

**STANDARD CHARTERED YATIRIM
BANKASI TÜRÖ A.Ş.**

**Unconsolidated Financial Statements and Related Disclosures
together with Independent Auditors' Report
As at and for the Year Ended 31 December 2025**

*(Convenience Translation of the Independent Auditors' Report Originally
Issued in Turkish (See Note I.a in Section Three))*

Convenience Translation of the Independent Auditors' Report Originally Issued in Turkish (See Note I.a in Section Three)

INDEPENDENT AUDITOR'S REPORT

To the General Assembly of Standard Chartered Yatırım Bankası Türk A.Ş.

Report on the Unconsolidated Financial Statements

Opinion

We have audited the accompanying unconsolidated financial statements of Standard Chartered Yatırım Bankası Türk Anonim Şirketi ("the Bank") which comprise the statement of unconsolidated statement of financial position as at December 31, 2025, unconsolidated statement of profit and loss and unconsolidated statement of profit or loss and other comprehensive income, unconsolidated statement of changes in shareholders' equity and unconsolidated statement of cash flows for the year then ended and the notes to the unconsolidated financial statements including a summary of significant accounting policies.

In our opinion, the accompanying financial statements present fairly, in all material respects, the unconsolidated financial position of the Bank as at December 31, 2025 and financial performance and unconsolidated its cash flows for the year then ended in accordance with the prevailing accounting principles and standards set out as in accordance with "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 ("BRSA"), circulars, interpretations published by BRSA and "BRSA Accounting and Financial Reporting Legislation" which includes the provisions of Turkish Financial Reporting Standards ("TFRS") for the matters which are not regulated by these regulations.

Basis for Opinion

Our audit was conducted in accordance with the "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 the 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) ("Code of Ethics") issued by POA which are applicable for the independent audit of the financial statements of public interest entities, and in accordance with the relevant regulations of the Capital Markets Board and other applicable legislation, and we have fulfilled our other responsibilities in accordance with the code of ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

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. These 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.

Key Audit Subject	How the key audit issue was addressed in the audit
<p><i>Recognition and presentation of intragroup advisory service revenues on financial statements and disclosures within the scope of TFRS 15 "Revenue from Contracts with Customers"</i></p>	
<p>As explained in footnote V of the third section, the Bank measures and accounts the intragroup advisory service revenue in accordance with TFRS 15 "Revenue from Customer Contracts" standard. The reasons for disclosing TFRS 15 intragroup advisory service revenues as a key audit matter are as follows:</p> <ul style="list-style-type: none"> - Advisory service revenues within the scope of TFRS 15 standard constitute a significant balance in terms of balance sheet, profit or loss statement and cash flow statement and thus become the most important financial statement item. - Estimations and assumptions used in intragroup advisory service revenues calculations are important. - The existence of the control environment in TFRS 15 processes. 	<p>Our audit procedures in addition to our current audit procedures:</p> <ul style="list-style-type: none"> - Evaluation of compliance of the accounting policies adopted with regard to TFRS 15 and the Bank's practices. - Analysis and testing of processes and controls originated or re-designed in order to calculate advisory service revenues by Process Audit specialists. - Evaluation of the key judgments, assumptions, methods used for calculation of advisory service revenues by the management, and whether the data source is reasonable or not, and their compliance and standard requirements. - Evaluation of the accuracy and completeness of attributes of the data used for the process of calculating the amount of advisory service revenues. - Auditing of disclosures related to TFRS 15.

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 unconsolidated 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 scepticism throughout the audit. We are 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.

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 governance 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 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 code 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 responsible auditor who conducted and finalized this independent audit is Tolga Özdemir.

Additional paragraph for convenience translation to English

As explained in detail in Note I.a of Section Three, accounting principles and standards set out by regulations in conformity with BRSA Accounting and Reporting Legislation, accounting principles generally accepted in countries in which the accompanying unconsolidated financial statements are to be distributed and International Financial Reporting Standards ("IFRS") have not been quantified in the accompanying unconsolidated financial statements. Accordingly, the accompanying unconsolidated financial statements are not intended to present the financial position, results of operations and changes in financial position and cash flows in accordance with the accounting principles generally accepted in such countries and IFRS.

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

Tolga Özdemir, SMMM
Partner

March 11, 2026
Istanbul, Turkey

(CONVENIENT TRANSLATION)
**STANDARD CHARTERED YATIRIM BANKASI TÜRK A.Ş. UNCONSOLIDATED FINANCIAL
REPORT AS AT AND FOR THE YEAR ENDED 31 DECEMBER 2025**

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

- GENERAL INFORMATION ABOUT THE BANK
- FINANCIAL STATEMENTS OF THE BANK
- EXPLANATIONS ON ACCOUNTING POLICIES
- INFORMATION RELATED TO FINANCIAL POSITION OF THE BANK
- DISCLOSURES AND FOOTNOTES ON UNCONSOLIDATED FINANCIAL STATEMENTS
- OTHER EXPLANATIONS
- INDEPENDENT AUDITORS' REPORT

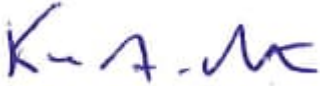
The unconsolidated financial statements and related disclosures and footnotes in auditors' review report are prepared in accordance with the Regulation on Accounting Applications for Banks and Safeguarding of Documents, Turkish Accounting Standards, Turkish Financial Reporting Standards and the related statements and guidance and in compliance with the financial records of our Bank. Unless otherwise stated, the accompanying unconsolidated financial report is presented in thousands of Turkish Lira (TL) and has been subjected to review and presented attached.



Johann Nicolo SALSANO
Chairperson of the
Board of Directors



Vinay AGGARWAL
Board Member Responsible for Financial Reporting



Kaşif ATUN
General Manager



**Folkert Lodewijk Ramon Van
Wickevoort CROMMELIN**
Member of the Board of Directors and
Chairperson of the Audit Committee



Zeynep ÖZCAN
Finance Manager

The authorized contact person for questions on this financial report:

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STANDARD CHARTERED YATIRIM BANKASI TÜRK A.Ş.
NOTES TO THE FINANCIAL STATEMENTS AS OF 31 DECEMBER 2025

(Unless otherwise stated amounts are expressed in thousands of Turkish Lira (“TL”))

SECTION ONE

GENERAL INFORMATION ABOUT THE BANK

I. Bank’s foundation date, start-up status, history about the changes in this mentioned status:

Standard Chartered Yatırım Bankası Türk A.Ş. (hereinafter referred to as “Standard Chartered Bank” or “the Bank”), was established in accordance with the Law on Encouragement of Foreign Capital (Law No: 6224) on 9 January 1990 upon statement number 7075 issued by the Undersecretariat of the State Planning Organization on 18 August 1989; statement number 57797 issued by the Ministry of State on August 18 1989 and a statement number 14502 issued by the Cabinet of Ministers on 1 September 1989 in accordance with the articles numbered 4 and 8 of the Banking Law numbered 3182, The Bank acquired Credit Lyonnais Istanbul, Turkey, Central Branch (“Credit Lyonnais” or “Branch”) with all of its asset and liabilities (excluding deposits) on 18 March 2004.

