures have been prepared using the data after risk mitigation techniques.

Prior Period													
	Risk Weights	0%	10%	20%	35%	50%	75%	100%	150%	200%	250%	Other Risk Classes	Deductions from Equity
1	Exposures before Credit Risk Mitigation	-	-	1,599,856	-	-	-	-	-	-	-	-	-
2	Exposures after Credit Risk Mitigation	-	-	319,971	-	-	-	-	-	-	-	-	-

The figures have been prepared using the data after risk mitigation techniques.

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT

II. Explanations on Credit Risk (Continued)

Profile of significant exposures in major regions

	Conditional and unconditional receivables from central governments of Central Banks	Conditional and unconditional receivables from regional or local governments	Conditional and unconditional receivables from administrative bodies and non-commercial enterprises	Conditional and unconditional receivables from multilateral development banks	Conditional and unconditional receivables from international organizations	Conditional and unconditional receivables from banks and brokerage houses	Conditional and unconditional receivables from Corporates	Conditional and unconditional retail receivables	Conditional and unconditional receivables secured by Mortgages	Past due receivables	Receivables defined in high-risk category by BRSA	Securities collateralized by mortgages	Securitization positions	Short-term receivables from banks, brokerage houses and corporates	Investments similar to collective investment funds	Stock Investments	Other receivables	Total
Current Period																		
31.12.2024																		
Domestic	2,128,510	-	-	-	-	513,570	-	1,399,759	-	-	-	-	-	-	1,391,752	15,590	823,379	6,272,560
European Union Countries	-	-	-	-	-	2,430	-	-	-	-	-	-	-	-	-	-	-	2,430
OECD Countries ^(*)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Off-Shore Regions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
USA, Canada	-	-	-	-	-	4,904	-	-	-	-	-	-	-	-	-	-	-	4,904
Other Countries	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Investment and associates, subsidiaries and joint ventures	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Undistributed Assets / Liabilities ^(**)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	2,128,510	-	-	-	-	520,904	-	1,399,759	-	-	-	-	-	-	1,391,752	15,590	823,379	6,279,894
Prior Period																		
31.12.2023																		
Domestic	-	-	-	-	-	-	-	1,599,856	-	-	-	-	-	-	-	-	-	1,599,856
European Union Countries	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
OECD Countries ^(*)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Off-Shore Regions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
USA, Canada	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other Countries	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Investment and associates, subsidiaries and joint ventures	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Undistributed Assets / Liabilities ^(**)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	-	-	-	-	-	-	-	1,599,856	-	-	-	-	-	-	-	-	-	1,599,856

Includes total risk amounts before the effect of Credit Risk Mitigation but after credit conversions.

(*) OECD countries excluding EU countries, the USA and Canada

(**) Includes assets and liabilities that cannot be allocated to segments on a consistent basis.

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT(Continued)

II. Explanations on Credit Risk (Continued)

Risk profile by sectors or counterparties

Current Period December 31, 2024	Conditional and unconditional receivables from central governments or central banks	Conditional and unconditional receivables from regional or local governments	Conditional and unconditional receivables from administrative bodies and non- commercial enterprises	Conditional and unconditional receivables from multilateral development banks	Conditional and unconditional receivables from international organizations	Conditional and unconditional receivables from banks and brokerage houses	Conditional and unconditional receivables from Corporates	Conditional and unconditional retail receivables	Conditional and unconditional receivables secured by Mortgages	Past due receivables	Receivables defined in high-risk category by BRSA	Securities collateralized by mortgages	Securitization positions	Short-term receivables from banks, brokerage houses and corporates	Investments similar to collective investment funds	Stock Investments	Other receivables	TL	FC	Total	
Agriculture	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Farming and Stockbreeding	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Forestry	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Fishery	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Manufacturing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Mining and Quarrying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Production	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Electricity, Gas and Water	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Construction	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Services	2,128,510	-	-	-	-	520,904	-	-	-	-	-	-	-	-	1,391,752	15,590	-	2,957,424	1,099,332	4,056,756	
Wholesale and Retail	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Trade	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Accommodation and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Dining	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Transportation and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Telecom.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Financial Institutions	2,128,510	-	-	-	-	520,904	-	-	-	-	-	-	-	-	1,391,752	15,590	-	2,957,424	1,099,332	4,056,756	
Real Estate and Rental	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Services	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Professional Services	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Educational Services	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Health and Social Services	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Others	-	-	-	-	-	-	-	1,399,759	-	-	-	-	-	-	-	-	-	823,379	2,219,486	3,652	2,223,138
Total	2,128,510	-	-	-	-	520,904	-	1,399,759	-	-	-	-	-	-	1,391,752	15,590	-	823,379	5,176,910	1,102,984	6,279,894

Includes total risk amounts before the effect of Credit Risk Mitigation but after credit conversions.

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

II. Explanations on Credit Risk (Continued)

Risk profile by sectors or counterparties (Continued)

Prior Period December, 31 2023	Conditional and unconditional receivables from central governments or central banks	Conditional and unconditional receivables from regional or local governments	Conditional and unconditional receivables from administrative bodies and non- commercial enterprises	Conditional and unconditional receivables from multilateral development banks	Conditional and unconditional receivables from international organizations	Conditional and unconditional receivables from banks and brokerage houses	Conditional and unconditional receivables from Corporates	Conditional and unconditional retail receivables	Conditional and unconditional receivables secured by Mortgages	Past due receivables	Receivables defined in high-risk category by BRSA	Securities collateralized by mortgages	Securitization positions	Short-term receivables from banks, brokerage houses and corporates	Investments similar to collective investment funds	Stock Investments	Other receivables	TL	FC	Total
Agriculture	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Farming and Stockbreeding	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Forestry	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Fishery	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Manufacturing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mining and Quarrying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Production	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Electricity, Gas and Water	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Construction	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Services	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Wholesale and Retail Trade	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Accommodation and Dining	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transportation and Telecom.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Financial Institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Real Estate and Rental Services	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Professional Services	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Educational Services	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Health and Social Services	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	1,599,856	-	-	-	-	-	-	-	-	-	-	-	1,271,617	328,239	1,599,856
Total	-	-	-	-	-	1,599,856	-	-	-	-	-	-	-	-	-	-	-	1,271,617	328,239	1,599,856

Includes total risk amounts before the effect of Credit Risk Mitigation but after credit conversions.

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

II. Explanations on Credit Risk (Continued)

Analysis of Maturity-Bearing Exposures According to Remaining Maturities

Current Period Risk Categories	Time to Maturity				
	1 month	1-3 months	3-6 months	6-12 months	Over 1 year
Conditional and unconditional receivables from central governments or Central Banks	84,177	-	-	-	-
Conditional and unconditional receivables from regional or local governments	-	-	-	-	-
Conditional and unconditional receivables from administrative bodies and non-commercial undertakings	-	-	-	-	-
Conditional and unconditional receivables from multilateral development banks	-	-	-	-	-
Conditional and unconditional receivables from international organizations	-	-	-	-	-
Conditional and unconditional receivables from banks and brokerage houses	176,090	-	-	-	-
Conditional and unconditional receivables from corporates	-	-	-	-	-
Conditional and unconditional receivables from retail portfolios	1,161,802	118,500	66,553	45,306	91,038
Conditional and unconditional receivables secured by mortgages	-	-	-	-	-
Past due receivables	-	-	-	-	-
Receivables defined under high-risk category by BRSA	-	-	-	-	-
Securities collateralized by mortgages	-	-	-	-	-
Securitization positions	-	-	-	-	-
Short-term receivables from banks, brokerage houses and corporate	-	-	-	-	-
Investments similar to collective investment funds	-	-	-	-	-
Other Receivables	-	-	-	-	-
Total	1,422,069	118,500	66,553	45,306	91,038

Includes total risk amounts before the effect of Credit Risk Mitigation but after credit conversions.

Prior Period Risk Categories	Time to Maturity				
	1 month	1-3 months	3-6 months	6-12 months	Over 1 year
Conditional and unconditional receivables from central governments or Central Banks	-	-	-	-	-
Conditional and unconditional receivables from regional or local governments	-	-	-	-	-
Conditional and unconditional receivables from administrative bodies and non-commercial undertakings	-	-	-	-	-
Conditional and unconditional receivables from multilateral development banks	-	-	-	-	-
Conditional and unconditional receivables from international organizations	-	-	-	-	-
Conditional and unconditional receivables from banks and brokerage houses	-	1,599,856	-	-	-
Conditional and unconditional receivables from corporates	-	-	-	-	-
Conditional and unconditional receivables from retail portfolios	-	-	-	-	-
Conditional and unconditional receivables secured by mortgages	-	-	-	-	-
Past due receivables	-	-	-	-	-
Receivables defined under high-risk category by BRSA	-	-	-	-	-
Securities collateralized by mortgages	-	-	-	-	-
Securitization positions	-	-	-	-	-
Short-term receivables from banks, brokerage houses and corporate	-	-	-	-	-
Investments similar to collective investment funds	-	-	-	-	-
Other Receivables	-	-	-	-	-
Total	-	1,599,856	-	-	-

Includes total risk amounts before the effect of Credit Risk Mitigation but after credit conversions.

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

II. Explanations on Credit Risk (Continued)

Information by major sectors and type of counterparties

Impaired Loans: are the credits that either overdue more than 90 days as of the reporting date or are treated as impaired due to their creditworthiness according to TFRS 9 Financial Instruments. For such credits, “specific provisions” are allocated as TFRS 9 suggests.

Past Due Loans: are the credits that overdue up to 90 days but not impaired. For such credits, “general provisions” are allocated within the scope of TFRS 9.

	Loans		Provisions
	Impaired Loans		
December 31, 2024	Significant Increase in	Default	Expected Credit
Current Period	Credit Risk (Stage II)	(Stage III)	Loss Provisions
Agriculture	-	-	-
Farming and Stockbreeding	-	-	-
Forestry	-	-	-
Fishery	-	-	-
Manufacturing	-	-	-
Mining and Quarrying	-	-	-
Production	-	-	-
Electricity, Gas and Water	-	-	-
Construction	-	-	-
Services	-	-	-
Wholesale and Retail Trade	-	-	-
Accommodation and Dining	-	-	-
Transportation and Telecommunication	-	-	-
Financial Institutions	85,003	-	-
Real Estate and Rental Services.	-	-	-
Self-employment Services	-	-	-
Educational Services	-	-	-
Health and Social Services	-	-	-
Others	223,530	177,537	(186,793)
Total	308,533	177,537	(186,793)

	Loans		Provisions
	Impaired Loans		
December 31, 2023	Significant Increase in	Default	Expected Credit
Prior Period	Credit Risk (Stage II)	(Stage III)	Loss Provisions
Agriculture	-	-	-
Farming and Stockbreeding	-	-	-
Forestry	-	-	-
Fishery	-	-	-
Manufacturing	-	-	-
Mining and Quarrying	-	-	-
Production	-	-	-
Electricity, Gas and Water	-	-	-
Construction	-	-	-
Services	-	-	-
Wholesale and Retail Trade	-	-	-
Accommodation and Dining	-	-	-
Transportation and Telecommunication	-	-	-
Financial Institutions	-	-	-
Real Estate and Rental Services.	-	-	-
Self-employment Services	-	-	-
Educational Services	-	-	-
Health and Social Services	-	-	-
Others	-	-	-
Total	-	-	-

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

II. Explanations on Credit Risk (Continued)

Movements in value adjustments and provisions

December 31, 2024 Current Period	Opening Balance	Provisions for period	Provision Reversals	Other Adjustments	Closing Balance
Stage 3 Provisions	-	177,537	-	-	177,537
Stage 1&2 Provisions	-	50,392	-	-	50,392

December 31, 2023 Prior Period	Opening Balance	Provisions for period	Provision Reversals	Other Adjustments	Closing Balance
Stage 3 Provisions	-	-	-	-	-
Stage 1&2 Provisions	-	-	-	-	-

The table below presents the maximum credit exposures of the financial statement items.

	December 31, 2024 Current Period	December 31, 2023 Prior Period
Financial Assets at Fair Value Through Profit or Loss (FVPL)	1,407,343	1,392,844
Banks	91,089	207,012
Receivables from Money Markets	250,000	-
Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI)	1,547,681	-
Other Financial Assets Measured at Amortized Cost	-	-
Loans Provided	1,568,201	-
Receivables from Finance Lease Transactions	-	-
Other Assets	2,001,390	757,315
Credit Risk Exposure of Balance Sheet Items	6,865,704	2,357,171
Guarantees and Sureties	-	-
Commitments	-	-
Credit Risk Exposure of Off-Balance Sheet Items	-	-
Total Credit Risk Exposure	6,865,704	2,357,171

Credit Quality of Financial Assets

	Current Period December 31, 2024			Prior Period December 31, 2023		
Financial Assets	Not Past Due and Not Impaired	Past Due but Not Impaired	Total	Not Past Due and Not Impaired	Past Due but Not Impaired	Total
Banks	91,089	-	91,089	207,012	-	207,012
Financial Assets at Fair Value Through Profit or Loss (FVPL)	1,407,343	-	1,407,343	1,392,844	-	1,392,844
Loans Provided	1,259,668	308,533	1,568,201	-	-	-
- Corporate/Entrepreneurial Loans	-	-	-	-	-	-
- Individual Loans	1,174,664	308,533	1,483,197	-	-	-
- Specialized Loans	-	-	-	-	-	-
Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI)	1,547,681	-	1,547,681	-	-	-
Other Financial Assets Measured at Amortized Cost	1,030,643	-	1,030,643	-	-	-

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

III. Explanations on currency risk

- a) **Whether the Bank is exposed to currency risk, whether the effects of this situation are estimated, whether the Bank's Board of Directors sets limits for the positions monitored on a daily basis:**

Within the framework of its foreign currency management policy, the Bank has adopted the principle of not carrying a significant position. Therefore, there is no significant exchange rate risk. In addition to monitoring the exchange rate risk through the exchange rate risk table created within the scope of the standard method, the "Value at Risk" is calculated for the foreign exchange position in the Bank for monitoring purposes. In addition, for foreign exchange transactions; Position and transaction limits are determined by the decision of the Board of Directors and compliance with the limits is monitored.

- b) **The extent of hedging foreign currency debt instruments and net foreign currency investments with hedging derivative instruments, if material:**

None.

- c) **Foreign currency risk management policy:**

Periodic "Liquidity Gap Analysis" is conducted to determine liquidity risks in the US Dollar and Euro, the most important foreign currencies in which the Bank operates. In addition, the Foreign Currency Net General Position/Equity ratio and Foreign Currency Liquidity Position are regularly monitored within the scope of daily value at risk analyses and legal reporting to monitor exchange rate risk.

- ç) **The Bank's financial statement date and the current foreign exchange purchase rates announced to the public in the last 5 business days backwards from this date:**

	USD	EURO
31 December 2024 - Balance Sheet Valuation Rate	35.2803	36.7362
As of December 29, 2024	35.2233	36.7429
As of December 28, 2024	35.1368	36.6134
As of December 27, 2024	35.1368	36.6134
As of December 26, 2024	35.1368	36.6134
As of December 25, 2024	35.2033	36.6076

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT(Continued)

III. Explanations on currency risk (Continued)

- d) **The simple arithmetic average value of the Bank's current exchange rate for the last thirty days backwards from the date of the financial statement:**

The simple arithmetic average value of the Bank's current exchange rate for the last thirty days backwards from the date of the financial statement was TL 34.9254 for 1 USD (December 2023: TL 29.0552) and TL 36.5796 for 1 Euro (December 2023: TL 31.7410).

Currency risk of the Bank

	EURO	USD	Other FC^(*)	Total
Current Period				
Assets				
Cash (cash in vault, effectives, money in transit, cheques purchased) and balances with the Central Bank of the Republic of Turkey	13,250	2,638	-	15,888
Banks	2,125	6,813	73,217	82,155
Financial assets at fair value through profit and loss	-	1,030,643	-	1,030,643
Money Market Placements	-	-	-	-
Financial assets at fair value through other comprehensive income	-	-	-	-
Loans ^(*)	-	-	-	-
Subsidiaries, associates and joint ventures	-	-	-	-
Financial assets at amortized cost	-	-	-	-
Derivative financial assets for hedging purposes	-	-	-	-
Tangible assets	-	-	-	-
Intangible assets	-	-	-	-
Other assets	-	-	-	-
Total Assets	15,375	1,040,094	73,217	1,128,686
Liabilities				
Current account and funds collected from Banks via participation accounts	2,457	4,909	55,767	63,133
Current and profit-sharing accounts FC	-	-	-	-
Money market borrowings	-	-	-	-
Funds provided from other financial institutions	-	-	-	-
Marketable securities issued	-	-	-	-
Miscellaneous payables	-	-	-	-
Derivative financial liabilities for hedging purposes	-	-	-	-
Other Liabilities	165	3,989	1,098	5,252
Total Liabilities	2,622	8,898	56,865	68,385
Net balance sheet position	12,753	1,031,196	16,352	1,060,301
Net off-balance sheet position	-	1,058,409	-	1,058,409
Financial derivative assets	-	-	-	-
Financial derivative liabilities	-	1,058,409	-	1,058,409
Non-cash loans	-	-	-	-
Prior Period				
Total assets	-	39,829	-	39,829
Total Liabilities	-	-	-	-
Net Balance Sheet Position	-	39,829	-	39,829
Net Off-Balance Sheet Position	-	-	-	-
Financial derivative assets	-	-	-	-
Financial derivative liabilities	-	-	-	-
Non-Cash Loans	-	-	-	-

(*) The other amount of foreign currency includes gold transactions.

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT(Continued)

III. Explanations on currency risk (Continued)

The bank is mainly exposed to foreign currency risk in Euro, USD and Gold.

The following table shows the bank's sensitivity to 10% change in both USD, Euro and Gold exchange rate.

	Change in exchange rate (%)	Effects on profit/loss		Effects on equity	
		Current Period	Prior Period	Current Period	Prior Period
USD	10%	(2,721)	3,983	(2,721)	3,893
EUR	10%	1,275	-	1,275	-
Gold	10%	1,635	-	1,635	-

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT(Continued)

IV. Explanations on stock position risk

Relation of risks with gains accounted under equity and analyzing according to their aims including strategic reasons and the accounting policies applied and general information about valuation techniques with assumptions in this application, the elements that manipulate valuation and important changes

As of December 31, 2024, the Bank has TL 15,590 of listed shares in its assets.

Carrying value of share investments, for fair value and quoted securities, comparison with market value if market value is significantly different from fair value

None.

Realized gains/losses, revaluation surplus, unrealized gains/losses on equity securities and results included in core and supplementary capitals

None.

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT(Continued)

V. Liquidity risk management and liquidity coverage ratio

The liquidity risk of the Bank is the risk of being unable to fulfill its payment obligations on time due to not having enough cash sources or cash inflows to finance its cash outflows fully and on time due to cash flow instabilities.

Funding liquidity risk is the risk of being unable to meet debts and obligations without incurring unexpected losses or defaulting.

Market liquidity risk is the risk that a position cannot be sold or closed without affecting its market price due to insufficient market depth or market deterioration, or the risk that a market price cannot be formed for a position for any reason.

Liquidity risk is managed by the Asset-Liability Committee (ALCO) and relevant business units within the framework of the Regulation on Risk Management Policies approved by the Board of Directors and the Risk Appetite Regulation. In liquidity risk management, measures to be taken and practices to be implemented are determined by considering both normal and stressed economic conditions. The Bank defines liquidity risk, measures it using internationally recognized methods, monitors it, and reports periodically to relevant stakeholders. An Emergency Funding Plan has been established to regulate procedures and principles to ensure that the Bank maintains adequate liquidity levels under stressed conditions.

Information on the Bank's risk capacity, responsibilities and structure of liquidity risk management, internal liquidity risk reporting, and communication between the Board of Directors and business lines regarding liquidity risk strategy, policies and practices:

Liquidity risk practices and responsibilities are determined according to the Treasury Regulation approved by the Board of Directors. The Bank's liquidity policy is to maintain a liquidity buffer at a level sufficient to meet obligations under all economic conditions, and to sustain necessary liquidity at the lowest cost. The Bank also holds available credit lines with financial institutions.

At weekly ALCO meetings attended by senior management, indicators related to the Bank's liquidity position are reviewed and liquidity risk is evaluated. The Board of Directors is also informed via the Audit Committee.

