

# **T.O.M. KATILIM BANKASI A.Ş.**

## **Unconsolidated Financial Statements and Notes for The Period Ended 31 December 2025 with Independent Auditor's Review Report**

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



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## **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, 2025, 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, 2025 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 declare that we are independent of the Bank in accordance with the Code of Ethics for Independent Auditors (including Independence Standards) issued by the Public Oversight Accounting and Auditing Standards Authority (“POA”), which is applicable to the independent audits of non-consolidated financial statements of public interest entities, as well as the ethical requirements set out in the applicable legislation relating to the independent audit of non-consolidated financial statements of public interest entities. Other ethical responsibilities under the Code of Ethics and the relevant legislation have also been fulfilled by us. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our unqualified opinion.

#### **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><b><i>Provisioning of Loan Loss Allowances within the Scope of Articles 10, 11, 13 and 15 of the Regulation on the Procedures and Principles for the Classification of Loans and the Provisions to be Set Aside for Them</i></b></p>	
<p>As explained in Note 8 in Section Three, the Bank calculates and recognises impairment allowances for its financial assets in accordance with the provisions set out in the “Regulation on the Procedures and Principles for the Classification of Loans and the Provisions to be Set Aside for Them” issued by the Banking Regulation and Supervision Agency (“BRSA”). The reasons why the impairment allowance for financial assets has been considered as a key audit matter by us are as follows:</p> <ul style="list-style-type: none"> <li>- The calculation of impairment allowances for loan receivables is based on significant management judgement and involves substantial assumptions, particularly in areas such as classification, determination of default, and the level of provisions.</li> <li>- Incomplete or incorrect application of the requirements relating to impairment and provisioning set out in the BRSA Accounting and Financial Reporting Regulations may give rise to a financial reporting risk for the Bank</li> <li>- Failure to accurately identify loan receivables requiring provisioning and to recognise sufficient allowances for the related amounts increases the risk of material misstatement in the financial statements.</li> </ul>	<p>In addition to our existing audit procedures, based on our risk assessment, we evaluated, on a sample basis, whether the selected loan receivables are subject to impairment in accordance with the BRSA Accounting and Financial Reporting Regulations and, where impairment exists, whether the related allowance recognised for such receivables is sufficient.</p> <p>Furthermore, our audit procedures included the evaluation and testing of the operating effectiveness of key controls in place over the origination, recognition and monitoring of loan receivables, as well as the identification of impaired loan receivables and the determination of the related allowances to be set aside.</p>
<p><b><i>Recoverability of deferred tax asset calculated on carried tax losses</i></b></p>	
<p>In its unconsolidated statement of financial position as of December 31, 2025, the Bank carries a deferred tax asset in the amount of TL 1,553,940 calculated on carried forward tax losses. 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, 2025 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-18. 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"> <li>- 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.</li> <li>- 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.</li> <li>- Significant accounting estimates and footnotes on deferred tax assets were checked for compliance with the relevant TFRS.</li> </ul>



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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.
- 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.



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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, 2025, 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

Aykut Üşenti, SMMM  
Partner

March 26, 2026  
Istanbul, Türkiye

**THE UNCONSOLIDATED FINANCIAL REPORT OF**  
**T.O.M. KATILIM BANKASI A.Ş. FOR THE YEAR ENDED 31 DECEMBER 2025**  
**EXPLANATIONS ON ACCOUNTING**

**Address of the head office:** Burhaniye Mahallesi Nagehan sk. B No:2B/1 34676 Üsküdar / İSTANBUL

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This unconsolidated financial report for the year ended 31 December 2025 has been prepared in accordance with the "Communiqué of Financial Statements and Related Disclosures and Footnotes to be Announced to the Public by Banks" as regulated by Banking Regulation and Supervision Agency, is comprised consists of the following sections:

- GENERAL INFORMATION ABOUT THE BANK
- UNCONSOLIDATED FINANCIAL STATEMENTS
- EXPLANATIONS ON ACCOUNTING POLICIES IN THE RELATED PERIOD
- INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT
- EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS
- OTHER EXPLANATION
- INDEPENDENT AUDITORS' 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.

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Ahmet Yaşar AYDIN  
Chairman of the Board  
of Directors

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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

---

Ayşe AKDAŞ  
Deputy General Manager of  
Financial Affairs and Finance

---

Serkan ERMİŞ  
Director of Financial Affairs  
and Finance

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

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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 2025**

*(Amounts expressed in thousands of Turkish Lira (TRY) 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. Participation Bank Inc. (the “Bank”) obtained its establishment permit pursuant to the decision of the Banking Regulation and Supervision Board dated 4 August 2022 and numbered 10282, published in the Official Gazette No. 31921 dated 12 August 2022. The Bank acquired its legal personality upon registration with the Trade Registry on 12 December 2022. The Bank obtained its operating license pursuant to the decision of the Banking Regulation and Supervision Board dated 30 March 2023 and numbered 10561, published in the Official Gazette No. 32149 dated 31 March 2023, and commenced its operations by accepting its first customer on 27 September 2023.

The Bank’s principal field of activity is to collect funds from domestic and international sources through Current Accounts and Participation Accounts, in addition to its own capital, and to allocate such 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; to encourage the investment activities of real and legal persons engaged in agricultural, industrial and commercial activities and services, to participate in such activities, and to perform all such services and activities in accordance with the principles of participation banking.

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

**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, 2025 and December 31, 2024, the major shareholders and share capital are as follows:

Name of Shareholders	31 December 2025		31 December 2024	
	Paid-in Capital	%	Paid-in Capital	%
Ahmet Yaşar AYDIN (*)	4,290,000	71.50	2,295,000	76.50
Star Digital Investments Ltd. (*)	1,500,000	25.00	600,000	20.00
Ali Taha AYDIN	60,000	1.00	30,000	1.00
Can ERSOZ	60,000	1.00	30,000	1.00
Erhan BOSTAN	60,000	1.00	30,000	1.00
Tolga AKAR	30,000	0.50	15,000	0.50
<b>Total (*)</b>	<b>6,000,000</b>	<b>100.00</b>	<b>3,000,000</b>	<b>100.00</b>

(\*) At the General Assembly meeting held on 28 March 2025, the share capital was increased from TRY 3,000,000 to TRY 5,200,000, and this capital increase was published in the Official Gazette dated 16 June 2025. At the General Assembly meeting held on 24 September 2025, the share capital was increased from TRY 5,200,000 to TRY 6,000,000, and this capital increase was published in the Official Gazette dated 16 December 2025. Pursuant to the Board of Directors’ resolution dated 14 January 2025, the capital share of Star Digital Investments Ltd. increased from 20% to 25%, while the capital share of Ahmet Yaşar Aydın decreased from 76.5% to 71.5%.

**T.O.M. KATILIM BANKASI ANONİM ŞİRKETİ**  
**NOTES AND DISCLOSURES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS**  
**FOR THE PERIOD ENDED 31 DECEMBER 2025**

(Amounts expressed in thousands of Turkish Lira (TRY) 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
<b>Members of the Board of Directors</b>	
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
Tolga AKAR	Vice Chairman of the Board of Directors, Member of the Corporate Governance Committee
Erhan BOSTAN	Member of the Board of Directors, Chair of the Corporate Governance Committee, Chair of the Remuneration Committee
Muammer 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. Chairman of the New Products and Services 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, Member of the Remuneration Committee
Mohamed Saeed Ahmed Abdulla ALSHARIF	Member of the Board of Directors, Member of the Credit Committee
Rafia Mohammad Essa Alabbar ALSUWAİDİ	Member of the Board of Directors
Onur ÖZKAN	Member of the Board of Directors, General Manager, Member of the Credit Committee and Member of the Information Systems Strategy and Steering Committee, Chairman of the Sustainability Committee, Chairman of the Asset and Liability Committee, Chairman of the Information Security Committee
<b>Assistant General Manager</b>	
Ahmet HACIOĞLU	Retail Banking and Human Resources
Mehmet KASAP	Treasury and Real Estate
Taylan GÜNEY	Information Technologies
Sedat KORG	Business Development and Legal Affairs
Murat KÖKDEMİR	Information Security
Ayşe AKDAŞ	Finance and Accounting
Nil DURAN	Loans and Risk Analytics
Cemal BOZACI (*)	Analytics, Business Intelligence and Campaign Management

(\*) Appointed as Deputy General Manager pursuant to the Trade Registry Gazette dated 5 February 2026, issue no. 11516.

**T.O.M. KATILIM BANKASI ANONİM ŞİRKETİ**  
**NOTES AND DISCLOSURES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS**  
**FOR THE PERIOD ENDED 31 DECEMBER 2025**

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

**GENERAL INFORMATION ABOUT THE BANK (Continued)**

**IV. INFORMATION ON QUALIFIED SHAREHOLDERS**

<b>Name / Title</b>	<b>Share Amount</b>	<b>Share Ratio</b>	<b>Share amount</b>	<b>Unpaid Shares</b>
Ahmet Yaşar AYDIN	4,290,000	71.50 %	4,290,000	-
Star Digital Investments Ltd.	1,500,000	25.00 %	1,500,000	-
Other	210,000	3.50 %	210,000	-
<b>Total</b>	<b>6,000,000</b>	<b>100.00 %</b>	<b>6,000,000</b>	<b>-</b>

**V. EXPLANATIONS OF THE BANK'S SERVICES AND FIELD OF OPERATIONS**

Without prejudice to the provisions of the Banking Law and other applicable legislation, the Bank's scope of activities is set out in its Articles of Association. The Bank collects funds and engages in retail and micro financing activities in accordance with the principles of interest-free (participation) banking.

Participation accounts at the Bank are opened under the following maturity groups: one-month maturity; up to three months (including three months); up to six months (including six months); up to one year (including one year); and broken maturities with a minimum maturity of 32 months.

The Bank is free to determine the profit participation rates that will arise from the operation of participation accounts. The loss-sharing ratio is applied at one hundred percent.

As of December 31, 2025, the Bank had 1,269 employees (December 31, 2024: 694).

**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**

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

**T.O.M. KATILIM BANKASI A.Ş.**  
**UNCONSOLIDATED BALANCE SHEET AS OF 31 DECEMBER 2025**  
*(Amounts expressed in thousands of Turkish Lira (TRY) unless otherwise stated.)*

**I. UNCONSOLIDATED BALANCE SHEET (STATEMENT OF FINANCIAL POSITION)**

ASSETS	Notes (V-I)	Current Period (31/12/2025)			Prior Period (31/12/2024)		
		TRY	FC	Total	TRY	FC	Total
<b>I. FINANCIAL ASSETS (Net)</b>		<b>6,706,600</b>	<b>4,794,852</b>	<b>11,501,452</b>	<b>2,253,163</b>	<b>1,128,686</b>	<b>3,381,849</b>
<b>I.1 Cash and Cash Equivalents</b>		<b>3,125,918</b>	<b>1,088,672</b>	<b>4,214,590</b>	<b>327,223</b>	<b>98,043</b>	<b>425,266</b>
1.1.1 Cash and Balances with Central Bank	(1)	1,677,278	542,488	2,219,766	68,289	15,888	84,177
1.1.2 Banks	(2)	13,819	546,184	560,003	8,934	82,155	91,089
1.1.3 Money Markets Placements		1,434,821	-	1,434,821	250,000	-	250,000
<b>I.2 Financial Assets at Fair Value Through Profit or Loss</b>	<b>(3)</b>	<b>2,103,897</b>	<b>677,267</b>	<b>2,781,164</b>	<b>1,407,343</b>	<b>-</b>	<b>1,407,343</b>
1.2.1 Government Debt Securities		-	677,267	677,267	-	-	-
1.2.2 Equity Instruments		-	-	-	15,590	-	15,590
1.2.3 Other Financial Assets		2,103,897	-	2,103,897	1,391,753	-	1,391,753
<b>I.3 Financial Assets at Fair Value Through Other Comprehensive Income</b>	<b>(4)</b>	<b>1,449,136</b>	<b>3,028,913</b>	<b>4,478,049</b>	<b>517,038</b>	<b>1,030,643</b>	<b>1,547,681</b>
1.3.1 Government Debt Securities		1,429,046	3,028,913	4,457,959	517,038	-	517,038
1.3.2 Equity Instruments		20,090	-	20,090	-	-	-
1.3.3 Other Financial Assets		-	-	-	-	1,030,643	1,030,643
<b>I.4. Derivative Financial Assets</b>		<b>27,649</b>	<b>-</b>	<b>27,649</b>	<b>1,559</b>	<b>-</b>	<b>1,559</b>
1.4.1 Derivative Financial Assets at Fair Value Through Profit or Loss	(5)	27,649	-	27,649	1,559	-	1,559
1.4.2 Derivative Financial Assets at Fair Value Through Other Comprehensive Income	(13)	-	-	-	-	-	-
<b>II. FINANCIAL ASSETS MEASURED WITH AMORTISED COSTS (Net)</b>		<b>7,692,703</b>	<b>-</b>	<b>7,692,703</b>	<b>1,568,201</b>	<b>-</b>	<b>1,568,201</b>
<b>2.1 Loans</b>	<b>(6)</b>	<b>7,289,469</b>	<b>-</b>	<b>7,289,469</b>	<b>1,568,201</b>	<b>-</b>	<b>1,568,201</b>
<b>2.2 Leasing Receivables</b>	<b>(12)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>2.3 Financial Assets Measured at Amortized Cost</b>	<b>(7)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
2.3.1 Government Debt Securities		-	-	-	-	-	-
2.3.2 Other Financial Assets		-	-	-	-	-	-
<b>2.4 Non-Performing Loans</b>	<b>(6)</b>	<b>627,925</b>	<b>-</b>	<b>627,925</b>	<b>177,537</b>	<b>-</b>	<b>177,537</b>
<b>2.5 Specific Provisions (-)</b>	<b>(6)</b>	<b>224,691</b>	<b>-</b>	<b>224,691</b>	<b>177,537</b>	<b>-</b>	<b>177,537</b>
<b>III. PROPERTY AND EQUIPMENT HELD FOR SALE PURPOSE AND RELATED TO DISCONTINUED OPERATIONS(NET)</b>	<b>(8)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
3.1 Held for Sale		-	-	-	-	-	-
3.2 Related to Discontinued Operations		-	-	-	-	-	-
<b>IV. INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES</b>	<b>(15)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>4.1 Investments in Associates (Net)</b>	<b>(9)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
4.1.1 Associates Valued Based on Equity Method		-	-	-	-	-	-
4.1.2 Unconsolidated Associates		-	-	-	-	-	-
<b>4.2 Investment in Subsidiaries (Net)</b>	<b>(10)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
4.2.1 Unconsolidated Financial Subsidiaries		-	-	-	-	-	-
4.2.2 Unconsolidated Non-Financial Subsidiaries		-	-	-	-	-	-
<b>4.3 Investment in Joint Ventures (Net)</b>	<b>(11)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
4.3.1 Joint Ventures Valued Based on Equity Method		-	-	-	-	-	-
4.3.2 Unconsolidated Joint Ventures		-	-	-	-	-	-
<b>V. TANGIBLE ASSETS (Net)</b>	<b>(16)</b>	<b>194,634</b>	<b>-</b>	<b>194,634</b>	<b>108,876</b>	<b>-</b>	<b>108,876</b>
<b>VI. INTANGIBLE ASSETS (Net)</b>	<b>(17)</b>	<b>1,148,238</b>	<b>-</b>	<b>1,148,238</b>	<b>566,784</b>	<b>-</b>	<b>566,784</b>
6.1 Goodwill		-	-	-	-	-	-
6.2 Other		1,148,238	-	1,148,238	566,784	-	566,784
<b>VII. INVESTMENT PROPERTIES (Net)</b>	<b>(14)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>VIII. CURRENT TAX ASSETS</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>IX. DEFERRED TAX ASSETS</b>	<b>(18)</b>	<b>1,514,270</b>	<b>-</b>	<b>1,514,270</b>	<b>539,314</b>	<b>-</b>	<b>539,314</b>
<b>X. OTHER ASSETS</b>	<b>(19)</b>	<b>1,226,806</b>	<b>-</b>	<b>1,226,806</b>	<b>700,680</b>	<b>-</b>	<b>700,680</b>
<b>TOTAL ASSETS</b>		<b>18,483,251</b>	<b>4,794,852</b>	<b>23,278,103</b>	<b>5,737,018</b>	<b>1,128,686</b>	<b>6,865,704</b>

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

**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)**

LIABILITIES	Notes (V-II)	Current Period (31/12/2025)			Prior Period (31/12/2024)		
		TRY	FC	Total	TRY	FC	Total
<b>I. FUNDS COLLECTED</b>	(1)	14,796,606	2,064,454	16,861,060	3,320,647	63,133	3,383,780
<b>II. FUNDS BORROWED</b>	(2)	-	-	-	-	-	-
<b>III. MONEY MARKETS</b>	(3)	-	-	-	-	-	-
<b>IV. SECURITIES ISSUED (Net)</b>	(4)	-	-	-	-	-	-
<b>V. FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS</b>	(5)	-	-	-	-	-	-
<b>VI. DERIVATIVE FINANCIAL LIABILITIES</b>	(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		-	-	-	-	-	-
<b>VII. LEASE PAYABLES</b>	(7)	84,111	-	84,111	18,638	-	18,638
<b>VIII. PROVISIONS</b>	(8)	1,035,046	19,863	1,054,909	210,653	3,275	213,928
8.1 General Provision		294,380	8,235	302,615	49,160	1,232	50,392
8.2 Restructuring Provision		-	-	-	-	-	-
8.3 Reserves for Employee Benefits		37,447	-	37,447	23,533	-	23,533
8.4 Insurance for Technical Provision (Net)		-	-	-	-	-	-
8.5 Other Provisions		703,219	11,628	714,847	137,960	2,043	140,003
<b>IX. CURRENT TAX LIABILITIES</b>	(9)	176,547	-	176,547	51,615	-	51,615
<b>X. DEFERRED TAX LIABILITIES</b>	(10)	-	-	-	-	-	-
<b>XI. LIABILITIES FOR PROPERTY AND EQUIPMENT HELD FOR SALE AND RELATED TO DISCONTINUED OPERATIONS (Net)</b>	(11)	-	-	-	-	-	-
11.1 Held for Sale		-	-	-	-	-	-
11.2 Related to Discontinued Operations		-	-	-	-	-	-
<b>XII. SUBORDINATED DEBT INSTRUMENTS</b>	(12)	-	-	-	-	-	-
12.1 Loans		-	-	-	-	-	-
12.2 Other Debt Instruments		-	-	-	-	-	-
<b>XIII. OTHER LIABILITIES</b>	(13)	1,448,775	30,269	1,479,044	720,279	17,221	737,500
<b>XIV. SHAREHOLDERS' EQUITY</b>	(14)	3,534,234	88,198	3,622,432	2,475,487	(15,244)	2,460,243
14.1 Paid-in Capital		6,000,000	-	6,000,000	3,000,000	-	3,000,000
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		1,324	-	1,324	(4,140)	-	(4,140)
14.4 Other Accumulated Comprehensive Income or Loss That Will Be Reclassified Through Profit or Loss		28,646	88,198	116,844	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		2,495,736	-	(2,495,736)	(525,444)	-	(525,444)
14.6.1 Retained Earnings		(525,444)	-	(525,444)	169,622	-	169,622
14.6.2 Current Period's Net Profit / Loss		1,970,292	-	(1,970,292)	(695,066)	-	(695,066)
<b>TOTAL LIABILITIES</b>		<b>21,075,319</b>	<b>2,202,784</b>	<b>23,278,103</b>	<b>6,797,319</b>	<b>68,385</b>	<b>6,865,704</b>

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.)*

**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 (31/12/2025)			Prior Period (31/12/2024)		
		TRY	FC	Total	TRY	FC	Total
<b>A</b>		<b>49,648,701</b>	<b>2,763,548</b>	<b>52,412,249</b>	<b>4,011,440</b>	<b>1,058,409</b>	<b>5,069,849</b>
<b>I. GUARANTEES AND WARRANTIES</b>		-	-	-	-	-	-
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 Türkiye		-	-	-	-	-	-
1.5.2. Other Endorsements		-	-	-	-	-	-
1.6. Other Guarantees		-	-	-	-	-	-
1.7. Other Warrantees		-	-	-	-	-	-
<b>II. COMMITMENTS</b>	(1)	<b>46,833,249</b>	<b>21,423</b>	<b>46,854,672</b>	<b>2,944,540</b>	-	<b>2,944,540</b>
2.1. Irrevocable Commitments		46,833,249	21,423	46,854,672	2,944,540	-	2,944,540
2.1.1. Forward Asset Purchase and Sales Commitments		21,483	21,423	42,906	-	-	-
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		46,811,766	-	46,811,766	2,944,540	-	2,944,540
2.1.9. Commitments For Credit Cards and Banking Services Promotions		-	-	-	-	-	-
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		-	-	-	-	-	-
<b>III. DERIVATIVE FINANCIAL INSTRUMENTS</b>	(2)	<b>2,815,452</b>	<b>2,742,125</b>	<b>5,557,577</b>	<b>1,066,900</b>	<b>1,058,409</b>	<b>2,125,309</b>
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		2,815,452	2,742,125	5,557,577	1,066,900	1,058,409	2,125,309
3.2.1. Forward Foreign Currency Buy/Sell Transactions		2,815,452	2,742,125	5,557,577	1,066,900	1,058,409	2,125,309
3.2.1.1. Forward Foreign Currency Buy Transactions		2,815,452	2,742,125	5,557,577	1,066,900	1,058,409	2,125,309
3.2.1.2. Forward Foreign Currency Sell Transactions		-	-	-	-	-	-
3.2.2. Other Forward Buy/Sell Transactions		-	-	-	-	-	-
3.3. Other		-	-	-	-	-	-
<b>B. CUSTODY AND PLEDGES SECURITIES (IV+V+VI)</b>		<b>6,679,546</b>	-	<b>6,679,546</b>	<b>549,025</b>	<b>1,263,316</b>	<b>1,812,341</b>
<b>IV. ITEMS HELD IN CUSTODY</b>		<b>6,679,546</b>	-	<b>6,679,546</b>	<b>549,025</b>	<b>1,263,316</b>	<b>1,812,341</b>
4.1. Customers' Securities Held		-	-	-	-	-	-
4.2. Investment Securities Held in Custody		6,679,546	-	6,679,546	549,025	1,263,316	1,812,341
4.3. Checks Received for Collection		-	-	-	-	-	-
4.4. Commercial Notes Received for Collection		-	-	-	-	-	-
4.5. Other Assets Received for Collection		-	-	-	-	-	-
4.6. Assets Received for Public Offering		-	-	-	-	-	-
4.7. Other Items Under Custody		-	-	-	-	-	-
4.8. Custodians		-	-	-	-	-	-
<b>V. PLEDGED ITEMS</b>		-	-	-	-	-	-
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		-	-	-	-	-	-
<b>VI. ACCEPTED GUARANTEES AND WARRANTIES</b>		-	-	-	-	-	-
<b>TOTAL OFF-BALANCE SHEET ACCOUNTS (A+B)</b>		<b>56,328,247</b>	<b>2,763,548</b>	<b>59,091,795</b>	<b>4,560,465</b>	<b>2,321,725</b>	<b>6,882,190</b>