On 28 December 2007, the title of the Bank “Calyon Bank Türk A.Ş.” was changed to “Calyon Yatırım Bankası Türk A.Ş.”.

After obtaining the approval of the Banking Regulation and Supervision Agency, dated 6 February 2010 for the amendment of articles of association, the title of the Bank has been changed to “Credit Agricole Yatırım Bankası Türk A.Ş.” in the Extraordinary General Meeting held on 26 February 2010, which was held as per the decision of the Board of Directors dated 9 December 2009, This change of title has been registered in the Trade Registry Gazette on 8 March 2010 numbered 7516.

In accordance with the Banking Law Article 18 and upon approval from the Banking Regulation and Supervision Agency through its letter dated 19 October 2012 with the number B.02.1.BDK.0.12.00.00.11.01-21 395, the shareholding structure of the Bank was acquired by Standard Chartered Bank and its affiliates on 4 November 2012.

As approved by the Banking Regulation and Supervision Agency statement dated 8 November 2012 B.02.1.BDK,0.12.00.0011.1 – No. 22391 and the statement issued by Republic of Turkey Ministry of Customs and Commerce dated 20 November 2012 and numbered B.21.0.İTG.0.0300.01/431.02-46310-1186464-87507274 and as approved and amended in the Articles of Association of the Bank, its trade name under Article 3 was amended from “Credit Agricole Yatırım Bankası Türk A.Ş.” to “Standard Chartered Yatırım Bankası Türk A.Ş”. Such amendment was approved at the Extraordinary Shareholders General Meeting held on 22 November 2012 and was published on Turkish Trade Registry Gazette on 30 November 2012.

II. Explanation about the Bank’s capital structure, shareholders of the Bank who are in charge of the management and/or auditing of the Bank directly or indirectly, changes in these matters (if any) and the group the Bank belongs to:

The paid-in capital of the Bank is TL 40,126. This capital is divided into 40,126,000 registered shares with a nominal value of 1 full TL. The controlling shareholder of the Bank is Standard Chartered Bank Limited.

GENERAL INFORMATION ABOUT THE BANK (Continued)

III Explanation on the Board of Directors, members of the audit committee, president, and executive vice presidents, if available, and the shares of the Bank they possess (if any):

<u>Title</u>	<u>Name</u>	<u>Responsibility</u>	<u>Education</u>
Chairperson of the Board of Directors:	Johann Nicolo Salsano	President	Graduate
Vice Chairman:	Folkert Lodewijk Ramon Van Wickevoort Crommelin	Vice President	Undergraduate
Members of Board:	Kaşif Atun	Member and General Manager	Graduate
	Diğdem Tümerk Günel	Member	Graduate
	Vinay Aggarwal	Member of the Board of responsible for Financial Reporting	Graduate
Audit Committee:	Folkert Lodewijk Ramon Van Wickervoort Crommelin	President	Undergraduate
General Manager:	Kaşif Atun	General Manager	Graduate

The Bank’s chairman and members of the board of directors, the members of the audit committee, general manager and vice general managers do not hold any shareholding in the Bank.

IV. Information on shareholders having control shares:

<u>Name /Commercial title</u>	<u>Share amounts</u>	<u>Share percentage</u>	<u>Paid-in capital</u>	<u>Unpaid portion</u>
Standard Chartered Bank	Partial	99.99%	40,126	-
Standard Chartered Holdings (Africa) B.V.	Partial	0.00%	0,00	-
SCMB Overseas Limited	Partial	0.00%	0,00	-
Standard Chartered Africa Limited	Partial	0.00%	0,00	-
Standard Chartered Holdings (International) B.V.	Partial	0.00%	0,00	-
TOTAL	All	100%	40,126	-

V. Information on the Bank’s service type and field of operation

The Bank does not accept deposits as it is an investment bank. The Bank's core business is intra-group advisory and treasury services. The Bank provides support/consultancy services to foreign banks and financial institutions within the Standard Chartered Group in relation to loans and financial products to be extended to entities resident in Turkey and their foreign subsidiaries and/or affiliates. As of December 31, 2025, the number of personnel of the Bank is 32 (December 31, 2024: 27).

Explanations on institutions, which are not subject to the difference between Communique on preparation of Banks’ Consolidated Financial Statements and consolidation operations based on TAS, and institutions which are subject to full consolidation or proportional consolidation, reduced from equity or not included in these three methods:

None.

VI. Current or potential, actual or legal obstacles before the immediate transfer of the equity of subsidiaries with the Bank or repayment of debts:

None.

STANDARD CHARTERED YATIRIM BANKASI TÜRK A.Ş.
BALANCE SHEET AS OF 31 DECEMBER 2025

(Unless otherwise stated amounts are expressed in thousands of Turkish Lira (“TL”).)