To manage liquidity risk prudently, it is necessary to understand what kind of problems may arise from asset-liability mismatches under different economic conditions and the associated costs. Liquidity risk management aims to measure the Bank's current and future liquidity position in a prudent and proactive manner, taking into account the currency and maturity structure of assets and liabilities. Reports related to liquidity gap analysis are prepared by the Treasury Management Department and the Risk Management Department, and monitored by ALCO. The Risk Management Department monitors the liquidity risk limits set by the Board of Directors. The Treasury Management Department manages funding and liquidity risk to prevent any funding shortfalls at any time or from any source, and reports the Bank's liquidity position regularly to ALCO. The Risk Management Department monitors the **Liquidity Coverage Ratio (LCR)** and reports the results to the BRSA.

Information on the centralization level of liquidity management and funding strategy, and the functioning between the Bank and its subsidiaries:

The Bank's liquidity management is carried out by the Asset and Liability Management Department. As the Bank does not have any subsidiaries subject to consolidation, consolidated liquidity risk management is not applicable.

Information on the Bank's funding strategy including policies on funding types and diversification of maturities:

The Bank aims to base its funding structure on a stable and long-term diversification of current and participation accounts. The ratio of liquid assets to total assets, liquidity risk indicators, credit and funding ratios, and concentration risks in funding sources are closely monitored

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT(Continued)

V. Liquidity risk management and liquidity coverage ratio (Continued)

Information on liquidity management on the basis of currencies constituting a minimum of five percent of the Bank's total liabilities

The Bank aims to maintain a well-diversified and stable structure of current and participation accounts, diversify funding sources and extend maturities. Risk indicators related to liquidity, such as the ratio of liquid assets to total assets, the ratio of participation funds to loans, and the concentration of collected funds, are closely monitored.

Information on liquidity management on the basis of currencies constituting a minimum of five percent of the Bank's total liabilities

Almost all liabilities of the Bank are denominated in Turkish Lira, American Dollar, Euro or Gold. The Bank's TL liquidity is managed through interbank transactions. Foreign currency liquidity is held in interbank transactions and correspondent bank accounts within limits.

Information on liquidity risk mitigation techniques

The Bank aims to maintain a sufficient level of high-quality liquid assets to meet its cash outflows, diversify its funding sources in order to reduce liquidity risk concentrations, reduce the maturity gap between assets and liabilities through maturity gap analysis, and implement liquidity risk mitigation techniques by ensuring that a minimum portion of the fund resources are provided through the funds collected.

Information on the use of stress tests

The purpose of the stress test is to identify the sources of possible liquidity weaknesses and whether the liquidity risk appetite for existing on- and off-balance sheet positions is being acted upon in line with the Bank's framework. While developing stress test analyses, it includes systemic crisis, Bank-specific crisis, and scenarios that take both situations into account. Different threshold levels are determined for the percentage of the deficit projected in the stress test to be covered by the buffer. The stress test is aligned with the Bank's risk appetite framework and integrated with other processes such as ISEDES and Budget. Stress test results are reported to ALCO.

General information on emergency funding plan

The Liquidity and Emergency Funding Plan has been established to set out the procedures and principles necessary for identifying and managing potential severe liquidity problems and has been approved by the Board of Directors. The Plan ultimately aims to protect the current and participation account holders, creditors, and shareholders. Key indicators of the Emergency Funding Plan have been determined, and in case of unexpected developments in the liquidity position or the triggering of other indicators, the Plan is activated. The implementation of the Plan is the responsibility of the Asset-Liability Committee.

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT(Continued)

V. Liquidity risk management and liquidity coverage ratio (Continued)

Analysis of financial liabilities by remaining contractual maturities

The following table is prepared before the Bank's liabilities are undiscounted and based on the earliest date to the payment. Adjustment column shows the items that give rise to probable cash exit according to contractual terms at later period. The items that are mentioned are included the maturity analysis however they are not included in the balance sheet value of financial liabilities at the balance sheet.

	Up to 1 months	1-3 months	3-12 months	1-5 years	Above 5 years	Total	Adjustments	Balance Sheet Value
December 31, 2024								
Funds Collected	2,803,770	518,041	61,969	-	-	3,383,780	-	3,383,780
Other Fundings	-	-	-	-	-	-	-	-
Funds provided under repurchase agreements	-	-	-	-	-	-	-	-
Finance Lease Payable	1,972	1,765	3,995	14,687	-	22,419	(3,781)	18,638
Total	2,805,742	519,806	65,964	14,687	-	3,406,199	(3,781)	3,402,418
December 31, 2023								
Funds Collected	294,442	-	-	-	-	294,442	-	294,442
Other Fundings	-	-	-	-	-	-	-	-
Funds provided under repurchase agreements	-	-	-	-	-	-	-	-
Finance Lease Payable	501	892	663	3,709	-	5,765	-	5,765
Total	294,943	892	663	3,709	-	300,207	-	300,207

Maturity analysis for guarantees and contingencies

None. (December 31, 2023: None).

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT(Continued)

V. Liquidity risk management and liquidity coverage ratio (Continued)

Contractual maturity analysis of derivative instruments

December 31, 2024	Up to 1 month	1-3 months	3-12 months	1-5 years	5 years and over	Total
Derivatives financial assets held for trading						
Foreign exchange derivatives:						
Entry	1,066,900	-	-	-	-	1,066,900
Exit	-	-	-	-	-	-
Hedging purposes financial assets						
Foreign exchange derivatives:						
Entry	-	-	-	-	-	-
Exit	-	-	-	-	-	-
Total Cash Inflow						
Total Cash Outflow	1,066,900	-	-	-	-	1,066,900
December 31, 2023	Up to 1 month	1-3 months	3-12 months	1-5 years	5 years and over	Total
Derivatives financial assets held for trading						
Foreign exchange derivatives:						
Entry	-	-	-	-	-	-
Exit	-	-	-	-	-	-
Hedging purposes financial assets						
Foreign exchange derivatives:						
Entry	-	-	-	-	-	-
Exit	-	-	-	-	-	-
Total Cash Inflow						
Total Cash Outflow	-	-	-	-	-	-

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT(Continued)

V. Liquidity risk management and liquidity coverage ratio (Continued)

Liquidity coverage ratio

The Liquidity Coverage Ratio (LCR) aims to enable banks to meet their liquidity needs in the 30-day maturity period in case of liquidity shortages with high-quality liquid assets consisting of existing cash and free assets that are easy to convert into cash. In this context, taking into account the provisions of the Regulation on the Calculation of Banks' Liquidity Coverage Ratio (the Regulation), this ratio, which is calculated by the ratio of high-quality liquid assets to net cash outflows, should be at least 80% for foreign currency and 100% for total on a consolidated and non-consolidated basis. On-balance sheet and off-balance sheet items are included in the calculation of LCR by multiplying them by the consideration rates stipulated in the table attached to the Regulation. In the calculation, cash inflows cannot exceed 75% of cash outflows, and cash inflows related to assets taken into account in the calculation of high-quality liquid assets are not included in the calculation as cash inflows.

Current Period	Consideration Rate Total Unapplied Value		Consideration Rate Total Applied Value	
	TL+FC	FC	TL+FC	FC
HIGH-QUALITY LIQUID ASSETS				
1 High-quality liquid assets	-	-	1,613,165	1,083,975
CASH OUTFLOWS				
2 Real person deposits and retail deposits	3,191,950	62,660	319,195	6,266
3 Stable deposits	-	-	-	-
4 Low stable deposit	3,191,950	62,660	319,195	6,266
5 Unsecured debts other than real person deposits and retail deposits	89,045	-	35,618	-
6 Operationals deposits	-	-	-	-
7 Non-operational deposits	-	-	-	-
8 Other unsecured debts	89,045	-	35,618	-
9 Secured debts	-	-	-	-
10 Other cash outflows	-	-	-	1,100,007
11 Derivative liabilities and collateral completion obligations	-	-	-	1,100,007
12 Liabilities from structured financial instruments	-	-	-	-
13 Payment commitments for debts to financial markets and other off-balance sheet liabilities	-	-	-	-
14 Other off-balance sheet liabilities and other contractual obligations that are revocable without any conditions	-	-	-	-
15 Other irrevocable or conditionally revocable off-balance sheet liabilities	46,788	11,734	46,788	11,734
16 TOTAL CASH OUTFLOWS			401,601	1,118,007
CASH INFLOWS				
17 Secured receivables	-	-	-	-
18 Unsecured receivables	551,859	-	412,530	-
19 Other cash inflows	-	-	-	-
20 TOTAL CASH INFLOWS	551,859	-	412,530	-
			Values with a Cap Applied	
21 TOTAL STOCK OF HQLA	-	-	1,613,165	1,083,975
22 TOTAL NET CASH OUTFLOWS	-	-	107,658	1,098,379
23 LIQUIDITY COVERAGE RATIO (%)	-	-	1,498.46	98.6886

(*) The simple arithmetic average of the values calculated on a weekly basis, calculated as the simple arithmetic average for the last three months.

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT(Continued)

V. Liquidity risk management and liquidity coverage ratio (Continued)

For the period 1 October - 31 December 2024, the lowest, highest and average liquidity coverage ratios calculated on a monthly basis are presented in the table below.

Current Period	Highest	Date	Lowest	Date
TL+FC	1,896.05	20.12.2024	994.27	29.11.2024
FC	102.06	04.10.2024	90.15	11.10.2024

For the period 1 October - 31 December 2023, the lowest, highest and average liquidity coverage ratios calculated on a monthly basis are presented in the table below.

Prior Period	Highest	Date	Lowest	Date
TL+FC	5,006.56	25.12.2023	3,513.39	29.12.2023
FC	411.83	29.12.2023	80.97	25.12.2023

Prior Period	Consideration Rate Total Unapplied Value		Consideration Rate Total Applied Value	
	TL+FC	FC	TL+FC	FC
HIGH-QUALITY LIQUID ASSETS				
1 High-quality liquid assets	1,223,464	266,351	611,732	133,175
CASH OUTFLOWS				
2 Real person deposits and retail deposits	251,937	251,877	25,194	25,188
3 Stable deposits	-	-	-	-
4 Low stable deposit	251,937	251,877	25,194	25,188
5 Unsecured debts other than real person deposits and retail deposits	-	-	-	-
6 Operational deposits	-	-	-	-
7 Non-operational deposits	-	-	-	-
8 Other unsecured debts	-	-	-	-
9 Secured debts	-	-	-	-
10 Other cash outflows	-	-	-	-
11 Derivative liabilities and collateral completion obligations	-	-	-	-
12 Liabilities from structured financial instruments	-	-	-	-
13 Payment commitments for debts to financial markets and other off-balance sheet liabilities	-	-	-	-
14 Other off-balance sheet liabilities and other contractual obligations that are revocable without any conditions	-	-	-	-
15 Other irrevocable or conditionally revocable off-balance sheet liabilities	-	-	-	-
16 TOTAL CASH OUTFLOWS			25,194	25,188
CASH INFLOWS				
17 Secured receivables	-	-	-	-
18 Unsecured receivables	168,719	15,550	168,719	15,550
19 Other cash inflows	-	-	-	-
20 TOTAL CASH INFLOWS	168,719	15,550	168,719	15,550
			Values with a Cap Applied	
21 TOTAL STOCK OF HQLA	-	-	611,732	133,175
22 TOTAL NET CASH OUTFLOWS	-	-	16,231	33,346
23 LIQUIDITY COVERAGE RATIO (%)	-	-	3,768.91	399.37

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT(Continued)

V. Liquidity risk management and liquidity coverage ratio (Continued)

Presentation of assets and liabilities according to their remaining maturities

	Demand	Up to 1 months	1-3 months	3-12 Months	1-5 Years	Over 5 Years	Unallocated	Total
Current Period								
31.12.2024								
Assets								
Cash (cash in vault, effectives, cash in transit, Cheques purchased) and balances with the Central Bank of the Republic of Turkey	84,177	-	-	-	-	-	-	84,177
Banks	85,537	5,552	-	-	-	-	-	91,089
Financial assets at fair value through profit and loss (*)	1,407,343	-	-	-	-	-	1,559	1,408,902
Money market placements	-	250,000	-	-	-	-	-	250,000
Financial assets at fair value through other comprehensive income	-	-	-	-	1,547,681	-	-	1,547,681
Loans	-	1,104,954	454,029	20	9,198	-	-	1,568,201
Financial assets measured with amortized cost	-	-	-	-	-	-	-	-
Other Assets	-	-	-	-	-	-	1,915,654	1,915,654
Total Assets	1,577,057	1,360,506	454,029	20	1,556,879	-	1,917,213	6,865,704
Liabilities								
Current account and funds collected from banks via participation accounts	337,365	2,466,405	518,041	61,969	-	-	-	3,383,780
Current and profit-sharing accounts	-	-	-	-	-	-	-	-
Funds provided from other financial institutions	-	-	-	-	-	-	-	-
Money market borrowings	-	-	-	-	-	-	-	-
Marketable securities issued	-	-	-	-	-	-	-	-
Miscellaneous payables	-	-	-	-	-	-	-	-
Other Liabilities	-	1,107	1,972	11,013	4,546	-	3,463,286	3,481,924
Total Liabilities	337,365	2,467,512	520,013	72,982	4,546	-	3,463,286	6,865,704
Net liquidity gap	1,239,692	1,107,006	(65,984)	(72,962)	1,552,333	-	(1,546,073)	-
Net Off-Balance Sheet Position	-	-	-	-	-	-	-	-
Receivables from Derivative Financial Instruments	-	-	-	-	-	-	-	-
Liabilities from Derivative Financial Instruments	-	-	-	-	-	-	-	-
Non-cash Loans	-	-	-	-	-	-	-	-

(*) Includes derivative financial assets amounting to TL 1,559.

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT(Continued)

V. Liquidity risk management and liquidity coverage ratio (Continued)

2) Liquidity coverage ratio (Continued)

Presentation of assets and liabilities according to their remaining maturities (Continued)

	Demand	Up to 1 months	1-3 months	3-12 Months	1-5 Years	Over 5 Years	Unallocated	Total
Prior Period								
31.12.2023								
Assets								
Cash (cash in vault, effectives, cash in transit, Cheques purchased) and balances with the Central Bank of the Republic of Turkey	76	-	-	-	-	-	-	76
Banks	1,894	205,118	-	-	-	-	-	207,012
Financial assets at fair value through profit and loss	-	-	-	1,392,844	-	-	-	1,392,844
Money market placements	-	-	-	-	-	-	-	-
Financial assets at fair value through other comprehensive income	-	-	-	-	-	-	-	-
Loans ^(****)	-	-	-	-	-	-	-	-
Financial assets measured with amortized cost	-	-	-	-	-	-	-	-
Other Assets	-	-	-	-	-	-	757,239	757,239
Total Assets ^(*)	1,970	205,118	-	1,392,844	-	-	757,239	2,357,171
Liabilities								
Current account and funds collected from banks via participation accounts	294,442	-	-	-	-	-	-	294,442
Current and profit-sharing accounts	-	-	-	-	-	-	-	-
Funds provided from other financial institutions	-	-	-	-	-	-	-	-
Money market borrowings	-	-	-	-	-	-	-	-
Marketable securities issued	-	-	-	-	-	-	-	-
Miscellaneous payables	-	-	-	-	-	-	-	-
Other Liabilities ^(***)	-	-	-	-	-	-	2,062,729	2,062,729
Total Liabilities	294,442	-	-	-	-	-	2,062,729	2,357,171
Net liquidity gap	(292,472)	205,118	-	1,392,844	-	-	(1,305,490)	-
Net Off-Balance Sheet Position	-	-	-	-	-	-	-	-
Receivables from Derivative Financial Instruments	-	-	-	-	-	-	-	-
Liabilities from Derivative Financial Instruments	-	-	-	-	-	-	-	-
Non-cash Loans	-	-	-	-	-	-	-	-

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT(Continued)

V. Liquidity risk management and liquidity coverage ratio (Continued)

3) Net Stable Funding Rate

The net stable funding ratio (NSFR) is calculated by dividing the amount of stable funds available by the amount of stable funds required. The existing stable fund includes the portion of banks' liabilities and equity that is expected to be permanent; The required stable fund refers to the portion of banks' on-balance sheet assets and off-balance sheet liabilities that are expected to be refunded. The current 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 amounts of the banks' liability 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 reserved in accordance with the Regulation on the Procedures and Principles Regarding the Classification of Loans and the Provisions to be Reserved for Them from the amounts of the banks' on-balance sheet assets valued in accordance with TFRS and their off-balance sheet liabilities. As of the equity calculation periods, the consolidated and unconsolidated NSFR calculated monthly cannot be less than one hundred percent of the quarterly simple arithmetic average as of March, June, September and December.

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT(Continued)

V. Liquidity risk management and liquidity coverage ratio (Continued)

Net Stable Funding Rate (Continued)

Current Period		a	b	c	ç	d
		Based on the remaining maturity, the amount to which the consideration rate has not been applied				Total amount with consideration rate applied
		Demand (*)	Term less than 6 months	6 Months to 6 Months Longer Less than 1 Year	1 Year and Longer 1 Year Term	
Current Stable Fund						
1	Elements of Equity	3,198,861	-	-	-	3,198,861
2	Ana sermaye ve katkı sermaye	3,198,861	-	-	-	3,198,861
3	Other elements of equity	-	-	-	-	-
4	Real person and retail customer deposits/participation funds	337,361	2,967,827	-	-	2,974,669
5	Stable deposit/participation fund	-	-	-	-	-
6	Low stable deposit/participation fund	337,361	2,967,827	-	-	2,974,669
7	Debts to other persons	-	-	-	-	-
8	Operational deposit/participation fund	-	-	-	-	-
9	Other debts	-	-	-	-	-
10	Liabilities equivalent to assets linked to each other	-	-	-	-	-
11	Other liabilities	-	-	1,058,409	-	529,205
12	Derivative obligations	-	-	1,058,409	-	-
13	Other equity elements and liabilities not listed above	-	-	-	-	-
14	Current Stable Fund	-	-	-	-	6,702,735
Stable Fund Required						
15	High-quality liquid assets	-	-	-	-	72,408
16	Operational deposits/participation funds deposited with credit institutions or financial institutions	-	-	-	-	-
17	Live receivables	-	1,450,588	-	-	720,044
18	Receivables from credit institutions or financial institutions, the collateral of which is a first-quality liquid asset	-	1,435,588	-	-	717,794
19	Unsecured receivables from credit institutions or financial institutions that are unsecured or whose collateral is not a prime quality liquid asset	-	15,000	-	-	2,250
20	Receivables from corporate customers, organizations, real person and retail customers, central governments, central banks and public institutions other than credit institutions or financial institutions	-	-	-	-	-
21	Receivables subject to a risk weight of 35% or less	2,103,658	-	-	-	2,103,658
22	Receivables collateralized by a residential real estate mortgage	-	-	-	-	-
23	Receivables subject to a risk weight of 35% or less	-	-	-	-	-
24	Borrowing with stocks traded on the stock exchange that do not qualify as high-quality liquid assets tools	-	-	-	-	-
25	Assets equivalent to interdependent liabilities	-	-	-	-	-
26	Other assets	-	-	-	-	-
27	Physically delivered commodities, including gold	-	-	-	-	-
28	Initial margin of derivative contracts, or guarantee fund given to the central counterparty	-	-	-	-	-
29	Derivative assets	-	-	-	-	-
30	The amount of derivative liabilities before deduction of the exchange collateral	-	-	-	-	-
31	Other assets not listed above	2,103,658	-	-	-	2,103,658
32	Off-balance sheet liabilities	-	-	-	-	-
33	Stable Fund Required	-	-	-	-	2,896,110
34	Net Stable Funding Rate (%)	-	-	-	-	231.44

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT(Continued)

V. Liquidity risk management and liquidity coverage ratio (Continued)

Net Stable Funding Rate (Continued)

Prior Period	a	b	c	ç	d
	Based on the remaining maturity, the amount to which the consideration rate has not been applied				Total amount with consideration rate applied
	Demand (*)	Term less than 6 months	6 Months to 6 Months Longer Less than 1 Year	1 Year and Longer 1 Year Term	
Current Stable Fund					
1	Elements of Equity	1,673,817	-	-	1,673,817
2	Ana sermaye ve katkı sermaye	1,673,817	-	-	1,673,817
3	Other elements of equity	-	-	-	-
4	Real person and retail customer deposits/participation funds	294,442	-	-	264,998
5	Stable deposit/participation fund	-	-	-	-
6	Low stable deposit/participation fund	294,442	-	-	264,998
7	Debts to other persons	-	-	-	-
8	Operational deposit/participation fund	-	-	-	-
9	Other debts	-	-	-	-
10	Liabilities equivalent to assets linked to each other	-	-	-	-
11	Other liabilities	-	-	-	-
12	Derivative obligations	-	-	-	-
13	Other equity elements and liabilities not listed above	-	-	-	-
14	Current Stable Fund				1,938,815
Stable Fund Required					
15	High-quality liquid assets				-
16	Operational deposits/participation funds deposited with credit institutions or financial institutions	-	-	-	-
17	Live receivables	-	1,297,309	291,239	340,216
18	Receivables from credit institutions or financial institutions, the collateral of which is a first-quality liquid asset	-	-	-	-
19	Unsecured receivables from credit institutions or financial institutions that are unsecured or whose collateral is not a prime quality liquid asset	-	1,297,309	291,239	340,216
20	Receivables from corporate customers, organizations, real person and retail customers, central governments, central banks and public institutions other than credit institutions or financial institutions	-	-	-	-
21	Receivables subject to a risk weight of 35% or less	-	-	-	-
22	Receivables collateralized by a residential real estate mortgage	-	-	-	-
23	Receivables subject to a risk weight of 35% or less	-	-	-	-
24	Borrowing with stocks traded on the stock exchange that do not qualify as high-quality liquid assets tools	-	-	-	-
25	Assets equivalent to interdependent liabilities				
26	Other assets	659,441	-	-	659,441
27	Physically delivered commodities, including gold	-			-
28	Initial margin of derivative contracts, or guarantee fund given to the central counterparty				-
29	Derivative assets				-
30	The amount of derivative liabilities before deduction of the exchange collateral				-
31	Other assets not listed above	659,441	-	-	659,441
32	Off-balance sheet liabilities	-	-	-	-
33	Stable Fund Required				999,657
34	Net Stable Funding Rate (%)				193,95

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT(Continued)

VI. Explanations on leverage ratio

As of December 31, 2024, the Bank's leverage ratio, calculated from the last three months average amounts, is 25.78% (December 31, 2023: 33.08%). The relevant rate is above the minimum rate specified in accordance with the "Regulation on the Measurement and Evaluation of the Leverage Level of Banks". The reason for the change between the leverage ratio in the current period and the previous period is that the average total risk amount increase rate is higher than the average capital increase rate. The Regulation stipulates the minimum leverage ratio as 3%.