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 2025**

(Amounts expressed in thousands of Turkish Lira (TRY) 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 01/01/2025- 31/12/2025	Prior Period 01/01/2024- 31/12/2024
<b>I. PROFIT SHARE INCOME</b>	<b>(1)</b>	<b>1,826,814</b>	<b>400,313</b>
1.1. Profit Share on Loans		933,507	188,450
1.2. Profit Share on Reserve Deposits		250,485	-
1.3. Profit Share on Banks		3,100	45,113
1.4. Profit Share on Money Market Placements		58,424	14,837
1.5. Profit Share on Marketable Securities Portfolio		485,978	91,119
1.5.1. Fair Value Through Profit or Loss		1,846	10,412
1.5.2. Fair Value Through Other Comprehensive Income		484,132	80,707
1.5.3. Measured at Amortized Cost		-	-
1.6. Finance Lease Income		-	-
1.7. Other Profit Share Income		95,320	60,794
<b>II. PROFIT SHARE EXPENSE (-)</b>	<b>(2)</b>	<b>3,589,727</b>	<b>547,065</b>
2.1. Expense on Profit Sharing Accounts		3,538,813	533,423
2.2. Profit Share Expense on Funds Borrowed		12,494	157
2.3. Profit Share Expense on Money Market Borrowings		15,082	423
2.4. Expense on Securities Issued		-	-
2.5. Profit Share Expense on Lease		23,269	13,062
2.6. Other Profit Share Expense		69	-
<b>III. NET PROFIT SHARE INCOME (I - II)</b>		<b>(1,762,913)</b>	<b>(146,752)</b>
<b>IV. NET FEES AND COMMISSIONS INCOME/EXPENSE</b>		<b>614,521</b>	<b>(17,387)</b>
4.1. Fees and Commissions Received		944,157	148,680
4.1.1. Non-Cash Loans		-	-
4.1.2. Other		944,157	148,680
4.2. Fees and Commissions Paid		329,636	166,067
4.2.1. Non-Cash Loans		-	-
4.2.2. Other		329,636	166,067
<b>V. DIVIDEND INCOME</b>	<b>(3)</b>	<b>-</b>	<b>-</b>
<b>VI. NET TRADING INCOME / LOSS</b>	<b>(4)</b>	<b>2,307,654</b>	<b>699,130</b>
6.1. Capital Market Transaction Gains/Losses		733,296	534,443
6.2. Gains/Losses from Derivative Financial Instruments		126,654	78,087
6.3. Foreign Exchange Gains/Losses		1,447,704	86,600
<b>VII. OTHER OPERATING INCOME</b>	<b>(5)</b>	<b>142,164</b>	<b>87,519</b>
<b>VIII. GROSS OPERATING INCOME / LOSS (III+IV+V+VI+VII+ VIII)</b>		<b>1,301,426</b>	<b>622,510</b>
<b>IX. EXPECTED LOSS PROVISIONS (-)</b>	<b>(6)</b>	<b>781,313</b>	<b>232,449</b>
<b>X. OTHER PROVISIONS (-)</b>		<b>-</b>	<b>-</b>
<b>XI. PERSONNEL EXPENSES (-)</b>		<b>1,842,578</b>	<b>668,472</b>
<b>XII. OTHER OPERATING EXPENSES (-)</b>	<b>(7)</b>	<b>1,675,202</b>	<b>908,283</b>
<b>XIII. NET OPERATING INCOME/(LOSS) (IX-X-XI)</b>		<b>(2,997,667)</b>	<b>(1,186,694)</b>
<b>XIV. EXCESS AMOUNT RECORDED AS INCOME AFTER MERGER</b>		<b>-</b>	<b>-</b>
<b>XV. INCOME / (LOSS) FROM INVESTMENTS IN SUBSIDIARIES CONSOLIDATED BASED ON EQUITY METHOD</b>		<b>-</b>	<b>-</b>
<b>XVI. INCOME / (LOSS) ON NET MONETARY POSITION</b>		<b>-</b>	<b>-</b>
<b>XVII. PROFIT/(LOSS) FROM CONTINUED OPERATIONS BEFORE TAXES (XII+...+XV)</b>	<b>(8)</b>	<b>(2,997,667)</b>	<b>(1,186,694)</b>
<b>XVIII. TAX PROVISION FOR CONTINUED OPERATIONS (±)</b>	<b>(9)</b>	<b>(1,027,375)</b>	<b>(491,628)</b>
18.1. Current Tax Provision		-	-
18.2. Deferred Tax Expense Effect (+)		131,869	58,693
18.3. Deferred Tax Income Effect (-)	<b>(10)</b>	(1,159,244)	(550,321)
<b>XIX. CURRENT PERIOD PROFIT/(LOSS) FROM CONTINUED OPERATIONS (XV±XVI)</b>		<b>(1,970,292)</b>	<b>(695,066)</b>
<b>XX. INCOME FROM DISCONTINUED OPERATIONS</b>		<b>-</b>	<b>-</b>
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		-	-
<b>XXI. EXPENSES FROM DISCONTINUED OPERATIONS (-)</b>		<b>-</b>	<b>-</b>
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		-	-
<b>XXII. PROFIT / (LOSS) BEFORE TAX FROM DISCONTINUED OPERATIONS (XVIII-XIX)</b>		<b>-</b>	<b>-</b>
<b>XXII. TAX PROVISION FOR DISCONTINUED OPERATIONS (±)</b>		<b>-</b>	<b>-</b>
23.1. Current Tax Provision		-	-
23.2. Deferred Tax Expense Effect (+)		-	-
23.3. Deferred Tax Income Effect (-)		-	-
<b>XXIV. CURRENT PERIOD PROFIT/LOSS FROM DISCONTINUED OPERATIONS (XX±XXI)</b>		<b>-</b>	<b>-</b>
<b>XXV. NET PROFIT/LOSS (XVII+XXII)</b>	<b>(11)</b>	<b>(1,970,292)</b>	<b>(695,066)</b>
Earnings Per Share Income/Loss (Full TRY)		(0.46620)	(0.35296)

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

**T.O.M KATILIM BANKASI ANONİM ŞİRKETİ**  
**UNCONSOLIDATED STATEMENT OF PROFIT OR LOSS AND OTHER**  
**COMPREHENSIVE INCOME AS OF 31 MARCH 2024**

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

**IV. UNCONSOLIDATED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME**

<b>IV.</b>	<b>STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME</b>	<b>Current Period 01/01/2025-31/12/2025</b>	<b>Prior Period 01/01/2024-31/12/2024</b>
<b>I.</b>	<b>CURRENT PROFIT/LOSS</b>	<b>(1,970,292)</b>	<b>(695,066)</b>
<b>II.</b>	<b>OTHER COMPREHENSIVE INCOME</b>	<b>132,481</b>	<b>(13,214)</b>
2.1	Other Comprehensive Income Not Reclassified Through Profit or Loss	<b>5,464</b>	<b>(3,041)</b>
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	7,806	(4,345)
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	(2,342)	1,304
2.2	<b>Other Comprehensive Income Reclassified Through Profit or Loss</b>	<b>127,017</b>	<b>(10,173)</b>
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	177,094	(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	(50,077)	-
<b>III.</b>	<b>TOTAL COMPREHENSIVE INCOME (LOSS) (I+II)</b>	<b>(1,837,811)</b>	<b>(708,280)</b>

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

**T.O.M. KATILIM BANKASI ANONİM ŞİRKETİ**  
**UNCONSOLIDATED STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY AS OF 31 MARCH 2024**  
*(Amounts expressed in thousands of Turkish Lira (TL) unless otherwise stated.)*

**V. UNCONSOLIDATED STATEMENT OF CHANGES IN EQUITY**

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			Profit Reserves	Prior Period Profit or (Loss)	Net Profit/Loss for the Period	Total Shareholders' Equity
	Paid-in Capital	Share Premiums	Share Cancellation Profits	Other Capital Reserves	1	2	3	4	5	6				
<b>Prior Period</b> <b>31 December 2024</b>														
<b>I. Prior Period Ending Balance</b>	<b>1,500,000</b>	-	-	-	-	(1,099)	-	-	-	-	-	(1,870)	171,492	1,668,523
<b>II. Corrections and Accounting Policy Changes Made According to TAS 8</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.1. Effect of Corrections	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.2. Effect of Changes in Accounting Policies	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>III. Adjusted Beginning Balance (I-II)</b>	<b>1,500,000</b>	-	-	-	-	(1,099)	-	-	-	-	-	(1,870)	171,492	1,668,523
<b>IV. Total Comprehensive Income (Loss)</b>	-	-	-	-	-	(3,041)	-	-	(10,173)	-	-	-	(695,066)	(708,280)
<b>V. Capital Increase by Cash</b>	<b>1,500,000</b>	-	-	-	-	-	-	-	-	-	-	-	-	1,500,000
<b>VI. Capital Increase by Internal Reserves</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>VII. Paid in Capital Inflation Adjustment Difference</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>VIII. Convertible Bonds to Share</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>IX. Subordinated Debt Instruments</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>X. Increase / Decrease by Other Changes</b>	-	-	-	-	-	-	-	-	-	-	-	171,492	(171,492)	-
<b>XI. Profit Distribution</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11.1 Dividends Paid	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11.2 Transfers to Legal Reserves	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11.3 Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Balance at end of the period (III+IV+.....+X+XI)</b>	<b>3,000,000</b>	-	-	-	-	(4,140)	-	-	(10,173)	-	-	169,622	(695,066)	2,460,243
<b>Current Period</b> <b>31 December 2025</b>														
<b>I. Prior Period Ending Balance</b>	<b>3,000,000</b>	-	-	-	-	(4,140)	-	-	(10,173)	-	-	169,622	(695,066)	2,460,243
<b>II. Corrections and Accounting Policy Changes Made According to TAS 8</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.1. Effect of Corrections	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.2. Effect of Changes in Accounting Policies	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>III. Adjusted Beginning Balance (I-II)</b>	<b>3,000,000</b>	-	-	-	-	(4,140)	-	-	(10,173)	-	-	169,622	(695,066)	2,460,243
<b>IV. Total Comprehensive Income (Loss)</b>	-	-	-	-	-	5,464	-	-	127,017	-	-	-	(1,970,292)	(1,837,811)
<b>V. Capital Increase by Cash</b>	<b>3,000,000</b>	-	-	-	-	-	-	-	-	-	-	-	-	3,000,000
<b>VI. Capital Increase by Internal Reserves</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>VII. Paid in Capital Inflation Adjustment Difference</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>VIII. Convertible Bonds to Share</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>IX. Subordinated Debt Instruments</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>X. Increase / Decrease by Other Changes</b>	-	-	-	-	-	-	-	-	-	-	-	(695,066)	695,066	-
<b>XI. Profit Distribution</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11.1 Dividends Paid	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11.2 Transfers to Legal Reserves	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11.3 Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Balances at end of the period (III+IV+.....+X+XI)</b>	<b>6,000,000</b>	-	-	-	-	1,324	-	-	116,844	-	-	(525,444)	(1,970,292)	3,622,432

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 MARCH 2024**  
*(Amounts expressed in thousands of Turkish Lira (TRY) unless otherwise stated.)*

**VI. UNCONSOLIDATED STATEMENT OF CASH FLOWS**

VI.	STATEMENT OF CASH FLOWS	Notes (V-VI)	Current Period	Prior Period
			01/01/2025- 31/12/2025	01/01/2024- 31/12/2024
<b>A.</b>	<b>CASH FLOWS FROM BANKING OPERATIONS</b>			
<b>1.1</b>	<b>Operating Profit Before Changes in Assets and Liabilities from Banking Operations</b>		<b>(1,073,506)</b>	<b>(920,725)</b>
1.1.1	Profit Share Income Received		1,455,625	274,161
1.1.2	Profit Share Expense Paid		(3,366,447)	(455,415)
1.1.3	Dividends Received		-	-
1.1.4	Fees and Commissions Received		944,157	148,680
1.1.5	Other Income		3,368,516	753,419
1.1.6	Collections from Previously Written Off Loans		243,581	-
1.1.7	Payments to Personnel and Service Suppliers		(1,968,348)	(973,095)
1.1.8	Taxes Paid		(277,693)	-
1.1.9	Others		(1,472,897)	(668,475)
<b>1.2</b>	<b>Changes in Assets and Liabilities from Banking Operations</b>		<b>5,594,584</b>	<b>1,344,435</b>
1.2.1	Net (Increase) Decrease in Financial Assets at Fair Value Through Profit or Loss		(1,824,148)	12,547
1.2.2	Net (Increase) Decrease in Due from Banks and Other Financial Institutions		-	-
1.2.3	Net (Increase) Decrease in Loans		(6,279,732)	(1,520,589)
1.2.4	Net (Increase) Decrease in Other Assets		(1,277,906)	(431,187)
1.2.5	Net Increase (Decrease) in Bank Deposits		-	-
1.2.6	Net Increase (Decrease) in Other Deposits		13,254,000	3,012,407
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		1,722,370	271,257
<b>I.</b>	<b>Net Cash Provided From / (Used in) Banking Operations</b>		<b>4,521,078</b>	<b>423,710</b>
<b>B.</b>	<b>CASH FLOWS FROM INVESTING ACTIVITIES</b>			
<b>II.</b>	<b>Net Cash Provided from / (Used in) Investing Activities</b>		<b>(4,129,681)</b>	<b>(1,703,437)</b>
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		(914,653)	(95,657)
2.4	Fixed Assets Sales		-	-
2.5	Cash Paid for Purchase of Financial Assets at Fair Value Through Other Comprehensive Income		(3,667,159)	(1,469,141)
2.6	Cash Obtained from Sale of Financial Assets at Fair Value Through Other Comprehensive Income		452,131	-
2.7	Cash Paid for Purchase of Investment Securities		-	-
2.8	Cash Obtained from Sale of Investment Securities		-	-
2.9	Other		-	(138,639)
<b>C.</b>	<b>CASH FLOWS FROM FINANCING ACTIVITIES</b>			
<b>III.</b>	<b>Net Cash Provided from / (Used in) Financing Activities</b>		<b>2,941,970</b>	<b>1,486,938</b>
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		3,000,000	1,500,000
3.4	Dividends Paid		-	-
3.5	Payments for Finance Leases		(58,030)	(13,062)
3.6	Other		-	-
<b>IV.</b>	<b>Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents</b>	<b>(1)</b>	<b>31,689</b>	<b>2,968</b>
<b>V.</b>	<b>Net Increase (Decrease) in Cash and Cash Equivalents (I+II+III+IV)</b>	<b>(1)</b>	<b>3,365,056</b>	<b>210,179</b>
<b>VI.</b>	<b>Cash and Cash Equivalents at the Beginning of the Period</b>	<b>(1)</b>	<b>411,106</b>	<b>200,927</b>
<b>VII.</b>	<b>Cash and Cash Equivalents at the End of the Period</b>	<b>(1)</b>	<b>3,776,162</b>	<b>411,106</b>

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

**T.O.M. KATILIM BANKASI A.Ş.**  
**UNCONSOLIDATED STATEMENT OF PROFIT DISTRIBUTION**  
**FOR THE PERIOD ENDED 31 DECEMBER 2025**

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

**VII. UNCONSOLIDATED STATEMENT OF PROFIT DISTRIBUTION**

	Current Period (31/12/2025)	Prior Period (31/12/2024)
<b>I. DISTRIBUTION OF CURRENT PERIOD PROFIT</b>		
1.1 Current Period Profit	(2,997,667)	(1,186,694)
1.2 Taxes and Dues Payable (-)	(1,027,375)	(491,628)
1.2.1 Corporate Tax (Income Tax)	-	-
1.2.2 Income Tax Withholding	-	-
1.2.3 Other Taxes and Dues Payable (*)	(1,027,375)	(491,628)
<b>A. NET PROFIT FOR THE PERIOD (1.1-1.2)</b>	<b>(1,970,292)</b>	<b>(695,066)</b>
1.3 Prior Year's Losses (-)	-	-
1.4 First Legal Reserves (-)	-	-
1.5 Legal funds required to be left in the bank (-)	-	-
<b>B. DISTRIBUTABLE NET PERIOD PROFIT [(A-(1.3+1.4+1.5)) (**)]</b>	<b>-</b>	<b>-</b>
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	-	-
<b>II. DISTRIBUTION FROM RESERVES</b>		
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 (-)	-	-
<b>III. EARNINGS PER SHARE</b>		
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 (%)	-	-
<b>IV. DIVIDEND PER SHARE</b>		
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 accompanying notes are an integral part of these financial statements.

**T.O.M. KATILIM BANKASI A.Ş.**  
**NOTES AND DISCLOSURES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS**  
**FOR THE PERIOD ENDED 31 DECEMBER 2025**

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

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**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 Principles and Procedures Regarding Banks’ Accounting Practices and Retention of Documents” published in the Official Gazette dated November 1, 2006 and numbered 26333; other regulations issued by the Banking Regulation and Supervision Board regarding banks’ accounting and record-keeping systems; as well as circulars and guidelines issued by the Banking Regulation and Supervision Agency (“BRSA”); and, for matters not regulated therein, the provisions of the Turkish Financial Reporting Standards (“TFRS”) put into effect by the Public Oversight, Accounting and Auditing Standards Authority (“POA”), collectively referred to as the “BRSA Accounting and Financial Reporting Legislation.”

The format and content of the unconsolidated financial statements to be publicly disclosed, as well as the related disclosures and notes, have been prepared in accordance with the “Communiqué on the Financial Statements to be Publicly Disclosed by Banks and the Related Disclosures and Notes” published in the Official Gazette dated June 28, 2012 and numbered 28337, and the “Communiqué on Public Disclosures Regarding Risk Management by Banks” published in the Official Gazette dated October 23, 2015 and numbered 29511, together with the communiqués amending and supplementing these regulations. The Bank maintains its accounting records in Turkish Lira in accordance with the Banking Law, the Turkish Commercial Code, and Turkish tax legislation.

Unconsolidated financial statements, except for financial assets and liabilities measured at fair value, are prepared on a historical cost basis and presented in thousands of Turkish Lira (“TRY”) in the financial statements and related disclosures and notes, unless otherwise stated.

The preparation of financial statements requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities as of the reporting date, as well as the disclosure of contingent assets and liabilities and the reported amounts of income and expenses during the reporting period. Although these estimates are based on management’s best knowledge and judgment, actual results may differ from these estimates. The assumptions and estimates used, as well as the effects of changes therein, are disclosed in the relevant notes.

Deferred tax assets are recognized to the extent that it is probable that taxable profit will be available in future periods. Deferred tax assets are calculated based on unused tax losses carried forward and deductible temporary differences. In assessing the recoverability of deferred tax assets, the Bank considers carried forward tax losses recorded in the statutory accounts that are expected to be deductible from future taxable income, taking into account the domestic minimum corporate tax introduced by legislation published in the Official Gazette, as well as temporary differences arising from inflation accounting adjustments in accordance with the Tax Procedure Law dated December 30, 2023 and numbered 32415 (2nd Repeated). Deferred tax assets are recognized when it is probable that future taxable profit will allow the realization of the related tax benefit. Accordingly, the recognition of deferred tax assets depends on projections of future financial performance. In this context, future taxable profit projections are taken into account. The Bank reviews its projections on an annual basis and revises the carrying amount of deferred tax assets if necessary.

The accounting policies adopted and valuation principles applied in the preparation of the financial statements are determined in accordance with the regulations, communiqués, explanations and circulars issued by the Banking Regulation and Supervision Agency (“BRSA”) regarding accounting and financial reporting principles, and, for matters not regulated therein, in accordance with Turkish Accounting Standards/Turkish Financial Reporting Standards (“TAS/TFRS”) issued by the Public Oversight, Accounting and Auditing Standards Authority (“POA”) (collectively, the “BRSA Accounting and Financial Reporting Legislation”).

**T.O.M. KATILIM BANKASI A.Ş.**  
**UNCONSOLIDATED STATEMENT OF PROFIT DISTRIBUTION**  
**FOR THE PERIOD ENDED 31 DECEMBER 2025**

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

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**EXPLANATIONS ON ACCOUNTING POLICIES IN THE RELATED PERIOD (Continued)**

**I. EXPLANATIONS ON BASIS OF PRESENTATION (Continued)**

**b. Changes in accounting policies and disclosures:**

Amendments to TAS/IFRS effective as of January 1, 2025 do not have a material impact on the Bank's accounting policies, financial position, or performance. Amendments to TAS and IFRS that have been issued but are not yet effective as of the date of authorization of the financial statements are not expected to have a material impact on the Bank's accounting policies, financial position, or performance

**c. Adjustment of financial statements for the current purchasing power of money**

In its announcement dated November 23, 2023, the Public Oversight, Accounting and Auditing Standards Authority ("POA") resolved that entities applying IFRS shall implement "TAS 29 – Financial Reporting in Hyperinflationary Economies" in their financial statements starting from the reporting period ending December 31, 2023. The POA also granted regulatory and supervisory authorities the discretion to determine different transition dates for the application of TAS 29 within their respective jurisdictions.

In this context, pursuant to the Banking Regulation and Supervision Agency's ("BRSA") decisions dated December 12, 2023 and numbered 10744, and December 5, 2024 and numbered 11021, it was resolved that the financial statements of banks, as well as financial leasing, factoring, financing, savings financing, and asset management companies, would not be subject to inflation adjustments required under TAS 29 for the years 2023, 2024, and 2025. Furthermore, in accordance with the Board decision dated December 18, 2025 and numbered 11340, it was resolved that such entities would not apply inflation accounting in 2026 as well.

**II. EXPLANATIONS ON UTILIZATION STRATEGY OF FINANCIAL INSTRUMENTS AND FOREIGN CURRENCY TRANSACTIONS:**

The Bank's principal activities include extending all types of cash and non-cash loans denominated in Turkish Lira and foreign currencies, conducting transactions in domestic and international money and capital markets, and collecting Turkish Lira and foreign currency current and participation accounts. As of the reporting date, a significant portion of the Bank's funding sources consists of funds collected and shareholders' equity. The Bank primarily utilizes these resources in loans and lease certificates (sukuk). The Bank's liquidity structure is managed to ensure that all maturing obligations can be met.

Foreign currency transactions are initially recorded using the Bank's counter foreign exchange buying rates prevailing on the transaction date. At period ends, foreign currency denominated monetary assets and liabilities are translated into Turkish Lira using the Bank's counter foreign exchange buying rates at the reporting date, and the resulting exchange differences are recognized in profit or loss under "foreign exchange gains/losses."

Exchange differences arising from the translation of monetary financial assets into Turkish Lira are recognized in profit or loss. The Bank does not have any capitalized exchange differences.

The Bank manages its balance sheet and equity in line with market conditions, with the objective of maintaining liquidity, foreign exchange and credit risks within defined limits and maximizing profitability. This process is carried out within the risk limits determined by the Board of Directors and executed by the Asset and Liability Committee (ALCO).

**III. EXPLANATIONS ON ASSOCIATES, SUBSIDIARIES AND JOINTLY CONTROLLED ENTITIES**

None.

**T.O.M. KATILIM BANKASI A.Ş.**  
**NOTES AND DISCLOSURES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS**  
**FOR THE PERIOD ENDED 31 DECEMBER 2025**

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

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**EXPLANATIONS ON ACCOUNTING POLICIES IN THE RELATED PERIOD (Continued)**

**IV. EXPLANATIONS ON FORWARD TRANSACTIONS AND OPTION CONTRACTS AND DERIVATIVE INSTRUMENTS**

The Bank's derivative instruments are classified, measured, and recognized in accordance with the provisions of TFRS 9 – Financial Instruments. Derivatives are initially recognized at their fair values and are subsequently measured at fair value in the following periods. Receivables and payables arising from derivative transactions are recorded in off-balance sheet accounts at their contractual (notional) amounts. In subsequent periods, derivatives are measured at fair value and, depending on whether the fair value is positive or negative, are presented in the statement of financial position under “Derivative Financial Assets at Fair Value Through Profit or Loss” or “Derivative Financial Liabilities at Fair Value Through Profit or Loss,” respectively. These amounts presented in the statement of financial position reflect the fair values of the derivative instruments. Changes in the fair value of derivatives resulting from subsequent measurement are recognized in profit or loss under Derivative Financial Transactions.”

**V. EXPLANATIONS ON PROFIT SHARE INCOME AND EXPENSE**

Profit share income from funds extended is recognized on an accrual basis using the effective profit rate method and is accounted for under profit share income in the financial statements. In applying the effective profit rate method, fees included in the calculation of the effective profit rate and transaction costs are amortized over the expected life of the financial instrument. If a financial asset becomes credit-impaired and is classified as a non-performing exposure, profit accruals and discounts for the relevant customer are calculated in accordance with TFRS 9 – Financial Instruments. The Bank calculates expense discounts on profit/loss participation accounts based on the unit value method, and such amounts are presented under “Funds Collected” in the statement of financial position.