SECTION TWO
UNCONSOLIDATED FINANCIAL STATEMENTS OF THE BANK

BALANCE SHEET (STATEMENT OF FINANCIAL POSITION)		Note (Section Five)	Audited Current Period (31.12.2025)			Audited Prior Period (31.12.2024)		
			TL	FC	Total	TL	FC	Total
ASSETS								
I.	FINANCIAL ASSETS (NET)		681,274	119,921	801,195	667,107	75,010	742,117
1.1.	Cash and Cash Equivalents		681,114	119,921	801,035	666,947	75,010	741,957
1.1.1.	Cash and Balances with Central Bank	(1.1.a)	31	43	74	80	35	115
1.1.2.	Banks	(1.1.c)	494	119,878	120,372	573,548	74,975	648,523
1.1.3.	Money Markets	(1.1.a)	680,589	-	680,589	93,319	-	93,319
1.2.	Financial Assets Measured at Fair Value Through Profit or Loss		-	-	-	-	-	-
1.2.1.	Government Securities		-	-	-	-	-	-
1.2.2.	Equity Securities		-	-	-	-	-	-
1.2.3.	Other Financial Assets		-	-	-	-	-	-
1.3.	Financial Assets Measured at Fair Value Through Other Comprehensive Income	(1.1.e)	160	-	160	160	-	160
1.3.1.	Government Securities		-	-	-	-	-	-
1.3.2.	Equity Securities		-	-	-	-	-	-
1.3.3.	Other Financial Assets		160	-	160	160	-	160
1.4.	Derivative Financial Assets		-	-	-	-	-	-
1.4.1.	Derivative Financial Assets Measured at Fair Value Through Profit or Loss		-	-	-	-	-	-
1.4.2.	Derivative Financial Assets Measured at Fair Value Through Other Comprehensive Income		-	-	-	-	-	-
II.	FINANCIAL ASSETS MEASURED AT AMORTIZED COST (NET)		-	-	-	-	-	-
2.1.	Loans		-	-	-	-	-	-
2.2.	Lease Receivables		-	-	-	-	-	-
2.3.	Factoring Receivables		-	-	-	-	-	-
2.4.	Financial Assets Measured At Amortized Cost		-	-	-	-	-	-
2.4.1.	Government Securities		-	-	-	-	-	-
2.4.2.	Other Financial Assets		-	-	-	-	-	-
2.5.	Non-Performing Loans	(1.2.i)	17	-	17	17	-	17
2.6.	Specific Provisions (-)	(1.2.j)	(17)	-	(17)	(17)	-	(17)
III.	PROPERTY AND EQUIPMENT HELD FOR SALE PURPOSE AND RELATED TO DISCONTINUED OPERATIONS (Net)		-	-	-	-	-	-
3.1.	Held for Sale Purpose		-	-	-	-	-	-
3.2.	Related to Discontinued Operations		-	-	-	-	-	-
IV.	EQUITY INVESTMENTS		-	-	-	-	-	-
4.1.	Investments in Associates (Net)		-	-	-	-	-	-
4.1.1.	Associates Valued Based on Equity Method		-	-	-	-	-	-
4.1.2.	Unconsolidated Associates		-	-	-	-	-	-
4.2.	Subsidiaries (Net)		-	-	-	-	-	-
4.2.1.	Unconsolidated Financial Subsidiaries		-	-	-	-	-	-
4.2.2.	Unconsolidated Non-Financial Subsidiaries		-	-	-	-	-	-
4.3.	Joint Ventures (Net)		-	-	-	-	-	-
4.3.1.	Joint Ventures Valued Based on Equity Method		-	-	-	-	-	-
4.3.2.	Unconsolidated Joint Ventures		-	-	-	-	-	-
V.	PROPERTY AND EQUIPMENT (Net)	(1.8)	127,794	-	127,794	142,909	-	142,909
VI.	INTANGIBLE ASSETS (Net)	(1.9)	446	-	446	44	-	44
6.1.	Goodwill		-	-	-	-	-	-
6.2.	Other		446	-	446	44	-	44
VII.	INVESTMENT PROPERTY (Net)		-	-	-	-	-	-
VIII.	CURRENT TAX ASSET		-	-	-	-	-	-
IX.	DEFERRED TAX ASSET		-	-	-	-	-	-
X.	OTHER ASSETS	(1.7.)	4,403	56,023	60,426	3,456	67,426	70,882
	TOTAL ASSETS		813,917	175,944	989,861	813,516	142,436	955,952

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

STANDARD CHARTERED YATIRIM BANKASI TÜRK A.Ş.
BALANCE SHEET AS OF 31 DECEMBER 2025

(Unless otherwise stated amounts are expressed in thousands of Turkish Lira (“TL”).)

BALANCE SHEET (STATEMENT OF FINANCIAL POSITION)		Note (Section Five)	Audited Current Period (31.12.2025)			Audited Prior Period (31.12.2024)		
			TL	FC	Total	TL	FC	Total
LIABILITIES AND EQUITY								
I.	DEPOSITS		-	-	-	-	-	-
II.	FUNDS BORROWED	(II.3)	-	132,809	132,809	-	88,201	88,201
III.	MONEY MARKETS		-	-	-	-	-	-
IV.	SECURITIES ISSUED (Net)		-	-	-	-	-	-
4.1.	Bills		-	-	-	-	-	-
4.2.	Asset Backed Securities		-	-	-	-	-	-
4.3.	Bonds		-	-	-	-	-	-
V.	FUNDS		-	-	-	-	-	-
5.1.	Borrower Funds		-	-	-	-	-	-
5.2.	Other		-	-	-	-	-	-
VI.	FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS		-	-	-	-	-	-
VII.	DERIVATIVE FINANCIAL LIABILITIES		-	-	-	-	-	-
7.1.	Derivative Financial Liabilities at Fair Value Through Profit or Loss		-	-	-	-	-	-
7.2.	Derivative Financial Liabilities at Fair Value Through Other Comprehensive Income		-	-	-	-	-	-
VIII.	FACTORING LIABILITIES		-	-	-	-	-	-
IX.	LEASE LIABILITIES (Net)	(II.5)	2,097	-	2,097	-	-	-
X.	PROVISIONS		73,059	577	73,636	57,785	1,381	59,166
10.1.	General Provision	(II.7.a)	2,700	-	2,700	10,776	-	10,776
10.2.	Restructuring Provisions		-	-	-	-	-	-
10.3.	Reserve for Employee Benefits	(II.7.e.)	70,359	577	70,936	47,009	1,381	48,390
10.4.	Insurance Technical Provisions (Net)		-	-	-	-	-	-
10.5.	Other Provisions		-	-	-	-	-	-
XI.	CURRENT TAX LIABILITY	(II.8)	43,599	-	43,599	42,517	-	42,517
XII.	DEFERRED TAX LIABILITY	(II.11)	4,891	-	4,891	7,725	-	7,725
XIII.	LIABILITIES FOR PROPERTY AND EQUIPMENT HELD FOR SALE AND RELATED TO DISCONTINUED OPERATIONS (Net)		-	-	-	-	-	-
13.1.	Held for Sale Purpose		-	-	-	-	-	-
13.2.	Related to Discontinued Operations		-	-	-	-	-	-
XIV.	SUBORDINATED DEBT INSTRUMENTS		-	-	-	-	-	-
14.1.	Loans		-	-	-	-	-	-
14.2.	Other Debt Instruments		-	-	-	-	-	-
XV.	VARIOUS LIABILITIES		2,807	-	2,807	-	-	-
XVI.	OTHER LIABILITIES	(II.4)	-	15,159	15,159	35	33,982	34,017
XVII.	SHAREHOLDERS' EQUITY		714,863	-	714,863	724,326	-	724,326
16.1.	Paid-in capital	(II.10.a)	40,126	-	40,126	40,126	-	40,126
16.2.	Capital Reserves		5,913	-	5,913	5,913	-	5,913
16.2.1.	Share Premium		-	-	-	-	-	-
16.2.2.	Share Cancellation Profits		-	-	-	-	-	-
16.2.3.	Other Capital Reserves		5,913	-	5,913	5,913	-	5,913
16.3.	Accumulated Other Comprehensive Income or Loss that will not be Reclassified to Profit or Loss		82,679	-	82,679	90,511	-	90,511
16.4.	Accumulated Other Comprehensive Income or Loss that will be Reclassified to Profit or Loss		-	-	-	-	-	-
16.5.	Profit Reserves		82,933	-	82,933	52,691	-	52,691
16.5.1.	Legal Reserves		9,416	-	9,416	9,416	-	9,416
16.5.2.	Status Reserves		-	-	-	-	-	-
16.5.3.	Extraordinary Reserves		73,517	-	73,517	43,275	-	43,275
16.5.4.	Other Profit Reserves		-	-	-	-	-	-
16.6.	Profit or (Loss)		503,212	-	503,212	535,085	-	535,085
16.6.1.	Prior Periods' Profit or (Loss)		200,415	-	200,415	200,415	-	200,415
16.6.2.	Current Period Profit or (Loss)		302,797	-	302,797	334,670	-	334,670
TOTAL LIABILITIES AND EQUITY			841,316	148,545	989,861	832,388	123,564	955,952

The accompanying notes are an integral part of these financial statements

STANDARD CHARTERED YATIRIM BANKASI TÜRK A.Ş.
STATEMENT OF OFF-BALANCE SHEET ITEMS AS OF 31 DECEMBER 2025

(Unless otherwise stated amounts are expressed in thousands of Turkish Lira (“TL”).)