The leverage ratio disclosure table is presented below:

On-balance sheet assets ^(*)	Current Period December 31, 2024	Prior Period December 31, 2023
On-balance sheet items (excluding derivative financial instruments and credit derivatives but including collateral)	6,394,992	2,357,171
(Assets amounts deducted in determining Basel III Tier I Capital)	(1,541,070)	(578,646)
Total amount on-balance sheet risks	4,853,922	1,778,525
Derivative financial instruments and credit derivatives	-	-
Replacement cost associated with all derivative instruments and credit derivatives	-	-
The potential amount of credit risk with derivative financial instruments and credit derivatives	4,048	-
Total risks of derivative financial instruments and credit derivatives	4,048	-
Securities or commodity financing transactions (SCFT)	-	-
Risks from SCFT assets (excluding on-balance sheet)	-	-
Risks from brokerage activities related exposures	-	-
Total risks related with securities or commodity financing transactions	-	-
Other off-balance sheet transactions	-	-
Gross notional amounts of off-balance sheet transactions	2,944,540	-
(Adjustments for conversion to credit equivalent amounts)	-	-
Total risks of off-balance sheet items	2,944,540	-
Capital and total risks	-	-
Tier I Capital	1,252,183	588,345
Total risks	4,857,970	1,778,525
Leverage ratio	-	-
Leverage ratio	25.78	33.08

(*) The three-month average of the amounts in the table is taken.

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT(Continued)

VII. Explanations On Securitizations

None.

VIII. Explanations On Risk Management

The disclosures under this heading were made in accordance with the "Communiqué on Public Disclosures to be Made by Banks on Risk Management" published in the Official Gazette dated 23 October 2015 and numbered 29511.

The Bank's Risk Management Approach

The purpose of risk management policies is to identify, measure, report, monitor and control the risks incurred as a result of the Bank's activities on the basis of risk type.

In the establishment of internal regulations on risk management, the following issues are taken into account as a minimum:

- Strategy, policy and implementation procedures of the Bank's business lines,
- Compliance with the volume, nature and complexity of the bank's activities,
- The bank's risk strategy and the level of risk it can take,
- The Bank's capacity to monitor and manage risk,
- Past experience and performance of the bank,
- The level of expertise of the managers of the departments carrying out the activities in the subjects related to their fields,
- Obligations stipulated in the law and other relevant legislation.

Risk management activities include the risks to which the Bank is exposed and the risks arising from the transactions carried out with the risk group to which the Bank is included; It consists of timely and comprehensive identification, measurement, monitoring, control and reporting activities.

The procedures and principles established for the proposal, evaluation, approval, announcement, monitoring and auditing of risk limits within the Bank are approved by the Board of Directors. Risk limits are determined as part of the risk appetite structure, taking into account the size of the Bank within the financial system, and in a clear relationship with the amount of loss and the amount of capital allocated.

It is the responsibility of the Board of Directors to ensure that the Bank's risk profile does not go beyond the risk limits and that the actual values are monitored by the Bank's Senior Management. Limit usage is closely monitored, and limit exceedances are immediately reported to the Senior Management in order to take necessary measures.

Within the risk appetite structure, overshoot exceptions are defined and the rules to which the exceptions will be subject are determined in writing. The Board of Directors determines the early warning limits and the procedures and principles to be applied, including the carrying, reducing, transferring or avoiding the risk in case these limits are exceeded. Risk limits are regularly reviewed in line with current developments and adapted to changes in the Bank's strategy.

The risk appetite structure refers to the level of risk that the Bank is willing to bear in order to achieve its goals and strategies, taking into account its risk capacity. Risk appetite; risk types and main indicators and other levels deemed necessary, allocated and approved by the Board of Directors. The risk appetite structure is reviewed at least once a year when deemed necessary.

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT(Continued)

VIII. Explanations On Risk Management

1- The Bank's Risk Management Approach

Risk Management System refers to the Board of Directors, the Audit Committee, the Risk Management Committee, Asset-Liability Committee ("ALCO") and the Risk Management Department ("RMD") which has been composed in order to manage systemic risks that the Bank is exposed. The Board of Directors is the owner of the Bank's Risk Management System and ensures the establishment of an effective, sufficient and appropriate risk management system as well as the continuity of the system. The main objective of the Bank's Risk Management System is to identify, measure, monitor and control the risks that the Bank is exposed to, by determining the policies, limits and procedures to control, to monitor, and if necessary to change the risk-return structure of the Bank's future cash flows and the level & the quality of related activities.

GB1 - Overview of risk weighted amounts

		Risk Weighted Amounts		Minimum Capital Requirements
		Current Period 31.12.2024	Prior Period 31.12.2023	Current Period 31.12.2024
1	Credit risk (excluding counterparty credit risk)	1,991,006	223,614	159,281
2	Standardized approach (SA)	1,991,006	223,614	159,281
3	Internal rating-based (IRB) approach	-	-	-
4	Counterparty credit risk	1,963	-	157
5	Standardized approach for counterparty credit risk (SA-CCR)	1,963	-	157
6	Internal model method (IMM)	-	-	-
7	Basic risk weight approach to internal models' equity position in the banking account	-	-	-
8	Investments made in collective investment companies – look-through approach	346,185	219,670	27,695
9	Investments made in collective investment companies – mandate-based approach	-	-	-
10	Investments made in collective investment companies – 1250% risk weighting Approach	-	-	-
11	Settlement risk	-	-	-
12	Securitization exposures in banking book	-	-	-
13	IRB ratings-based approach (RBA)	-	-	-
14	IRB supervisory formula approach (SFA)	-	-	-
15	SA/simplified supervisory formula approach (SSFA)	-	-	-
16	Market risk	22,452	320,813	1,796
17	Standardized approach (SA)	22,452	320,813	1,796
18	Internal model approaches (IMM)	-	-	-
19	Operational risk	411,401	-	32,912
20	Basic indicator approach	411,401	-	32,912
21	Standardized approach	-	-	-
22	Advanced measurement approach	-	-	-
23	Amounts below the thresholds for deduction from capital (subject to 250% risk weight)	-	-	-
24	Floor adjustment	-	-	-
25	Total (1+4+7+8+9+10+11+12+16+19+23+24)	2,773,007	764,097	221,841

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT(Continued)

VIII. Explanations On Risk Management (Continued)

1.2 Differences and matching between asset and liabilities' carrying values in financial statements and in capital adequacy calculation

Current Period	Carrying values in financial statements prepared as per TAS	Carrying values of items in accordance with Turkish Accounting Standards					
		Carrying values in legal consolidation prepared as per TAS	Credit Risk	Counterparty Credit Risk	Securization Positions	Market Risk	No subject to capital requirements or subject to dedication from capital
Assets							
Cash and Balances with Central Bank of Turkey	84,177	84,177	84,177	-	-	15,888	-
Banks	91,089	91,089	91,089	-	-	82,155	-
Receivables From Money Markets	250,000	250,000	250,000	-	-	-	-
Financial Assets at Fair Value Through Profit and Loss	1,407,343	1,407,343	376,700	-	-	1,030,643	-
Financial Assets at Fair Value Through OCI	1,547,681	1,547,681	1,547,681	-	-	-	-
Financial Assets Measured at Amortized Cost	-	-	-	-	-	-	-
Derivative Financial Assets	1,559	1,559	-	1,559	-	-	-
Expected Loss Provisions (-)	-	-	-	-	-	-	-
Loans	1,568,201	1,568,201	1,568,201	-	-	-	-
Lease Receivables	-	-	-	-	-	-	-
Factoring Receivables	-	-	-	-	-	-	-
Property And Equipment Held for Sale Purpose and Related to Discontinued Operations (Net)	-	-	-	-	-	-	-
Subsidiaries	-	-	-	-	-	-	-
Jointly Controlled Entities (Joint Ventures) (Net)	-	-	-	-	-	-	-
Tangible Assets (Net)	108,876	108,876	108,876	-	-	-	-
Intangible Assets (Net)	566,784	566,784	-	-	-	-	566,784
Investment Properties (Net)	-	-	-	-	-	-	-
Current Tax Asset	-	-	-	-	-	-	-
Deferred Tax Asset	539,314	539,314	42,663	-	-	-	496,651
Other Assets	700,680	700,680	700,680	-	-	-	-
Total Assets	6,865,704	6,865,704	4,770,067	1,559	-	1,128,686	1,063,435
Liabilities							
Funds Collected	3,383,780	3,383,780	3,320,647	-	-	63,133	-
Borrowings	-	-	-	-	-	-	-
Debt to money markets	-	-	-	-	-	-	-
Securities Issued (Net)	-	-	-	-	-	-	-
Financial Liabilities at Fair Value Through Profit or Loss	-	-	-	-	-	-	-
Derivative Financial Liabilities	-	-	-	-	-	-	-
Lease Payables	18,638	18,638	18,638	-	-	-	-
Provisions	213,928	213,928	210,653	-	-	3,275	-
Current Tax Liabilities	51,615	51,615	51,615	-	-	-	-
Deferred Tax Liabilities	-	-	-	-	-	-	-
Subordinated Debt Instruments	-	-	-	-	-	-	-
Other Liabilities	737,500	737,500	720,279	-	-	17,221	-
Equity	2,460,243	2,460,243	2,460,243	-	-	-	-
Total Liabilities	6,865,704	6,865,704	6,782,075	-	-	83,629	-

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VIII. Explanations On Risk Management (Continued)

1.2 Differences and matching between asset and liabilities' carrying values in financial statements and in capital adequacy calculation (Continued)

Prior Period	Carrying values in financial statements prepared as per TAS	Carrying values of items in accordance with Turkish Accounting Standards					
		Carrying values in legal consolidation prepared as per TAS	Credit Risk	Counterparty Credit Risk	Securization Positions	Market Risk	No subject to capital requirements or subject to dedication from capital
Assets							
Cash and Balances with Central Bank of Turkey	76	76	76	-	-	-	-
Banks	207,012	207,012	207,012	-	-	-	-
Receivables From Money Markets	-	-	-	-	-	-	-
Financial Assets at Fair Value Through Profit and Loss	1,392,844	1,392,844	1,392,844	-	-	-	-
Financial Assets at Fair Value Through OCI	-	-	-	-	-	-	-
Financial Assets Measured at Amortized Cost	-	-	-	-	-	-	-
Derivative Financial Assets	-	-	-	-	-	-	-
Expected Loss Provisions (-)	-	-	-	-	-	-	-
Loans	-	-	-	-	-	-	-
Lease Receivables	-	-	-	-	-	-	-
Factoring Receivables	-	-	-	-	-	-	-
Property And Equipment Held for Sale Purpose and Related to Discontinued Operations (Net)	-	-	-	-	-	-	-
Subsidiaries	-	-	-	-	-	-	-
Jointly Controlled Entities (Joint Ventures) (Net)	-	-	-	-	-	-	-
Tangible Assets (Net)	13,219	13,219	13,219	-	-	-	-
Intangible Assets (Net)	594,749	594,749	594,749	-	-	-	(594,749)
Investment Properties (Net)	-	-	-	-	-	-	-
Current Tax Asset	-	-	-	-	-	-	-
Deferred Tax Asset	46,382	46,382	46,382	-	-	-	-
Other Assets	102,889	102,889	102,889	-	-	-	-
Total Assets	2,357,171	2,357,171	2,357,171	-	-	-	(594,749)
Liabilities							
Funds Collected	294,442	294,442	-	-	-	-	-
Borrowings	-	-	-	-	-	-	-
Debt to money markets	-	-	-	-	-	-	-
Securities Issued (Net)	-	-	-	-	-	-	-
Financial Liabilities at Fair Value Through Profit or Loss	-	-	-	-	-	-	-
Derivative Financial Liabilities	-	-	-	-	-	-	-
Lease Payables	5,765	5,765	-	-	-	-	-
Provisions	50,665	50,665	-	-	-	-	-
Current Tax Liabilities	14,701	14,701	-	-	-	-	-
Deferred Tax Liabilities	-	-	-	-	-	-	-
Subordinated Debt Instruments	-	-	-	-	-	-	-
Other Liabilities	323,075	323,075	-	-	-	-	-
Equity	1,668,523	1,668,523	-	-	-	-	-
Total Liabilities	2,357,171	2,357,171	-	-	-	-	-

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT(Continued)

VIII. EXPLANATIONS ON RISK MANAGEMENT (Continued)

2. Reconciliation Between Financial Statement Balances and Risk Amounts

a. Main sources of differences between regulatory exposure amounts and carrying values in financial statements

Current Period December 31, 2024	Total	Items subject to credit risk framework	Items subject to securitizati on framework	Items subject to counterparty credit risk framework	Items subject to market risk framework
Carrying Value of Assets in Accordance with TAS	5,900,312	4,770,067	-	1,559	1,128,686
Carrying Value of Liabilities in Accordance with TAS	-	-	-	-	-
Total net amount	5,900,312	4,770,067	-	1,559	1,128,686
Off-balance sheet amounts	2,944,540	2,944,540	-	-	-
Differences in valuations	-	-	-	-	-
Differences due to different netting rules (other than those already included in row 2)	(1,434,713)	(1,434,713)	-	-	-
Differences due to consideration of provisions	-	-	-	-	-
Differences due to prudential filters	-	-	-	-	-
Risk Amounts	7,410,139	6,279,894	-	1,559	1,128,686

Prior Period December 31, 2023	Total	Items subject to credit risk framework	Items subject to securitizati on framework	Items subject to counterparty credit risk framework	Items subject to market risk framework
Carrying Value of Assets in Accordance with TAS	1,928,095	1,599,856	-	-	328,239
Carrying Value of Liabilities in Accordance with TAS	-	-	-	-	-
Total net amount	1,928,095	1,599,856	-	-	328,239
Off-balance sheet amounts	-	-	-	-	-
Differences in valuations	-	-	-	-	-
Differences due to different netting rules (other than those already included in row 2)	-	-	-	-	-
Differences due to consideration of provisions	-	-	-	-	-
Differences due to prudential filters	-	-	-	-	-
Risk Amounts	1,928,095	1,599,856	-	-	328,239

Explanations on the Differences Between the Amounts Measured in Accordance with TFRS and the Regulatory Exposure Amounts

There are no material differences between the carrying amounts measured in accordance with TFRS and the regulatory exposure amounts.

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT(Continued)

VIII. EXPLANATIONS ON RISK MANAGEMENT (Continued)

3. Credit Risk Disclosures (Continued)

3.1) General Information on Credit Risk

a) General Qualitative Information on Credit Risk

Credit risk calculations are performed in a careful and rigorous manner, with controls conducted in compliance with the applicable regulations. Currently, calculations are executed using standard methods, and infrastructure work is underway for the implementation of advanced methodologies. Furthermore, the credit risk calculations and the methodologies applied are monitored by internal control and audit units, ensuring that legal requirements are considered at every stage.

b) Credit Quality of Assets

	Current Period 31.12.2024			Provisions / depreciation and impairment	Net amount
		Defaulted	Non-Defaulted		
1	Loans	177,537	1,568,201	177,537	1,568,201
2	Debt Securities	-	-	-	-
3	Off-balance sheet exposures	-	-	-	-
4	Total	177,537	1,568,201	177,537	1,568,201

	Prior Period 31.12.2023			Provisions / depreciation and impairment	Net amount
		Defaulted	Non-Defaulted		
1	Loans	-	-	-	-
2	Debt Securities	-	-	-	-
3	Off-balance sheet exposures	-	-	-	-
4	Total	-	-	-	-

c) Changes in stock of defaulted loans and debt securities

	Current Period	
1	Defaulted loans and debt securities at end of the previous reporting period	-
2	Loans and debt securities that have been defaulted since the last reporting period	177,537
3	Receivables back to non-defaulted status	-
4	Amounts written off	-
5	Other changes	-
6	Defaulted loans and debt securities at end of the reporting period (1+2-3-4±5)	177,537

	Prior Period	
1	Defaulted loans and debt securities at end of the previous reporting period	-
2	Loans and debt securities that have been defaulted since the last reporting period	-
3	Receivables back to non-defaulted status	-
4	Amounts written off	-
5	Other changes	-
6	Defaulted loans and debt securities at end of the reporting period (1+2-3-4±5)	-

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT(Continued)

VIII. EXPLANATIONS ON RISK MANAGEMENT (Continued)

3. Credit Risk Disclosures (Continued)

3.1. General Information on Credit Risk

i. Scope and definitions of “overdue” and “provision allocated” receivables for accounting purposes and the differences of definitions between “overdue” and “provision allocated”, if any

The Bank classifies its loans and other receivables and allocates expected credit loss provisions in accordance with the “Regulation on the Procedures and Principles Regarding the Classification of Loans and Provisions to be Set Aside for These Loans” published in the Official Gazette dated June 22, 2016 and numbered 29750. The term “Past Due Loans” is used for loans categorized as “Stage 2 Loans under Close Monitoring” which are not impaired but are more than 30 days past due and not exceeding 90 days past due as of the reporting date. The same term is also used for loans categorized as “Non-Performing Loans” which are either more than 90 days overdue or have been assessed as impaired. In the Bank’s practice, loans classified as “Stage 1 – Performing” and “Stage 2 – Under Close Monitoring” are subject to Stage 1 and Stage 2 expected credit loss provisions, while loans classified as “Non-Performing” are subject to Stage 3 expected credit loss provisions.

ii. The part of the overdue receivables (past 90 days) for which provision is not allocated and reasons for this application

The Bank automatically transfers loans that are more than 90 days past due to non-performing loan accounts in accordance with the classification provisions of the Regulation on Provisions and allocates the relevant stage of expected credit loss provision accordingly.

iii. Definitions of the methods used when determining the provision amount

The Bank sets aside expected credit loss provisions for loans and other receivables within the scope of the “Regulation on the Procedures and Principles Regarding the Classification of Loans and Provisions to be Set Aside” published in the Official Gazette dated June 22, 2016 and numbered 29750. However, neither the aforementioned Regulation nor the related explanations of the BRSA include any provision that prevents the allocation of provisions in excess of the minimum amounts required.

iv. Definition of restructured receivables

Real or legal persons who use loans may, from time to time, face ordinary commercial risks such as excessive increases in costs that cannot be reflected in sales prices, loss of market and decline in turnover, unexpected expenses, or problems in the collection of receivables due to reasons beyond their own or their business partners’ control. As a result, they may experience temporary liquidity shortages. For businesses that do not have significant issues in terms of creditworthiness, continue their income-generating activities, but are unable or are expected to be unable to make loan repayments on time due to temporary liquidity problems, the repayment schedules of their loans are rescheduled in line with their cash flows.