**VI. EXPLANATIONS ON FEES AND COMMISSION INCOME AND EXPENSES**

Commission income and expenses arising from banking, agency, and intermediary services are recognized as income or expense when collected or paid, in accordance with TFRS 15 – Revenue from Contracts with Customers.

**VII. EXPLANATIONS ON FINANCIAL ASSETS**

Financial assets are recognized and derecognized in accordance with the provisions of “Recognition and Derecognition” set out in Chapter 3 of TFRS 9 – Financial Instruments. Financial assets are initially measured at fair value upon initial recognition. For financial assets other than those measured at fair value through profit or loss, transaction costs are added to or deducted from the fair value at initial measurement. Financial instruments are recognized in the Bank's statement of financial position when the Bank becomes a party to the contractual provisions of the instrument.

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

**Classification and Measurement under TFRS 9**

Under TFRS 9 – Financial Instruments, financial assets are classified as those measured at amortized cost, at fair value through other comprehensive income, or at fair value through profit or loss.

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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 or loss are those that are managed under a business model other than those aimed at collecting contractual cash flows or both collecting contractual cash flows and selling financial assets; those acquired principally for the purpose of generating profit from short-term fluctuations in price or similar factors in the market, or that form part of a portfolio managed with the objective of short-term profit; and those whose contractual terms do not give rise to cash flows that are solely payments of principal and profit share on the principal amount outstanding.

Financial assets at fair value through profit or loss are initially recognized at fair value and are subsequently measured at fair value. Gains and losses arising from subsequent measurement are recognized in profit or loss.

**b. Financial assets at fair value through other comprehensive income**

A financial asset is classified as at fair value through other comprehensive income if it is held within a business model whose objective is achieved by both collecting contractual cash flows and selling financial assets, and if the contractual terms of the financial asset give rise, on specified dates, to cash flows that are solely payments of principal and profit share on the principal amount outstanding.

**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 the Provisioning Regulation**

The Bank commenced its operations on September 27, 2023. The Bank applied to the Banking Regulation and Supervision Agency (“BRSA”) to opt out of applying the impairment requirements of TFRS 9 under paragraph six of Article 9 of the “*Regulation on the Procedures and Principles for the Classification of Loans and Provisions to be Set Aside,*” and this request was approved by the BRSA.

Accordingly, the Bank does not calculate impairment using the expected credit loss model under TFRS 9. Instead, until December 31, 2026, it calculates and recognizes provisions in accordance with the provisions of Articles 10, 11, 13, and 15 of the Regulation, which govern “general and specific provisions to be set aside by banks not applying TFRS 9.”

**Write-off Policy**

In accordance with the provisions of the “Regulation Amending the Regulation on the Procedures and Principles for the Classification of Loans and Provisions to be Set Aside,” published in the Official Gazette dated July 6, 2021 and numbered 31533 by the Banking Regulation and Supervision Agency (“BRSA”), the portion of loans classified under “Group V – Loans Classified as Loss” for which no reasonable expectation of recovery exists—due to the borrower’s default and for which lifetime expected credit loss provisions or specific provisions have been recognized—is written off from the records within a period deemed appropriate by the Bank, specific to the borrower’s condition, starting from the first reporting period following their classification in this group. The write-off of loans is an accounting practice and does not result in a waiver of the Bank’s legal rights to the receivable. As of the current reporting period, no loans have been written off by the Bank under this amendment.

**IX. EXPLANATIONS ON OFFSETTING OF FINANCIAL INSTRUMENT**

Financial assets and liabilities are offset and presented on a net basis in the statement of financial position when the Bank has a legally enforceable right to set off the recognized amounts and intends either to settle 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.

Other intangible assets are initially recognized at cost, comprising the purchase price and any directly attributable costs necessary to bring the asset to its intended use. Subsequent to initial recognition, other intangible assets are measured at cost less accumulated amortization and, if any, accumulated impairment losses.

Other intangible assets are amortized over their estimated useful lives using the straight-line method. The determination of useful lives is based on factors such as the expected period of use of the asset, technical, technological or other types of obsolescence, and the level of maintenance expenditures required to obtain the expected economic benefits from the asset. There has been no change in the amortization method during the current period.

Following the acquisition of the “Hadi” brand and related customer portfolio from TOM Pay Elektronik Para ve Ödeme Hizmetleri A.Ş., a related group company, customer relationships amounting to TRY 299,100 and a brand amounting to TRY 11,170 have been recognized under other intangible assets based on the valuation report prepared by an independent valuation firm. The useful lives of these assets have been determined as 5 years and 15 years, respectively.

The Bank capitalizes costs incurred for computer software under other intangible assets – intangible rights, and amortizes them over their useful lives, ranging from 3 to 15 years, by including development costs in the initial cost of the software.

**XIII. EXPLANATIONS ON TANGIBLE ASSETS**

Property and equipment are initially recognized at cost, comprising the purchase price and any directly attributable costs necessary to bring the asset to its intended use.

Subsequent to initial recognition, property and equipment are presented in the financial statements at cost less accumulated depreciation and, if any, accumulated impairment losses. Property and equipment are depreciated over their estimated useful lives using the straight-line method. There has been no change in the depreciation method during the current period.

Routine maintenance and repair expenditures are recognized as expenses as incurred. Expenditures that enhance the future economic benefits of the asset by increasing its capacity or extending its useful life are capitalized as part of the cost of the asset. Such capital expenditures include costs that extend the useful life of the asset, increase its service capacity, improve the quality of the goods or services produced, or reduce operating costs.

Gains or losses arising from the disposal of property and equipment are determined as the difference between the net disposal proceeds and the net carrying amount of the asset and are recognized in profit or loss.

There are no pledges, mortgages, or other encumbrances on property and equipment, nor are there any commitments for their acquisition or restrictions on the use of rights over such assets.

Depreciation of property and equipment is calculated using the straight-line method. The depreciation rates are determined based on the estimated useful lives of the assets, and the rates applied are as follows:

	<b>Useful Life</b>
Safes	50 years
Furniture, fixtures and office equipment	2–15 years

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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 inception of a contract, the Bank assesses whether the contract is, or contains, a lease. A contract is, or contains, a lease if it conveys the right to control the use of an identified asset for a period of time in exchange for consideration. At the commencement date of the lease, the Bank recognizes a right-of-use asset and a lease liability in its financial statements.

*Existence of the right of use;*

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

Pursuant to the "IFRS 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 commences, the Bank measures the lease liability at the present value of the lease payments that are unpaid at that date. Lease payments are discounted using the profit rate implicit in the lease, if that rate can be readily determined. If not, the Bank uses its alternative borrowing profit rate. Lease payments included in the measurement of the lease liability at the date of actual commencement comprise payments to be made for the right to use the underlying asset during the lease term that are unpaid at that date. 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.

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**EXPLANATIONS ON ACCOUNTING POLICIES IN THE RELATED PERIOD (Continued)**

**XIV. EXPLANATIONS ON LEASING TRANSACTIONS (Continued)**

The profit share relating to the lease liability for each period within the lease term is determined by applying a constant periodic profit rate to the remaining balance of the lease liability. The Participation Bank also acts as a lessor in lease transactions. In such cases, assets subject to lease are presented in the statement of financial position as a receivable equal to the net investment in the lease. The total lease payments, comprising both principal and profit share components, are recognized on a gross basis under lease receivables. The difference between the total lease payments and the cost of the underlying asset, representing the profit share, is recognized under unearned lease income. 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 Provisions, other than expected credit loss allowances for loans and other receivables, and contingent liabilities are accounted for in accordance with TAS 37 – 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, 2025, the Bank's severance pay obligation is TRY 15,591 (December 31, 2024: TRY 10,454).

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 the actuarial gain amount of TRY 1,324 under equity (December 31, 2024: TRY 4,140 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, 2025, the Bank's liability arising from unused leave rights is TRY 21,856 (December 31, 2024: TRY 13,079).

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, 2025, a corporate tax rate of 30% has been applied 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 2021 taxation period, effective from the taxation period starting January 1, 2021, and applicable to declarations to be submitted as of July 1, 2021. This rate was determined as 23% for the 2022 taxation period. However, with the enactment of Law No. 7394 published in the Official Gazette dated April 15, 2022, the corporate tax rate for banks, consumer finance companies, factoring and financial leasing companies, electronic money and payment institutions, authorized foreign exchange institutions, asset management companies, capital market institutions, and insurance, reinsurance, and pension companies was permanently increased to 25%. This change became effective for declarations to be submitted as of July 1, 2022. Accordingly, the corporate tax rate applied for the first quarter of 2022 was 23%, while the rate applied to cumulative earnings for the second quarter of 2022 and subsequent periods was 25%. In accordance with Article 21 of Law No. 7456 published in the Official Gazette dated July 15, 2023 and numbered 32249, the corporate tax rate applicable to the profits of banks and other specified institutions was increased from 25% to 30%, effective for declarations to be submitted as of October 1, 2023, and for the 2023 and subsequent taxation periods. Accordingly, as of December 31, 2025 and December 31, 2024, the corporate tax rate applied in the financial statements is 30%.

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 Türkiye and to institutions residing in Türkiye. 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; 50% 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.

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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.

Pursuant to the General Communiqué on the Tax Procedure Law (Serial No: 587) published in the Official Gazette dated December 24, 2025 and numbered 33117, taxpayers within the scope were not required to apply inflation adjustment for the fourth provisional tax period of the 2025 fiscal year. Furthermore, with Article 34 of Law No. 7571 published in the Official Gazette dated December 25, 2025 and numbered 33118, Provisional Article 37 was added to the Tax Procedure Law No. 213. Accordingly, financial statements shall not be subject to inflation adjustment for the 2025 fiscal year (including provisional tax periods) and for the 2026 and 2027 fiscal years, regardless of whether the conditions for inflation adjustment under repeated Article 298 are met. For the purposes of paragraph (C) of repeated Article 298, such periods are deemed as periods in which the conditions for inflation adjustment have not been met. As of December 31, 2025, the Bank has not applied inflation adjustment in accordance with the aforementioned 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 (VUK) 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.

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**EXPLANATIONS ON ACCOUNTING POLICIES IN THE RELATED PERIOD (Continued)**

**XVII. EXPLANATIONS ON TAXATION (Continued)**

**a. Current Tax (Continued)**

The Pillar Two rules agreed upon by OECD member states entered into force in Türkiye through Law No. 7524 on the Amendment of Tax Laws and Certain Other Laws and Decree Law No. 375, published in the Official Gazette dated 2 August 2024.

The Local and Global Minimum Top-up Corporate Tax Implementation Communiqué was published in the Official Gazette dated 26 December 2025 and numbered 33119. Based on the preliminary assessments made by taking the relevant regulations into consideration, it is assessed that these regulations will not have any impact on the financial statements. The relevant regulations do not have any effect on the Bank's financial statements, and legislative changes are being monitored.

**b. Deferred Tax**

The Bank calculates and recognizes deferred tax in accordance with TAS 12 "Income Taxes" for temporary differences arising between the carrying amounts of assets and liabilities determined based on the applied accounting policies and valuation principles and the tax bases determined under the tax legislation. Pursuant to Article 26 of Law No. 7394 on the Valuation of Treasury-Owned Immovable Properties and the Amendment of the Value Added Tax Law and Certain Laws and Decree Laws, published in the Official Gazette dated April 15, 2022 and numbered 31810, a paragraph was added to the Provisional Article 13 of the Corporate Tax Law No. 5520, stipulating that the corporate tax rate for the 2022 taxation period would be 25% for banks. Furthermore, pursuant to Article 21 of Law No. 7456, published in the Official Gazette dated July 15, 2023 and numbered 32249, effective for tax returns to be filed as of October 1, 2023, the corporate tax rate applicable to the profits of banks and other institutions specified in the law has been increased from 25% to 30% for the 2023 taxation period and onwards.

Deferred tax liabilities or assets are determined by calculating the tax effects of temporary differences between the carrying amounts of assets and liabilities in the financial statements and their tax bases, using the balance sheet liability method and applying the enacted tax rates. The Bank estimates the timing of when temporary differences will become taxable or deductible and uses the enacted tax rates in effect as of the balance sheet date in accordance with the prevailing tax legislation. As deferred tax assets and liabilities under TAS 12 are calculated using the tax rates (and tax laws) that are enacted or substantively enacted by the reporting date and that are expected to apply in the periods when the asset is realized or the liability is settled, the Bank calculated deferred tax as of 31 December 2025 and 31 December 2024 using the 30% corporate tax rate. 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 probable that future taxable profit will be available against which the deductible temporary differences can be utilized. Deferred tax assets and liabilities are not recognized for temporary differences arising from the initial recognition of assets or liabilities in a transaction that is not a business combination and that at the time of the transaction affects neither accounting profit nor taxable profit.

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 that deferred tax asset to be utilized.

Deferred tax is calculated using the tax rates that are applicable at the time the assets are realized, or the liabilities are settled and is recognized in the income statement as tax expense or income. However, if the deferred tax relates to an item that is recognized directly in equity in the same or a different period, then the deferred tax is also recognized directly in equity.

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**EXPLANATIONS ON ACCOUNTING POLICIES IN THE RELATED PERIOD (Continued)**

**XVII. EXPLANATIONS ON TAXATION (Continued)**

**b. Deferred Tax (Continued)**

Pursuant to repeated Article 298 of the Tax Procedure Law, financial statements are required to be subject to inflation adjustment if the increase in the producer price index exceeds 100% in the last three fiscal periods including the current period and 10% in the current fiscal period, and such conditions had been met as of December 31, 2021. However, with Law No. 7352 on the Amendment of the Tax Procedure Law and the Corporate Tax Law, published in the Official Gazette dated January 29, 2022 and numbered 31734, Temporary Article 33 was added to the Tax Procedure Law. According to this article, regardless of whether the conditions stipulated in repeated Article 298 are met, the financial statements for the 2021 and 2022 fiscal periods (and for those with special accounting periods, the fiscal periods ending in 2022 and 2023), as well as the interim tax periods of 2023, shall not be subject to inflation adjustment. It was further enacted that the financial statements as of December 31, 2023 shall be subject to inflation adjustment irrespective of whether the conditions have been met, and that the profit or loss differences arising from such inflation adjustment shall be presented under retained earnings (accumulated profit or loss).

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

Deferred tax effects arising from items recognized directly in equity are also recognized in equity.

According to Turkish tax legislation, financial losses declared in the corporate tax return can be carried forward and deducted from taxable profits for a period not exceeding five years. However, such losses cannot be offset against prior year profits. Since the Bank anticipates generating sufficient taxable profits in future periods to utilize the carried forward losses, a total deferred tax asset of TRY 1,542,540 as of December 31, 2025 (December 31, 2024: TRY 496,651).

**XVIII. EXPLANATIONS ON ADDITIONAL DISCLOSURES ON BORROWINGS**

The Bank meets its funding requirements, when necessary, by obtaining loans from domestic and foreign institutions or by borrowing in the money markets. The funds obtained through these methods are recorded at acquisition cost on the transaction date.

As of December 31, 2025 and December 31, 2024, 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. XPLANATIONS ON ACCEPTANCES AND AVAILED DRAFTS**

None. (December 31, 2024 : 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.

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**EXPLANATIONS ON ACCOUNTING POLICIES IN THE RELATED PERIOD (Continued)**

**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 Türkiye, 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 Türkiye, 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 two main segments: Retail Banking and Treasury. Each segment provides services with its own specific products, and the performance of each segment is monitored separately. Reporting by operating segments is presented in Note XI of Section Four.

**XXV. EARNINGS PER SHARE**

Earnings per share disclosed in the statement of profit or loss is calculated by dividing the net profit by the weighted average number of shares outstanding during the related year.

	<b>Current Period</b>	<b>Prior Period</b>
Net Profit / (Loss) for the Period	(1,970,292)	(695,066)
Weighted average number of issued ordinary shares(thousand)	4,222,951	1,929,262
<b>Earnings Per Share</b>	<b>(0.46657)</b>	<b>(0.35296)</b>

In Türkiye, companies may increase their share capital through the pro-rata distribution of shares ("bonus shares") to existing shareholders from retained earnings. Such bonus share issuances are regarded as issued shares for earnings per share calculations. Accordingly, the weighted average number of shares outstanding during the year is adjusted retrospectively to reflect bonus shares issued without a corresponding change in resources. If bonus shares are distributed after the balance sheet date but before the financial statements are prepared, earnings per share is calculated by taking the new number of shares into consideration.

No bonus shares were issued as of 31 December 2025 (31 December 2024 – None).

**XXVI. 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 the capital adequacy standard ratio are calculated in accordance with the *Regulation on Banks' Equity*, the *Regulation on the Measurement and Assessment of Capital Adequacy of Banks*, and the additional provisions of the Banking Regulation and Supervision Agency ("BRSA") regulations summarized below:

- Pursuant to the BRSA Board Decision dated 19 December 2024 and numbered 11038, the practice introduced by the Board Decision dated 12 December 2023 and numbered 10747—which allowed for the use of the Central Bank of Türkiye (CBRT) buying exchange rate dated 26 June 2023 when calculating the value of monetary and non-monetary items (other than those measured at historical cost) and related specific provisions under the Regulation on the Measurement and Assessment of Capital Adequacy of Banks published in the Official Gazette dated 23 October 2015—has been extended. Accordingly, unless otherwise decided, this practice shall continue with the CBRT buying exchange rate dated 28 June 2024 to be used starting from 1 January 2025. In line with the BRSA's letter dated 19 December 2024 and numbered 11038, the CBRT buying exchange rate dated 28 June 2024 has been used in the calculation of credit risk-weighted amounts.
- In accordance with the BRSA Board Decision dated 12 December 2023 and numbered 10747, if the net fair value differences of the securities classified under "Fair Value Through Other Comprehensive Income" ("FVOCI") as of 1 January 2024 are negative, such negative fair value differences may be excluded from the equity amount calculated under the *Regulation on Banks' Equity* published in the Official Gazette dated 5 September 2013 and numbered 28756, for the purpose of determining the capital adequacy ratio. For securities acquired after 1 January 2024 and classified as FVOCI, the existing provisions of the Regulation continue to apply. The exemption defined in the BRSA's letter dated 12 December 2023 and numbered 10747 has been applied in the calculation of the Bank's capital adequacy ratio.

Taking into account the latest regulations, the Bank's equity amounted to TRY 1,189,313 as of 31 December 2025 (31 December 2024: TRY 1,390,161), and the capital adequacy standard ratio was 12.96% (31 December 2024: 50.13%). The Bank's capital adequacy standard ratio remains above the minimum level required by the applicable legislation.

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**INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)**

**I. EXPLANATIONS ON EQUITY ITEMS (Continued)**

**a) Information on Equity Items:**

<b>Common Equity Tier I Capital</b>	<b>Current Period 31.12.2025</b>	<b>Prior Period 31.12.2024</b>
Paid-In Capital to Be Entitled for Compensation After All Creditors	6.000.000	3.000.000
Share Premium	-	-
Reserves	-	-
Other Comprehensive Income According to TAS	118.168	-
<b>Profit</b>	<b>(2.495.736)</b>	<b>(525.444)</b>
Current Period Profit/ (Loss)	(1.970.292)	(695.066)
Prior Period Profit/ (Loss)	(525.444)	169.622
Bonus Shares from Associates, Affiliates and Joint-Ventures Not Accounted in Current Period's Profit	-	-
<b>Common Equity Tier I Capital Before Deductions</b>	<b>3.622.432</b>	<b>2.474.556</b>
<b>Deductions From Common Equity Tier I Capital</b>	<b>2.472.695</b>	<b>1.113.634</b>
Valuation Adjustments Calculated as Per the Article 9. (I) Of The Regulation on Bank Capital	-	-
Current And Prior Periods' Losses Not Covered by Reserves, And Losses Accounted Under Equity According to TAS	-	14.313
Leasehold Improvements on Operational Leases	-	-
Goodwill Netted with Deferred Tax Liabilities	-	-
Other Intangible Assets Netted with Deferred Tax Liabilities Except Mortgage Servicing Rights	992.181	595.625
Remaining after deducting from the related deferred tax liability with the deferred tax asset based on future taxable income, except for deferred tax assets based on temporary differences	(37.799)	496.651
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 from Changes in Bank's Liabilities' Fair Values Due to Changes in Creditworthiness	-	-
Net Amount of Defined Benefit 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 (-)	1.518.313	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 31.12.2025	Prior Period 31.12.2024
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	-	-
<b>Total Deductions from Common Equity Tier I Capital</b>	<b>2,471,371</b>	<b>1,113,634</b>
<b>Total Common Equity Tier I Capital</b>	<b>1,149,737</b>	<b>1,360,922</b>
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)	-	-
<b>Additional Tier I Capital before Deductions</b>	<b>-</b>	<b>-</b>
<b>Deductions From Additional Tier I Capital</b>	<b>-</b>	<b>-</b>
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 (-)	-	-
<b>Items To Be Deducted from Tier I Capital During the Transition Period</b>	<b>-</b>	<b>-</b>
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 (-)	-	-
<b>Total Deductions from Additional Tier I Capital</b>	<b>-</b>	<b>-</b>
<b>Total Additional Tier I Capital</b>	<b>-</b>	<b>-</b>
<b>Total Tier I Capital (Tier I Capital= Common Equity Tier I Capital + Additional Tier I Capital)</b>	<b>1,149,737</b>	<b>1,360,922</b>
<b>Tier II Capital</b>		
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)	-	-
<b>Tier II Capital before deductions</b>	<b>105,094</b>	<b>29,239</b>
<b>Deductions From Tier II Capital</b>	<b>105,094</b>	<b>29,239</b>
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 (-) <sup>(*)</sup>	65,518	-
<b>Total Deductions from Tier II Capital</b>	<b>-</b>	<b>-</b>
<b>Total Tier II Capital</b>	<b>39,576</b>	<b>29,239</b>
<b>Total Equity (Total Tier I And Tier II Capital)</b>	<b>1,189,313</b>	<b>1,390,161</b>

(\*) In accordance with the Regulation on the Measurement and Assessment of Interest Rate Risk Arising from Banking Accounts Using the Standard Approach, the Bank recorded an excess in the relevant ratio due to timing differences associated with the ongoing capital increase processes. Consequently, an equity deduction was made in the corresponding amount. The excess was remedied upon the completion of the capital injection in January 2026.