STATEMENT OF OFF-BALANCE SHEET COMMITMENTS	Note (Section Five) (III.1.)	Audited Current Period (31.12.2025)			Audited Prior Period (31.12.2024)		
		TL	FC	Total	TL	FC	Total
A. OFF-BALANCE SHEET LIABILITIES (I+II+III)							
I. GUARANTEES AND WARRANTIES							
1.1. Letters of Guarantee							
1.1.1. Guarantees Subject to State Tender Law							
1.1.2. Guarantees Given for Foreign Trade Operations							
1.1.3. Other Letters of Guarantee							
1.2. Bank Acceptances							
1.2.1. Import Letter of Acceptance							
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. Prefinancing Given as Guarantee							
1.5. Endorsements							
1.5.1. Endorsements to the Central Bank of the Republic of Turkey							
1.5.2. Other Endorsements							
1.6. Purchase Guarantees on Marketable Security Issuance							
1.7. Factoring Guarantees							
1.8. Other Guarantees							
1.9. Other Collaterals							
II. COMMITMENTS							
2.1. Irrevocable Commitments							
2.1.1. Asset Purchase and Sale Commitments							
2.1.2. Deposit Purchase and Sales Commitments							
2.1.3. Share Capital Commitments to Associates and Subsidiaries							
2.1.4. Loan Granting Commitments							
2.1.5. Securities Issue Brokerage Commitments							
2.1.6. Commitments for Reserve Deposit Requirements							
2.1.7. Commitments for Cheques							
2.1.8. Tax and Fund Liabilities from Export Commitments							
2.1.9. Commitments for Credit Card Limits							
2.1.10. Commitments for Credit Cards and Banking Services Promotions							
2.1.11. Receivables from Short Sale Commitments of Marketable Securities							
2.1.12. Payables for Short Sale Commitments of Marketable Securities							
2.1.13. Other Irrevocable Commitments							
2.2. Revocable Commitments							
2.2.1. Revocable Loan Granting Commitments							
2.2.2. Other Revocable Commitments							
III. DERIVATIVE FINANCIAL INSTRUMENTS							
3.1. Hedging Derivative Financial Instruments							
3.1.1. Transactions for Fair Value Hedge							
3.1.2. Transactions for Cash Flow Hedge							
3.1.3. Transactions for Foreign Net Investment Hedge							
3.2. Trading Transactions							
3.2.1. Forward Foreign Currency Buy/Sell Transactions							
3.2.1.1. Forward Foreign Currency Transactions-Buy							
3.2.1.2. Forward Foreign Currency Transactions-Sell							
3.2.2. Swap Transactions Related to Foreign Currency and Interest Rates							
3.2.2.1. Foreign Currency Swap-Buy							
3.2.2.2. Foreign Currency Swap-Sell							
3.2.2.3. Interest Rate Swap-Buy							
3.2.2.4. Interest Rate Swap-Sell							
3.2.3. Foreign Currency, Interest rate and Securities Options							
3.2.3.1. Foreign Currency Options-Buy							
3.2.3.2. Foreign Currency Options-Sell							
3.2.3.3. Interest Rate Options-Buy							
3.2.3.4. Interest Rate Options-Sell							
3.2.3.5. Securities Options-Buy							
3.2.3.6. Securities Options-Sell							
3.2.4. Foreign Currency Futures							
3.2.4.1. Foreign Currency Futures-Buy							
3.2.4.2. Foreign Currency Futures-Sell							
3.2.5. Interest Rate Futures							
3.2.5.1. Interest Rate Futures-Buy							
3.2.5.2. Interest Rate Futures-Sell							
3.2.6. Other							
B. CUSTODY AND PLEDGES RECEIVED (IV+V+VI)							
IV. ITEMS HELD IN CUSTODY							
4.1. Customer Fund and Portfolio Balances							
4.2. Investment Securities Held in Custody							
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							
V. PLEDGES RECEIVED							
5.1. Marketable Securities							
5.2. Guarantee Notes							
5.3. Commodity							
5.4. Warranty							
5.5. Immovable							
5.6. Other Pledged Items							
5.7. Pledged Items-Depository							
VI. ACCEPTED INDEPENDENT GUARANTEES AND WARRANTIES							
TOTAL OFF-BALANCE SHEET LIABILITIES (A+B)							

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

STANDARD CHARTERED YATIRIM BANKASI TÜRK A.Ş.
STATEMENT OF PROFIT OR LOSS FOR THE YEAR ENDED 31 DECEMBER 2025

(Unless otherwise stated amounts are expressed in thousands of Turkish Lira (“TL”))