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

VIII. EXPLANATIONS ON RISK MANAGEMENT (Continued)

3. Credit Risk Disclosures (Continued)

3.1. General Information on Credit Risk

v. Breakdown of receivables by geographical regions, sectors, and remaining maturities, along with the receivable amounts subject to provision and the related provisions and amounts written off by geographical regions and sectors.

	Loans		
	Credit-impaired (IFRS 9)		
Current Period December 31, 2024	Significant Increase in Credit Risk (Stage II)	Default (Stage III)	Expected Credit Loss Provisions
Domestic	308,533	177,537	186,793
EU Countries	-	-	-
USA and Canada	-	-	-
OECD Countries	-	-	-
Off-shore Banking Regions	-	-	-
Other	-	-	-
Total	308,533	177,537	186,793

	Loans		
	Credit-impaired (IFRS 9)		
Prior Period December 31, 2023	Significant Increase in Credit Risk (Stage II)	Default (Stage III)	Expected Credit Loss Provisions
Domestic	-	-	-
EU Countries	-	-	-
USA and Canada	-	-	-
OECD Countries	-	-	-
Off-shore Banking Regions	-	-	-
Other	-	-	-
Total	-	-	-

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT(Continued)

VIII. EXPLANATIONS ON RISK MANAGEMENT (Continued)

3. Credit Risk Disclosures (Continued)

3.1. General Information on Credit Risk

v. Breakdown of receivables by geographical regions, sectors, and remaining maturities, along with the receivable amounts subject to provision and the related provisions and amounts written off by geographical regions and sectors.

Current Period December 31, 2024	Loans	Non-Performing Loans	Expected Credit Loss Provisions	Total
Agriculture	-	-	-	-
Farming and Stockbreeding	-	-	-	-
Forestry	-	-	-	-
Fishery	-	-	-	-
Manufacturing	-	-	-	-
Mining and Quarrying	-	-	-	-
Production	-	-	-	-
Electricity, Gas and Water	-	-	-	-
Construction	-	-	-	-
Services	-	-	-	-
Wholesale and Retail Trade	-	-	-	-
Accommodation and Dining	-	-	-	-
Transportation and Telecommunication	-	-	-	-
Financial Institutions	85,003	-	-	85,003
Real Estate and Rental Services	-	-	-	-
Self-employment Services	-	-	-	-
Educational Services	-	-	-	-
Health and Social Services	-	-	-	-
Other	1,483,198	177,537	186,793	1,847,528
Total	1,568,201	177,537	186,793	1,932,531

Prior Period December 31, 2023	Loans	Non-Performing Loans	Expected Credit Loss Provisions	Total
Agriculture	-	-	-	-
Farming and Stockbreeding	-	-	-	-
Forestry	-	-	-	-
Fishery	-	-	-	-
Manufacturing	-	-	-	-
Mining and Quarrying	-	-	-	-
Production	-	-	-	-
Electricity, Gas and Water	-	-	-	-
Construction	-	-	-	-
Services	-	-	-	-
Wholesale and Retail Trade	-	-	-	-
Accommodation and Dining	-	-	-	-
Transportation and Telecommunication	-	-	-	-
Financial Institutions	-	-	-	-
Real Estate and Rental Services	-	-	-	-
Self-employment Services	-	-	-	-
Educational Services	-	-	-	-
Health and Social Services	-	-	-	-
Other	-	-	-	-
Total	-	-	-	-

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT(Continued)

VIII. EXPLANATIONS ON RISK MANAGEMENT (Continued)

3. Credit Risk Disclosures (Continued)

3.1. General Information on Credit Risk

Aging analysis for non-performing loans

Current Period December 31, 2024	Up to 1 month	1-2 months	2-3 months	More than 3 months	Total
Loans and Receivables	-	-	-	-	-
Corporate and Commercial Loan	-	-	-	-	-
Retail Loans	177,537	-	-	-	177,537
Total	177,537	-	-	-	177,537

Prior Period December 31, 2023	Up to 1 month	1-2 months	2-3 months	More than 3 months	Total
Loans and Receivables	-	-	-	-	-
Corporate and Commercial Loan	-	-	-	-	-
Retail Loans	-	-	-	-	-
Total	-	-	-	-	-

Breakdown of restructured receivables according to whether they are performing loan or non-performing loan

Restriction Loans	Current Period – Risk	Prior Period – Risk
Performing	112,369	-
Non-Performing	-	-
Total	112,369	-

3.2) Credit Risk Mitigation

a) Credit risk mitigation techniques – Overview

	Current Period December 31, 2024	Exposures unsecured: carrying amount as per TAS	Exposures secured by collateral	Collateralized number of exposures secured by collateral	Exposures secured by financial guarantees	Collateralized number of exposures secured by financial guarantees	Exposures secured by credit derivatives	Collateralized amount of exposures secured by credit derivatives
1	Loans	1,568,201	-	-	-	-	-	-
2	Debt securities	-	-	-	-	-	-	-
3	Total	1,568,201	-	-	-	-	-	-
4	Overdue	177,537	-	-	-	-	-	-

	Prior Period December 31, 2024	Exposures unsecured: carrying amount as per TAS	Exposures secured by collateral	Collateralized number of exposures secured by collateral	Exposures secured by financial guarantees	Collateralized number of exposures secured by financial guarantees	Exposures secured by credit derivatives	Collateralized amount of exposures secured by credit derivatives
1	Loans	-	-	-	-	-	-	-
2	Debt securities	-	-	-	-	-	-	-
3	Total	-	-	-	-	-	-	-
4	Overdue	-	-	-	-	-	-	-

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT(Continued)

VIII. EXPLANATIONS ON RISK MANAGEMENT (Continued)

3. Credit Risk Disclosures (Continued)

3.3) Credit risk using the standard approach

a) Standard Approach - Exposure to Credit Risk and Credit Risk Mitigation Effects

For the risk classes related to claims on Central Governments or Central Banks, claims on Regional Governments or Local Governments, and claims on Administrative Agencies and Non-Commercial Enterprises, the bank employs the ratings provided by Fitch Ratings, an international rating agency. In the risk class of claims from banks, Fitch Ratings scores are used for claims on foreign-based banks, whereas no rating agency score is applied for claims on domestic banks. The country rating used for the risk classes of claims on Central Governments or Central Banks, Regional Governments or Local Governments, and Administrative Agencies and Non-Commercial Enterprises corresponds to a Credit Quality Tier of 3, while the scores used in the risk class of claims from banks and financial institutions cover all Credit Quality Tiers ranging from 1 to 6.

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT(Continued)

VIII. EXPLANATIONS ON RISK MANAGEMENT (Continued)

3. Credit Risk Disclosures (Continued)

3.3) Credit risk using the standard approach (Continued)

b) Standard Approach - Exposure to Credit Risk and Credit Risk Mitigation Effects

	Current Period December 31, 2024	Credit conversion rate and credit risk amount receivable before reduction		Credit conversion rate and credit risk amount of receivable after reduction		Risk weighted amount and risk weighted amount concentration	
		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	Risk weighted amount	Risk weighted amount density
1	Receivables from central governments and Central Banks	2,128,510	-	2,128,510	-	-	0%
2	Receivables from regional and local government	-	-	-	-	-	0%
3	Receivables from administrative bodies and non-commercial entities	-	-	-	-	-	0%
4	Receivables from multilateral development banks	-	-	-	-	-	0%
5	Receivables from international organizations	-	-	-	-	-	0%
6	Receivables from banks and brokerage houses	511,090	9,814	511,090	9,814	104,181	4%
7	Receivables from corporate	-	-	-	-	-	0%
8	Retail receivables	1,399,758	2,944,540	1,399,758	-	1,049,819	45%
9	Receivables secured by residential property	-	-	-	-	-	0%
10	Receivables secured by commercial property	-	-	-	-	-	0%
11	Non-performing receivables	-	-	-	-	-	0%
12	Receivables in high-risk categories	-	-	-	-	-	0%
13	Mortgage-backed securities	-	-	-	-	-	0%
14	Short term receivables to banks, brokerage houses and corporates	-	-	-	-	-	0%
15	Investments similar to collective investment funds	1,391,752	-	1,391,752	-	346,185	15%
16	Other receivables	823,379	-	823,379	-	823,379	35%
17	Stock investments	15,590	-	15,590	-	15,590	1%
18	Total	6,270,079	2,954,354	6,270,079	9,814	2,339,154	100%

	Prior Period December 31, 2023	Credit conversion rate and credit risk amount receivable before reduction		Credit conversion rate and credit risk amount of receivable after reduction		Risk weighted amount and risk weighted amount concentration	
		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	Risk weighted amount	Risk weighted amount density
1	Receivables from central governments and Central Banks	-	-	-	-	-	0%
2	Receivables from regional and local government	-	-	-	-	-	0%
3	Receivables from administrative bodies and non-commercial entities	-	-	-	-	-	0%
4	Receivables from multilateral development banks	-	-	-	-	-	0%
5	Receivables from international organizations	-	-	-	-	-	0%
6	Receivables from banks and brokerage houses	1,599,856	-	319,971	-	-	20%
7	Receivables from corporate	-	-	-	-	-	0%
8	Retail receivables	-	-	-	-	-	0%
9	Receivables secured by residential property	-	-	-	-	-	0%
10	Receivables secured by commercial property	-	-	-	-	-	0%
11	Non-performing receivables	-	-	-	-	-	0%
12	Receivables in high-risk categories	-	-	-	-	-	0%
13	Mortgage-backed securities	-	-	-	-	-	0%
14	Short term receivables to banks, brokerage houses and corporates	-	-	-	-	-	0%
15	Investments similar to collective investment funds	-	-	-	-	-	0%
16	Other receivables	-	-	-	-	-	0%
17	Stock investments	-	-	-	-	-	0%
18	Total	1,599,856	-	319,971	-	-	20%

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT(Continued)

VIII. Explanations On Risk Management (Continued)

3. Credit Risk Disclosures (Continued)

3.3) Credit risk using the standard approach (Continued)

c) Exposures by risk classes and risk weights

Risk Classifications/Risk Weights December 31, 2024		0%	10%	20%	35% Secured by Mortgage on Real Estate	50% Secured by Mortgage on Real Estate	75%	100%	150%	200%	250%	1250%	Total risk amount (post-CCF and CRM)
1	Receivables from central governments and Central Banks	2,128,510	-	-	-	-	-	-	-	-	-	-	2,128,510
2	Receivables from regional and local government	-	-	-	-	-	-	-	-	-	-	-	-
3	Receivables from administrative bodies and non-commercial entities	-	-	-	-	-	-	-	-	-	-	-	-
4	Receivables from multilateral development banks	-	-	-	-	-	-	-	-	-	-	-	-
5	Receivables from international organizations	-	-	-	-	-	-	-	-	-	-	-	-
6	Receivables from banks and brokerage houses	-	-	520,904	-	-	-	-	-	-	-	-	520,904
7	Receivables from corporate	-	-	-	-	-	-	-	-	-	-	-	-
8	Retail receivables	-	-	-	-	-	1,399,759	-	-	-	-	-	1,399,759
9	Receivables secured by residential property	-	-	-	-	-	-	-	-	-	-	-	-
10	Receivables secured by commercial property	-	-	-	-	-	-	-	-	-	-	-	-
11	Non-performing receivables	-	-	-	-	-	-	-	-	-	-	-	-
12	Receivables in high-risk categories	-	-	-	-	-	-	-	-	-	-	-	-
13	Mortgage-backed securities	-	-	-	-	-	-	-	-	-	-	-	-
14	Short term receivables to banks, brokerage houses and corporates	-	-	-	-	-	-	-	-	-	-	-	-
15	Investments similar to collective investment funds	28,809	-	1,270,948	-	-	-	91,995	-	-	-	-	1,391,752
16	Stock investments	-	-	-	-	-	-	15,590	-	-	-	-	15,590
17	Other receivables	-	-	-	-	-	-	823,379	-	-	-	-	823,379
18	Total	2,157,319	-	1,791,852	-	-	1,399,759	930,964	-	-	-	-	6,279,894

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT(Continued)

VIII. EXPLANATIONS ON RISK MANAGEMENT (Continued)

3. Credit Risk Disclosures (Continued)

3.3) Credit risk using the standard approach (Continued)

c) Exposures by risk classes and risk weights

Risk Classifications/Risk Weights December 31, 2024	0%	10%	20%	35% Secured by Mortgage on Real Estate	50% Secured by Mortgage on Real Estate	75%	100%	150%	200%	250%	1250%	Total risk amount (post-CCF and CRM)
1 Receivables from central governments and Central Banks	-	-	-	-	-	-	-	-	-	-	-	-
2 Receivables from regional and local government	-	-	-	-	-	-	-	-	-	-	-	-
3 Receivables from administrative bodies and non-commercial entities	-	-	-	-	-	-	-	-	-	-	-	-
4 Receivables from multilateral development banks	-	-	-	-	-	-	-	-	-	-	-	-
5 Receivables from international organizations	-	-	-	-	-	-	-	-	-	-	-	-
6 Receivables from banks and brokerage houses	-	-	1,599,856	-	-	-	-	-	-	-	-	1,599,856
7 Receivables from corporate	-	-	-	-	-	-	-	-	-	-	-	-
8 Retail receivables	-	-	-	-	-	-	-	-	-	-	-	-
9 Receivables secured by residential property	-	-	-	-	-	-	-	-	-	-	-	-
10 Receivables secured by commercial property	-	-	-	-	-	-	-	-	-	-	-	-
11 Non-performing receivables	-	-	-	-	-	-	-	-	-	-	-	-
12 Receivables in high-risk categories	-	-	-	-	-	-	-	-	-	-	-	-
13 Mortgage-backed securities	-	-	-	-	-	-	-	-	-	-	-	-
14 Short term receivables to banks, brokerage houses and corporates	-	-	-	-	-	-	-	-	-	-	-	-
15 Investments similar to collective investment funds	-	-	-	-	-	-	-	-	-	-	-	-
16 Stock investments	-	-	-	-	-	-	-	-	-	-	-	-
17 Other receivables	-	-	-	-	-	-	-	-	-	-	-	-
18 Total	-	-	1,599,856	-	-	-	-	-	-	-	-	1,599,856

IX. EXPLANATIONS ON HEDGE ACCOUNTING

None (31 December 2023: None).

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT(Continued)

X. EXPLANATIONS ON COUNTERPARTY CREDIT RISK

1. Qualitative disclosures on counterparty credit risk

The Bank aims to identify potential counterparty credit risk exposure, carry out risk measurement and monitoring activities, and ensure that the results are considered in the strategic decision-making process.

Within the scope of counterparty credit risk management, the Bank ensures that the functions of identifying, measuring, monitoring, and controlling counterparty credit risk are carried out in line with the structure, size, and complexity of its products and activities, and reports the outcomes to Senior Management.

It is essential that the Bank manages its counterparty credit risk exposure in a manner that ensures it remains above the minimum regulatory requirements.

The Bank takes necessary measures to ensure that the risk measurement system operates in a reliable, consistent, and regulatory-compliant manner, in alignment with its fields of activity and product diversity. Within this scope, the Bank carries out at minimum the calculation of counterparty credit risk-weighted assets and regulatory capital requirements, and monitors the Bank's compliance level with the allocated limits regarding counterparty credit risk measurement and monitoring activities.

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT(Continued)

X. EXPLANATIONS ON COUNTERPARTY CREDIT RISK (Continued)

2. Counterparty credit risk (CCR) approach analysis

	Current Period December 31, 2024	Replacement Cost	Potential future exposure	EEPE (*)	Alpha used for computing regulatory EAD	Risk amount after credit risk mitigation	Risk weighted amounts
1	Standardized Approach CCR (for derivatives) (*)	-	-	-	-	9,814	1,963
2	Internal Model Method (for repo transactions, securities or commodity lending or borrowing transactions, long settlement transactions and securities financing transactions)	-	-	-	-	-	-
3	Simple Approach for credit risk mitigation (for repo transactions, securities or commodity lending or borrowing transactions, long settlement transactions and securities financing transactions)	-	-	-	-	-	-
4	Comprehensive Approach for credit risk mitigation (for repo transactions, securities or commodity lending or borrowing transactions, long settlement transactions and securities financing transactions)	-	-	-	-	-	-
5	Value-at-Risk (VaR) for repo transactions, securities or commodity lending or borrowing transactions, long settlement transactions and securities financing transactions	-	-	-	-	-	-
6	Total	-	-	-	-	-	1,963

(*) Effective expected exposure at default (EAD) amount

	Prior Period December 31, 2023	Replacement Cost	Potential future exposure	EEPE (*)	Alpha used for computing regulatory EAD	Risk amount after credit risk mitigation	Risk weighted amounts
1	Standardized Approach CCR (for derivatives) (*)	-	-	-	-	-	-
2	Internal Model Method (for repo transactions, securities or commodity lending or borrowing transactions, long settlement transactions and securities financing transactions)	-	-	-	-	-	-
3	Simple Approach for credit risk mitigation (for repo transactions, securities or commodity lending or borrowing transactions, long settlement transactions and securities financing transactions)	-	-	-	-	-	-
4	Comprehensive Approach for credit risk mitigation (for repo transactions, securities or commodity lending or borrowing transactions, long settlement transactions and securities financing transactions)	-	-	-	-	-	-
5	Value-at-Risk (VaR) for repo transactions, securities or commodity lending or borrowing transactions, long settlement transactions and securities financing transactions	-	-	-	-	-	-
6	Total	-	-	-	-	-	-

(*) Effective expected exposure at default (EAD) amount

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT(Continued)

X. EXPLANATIONS ON COUNTERPARTY CREDIT RISK (Continued)

3. CCR exposures by risk class and risk weights

December 31, 2024- Risk Classes / Risk Weights		0%	10%	20%	50%	75%	100%	150%	200%	Others	Total credit risk
1	Receivables from central governments and Central Banks	-	-	-	-	-	-	-	-	-	-
2	Receivables from regional and local government	-	-	-	-	-	-	-	-	-	-
3	Receivables from administrative bodies and non-commercial entities	-	-	-	-	-	-	-	-	-	-
4	Receivables from multilateral development banks	-	-	-	-	-	-	-	-	-	-
5	Receivables from international organizations	-	-	-	-	-	-	-	-	-	-
6	Receivables from banks and brokerage houses	-	-	9,814	-	-	-	-	-	-	9,814
7	Receivables from corporate	-	-	-	-	-	-	-	-	-	-
8	Retail receivables	-	-	-	-	-	-	-	-	-	-
9	Other receivables	-	-	-	-	-	-	-	-	-	-
10	Total	-	-	9,814	-	-	-	-	-	-	9,814

December 31, 2023 - Risk Classes / Risk Weights		0%	10%	20%	50%	75%	100%	150%	200%	Others	Total credit risk
1	Receivables from central governments and Central Banks	-	-	-	-	-	-	-	-	-	-
2	Receivables from regional and local government	-	-	-	-	-	-	-	-	-	-
3	Receivables from administrative bodies and non-commercial entities	-	-	-	-	-	-	-	-	-	-
4	Receivables from multilateral development banks	-	-	-	-	-	-	-	-	-	-
5	Receivables from international organizations	-	-	-	-	-	-	-	-	-	-
6	Receivables from banks and brokerage houses	-	-	-	-	-	-	-	-	-	-
7	Receivables from corporate	-	-	-	-	-	-	-	-	-	-
8	Retail receivables	-	-	-	-	-	-	-	-	-	-
9	Other receivables	-	-	-	-	-	-	-	-	-	-
10	Total	-	-	-	-	-	-	-	-	-	-

4. Securitization Positions

None. (December 31, 2023: None.)