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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 31.12.2025	Prior Period 31.12.2024
<b>Total Tier I Capital and Tier II Capital (Total Equity)</b>	<b>1,189,313</b>	<b>1,390,161</b>
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 (-)	-	-
<b>Items to be Deducted from The Sum of Tier I and Tier II Capital (Capital) During the Transition Period</b>	<b>-</b>	<b>-</b>
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 (-)	-	-
<b>Capital</b>	<b>-</b>	<b>-</b>
<b>Total Capital (Total of Tier I Capital and Tier II Capital)</b>	<b>1,189,313</b>	<b>1,390,161</b>
Total Risk Weighted Assets	9,207,711	2,773,007
<b>Capital Adequacy Ratios</b>		
CET1 Capital Ratio (%)	12.53	49.08
Tier I Capital Ratio (%)	12.53	49.08
Capital Adequacy Ratio (%)	12.96	50.13
<b>Buffers</b>		
Total Additional Core Capital Requirement Ratio	<b>4.00</b>	<b>4.00</b>
Bank-Specific Total CET1 Capital Ratio	2.50	2.50
Capital Conservation Buffer Ratio (%)	0.00	0.00
Systemic Significant Bank Buffer Ratio (%)	1.50	1.50
Additional CET1 Capital Over Total Risk Weighted Assets Ratio Calculated According to the Article 4 Of Capital Conservation and Counter-Cyclical Capital Buffers Regulation	8.96	46.13
<b>Amounts Lower Than Excesses as Per Deduction Rules</b>	<b>-</b>	<b>-</b>
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	-	-
<b>Limits For Provisions Used in Tier II Capital Calculation</b>	<b>407,709</b>	<b>79,631</b>
General Loan Provisions for Exposures in Standard Approach (Before Limit of One Hundred and twenty-five Per Ten Thousand)	302,615	50,392
General Loan Provisions for Exposures in Standard Approach Limited By 1.25% of Risk Weighted Assets	105,094	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	-	-
<b>Debt Instruments Covered by Temporary Article 4 (Effective Between 1.1.2018-1.1.2022)</b>	<b>-</b>	<b>-</b>
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)**

**I. Explanations on Equity Items (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**

	<b>Current Period December 31, 2025</b>	<b>Prior Period December 31, 2024</b>
<b>Equity amount in the balance sheet</b>	<b>3,622,432</b>	<b>2,460,243</b>
Improvement costs for operating leasing	-	-
Goodwill or other intangible assets and the related deferred tax liabilities	(992,181)	(595,625)
Debt instruments and premiums approved by BRSA	-	-
Tier II Capital (General Provisions)	105,094	29,239
Deductions Made from Tier II Capital	(65,518)	-
Debt Instruments and the Related Issuance Premiums Approved by the BRSA – Subordinated Debts	-	-
Other Deductions from Capital	-	-
Other	(1,480,514)	(503,696)
<b>Amount Considered in Statutory Capital Calculation</b>	<b>1,189,313</b>	<b>1,390,161</b>

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**INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT(Continued)**

**II. EXPLANATIONS ON CREDIT RISK**

In determining the risk weights for the risk categories in which credit ratings are used, as stipulated in Article 6 of the Regulation on the Measurement and Assessment of Capital Adequacy of Banks, the credit ratings assigned by Fitch Ratings, an international credit rating agency, are taken into consideration. The ratings issued by Fitch Ratings have been applied for banks domiciled abroad, as well as for exposures to central governments and central banks. Banks domiciled in Türkiye are considered “unrated” and are assigned the risk weights corresponding to the “unrated” category within 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.

The share of the Bank’s exposure to its largest 100 and 200 cash loan customers within the total cash loan portfolio is 0.73% and 1.41%, respectively.

The share of the Bank’s cash and non-cash exposures to its largest 100 and 200 loan customers within total cash and non-cash assets is 0.73% and 1.41%, respectively.

**Risk amounts according to risk weights:**

		Current Period											Other Risk Classes	Deductions from Equity
	Risk Weights	0%	10%	20%	35%	50%	75%	100%	150%	200%	250%			
1	Exposures before													
	Credit Risk Mitigation	9,097,157	-	1,507,568	-	978,026	7,479,264	1,975,399	-	-	-	-	1,607,775	(2,662,508)
2	Exposures after													
	Credit Risk Mitigation	9,097,157	-	1,507,568	-	978,026	7,479,264	1,975,399	-	-	-	-	1,607,775	(2,662,508)

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

		Prior Period											Other Risk Classes	Deductions from Equity
	Risk Weights	0%	10%	20%	35%	50%	75%	100%	150%	200%	250%			
1	Exposures before													
	Credit Risk Mitigation	2,157,319	-	1,791,852	-	-	1,399,759	930,964	-	-	-	-	-	(1,063,435)
2	Exposures after													
	Credit Risk Mitigation	2,157,319	-	1,791,852	-	-	1,399,759	930,964	-	-	-	-	-	(1,063,435)

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

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**INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT(Continued)**

**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
<b>Current Period</b>																		
<b>31.12.2025</b>																		
Domestic	8,793,534	-	-	-	-	2,044,802	-	7,479,264	-	403,234	-	-	-	-	2,103,896	20,090	1,552,075	22,396,895
European Union Countries	-	-	-	-	-	17,823	-	-	-	-	-	-	-	-	-	-	-	17,823
OECD Countries (*)	-	-	-	-	-	152,290	-	-	-	-	-	-	-	-	-	-	-	152,290
Off-Shore Regions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
USA, Canada	-	-	-	-	-	78,181	-	-	-	-	-	-	-	-	-	-	-	78,181
Other Countries	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Investment and associates, subsidiaries and joint ventures	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Undistributed Assets / Liabilities (**)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>8,793,534</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2,293,096</b>	<b>-</b>	<b>7,479,264</b>	<b>-</b>	<b>403,234</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2,103,896</b>	<b>20,090</b>	<b>1,552,075</b>	<b>22,645,189</b>
<b>Prior Period</b>																		
<b>31.12.2024</b>																		
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 (**)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>2,128,510</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>520,904</b>	<b>-</b>	<b>1,399,759</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,391,752</b>	<b>15,590</b>	<b>823,379</b>	<b>6,279,894</b>

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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**UNCONSOLIDATED STATEMENT OF PROFIT DISTRIBUTION**  
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(Amounts expressed in thousands of Turkish Lira (TRY) unless otherwise stated.)

**INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT(Continued)**

**II. EXPLANATIONS ON CREDIT RISK (Continued)**

**Risk profile by sectors or counterparties**

Current Period December 31, 2025	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	TRY	FC	Total	
<b>Agriculture</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Farming and Stockbreeding	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Forestry	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Fishery	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
<b>Manufacturing</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Mining and Quarrying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Production	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Electricity, Gas and Water	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
<b>Construction</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
<b>Services</b>	8,793,534	-	-	-	-	2,293,096	-	-	-	-	-	-	-	-	2,103,896	20,090	-	8,693,744	4,516,872	13,210,616	
Wholesale and Retail	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Trade	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Accommodation and Dining	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Transportation and Telecom.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Financial Institutions	8,793,534	-	-	-	-	2,293,096	-	-	-	-	-	-	-	-	2,103,896	20,090	-	8,693,744	4,516,872	13,210,616	
Real Estate and Rental	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Services	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Professional Services	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Educational Services	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Health and Social Services	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
<b>Others</b>	-	-	-	-	-	-	-	7,479,264	-	403,234	-	-	-	-	-	-	-	1,552,075	9,421,176	13,397	9,434,573
<b>Total</b>	<b>8,793,534</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2,293,096</b>	<b>-</b>	<b>7,479,264</b>	<b>-</b>	<b>403,234</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2,103,896</b>	<b>20,090</b>	<b>1,552,075</b>	<b>18,114,920</b>	<b>4,530,269</b>	<b>22,645,189</b>	

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

**T.O.M. KATILIM BANKASI A.Ş.**  
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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 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 BRSB	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	
<b>Agriculture</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Farming and Stockbreeding	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Forestry	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Fishery	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
<b>Manufacturing</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Mining and Quarrying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Production	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Electricity, Gas and Water	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
<b>Construction</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
<b>Services</b>	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 Real Estate and Rental Services	2,128,510	-	-	-	-	520,904	-	-	-	-	-	-	-	-	1,391,752	15,590	-	2,957,424	1,099,332	4,056,756	
Professional Services	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Educational Services	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Health and Social Services	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
<b>Others</b>	-	-	-	-	-	-	-	1,399,759	-	-	-	-	-	-	-	-	-	823,379	2,219,486	3,652	2,223,138
<b>Total</b>	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)**

**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	639,267	-	-	-	-
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	13,820	-	-	-	-
Conditional and unconditional receivables from corporates	-	-	-	-	-
Conditional and unconditional receivables from retail portfolios	5,862,641	296,558	323,782	217,769	588,719
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	-	-	-	-	-
<b>Total</b>	<b>6,515,728</b>	<b>296,558</b>	<b>323,782</b>	<b>217,769</b>	<b>588,719</b>

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	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	-	-	-	-	-
<b>Total</b>	<b>1,422,069</b>	<b>118,500</b>	<b>66,553</b>	<b>45,306</b>	<b>91,038</b>

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

**T.O.M. KATILIM BANKASI A.Ş.**  
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(Amounts expressed in thousands of Turkish Lira (TRY) unless otherwise stated.)

**INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)**

**II. EXPLANATIONS ON CREDIT RISK (CONTINUED)**

**Information by major sectors and type of counterparties**

	Loans		Provisioning Regulation for Non-Performing Loans	Provisions	
	Impaired Loans (TFRS 9)			Expected Credit Loss Provisions (TFRS 9)	Provisions (Provisioning Regulation)
	Significant Increase in Credit Risk (Stage II)	Default (Stage III)			
<b>Current Period (*) December 31, 2025</b>					
<b>Agriculture</b>	-	-	-	-	-
Farming and Stockbreeding	-	-	-	-	-
Forestry	-	-	-	-	-
Fishery	-	-	-	-	-
<b>Manufacturing</b>	-	-	-	-	-
Mining and Quarrying	-	-	-	-	-
Production	-	-	-	-	-
Electricity, Gas and Water	-	-	-	-	-
<b>Construction</b>	-	-	-	-	-
<b>Services</b>	-	-	-	-	-
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	-	-	-	-	-
<b>Others</b>	-	-	627,925	-	(224,691)
<b>Total</b>	-	-	627,925	-	(224,691)

(\*) The amount in Stage 2 of credit risk is 687,903 (December 31, 2024: 308,533).

	Loans		Provisioning Regulation for Non-Performing Loans	Provisions	
	Impaired Loans (TFRS 9)			Expected Credit Loss Provisions (TFRS 9)	Provisions (Provisioning Regulation)
	Significant Increase in Credit Risk (Stage II)	Default (Stage III)			
<b>Prior Period December 31, 2024</b>					
<b>Agriculture</b>	-	-	-	-	-
Farming and Stockbreeding	-	-	-	-	-
Forestry	-	-	-	-	-
Fishery	-	-	-	-	-
<b>Manufacturing</b>	-	-	-	-	-
Mining and Quarrying	-	-	-	-	-
Production	-	-	-	-	-
Electricity, Gas and Water	-	-	-	-	-
<b>Construction</b>	-	-	-	-	-
<b>Services</b>	-	-	-	-	-
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	-	-	-	-	-
<b>Others</b>	-	-	177,537	-	(177,537)
<b>Total</b>	-	-	177,537	-	(177,537)

**T.O.M. KATILIM BANKASI A.Ş.**  
**NOTES AND DISCLOSURES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS**  
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*(Amounts expressed in thousands of Turkish Lira (TRY) unless otherwise stated.)*

**INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)**

**II. EXPLANATIONS ON CREDIT RISK (Continued)**

**Movements in value adjustments and provisions**

Current Period 31.12.2025		Opening Balance	Provisions for period	Provision Reversals	Other Adjustments	Closing Balance
1	Specific Provisions	177,537	529,090	(30,300)	(451,636)	224,691
2	General Provisions	50,392	252,223	-	-	302,615

Current Period 31.12.2025		Opening Balance	Provisions for period	Provision Reversals	Other Adjustments	Closing Balance
1	Specific Provisions	-	177,537	-	-	177,537
2	General Provisions	-	50,392	-	-	50,392

**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 open position. In addition to monitoring foreign exchange risk through the foreign currency risk table prepared under the standard method, the Bank also calculates the "Value at Risk" ("VaR") for monitoring purposes. Furthermore, position and transaction limits for foreign currency operations are determined by a resolution of the Board of Directors, and compliance with such 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.

- d) **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 2025 - Balance Sheet Valuation Rate	42.8457	50.2859
As of December 30, 2025	42.8623	50.4532
As of December 29, 2025	42.8542	50.4519
As of December 26, 2025	42.7656	50.3547
As of December 25, 2025	42.7641	50.3896
As of December 24, 2025	42.7434	50.4208

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**INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT(Continued)**

**III. EXPLANATIONS ON CURRENCY RISK (Continued)**

- e) **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 TRY 42.6000 for 1 USD (December 2024: TRY 34.9254 ) and TRY 49.9015 for 1 Euro (December 2024: TRY 36.5796 ).

**Currency risk of the Bank**

	<b>EURO</b>	<b>USD</b>	<b>Other FC<sup>(*)</sup></b>	<b>Total</b>
<b>Current Period</b>				
<b>Assets</b>				
Cash (cash in vault, effectives, money in transit, cheques purchased) and balances with the Central Bank of the Republic of Türkiye	87,057	153,242	302,189	542,488
Banks	17,823	79,718	448,643	546,184
Financial assets at fair value through profit and loss	-	-	677,267	677,267
Money Market Placements	-	-	-	-
Financial assets at fair value through other comprehensive income	-	3,028,913	-	3,028,913
Loans <sup>(*)</sup>	-	-	-	-
Subsidiaries, associates and joint ventures	-	-	-	-
Financial assets at amortized cost	-	-	-	-
Derivative financial assets for hedging purposes	-	-	-	-
Tangible assets	-	-	-	-
Intangible assets	-	-	-	-
Other assets	-	-	-	-
<b>Total Assets</b>	<b>104,880</b>	<b>3,261,873</b>	<b>1,428,099</b>	<b>4,794,852</b>
<b>Liabilities</b>				
Current account and funds collected from Banks via participation accounts	130,193	527,628	1,406,633	2,064,454
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	921	130,679	6,730	138,330
<b>Total Liabilities</b>	<b>131,114</b>	<b>658,307</b>	<b>1,413,363</b>	<b>2,202,784</b>
<b>Net balance sheet position</b>	<b>(26,234)</b>	<b>2,603,566</b>	<b>14,736</b>	<b>2,592,068</b>
<b>Net off-balance sheet position</b>	<b>-</b>	<b>2,763,548</b>	<b>-</b>	<b>2,763,548</b>
Financial derivative assets	-	-	-	-
Financial derivative liabilities	-	2,763,548	-	2,763,548
<b>Non-cash loans</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Prior Period</b>				
Total assets	15,375	1,040,094	73,217	1,128,686
Total Liabilities	2,622	8,898	56,865	68,385
<b>Net Balance Sheet Position</b>	<b>12,753</b>	<b>1,031,196</b>	<b>16,352</b>	<b>1,060,301</b>
<b>Net Off-Balance Sheet Position</b>	<b>-</b>	<b>1,058,409</b>	<b>-</b>	<b>1,058,409</b>
Financial derivative assets	-	-	-	-
Financial derivative liabilities	-	1,058,409	-	1,058,409
<b>Non-Cash Loans</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

(\*) 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%	(15,998)	(2,721)	(15,998)	(2,721)
EUR	10%	(2,623)	1,275	(2,623)	1,275
Gold	10%	1,474	1,635	1,474	1,635

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**INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT(Continued)**

**IV. EXPLANATIONS ON STOCK POSITION RISK**

**General information on the classification of risks according to their purpose. including their relationship with gains recognized under equity and their strategic rationale. the accounting techniques and valuation methods used. assumptions applied in these practices. valuation-affecting factors. and significant changes:**

As of 31 December 2025, the Bank holds non- listed equity shares amounting to TRY 20,090 (31 December 2024: TRY 15,590).

**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, it is a kind of risk which does not meet the any unexpected loss and non-defaulting debts and liabilities.

Market liquidity risk, it is a kind of risk which consists of the position that cannot be sold without affecting market price due to insufficient market depth or market conditions' deterioration or that cannot be completed with the position of market price for any reasons.

Liquidity risk is managed by the Asset-Liability Committee (ALCO) and related business units within the framework of the Liquidity Risk Policy and risk appetite approved by the Board of Directors. In liquidity risk management, the measures to be taken and the practices to be carried out are determined by taking into account normal economic conditions and stress conditions. The Bank defines liquidity risk, measures risk with liquidity risk measurement methods in accordance with international standards, monitors them and periodically presents them to the interested parties. An Emergency Funding Plan has been created to regulate the procedures and principles for the bank to maintain and maintain adequate liquidity levels under stress conditions.

**Information on risk capacity of the Bank, Responsibilities and structure of liquidity risk management, the Bank's internal liquidity risk reporting, communication between the Board of Directors and business lines on liquidity risk strategy, policy and application**

Practices and responsibilities related to liquidity risk are determined in accordance with the Treasury Regulation approved by the Board of Directors. The Bank's liquidity policy is to maintain a liquidity buffer at a level that meets the liabilities in all economic conditions and to maintain the necessary liquidity at the lowest cost. There are also ready-to-use limits for financial institutions.

Indicators regarding the liquidity position are analyzed and liquidity risk is evaluated at the ALCO meetings attended by the senior management. Furthermore, the Board of Directors are informed through the Audit Committee.

In order to manage liquidity risk prudently, it is necessary to know what kind of problem the mismatch between asset and liability will create under which economic conditions and the cost it will bring. Liquidity risk management aims to measure the Bank's current and future liquidity position in a prudent and proactive manner, taking into account the money types and maturities of assets and liabilities. Reports on the liquidity gap analysis are prepared by the Financial Affairs and Reporting Department and monitored by the Asset-Liabilities Committee. The Risk Management Department monitors the limits on liquidity risk set by the Board of Directors. The Treasury Department manages funding and liquidity risk to prevent underfunding at any time or with respect to any source and regularly reports to the Asset-Liabilities Committee regarding the Bank's liquidity position. The Financial Affairs and Reporting Department monitors the liquidity coverage ratio and reports the results to the BRSA.

**Information on the centralization degree of liquidity management and funding strategy and the functioning between the Bank and the Bank's subsidiaries**

The Bank's liquidity management is carried out by the Treasury Department. Since the Bank has no subsidiaries or subsidiaries subject to consolidation, there is no consolidated liquidity risk management.

**Information on the Bank's funding strategy including the policies on funding types and variety of maturities**

Bank spread to the base of current and participation accounts and that a stable, long-term diversification and aims to be the source of the funds used. Ratio of liquid assets to total assets ratio and risk indicators related to liquidity, credit and the ratio of funds, issues such as the concentration in collected funds are being 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**

Almost all liabilities of the Bank are denominated in Turkish Lira, American Dollar, Euro or Gold. The Bank's TRY 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 stock of high-quality liquid assets to meet its cash outflows, to diversify funding sources in order to reduce liquidity risk concentrations, to reduce the maturity gap between assets and liabilities through maturity gap analysis, and to carry out liquidity risk reduction techniques through practices such as ensuring that at least a certain part 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 in a manner that is in line with the balance. While developing stress test analyzes, it includes systemic crisis, crisis in the Bank and scenarios that take into account both situations together. Different threshold levels are determined for the percentage of buffering of the deficit predicted in the stress test. The Stress Test is aligned with the Bank's risk appetite framework, other processes such as ISEDES, Budget, etc. and integrated with risk appetite metrics. Stress test results are reported to ALCO.

**General information on emergency funding plan**

Necessary strategy and procedures for the management of possible liquidity crisis are determined with the Liquidity and Emergency Funding Plan, which is approved by Board of Directors. The actions to be taken favor the benefits of depositors, creditors of the Bank and shareholders. Indicators of Emergency Funding Plan were determined, in case of unexpected progress at the liquidity situation occur or at situations trigger of other indicators, plan is put into use. Asset-Liability Committee is responsible from the determination of actions to be taken.

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**INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT(Continued)**

**V. LIQUIDITY RISK MANAGEMENT AND LIQUIDITY COVERAGE RATIO (Continued)**

**Presentation of Financial Liabilities by Remaining Contractual Maturities**

The table below has been prepared in accordance with the Bank's contractual obligations and reflects the undiscounted cash flows based on the earliest dates on which the Bank is required to make payments. The adjustments column represents the items that may give rise to potential cash outflows in future periods in accordance with the respective contractual terms. These items have been included in the maturity analysis; however, they are not included in the carrying amounts of the financial liabilities presented on the balance sheet.

	Up to 1 months	1-3 months	3-12 months	1-5 years	Above 5 years	Total	Adjustments	Balance Sheet Value
<b>December 31, 2025</b>								
Funds Collected	15,197,822	1,596,015	290,503	-	-	17,084,340	(223,280)	16,861,060
Other Fundings	-	-	-	-	-	-	-	-
Funds provided under repurchase agreements	-	-	-	-	-	-	-	-
Finance Lease Payable	6,029	17,499	42,794	54,140	-	120,462	(36,351)	84,111
<b>Total</b>	<b>15,203,851</b>	<b>1,613,514</b>	<b>333,297</b>	<b>54,140</b>	<b>-</b>	<b>17,204,802</b>	<b>(259,631)</b>	<b>16,945,171</b>
	Up to 1 months	1-3 months	3-12 months	1-5 years	Above 5 years	Total	Adjustments	Balance Sheet Value
<b>December 31, 2024</b>								
Funds Collected	2,882,358	518,041	61,969	-	-	3,462,368	(78,588)	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
<b>Total</b>	<b>2,884,330</b>	<b>519,806</b>	<b>65,964</b>	<b>14,687</b>	<b>-</b>	<b>3,484,787</b>	<b>(82,369)</b>	<b>3,402,418</b>

**Maturity analysis for guarantees and contingencies**

None. (December 31, 2024: 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, 2025	Up to 1 month	1-3 months	3-12 months	1-5 years	5 years and over	Total
<b>Derivatives financial assets held for trading</b>						
Foreign exchange derivatives:						
Entry	4,637,720	-	919,857	-	-	5,557,577
Exit	-	-	-	-	-	-
<b>Hedging purposes financial assets</b>						
Foreign exchange derivatives						
Entry	-	-	-	-	-	-
Exit	-	-	-	-	-	-
<b>Total Cash Inflow</b>	<b>4,637,720</b>	<b>-</b>	<b>919,857</b>	<b>-</b>	<b>-</b>	<b>5,557,577</b>
<b>Total Cash Outflow</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<hr/>						
December 31, 2024	Up to 1 month	1-3 months	3-12 months	1-5 years	5 years and over	Total
<b>Derivatives financial assets held for trading</b>						
Foreign exchange derivatives:						
Entry	2,125,309	-	-	-	-	2,125,309
Exit	-	-	-	-	-	-
<b>Hedging purposes financial assets</b>						
Foreign exchange derivatives						
Entry	-	-	-	-	-	-
Exit	-	-	-	-	-	-
<b>Total Cash Inflow</b>	<b>2,125,309</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2,125,309</b>
<b>Total Cash Outflow</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

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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.

The lowest and highest Liquidity Coverage Ratios for the last three-month period of 2025 are presented in the table below.

Current Period	Highest	Date	Lowest	Date
TRY+FC	449.53%	24/10/2025	345.56%	28/11/2025
FC	183.71%	19/12/2025	129.51%	03/10/2025

Current Period	Consideration Rate Total Unapplied Value (*)		Consideration Rate Total Applied Value		
	TRY+FC	FC	TRY+FC	FC	
<b>HIGH-QUALITY LIQUID ASSETS</b>					
1	High-quality liquid assets	-	-	5,067,689	4,985,422
<b>CASH OUTFLOWS</b>					
2	Real person deposits and retail deposits	18,264,340	1,835,310	1,826,434	183,531
3	Stable deposits	-	-	-	-
4	Low stable deposit	18,264,340	1,835,310	1,826,434	183,531
5	Unsecured debts other than real person deposits and retail deposits	777,995	-	311,198	-
6	Operational deposits	-	-	-	-
7	Non-operational deposits	-	-	-	-
8	Other unsecured debts	777,995	-	311,198	-
9	Secured debts	-	-	-	-
10	Other cash outflows	-	-	3,339,164	3,339,164
11	Derivative liabilities and collateral completion obligations	-	-	3,339,164	3,339,164
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	74,154	2,831	74,154	2,831
16	<b>TOTAL CASH OUTFLOWS</b>	-	-	<b>5,550,950</b>	<b>3,525,526</b>
<b>CASH INFLOWS</b>					
17	Secured receivables	-	-	-	-
18	Unsecured receivables	1,296,255	559,768	1,296,255	559,768
19	Other cash inflows	5,586,990	136,738	5,586,990	136,738
20	<b>TOTAL CASH INFLOWS</b>	<b>6,883,245</b>	<b>696,506</b>	<b>6,883,245</b>	<b>696,506</b>
				<b>Values with a Cap Applied</b>	
21	<b>TOTAL STOCK OF HQLA</b>	-	-	<b>5,067,689</b>	<b>4,985,422</b>
22	<b>TOTAL NET CASH OUTFLOWS</b>	-	-	<b>1,282,318</b>	<b>2,829,019</b>
23	<b>LIQUIDITY COVERAGE RATIO (%)</b>	-	-	<b>395.20</b>	<b>176.22</b>

(\*) 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)**

The lowest and highest Liquidity Coverage Ratios for the last three months of 2024 are given in the table below.