	Note (Section Five)	Audited Current Period (01.01.2025- 31.12.2025)	Audited Prior Period (01.01.2024- 31.12.2024)
STATEMENT OF PROFIT OR LOSS			
INTEREST INCOME	(IV.1)	317,051	210,995
Interest on Loans		-	-
Interest on Reserve Requirements		-	-
Interest on Banks		214,537	115,549
Interest on Money Market Transactions		102,514	95,446
Interest on Marketable Securities Portfolio		-	-
Fair Value Through Profit or Loss		-	-
Fair Value Through Other Comprehensive Income		-	-
Measured at Amortized Cost		-	-
Financial Lease Income		-	-
Other Interest Income		-	-
INTEREST EXPENSE (-)	(IV.2)	6,557	3,095
Interest on Deposits		-	-
Interest on Funds Borrowed		6,168	3,093
Interest Expense on Money Market Transactions		-	-
Interest on Securities Issued		-	-
Lease interest expense		389	2
Other Interest Expenses		-	-
NET INTEREST INCOME (I - II)		310,494	207,900
NET FEES AND COMMISSIONS INCOME		456,499	493,480
Fees and Commissions Received		467,467	494,813
Non-cash Loans		-	-
Other		467,467	494,813
Fees and Commissions Paid		(10,968)	(1,333)
Non-cash Loans		-	-
Other		(10,968)	(1,333)
DIVIDEND INCOME		934	551
TRADING INCOME/(LOSS) (Net)		240	(286)
Trading Gains / (Losses) on Securities		-	-
Gains / (Losses) on Derivative Financial Transactions		-	-
Foreign Exchange Gains / (Losses)	(IV.3)	240	(286)
OTHER OPERATING INCOME	(IV.4)	17,673	15,568
GROSS OPERATING INCOME (III+IV+V+VI+VII+VIII)		785,840	717,213
LOAN PROVISIONS (-)	(IV.5)	9,239	11,511
PERSONNEL EXPENSE (-)		136,876	89,487
OTHER OPERATING EXPENSES (-)	(IV.6.)	196,684	143,162
NET OPERATING INCOME/(LOSS) (VIII-IX-X)		443,041	473,053
EXCESS AMOUNT RECORDED AS INCOME AFTER MERGER		-	-
INCOME/(LOSS) FROM INVESTMENTS IN SUBSIDIARIES CONSOLIDATED BASED ON EQUITY METHOD		-	-
INCOME/(LOSS) ON NET MONETARY POSITION		-	-
PROFIT/LOSS BEFORE TAX FROM CONTINUED OPERATIONS (XII+...+XV)	(IV.7)	443,041	473,053
TAX PROVISION FOR CONTINUED OPERATIONS (±)	(IV.8.)	(140,244)	(138,383)
Current Tax Provision		(139,721)	146,210
Deferred Tax Income Effect (+)		9,231	47,899
Deferred Tax Expense Effect (-)		8,708	55,726
CURRENT PERIOD PROFIT/LOSS FROM CONTINUED OPERATIONS (XVI±XVII)	(IV.9.)	302,797	334,670
INCOME FROM DISCONTINUED OPERATIONS		-	-
Income from Non-current Assets Held for Sale		-	-
Profit from Sales of Associates, Subsidiaries and Joint Ventures		-	-
Income from Other Discontinued Operations		-	-
EXPENSES FOR DISCONTINUED OPERATIONS (-)		-	-
Expenses for Non-current Assets Held for Sale		-	-
Loss from Sales of Associates, Subsidiaries and Joint Ventures		-	-
Expenses for Other Discontinued Operations		-	-
PROFIT/LOSS BEFORE TAX FROM DISCONTINUED OPERATIONS (XIX-XX)		-	-
TAX PROVISION FOR DISCONTINUED OPERATIONS (±)		-	-
Current Tax Provision		-	-
Deferred Tax Expense Effect (+)		-	-
Deferred Tax Income Effect (-)		-	-
CURRENT PERIOD PROFIT/LOSS FROM DISCONTINUED OPERATIONS (XXI±XXII)		-	-
NET PROFIT/(LOSS) (XVIII+XXIII)		302,797	334,670
Earning/(Loss) per share		7.54615	8.34048

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

STANDARD CHARTERED YATIRIM BANKASI TÜRK A.Ş.
UNCONSOLIDATED STATEMENT OF PROFIT OR LOSS
AND OTHER COMPREHENSIVE INCOME FOR THE YEAR ENDED 31 DECEMBER 2025

(Unless otherwise stated amounts are expressed in thousands of Turkish Lira (“TL”).)

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME		Note	Audited Current Period (01.01.2025- 31.12.2025)	Audited Prior Period (01.01.2024- 31.12.2024)
I.	CURRENT PERIOD PROFIT/LOSS		302,797	334,670
II.	OTHER COMPREHENSIVE INCOME		(7,832)	25,556
2.1.	Other Income/Expense Items not to be Recycled to Profit or Loss		(7,832)	25,556
2.1.1.	Revaluation Surplus on Tangible Assets		(11,789)	39,760
2.1.2.	Revaluation Surplus on Intangible Assets		-	-
2.1.3.	Defined Benefit Pension Plan Remeasurement Gain/Loss		600	(3,252)
2.1.4.	Other Comprehensive Income Items Not Reclassified Through Profit or Loss		-	-
2.1.5.	Tax Related Other Comprehensive Income Items Not Reclassified Through Profit or Loss		3,357	(10,952)
2.2.	Other Income/Expense Items to be Recycled to Profit or Loss		-	-
2.2.1.	Foreign Currency Translation Differences		-	-
2.2.2.	Valuation and/or Reclassification Income/Expense of the Financial Assets at Fair Value through Other Comprehensive Income		-	-
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.	Tax Related Other Comprehensive Income Items Reclassified Through Profit or Loss		-	-
III.	TOTAL COMPREHENSIVE INCOME (I+II)		294,965	360,226

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

STANDARD CHARTERED YATIRIM BANKASI TÜRK A.Ş.
STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY FOR THE YEAR ENDED 31 DECEMBER 2025

(Unless otherwise stated amounts are expressed in thousands of Turkish Lira (“TL”),)

	STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY	Note	Paid-in Capital	Share Premium	Share certificate Cancel profits	Other capital reserves	Other Accumulated Comprehensive Income That Will Not Be Reclassified to Profit or Loss			Other Accumulated Comprehensive Income That Will Be Reclassified to Profit or Loss			Profit Reserves	Prior period net profit/ (loss)	Current period net profit/ (loss)	Total
							1	2	3	4	5	6				
	31 December 2024															
I.	Balance at the Beginning of the Period (1 January 2024)		40,126	-	-	5,913	67,535	(2,580)	-	-	-	-	51,718	128,422	84,698	375,832
II.	Adjustment in accordance with TAS 8		-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.1.	Effect of adjustment		-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.2.	Effect of Changes in Accounting Policy		-	-	-	-	-	-	-	-	-	-	-	-	-	-
III.	New balance (I+II)		40,126	-	-	5,913	67,535	(2,580)	-	-	-	-	51,718	128,422	84,698	375,832
IV.	Total comprehensive income (loss)		-	-	-	-	27,832	(2,276)	-	-	-	-	-	-	334,670	360,226
V.	Capital increase in cash		-	-	-	-	-	-	-	-	-	-	-	-	-	-
VI.	Capital increase through internal reserves		-	-	-	-	-	-	-	-	-	-	-	-	-	-
VII.	Issued capital inflation adjustment difference		-	-	-	-	-	-	-	-	-	-	-	-	-	-
VIII.	Convertible bonds		-	-	-	-	-	-	-	-	-	-	-	-	-	-
IX.	Subordinated debt		-	-	-	-	-	-	-	-	-	-	-	-	-	-
X.	Increase (decrease) through other changes. equity		-	-	-	-	-	-	-	-	-	-	-	-	-	-
XI.	Profit distribution		-	-	-	-	-	-	-	-	-	973	71,993	(84,698)	(11,732)	-
11.1	Dividends distributed		-	-	-	-	-	-	-	-	-	973	(12,705)	-	(11,732)	-
11.2	Transfers to legal reserves		-	-	-	-	-	-	-	-	-	-	84,698	(84,698)	-	-
11.3	Other		-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Balance at the end of the period (31 December 2024) (III+IV+.....+X+XI)		40,126	-	-	5,913	95,367	(4,856)	-	-	-	-	52,691	200,415	334,670	724,326