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT(Continued)

X. EXPLANATIONS ON COUNTERPARTY CREDIT RISK (Continued)

2. Capital requirement for credit valuation adjustment (CVA)

Current Period 31.12.2024		Risk amount (after using credit risk mitigation techniques)	Risk weighted amounts
Total portfolios subject to the Advanced CVA capital obligation			
1	(i) VaR component (including the 3×multiplier)	-	-
2	(ii) Stressed VaR component (including the 3×multiplier)	-	-
3	All portfolios subject to the Standardized CVA capital obligation	-	-
4	Total subject to the CVA capital obligation	-	-

Prior Period 31.12.2023		Risk amount (after using credit risk mitigation techniques)	Risk weighted amounts
Total portfolios subject to the Advanced CVA capital obligation			
1	(i) VaR component (including the 3×multiplier)	-	-
2	(ii) Stressed VaR component (including the 3×multiplier)	-	-
3	All portfolios subject to the Standardized CVA capital obligation	-	-
4	Total subject to the CVA capital obligation	-	-

d. CCR exposures by risk class and risk weights

Current Period - Risk Classes / Risk Weights (*)		0%	10%	20%	50%	75%	100%	150%	Others	Total credit risk*
1	Receivables from central governments and Central Banks	-	-	-	-	-	-	-	-	-
2	Receivables from regional and local government	-	-	-	-	-	-	-	-	-
3	Receivables from administrative bodies and non-commercial entities	-	-	-	-	-	-	-	-	-
4	Receivables from multilateral development banks	-	-	-	-	-	-	-	-	-
5	Receivables from international organizations	-	-	-	-	-	-	-	-	-
6	Receivables from banks and brokerage houses	-	-	9.814	-	-	-	-	-	1.963
7	Receivables from corporate	-	-	-	-	-	-	-	-	-
8	Retail receivables	-	-	-	-	-	-	-	-	-
9	Receivables defined under high risk category by BRSA	-	-	-	-	-	-	-	-	-
10	Other receivables	-	-	-	-	-	-	-	-	-
11	Total	-	-	9.814	-	-	-	-	-	1.963

(*) Total credit risk: The amount related to capital adequacy calculation after counterparty credit risk measurement techniques are applied.

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT(Continued)

X. EXPLANATIONS ON COUNTERPARTY CREDIT Rİsk (Continued))

d) CCR exposures by risk class and risk weights (Continued)

	Prior - Risk Classes / Risk Weights (*)	0%	10%	20%	50%	75%	100%	150%	Others	Total credit risk*
1	Receivables from central governments and Central Banks	-	-	-	-	-	-	-	-	-
2	Receivables from regional and local government	-	-	-	-	-	-	-	-	-
3	Receivables from administrative bodies and non-commercial entities	-	-	-	-	-	-	-	-	-
4	Receivables from multilateral development banks	-	-	-	-	-	-	-	-	-
5	Receivables from international organizations	-	-	-	-	-	-	-	-	-
6	Receivables from banks and brokerage houses	-	-	-	-	-	-	-	-	-
7	Receivables from corporate	-	-	-	-	-	-	-	-	-
8	Retail receivables	-	-	-	-	-	-	-	-	-
9	Receivables defined under high risk category by BRSA	-	-	-	-	-	-	-	-	-
10	Other receivables	-	-	-	-	-	-	-	-	-
11	Total	-	-	-	-	-	-	-	-	-

(*) Total credit risk: The amount related to capital adequacy calculation after counterparty credit risk measurement techniques are applied.

4. Counterparty credit risk (CCR) based on risk class and exposure at default (EAD)

None. (31 December, 2023: None.)

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT(Continued)

X. EXPLANATIONS ON COUNTERPARTY CREDIT RISK (Continued)

5. Collaterals used for counterparty credit risk

	Collateral for Derivative Financial Instrument				Collateral for Other Transactions	
	Collaterals Received		Collaterals Given		Collaterals Received	Collaterals Given
	Segregated	Unsegregated	Segregated	Unsegregated		
Current Period						
December 31, 2024						
Cash – local currency	-	-	-	-	-	-
Cash – foreign currency	-	-	-	-	-	-
Government bonds – local	-	-	-	-	-	-
Government bonds – other	-	-	-	-	-	-
Public institution bonds	-	-	-	-	-	-
Corporate bonds	-	-	-	-	-	-
Stocks	-	-	-	-	-	-
Other collateral	-	-	-	-	-	-
Total	-	-	-	-	-	-

	Collateral for Derivative Financial Instrument				Collateral for Other Transactions	
	Collaterals Received		Collaterals Given		Collaterals Received	Collaterals Given
	Segregated	Unsegregated	Segregated	Unsegregated		
Prior Period						
December 31, 2023						
Cash – local currency	-	-	-	-	-	-
Cash – foreign currency	-	-	-	-	-	-
Government bonds – local	-	-	-	-	-	-
Government bonds – other	-	-	-	-	-	-
Public institution bonds	-	-	-	-	-	-
Corporate bonds	-	-	-	-	-	-
Stocks	-	-	-	-	-	-
Other collateral	-	-	-	-	-	-
Total	-	-	-	-	-	-

6. Credit derivatives

None. (December 31, 2023: None)

7. Changes in EAD under Internal Model Method

None. (December 31, 2023: None)

8. Exposures to Central Counterparties (CCPs)

		Post-CRM Exposure Amount	RWA
1	Total exposures from transactions with qualifying CCPs	15,000	300
2	Exposures related to transactions in the CCP (excluding initial margin and default fund contributions)	-	-
3	(i) OTC derivative transactions	-	-
4	(ii) Other derivative transactions	-	-
5	(iii) Repo-reverse repo transactions, securities lending or borrowing, and margin lending transactions	-	-
6	(iv) Netting sets where cross-product netting is applied	-	-
7	Posted initial margin	-	-
8	Unposted initial margin	-	-
9	Paid default fund contributions	15,000	300
10	Unpaid default fund contributions	-	-
11	Total exposures from transactions with non-qualifying CCPs	-	-
12	Exposures related to transactions in the CCP (excluding initial margin and default fund contributions)	-	-
13	(i) OTC derivative transactions	-	-
14	(ii) Other derivative transactions	-	-
15	(iii) Repo-reverse repo transactions, securities lending or borrowing, and margin lending transactions	-	-
16	(iv) Netting sets where cross-product netting is applied	-	-
17	Posted initial margin	-	-
18	Unposted initial margin	-	-
19	Paid default fund contributions	-	-
20	Unpaid default fund contributions	-	-

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT(Continued)

X. EXPLANATIONS ON COUNTERPARTY CREDIT RISK (Continued)

8. Securitization Disclosures

As of 31 December 2024, the Bank has no securitization position (31 December 2023: None).

9. Operational Risk Disclosures

The Bank's Amount Subject to Operational Risk is calculated on an annual basis using the Basic Indicator Approach.

Current Period December 31, 2024	31/12/2021 Amount	31/12/2022 Amount	31/12/2023 Amount	Total/ No. of Years of Positive Gross	Rate (%)	Total
Gross Income	-	13,003	425,825	219,414	15	32,912
Value at Operational Risk (Total*12.5)	-	-	-	-	-	411,401

Prior Period December 31, 2024	31/12/2021 Amount	31/12/2022 Amount	31/12/2023 Amount	Total/ No. of Years of Positive Gross	Rate (%)	Total
Gross Income	-	-	-	-	-	-
Value at Operational Risk (Total*12.5)	-	-	-	-	-	-

	31.12.2021	31.12.2022	31.12.2023	Total/ No. of Years of Positive Gross	Rate (%)	Total
Corporate Finance	-	-	-	-	18	-
Trading and Sale	-	-	-	-	18	-
Retail Banking	-	-	-	-	12	-
Retail Brokerage	-	-	-	-	12	-
Commercial Banking	-	-	-	-	15	-
Payment and Settlement	-	-	-	-	18	-
Agency Services	-	-	-	-	15	-
Asset Management	-	-	-	-	12	-
Amount Subject to Operational Risk (Total*12.5)	-	-	-	-	-	-

10. Profit-share rate risk related to banking book

10.1 Economic value differences arising from fluctuations in profit share rates in accordance with the regulation on measurement and evaluation of profit share rates derived from banking accounts with standard shock method

	Currency	Applied Shock (+/- x basis points)	Gains/ Losses	Gains/Shareholder's equity - Losses/shareholder's equity
1	TL	(+) 500bp	(25,440)	(1.80%)
2	TL	(-) 400bp	22,501	1.59%
3	USD	(+) 200bp	(2,327)	(0.16%)
4	USD	(-) 200bp	2,588	0.18%
5	EURO	(+) 200bp	-	-
6	EURO	(-) 200bp	-	-
	Total (For Negative Shocks)		25,089	1.78%
	Total (For Positive Shocks)		(27,767)	(1.97%)

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT(Continued)

XI. Explanations on Business Segments:

The Bank's operating segments are determined in accordance with its organizational and internal reporting structure and the provisions of TFRS 8 "Operating Segments".

The Bank operates in the fields of individual, corporate/entrepreneurial banking, treasury/investment banking.

Table on activity segmentation

Current Period 1 January - 31 December 2024	Retail Banking	Corporate/ Commercial banking	Treasury/ Investment banking	Other/ Unallocated	Bank's total operation
OPERATING INCOME/EXPENSES					
Profit Share Income	162,474	-	237,839	-	400,313
Profit Share Expenses	(534,003)	-	(13,062)	-	(547,065)
Net Profit Share Income	(371,529)	-	224,777	-	(146,752)
Net Fees and Commission Income/Expenses	-	-	(17,387)	-	(17,387)
Dividend Income	-	-	-	-	-
Trading Income / Loss (Net)	-	-	699,130	-	699,130
Other Operation Incomes	-	-	87,519	-	87,519
Expected Credit Loss	-	-	-	-	-
Other Expenses	-	-	1,809,204	-	1,809,204
Net Operating Profit/Loss	(371,529)	-	(815,165)	-	(1,186,694)
Tax Provision	-	-	(491,628)	-	(491,628)
Net Profit / Loss for the Period	(371,529)	-	(323,537)	-	(695,066)
SEGMENT ASSETS					
Other Assets	1,362,105	-	3,587,945	1,915,654	6,865,704
TOTAL SEGMENT ASSETS	1,362,105	-	3,587,945	1,915,654	6,865,704
SEGMENT LIABILITIES					
Other Liabilities	3,383,780	-	-	1,021,681	4,405,461
Shareholders' equity	-	-	-	2,460,243	2,460,243
TOTAL SEGMENT LIABILITIES	3,383,780	-	-	3,481,924	6,865,704

Table on activity segmentation

Prior Period 1 January - 31 December 2023	Retail Banking	Corporate/ Commercial banking	Treasury/ Investment banking	Other/ Unallocated	Bank's total operation
OPERATING INCOME/EXPENSES					
Profit Share Income	-	-	135,577	-	135,577
Profit Share Expenses	-	-	(622)	-	(622)
Net Profit Share Income	-	-	134,955	-	134,955
Net Fees and CommissionIncome/Expenses	-	-	(81)	-	(81)
Dividend Income	-	-	-	-	-
Trading Income / Loss (Net)	-	-	290,951	-	290,951
Other Operation Incomes	-	-	-	-	-
Expected Credit Loss	-	-	-	-	-
Other Expenses	-	-	298,699	-	298,699
Net Operating Profit/Loss	-	-	127,126	-	127,126
Tax Provision	-	-	(44,366)	-	(44,366)
Net Profit / Loss for the Period	-	-	171,492	-	171,492
SEGMENT ASSETS					
Other Assets	-	-	1,599,932	757,239	2,357,171
TOTAL SEGMENT ASSETS	-	-	1,599,932	757,239	2,357,171
SEGMENT LIABILITIES					
Other Liabilities	294,442	-	-	394,206	688,648
Shareholders' equity	-	-	-	1,668,523	1,668,523
TOTAL SEGMENT LIABILITIES	294,442	-	-	2,062,729	2,357,171

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT(Continued)

XII. EXPLANATIONS ON FAIR VALUES OF FINANCIAL ASSETS AND LIABILITIES

a) Information on the fair values of financial assets and liabilities

	Carrying Value		Fair Value (*)	
	Current Period	Prior Period	Current Period	Prior Period
Financial Assets				
Receivables Assets	250,000	-	250,000	-
Banks	91,089	207,012	91,089	207,012
Financial Assets at Fair Value Through Other Comprehensive Income	1,407,343	1,392,844	1,407,343	1,392,844
Financial Assets Measured at Amortized Cost	-	-	-	-
Loans Given	1,568,201	-	1,568,201	-
Financial Liabilities				
Funds Collected	3,383,780	294,442	3,383,780	294,442
Funds Borrowed from Other Financial Institutions	-	-	-	-
Debt Securities Issued	-	-	-	-
Miscellaneous Payables	-	-	-	-

(*) Since loans, banks, money market receivables and deposits are short-term in T.O.M Katılım Bankası A.Ş., and other financial assets are accounted for using the internal rate of return, the book value and fair value are considered to be the same.

Receivables from money markets, banks and bank deposits are considered to have fair values equal to their carrying amounts due to their short-term nature.

In determining the carrying and fair values of financial assets measured at fair value through other comprehensive income, market prices are taken into account. In cases where price formations do not occur under active market conditions, the indicative prices calculated by the Central Bank of the Republic of Türkiye are used.

The fair value of loans granted and other deposits represents the sum of acquisition costs and accrued profit share rediscounts.

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT(Continued)

XII. Explanations on fair values of financial assets and liabilities

b) Information on fair value measurements recognized in the financial statements:

TFRS 7 “Financial Instruments: Disclosures” standard requires that the items recorded at fair value in the balance sheet be classified and presented in order in the footnotes. Accordingly, these financial instruments are classified into three levels, reflecting the significance of the inputs used during the fair value measurements. In the first level, fair values are based on quoted prices in active markets for identical assets or liabilities. In the second level, fair values are based on observable market inputs either directly or indirectly. In the third level, fair values are determined based on inputs that are not based on observable market data. The financial instruments recorded at fair value in the Bank’s balance sheet are classified and presented below in accordance with these classification principles.

Classification of fair value measurement

The table below presents the valuation techniques used in the measurement of financial instruments at fair value. The valuation techniques by level are defined as follows:

Level 1: Quoted (unadjusted) prices in active markets for identical assets or liabilities.

Level 2: Inputs other than quoted prices included within Level 1 that are observable for the asset or liability, either directly (as prices) or indirectly (derived from prices).

Level 3: Inputs for the asset or liability that are not based on observable market data (unobservable inputs).

Current Period 31.12.2024	Level 1	Level 2	Level 3	Total
Financial Assets at Fair Value Through Profit or Loss	1,407,343	-	-	1,407,343
Government Debt Securities	-	-	-	-
Equity Securities	-	-	-	-
Other Securities	1,407,343	-	-	1,407,343
Financial Assets at Fair Value Through Other Comprehensive Income	1,547,681	-	-	1,547,681
Government Debt Securities	-	-	-	-
Equity Securities	517,038	-	-	517,038
Other Securities	1,030,643	-	-	1,030,643
Derivative Financial Assets	-	1,559	-	1,559
Total Assets	2,955,024	1,559	-	2,956,583
Derivative Financial Liabilities	-	-	-	-
Total Liabilities	-	-	-	-

Current Period 31.12.2024	Level 1	Level 2	Level 3	Total
Financial Assets at Fair Value Through Profit or Loss	-	-	-	-
Government Debt Securities	-	-	-	-
Equity Securities	-	-	-	-
Other Securities	-	1,392,844	-	1,392,844
Financial Assets at Fair Value Through Other Comprehensive Income	-	-	-	-
Government Debt Securities	-	-	-	-
Equity Securities	-	-	-	-
Other Securities	-	-	-	-
Derivative Financial Assets	-	-	-	-
Total Assets	-	1,392,844	-	1,392,844
Derivative Financial Liabilities	-	-	-	-
Total Liabilities	-	-	-	-

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT(Continued)

XIII. Explanations on transactions on behalf of others and fiduciary transactions Qualitative disclosures on market risk

The Bank does not perform purchases, sales, and custody services in the name of others. The Bank has no fiduciary-based transactions.

XIV. QUALITATIVE EXPLANATIONS ON MARKET RISK

Market Risk Disclosures

a) Qualitative Disclosures to be Publicly Announced Regarding Market Risk

The Bank ensures effective management of market risk and concentration risk arising from market risk components, in accordance with the BRSA's regulations and best practices, and in proportion to the size, nature, and complexity of its activities.

The Bank carries out measurement, monitoring, limit setting, stress testing, and scenario analysis activities consistent with the structure and complexity of its market risk exposures, and ensures that results are reported. Evaluation of new products and services in terms of market risk is essential.

Within this framework, at minimum:

- Daily monitoring of the Bank's market risk exposures and the market developments affecting the value of these exposures,
- Calculation of market risk exposure amounts under the trading book,
- Analysis of the impact of normal and extraordinary upward/downward movements in the markets on the Bank's market risk positions,
- Backtesting analysis for internal models used for monitoring purposes in market risk exposure calculations,

Regular calculation and monitoring of risk limits related to market risk, are carried out.

The Board of Directors, Audit Committee, and CEO fulfill their duties, authorities, and responsibilities regarding market risk management within the framework defined in the regulations. All units, including those under the Internal Systems Group, fulfill their duties, authorities, and responsibilities within the scope of market risk management in accordance with the Regulation on Internal Systems and Internal Capital Adequacy Assessment Process of Banks and their own internal regulations.

To identify the potential market risks the Bank may be exposed to, it is essential to conduct risk measurement and monitoring activities and consider the results in the Bank's strategic decision-making process.

Accordingly, the following analyses are carried out at a minimum for market risk measurement and monitoring:

- Standard Method: Conducted in accordance with the explanations of the Market Risk Reporting Package published by the BRSA.
- Value at Risk (VaR) Analysis: Performed using Historical Simulation, Parametric, Exponentially Weighted Moving Average (EWMA), or any other method deemed appropriate by the Bank.
- Internal Capital Requirement: Using parameters determined by the BRSA and/or the Bank that may affect the Bank's financial strength, the capital level required to cover the risks the Bank is or may be exposed to is calculated through stress tests and/or scenario analyses, using forward-looking approaches and appropriate methodologies.

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT(Continued)

XIV. QUALITATIVE EXPLANATIONS ON MARKET RISK (Continued)

Market Risk Disclosures (Continued)

a) Market risk under standardised approach

		Current Period December 31, 2024	Prior Period December 31, 2023
		Risk Weighted Amounts	Risk Weighted Amounts
	Outright products		
1	Profit share risk (general and specific)	-	25,338
2	Equity risk (general and specific)	-	-
3	Foreign exchange risk	22,452	326
4	Commodity risk	-	-
	Options		
5	Simplified approach	-	-
6	Delta-plus method	-	-
7	Scenario approach	-	-
8	Securitization	-	-
9	Total	22,452	25,664

In accordance with the “Communiqué on Public Disclosures of Risk Management by Banks” published by the BRSA in the Official Gazette dated October 23, 2015 and numbered 29511, and effective as of March 31, 2016, the following tables, which are required to be presented on a quarterly, semi-annual, and annual basis within the scope of the footnotes and related explanations, have not been presented as of December 31, 2023, since the Bank uses the standard approach in the calculation of market risk:

- Quantitative disclosures to be made to the public for banks using the internal model approach
- Table of changes in market risk RWAs (Risk-Weighted Assets) according to the internal model approach for the trading book
- Comparison of VaR (Value at Risk) estimates with profit/loss figures

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SECTION FIVE

EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS

I. EXPLANATIONS AND NOTES RELATED TO ASSETS

1.a) Cash and balances with the Central Bank of Republic of Turkey

	Current Period December 31, 2024		Prior Period December 31, 2023	
	TL	FC	TL	FC
Cash/foreign currency	-	-	-	-
The Central Bank of Republic of Turkey	68,289	15,888	76	-
Other	-	-	-	-
Total	68,289	15,888	76	-

1.a.1) Explanations on Reserve Requirements

Banks established in Turkey or operating in Turkey by opening branches are subject to the Communiqué No. 2013/15 of the Central Bank of the Republic of Turkey on Required Reserves. Based on the accounting standards and recording scheme to which banks are subject, the items specified in the communiqué constitute their liabilities subject to reserve requirements, with the exception of their obligations to the Central Bank of the Republic of Turkey, the Treasury, domestic banks, and the headquarters and branches of banks established by international agreement in Turkey.