Prior Period	Highest	Date	Lowest	Date
TRY+FC	1,896.05%	20/12/2024	994.27%	29/11/2024
FC	102.06%	04/10/2024	90.15%	11/10/2024

Prior Period	Consideration Rate Total Unapplied Value <sup>(*)</sup>		Consideration Rate Total Applied Value		
	TRY+FC	FC	TRY+FC	FC	
<b>HIGH-QUALITY LIQUID ASSETS</b>					
1	High-quality liquid assets	-	-	1,613,165	1,083,975
<b>CASH OUTFLOWS</b>					
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	Operational 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	<b>TOTAL CASH OUTFLOWS</b>			<b>401,601</b>	<b>1,118,007</b>
<b>CASH INFLOWS</b>					
17	Secured receivables	-	-	-	-
18	Unsecured receivables	551,859	-	412,530	-
19	Other cash inflows	-	-	-	-
20	<b>TOTAL CASH INFLOWS</b>	<b>551,859</b>	-	<b>412,530</b>	-
				<b>Values with a Cap Applied</b>	
21	<b>TOTAL STOCK OF HQLA</b>	-	-	<b>1,613,165</b>	<b>1,083,975</b>
22	<b>TOTAL NET CASH OUTFLOWS</b>	-	-	<b>107,658</b>	<b>1,098,379</b>
23	<b>LIQUIDITY COVERAGE RATIO (%)</b>	-	-	<b>1,498.46</b>	<b>98.69</b>

(\*) 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)**

**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
<b>Current Period</b>								
<b>31.12.2025</b>								
<b>Assets</b>								
Cash (cash in vault, effectives, cash in transit, Cheques purchased) and balances with the Central Bank of the Republic of Türkiye	1,580,499	639,267	-	-	-	-	-	2,219,766
Banks	560,003	-	-	-	-	-	-	560,003
Financial assets at fair value through profit and loss (*)	2,103,897	-	-	-	677,267	-	27,649	2,808,813
Money market placements	-	1,434,821	-	-	-	-	-	1,434,821
Financial assets at fair value through other comprehensive income	-	-	-	-	4,457,856	103	20,090	4,478,049
Loans	-	6,329,385	-	-	960,084	-	403,234	7,692,703
Financial assets measured with amortized cost	-	-	-	-	-	-	-	-
Other Assets	-	-	-	-	-	-	4,083,948	4,083,948
<b>Total Assets</b>	<b>4,244,399</b>	<b>8,403,473</b>	<b>-</b>	<b>-</b>	<b>6,095,207</b>	<b>103</b>	<b>4,534,921</b>	<b>23,278,103</b>
<b>Liabilities</b>								
Current account and funds collected from banks via participation accounts	2,866,628	12,107,914	1,596,015	290,503	-	-	-	16,861,060
Current and profit-sharing accounts	-	-	-	-	-	-	-	-
Funds provided from other financial institutions	-	-	-	-	-	-	-	-
Money market borrowings	-	-	-	-	-	-	-	-
Marketable securities issued	-	-	-	-	-	-	-	-
Miscellaneous payables	-	-	-	-	-	-	-	-
Other Liabilities	-	3,637	10,900	11,544	58,030	-	6,332,932	6,417,043
<b>Total Liabilities</b>	<b>2,866,628</b>	<b>12,111,551</b>	<b>1,606,915</b>	<b>302,047</b>	<b>58,030</b>	<b>-</b>	<b>6,332,932</b>	<b>23,278,103</b>
<b>Net liquidity gap</b>	<b>1,377,771</b>	<b>3,708,078</b>	<b>1,606,915</b>	<b>(302,047)</b>	<b>6,037,177</b>	<b>103</b>	<b>(1,798,011)</b>	<b>-</b>
<b>Net Off-Balance Sheet Position</b>								
Receivables from Derivative Financial Instruments	-	-	-	-	-	-	-	-
Liabilities from Derivative Financial Instruments	-	-	-	-	-	-	-	-
<b>Non-cash Loans</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

(\*) Includes derivative financial assets amounting to TRY 27,649.

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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
<b>Prior Period</b>								
<b>31.12.2024</b>								
<b>Assets</b>								
Cash (cash in vault, effectives, cash in transit, Cheques purchased) and balances with the Central Bank of the Republic of Türkiye	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
<b>Total Assets</b>	<b>1,577,057</b>	<b>1,360,506</b>	<b>454,029</b>	<b>20</b>	<b>1,556,879</b>	<b>-</b>	<b>1,917,213</b>	<b>6,865,704</b>
<b>Liabilities</b>								
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
<b>Total Liabilities</b>	<b>337,365</b>	<b>2,467,512</b>	<b>520,013</b>	<b>72,982</b>	<b>4,546</b>	<b>-</b>	<b>3,463,286</b>	<b>6,865,704</b>
<b>Net liquidity gap</b>	<b>1,239,692</b>	<b>(1,107,006)</b>	<b>(65,984)</b>	<b>(72,962)</b>	<b>1,552,333</b>	<b>-</b>	<b>(1,546,073)</b>	<b>-</b>
<b>Net Off-Balance Sheet Position</b>								
Receivables from Derivative Financial Instruments	-	-	-	-	-	-	-	-
Liabilities from Derivative Financial Instruments	-	-	-	-	-	-	-	-
<b>Non-cash Loans</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

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

**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		Based on the remaining maturity, the amount to which the consideration rate has not been applied				Total amount with consideration rate applied
		a	b	c	ç	
		Demand (*)	Term less than 6 months	6 Months to 6 Months Longer Less than 1 Year	1 Year and Longer 1 Year Term	
<b>Current Stable Fund</b>						
1	Elements of Equity	1,254,832	-	-	-	1,254,832
2	Ana sermaye ve katkı sermaye	1,254,832	-	-	-	1,254,832
3	Other elements of equity	-	-	-	-	-
4	Real person and retail customer deposits/participation funds	2,866,529	13,957,691	-	-	15,141,798
5	Stable deposit/participation fund	-	-	-	-	-
6	Low stable deposit/participation fund	2,866,529	13,957,691	-	-	15,141,798
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	<b>Current Stable Fund</b>					<b>16,396,630</b>
<b>Stable Fund Required</b>						
15	High-quality liquid assets	-	-	-	-	238,857
16	Operational deposits/participation funds deposited with credit institutions or financial institutions	-	-	-	-	-
17	Live receivables	-	8,577,273	2,951,772	285,645	2,217,037
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	-	8,577,273	-	-	498,353
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	-	-	2,951,772	-	1,475,886
21	Receivables subject to a risk weight of 35% or less	-	-	-	285,645	242,798
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	5,545,583	-	-	-	5,545,583
27	Physically delivered commodities, including gold	-	-	-	-	-
28	Initial margin of derivative contracts, or guarantee fund given to the central counterparty	-	-	-	-	-
29	Derivative assets	73,327	-	-	-	73,327
30	The amount of derivative liabilities before deduction of the exchange collateral	-	-	-	-	-
31	Other assets not listed above	5,472,256	-	-	-	5,472,256
32	Off-balance sheet liabilities	-	-	-	-	-
33	<b>Stable Fund Required</b>					<b>8,001,477</b>
34	<b>Net Stable Funding Rate (%)</b>					<b>204.92</b>

The Net Stable Funding Ratio (NSFR) trend for the last three-month period of 2025 is presented in the table below.

Period	Ratio
October 31, 2025	189.96%
November 30, 2025	189.32%
December 31, 2025	204.92%
3-Month Average	194.73%

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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		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	
<b>Current Stable Fund</b>						
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	<b>Current Stable Fund</b>					<b>6,702,735</b>
<b>Stable Fund Required</b>						
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	<b>Stable Fund Required</b>					<b>2,896,110</b>
34	<b>Net Stable Funding Rate (%)</b>					<b>231.44</b>

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**INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT(Continued)**

**VI. EXPLANATIONS ON LEVERAGE RATIO**

As of December 31, 2025, the Bank's leverage ratio, calculated from the average amounts of the last three months, is 4.66% (December 31, 2024: 25.78%). The relevant ratio is above the minimum requirement as per the 'Regulation on the Measurement and Evaluation of the Leverage Level of Banks.' The change between the leverage ratios of the current and previous periods is due to the increase in the average total risk amount being higher than the increase in average Tier 1 capital. The Regulation stipulates the minimum leverage ratio as 3%.

The leverage ratio disclosure table is presented below:

<b>On-balance sheet assets (*)</b>	<b>Current Period December 31, 2025</b>	<b>Prior Period December 31, 2024</b>
On-balance sheet items (excluding derivative financial instruments and credit derivatives but including collateral)	23,315,905	6,394,992
(Assets amounts deducted in determining Basel III Tier I Capital)	3,450,117	1,541,070
<b>Total amount on-balance sheet risks</b>	<b>19,865,788</b>	<b>4,853,922</b>
<b>Derivative financial instruments and credit derivatives</b>	-	-
Replacement cost associated with all derivative instruments and credit derivatives	-	-
The potential amount of credit risk with derivative financial instruments and credit derivatives	137,095	4,048
<b>Total risks of derivative financial instruments and credit derivatives</b>	<b>137,095</b>	<b>4,048</b>
<b>Securities or commodity financing transactions (SCFT)</b>		
Risks from SCFT assets (excluding on-balance sheet)	-	-
Risks from brokerage activities related exposures	-	-
<b>Total risks related with securities or commodity financing transactions</b>	<b>-</b>	<b>-</b>
<b>Other off-balance sheet transactions</b>		
Gross notional amounts of off-balance sheet transactions	46,854,672	2,944,540
(Adjustments for conversion to credit equivalent amounts)	4,681,177	-
<b>Total risks of off-balance sheet items</b>	<b>46,854,672</b>	<b>2,944,540</b>
<b>Capital and total risks</b>		
Tier I Capital	1,149,738	1,252,183
Total risks	24,684,059	4,857,970
<b>Leverage ratio</b>		
Leverage ratio (%)	4.66	25.78

(\*) 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 (Continued)**

**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.

**1.1.GB1 - Overview of risk weighted amounts**

		Risk Weighted Amounts		Minimum Capital Requirements
		Current Period 31.12.2025	Prior Period 31.12.2024	Current Period 31.12.2025
1	Credit risk (excluding counterparty credit risk)	7,849,241	1,991,006	981,155
2	Standardized approach (SA)	7,849,241	1,991,006	981,155
3	Internal rating-based (IRB) approach	-	-	-
4	Counterparty credit risk	30,672	1,963	3,834
5	Standardized approach for counterparty credit risk (SA-CCR)	30,672	1,963	3,834
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	558,289	346,185	69,786
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	108,746	22,452	13,593
17	Standardized approach (SA)	108,746	22,452	13,593
18	Internal model approaches (IMM)	-	-	-
19	Operational risk	660,763	411,401	82,595
20	Basic indicator approach	660,763	411,401	82,595
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	<b>Total (1+4+7+8+9+10+11+12+16+19+23+24)</b>	<b>9,207,711</b>	<b>2,773,007</b>	<b>1,150,963</b>

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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					No subject to capital requirements or subject to dedication from capital
		Carrying values in legal consolidation prepared as per TAS	Credit Risk	Counterparty Credit Risk	Securization Positions	Market Risk	
Assets							
Cash and Balances with Central Bank of Türkiye	2,219,766	2,219,766	2,219,766	-	-	-	-
Banks	560,003	560,003	13,819	-	-	546,184	-
Receivables From Money Markets	1,434,821	1,434,821	1,434,821	-	-	-	-
Financial Assets at Fair Value Through Profit and Loss	2,781,164	2,781,164	-	-	-	2,781,164	-
Financial Assets at Fair Value Through OCI	4,478,049	4,478,049	4,478,049	-	-	-	-
Financial Assets Measured at Amortized Cost	-	-	-	-	-	-	-
Derivative Financial Assets	27,649	27,649	-	27,649	-	-	-
Expected Loss Provisions (-)	-	-	-	-	-	-	-
Loans	7,692,703	7,692,703	7,692,703	-	-	-	-
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)	194,634	194,634	194,634	-	-	-	-
Intangible Assets (Net)	1,148,238	1,148,238	-	-	-	-	1,148,238
Investment Properties (Net)	-	-	-	-	-	-	-
Current Tax Asset	-	-	-	-	-	-	-
Deferred Tax Asset	1,514,270	1,514,270	-	-	-	-	1,514,270
Other Assets	1,226,806	1,226,806	1,226,806	-	-	-	-
<b>Total Assets</b>	<b>23,278,103</b>	<b>23,278,103</b>	<b>17,260,598</b>	<b>27,649</b>	-	<b>3,327,348</b>	<b>2,662,508</b>
Liabilities							
Funds Collected	16,861,060	16,861,060	-	-	-	-	-
Borrowings	-	-	-	-	-	-	-
Debt to money markets	-	-	-	-	-	-	-
Securities Issued (Net)	-	-	-	-	-	-	-
Financial Liabilities at Fair Value Through Profit or Loss	-	-	-	-	-	-	-
Derivative Financial Liabilities	-	-	-	-	-	-	-
Lease Payables	84,111	84,111	-	-	-	-	-
Provisions	1,054,909	1,054,909	-	-	-	-	-
Current Tax Liabilities	176,547	176,547	-	-	-	-	-
Deferred Tax Liabilities	-	-	-	-	-	-	-
Subordinated Debt Instruments	-	-	-	-	-	-	-
Other Liabilities	1,479,044	1,479,044	-	-	-	-	-
Equity	3,622,432	3,622,432	-	-	-	-	-
<b>Total Liabilities</b>	<b>23,278,103</b>	<b>23,278,103</b>	-	-	-	-	-

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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
<b>Assets</b>							
Cash and Balances with Central Bank of Türkiye	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	1,407,343	-	-	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	-	-	-	-
<b>Total Assets</b>	<b>6,865,704</b>	<b>6,865,704</b>	<b>4,770,067</b>	<b>1,559</b>	<b>-</b>	<b>1,128,686</b>	<b>1,063,435</b>
<b>Liabilities</b>							
Funds Collected	3,383,780	3,383,780	3,320,647	-	-	-	-
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	-	-	-	-
Current Tax Liabilities	51,615	51,615	51,615	-	-	-	-
Deferred Tax Liabilities	-	-	-	-	-	-	-
Subordinated Debt Instruments	-	-	-	-	-	-	-
Other Liabilities	737,500	737,500	720,279	-	-	-	-
Equity	2,460,243	2,460,243	2,460,243	-	-	-	-
<b>Total Liabilities</b>	<b>6,865,704</b>	<b>6,865,704</b>	<b>6,782,075</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

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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**

<b>Current Period December 31, 2025</b>	<b>Total</b>	<b>Items subject to credit risk framework</b>	<b>Items subject to securitization framework</b>	<b>Items subject to counterparty credit risk framework</b>	<b>Items subject to market risk framework</b>
<b>Carrying Value of Assets in Accordance with TAS</b>	<b>20,615,595</b>	<b>17,260,598</b>	-	<b>27,649</b>	<b>3,327,348</b>
Carrying Value of Liabilities in Accordance with TAS	<b>2,114,586</b>	-	-	-	<b>2,114,586</b>
<b>Total net amount</b>	<b>18,501,009</b>	<b>17,260,598</b>	-	<b>27,649</b>	<b>1,212,762</b>
Off-balance sheet amounts	46,854,672	46,854,672	-	-	-
Differences in valuations	-	-	-	-	-
Differences due to different netting rules (other than those already included in row 2)	<b>(41,615,692)</b>	<b>(41,615,692)</b>	-	-	-
Differences due to consideration of provisions	-	-	-	-	-
Differences due to prudential filters	-	-	-	-	-
<b>Risk Amounts</b>	<b>23,739,989</b>	<b>22,499,578</b>	-	<b>27,649</b>	<b>1,212,762</b>

<b>Prior Period December 31, 2024</b>	<b>Total</b>	<b>Items subject to credit risk framework</b>	<b>Items subject to securitization framework</b>	<b>Items subject to counterparty credit risk framework</b>	<b>Items subject to market risk framework</b>
<b>Carrying Value of Assets in Accordance with TAS</b>	<b>5,900,312</b>	<b>4,770,067</b>	-	<b>1,559</b>	<b>1,128,686</b>
Carrying Value of Liabilities in Accordance with TAS	-	-	-	-	-
<b>Total net amount</b>	<b>5,900,312</b>	<b>4,770,067</b>	-	<b>1,559</b>	<b>1,128,686</b>
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)	<b>(1,434,713)</b>	<b>(1,434,713)</b>	-	-	-
Differences due to consideration of provisions	-	-	-	-	-
Differences due to prudential filters	-	-	-	-	-
<b>Risk Amounts</b>	<b>7,410,139</b>	<b>6,279,894</b>	-	<b>1,559</b>	<b>1,128,686</b>

**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**

<b>Current Period 31.12.2025</b>		<b>Defaulted</b>	<b>Non-Defaulted</b>	<b>Provisions / depreciation and impairment</b>	<b>Net amount</b>
1	Loans	627,925	7,289,469	224,691	7,692,703
2	Debt Securities	-	4,201,873	(276,176)	4,478,049
3	Off-balance sheet exposures	-	-	-	-
<b>4</b>	<b>Total</b>	<b>627,925</b>	<b>11,491,342</b>	<b>(51,485)</b>	<b>12,170,752</b>

<b>Prior Period 31.12.2024</b>		<b>Defaulted</b>	<b>Non-Defaulted</b>	<b>Provisions / depreciation and impairment</b>	<b>Net amount</b>
1	Loans	177,537	1,568,201	177,537	1,568,201
2	Debt Securities	-	1,496,578	(51,103)	1,547,681
3	Off-balance sheet exposures	-	-	-	-
<b>4</b>	<b>Total</b>	<b>177,537</b>	<b>3,064,779</b>	<b>126,434</b>	<b>3,115,882</b>

**c) Changes in stock of defaulted loans and debt securities**

<b>Current Period</b>		
1	<b>Defaulted loans and debt securities at end of the previous reporting period</b>	<b>177,537</b>
2	Loans and debt securities that have been defaulted since the last reporting period	1,064,129
3	Receivables back to non-defaulted status	-
4	Amounts written off	(451,636)
5	Other changes	(162,105)
<b>6</b>	<b>Defaulted loans and debt securities at end of the reporting period (1+2-3-4±5)</b>	<b>627,925</b>

<b>Prior Period</b>		
1	<b>Defaulted loans and debt securities at end of the previous reporting period</b>	<b>-</b>
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	-
<b>6</b>	<b>Defaulted loans and debt securities at end of the reporting period (1+2-3-4±5)</b>	<b>177,537</b>

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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 ( Provisioning Regulation)		General Provisions and Specific Provisions
Current Period December 31, 2025	Significant Increase in Credit Risk (Stage II)	Default (Stage III)	
Domestic	687,903	627,925	527,306
EU Countries	-	-	-
USA and Canada	-	-	-
OECD Countries	-	-	-
Off-shore Banking Regions	-	-	-
Other	-	-	-
<b>Total</b>	<b>687,903</b>	<b>627,925</b>	<b>527,306</b>

	Loans		
	Credit-impaired ( Provisioning Regulation)		General Provisions and Specific Provisions
Prior Period December 31, 2024	Significant Increase in Credit Risk (Stage II)	Default (Stage III)	
Domestic	308,533	177,537	227,929
EU Countries	-	-	-
USA and Canada	-	-	-
OECD Countries	-	-	-
Off-shore Banking Regions	-	-	-
Other	-	-	-
<b>Total</b>	<b>308,533</b>	<b>177,537</b>	<b>227,929</b>

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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.**

<b>Current Period December 31, 2025</b>	<b>Loans</b>	<b>Non-Performing Loans</b>	<b>Specific Provisions</b>	<b>Total</b>
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	7,289,469	627,925	224,691	7,692,703
<b>Total</b>	<b>7,289,469</b>	<b>627,925</b>	<b>224,691</b>	<b>7,692,703</b>

<b>Prior Period December 31, 2024</b>	<b>Loans</b>	<b>Non-Performing Loans</b>	<b>Specific Provisions</b>	<b>Total</b>
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
<b>Total</b>	<b>1,568,201</b>	<b>177,537</b>	<b>186,793</b>	<b>1,932,531</b>

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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**

<b>Current Period December 31, 2025</b>	<b>Up to 1 month</b>	<b>1-2 months</b>	<b>2-3 months</b>	<b>More than 3 months</b>	<b>Total</b>
<b>Loans and Receivables</b>	-	-	-	-	-
Corporate and Commercial Loan	-	-	-	-	-
Retail Loans	132,273	-	-	495,652	627,925
<b>Total</b>	<b>132,273</b>	-	-	<b>495,652</b>	<b>627,925</b>

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

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

<b>Restriction Loans</b>	<b>Current Period – Risk</b>	<b>Prior Period – Risk</b>
Performing	461,828	112,369
Non-Performing	-	-
<b>Total</b>	<b>461,828</b>	<b>112,369</b>

**3.2) Credit Risk Mitigation**

**a) Credit risk mitigation techniques – Overview**

	<b>Current Period December 31, 2025</b>	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	7,289,469	-	-	-	-	-	-
2	Debt securities	-	-	-	-	-	-	-
<b>3</b>	<b>Total</b>	<b>7,289,469</b>	-	-	-	-	-	-
4	Overdue	627,925	-	-	-	-	-	-

	<b>Prior Period December 31, 2024</b>	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	-	-	-	-	-	-	-
<b>3</b>	<b>Total</b>	<b>1,568,201</b>	-	-	-	-	-	-
4	Overdue	177,537	-	-	-	-	-	-

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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, 2025	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	8,793,534	-	8,793,534	-	-	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	1,993,342	299,754	1,993,342	299,754	264,394	3%
7	Receivables from corporate	-	-	-	-	-	0%
8	Retail receivables	7,479,264	46,811,766	7,479,264	-	5,609,448	67%
9	Receivables secured by residential property	-	-	-	-	-	0%
10	Receivables secured by commercial property	-	-	-	-	-	0%
11	Non-performing receivables	403,234	-	403,234	-	403,234	5%
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	2,103,896	-	2,103,896	-	558,289	7%
16	Other receivables	1,552,075	-	1,552,075	-	1,552,075	18%
17	Stock investments	20,090	-	20,090	-	20,090	0%
18	<b>Total</b>	<b>22,345,435</b>	<b>47,111,520</b>	<b>22,345,435</b>	<b>299,754</b>	<b>8,407,530</b>	<b>100%</b>

	Prior 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	<b>Total</b>	<b>6,270,079</b>	<b>2,954,354</b>	<b>6,270,079</b>	<b>9,814</b>	<b>2,339,154</b>	<b>100%</b>

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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**

Current Period Risk Classifications/Risk Weights December 31, 2025	0%	10%	20%	35% Secured by Mortgage on Real Estate	50% Secured by Mortgage on Real Estate	75%	100%	150%	200%	250%	29%	Total risk amount (post-CCF and CRM)
Receivables from central governments and Central Banks	8,793,534											8,793,534
Receivables from regional and local government												
Receivables from administrative bodies and non-commercial entities												
Receivables from multilateral development banks												
Receivables from international organizations												
Receivables from banks and brokerage houses			368,075		317,246						1,607,775	2,293,096
Receivables from corporate												
Retail receivables						7,479,264						7,479,264
Receivables secured by residential property												
Receivables secured by commercial property												
Non-performing receivables							403,234					403,234
Receivables in high-risk categories												
Mortgage-backed securities												
Short term receivables to banks, brokerage houses and corporates												
Investments similar to collective investment funds	303,623		1,139,493		660,780							2,103,896
Stock investments							20,090					20,090
Other receivables							1,552,075					1,552,075
<b>Total</b>	<b>9,097,157</b>		<b>1,507,568</b>		<b>978,026</b>	<b>7,479,264</b>	<b>1,975,399</b>				<b>1,607,775</b>	<b>22,645,189</b>

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**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 (Continued)**

4	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)
Receivables from central governments and Central Banks	2,128,510											2,128,510
Receivables from regional and local government												
Receivables from administrative bodies and non-commercial entities												
Receivables from multilateral development banks												
Receivables from international organizations												
Receivables from banks and brokerage houses			520,904									520,904
Receivables from corporate												
Retail receivables					1,399,759							1,399,759
Receivables secured by residential property												
Receivables secured by commercial property												
Non-performing receivables												
Receivables in high-risk categories												
Mortgage-backed securities												
Short term receivables to banks, brokerage houses and corporates												
Investments similar to collective investment funds	28,809		1,270,948				91,995					1,391,752
Stock investments							15,590					15,590
Other receivables							823,379					823,379
<b>Total</b>	<b>2,157,319</b>		<b>1,791,852</b>			<b>1,399,759</b>	<b>930,964</b>					<b>6,279,894</b>

**IX. EXPLANATIONS ON HEDGE ACCOUNTING**

None (31 December 2024: 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.