1. Tangible and Intangible Assets Revaluation Reserve

2. Accumulated Gains / Losses on Remeasurements of Defined Benefit Plans

3. Other (Other Comprehensive Income of Associates and Joint Ventures Accounted for Using Equity Method that will not be Reclassified to Profit or Loss and Other Accumulated Amounts of Other Comprehensive Income that will not be Reclassified to Profit or Loss)

4. Exchange Differences on Translation

5. Accumulated gains (losses) due to revaluation and/or reclassification of financial assets measured at fair value through other comprehensive income

6. Other (Accumulated Gains or Losses on Cash Flow Hedges. Other Comprehensive Income of Associates and Joint Ventures Accounted for Using Equity Method that will be Reclassified to Profit or Loss and Other Accumulated Amounts of Other Comprehensive Income that will be Reclassified to Profit or Loss)

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

STANDARD CHARTERED YATIRIM BANKASI TÜRK A.Ş.
UNCONSOLIDATED STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY FOR THE YEAR ENDED 31 DECEMBER 2025

(Unless otherwise stated amounts are expressed in thousands of Turkish Lira (“TL”),.)

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STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY		Note	Paid-in Capital	Share Premium	Share certificate Cancel profits	Other capital reserves	Other Accumulated Comprehensive Income That Will Not Be Reclassified to Profit or Loss			Other Accumulated Comprehensive Income That Will Be Reclassified to Profit or Loss			Profit Reserves	Prior period net profit/(loss)	Current period net profit/(loss)	Total
							1	2	3	4	5	6				
31 December 2025																
I.	Balance at the Beginning of the Period (1 January 2025)		40,126			5,913	95,367	(4,856)					52,691	200,415	334,670	724,326
II.	Adjustment in accordance with TAS 8															
2.1.	Effect of adjustment															
2.2.	Effect of Changes in Accounting Policy															
III.	New balance (I+II)	(II.10.A)	40,126			5,913	95,367	(4,856)					52,691	200,415	334,670	724,326
IV.	Total comprehensive income (loss)						(8,252)	420								294,965
V.	Capital increase in cash															
VI.	Capital increase through internal reserves															
VII.	Issued capital inflation adjustment difference															
VIII.	Convertible bonds															
IX.	Subordinated debt															
X.	Increase (decrease) through other changes. equity															
XI.	Profit distribution												30,242		(334,670)	(304,428)
11.1	Dividends distributed													(304,428)		(304,428)
11.2	Transfers to legal reserves												30,242	304,428	(334,670)	
11.3	Other															
Balance at the end of the period (31 December 2025)			40,126			5,913	87,115	(4,436)					82,933	200,415	302,797	714,863
(III+IV+.....+X+XI)			40,126			5,913	87,115	(4,436)					82,933	200,415	302,797	714,863

1.Tangible and Intangible Assets Revaluation Reserve

2. Accumulated Gains / Losses on Remeasurements of Defined Benefit Plans

3. Other (Other Comprehensive Income of Associates and Joint Ventures Accounted for Using Equity Method that will not be Reclassified to Profit or Loss and Other Accumulated Amounts of Other Comprehensive Income that will not be Reclassified to Profit or Loss)

4. Exchange Differences on Translation

5. Accumulated gains (losses) due to revaluation and/or reclassification of financial assets measured at fair value through other comprehensive income

6. Other (Accumulated Gains or Losses on Cash Flow Hedges. Other Comprehensive Income of Associates and Joint Ventures Accounted for Using Equity Method that will be Reclassified to Profit or Loss and Other Accumulated Amounts of Other Comprehensive Income that will be Reclassified to Profit or Loss)

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

STANDARD CHARTERED YATIRIM BANKASI TÜRK A.Ş.
AS OF DECEMBER 31, 2025 EXPLANATIONS AND NOTES TO THE FINANCIAL STATEMENTS TO BE DISCLOSED TO THE PUBLIC

(Unless otherwise stated amounts are expressed in thousands of Turkish Lira (“TL”).)

STATEMENT OF CASH FLOWS		Note	Audited Current Period (01.01.2025- 31.12.2025)	Audited Prior Period (01.12.2024- 31.12.2024)
		(Section Five)		
A.	CASH FLOWS FROM BANKING OPERATIONS			
1.1	Operating Profit Before Changes in Operating Assets and Liabilities		216,282	445,326
1.1.1	Interest Received		316,362	210,135
1.1.2	Interest Paid		(5,387)	-
1.1.3	Dividend Received		934	551
1.1.4	Fees and Commissions Received		420,600	482,740
1.1.5	Other Income		17,543	8,704
1.1.6	Collections from Previously Written-off Loans and Other Receivables		-	-
1.1.7	Payments to Personnel and Service Suppliers		(220,815)	(145,290)
1.1.8	Taxes Paid		(177,257)	(125,295)
1.1.9	Other		(135,698)	13,781
1.2	Changes in Operating Assets and Liabilities		134,057	(26,105)
1.2.1	Net (increase) / decrease in Financial Assets at Fair Value Through Profit or Loss		-	-
1.2.2	Net (increase) / decrease in due from banks and other financial institutions		-	12,447
1.2.3	Net (increase) / decrease in loans		-	-
1.2.4	Net (increase) / decrease in other assets		61,244	17,677
1.2.5	Net increase / (decrease) in bank deposits		-	-
1.2.6	Net increase / (decrease) in other deposits		-	-
1.2.7	Net increase / (decrease) in Financial Liabilities at Fair Value Through Profit or Loss		-	-
1.2.8	Net increase / (decrease) in funds borrowed		43,429	85,106
1.2.9	Net increase / (decrease) in payables		-	-
1.2.10	Net increase / (decrease) in other liabilities		29,384	(141,335)
I.	Net Cash Provided from Banking Operations		350,339	419,221
B.	CASH FLOWS FROM INVESTMENT ACTIVITIES			
II.	Net Cash Provided from Investing Activities		(7,412)	(6,086)
2.1	Cash paid for acquisition of investments, associates and subsidiaries		-	-
2.2	Cash obtained from disposal of investments, associates and subsidiaries		-	-
2.3	Purchases of property and equipment		(6,959)	(6,162)
2.4	Disposals of property and equipment		-	-
2.5	Purchase of Financial Assets at Fair Value Through Other Comprehensive Income		-	-
2.6	Sale of Financial Assets at Fair Value Through Other Comprehensive Income		-	-
2.7	Purchase of Financial Assets Measured at Amortized Cost		-	-
2.8	Sale of Financial Assets Measured at Amortized Cost		-	-
2.9	Other		(453)	76
C.	CASH FLOWS FROM FINANCING ACTIVITIES			
III.	Net Cash Provided from Financing Activities		(305,027)	(11,782)
3.1	Cash Obtained from Funds Borrowed and Securities Issued		-	-
3.2	Cash Used for Repayment of Funds Borrowed and Securities Issued		-	-
3.3	Issued Equity Instruments		-	-
3.4	Dividends Paid		(304,428)	(11,732)
3.5	Payments for Finance Leases		(599)	(50)
3.6	Other		-	-
IV.	Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		21,178	12,412
V.	Net Increase in Cash and Cash Equivalents (I+II+III+IV)		59,078	413,765
VI.	Cash and Cash Equivalents at the Beginning of the Period		741,957	328,142
VII.	Cash and Cash Equivalents at the End of the Period	(V)	801,035	741,957

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

STANDARD CHARTERED YATIRIM BANKASI TÜRK A.Ş.
STATEMENT OF PROFIT DISTRIBUTION FOR THE YEAR ENDED 31 DECEMBER 2025

(Unless otherwise stated amounts are expressed in thousands of Turkish Lira (“TL”).)