Banks establish reserve requirements with the Central Bank of the Republic of Turkey for their Turkish Lira and foreign currency liabilities specified in the aforementioned communiqué. The establishment of required reserves starts on the Friday two weeks following the obligation calculation date and lasts for 14 days. According to the "Communiqué on Required Reserves", required reserves can be held in Turkish Lira, USD, EUR and standard gold. As of December 31, 2024, required reserves are established at rates between 3% and 33% (22% to 33% for accounts with FX protection support) for Turkish currency participation funds and other liabilities, between 5% and 30% for foreign currency participation funds and other liabilities, and between 22% and 26% for precious metal deposit accounts. An additional reserve requirement ratio of 4% is applied to foreign currency-denominated participation funds (excluding foreign bank participation funds and precious metal deposit accounts).

b. Balances with the Central Bank of Turkey

	Current Period December 31, 2024		Prior Period December 31, 2023	
	TL	FC	TL	FC
Unrestricted demand deposit	68,289	-	76	-
Restricted time deposit	-	-	-	-
Unrestricted time deposit	-	15,888	-	-
Total	68,289	15,888	76	-

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EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

I. EXPLANATIONS AND NOTES RELATED TO ASSETS (Continued)

2. Information on banks and an other financial institutions

	Current Period December 31, 2024		Prior Period December 31, 2023	
	TL	FC	TL	FC
Banks				
Domestic	8,934	74,821	186,837	18,397
Foreign	-	7,334	-	1,778
Headquarters and branches abroad	-	-	-	-
Total	8,934	82,155	186,837	20,175

Information on foreign banks account

	Unrestricted Amount		Restricted Amount	
	Current Period December 31, 2024	Prior Period December 31, 2023	Current Period December 31, 2024	Prior Period December 31, 2023
EU Countries	7,334	1,778	-	-
USA and Canada	-	-	-	-
OECD Countries (*)	-	-	-	-
Off-shore Banking Regions	-	-	-	-
Other	-	-	-	-
Total	7,334	1,778	-	-

(*) EU countries, OECD countries other than the US and Canada.

3. Information on financial assets at fair value through profit and loss

	Current Period December 31, 2024	Prior Period December 31, 2023
Financial Assets at Fair Value Through Profit or Loss (*)	1,391,753	1,389,591
Other Profit Share Income and Income Rediscunts	-	3,253
Value Decline Provision (-)	-	-
Fair Value Differences	-	-
Total	1,391,753	1,392,844

(*) The relevant amount consists of TL 294,378 (31.12.2023: TL 1,098,351) investment fund participation certificate

	Current Period December 31, 2024	Prior Period December 31, 2023
Debt Securities		
Quoted on a Stock Exchange	15,590	-
Not-Quoted	-	-
Total	15,590	-

There are no financial assets at fair value through profit or loss that are subject to repo or provided as collateral.

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EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

I. EXPLANATIONS AND NOTES RELATED TO ASSETS (Continued)

4. Financial Assets at Fair Value Through Other Comprehensive Income

a) Disclosures on financial assets at fair value through other comprehensive income that are subject to repo transactions and those pledged/blocked as collateral.

There are no financial assets at fair value through other comprehensive income subject to repo transactions. On the other hand, the market value of the assets pledged as collateral amounts to TL 16,287 (December 31, 2023: None).

b) Information on financial assets at fair value through other comprehensive income

	Current Period December 31, 2024	Prior Period December 31, 2023
Government Debt Securities	517,038	-
Financial Assets at Fair Value Through Other Comprehensive Income	462,786	-
Other Dividend and Income Accruals	49,185	-
Provision for Impairment (-)	28	-
Fair Value Differences	5,095	-
Other Financial Assets	1,030,643	-
Other Financial Assets at Fair Value Through Other Comprehensive Income	1,033,792	-
Other Dividend and Income Accruals	29,355	-
Provision for Impairment (-)	32,504	-
Fair Value Differences	-	-
Total	1,547,681	-

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EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

I. EXPLANATIONS AND NOTES RELATED TO ASSETS (Continued)

5. Derivative Financial Assets

a. Table of the portion of derivative financial assets whose fair value difference is reflected in profit or loss

	Current Period December 31, 2024		Prior Period December 31, 2023	
	TP	YP	TP	YP
Forward Currency Trading Transactions	1,559	-	-	-
Other	-	-	-	-
Total	1,559	-	-	-

6. Information related to loans

a) All types of loans and advances given to shareholders and employees of the Bank:

	Current Period December 31, 2024		Prior Period December 31, 2023	
	Cash	Non-Cash	Cash	Non-Cash
Direct loans granted to shareholders	-	-	-	-
Corporate shareholders	-	-	-	-
Real person shareholders	-	-	-	-
Indirect loans granted to shareholders	-	-	-	-
Loans granted to employees	55	-	-	-
Total^{*)}	55	-	-	-

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EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

I. EXPLANATIONS AND NOTES RELATED TO ASSETS (Continued)

b) Information about the Standard loans and loans under close monitoring and loans under close monitoring that have been restructured

Current Period December 31, 2024				
Cash Loans	Standard Loans and Other Receivables	Loans Under Close Monitoring		
		Loans Not Subject to Restructuring	Restructured Loans	
			Loans with Revised Contract Terms	Refinance
Loans	1,259,669	196,163	-	112,369
Export Loans	-	-	-	-
Import Loans	-	-	-	-
Corporation Loans	-	-	-	-
Consumer Loans	278,229	72,897	-	26,859
Credit Cards	896,437	123,266	-	85,510
Loans Extended to Financial Sector	-	-	-	-
Other ^(*)	85,003	-	-	-
Other Receivables	-	-	-	-
Total	1,259,669	196,163	-	112,369

Prior Period December 31, 2023				
Cash Loans	Standard Loans and Other Receivables	Loans Under Close Monitoring		
		Loans Not Subject to Restructuring	Restructured Loans	
			Loans with Revised Contract Terms	Refinance
Loans ^(*)	-	-	-	-
Export Loans	-	-	-	-
Import Loans	-	-	-	-
Corporation Loans	-	-	-	-
Consumer Loans	-	-	-	-
Credit Cards	-	-	-	-
Loans Extended to Financial Sector	-	-	-	-
Other ^(**)	-	-	-	-
Other Receivables	-	-	-	-
Total	-	-	-	-

(*) The relevant amount consists of the loan provided to the Banks in "Dollar" from Equities.

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EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

I. EXPLANATIONS AND NOTES RELATED TO ASSETS (Continued)

6. Information related to loans (Continued)

b) Information about the Standard loans and loans under close monitoring and loans under close monitoring that have been restructured

	Current Period December 31, 2024		Prior Period December 31, 2023	
General Provisions	Standard Loans	Loans Under Close Monitoring	Standard Loans	Loans Under Close Monitoring
12-Month Expected Credit Loss	-	-	-	-
General Provisions	41,136	9,256	-	-
Significant Increase in Credit Risk	-	-	-	-

	Current Period December 31, 2024		Prior Period December 31, 2023	
Number of Modifications for Extension of Payment Plan	Standard Loans and Other Receivables	Loans and Other Receivables Under Close Monitoring	Standard Loans and Other Receivables	Loans and Other Receivables Under Close Monitoring
Extended Once or Twice	-	112,369	-	-
Extended 3, 4 or 5 Times	-	-	-	-
Extended More Than 5 Times	-	-	-	-
Total	-	112,369	-	-

	Current Period December 31, 2024		Prior Period December 31, 2023	
Extended Period Due to Restructuring of the Payment Plan	Standard Loans and Other Receivables	Loans and Other Receivables Under Close Monitoring	Standard Loans and Other Receivables	Loans and Other Receivables Under Close Monitoring
0 – 6 Months	-	112,369	-	-
6 - 12 Months	-	-	-	-
1 - 2 Years	-	-	-	-
2 - 5 Years	-	-	-	-
5 Years and Over	-	-	-	-
Total	-	112,369	-	-

c) Distribution of cash loans and other receivables according to their maturities

Current Period December 31, 2024		Loans Under Close Monitoring	
Cash Loans	Standard Loans	Not Subject to Restructuring	Restructured
Short Term Loans	1,259,669	196,163	112,369
Medium- and Long-Term Loans	-	-	-
Total	1,259,669	196,163	112,369

Prior Period December 31, 2023		Loans Under Close Monitoring	
Cash Loans	Standard Loans	Not Subject to Restructuring	Restructured
Short Term Loans	-	-	-
Medium- and Long-Term Loans	-	-	-
Total	-	-	-

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EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

I. EXPLANATIONS AND NOTES RELATED TO ASSETS (Continued)

6. Information related to loans (Continued)

d. Information on consumer loans, retail credit cards, personnel loans and personnel credit cards

Current Period December, 31 2024	Short-Term	Medium and Long Term	Total
Consumer Loans – TL	365,258	11,931	377,189
Real Estate Loans	-	-	-
Vehicle Loans	-	-	-
General Purpose Consumer Loans	-	-	-
Other	365,258	11,931	377,189
Consumer Loans – FC Indexed	-	-	-
Real Estate Loans	-	-	-
Vehicle Loans	-	-	-
General Purpose Consumer Loans	-	-	-
Other	-	-	-
Consumer Loans – FC	-	-	-
Real Estate Loans	-	-	-
Vehicle Loans	-	-	-
General Purpose Consumer Loans	-	-	-
Other	-	-	-
Retail Credit Cards – TL	-	-	-
With Installments	-	-	-
Without Installments	-	-	-
Retail Credit Cards – FC	1,073,900	-	1,073,900
With Installments	-	-	-
Without Installments	1,073,900	-	1,073,900
Personnel Loans-TL	795	-	795
Real Estate Loans	-	-	-
Vehicle Loans	-	-	-
General Purpose Consumer Loans	-	-	-
Other	795	-	795
Personnel Loans- FC Indexed	-	-	-
Real Estate Loans	-	-	-
Vehicle Loans	-	-	-
General Purpose Consumer Loans	-	-	-
Other	-	-	-
Personnel Loans – FC	-	-	-
Real Estate Loans	-	-	-
Vehicle Loans	-	-	-
General Purpose Consumer Loans	-	-	-
Other	-	-	-
Personnel Credit Cards – TL	31,312	-	31,312
With Installments	-	-	-
Without Installments	31,312	-	31,312
Personnel Credit Cards-FC	-	-	-
With Installments	-	-	-
Without Installments	-	-	-
Overdraft Accounts – TL (real persons)	-	-	-
Overdraft Accounts – FC (real persons)	-	-	-
Total (*)	1,471,265	11,931	1,483,196

(*) Profit share rediscount is included in the table.

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EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

I. EXPLANATIONS AND NOTES RELATED TO ASSETS (Continued)

6. Information related to loans(Continued)

d. Information on consumer loans, retail credit cards, personnel loans and personnel credit cards (Continued)

Prior Period 31 December 2023	Short-Term	Medium and Long Term	Total
Consumer Loans – TL	-	-	-
Real Estate Loans	-	-	-
Vehicle Loans	-	-	-
General Purpose Consumer Loans	-	-	-
Other	-	-	-
Consumer Loans – FC Indexed	-	-	-
Real Estate Loans	-	-	-
Vehicle Loans	-	-	-
General Purpose Consumer Loans	-	-	-
Other	-	-	-
Consumer Loans – FC	-	-	-
Real Estate Loans	-	-	-
Vehicle Loans	-	-	-
General Purpose Consumer Loans	-	-	-
Other	-	-	-
Retail Credit Cards – TL	-	-	-
With Installments	-	-	-
Without Installments	-	-	-
Retail Credit Cards – FC	-	-	-
With Installments	-	-	-
Without Installments	-	-	-
Personnel Loans-TL	-	-	-
Real Estate Loans	-	-	-
Vehicle Loans	-	-	-
General Purpose Consumer Loans	-	-	-
Other	-	-	-
Personnel Loans- FC Indexed	-	-	-
Real Estate Loans	-	-	-
Vehicle Loans	-	-	-
General Purpose Consumer Loans	-	-	-
Other	-	-	-
Personnel Loans – FC	-	-	-
Real Estate Loans	-	-	-
Vehicle Loans	-	-	-
General Purpose Consumer Loans	-	-	-
Other	-	-	-
Personnel Credit Cards – TL	-	-	-
With Installments	-	-	-
Without Installments	-	-	-
Personnel Credit Cards-FC	-	-	-
With Installments	-	-	-
Without Installments	-	-	-
Overdraft Accounts – TL (real persons)	-	-	-
Overdraft Accounts – FC (real persons)	-	-	-
Total (*)	-	-	-

(*) Profit Share rediscount is included in the table.

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EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

I. EXPLANATIONS AND NOTES RELATED TO ASSETS (Continued)

6. Information related to loans(Continued)

e) Information on commercial instalment loans and corporate credit cards

Current Period December 31, 2024	Short term	Medium and long term	Total
Commercial Installment Loans-TL	-	-	-
Business Loans	-	-	-
Vehicle Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
Commercial Installment Loans-FC Indexed	-	-	-
Business Loans	-	-	-
Vehicle Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
Commercial Installment Loans-FC	-	-	-
Business Loans	-	-	-
Vehicle Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
Corporate Credit Cards-TL	-	-	-
With Installment	-	-	-
Without Installment	-	-	-
Corporate Credit Cards-FC	-	-	-
With Installment	-	-	-
Without Installment	-	-	-
Overdraft Account-TL (Legal Entity)	-	-	-
Overdraft Account-FC (Legal Entity)	-	-	-
Total	-	-	-

Prior Period December 31, 2023	Short term	Medium and long term	Total
Commercial Installment Loans-TL	-	-	-
Business Loans	-	-	-
Vehicle Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
Commercial Installment Loans-FC Indexed	-	-	-
Business Loans	-	-	-
Vehicle Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
Commercial Installment Loans-FC	-	-	-
Business Loans	-	-	-
Vehicle Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
Corporate Credit Cards-TL	-	-	-
With Installment	-	-	-
Without Installment	-	-	-
Corporate Credit Cards-FC	-	-	-
With Installment	-	-	-
Without Installment	-	-	-
Overdraft Account-TL (Legal Entity)	-	-	-
Overdraft Account-FC (Legal Entity)	-	-	-
Total	-	-	-

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EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

I. EXPLANATIONS AND NOTES RELATED TO ASSETS (Continued)

6. Information related to loans(Continued)

f. Allocation of loans by customer

	Current period December 31, 2024	Prior period December 31, 2023
Public	-	-
Private	1,568,201	-
Total	1,568,201	-

g. Domestic and foreign loans

	Current period December 31, 2024	Prior period December 31, 2023
Domestic Loans	-	-
Foreign Loans	1,568,201	-
Total	1,568,201	-

h. Loans granted to subsidiaries and associates

As of December 31, 2024, there are no loans given to subsidiaries and affiliates (December 31, 2023: None)

i. Information on impairment provisions of Loans (Stage 3)

	Current period December 31, 2024	Prior period December 31, 2023
Loans with Limited Collectability	177,537	-
Loans with Doubtful Collectability	-	-
Uncollectible Loans	-	-
Total	177,537	-

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EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

I. EXPLANATIONS AND NOTES RELATED TO ASSETS (Continued)

6. Information related to loans(Continued)

j. Information on non-performing loans (Net):

i.1) Information on Loans and Other Receivables Included in Loans under Follow-Up Account, which are Restructured or Rescheduled

As of 31 December 2024, non-performing receivables amount to TL 177,537 (31 December 2023: None). As of 31 December 2024, there is no collection from non-performing receivables in the current period.

	III. Group	IV. Group	V. Group
	Loans and Receivables with Limited Collectability	Loans and Receivables with Doubtful Collectability	Uncollectible Loans and Receivables
Current Period			
Gross Amount Before Specific Provisions	-	-	177,537
Restructured Loans and Receivables	-	-	-
Prior Period			
Gross Amount Before Specific Provisions	-	-	-
Restructured Loans and Receivables	-	-	-

i.2) Aging analysis of past due but not impaired financial assets per classes of financial instruments is as follows:

Current Period	Less than 30 days	31-60 days	More than 61 days	Total
Loans and receivables				
Corporate loans	85,003	-	-	85,003
Retail loans	278,229	54,594	45,163	377,986
Credit cards	896,437	152,882	55,893	1,105,212
Total	1,259,669	207,476	101,056	1,568,201

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EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

I. EXPLANATIONS AND NOTES RELATED TO ASSETS (Continued)

6. Information related to loans(Continued)

i) Information on non-performing loans:

i.3) Information on the movement of total non-performing loans

Current Period December 31, 2024	Group III Loans and receivables with limited collectability	Group IV Loans and receivables with doubtful collectability	Group V Uncollectible loans and receivables
Ending balance of prior period	-	-	-
Additions in the current period (+)	-	-	177,537
Transfers from other categories of non-performing loans (+)	-	-	-
Transfers to other categories of non-performing loans (-)	-	-	-
Collections in the current period (-)	-	-	-
Write offs (-)	-	-	-
Sold Portfolio (-)	-	-	-
Corporate and commercial loans	-	-	-
Retail loans	-	-	-
Credit Cards	-	-	-
Other	-	-	177,537
Ending balance of the current period	-	-	177,537
Specific provisions (-)	-	-	-
Net balances on balance sheet	-	-	-

Prior Period December 31, 2023	Group III Loans and receivables with limited collectability	Group IV Loans and receivables with doubtful collectability	Group V Uncollectible loans and receivables
Ending balance of prior period	-	-	-
Additions in the current period (+)	-	-	-
Transfers from other categories of non-performing loans (+)	-	-	-
Transfers to other categories of non-performing loans (-)	-	-	-
Collections in the current period (-)	-	-	-
Write offs (-)	-	-	-
Sold Portfolio (-)	-	-	-
Corporate and commercial loans	-	-	-
Retail loans	-	-	-
Credit Cards	-	-	-
Other	-	-	-
Ending balance of the current period	-	-	-
Specific provisions (-)	-	-	-
Net balances on balance sheet	-	-	-

i.4) Information on non-performing loans granted as foreign currency

As of December 31, 2024, there are no non-performing loans arising from foreign currency-denominated loans (December 31, 2023: None).

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EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

I. EXPLANATIONS AND NOTES RELATED TO ASSETS (Continued)

6. Information related to loans(Continued)

i) Information on non-performing loans:

i.3) Gross and net amounts of non-performing loans with respect to user groups

	Group III	Group IV	Group V
	Loans and receivables with limited collectability	Loans and receivables with doubtful collectability	Uncollectible loans and receivables
Current period (Net)	-	-	177,537
Loans granted to real persons and legal entities (Gross)	-	-	-
Specific provision (-)	-	-	-
Loans to real persons and legal entities (Net)	-	-	-
Banks (Gross)	-	-	-
Specific provision (-)	-	-	-
Banks (Net)	-	-	-
Other loans and receivables (Gross)	-	-	-
Specific provision (-)	-	-	-
Other loans and receivables (Net)	-	-	177,537
Prior period (Net)	-	-	-
Loans to real persons and legal entities (Gross)	-	-	-
Specific provision (-)	-	-	-
Loans to real persons and legal entities (Net)	-	-	-
Banks (Gross)	-	-	-
Specific provision (-)	-	-	-
Banks (Net)	-	-	-
Other loans and receivables (Gross)	-	-	-
Specific provision (-)	-	-	-
Other loans and receivables (Net)	-	-	-

j. Explanation on liquidation policy of loss-making loans and other receivables

In the enforcement proceedings initiated by the Bank for the purpose of collecting receivables arising from credit transactions, the process of converting the assets of the debtor and those related to the debt and the material collateral constituting the collateral of the Bank's receivables into cash is in progress, and the Bank also carries out the collection and liquidation of its receivables through administrative means.

k. Explanation regarding the asset write-off policy

The bank may write off receivables from the records if the debtor and/or the persons related to the debt have died and the heirs have rejected the inheritance within the legal period, if the collection of the receivable has become legally and/or practically impossible, and if there is no financial liability decision regarding the personnel regarding the receivable in question.