**2. Counterparty credit risk (CCR) approach analysis**

Current Period December 31, 2025		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) (*)	-	-	-	-	137,095	27,419
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)	-	-	-	-	162,659	3,253
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	<b>Total</b>	-	-	-	-	-	<b>30,672</b>

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

Prior 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	<b>Total</b>	-	-	-	-	-	<b>1,963</b>

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

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

**INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT(Continued)**

**X. EXPLANATIONS ON COUNTERPARTY CREDIT RISK (Continued)**

**3. CCR exposures by risk class and risk weights**

Current Period- 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	-	-	137,095	-	-	-	-	-	162,659	30,672
7	Receivables from corporate	-	-	-	-	-	-	-	-	-	-
8	Retail receivables	-	-	-	-	-	-	-	-	-	-
9	Other receivables	-	-	-	-	-	-	-	-	-	-
<b>10</b>	<b>Total</b>	-	-	<b>137,095</b>	-	-	-	-	-	<b>162,659</b>	<b>30,672</b>

Prior Period - 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	-	-	-	-	-	-	1,963
7	Receivables from corporate	-	-	-	-	-	-	-	-	-	-
8	Retail receivables	-	-	-	-	-	-	-	-	-	-
9	Other receivables	-	-	-	-	-	-	-	-	-	-
<b>10</b>	<b>Total</b>	-	-	<b>9,814</b>	-	-	-	-	-	-	<b>1,963</b>

(\*) The amount was calculated based on a total credit risk of 30,672, 20% of the receivables from banks and intermediary institutions amounting to 137,095, and 2% of the remaining 162,659. (31.12.2024: The amount was calculated based on a total credit risk of 1,963 and 20% of the receivables from banks and intermediary institutions amounting to 9,814.

**4. Securitization Positions**

None. (December 31, 2024: 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)**

<b>Current Period</b> <b>31.12.2025</b>		<b>Risk amount (after using credit risk mitigation techniques)</b>	<b>Risk weighted amounts</b>
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	<b>Total subject to the CVA capital obligation</b>	-	-

<b>Prior Period</b> <b>31.12.2024</b>		<b>Risk amount (after using credit risk mitigation techniques)</b>	<b>Risk weighted amounts</b>
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	<b>Total subject to the CVA capital obligation</b>	-	-

**d. CCR exposures by risk class and risk weights**

<b>Current Period - Risk Classes / Risk Weights (*)</b>		<b>0%</b>	<b>10%</b>	<b>20%</b>	<b>50%</b>	<b>75%</b>	<b>100%</b>	<b>150%</b>	<b>Others</b>	<b>Total credit risk*</b>
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	-	-	137,095	-	-	-	-	162,659	30,672
7	Receivables from corporate	-	-	-	-	-	-	-	-	-
8	Retail receivables	-	-	-	-	-	-	-	-	-
9	Receivables defined under high risk category by BRSA	-	-	-	-	-	-	-	-	-
10	Other receivables	-	-	-	-	-	-	-	-	-
11	<b>Total</b>	-	-	<b>137,095</b>	-	-	-	-	<b>162,659</b>	<b>30,672</b>

(\*) 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 RISK (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	-	-	9,814	-	-	-	-	-	1,963
7	Receivables from corporate	-	-	-	-	-	-	-	-	-
8	Retail receivables	-	-	-	-	-	-	-	-	-
9	Receivables defined under high risk category by BRSA	-	-	-	-	-	-	-	-	-
10	Other receivables	-	-	-	-	-	-	-	-	-
<b>11</b>	<b>Total</b>	-	-	<b>9,814</b>	-	-	-	-	-	<b>1,963</b>

(\*) 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.

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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		
<b>Current Period</b>						
<b>December 31, 2025</b>						
Cash – local currency	-	-	-	-	-	-
Cash – foreign currency	-	-	-	-	-	-
Government bonds – local	-	-	-	-	-	-
Government bonds – other	-	-	-	-	-	-
Public institution bonds	-	-	-	-	-	-
Corporate bonds	-	-	-	-	-	-
Stocks	-	-	-	-	-	-
Other collateral	-	-	-	-	-	-
<b>Total</b>	-	-	-	-	-	-

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

**6. Credit derivatives**

None. (December 31, 2024: None)

**7. Changes in EAD under Internal Model Method**

None. (December 31, 2024: None)

**8. Exposures to Central Counterparties (CCPs)**

		Post-CRM Exposure Amount	RWA
1	<b>Total exposures from transactions with qualifying CCPs</b>	<b>162,659</b>	<b>3,253</b>
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	162,659	3,253
6	(iv) Netting sets where cross-product netting is applied	-	-
7	Posted initial margin	-	-
8	Unposted initial margin	-	-
9	Paid default fund contributions	-	-
10	Unpaid default fund contributions	-	-
11	<b>Total exposures from transactions with non-qualifying CCPs</b>	-	-
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)**

**9. Securitization Disclosures**

As of 31 December 2025, the Bank has no securitization position (31 December 2024: None).

**10. Operational Risk Disclosures**

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

<b>Current Period</b> <b>December 31, 2025</b>	<b>31/12/2023</b> <b>Amount</b>	<b>31/12/2024</b> <b>Amount</b>	<b>31/12/2025</b> <b>Amount</b>	<b>Total/ No. of</b> <b>Years of</b> <b>Positive</b> <b>Gross</b>	<b>Rate (%)</b>	<b>Total</b>
Gross Income	13,003	425,825	618,393	352,407	15	<b>52,861</b>
Value at Operational Risk (Total*12.5)	-	-	-	-	-	<b>660,763</b>

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

**11. Profit-share rate risk related to banking book**

**11.1 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**

Interest rate risk arising from banking book positions is calculated, in accordance with the communiqué, for each currency and interest-linked commodity (TRY, US Dollar, Euro, Gold) whose share in total assets or total liabilities is 5% or more, across six different interest rate shock scenarios. In the calculation, the “Turkish Lira Overnight Reference Rate” (“TLREF”) is used for TRY, the “Secured Overnight Financing Rate” (“SOFR”) for the US Dollar, the “euro short-term rate” (“€STR”) for the Euro, and SOFR for other currencies or interest-linked commodities

**Quantitative Information on IRRBB (Interest Rate Risk in the Banking Book) Measurements**

	<b>Economic Value Change (EVC)<sup>(*)</sup></b>
<b>Period</b>	<b>31.12.2025</b>
Parallel Shock Up	237,979
Parallel Shock Down	(261,622)
Steeper Shock	11,318
Flattener Shock	64,235
Short Rates Shock Up	148,107
Short Rates Shock Down	(160,788)
<b>Economic Value Change (EVC) Risk Amount</b>	<b>237,979</b>
<b>Common Equity Tier 1 Capital</b>	<b>1,149,738</b>
<b>IRRBB Standard Ratio</b>	<b>20.70%</b>

<sup>(\*)</sup> In accordance with the “Regulation on the Measurement and Assessment of Interest Rate Risk Arising from Banking Book Positions Using the Standard Approach,” an amount equal to the excess arising from timing differences related to the Bank’s capital increase processes has been deducted from equity. The excess was eliminated upon completion of the capital injection in January 2026.

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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 2025	Retail Banking	Corporate/ Commercial banking	Treasury/ Investment banking	Other/ Unallocated	Bank's total operation
<b>OPERATING INCOME/EXPENSES</b>					
Profit Share Income	1,028,827	-	797,987	-	1,826,814
Profit Share Expenses	(3,111,464)	(442,500)	(35,763)	-	(3,589,727)
<b>Net Profit Share Income</b>	<b>(2,082,637)</b>	<b>(442,500)</b>	<b>762,224</b>	<b>-</b>	<b>(1,762,913)</b>
<b>Net Fees and Commission Income/Expenses</b>	<b>614,521</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>614,521</b>
Dividend Income	-	-	-	-	-
<b>Net Operating Profit / Loss</b>	<b>(2,107,265)</b>	<b>(442,500)</b>	<b>3,069,878</b>	<b>(3,517,780)</b>	<b>(2,997,667)</b>
Provision for Taxes	-	-	-	1,027,375	1,027,375
<b>Net Profit / Loss for the Period</b>	<b>(2,107,265)</b>	<b>(442,500)</b>	<b>3,069,878</b>	<b>(2,490,405)</b>	<b>(1,970,292)</b>
<b>SEGMENT ASSETS</b>					
Other Assets	5,904,672	-	13,289,483	4,083,948	23,278,103
<b>TOTAL SEGMENT ASSETS</b>	<b>5,904,672</b>	<b>-</b>	<b>13,289,483</b>	<b>4,083,948</b>	<b>23,278,103</b>
<b>SEGMENT LIABILITIES</b>					
Other Liabilities	3,581,889	13,279,171	-	2,794,611	19,655,671
Shareholders' equity	-	-	-	3,622,432	3,622,432
<b>TOTAL SEGMENT LIABILITIES</b>	<b>3,581,889</b>	<b>13,279,171</b>	<b>-</b>	<b>6,417,043</b>	<b>23,278,103</b>

**Table on activity segmentation**

Prior Period 1 January - 31 December 2024	Retail Banking	Corporate/ Commercial banking	Treasury/ Investment banking	Other/ Unallocated	Bank's total operation
<b>OPERATING INCOME/EXPENSES</b>					
Profit Share Income	162,474	-	237,839	-	400,313
Profit Share Expenses	(491,502)	(42,501)	(13,062)	-	(547,065)
<b>Net Profit Share Income</b>	<b>(329,028)</b>	<b>(42,501)</b>	<b>224,777</b>	<b>-</b>	<b>(146,752)</b>
<b>Net Fees and Commission Income/Expenses</b>	<b>-</b>	<b>-</b>	<b>(17,387)</b>	<b>-</b>	<b>(17,387)</b>
Dividend Income	-	-	-	-	-
<b>Net Operating Profit / Loss</b>	<b>(329,028)</b>	<b>(42,501)</b>	<b>(815,165)</b>	<b>-</b>	<b>(1,186,694)</b>
Provision for Taxes	-	-	(491,628)	-	(491,628)
<b>Net Profit / Loss for the Period</b>	<b>(329,028)</b>	<b>(42,501)</b>	<b>(323,537)</b>	<b>-</b>	<b>(695,066)</b>
<b>SEGMENT ASSETS</b>					
Other Assets	1,362,105	-	3,587,945	1,915,654	6,865,704
<b>TOTAL SEGMENT ASSETS</b>	<b>1,362,105</b>	<b>-</b>	<b>3,587,945</b>	<b>1,915,654</b>	<b>6,865,704</b>
<b>SEGMENT LIABILITIES</b>					
Other Liabilities	3,383,780	-	-	1,021,681	4,405,461
Shareholders' equity	-	-	-	2,460,243	2,460,243
<b>TOTAL SEGMENT LIABILITIES</b>	<b>3,383,780</b>	<b>-</b>	<b>-</b>	<b>3,481,924</b>	<b>6,865,704</b>

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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
<b>Financial Assets</b>				
Receivables Assets	1,434,821	250,000	1,434,821	250,000
Banks	560,003	91,089	560,003	91,089
Financial Assets at Fair Value Through Profit or Loss (FVTPL)	2,781,164	1,407,343	2,781,164	1,407,343
Financial Assets at Fair Value Through Other Comprehensive Income	4,478,049	1,547,681	4,478,049	1,547,681
Financial Assets Measured at Amortized Cost	-	-	-	-
Loans Given (*)	7,692,703	1,568,201	7,692,703	1,568,201
<b>Financial Liabilities</b>				
Funds Collected	16,861,060	3,383,780	16,861,060	3,383,780
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.

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**INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT(Continued)**

**XII. EXPLANATIONS ON FAIR VALUES OF FINANCIAL ASSETS AND LIABILITIES(Continued)**

**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).

<b>Current Period</b> <b>31.12.2025</b>	<b>Level 1</b>	<b>Level 2</b>	<b>Level 3</b>	<b>Total</b>
<b>Financial Assets at Fair Value Through Profit or Loss</b>	<b>2,781,164</b>	-	-	<b>2,781,164</b>
Government Debt Securities	677,267	-	-	677,267
Equity Securities	-	-	-	-
Other Securities	2,103,897	-	-	2,103,897
<b>Financial Assets at Fair Value Through Other Comprehensive Income</b>	<b>4,457,959</b>	-	<b>20,090</b>	<b>4,478,049</b>
Government Debt Securities	4,457,959	-	-	4,457,959
Equity Securities	-	-	20,090	20,090
Other Securities	-	-	-	-
<b>Derivative Financial Assets</b>	-	<b>27,649</b>	-	<b>27,649</b>
<b>Total Assets</b>	<b>7,239,123</b>	<b>27,649</b>	<b>20,090</b>	<b>7,286,862</b>
<b>Derivative Financial Liabilities</b>	-	-	-	-
<b>Total Liabilities</b>	-	-	-	-

<b>Prior Period</b> <b>31.12.2024</b>	<b>Level 1</b>	<b>Level 2</b>	<b>Level 3</b>	<b>Total</b>
<b>Financial Assets at Fair Value Through Profit or Loss</b>	<b>1,407,343</b>	-	-	<b>1,407,343</b>
Government Debt Securities	-	-	-	-
Equity Securities	15,590	-	-	15,590
Other Securities	1,391,753	-	-	1,391,753
<b>Financial Assets at Fair Value Through Other Comprehensive Income</b>	<b>1,547,681</b>	-	-	<b>1,547,681</b>
Government Debt Securities	517,038	-	-	517,038
Equity Securities	-	-	-	-
Other Securities	1,030,643	-	-	1,030,643
<b>Derivative Financial Assets</b>	-	<b>1,559</b>	-	<b>1,559</b>
<b>Total Assets</b>	<b>2,955,024</b>	<b>1,559</b>	-	<b>2,956,583</b>
<b>Derivative Financial Liabilities</b>	-	-	-	-
<b>Total Liabilities</b>	-	-	-	-

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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) Standard approach**

		<b>Current Period December 31, 2025</b>	<b>Prior Period December 31, 2024</b>
		<b>Risk Weighted Amounts</b>	<b>Risk Weighted Amounts</b>
	<b>Outright products</b>		
1	Profit share risk (general and specific)	62,060	-
2	Equity risk (general and specific)	-	-
3	Foreign exchange risk	46,686	22,452
4	Commodity risk	-	-
	<b>Options</b>		
5	Simplified approach	-	-
6	Delta-plus method	-	-
7	Scenario approach	-	-
8	Securitization	-	-
9	<b>Total</b>	<b>108,746</b>	<b>22,452</b>

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, 2024, 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 Türkiye**

	Current Period December 31, 2025			Prior Period December 31, 2024		
	TRY	FC	Total	TRY	FC	Total
Cash/foreign currency	-	-	-	-	-	-
The Central Bank of Republic of Türkiye	1,677,278	542,488	2,219,766	68,289	15,888	84,177
Other	-	-	-	-	-	-
<b>Total</b>	<b>1,677,278</b>	<b>542,488</b>	<b>2,219,766</b>	<b>68,289</b>	<b>15,888</b>	<b>84,177</b>

**1.a.1) Explanations on Reserve Requirements**

Banks established in Türkiye or operating in Türkiye by opening branches are subject to the Communiqué No. 2013/15 of the Central Bank of the Republic of Türkiye 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 Türkiye, the Treasury, domestic banks, and the headquarters and branches of banks established by international agreement in Türkiye.

Banks establish reserve requirements with the Central Bank of the Republic of Türkiye 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, 2025, required reserves are established at rates between 3% and 40% (22% to 40% for accounts with FX protection support) for Turkish currency participation funds and other liabilities, between 5% and 32% for foreign currency participation funds and other liabilities, and between 24% and 28% for precious metal deposit accounts. An additional reserve requirement ratio of 2.5% 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 Türkiye**

	Current Period December 31, 2025			Prior Period December 31, 2024		
	TRY	FC	Total	TRY	FC	Total
Unrestricted demand deposit	1,677,278	-	1,677,278	68,289	-	68,289
Restricted time deposit	-	-	-	-	-	-
Unrestricted time deposit	-	542,488	542,488	-	15,888	15,888
<b>Total</b>	<b>1,677,278</b>	<b>542,488</b>	<b>2,219,766</b>	<b>68,289</b>	<b>15,888</b>	<b>84,177</b>

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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 31.12.2025			Prior Period 31.12.2024		
	TRY	FC	Total	TRY	FC	Total
Banks						
Domestic	13,819	297,890	311,709	8,934	74,821	83,755
Foreign	-	248,294	248,294	-	7,334	7,334
Headquarters and branches abroad	-	-	-	-	-	-
<b>Toplam</b>	<b>13,819</b>	<b>546,184</b>	<b>560,003</b>	<b>8,934</b>	<b>82,155</b>	<b>91,089</b>

**Information on foreign banks account**

	Unrestricted Amount		Restricted Amount	
	Current Period December 31, 2025	Prior Period December 31, 2024	Current Period December 31, 2025	Prior Period December 31, 2024
EU Countries	170,113	7,334	-	-
USA and Canada	78,181	-	-	-
OECD Countries (*)	-	-	-	-
Off-shore Banking Regions	-	-	-	-
Other	-	-	-	-
<b>Total</b>	<b>248,294</b>	<b>7,334</b>	<b>-</b>	<b>-</b>

(\*) 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, 2025	Prior Period December 31, 2024
Financial Assets at Fair Value Through Profit or Loss (*)	2,779,901	1,391,753
Other Profit Share Income and Income Rediscounts	1,271	-
Value Decline Provision (-)	8	-
Fair Value Differences	-	-
Equity Securities (**)	-	15,590
<b>Total (*)</b>	<b>2,781,164</b>	<b>1,407,343</b>

(\*) The amount of TRY 2,103,897 consists of participation certificates of mutual funds, while the remaining TRY 677,267 is composed of lease certificate amounts. (31.12.2024: The entire amount consisted of participation certificates of mutual funds.)

(\*\*) The related amount consists of non-traded equity securities. There are no financial assets at fair value through profit or loss that are subject to repo transactions or used 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 TRY 4,093,205 (December 31, 2024: TRY 16,287).

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

	<b>Current Period December 31, 2025</b>	<b>Prior Period December 31, 2024</b>
<b>Government Debt Securities</b>	<b>4,457,959</b>	<b>517,038</b>
Financial Assets at Fair Value Through Other Comprehensive Income	4,181,783	462,786
Other Dividend and Income Accruals	122,752	49,185
Provision for Impairment (-)	3,651	28
Fair Value Differences	157,075	5,095
<b>Other Financial Assets</b>	<b>20,090</b>	<b>1,030,643</b>
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	-	-
Equity Securities (*)	20,090	-
<b>Total</b>	<b>4,478,049</b>	<b>1,547,681</b>

(\*) The related amount consists of non-traded equity securities.

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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, 2025		Prior Period December 31, 2024	
	TRY	FC	TRY	FC
Forward Currency Trading Transactions	27,649	-	1,559	-
<b>Total</b>	<b>27,649</b>	<b>-</b>	<b>1,559</b>	<b>-</b>

**6. Information related to loans**

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

	Current Period December 31, 2025		Prior Period December 31, 2024	
	Cash	Non-Cash	Cash	Non-Cash
Direct loans granted to shareholders	350	-	-	-
Corporate shareholders	-	-	-	-
Real person shareholders	350	-	-	-
Indirect loans granted to shareholders	-	-	-	-
Loans granted to employees	1,497	-	55	-
<b>Total</b>	<b>1,847</b>	<b>-</b>	<b>55</b>	<b>-</b>

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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**

<b>Current Period December 31, 2025</b>				
<b>Cash Loans</b>	<b>Standard Loans and Other Receivables</b>	<b>Loans Under Close Monitoring</b>		
		<b>Loans Not Subject to Restructuring</b>	<b>Restructured Loans</b>	
			<b>Loans with Revised Contract Terms</b>	<b>Refinance</b>
<b>Loans</b>	<b>6,601,566</b>	<b>226,075</b>	<b>128,156</b>	<b>333,672</b>
Export Loans	-	-	-	-
Import Loans	-	-	-	-
Corporation Loans	-	-	-	-
Consumer Loans	1,018,501	198,880	45,060	58,460
Credit Cards	5,583,065	27,195	83,096	275,212
Loans Extended to Financial Sector	-	-	-	-
Other	-	-	-	-
Other Receivables	-	-	-	-
<b>Total</b>	<b>6,601,566</b>	<b>226,075</b>	<b>128,156</b>	<b>333,672</b>

<b>Prior Period December 31, 2024</b>				
<b>Cash Loans</b>	<b>Standard Loans and Other Receivables</b>	<b>Loans Under Close Monitoring</b>		
		<b>Loans Not Subject to Restructuring</b>	<b>Restructured Loans</b>	
			<b>Loans with Revised Contract Terms</b>	<b>Refinance</b>
<b>Loans</b>	<b>1,259,669</b>	<b>196,163</b>	-	<b>112,369</b>
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	85,003	-	-	-
Other <sup>(*)</sup>	-	-	-	-
Other Receivables	-	-	-	-
<b>Total</b>	<b>1,259,669</b>	<b>196,163</b>	-	<b>112,369</b>

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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 (continued)**

	Current Period December 31, 2025		Prior Period December 31, 2024	
	Standard Loans	Loans Under Close Monitoring	Standard Loans	Loans Under Close Monitoring
<b>General Provisions</b>				
General Provisions	276.473	26.142	41.136	9.256

	Current Period December 31, 2025		Prior Period December 31, 2024	
	Standard Loans and Other Receivables	Loans and Other Receivables Under Close Monitoring	Standard Loans and Other Receivables	Loans and Other Receivables Under Close Monitoring
<b>Number of Modifications for Extension of Payment Plan</b>				
Extended Once or Twice	-	461,828	-	112,369
Extended 3, 4 or 5 Times	-	-	-	-
Extended More Than 5 Times	-	-	-	-
<b>Total</b>	-	<b>461,828</b>	-	<b>112,369</b>

	Current Period December 31, 2025		Prior Period December 31, 2024	
	Standard Loans and Other Receivables	Loans and Other Receivables Under Close Monitoring	Standard Loans and Other Receivables	Loans and Other Receivables Under Close Monitoring
<b>Extended Period Due to Restructuring of the Payment Plan</b>				
0 - 6 Months	-	461,828	-	112,369
6 - 12 Months	-	-	-	-
1 - 2 Years	-	-	-	-
2 - 5 Years	-	-	-	-
5 Years and Over	-	-	-	-
<b>Total</b>	-	<b>461,828</b>	-	<b>112,369</b>