STATEMENT OF PROFIT DISTRIBUTION		Audited Current period ⁽¹⁾	Audited Prior period ⁽²⁾
		31.12.2025	31.12.2024
I.	DISTRIBUTION OF CURRENT YEAR PROFIT (1)		
1.1	Current Year Profit / (Loss)	443,041	473,053
1.2	Taxes and Duties Payable (-)	(140,244)	(138,383)
1.2.1	Corporate Tax (Income Tax)	(139,721)	(146,210)
1.2.2	Income Tax Withholding	-	-
1.2.3	Other Taxes and Duties Payable (-) (2)	(523)	7,827
A.	NET PROFIT FOR THE YEAR (1.1-1.2)	302,797	334,670
1.3	Prior Years' Losses (-)	-	-
1.4	First Legal Reserves (-)	68,662	75,906
1.5	Other Statutory Reserves (-)	-	-
B.	NET PROFIT ATTRIBUTABLE TO [(A)-(1.3+1.4+1.5)]	234,135	258,764
1.6	FIRST DIVIDEND TO SHAREHOLDERS (-)	-	-
1.6.1	To owners of Ordinary Shares	-	-
1.6.2	To owners of Preferred Shares	-	-
1.6.3	Preferred Shares (Pre-emptive Rights)	-	-
1.6.4	To Profit Sharing Bonds	-	-
1.6.5	To Holders of Profit / Loss Share Certificates	-	-
1.7	Dividends to Personnel (-)	-	-
1.8	Dividends 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 Shares	-	-
1.9.3	Preferred Shares (Pre-emptive Rights)	-	-
1.9.4	To Profit Sharing Bonds	-	-
1.9.5	To Holders of Profit / Loss Share Certificates	-	-
1.10	Second Legal Reserves (-)	-	-
1.11	Statutory Reserves (-)	-	-
1.12	Extraordinary Reserves	-	-
1.13	Other Reserves	-	-
1.14	Special Funds	-	-
II.	DISTRIBUTION FROM RESERVES		
2.1	Distributed reserves	-	-
2.2	Second legal reserves (-)	-	-
2.3	Dividends to shareholders (-)	-	-
2.3.1	To owners of Ordinary Shares	-	-
2.3.2	To owners of Preferred Shares	-	-
2.3.3	Preferred Shares (Pre-emptive Rights)	-	-
2.3.4	To Profit Sharing Bonds	-	-
2.3.5	To Holders of Profit / Loss Share Certificates	-	-
2.4	Dividends to Personnel (-)	-	-
2.5	Dividends to Board of Directors (-)	-	-
III.	EARNINGS PER SHARE		
3.1	To owners of Ordinary Shares	7.546155	8.340477
3.2	To owners of Ordinary Shares (%)	0.0754615	0.0834048
3.3	To owners of Preferred Shares	-	-
3.4	To owners of Preferred Shares (%)	-	-
IV.	DIVIDEND PER SHARE		
4.1	To owners of Ordinary Shares	-	-
4.2	To owners of Ordinary Shares (%)	-	-
4.3	To owners of Preferred Shares	-	-
4.4	To owners of Preferred Shares (%)	-	-

(1) General assembly meeting was not held as of authorization date of the financial statement as of 31 December 2025.

(2) The Dividend Distribution Statement dated December 31, 2024 is based on the actual dividend distribution.

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

SECTION THREE

ACCOUNTING POLICIES

I. Explanation on basis of presentation:

a. The preparation of the financial statements and related notes and explanations in accordance with the Turkish Accounting Standards and Regulation on the Accounting Applications for Banks and Safeguarding of Documents:

The Bank prepares its financial statements in accordance with the BRSA Accounting and Reporting Regulation” which includes the regulation on “The Procedures and Principles Regarding Banks’ Accounting Practices and Maintaining Documents” published in the Official Gazette dated 1 November 2006 with No. 26333. and other regulations on accounting records of banks published by the Banking Regulation and Supervision Board and circulars and pronouncements published by the BRSA and Turkish Financial Reporting Standards (“TFRS”) published by the Public Oversight Accounting and Auditing Standards Authority for the matters not regulated by the aforementioned legislations. The format and content of the accompanying unconsolidated financial statements and footnotes have been prepared in accordance with the “Communique’ on Publicly Announced Financial Statements Explanations and notes to the Financial Statements” and “Communique on Disclosures About Risk Management to be Announced to Public by Banks.

The financial statements have been prepared with historical cost in TL except for the financial assets which are carried out at fair value. The accompanying unconsolidated financial statements and the explanatory footnotes (unless otherwise indicated) are prepared in thousands of Turkish Lira (“TL”).

The preparation of financial statements in conformity with BRSA Accounting and Financial Reporting Regulations requires the use of certain critical accounting estimates by the Bank management to exercise its judgment on the assets and liabilities of the balance sheet and contingent issues as of the balance sheet date. These estimates are being reviewed regularly and when necessary, suitable corrections are made and the effects of these corrections are reflected in the income statement. It is not expected to have any significant impact on the Bank's accounting policies, financial position and performance from the amendments of TAS and TFRS issued as of the date of the financial statements.

The accounting policies and valuation principles used in the 2025 period are presented in the accompanying notes and the accounting policies and valuation principles are explained in Notes II to XXIII below.

As explained in the decision of BRSA numbered 7650 dated December 21, 2017, in the scope of paragraph (6) of Article 9 of the ‘Regulation on Procedures and Principles for the Classification of Loans and the Provisions to be Forwarded’ which entered into force as of 1 January 2018, it is permitted for the Bank to provide provisions in accordance with Articles 10, 11, 13 and 15 of the Regulation instead of TFRS 9. On the other hand, if the transaction volume and diversity of the Bank increase in the following periods, provision should be provided in accordance with TFRS 9 to the loans. Aforementioned exception is only related to provisions.