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EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

I. EXPLANATIONS AND NOTES RELATED TO ASSETS (Continued)

7. Financial Assets Measured at Amortised Cost

As of 31 December, 2024, other financial assets measured at amortised cost (31 December 2023: None).

8. Information on assets held for sale and discontinued operations

As of 31 December, 2024, there are no fixed assets held for sale or discontinued operations (December 31, 2023: None).

9. Information on Associates

As of 31 December 2024, there are no associates (31 December 2023: None).

10. Information on Subsidiaries

As of 31 December 2024, there are no subsidiaries (31 December 2023: None).

11. Information on Joint Ventures (Jointly Controlled Partnerships)

As of 31 December 2024, there is no information regarding joint ventures (31 December 2023: None).

12. Information on Receivables from Leasing Transactions (Net)

As of 31 December 2024, there is no information regarding receivables from leasing transactions (31 December 2023: None).

13. Disclosures on Hedging Derivative Financial Instruments

As of 31 December 2024, there are no hedging derivative financial instruments (31 December 2023: None).

14. Disclosures on Investment Property

As of 31 December 2024, there are no investment properties (31 December 2023: None).

15. Investments in Associates

As of 31 December 2024, there are no investments in associates (31 December 2023: None).

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EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

I. Explanations and notes related to assets (Continued)

16. Explanations on tangible assets

	Real Estate	Right-of-Use Assets on Real Estate	Tangible Assets	Right-of-Use Tangible Assets	Leasehold Improvements	Other Property, Plant and Equipment	Total
End of Prior Period							
Cost	-	-	9,338	7,999	-	-	17,337
Accumulated Depreciation (-)	-	-	1,302	2,816	-	-	4,118
Net Book Value	-	-	8,036	5,183	-	-	13,219
End of Current Period							
Opening Net Book Value of the Period	-	-	8,036	5,183	-	-	13,219
In-Period Changes (Net)	-	-	77,816	17,841	-	-	95,657
Cost	-	-	87,512	24,323	-	-	111,835
Depreciation Expense (Net) (-)	-	-	9,696	6,482	-	-	16,178
Impairment Allowance (-)	-	-	-	-	-	-	-
Net Foreign Exchange Differences from Non-domestic Subsidiaries (-)	-	-	-	-	-	-	-
End of Period Cost	-	-	96,850	32,322	-	-	129,172
End of Period Accumulated Depreciation (-)	-	-	10,998	9,298	-	-	20,296
Impairment Allowance (-)	-	-	-	-	-	-	-
Closing Net Book Value	-	-	85,852	23,024	-	-	108,876

The impairment amounts allocated or reversed for the respective asset groups in the current period, which are not individually or partially material to the financial statements as a whole but are material in total, and the events and conditions that led to them: None.

Pledges, mortgages, and other restrictions on tangible assets, expenditures made during construction for tangible assets, and commitments made for the purchase of tangible assets: None.

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EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

I. EXPLANATIONS AND NOTES RELATED TO ASSETS (Continued)

17. Disclosures on Intangible Assets

	Current Period December 31, 2024			Prior Period 31.12.2023		
	Book Value	Accumulated Amortization	Net Book Value	Book Value	Accumulated Amortization	Net Book Value
Leasehold Improvements	-	-	-	-	-	-
Establishment and Organization Costs	-	-	-	-	-	-
Goodwill	-	-	-	-	-	-
Intangible Rights	750,679	183,895	566,784	612,040	17,291	594,749
Total	750,679	183,895	566,784	612,040	17,291	594,749

- a) In the case that there is any intangible asset that is material to the overall financial statements, its book value, description, and remaining amortization period (Note 2-XII)

	Net Value	Useful Life (Years)
Customer Relationships	299,100	5
Brand	11,170	15
Software	440,409	3

- b) Information on intangible assets acquired under government incentives and recognized at fair value at initial recognition: None.

- c) The valuation method applied after the initial recognition of intangible assets acquired under government incentives and recognized at fair value: None.

- d) Book value of intangible assets that are subject to any restrictions on use or pledged: None.

- e) Amount of commitments given for the acquisition of intangible assets: None.

- f) Intangible assets by type of asset that are revalued: None.

- g) Total amount of research and development expenses recognized as expense during the period, if any: None.

- h) Positive or negative goodwill arising from subsidiaries included in the consolidated financial statements: Not applicable for the accompanying unconsolidated financial statements.

- i) Information on goodwill: None.

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EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

I. EXPLANATIONS AND NOTES RELATED TO ASSETS (Continued)

18. Information on deferred tax asset

The Bank's deferred tax liability of TL 30,371 (December 31, 2023: TL 42,487) and deferred tax asset of TL 569,685 (December 31, 2023: TL 88,869) were netted, and TL 539,314 of deferred tax asset is presented in the financial statements (December 31, 2023: TL 46,382 deferred tax asset).

The deferred tax asset in question is calculated based on the temporary differences created by the assets and liabilities followed in the Bank's records with their book value and their tax base values calculated in accordance with the tax legislation. In the event that the items constituting the temporary differences are followed among equity items, the deferred tax asset/liability calculated based on the temporary differences in question is associated with the relevant equity items.

	Current Period	Prior Period
As of January 1	46,382	1,547
Deferred Tax (Expense)/Income	491,628	44,366
Deferred Tax Recognized Under Equity	1,304	469
Deferred Tax Asset	539,314	46,382

	Deferred Tax Asset / Liability	Deferred Tax Asset / Liability
	31 December 2024	31 December 2023
Provision for Retirement Pay Liability	3,136	508
Provision for Bonus Payments	39,000	13,140
Provision for Vacation Pay	3,924	1,058
Accumulated Tax Losses	496,651	65,902
Other	26,974	1,561
Deferred Tax Asset	569,685	82,169
Depreciation on tangible and intangible fixed assets.	30,371	35,787
Deferred Tax Liability	30,371	35,787
Net Deferred Tax Asset / (Liability)	539,314	46,382

T.O.M. KATILIM BANKASI A.Ş.**NOTES AND DISCLOSURES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 31 DECEMBER 2024***(Amounts expressed in thousands of Turkish Lira (TL) unless otherwise stated.)***EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)****I. EXPLANATIONS AND NOTES RELATED TO ASSETS (Continued)****18. Information on deferred tax asset(Continued)**

The years in which the Company plans to utilise its tax losses for tax purposes are as follows:

	31 December 2024	31 December 2023
2025	-	-
2026	-	-
2027	-	2,667
2028	1,044,230	217,006
2029	611,274	-
Total	1,655,504	219,673

9. If the other active item of the balance sheet exceeds 10% of the balance sheet total, the names and amounts of the sub-accounts that constitute at least 20% of them.

Of the total other assets amounting to TL 700,680, TL 103,792 consists of contactless plastic card purchases, TL 302,814 of advances given to vendors, TL 88,370 of prepaid expenses, and TL 3,998 of Mastercard clearing account. (December 31, 2023: Of the total other assets amounting to TL 102,889, TL 49,606 consists of contactless plastic card purchases, TL 39,447 of advances given to vendors, and TL 5,564 of prepaid expenses.)

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EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

II. EXPLANATIONS RELATED TO LIABILITIES

1. a) Information on funds collected

a.1) Information on maturity structure of funds collected:

Current Period 31.12.2024	Demand	Up to 1 Month	Up to 3 Months	Up to 6 Months	Up to 9 Months	Up to 1 Year	1 Year and over	Accumulated profit sharing accounts	Total
I. Real persons current accounts-TL	264,975	2,240,786	518,041	61,969	-	-	-	-	3,085,771
II. Real persons profit sharing accounts TL	-	-	-	-	-	-	-	-	-
III. Another current accounts-TL	9,257	-	-	-	-	-	-	-	9,257
Public sector	-	-	-	-	-	-	-	-	-
Commercial sector	-	-	-	-	-	-	-	-	-
Other institutions	-	-	-	-	-	-	-	-	-
Commercial and other institutions	-	-	-	-	-	-	-	-	-
Banks and participation banks	-	-	-	-	-	-	-	-	-
Central Bank of Republic of Turkey	-	-	-	-	-	-	-	-	-
Domestic banks	-	-	-	-	-	-	-	-	-
Foreign banks	-	-	-	-	-	-	-	-	-
Participation banks	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-	-
IV. Profit sharing accounts-TL	-	225,619	-	-	-	-	-	-	225,619
Public sector	-	-	-	-	-	-	-	-	-
Commercial sector	-	225,619	-	-	-	-	-	-	225,619
Other institutions	-	-	-	-	-	-	-	-	-
Commercial and other institutions	-	-	-	-	-	-	-	-	-
Banks and participation banks	-	-	-	-	-	-	-	-	-
V. Real persons current accounts-FC	63,133	-	-	-	-	-	-	-	63,133
VI. Real persons profit sharing accounts-FC	-	-	-	-	-	-	-	-	-
VII. Another current accounts-FC	-	-	-	-	-	-	-	-	-
Commercial residents in Turkey	-	-	-	-	-	-	-	-	-
Commercial residents in Abroad	-	-	-	-	-	-	-	-	-
Banks and participation banks	-	-	-	-	-	-	-	-	-
Central Bank of Republic of Turkey	-	-	-	-	-	-	-	-	-
Domestic banks	-	-	-	-	-	-	-	-	-
Foreign banks	-	-	-	-	-	-	-	-	-
Participation banks	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-	-
VIII. Profit sharing accounts- FC	-	-	-	-	-	-	-	-	-
Public sector	-	-	-	-	-	-	-	-	-
Commercial sector	-	-	-	-	-	-	-	-	-
Other institutions	-	-	-	-	-	-	-	-	-
Commercial and other institutions	-	-	-	-	-	-	-	-	-
Banks and participation banks	-	-	-	-	-	-	-	-	-
IX. Precious metal funds	-	-	-	-	-	-	-	-	-
X. Profit sharing accounts special funds - TL	-	-	-	-	-	-	-	-	-
Residents in Turkey	-	-	-	-	-	-	-	-	-
Residents Abroad	-	-	-	-	-	-	-	-	-
XI. Profit sharing accounts special funds - FC	-	-	-	-	-	-	-	-	-
Residents in Turkey	-	-	-	-	-	-	-	-	-
Residents Abroad	-	-	-	-	-	-	-	-	-
Total (I+II+....+IX+X+XI)	337,365	2,466,405	518,041	61,969	-	-	-	-	3,383,780

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EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

II. EXPLANATIONS RELATED TO LIABILITIES (Continued)

1. a) Information on funds collected (Continued)

a.1) Information on maturity structure of funds collected:

Prior Period 31.12.2023	Demand	Up to 1 Month	Up to 3 Months	Up to 6 Months	Up to 9 Months	Up to 1 Year	1 Year and over	Accumulated profit sharing accounts	Total
I. Real persons current accounts-TL	60	-	-	-	-	-	-	-	60
II. Real persons profit sharing accounts TL	-	-	-	-	-	-	-	-	-
III. Another current accounts-TL	-	-	-	-	-	-	-	-	-
Public sector	-	-	-	-	-	-	-	-	-
Commercial sector	-	-	-	-	-	-	-	-	-
Other institutions	-	-	-	-	-	-	-	-	-
Commercial and other institutions	-	-	-	-	-	-	-	-	-
Banks and participation banks	-	-	-	-	-	-	-	-	-
Central Bank of Republic of Turkey	-	-	-	-	-	-	-	-	-
Domestic banks	-	-	-	-	-	-	-	-	-
Foreign banks	-	-	-	-	-	-	-	-	-
Participation banks	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-	-
IV. Profit sharing accounts-TL	-	-	-	-	-	-	-	-	-
Public sector	-	-	-	-	-	-	-	-	-
Commercial sector	-	-	-	-	-	-	-	-	-
Other institutions	-	-	-	-	-	-	-	-	-
Commercial and other institutions	-	-	-	-	-	-	-	-	-
Banks and participation banks	-	-	-	-	-	-	-	-	-
V. Real persons current accounts-FC	294,382	-	-	-	-	-	-	-	294,382
VI. Real persons profit sharing accounts-FC	-	-	-	-	-	-	-	-	-
VII. Another current accounts-FC	-	-	-	-	-	-	-	-	-
Commercial residents in Turkey	-	-	-	-	-	-	-	-	-
Commercial residents in Abroad	-	-	-	-	-	-	-	-	-
Banks and participation banks	-	-	-	-	-	-	-	-	-
Central Bank of Republic of Turkey	-	-	-	-	-	-	-	-	-
Domestic banks	-	-	-	-	-	-	-	-	-
Foreign banks	-	-	-	-	-	-	-	-	-
Participation banks	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-	-
VIII. Profit sharing accounts- FC	-	-	-	-	-	-	-	-	-
Public sector	-	-	-	-	-	-	-	-	-
Commercial sector	-	-	-	-	-	-	-	-	-
Other institutions	-	-	-	-	-	-	-	-	-
Commercial and other institutions	-	-	-	-	-	-	-	-	-
Banks and participation banks	-	-	-	-	-	-	-	-	-
IX. Precious metal funds	-	-	-	-	-	-	-	-	-
X. Profit sharing accounts special funds - TL	-	-	-	-	-	-	-	-	-
Residents in Turkey	-	-	-	-	-	-	-	-	-
Residents Abroad	-	-	-	-	-	-	-	-	-
XI. Profit sharing accounts special funds - FC	-	-	-	-	-	-	-	-	-
Residents in Turkey	-	-	-	-	-	-	-	-	-
Residents Abroad	-	-	-	-	-	-	-	-	-
Total (I+II+....+IX+X+XI)	294,442	-	-	-	-	-	-	-	294,442

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EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

II. EXPLANATIONS RELATED TO LIABILITIES (Continued)

1. a) Information on funds collected (Continued)

a.2) Amounts in excess of the insurance limit

i. Information on the current and participation accounts of real persons who are covered by insurance for participation banks and exceed the insurance limit, which are not subject to commercial transactions

	Under the guarantee of saving deposit insurance	Under the guarantee of saving deposit insurance	Exceeding the limit of saving Deposit	Exceeding the limit of saving Deposit
	Current Period 31.12.2024	Prior Period 31.12.2023	Current Period 31.12.2024	Prior Period 31.12.2023
Real persons current and profit-sharing accounts that are not subject to commercial activities				
TL accounts	863,673	-	1,768,542	294,382
FC accounts	49,935	30	12,694	-
Foreign branches' deposits under foreign authorities' insurance	-	-	-	-
Off-shore banking regions' under foreign authorities' insurance	-	-	-	-

Funds collected in special current accounts and participation accounts opened in Turkish Lira or foreign currency on behalf of real and legal persons in Participation Banks (except those opened in foreign branches) are under the guarantee of the Savings Deposit Insurance Fund within the scope of the Banking Law No. 5411 published in the Official Gazette dated 1 November 2005 and bis numbered 25983, provided that the sum of the principal and dividends of the accounts belonging to one person does not exceed TL 650.

ii. If the headquarters of the Bank is abroad and the deposit account in its Turkish branch is in the scope of the insurance policy in the country of the headquarter of the Bank is founded, it should be explained:

The Bank is headquartered in Turkey.

iii. Participation fund of real persons who are not covered by deposit insurance

	Current Period 31.12.2024	Prior Period 31.12.2023
Foreign branches' profit-sharing accounts and other accounts	-	-
Profit sharing accounts and other accounts of controlling shareholders and profit sharing accounts of their mother, father, spouse, children in care	321,105	294,382
Profit sharing account and other accounts of President and Members of Board of Directors, CEO and Vice Presidents and profit-sharing accounts of their mother, father, spouse and children in care	57,932	30
Profit sharing account and other accounts in scope of the property holdings derived from crime defined in article 282 of Turkish Criminal Law No:5237 dated 26 September 2004	-	-
Profit sharing accounts in participation banks which are established in Turkey in order to engage in offshore banking activities solely	-	-

2. Information on loans received

None (December 31, 2023: None).

3. Information on funds obtained from money market transactions

None (December 31, 2023: None).

4. Debt securities issued

None (December 31, 2023: None).

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EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

II. EXPLANATIONS RELATED TO LIABILITIES (Continued)

5. Information on financial liabilities at fair value through profit or loss

None (December 31, 2023: None).

6. Information on derivative financial liabilities

None (December 31, 2023: None).

7. Information on finance lease payables

	Current Period December 31, 2024	Prior Period 31 December 2023
Less than 1 year	14,092	3,709
1 to 5 years	4,546	2,056
Total	18,638	5,765

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EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

II. Explanations Related to Liabilities (Continued)

8. Disclosures on Provisions

a) Provisions for Exchange Rate Decrease in Principal Amounts of FX Indexed Loans and Financial Lease Receivables

None. (December 31, 2023: None)

b) Expected Credit Loss Provisions for Non-Cash Loans That Have Not Been Indemnified or Converted to Cash

None. (December 31, 2023: None)

c) Information on Other Provisions

Other provisions consist of TL 130,000 personnel bonus provision and TL 10,003 allocated from profits to be distributed to participation accounts (December 31, 2023: TL 43,800 personnel bonus provision, TL 1,641 expense provisions).

d) Employee Benefits Provisions

The Bank recognizes its obligations related to severance and vacation pay in accordance with TAS 19 “Turkish Accounting Standard for Employee Benefits” and reflects them in the financial statements by calculating the net present value of future severance and notice payment obligations.

As of December 31, 2024, vacation pay provision amounting to TL 13,079 (December 31, 2023: TL 3,528) and severance pay provision amounting to TL 10,454 (December 31, 2023: TL 1,696) are recognized under the “Employee Benefits Provisions” account in the financial statements.

The Bank calculates and recognizes severance pay provision by using the actuarial method in accordance with TAS 19 – Employee Benefits.

The following actuarial assumptions calculated using the Bank’s own parameters were used in the calculation of total obligations:

	Current Period December 31, 2024	Prior Period 31 December 2023
Discount Rate (%)	3.18%	3.12%
Inflation	21.05%	21.70%

Movement of the Provision for Employment Termination Benefits in the Balance Sheet:

	Current Period December 31, 2024	Prior Period 31 December 2023
As of 1 January	1,595	8
Total Provision Recognized During the Period	5,203	126
Payments Made During the Period	(689)	(101)
Actuarial Loss / (Gain)	4,345	1,562
Ending Balance	10,454	1,595

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EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

II. EXPLANATIONS RELATED TO LIABILITIES (Continued)

9. Explanations on current tax liability

a) Information on tax provisions

As of December 31, 2024, the Bank has no corporate tax debt. (December 31, 2023: None).

b) Information on taxes payable

	Current Period December 31, 2024	Prior Period 31 December 2023
Corporate Tax Payable	-	-
Securities Capital Will Tax	-	-
Real Property Income Tax	-	-
Banking Insurance Transaction Tax (BITT)	7,581	-
Foreign Exchange Transactions Tax	9	-
Value Added Tax Payable	8,136	2,051
Other	20,128	4,590
Total	35,854	6,641

c) Information on premiums

	Current Period December 31, 2024	Prior Period 31 December 2023
Social Insurance Premiums-Employee	5,645	2,938
Social Insurance Premiums-Employer	9,255	4,518
Unemployment insurance-Employee	167	201
Unemployment insurance-Employer	694	403
Total	15,761	8,060

10. Information on deferred tax liability

As of 31 December 2024, Deferred tax has been netted off in the balance sheet as TL 539,314. Deferred tax asset was calculated as TL 569,685 (31 December 2023 – TL 88,869) and deferred tax liability was calculated as TL 30,371 (31 December 2023 – TL 42,487).

11. Information on fixed asset liabilities related to discontinued operations held for sale

The Bank has no liabilities related to non-current assets held for sale and discontinued operations (December 31, 2023: None).

12. Information on Subordinated Loans

The Bank has no subordinated loans as of 31 December 2024 (31 December 2023: None).