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

Current Period December 31, 2025		Loans Under Close Monitoring	
Cash Loans	Standard Loans and Other Receivables	Not Subject to Restructuring	Restructured
Short Term Loans	6,070,778	226,075	461,828
Medium- and Long-Term Loans	530,788	-	-
<b>Total</b>	<b>6,601,566</b>	<b>226,075</b>	<b>461,828</b>

Prior Period December 31, 2024		Loans Under Close Monitoring	
Cash Loans	Standard Loans and Other Receivables	Not Subject to Restructuring	Restructured
Short Term Loans	1,259,669	196,163	112,369
Medium- and Long-Term Loans	-	-	-
<b>Total</b>	<b>1,259,669</b>	<b>196,163</b>	<b>112,369</b>

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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**

<b>Current Period December, 31 2025</b>	<b>Short-Term</b>	<b>Medium and Long Term</b>	<b>Total</b>
<b>Consumer Loans – TRY</b>	<b>949,811</b>	<b>367,278</b>	<b>1,317,089</b>
Real Estate Loans	-	-	-
Vehicle Loans	-	-	-
General Purpose Consumer Loans	-	-	-
Other	949,811	367,278	1,317,089
<b>Consumer Loans – FC Indexed</b>	-	-	-
Real Estate Loans	-	-	-
Vehicle Loans	-	-	-
General Purpose Consumer Loans	-	-	-
Other	-	-	-
<b>Consumer Loans – FC</b>	-	-	-
Real Estate Loans	-	-	-
Vehicle Loans	-	-	-
General Purpose Consumer Loans	-	-	-
Other	-	-	-
<b>Retail Credit Cards – TRY</b>	<b>5,789,593</b>	<b>163,510</b>	<b>5,953,103</b>
With Installments	-	-	-
Without Installments	5,789,593	163,510	5,953,103
<b>Retail Credit Cards – FC</b>	-	-	-
With Installments	-	-	-
Without Installments	-	-	-
<b>Personnel Loans-TRY</b>	<b>3,812</b>	-	<b>3,812</b>
Real Estate Loans	-	-	-
Vehicle Loans	-	-	-
General Purpose Consumer Loans	-	-	-
Other	3,812	-	3,812
<b>Personnel Loans- FC Indexed</b>	-	-	-
Real Estate Loans	-	-	-
Vehicle Loans	-	-	-
General Purpose Consumer Loans	-	-	-
Other	-	-	-
<b>Personnel Loans – FC</b>	-	-	-
Real Estate Loans	-	-	-
Vehicle Loans	-	-	-
General Purpose Consumer Loans	-	-	-
Other	-	-	-
<b>Personnel Credit Cards – TRY</b>	<b>15,465</b>	-	<b>15,465</b>
With Installments	-	-	-
Without Installments	15,465	-	15,465
<b>Personnel Credit Cards-FC</b>	-	-	-
With Installments	-	-	-
Without Installments	-	-	-
<b>Overdraft Accounts – TRY (real persons)</b>	-	-	-
<b>Overdraft Accounts – FC (real persons)</b>	-	-	-
<b>Total (*)</b>	<b>6,758,681</b>	<b>530,788</b>	<b>7,289,469</b>

(\*) 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 2024	Short-Term	Medium and Long Term	Total
<b>Consumer Loans – TRY</b>	<b>365,258</b>	<b>11,931</b>	<b>377,189</b>
Real Estate Loans	-	-	-
Vehicle Loans	-	-	-
General Purpose Consumer Loans	-	-	-
Other	365,258	11,931	377,189
<b>Consumer Loans – FC Indexed</b>	-	-	-
Real Estate Loans	-	-	-
Vehicle Loans	-	-	-
General Purpose Consumer Loans	-	-	-
Other	-	-	-
<b>Consumer Loans – FC</b>	-	-	-
Real Estate Loans	-	-	-
Vehicle Loans	-	-	-
General Purpose Consumer Loans	-	-	-
Other	-	-	-
<b>Retail Credit Cards – TRY</b>	-	-	-
With Installments	-	-	-
Without Installments	-	-	-
<b>Retail Credit Cards – FC</b>	<b>1,099,611</b>	-	<b>1,099,611</b>
With Installments	-	-	-
Without Installments	1,099,611	-	1,099,611
<b>Personnel Loans-TRY</b>	<b>795</b>	-	<b>795</b>
Real Estate Loans	-	-	-
Vehicle Loans	-	-	-
General Purpose Consumer Loans	-	-	-
Other	795	-	795
<b>Personnel Loans- FC Indexed</b>	-	-	-
Real Estate Loans	-	-	-
Vehicle Loans	-	-	-
General Purpose Consumer Loans	-	-	-
Other	-	-	-
<b>Personnel Loans – FC</b>	-	-	-
Real Estate Loans	-	-	-
Vehicle Loans	-	-	-
General Purpose Consumer Loans	-	-	-
Other	-	-	-
<b>Personnel Credit Cards – TRY</b>	<b>5,601</b>	-	<b>5,601</b>
With Installments	-	-	-
Without Installments	5,601	-	5,601
<b>Personnel Credit Cards-FC</b>	-	-	-
With Installments	-	-	-
Without Installments	-	-	-
<b>Overdraft Accounts – TRY (real persons)</b>	-	-	-
<b>Overdraft Accounts – FC (real persons)</b>	-	-	-
<b>Total (*)</b>	<b>1,471,265</b>	<b>11,931</b>	<b>1,483,196</b>

(\*) 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**

None. (December 31, 2024: 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)**

**f. Allocation of loans by customer**

	Current period December 31, 2025	Prior period December 31, 2024
Public	-	-
Private	7,289,469	1,568,201
<b>Total</b>	<b>7,289,469</b>	<b>1,568,201</b>

**g. Domestic and foreign loans**

	Current period December 31, 2025	Prior period December 31, 2024
Domestic Loans	7,289,469	1,568,201
Foreign Loans	-	-
<b>Total</b>	<b>7,289,469</b>	<b>1,568,201</b>

**h. Loans granted to subsidiaries and associates**

As of December 31, 2025, there are no loans given to subsidiaries and affiliates (December 31, 2024: None)

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

	Current period December 31, 2025	Prior period December 31, 2024
Loans with Limited Collectability	67,681	-
Loans with Doubtful Collectability	132,507	-
Uncollectible Loans	24,503	177,537
<b>Total</b>	<b>224,691</b>	<b>177,537</b>

**T.O.M. KATILIM BANKASI A.Ş.**  
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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):**

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

	<b>III. Group</b>	<b>IV. Group</b>	<b>V. Group</b>
	<b>Loans and Receivables with Limited Collectability</b>	<b>Loans and Receivables with Doubtful Collectability</b>	<b>Uncollectible Loans and Receivables</b>
<b>Current Period</b>			
Gross Amount Before Specific Provisions	338,408	265,014	24,503
Restructured Loans and Receivables	-	-	-
<b>Prior Period</b>			
Gross Amount Before Specific Provisions	-	-	177,537
Restructured Loans and Receivables	-	-	-

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

<b>Current Period</b>	<b>Less than 30 days</b>	<b>31-60 days</b>	<b>More than 61 days</b>	<b>Total</b>
Loans and receivables				
Corporate loans	-	-	-	-
Retail loans	96,923	8,993	358,304	464,220
Credit cards	307,222	20,186	143,305	470,713
<b>Total</b>	<b>404,145</b>	<b>29,179</b>	<b>501,609</b>	<b>934,933</b>
<hr/>				
<b>Prior Period</b>	<b>Less than 30 days</b>	<b>31-60 days</b>	<b>More than 61 days</b>	<b>Total</b>
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
<b>Total</b>	<b>1,259,669</b>	<b>207,476</b>	<b>101,056</b>	<b>1,568,201</b>

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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(Continued):**

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

	<b>Group III</b>	<b>Group IV</b>	<b>Group V</b>
	<b>Loans and</b>	<b>Loans and</b>	<b>Uncollectible</b>
	<b>receivables with</b>	<b>receivables with</b>	<b>loans and</b>
	<b>limited</b>	<b>doubtful</b>	<b>receivables</b>
	<b>collectability</b>	<b>collectability</b>	
<b>Current Period</b>			
<b>December 31, 2025</b>			
<b>Ending balance of prior period</b>	-	-	<b>177,537</b>
Additions in the current period (+)	1,060,593	1,956	1,580
Transfers from other categories of non-performing loans (+)	-	602,189	311,872
Transfers to other categories of non-performing loans (-)	602,189	311,872	-
Collections in the current period (-)	119,996	27,259	14,850
<b>Sold Portfolio (-)<sup>(*)</sup></b>	-	-	<b>451,636</b>
Corporate and commercial loans	-	-	-
Retail loans	-	-	163,897
Credit Cards	-	-	287,739
Other	-	-	-
<b>Ending balance of the current period</b>	<b>338,408</b>	<b>265,014</b>	<b>24,503</b>
Specific provisions (-)	67,681	132,507	24,503
<b>Net balances on balance sheet</b>	<b>270,727</b>	<b>132,507</b>	-

(\*) As of 31 December 2025, the amount of non-performing loans amounted to TRY 627,925 (31 December 2024: TRY 177,537). During the current reporting period, collections from non-performing loans totaled TRY 162,105, while disposals of non-performing loans due to sales amounted to TRY 451,636. As of 31 December 2025, the non-performing loan ratio was 7.9%. Had no sales of non-performing loans been realized as of the same date, the ratio would have been 12.9%.

	<b>Group III</b>	<b>Group IV</b>	<b>Group V</b>
	<b>Loans and</b>	<b>Loans and</b>	<b>Uncollectible</b>
	<b>receivables with</b>	<b>receivables with</b>	<b>loans and</b>
	<b>limited</b>	<b>doubtful</b>	<b>receivables</b>
	<b>collectability</b>	<b>collectability</b>	
<b>Prior Period</b>			
<b>December 31, 2024</b>			
<b>Ending balance of prior period</b>	-	-	-
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 (-)	-	-	-
<b>Sold Portfolio (-)</b>	-	-	-
Corporate and commercial loans	-	-	-
Retail loans	-	-	-
Credit Cards	-	-	-
Other	-	-	-
<b>Ending balance of the current period</b>	-	-	<b>177,537</b>
Specific provisions (-)	-	-	177,537
<b>Net balances on balance sheet</b>	-	-	-

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

None. (December 31, 2024: 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)**

**j) Information on non-performing loans:**

**j.5) Gross and net amounts of non-performing loans with respect to user groups**

	<b>Group III</b>	<b>Group IV</b>	<b>Group V</b>
	<b>Loans and receivables with limited collectability</b>	<b>Loans and receivables with doubtful collectability</b>	<b>Uncollectible loans and receivables</b>
<b>Current period (Net)</b>	<b>270,727</b>	<b>132,507</b>	<b>-</b>
Loans granted to real persons and legal entities (Gross)	338,408	265,014	24,503
Specific provision (-)	67,681	132,507	24,503
<b>Loans to real persons and legal entities (Net)</b>	<b>270,727</b>	<b>132,507</b>	<b>-</b>
Banks (Gross)	-	-	-
Specific provision (-)	-	-	-
Banks (Net)	-	-	-
Other loans and receivables (Gross)	-	-	-
Specific provision (-)	-	-	-
Other loans and receivables (Net)	-	-	-
<b>Prior period (Net)</b>	<b>-</b>	<b>-</b>	<b>177,537</b>
Loans to real persons and legal entities (Gross)	-	-	-
Specific provision (-)	-	-	-
<b>Loans to real persons and legal entities (Net)</b>	<b>-</b>	<b>-</b>	<b>-</b>
Banks (Gross)	-	-	-
Specific provision (-)	-	-	-
Banks (Net)	-	-	-
Other loans and receivables (Gross)	-	-	-
Specific provision (-)	-	-	-
Other loans and receivables (Net)	-	-	177,537

**k. 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.

**l. 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, 2025, other financial assets measured at amortised cost (31 December 2024: None).

**8. Information on assets held for sale and discontinued operations**

As of 31 December, 2025, there are no fixed assets held for sale or discontinued operations (December 31, 2024: None).

**9. Information on Associates**

As of 31 December 2025, there are no associates (31 December 2024: None).

**10. Information on Subsidiaries**

As of 31 December 2025, there are no subsidiaries (31 December 2024: None).

**11. Information on Joint Ventures (Jointly Controlled Partnerships)**

As of 31 December 2025, there is no information regarding joint ventures (31 December 2024: None).

**12. Information on Receivables from Leasing Transactions (Net)**

As of 31 December 2025, there is no information regarding receivables from leasing transactions (31 December 2024: None).

**13. Disclosures on Hedging Derivative Financial Instruments**

As of 31 December 2025, there are no hedging derivative financial instruments (31 December 2024: None).

**14. Disclosures on Investment Property**

As of 31 December 2025, there are no investment properties (31 December 2024: None).

**15. Investments in Associates**

As of 31 December 2025, there are no investments in associates (31 December 2024: None).

**T.O.M. KATILIM BANKASI A.Ş.**  
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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
<b>End of Prior Period</b>							
Cost	-	-	-	96,850	-	32,322	129,172
Accumulated Depreciation (-)	-	-	-	10,998	-	9,298	20,296
<b>Net Book Value</b>	-	-	-	<b>85,852</b>	-	<b>23,024</b>	<b>108,876</b>
<b>End of Current Period</b>							
<b>Beginning of Period Cost</b>	-	-	-	<b>96,850</b>	-	<b>32,322</b>	<b>129,172</b>
Additions	-	-	-	33,977	-	119,478	153,45
Disposals (-)	-	-	-	-	-	-	-
Impairment (-) / (Increase)	-	-	-	-	-	-	-
Revaluation Differences	-	-	-	-	-	-	-
<b>Closing Cost</b>	-	-	-	<b>130,827</b>	-	<b>151,800</b>	<b>282,627</b>
<b>Beginning of Period</b>							
<b>Depreciation</b>	-	-	-	<b>10,998</b>	-	<b>9,298</b>	<b>20,296</b>
Disposals (-)	-	-	-	-	-	-	-
Depreciation Expense	-	-	-	33,373	-	34,324	67,697
<b>Closing Accumulated</b>							
<b>Depreciation (-)</b>	-	-	-	<b>44,371</b>	-	<b>43,622</b>	<b>87,992</b>
<b>Closing Net Book Value</b>	-	-	-	<b>85,852</b>	-	<b>23,024</b>	<b>194,634</b>

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, 2025			Prior Period 31.12.2024		
	Book Value	Accumulated Amortization	Net Book Value	Book Value	Accumulated Amortization	Net Book Value
Leasehold Improvements	-	-	-	-	-	-
Establishment and Organization Costs	-	-	-	-	-	-
Goodwill	-	-	-	-	-	-
Intangible Rights	1,545,854	397,616	1,148,238	750,679	183,895	566,784
<b>Total</b>	<b>1,545,854</b>	<b>397,616</b>	<b>1,148,238</b>	<b>750,679</b>	<b>183,895</b>	<b>566,784</b>

- 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.

	Net Value	Useful Life (Years)
Customer Relationships	299,100	5
Brand	11,170	15
Software	1,235,584	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 TRY 270,848 (December 31, 2024: TRY 30,371) and deferred tax asset of TRY 1,785,118 (December 31, 2024: TRY 569,685) were netted, and TRY 1,514,270 of deferred tax asset is presented in the financial statements (December 31, 2024: TRY 539,314 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.

	<b>Current Period</b>	<b>Prior Period</b>
As of January 1	539,314	46,382
Deferred Tax (Expense)/Income	1,027,375	491,628
Deferred Tax Recognized Under Equity	(52,419)	1,304
<b>Deferred Tax Asset</b>	<b>1,514,270</b>	<b>539,314</b>

	<b>Deferred Tax Asset / Liability</b>	<b>Deferred Tax Asset / Liability</b>
	<b>31 December 2025</b>	<b>31 December 2024</b>
Provision for Retirement Pay Liability	4,677	1,362
Provision for Bonus Payments	15,000	39,000
Provision for Vacation Pay	6,557	3,924
Accumulated Tax Losses	1,553,940	496,651
Other <sup>(*)</sup>	159,318	28,748
<b>Deferred Tax Asset</b>	<b>1,739,492</b>	<b>569,685</b>
Fixed asset revaluation differences	225,222	30,371
<b>Deferred Tax Liability</b>	<b>225,222</b>	<b>30,371</b>
<b>Net Deferred Tax Asset / (Liability)</b>	<b>1,514,270</b>	<b>539,314</b>

<sup>(\*)</sup> Other deferred tax assets include TRY 133,064 arising from revaluation differences of property, plant and equipment.

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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(Continued)**

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

	<b>31 December 2025</b>	<b>31 December 2024</b>
2025	-	-
2026	-	-
2027	1,032,399	-
2028	6,100,646	1,044,230
2029	15,366,049	611,274
2030	29,505,532	-
<b>Total</b>	<b>52,004,626</b>	<b>1,655,504</b>

**19. 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.**

As of the balance sheet date, the Bank's other assets do not exceed 10% of total assets.

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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 31.12.2025	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(*)
<b>I. Real persons current accounts-TRY</b>	<b>1,305,994</b>	-	-	-	-	-	-	-	<b>1,305,994</b>
<b>II. Real persons profit sharing accounts TRY</b>	-	<b>344,143</b>	<b>222,655</b>	<b>51,303</b>	-	<b>50,106</b>	-	-	<b>668,207</b>
<b>III. Another current accounts-TRY</b>	<b>38,051</b>	-	-	-	-	-	-	-	<b>38,051</b>
Public sector	-	-	-	-	-	-	-	-	-
Commercial sector	-	-	-	-	-	-	-	-	-
Other institutions	<b>34,810</b>	-	-	-	-	-	-	-	<b>34,810</b>
Commercial and other institutions	<b>3,241</b>	-	-	-	-	-	-	-	<b>3,241</b>
Banks and participation banks	-	-	-	-	-	-	-	-	-
Central Bank of Republic of Türkiye	-	-	-	-	-	-	-	-	-
Domestic banks	-	-	-	-	-	-	-	-	-
Foreign banks	-	-	-	-	-	-	-	-	-
Participation banks	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-	-
<b>IV. Profit sharing accounts-TRY</b>	-	<b>11,278,831</b>	<b>1,351,088</b>	<b>117,554</b>	-	<b>40,200</b>	-	-	<b>12,787,673</b>
Public sector	-	-	-	-	-	-	-	-	-
Commercial sector	-	<b>9,355,980</b>	<b>1,351,088</b>	<b>117,554</b>	-	<b>40,200</b>	-	-	<b>10,864,822</b>
Other institutions	-	<b>1,922,851</b>	-	-	-	-	-	-	<b>1,922,851</b>
Commercial and other institutions	-	-	-	-	-	-	-	-	-
Banks and participation banks	-	-	-	-	-	-	-	-	-
<b>V. Real persons current accounts-FC</b>	<b>1,522,583</b>	-	-	-	-	-	-	-	<b>1,522,583</b>
<b>VI. Real persons profit sharing accounts-FC</b>	-	<b>85,105</b>	-	-	-	-	-	-	<b>85,105</b>
<b>VII. Another current accounts-FC</b>	-	-	-	-	-	-	-	-	-
Commercial residents in Türkiye	-	-	-	-	-	-	-	-	-
Commercial residents in Abroad	-	-	-	-	-	-	-	-	-
Banks and participation banks	-	-	-	-	-	-	-	-	-
Central Bank of Republic of Türkiye	-	-	-	-	-	-	-	-	-
Domestic banks	-	-	-	-	-	-	-	-	-
Foreign banks	-	-	-	-	-	-	-	-	-
Participation banks	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-	-
<b>VIII. Profit sharing accounts- FC</b>	-	<b>399,835</b>	<b>22,272</b>	<b>31,340</b>	-	-	-	-	<b>453,447</b>
Public sector	-	-	-	-	-	-	-	-	-
Commercial sector	-	<b>361,532</b>	<b>22,272</b>	<b>31,340</b>	-	-	-	-	<b>415,144</b>
Other institutions	-	<b>38,303</b>	-	-	-	-	-	-	<b>38,303</b>
Commercial and other institutions	-	-	-	-	-	-	-	-	-
Banks and participation banks	-	-	-	-	-	-	-	-	-
<b>IX. Precious metal funds</b>	-	-	-	-	-	-	-	-	-
<b>X. Profit sharing accounts special funds - TRY</b>	-	-	-	-	-	-	-	-	-
Residents in Türkiye	-	-	-	-	-	-	-	-	-
Residents Abroad	-	-	-	-	-	-	-	-	-
<b>XI. Profit sharing accounts special funds - FC</b>	-	-	-	-	-	-	-	-	-
Residents in Türkiye	-	-	-	-	-	-	-	-	-
Residents Abroad	-	-	-	-	-	-	-	-	-
<b>Total (I+II+...+IX+X+XI)</b>	<b>2,866,628</b>	<b>12,107,914</b>	<b>1,596,015</b>	<b>200,197</b>	-	<b>90,306</b>	-	-	<b>16,861,060</b>

(\*) The Bank does not have any 7-day notice accounts or KKM deposit accounts.

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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 (Continued):**

Prior 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
<b>I. Real persons current accounts-TRY</b>	264,975	-	-	-	-	-	-	-	264,975
<b>II. Real persons profit sharing accounts TRY</b>	-	2,240,786	518,041	61,969	-	-	-	-	2,820,796
<b>III. Another current accounts-TRY</b>	9,257	-	-	-	-	-	-	-	9,257
Public sector	-	-	-	-	-	-	-	-	-
Commercial sector	-	-	-	-	-	-	-	-	-
Other institutions	-	-	-	-	-	-	-	-	-
Commercial and other institutions	-	-	-	-	-	-	-	-	-
Banks and participation banks	-	-	-	-	-	-	-	-	-
Central Bank of Republic of Türkiye	-	-	-	-	-	-	-	-	-
Domestic banks	-	-	-	-	-	-	-	-	-
Foreign banks	-	-	-	-	-	-	-	-	-
Participation banks	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-	-
<b>IV. Profit sharing accounts-TRY</b>	-	225,619	-	-	-	-	-	-	225,619
Public sector	-	-	-	-	-	-	-	-	-
Commercial sector	-	225,619	-	-	-	-	-	-	225,619
Other institutions	-	-	-	-	-	-	-	-	-
Commercial and other institutions	-	-	-	-	-	-	-	-	-
Banks and participation banks	-	-	-	-	-	-	-	-	-
<b>V. Real persons current accounts-FC</b>	63,133	-	-	-	-	-	-	-	63,133
<b>VI. Real persons profit sharing accounts-FC</b>	-	-	-	-	-	-	-	-	-
<b>VII. Another current accounts-FC</b>	-	-	-	-	-	-	-	-	-
Commercial residents in Türkiye	-	-	-	-	-	-	-	-	-
Commercial residents in Abroad	-	-	-	-	-	-	-	-	-
Banks and participation banks	-	-	-	-	-	-	-	-	-
Central Bank of Republic of Türkiye	-	-	-	-	-	-	-	-	-
Domestic banks	-	-	-	-	-	-	-	-	-
Foreign banks	-	-	-	-	-	-	-	-	-
Participation banks	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-	-
<b>VIII. Profit sharing accounts- FC</b>	-	-	-	-	-	-	-	-	-
Public sector	-	-	-	-	-	-	-	-	-
Commercial sector	-	-	-	-	-	-	-	-	-
Other institutions	-	-	-	-	-	-	-	-	-
Commercial and other institutions	-	-	-	-	-	-	-	-	-
Banks and participation banks	-	-	-	-	-	-	-	-	-
<b>IX. Precious metal funds</b>	-	-	-	-	-	-	-	-	-
<b>X. Profit sharing accounts special funds - TRY</b>	-	-	-	-	-	-	-	-	-
Residents in Türkiye	-	-	-	-	-	-	-	-	-
Residents Abroad	-	-	-	-	-	-	-	-	-
<b>XI. Profit sharing accounts special funds - FC</b>	-	-	-	-	-	-	-	-	-
Residents in Türkiye	-	-	-	-	-	-	-	-	-
Residents Abroad	-	-	-	-	-	-	-	-	-
<b>Total (I+II+...+IX+X+XI)</b>	<b>337,365</b>	<b>2,466,405</b>	<b>518,041</b>	<b>61,969</b>	-	-	-	-	<b>3,383,780</b>

(\*) The Bank does not have any 7-day notice accounts or KKM deposit accounts.