13. If the other liabilities item of the balance sheet exceeds 10% of the balance sheet total, the names and amounts of sub-accounts that make up at least 20% of them

Other liabilities of the balance sheet amounting to TL 737,500 consist of payables to vendors amounting to TL 196,960, electronic money wallet account of individual customers amounting to TL 126,289, electronic money wallet account of commercial customers amounting to TL 13,861, blocked credit amount to be paid to commercial member merchants amounting to TL 226,700, and other liabilities amounting to TL 173,690.(31 December 2023: Other liabilities of the balance sheet amounting to TL 323,075 consist of payables to vendors amounting to TL 322,097 and other liabilities amounting to TL 978.)

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EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

II. EXPLANATIONS RELATED TO LIABILITIES (Continued)

14. Information on shareholders' equity

a. Presentation of paid-in capital

	Current Period December 31, 2024	Prior Period 31 December 2023
Common shares	3,000,000	1,500,000
Preference shares	-	-

b. Amount of paid-in capital, disclosure on whether the Bank applies the registered share capital system, and, if so, the ceiling amount of the registered share capital:

None.

c. Information on the share capital increases during the period and their sources, other information on increased capital shares in the current period

None.

d. Information on share capital increases from capital reserves during the current period

On 7 March 2024, the share capital was increased from TL 1,500,000 to TL 1,810,000 through a resolution adopted at the General Assembly, and this capital increase was published in the Official Gazette dated 4 June 2024. On 28 June 2024, the share capital was increased from TL 1,500,000 to TL 2,450,000 through a resolution adopted at the General Assembly, and this capital increase was published in the Official Gazette dated 13 August 2024. On 9 December 2024, the share capital was increased from TL 2,450,000 to TL 3,000,000 through a resolution adopted at the General Assembly, and this capital increase was published in the Official Gazette dated 31 December 2024.

e. Capital commitments up to the end of the last financial year and the following interim period, the general purpose of these commitments and the estimated resources required for these commitments

None.

f. Possible effect of estimations made for the Bank's revenues, profitability and liquidity on equity considering prior period indicators and uncertainties

There is no uncertainty in the Bank's previous period indicators regarding profitability and liquidity.

g. Summary of privileges given to shares representing the capital

As of December 31, 2024, there are no preferred shares (December 31, 2023: None).

h. Disclosure of any other accumulated comprehensive income or expense to be reclassified in profit or loss

As of December 31, 2024, the amount of accumulated other comprehensive expense to be reclassified to profit or loss is TL 10,173 (31 December 2023: None).

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NOTES AND DISCLOSURES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS
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EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

III. EXPLANATIONS RELATED TO OFF-BALANCE SHEET ACCOUNTS

1. Explanations of the liabilities in the off-balance sheet accounts

a. Types and amounts of irrevocable commitments

	Current Period December 31, 2024	Prior Period 31 December 2023
Forward Asset Purchase and Sales Commitments	-	-
Loan Commitments Guaranteed for Disbursement	-	-
Payment Commitments for Checks	-	-
Tax and Fund Liabilities Arising from Export Commitments	-	-
Credit Card Spending Limit Commitments	2,944,540	-
Other Irrevocable Commitments	-	-
Promotion Implementation Commitments for Credit Card and Banking Services	-	-
Total	2,944,540	-

b. Types and amounts of probable losses and obligations arising from off-balance sheet items including below items

There is no provision for possible losses arising from the off-balance sheet account items (December 31, 2023: None.)

b.1 Non-cash loans including guarantees, bank acceptances, collaterals and others that are accepted as financial commitments and other letter of credits

None.

b.2 Revocable, irrevocable guarantees and other similar commitments and contingencies

None.

b.3 Total amount of non-cash loans:

None.

c. Information on sector-based risk concentration in non-cash loans:

None.

d. Information on non-cash loans classified in Stage I and II:

None.

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EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

2. Explanations on derivative transactions

	Current Period December 31, 2024	Prior Period December 31, 2023
Types of trading transactions		
Foreign exchange derivative transactions (I)	2,125,309	-
Forward exchange transactions	2,125,309	-
Swap currency transactions	-	-
Futures currency transactions	-	-
Currency transactions	-	-
Profit share derivative transactions (II):	-	-
Forward dividend contract transactions	-	-
Swap dividend transactions	-	-
Profit share transactions	-	-
Futures dividend transactions	-	-
Other derivative transactions for trading purposes (III)	-	-
A.Total trading derivative transactions (I+II+III)	2,125,309	-
Types of derivative transactions for hedging purposes		
For hedging purposes against fair value change risk	-	-
For hedging purposes against cash flow risk	-	-
B. Total hedging derivative transactions	-	-
Total of derivative transactions (A+B)	2,125,309	-

3. Credit derivatives and risk exposures on credit derivatives

None. (December 31, 2023: None).

4. Explanations on contingent liabilities and assets

Provisions are allocated based on these data for those whose data are clear from transactions that may affect the financial structure, and on an estimated basis for those who are otherwise.

There is no payment obligation arising from the cheques given by the Bank to its customers (December 31, 2023: None.).

As of the balance sheet date, there are no contingent liabilities other than those mentioned above, which are likely to arise as a result of past events and the amount of which can be reliably measured.

5. Explanations on services provided to other names and accounts

The bank provides safe deposit box services on behalf of real and legal persons. The bank does not provide consulting and management services.

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EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

IV. EXPLANATIONS AND NOTES TO THE STATEMENT OF PROFIT OR LOSS (Income Statement)

1. Disclosures on Profit Share Income

a) Information on profit share received from loans

	Current Period		Prior Period	
	TL	FC	TL	FC
Profit share on loans	186,835	1,615	-	-
Short term loans	184,474	1,615	-	-
Medium and long-term loans	2,361	-	-	-
Profit share on non-performing loans	-	-	-	-
Premiums received from resource utilization support fund	-	-	-	-

b) Information on profit share received from banks

	Current Period December 31, 2024		Prior Period December 31, 2023	
	TL	FC	TL	FC
The Central Bank of the Republic of Turkey	-	-	-	-
Domestic Banks	44,600	513	134,964	377
Foreign Banks	-	-	-	-
Branches and head office abroad	-	-	-	-
Total	44,600	513	134,964	377

e) Income from money market transactions

Income from money market transactions amounts to TL 14,837 (31 December 2023: None).

d) Information on profit share income from securities portfolio:

	Current Period December 31, 2024		Prior Period December 31, 2023	
	TL	FC	TL	FC
Financial Assets at Fair Value Through Profit or Loss	3,111	7,301	-	234
Financial assets at Fair Value Through Other Comprehensive Income	64,661	16,046	-	-
Financial Assets Measured with Amortised Costs	-	-	-	-
Total	67,772	23,347	-	234

e) Other profit share income

Out of the total other profit share income amounting to TL 60,794 (31 December 2023: TL 2), TL 53,074 (31 December 2023: None) consists of late payment penalty income from individual credit cards.

f) Information on profit share income received from associates and subsidiaries

None (December 31, 2023: None).

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EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

IV. EXPLANATIONS AND NOTES RELATED TO THE STATEMENT OF INCOME (Continued)

2. Information on Profit Share Expenses

a. Profit Shares Distributed to Participation Accounts

Distribution of profit share on funds based on maturity of funds

Current Period	Profit Sharing Accounts					
Account name	Up to 1 month	Up to 3 months	Up to 6 months	Up to 1 year	Accumulated profit-sharing accounts	Total
Turkish Lira						
Collected funds from banks through current and profit share accounts	-	-	-	-	-	-
Real person's non-trading profit sharing account	26,003	395,933	68,050	936	-	490,922
Public-sector profit-sharing account	-	-	-	-	-	-
Commercial sector profit sharing account	15,403	19,456	7,565	-	-	42,424
Other institutions profit sharing account	77	-	-	-	-	77
Total	41,483	415,389	75,615	936	-	533,423
Foreign currency						
Banks	-	-	-	-	-	-
Real person's non-trading profit sharing account	-	-	-	-	-	-
Public-sector profit-sharing account	-	-	-	-	-	-
Commercial sector profit sharing account	-	-	-	-	-	-
Other institutions profit sharing account	-	-	-	-	-	-
Precious metal accounts	-	-	-	-	-	-
Total	-	-	-	-	-	-
Grand Total	41,483	415,389	75,615	936	-	533,423

b. Profit Share Expense on Funds Borrowed

	Current Period		Prior Period	
	TL	FC	TL	FC
Banks	157	-	-	-
The Central Bank of the Republic of Turkey	-	-	-	-
Domestic banks	157	-	-	-
Foreign banks	-	-	-	-
Branches and head office abroad	-	-	-	-
Other Institutions	-	-	-	-
Total	157	-	-	-

c. Profit Shares Paid on Money Market Transactions

As of 31 December 2024, the amount of profit shares paid on money market transactions is TL 423 (31 December 2023: None).

d. Dividends Paid on Issued Securities

None (31 December 2023: None).

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XPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

IV. EXPLANATIONS AND NOTES RELATED TO THE STATEMENT OF INCOME (Continued)

2. Information on Profit Share Expenses (Continued)

e. Lease Profit Share Expenses

As of 31 December 2024, lease profit share expenses amount to TL 13,062 (31 December 2023: TL 622).

f. Other Profit Share Expenses

None (31 December 2023: None).

3. Information on dividend income

None (December 31, 2023: None).

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EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

IV. EXPLANATIONS AND NOTES RELATED TO THE STATEMENT OF INCOME (Continued)

4. Information on trading income/loss (Net)

	Current Period December 31, 2024	Current Period December 31, 2023
Profit	1,177,609	381,539
Gain on capital market transactions	534,443	280,757
Gain on derivative financial instruments	78,087	-
Foreign exchange profit	565,079	100,782
Loss (-)	478,479	90,588
Losses on capital market transactions	-	-
Losses on derivative financial instruments	-	-
Foreign exchange losses	478,479	90,588
Net	699,130	290,951

5. Other operating income

	Current Period December 31, 2024	Current Period December 31, 2023
Card promotion income	81,253	-
Other income (*)	6,266	-
Total	87,519	-

(*) Among other income, there is an amount of TL 4,520 related to the reversal of specific loan loss provisions.

6. Loan provisions

	Current Period	Prior Period
Loan Loss Provisions	232,449	-
12-Month Expected Credit Loss Provision (Stage 1)	41,136	-
Significant Increase in Credit Risk (Stage 2)	9,256	-
Default (Stage 3)	182,057	-
Impairment Expenses on Securities	-	-
Financial Assets at Fair Value Through Profit or Loss	-	-
Financial Assets at Fair Value Through Other Comprehensive Income	-	-
Impairment Provisions for Associates, Subsidiaries, and Joint Ventures	-	-
Associates	-	-
Subsidiaries	-	-
Joint Ventures	-	-
Total	232,449	-

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EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

IV. Explanations and Notes Related to The Statement of Income (Continued)

7. Information on other operating income

	Current Period 31.12.2024	Prior Period 31.12.2023
Depreciation Expenses of Intangible Assets	166,604	17,284
Provision for Severance and Leave Pay	-	-
Participation Fee to the CBRT EFT and FAST Systems	18,659	24,632
Depreciation Expenses of Tangible Assets	9,201	1,292
Impairment Losses on Tangible Assets	-	-
Impairment Losses on Intangible Assets	-	-
Depreciation Expenses of Assets Held for Sale	-	-
Other Operating Expenses	422,622	71,726
Advertising and Promotion Expenses	140,751	778
Software and Hardware Expenses	113,979	47,779
Lease Expenses Related to TFRS 16 Exemptions	6,977	2,816
Communication Expenses	46,899	874
Audit and Consultancy Expenses	21,495	7,060
Office Rent Expenses	15,117	5,649
Travel Expenses	4,303	82
Vehicle Expenses	3,495	1,058
Stationery Expenses	2,221	54
Maintenance and Repair Expenses	1,639	87
Heating, Lighting and Water Expenses	1,109	105
Cleaning Expenses	2,481	27
Other Expenses (**)	62,156	5,357
Losses Arising from Disposal of Assets	-	-
Insurance Fund Expense	-	-
Other (*)	291,197	12,297
Total	908,283	127,231

(*) The "Other" item includes TL 9,958 for PBAT (Participation Banks Association of Turkey) membership fees, TL 6,263 for financial activity fee, TL 132,731 for debit card expenses, TL 45,586 for credit card expenses, and other expenses.(31.12.2023: TL 5,573 for PBAT membership fees, TL 2,128 for financial activity fee)

(**) Other expenses include TL 31,828 of Non-Deductible Expenses (NDE) and TL 17,621 of other operating expenses. (31.12.2023: TL 35 of NDE and TL 3,598 of other operating expenses)

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EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

IV. Explanations and Notes Related to The Statement of Income (Continued)

7. Information on other operating income (Continued)

	Current Period December 31, 2024	Current Period December 31, 2023
Independent audit fee for the reporting period (*)	5,137	3,263
Fees for tax consulting services	303	198
The cost of other services outside the independent audit	-	610
Total	5,440	4,071

8. Statement on continued operations and discontinued operations profit / loss before tax

As of December 31, 2024, the Bank has no suspended operations. The content of the pre-tax profit/loss amount for its ongoing activities is given below:

	Current Period December 31, 2024	Current Period December 31, 2023
Net Profit Share Income/Expenses	(146,752)	134,955
Net Fees and Commission Income/Expenses	(17,387)	(81)
Trading Income/Loss (Net)	699,130	290,951
Loan Provisions (-)	232,449	-
Other Provisions (-)	-	-
Other Operation Income (*)	87,519	-
Personnel Expenses (-)(**)	668,472	171,468
Other Operation Expenses (-)	908,283	127,231
Pre-Tax Profit/Loss from Sustained Operations	(1,186,694)	127,126

(*) TL 81,253 of other operating income consists of mastercard promotion income.

(**) TL 130,000 of personnel expenses consists of premium provision expenses.

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EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

IV. EXPLANATIONS AND NOTES RELATED TO THE STATEMENT OF INCOME (Continued)

9. Explanations on the tax provision for the continued operations and discontinued operations

As of December 31, 2024, the Bank's total tax provision income amounting to TL 491,628 (December 31, 2023: TL 44,366) consists entirely of deferred tax income.

10. Explanations on the net profit/loss of the period of continued operations and discontinued operations

The Bank's net loss from continuing operations was TL 695,066 (December 31, 2023: TL 171,492 net profit).

11. Informations on net income/loss for the period

a. If the disclosure of the nature, size and recurrence rate of income and expenditure items arising from ordinary banking transactions is necessary to understand the performance of the Bank during the period, the nature and amount of these items

The Bank uses the resources it collects through equity, domestic current and participation accounts in loans, securities and interbank transactions. The bank also generates income through other banking transactions.

b. The effect of a change in an estimate made regarding financial statement items on profit/loss is likely to affect subsequent periods

As of the balance sheet date, there is no change in the estimates made regarding the financial statement items that require disclosure.

12. Details of sub accounts comprising at least 20% of other items in income statement, exceeding 10% of total income statement:

None (December, 31, 2023: None).

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EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

V. EXPLANATIONS TO STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY

a. Explanations on profit distribution

None (December 31, 2023: None.)

b. Explanations on Financial Assets at Fair Value Through Other Comprehensive Income

None.

c. Profit Reserves

None (December 31, 2023: None.)

d. Prior Period Profit or Loss

As of December 31, 2024, the Bank's prior period profit was TL 169,622. (31 December 2023: Prior period loss is TL 1,870).

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EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

VI. EXPLANATIONS AND NOTES RELATED TO STATEMENT OF CASH FLOWS

1. Explanation on “Other” items in the cash flow statement and the effect of change in foreign exchange rates on cash and cash equivalents:

The amount of TL (920,725) (December 31, 2023: TL 233,464 profit) related to operating loss before changes in assets and liabilities arising from banking operations mainly comprises TL (547,065) (December 31, 2023: TL (622)), which stems primarily from profit share expenses on participation accounts, funds borrowed, and lease payables. Other income mainly consists of net fee and commission income and trading profit/loss income.

The effect of changes in foreign exchange rates on cash and cash equivalents is TL 2,968 as of December 31, 2024 (December 31, 2023: TL 3,498).

Cash and cash equivalents include cash on hand, cash in transit, unrestricted balances held with the Central Bank of the Republic of Turkey, purchased bank cheques, receivables from money market transactions, and bank deposits with an original maturity of three months or less.

Cash and cash equivalents at the end of the period

	Current Period December 31, 2024	Current Period December 31, 2023
Cash in vault and effectives	-	-
Central Bank of Turkey and Other Banks	161,106	207,088
Receivables from Money Market Transactions	250,000	-
Rediscount (-)	-	6,161
Total Cash and Cash Equivalents	411,106	200,927

VII. EXPLANATIONS ON RISK GROUP OF THE BANK

1) a) The volume of transactions related to the risk group of the Bank, the loans and funds collected which have not been completed at the end of the period and the income and expenses related to the period

Current Period

Risk group of the Bank	Investment in associates, subsidiaries and joint ventures (business partnerships)		Direct and indirect shareholders of the Bank		Other real or legal persons included in the risk group	
	Cash	Non-Cash	Cash	Non-Cash	Cash	Non-Cash
Loans and other receivables	-	-	-	-	-	-
Balance at beginning of period	-	-	-	-	-	-
Balance at end of period	-	-	55	-	373	-
Profit share and commission income	-	-	-	-	-	-

Prior Period

Risk group of the Bank	Investment in associates, subsidiaries and joint ventures (business partnerships)		Direct and indirect shareholders of the Bank		Other real or legal persons included in the risk group	
	Cash	Non-Cash	Cash	Non-Cash	Cash	Non-Cash
Loans and other receivables	-	-	-	-	-	-
Balance at beginning of period	-	-	-	-	-	-
Balance at end of period	-	-	-	-	-	-
Profit share and commission income	-	-	-	-	-	-

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EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

VIII. EXPLANATIONS ON RISK GROUP OF THE BANK (Continued)

1.b. Information on the Bank's Domestic, Foreign, and Offshore Banking Branches and Foreign Representatives

Information on the Bank's Domestic and Foreign Branches and Representative Offices

	Number of Branches	Number of Employees
Domestic branches (*)	-	694
Foreign branches	-	-

(*) The number of employees in domestic branches includes the personnel working at the Head Office, Operations Center, and Regional Offices.

b) Information on current and profit sharing accounts of the Bank's risk group

Risk group of the Bank	Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		Direct and Indirect Shareholders of the Bank		Other Real Persons and Legal Entities Included in the Risk Group	
	Current Period	Prior Period	Current Period	Prior Period	Current Period	Prior Period
Special Current and Participation Accounts						
Opening Balance	-	-	294,382	-	30	-
Closing Balance	-	-	330,449	294,382	57,931	30
Profit Share Expense on Participation Accounts	-	-	142,670	-	-	-

c) Information on loans received from the Bank's risk group

None (December 31, 2023: None.)

d) Explanations on the Bank's Branches or Affiliates in Domestic, Foreign, and Offshore Banking Regions and Its Foreign Representative Offices

None (December 31, 2023: None.)

2. Forward and option agreements and other similar agreements with the risk group of the Bank

None (December 31, 2023: None.)

3. Information on the remuneration paid to the bank's senior management

The total amount of benefits provided to the Bank's top management is TL 102,691. (December 31, 2023: TL 12,688.)

IX. SIGNIFICANT EVENTS AND MATTERS ARISING SUBSEQUENT TO BALANCE SHEET DATE

As of the Board of Directors' resolution dated January 14, 2025, Star Digital Investments Ltd.'s share in the capital increased from 20% to 25%, while Ahmet Yaşar Aydın's share decreased from 76.5% to 71.5%.

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SECTION SIX

OTHER EXPLANATIONS

I. CREDIT RATINGS RECEIVED BY THE BANK FROM RATING AGENCIES AND EXPLANATIONS RELATED TO THEM

None.

II. OTHER EXPLANATIONS REGARDING THE BANK'S OPERATIONS

None.

SECTION SEVEN

INDEPENDENT AUDITOR'S REPORT

I. ISSUES TO BE EXPLAINED RELATING THE INDEPENDENT AUDITOR'S REPORT

The Bank's publicly disclosed non-consolidated financial statements and footnotes have been subjected to independent audit by Güney Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik A.Ş. (A Member Firm of Ernst & Young Global Limited), and the independent auditor's report dated March 18, 2025 has been presented preceding the non-consolidated financial statements.

II. NOTES AND DISCLOSURES PREPARED BY THE INDEPENDENT AUDITOR.

None.