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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) Information on savings deposits and special current and participation accounts covered by the Savings Deposit Insurance Fund**

**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 31.12.2025	Prior Period 31.12.2024	Current Period 31.12.2025	Prior Period 31.12.2024
Real persons current and profit-sharing accounts that are not subject to commercial activities				
TRY accounts	5,005,552	863,673	7,165,263	1,768,542
FC accounts	1,011,500	49,935	977,562	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 TRY 950.

**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 Türkiye.

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

	Current Period 31.12.2025	Prior Period 31.12.2024
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	615,234	321,105
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	120,960	57,932
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 Türkiye in order to engage in offshore banking activities solely	-	-

**2. Information on loans received**

None (December 31, 2024: None).

**3. Information on funds obtained from money market transactions**

None (December 31, 2024: None).

**4. Debt securities issued**

None (December 31, 2024: 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, 2024: None).

**6. Information on derivative financial liabilities**

None (December 31, 2024: None).

**7. Information on finance lease payables**

	<b>Current Period December 31, 2025</b>	<b>Prior Period December 31, 2024</b>
Less than 1 year	58,030	14,092
1 to 5 years	26,081	4,546
<b>Total</b>	<b>84,111</b>	<b>18,638</b>

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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, 2024: None)

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

None. (December 31, 2024: None)

**c) Information on Other Provisions**

Other provisions consist of TRY 122,514 personnel bonus provision and TRY 579,000 allocated from profits to be distributed to participation accounts (December 31, 2024: TRY 130,000 personnel bonus provision, TRY 10,003 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, 2025, vacation pay provision amounting to TRY 21,856 (December 31, 2024: TRY 13,079) and severance pay provision amounting to TRY 15,591 (December 31, 2024: TRY 10,454) 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:

	<b>Current Period December 31, 2025</b>	<b>Prior Period December 31, 2024</b>
Discount Rate (%)	4.99%	3.12%
Inflation	21.06%	21.70%

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

	<b>Current Period December 31, 2025</b>	<b>Prior Period December 31, 2024</b>
As of 1 January	10,454	1,595
Total Provision Recognized During the Period	15,275	5,203
Payments Made During the Period	(2,332)	(689)
Actuarial Loss / (Gain)	(7,806)	4,345
<b>Ending Balance</b>	<b>15,591</b>	<b>10,454</b>

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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, 2025, the Bank has no corporate tax debt. (December 31, 2024: None).

**b) Information on taxes payable**

	<b>Current Period December 31, 2025</b>	<b>Prior Period December 31, 2024</b>
Corporate Tax Payable	-	-
Securities Capital Will Tax	73,707	13,153
Real Property Income Tax	-	-
Banking Insurance Transaction Tax (BITT)	31,520	7,581
Foreign Exchange Transactions Tax	1,460	9
Value Added Tax Payable	11,448	8,136
Current Income Tax Payable	17,142	5,978
Other	1,709	997
<b>Total</b>	<b>136,986</b>	<b>35,854</b>

**c) Information on premiums**

	<b>Current Period December 31, 2025</b>	<b>Prior Period December 31, 2024</b>
Social Insurance Premiums-Employee	14,289	5,645
Social Insurance Premiums-Employer	22,853	9,255
Unemployment insurance-Employee	978	167
Unemployment insurance-Employer	1,441	694
<b>Total</b>	<b>39,561</b>	<b>15,761</b>

**10. Information on deferred tax liability**

As of 31 December 2025, Deferred tax has been netted off in the balance sheet as TRY 1,514,270 (31 December 2024 – TRY 539,314). Deferred tax asset was calculated as TRY 1,785,118 (31 December 2024 – TRY 569,685) and deferred tax liability was calculated as TRY 279,848 (31 December 2024 – TRY 30,371).

**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, 2024: None).

**12. Information on Subordinated Loans**

The Bank has no subordinated loans as of 31 December 2025 (31 December 2024: 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**

As of the balance sheet date, the Bank's other liabilities do not exceed 10% of total assets.

**T.O.M. KATILIM BANKASI A.Ş.**  
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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**

	<b>Current Period</b> <b>December 31, 2025</b>	<b>Prior Period</b> <b>December 31, 2024</b>
Common shares	6,000,000	3,000,000
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 (December 31, 2024: None).

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

At the General Assembly held on 28 March 2025, the Bank's paid-in capital was increased from TRY 3,000,000 to TRY 5,200,000, and the related capital increase was published in the Official Gazette dated 16 June 2025. Subsequently, at the General Assembly held on 24 September 2025, the capital was increased from TRY 5,200,000 to TRY 6,000,000, and this increase was announced in the Official Gazette dated 16 December 2025.

<b>Date of Increase</b>	<b>Amount of Increase (TRY)</b>	<b>Cash (TRY)</b>	<b>Profit Reserves Capitalized (TRY)</b>
28.03.2025	2,200,000	2,200,000	-
24.09.2025	800,000	800,000	-

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

None (December 31, 2024: None).

**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 (December 31, 2024: 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. (December 31, 2024: None).

**g. Summary of privileges given to shares representing the capital**

As of December 31, 2025, there are no preferred shares (December 31, 2024: None).

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

As of December 31, 2025, the amount of accumulated other comprehensive expense to be reclassified to profit or loss is TRY 116,844 (31 December 2024: 10,173).

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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**

	<b>Current Period</b>	<b>Prior Period</b>
	<b>December 31, 2025</b>	<b>31 December 2024</b>
Forward Asset Purchase and Sales Commitments	42,906	-
Loan Commitments Guaranteed for Disbursement	-	-
Payment Commitments for Checks	-	-
Tax and Fund Liabilities Arising from Export Commitments	-	-
Credit Card Spending Limit Commitments	46,811,766	2,944,540
Other Irrevocable Commitments	-	-
Promotion Implementation Commitments for Credit Card and Banking Services	-	-
<b>Total</b>	<b>46,854,672</b>	<b>2,944,540</b>

**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, 2024: 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 (December 31, 2024: None).

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

None (December 31, 2024: None).

**b.3) Total amount of non-cash loans:**

None (December 31, 2024: None).

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

None (December 31, 2024: None).

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

None (December 31, 2024: 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	Prior Period
<b>Types of trading transactions</b>		
<b>Foreign exchange derivative transactions (I)</b>	<b>5,557,577</b>	<b>2,125,309</b>
Forward exchange transactions	2,815,452	1,066,900
Swap currency transactions	2,742,125	1,058,409
Futures currency transactions	-	-
Currency transactions	-	-
<b>Profit share derivative transactions (II):</b>	<b>-</b>	<b>-</b>
Forward dividend contract transactions	-	-
Swap dividend transactions	-	-
Profit share transactions	-	-
Futures dividend transactions	-	-
<b>Other derivative transactions for trading purposes (III)</b>	<b>-</b>	<b>-</b>
<b>A.Total trading derivative transactions (I+II+III)</b>	<b>5,557,577</b>	<b>2,125,309</b>
<b>Types of derivative transactions for hedging purposes</b>		
For hedging purposes against fair value change risk	-	-
For hedging purposes against cash flow risk	-	-
For hedging purposes against the risk arising from equity investments denominated in foreign currency	-	-
<b>B. Total hedging derivative transactions</b>	<b>-</b>	<b>-</b>
<b>Total of derivative transactions (A+B)</b>	<b>5,557,577</b>	<b>2,125,309</b>

**3. Credit derivatives and risk exposures on credit derivatives**

None. (December 31, 2024: 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, 2024: 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**

None.

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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 December 31, 2025		Prior Period December 31, 2024	
	TRY	FC	TRY	FC
<b>Profit Sharing Income from Loans</b>	<b>933,507</b>	-	<b>188,450</b>	-
Short term loans	915,908	-	186,089	-
Medium and long-term loans	17,589	-	2,361	-
Profit share on non-performing loans	10	-	-	-
Premiums received from resource utilization support fund	-	-	-	-

**b) Information on profit share received from banks**

	Current Period December 31, 2025		Prior Period December 31, 2024	
	TRY	FC	TRY	FC
The Central Bank of the Republic of Türkiye	-	-	-	-
Domestic Banks	3,100	-	44,600	513
Foreign Banks	-	-	-	-
Branches and head office abroad	-	-	-	-
<b>Total</b>	<b>3,100</b>	-	<b>44,600</b>	<b>513</b>

**c) Income from money market transactions**

Income from money market transactions amounts to TRY 58,424 (31 December 2024: TRY 14,837).

**d) Information on profit share income from securities portfolio:**

	Current Period December 31, 2025		Prior Period December 31, 2024	
	TRY	FC	TRY	FC
Financial Assets at Fair Value Through Profit or Loss	-	1,846	3,111	7,301
Financial assets at Fair Value Through Other Comprehensive Income	299,014	185,118	64,661	16,046
Financial Assets Measured with Amortised Costs	-	-	-	-
<b>Total</b>	<b>299,014</b>	<b>186,964</b>	<b>67,772</b>	<b>23,347</b>

**e) Other profit share income**

Out of the total other profit share income amounting to TRY 95,320 (31 December 2024: TRY 60,794), TRY 43,513 (31 December 2024: TRY 53,074) consists of late payment penalty income from individual credit cards.

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

None (December 31, 2024: 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**

<b>Current Period</b>		<b>Profit Sharing Accounts</b>						
<b>December 31, 2025</b>		<b>Up to 1 month</b>	<b>Up to 3 months</b>	<b>Up to 6 months</b>	<b>Up to 9 months</b>	<b>Up to 1 year</b>	<b>More than One Year</b>	<b>Total</b>
<b>Turkish Lira</b>								
Collected funds from banks through current and profit share accounts	-	-	-	-	-	-	-	-
Real person's non-trading profit sharing account	1,229,445	1,405,446	166,898	-	288,837	-	-	3,090,626
Public-sector profit-sharing account	-	-	-	-	-	-	-	-
Commercial sector profit sharing account	14,524	60,310	28,193	-	28,455	-	-	131,482
Other institutions profit sharing account	180,605	54,173	29,169	-	45,106	-	-	309,053
<b>Total</b>	<b>1,424,574</b>	<b>1,519,929</b>	<b>224,260</b>	<b>-</b>	<b>362,398</b>	<b>-</b>	<b>-</b>	<b>3,531,161</b>
<b>Foreign currency</b>								
<b>Banks</b>								
Real person's non-trading profit sharing account	140	4,089	665	-	793	-	-	5,687
Public-sector profit-sharing account	-	-	-	-	-	-	-	-
Commercial sector profit sharing account	257	630	-	-	-	-	-	887
Other institutions profit sharing account	83	995	-	-	-	-	-	1,078
Precious metal accounts	-	-	-	-	-	-	-	-
<b>Total</b>	<b>480</b>	<b>5,714</b>	<b>665</b>	<b>-</b>	<b>793</b>	<b>-</b>	<b>-</b>	<b>7,652</b>
<b>Grand Total</b>	<b>1,425,054</b>	<b>1,525,643</b>	<b>224,925</b>	<b>-</b>	<b>363,191</b>	<b>-</b>	<b>-</b>	<b>3,538,813</b>
<b>Prior Period</b>		<b>Profit Sharing Accounts</b>						
<b>December 31, 2024</b>		<b>Up to 1 month</b>	<b>Up to 3 months</b>	<b>Up to 6 months</b>	<b>Up to 9 months</b>	<b>Up to 1 year</b>	<b>More than One Year</b>	<b>Total</b>
<b>Turkish Lira</b>								
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
<b>Total</b>	<b>41,483</b>	<b>415,389</b>	<b>75,615</b>	<b>-</b>	<b>936</b>	<b>-</b>	<b>-</b>	<b>533,423</b>
<b>Foreign currency</b>								
<b>Banks</b>								
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	-	-	-	-	-	-	-	-
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Grand Total</b>	<b>41,483</b>	<b>415,389</b>	<b>75,615</b>	<b>-</b>	<b>936</b>	<b>-</b>	<b>-</b>	<b>533,423</b>

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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 (Continued)**

**b. Profit Share Expense on Funds Borrowed**

	Current Period		Prior Period	
	TRY	FC	TRY	FC
<b>Banks</b>	12,494	-	157	-
The Central Bank of the Republic of Türkiye	-	-	-	-
Domestic banks	12,494	-	157	-
Foreign banks	-	-	-	-
Branches and head office abroad	-	-	-	-
Other Institutions	-	-	-	-
<b>Total</b>	<b>12,494</b>	<b>-</b>	<b>157</b>	<b>-</b>

**c. Profit Shares Paid on Money Market Transactions**

As of 31 December 2025, the amount of profit shares paid on money market transactions is TRY 15,082 (31 December 2024: TRY 423).

**d. Dividends Paid on Issued Securities**

None (31 December 2024: None).

**e. Lease Profit Share Expenses**

As of 31 December 2025, lease profit share expenses amount to TRY 23,269 (31 December 2024: TRY 13,062).

**f. Other Profit Share Expenses**

As of December 2025, other profit share expenses amounted to TRY 69 (31 December 2024: none).

**3. Information on dividend income**

None (December 31, 2024: 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)**

	<b>Current Period December 31, 2025</b>	<b>Prior Period December 31, 2024</b>
<b>Profit</b>	<b>6,371,376</b>	<b>1,177,609</b>
Gain on capital market transactions	733,296	534,443
Gain on derivative financial instruments	1,895,939	78,087
Foreign exchange profit	3,742,141	565,079
<b>Loss (-)</b>	<b>4,063,722</b>	<b>478,479</b>
Losses on capital market transactions	-	-
Losses on derivative financial instruments	1,769,285	-
Foreign exchange losses	2,294,437	478,479
<b>Net</b>	<b>2,307,654</b>	<b>699,130</b>

**5. Other operating income**

Of the other operating income amounting to TRY 142,164, TRY 81,476 relates to income earned from the sale of non-performing loans (31 December 2024: none).

**6. Loan provisions**

	<b>Current Period</b>	<b>Prior Period</b>
<b>Specific Provisions</b>	<b>529,090</b>	<b>182,057</b>
Provisions for Loans with Limited	68,392	3,999
Provisions for Doubtful Loans	104,913	520
Provisions for Loss Loans	355,785	177,538
<b>General Provisions</b>	<b>252,223</b>	<b>50,392</b>
<b>Impairment Expenses on Securities</b>	<b>-</b>	<b>-</b>
Financial Assets at Fair Value Through Profit or Loss	-	-
Financial Assets at Fair Value Through Other Comprehensive Income	-	-
<b>Impairment Provisions for Associates, Subsidiaries, and Joint Ventures</b>	<b>-</b>	<b>-</b>
Associates	-	-
Subsidiaries	-	-
Joint Ventures	-	-
<b>Other</b>	<b>-</b>	<b>-</b>
<b>Total</b>	<b>781,313</b>	<b>232,449</b>

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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**

	<b>Current Period</b> <b>31.12.2025</b>	<b>Prior Period</b> <b>31.12.2024</b>
Amortization Expenses of Intangible Assets	213,721	166,604
Provision for Severance and Leave Pay	-	-
Provision for Asset Deficit of the Bank's Social Security Fund	-	-
Depreciation Expenses of Property, Plant and Equipment	67,697	16,178
Impairment Losses on Property, Plant and Equipment	-	-
Impairment Losses on Intangible Assets	-	-
Goodwill Impairment Loss	-	-
Impairment Loss on Investments Accounted for Using the Equity Method	-	-
Impairment Losses on Assets Held for Disposal	-	-
Depreciation Expenses of Assets Held for Disposal	-	-
Impairment Losses on Non-current Assets Related to Assets Held for Sale and Discontinued Operations	-	-
Other Operating Expenses	982,590	415,645
<i>Advertising and Promotion Expenses</i>	291,099	140,751
<i>Software and Hardware Expenses</i>	278,854	113,979
<i>Outsourcing Expenses</i>	168,347	-
<i>Communication Expenses</i>	100,680	46,899
<i>Audit and Consultancy Expenses</i>	59,542	21,495
<i>Maintenance and Repair Expenses</i>	4,622	1,639
<i>Other Expenses</i>	79,446	90,882
Losses Arising from Disposal of Assets	-	-
Other (*)	411,194	309,856
<b>Total</b>	<b>1,675,202</b>	<b>908,283</b>

(\*) The "Other" item includes TRY 12,767 for PBAT (Participation Banks Association of Türkiye) membership fees, TRY 8,359 for financial activity fee, TRY 31,052 for debit card expenses, TRY 76,437 for credit card expenses, TRY 57,937 for Banking and Insurance Transactions Tax (BITT), as well as other expenses (31 December 2024: The "Other" item includes TRY 9,958 for PBAT membership fees, TRY 6,263 for financial activity fee, TRY 132,731 for debit card expenses, TRY 45,683 for credit card expenses, TRY 15,554 for Banking and Insurance Transactions Tax (BITT), as well as other 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)**

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

As of December 31, 2025, the Bank has no suspended operations. The content of the pre-tax profit/loss amount for its ongoing activities is given below:

	<b>Current Period December 31, 2025</b>	<b>Prior Period December 31, 2024</b>
Net Profit Share Income/Expenses	(1,762,913)	(146,752)
Net Fees and Commission Income/Expenses	614,521	(17,387)
Dividend Income	-	-
Trading Income/Loss (Net)	2,307,654	699,130
Other Operation Income	142,164	87,519
Loan Provisions (-)	781,313	232,449
Other Provisions (-)	-	-
Personnel Expenses (-)(*)	1,842,578	668,472
Other Operation Expenses (-)	1,675,202	908,283
<b>Pre-Tax Profit/Loss from Sustained Operations</b>	<b>(2,997,667)</b>	<b>(1,186,694)</b>

(\*) Of the personnel expenses, TRY 629,000 (31 December 2024: TRY 130,000) relates to provisions for employee bonus expenses, while TRY 659,754 (31 December 2024: TRY 299,989) consists of salaries of permanent staff.

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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 31 December 2025, of the total tax income amounting to TRY 1,027,375 (31 December 2024: TRY 491,628), TRY 1,159,244 relates to deferred tax income, while TRY 131,869 represents deferred tax expense.

**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 TRY 1,970,292 (December 31, 2024: TRY 695,066 net loss).

**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, 2024: 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)**

**V. EXPLANATIONS TO STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY**

**a) Explanations on profit distribution**

The authorized body for profit distribution is the Bank's General Assembly; however, as of the date of preparation of these financial statements, the annual ordinary General Assembly meeting has not yet been held.

**b) Explanations on accumulated remeasurement gains/losses of defined benefit plans**

Accumulated remeasurement gains and losses of defined benefit plans are recognized under equity. As of 31 December 2025, the actuarial gain amount related to employee benefit obligations recognized under equity amounted to TRY 1,324 (31 December 2024: TRY 4,140 loss).

**c) Explanations on Financial Assets at Fair Value Through Other Comprehensive Income**

Unrealised gains and losses arising from changes in the fair value of financial assets measured at fair value through other comprehensive income are not recognized in the statement of profit or loss until such financial assets are collected, sold, disposed of, or otherwise derecognized due to impairment. Until the completion of such processes, these amounts are recognized under equity. As of 31 December 2025, the actuarial gain amount related to financial assets measured at fair value through other comprehensive income amounted to TRY 116,844 (31 December 2024: TRY 10,173 loss).

**d) Profit Reserves**

Other capital and profit reserves comprise legal reserves, extraordinary reserves, and undistributed profits. However, the Bank does not have any profit reserves that can be classified under this scope (31 December 2024: None).

**e) Prior Period Profit or Loss**

As of December 31, 2025, the Bank's prior period profit was TRY 525,444. (31 December 2024: Prior period loss is TRY 169,622).

**f) Capital increases made during the current period, their sources, and other information regarding the increased share capital:**

At the General Assembly held on 28 March 2025, the Bank's capital was increased from TRY 3,000,000 to TRY 5,200,000, and the related capital increase was published in the Official Gazette dated 16 June 2025. Subsequently, at the General Assembly held on 24 September 2025, the Bank's capital was increased from TRY 5,200,000 to TRY 6,000,000, and this capital increase was published in the Official Gazette dated 16 December 2025. Pursuant to the resolution of the Board of Directors dated 14 January 2025, the shareholding of Star Digital Investments Ltd. increased from 20% to 25%, while the shareholding of Ahmet Yaşar Aydın decreased from 76.5% to 71.5%.

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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 TRY (4,006,561) (December 31, 2024: TRY (920,725) ) related to operating loss before changes in assets and liabilities arising from banking operations mainly comprises TRY (3,589,727) (December 31, 2024: TRY (547,065)), 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 TRY 31,689 as of December 31, 2025 (December 31, 2024: TRY 2,968).

Cash and cash equivalents include cash on hand, cash in transit, unrestricted balances held with the Central Bank of the Republic of Türkiye, 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**

	<b>Current Period December 31, 2025</b>	<b>Prior Period December 31, 2024</b>
Cash in vault and effectives	-	-
Central Bank of Türkiye and Other Banks	2,240,180	161,106
Receivables from Money Market Transactions	1,434,821	250,000
Rediscount (-)	101,161	-
<b>Total Cash and Cash Equivalents</b>	<b>3,776,162</b>	<b>411,106</b>

**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
<b>Loans and other receivables</b>	-	-	-	-	-	-
Balance at beginning of period	-	-	55	-	373	-
Balance at end of period	-	-	1,497	-	55	-
<b>Profit share and commission income</b>	-	-	-	-	-	-

**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
<b>Loans and other receivables</b>	-	-	-	-	-	-
Balance at beginning of period	-	-	-	-	-	-
Balance at end of period	-	-	55	-	373	-
<b>Profit share and commission income</b>	-	-	-	-	-	-

**T.O.M. KATILIM BANKASI A.Ş.**  
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**EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)**

**VII. 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 (*)	-	1,269
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	-	-	330,449	294,382	57,931	30
Opening Balance	-	-	615,234	330,449	120,960	57,931
Closing Balance	-	-	259,408	142,670	-	-
Profit Share Expense on Participation Accounts	-	-	-	-	-	-

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

None (December 31, 2024: 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, 2024: None.)

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

None (December 31, 2024: 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 TRY 188,656. (December 31, 2024: TRY 102,691.)

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**EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)**

**VII. EXPLANATIONS ON RISK GROUP OF THE BANK (Continued):**

**4. Fees for Services Received from the Independent Auditor / Independent Audit Firm**

Pursuant to the decision of the Public Oversight, Accounting and Auditing Standards Authority (KGK) dated 26 March 2021, information regarding the fees for services received from the independent auditor or independent audit firm for the reporting period is presented in the table below. The disclosed fees also include audit fees related to the Bank's subsidiaries. The fee amounts presented in the table are exclusive of VAT.

	<b>Current Period</b>	<b>Prior Period</b>
	<b>December 31, 2025</b>	<b>December 31, 2024</b>
Independent audit fee for the reporting period	12,734	5,137
Fees for tax consulting services	320	303
The cost of other services outside the independent audit	-	-
<b>Total</b>	<b>13,054</b>	<b>5,440</b>

**VIII. SIGNIFICANT EVENTS AND MATTERS ARISING SUBSEQUENT TO BALANCE SHEET DATE**

At the meeting of the Board of Directors held on 28 November 2025, a cash capital increase amounting to TRY 4,500,000 was resolved. Based on the approval of the Banking Regulation and Supervision Agency (BRSA) dated 30 January 2026, the related amount was recorded in the share capital accounts.

**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.

**T.O.M. KATILIM BANKASI A.Ş.**  
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**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 26, 2026 has been presented preceding the non-consolidated financial statements.

**II. NOTES AND DISCLOSURES PREPARED BY THE INDEPENDENT AUDITOR.**

None.