TAS 29 “Financial Reporting in Hyperinflationary Economies” requires entities whose functional currency is the currency of a hyperinflationary economy to report their financial statements in terms of the purchasing power of money at the end of the reporting period. Based on the announcement made by the Public Oversight Accounting and Auditing Standards Authority (POA) on November 23, 2023, financial statements of companies applying Turkish Financial Reporting Standards (TFRS) for the annual reporting period ending on or after December 31, 2023, should be presented in accordance with the accounting principles in “TAS 29 Financial Reporting in Hyperinflationary Economies”, adjusted for the effects of inflation. In the same statement, it is stated that the institutions or organizations authorized to regulate and supervise in their fields may determine different transition dates for the application of inflation accounting, and in this context, the Banking Regulation and Supervision Agency (BRSA); In accordance with its decisions dated December 12, 2023, and numbered 10744 and dated December 5, 2024, and numbered 11021, the Banking Regulation and Supervision Agency (BRSA) decided that the financial statements of banks and financial leasing, factoring, financing, savings financing and asset management companies in 2023, 2024 and 2025 should be presented in accordance with TAS 29.

The in accordance with the Board decision numbered 11 January 2024, it was initially resolved that banks as well as financial leasing, factoring, financing, savings financing and asset management companies would commence the application of inflation accounting as of 1 January 2025.

ACCOUNTING POLICIES (Continued)

I. Explanation on basis of presentation (Continued):

However, pursuant to the Board decision numbered 11021 dated 5 December 2024, it was subsequently resolved that banks and the aforementioned institutions would not apply inflation accounting in 2025. Accordingly, “TAS 29 Financial Reporting in Hyperinflationary Economies” has not been applied in the Bank’s unconsolidated financial statements as of 31 December 2025. Furthermore, pursuant to the Board decision numbered 11340 dated 18 December 2025, it was resolved that banks, financial leasing, factoring, financing, savings financing and asset management companies shall also not apply inflation accounting in 2026.

b. Explanation on accounting principles adopted in the preparation of the financial statements and valuation methods:

The accounting policies and valuation methods applied in the presentation of these financial statements are in accordance with the TFRS. These valuation methods are explained in Notes II to XXIV.

c. Explanation on accounting principles adopted in the preparation of valuation methods:

The accounting policies applied in the presentation of these financial statements are in accordance with the TFRS. These accounting policies are explained in Notes II to XXIV.

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

Services have been decreased and on and off-balance sheet exposures have been minimized since 2012. The Bank did not grant any new corporate banking loans in current period and prior period. As a result, the credit, market and liquidity risks are at minimum as of 31 December 2025. The Bank’s main activity is intra-group advisory services. Bank gives advisory services to Standard Chartered local and foreign subsidiaries for loan granting to companies located in Turkey or their subsidiaries abroad.

On 31 December 2025, all of the monetary assets and liabilities denominated in foreign currency were converted into Turkish Lira using the following foreign exchange rates: USD; TL 42.8457, EUR; TL 50.2859 (31 December 2024: USD; TL 35.2803, EUR; TL 36.7362).

III. Explanations on forward transactions, options, and derivative instruments:

As of 31 December 2025, and 31 December 2024, the Bank does not have any derivative transactions that are recognized as at fair value through profit or loss.

IV. Explanations on interest in income and expense:

Interest income is recorded according to the effective interest rate method (rate equal to net present value of future cash flows or financial assets and liabilities) defined in the TFRS 9 “Financial Instruments” standard by applying the effective interest rate to the gross carrying amount of a financial asset except for: purchased or originated credit-impaired financial assets or financial assets that are not purchased or originated credit-impaired financial assets but subsequently have become credit-impaired financial assets. If the financial asset is impaired and classified as a non-performing receivable, the Bank applies the effective interest rate on the amortized cost of the asset for subsequent reporting periods. Such interest income calculation is made on an individual contract basis for all financial assets subject to impairment calculation. It is used effective interest rate during calculation of loss given default rate in expected credit loss models and accordingly, the calculation of expected credit losses includes an interest amount. Therefore, a reclassification is made between the accounts of “Expected Credit Losses” and “Interest Income from Loans” for calculated amount. If the credit risk of the financial instrument improves to the extent that the financial asset is no longer considered as impaired and the improvement can be attributed to an incident that eventually takes place (such as an increase in the loan’s credit rating), interest income at subsequent reporting periods are calculated by applying the effective interest rate to the gross amount. Interest income and expenses are recognized in the income statement for all interest-bearing instruments on an accrual basis using the effective interest method (the rate that equalizes the future cash flows of financial assets and liabilities to the current net book value).

ACCOUNTING POLICIES (Continued)

V. Explanations on fee and commission income and expenses:

All fees and commissions income/expenses are recognized on an accrual basis, except from certain commission income and fees from various banking services which are recorded as income at the time of collection. Fees and commissions expenses paid to the other institutions are recognized as operational costs and recorded by using the effective interest method. Contract based fees or fees received in return for services such as the purchase and sale of assets on behalf of a third party or legal person are recognized as income at the time of collection. Commissions earned from loans where the Bank acts as an intermediary is recorded as income at the end of each month on an accrual basis.

The Bank measures and accounts commission income from its advisory services in accordance with TFRS 15 ‘Revenue’ standard. The Bank takes into account the terms and conditions of the service agreement signed with the parent company in order to determine the transaction price. The amount of commission income to be collected by the Bank is calculated on the basis of TL cost and the portion exceeding the determined amount is considered as USD variable cost. While the Bank assesses whether it is probable that there will be no significant reversal in the amount of cumulative revenue recorded in the financial statements when the uncertainty regarding the cost disappears, the Bank considers both the probability and the magnitude of the revenue reversal. Periodical income accruals arising from these receivables are recognized under 'Other Assets' in the balance sheet, while income and expenses arising from these receivables are recognized under 'Other Operating Income' and 'Other Operating Expenses', respectively.

Explanations on financial assets:

The Bank categorizes its financial assets as fair value through profit/loss, fair value through other comprehensive income or measured at amortized cost. Such financial assets are recognized or derecognized according to TFRS 9 Financial Instruments Part 3 Issued for classification and measurement of the financial instruments published in the Official Gazette No. 29953 dated January 19, 2017, by the Public Oversight Accounting and Auditing Standards Authority. Financial assets are measured at fair value at initial recognition in the financial statements. During the initial recognition of financial assets other than "Financial Assets at Fair Value Through Profit or Loss", transaction costs are added to fair value or deducted from fair value.

As per TFRS 9, the Bank classifies a financial asset on the basis of its contractual cash flow characteristics if the financial asset is held within a business model whose objective is to hold assets to collect contractual cash flows or within a business model whose objective is achieved by both collecting contractual cash flows and selling financial assets.

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

Measurement categories of financial assets and liabilities

Financial assets are classified compliance with TFRS 9 in four main categories as listed below:

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

ACCOUNTING POLICIES (Continued)

VI. 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 financial assets other than the ones that are managed with business model that aims to hold to collect contractual cash flows or business model that aims to collect both the contractual cash flows and cash flows arising from the sale of the assets; and if the contractual terms of the financial asset do not lead to cash flows representing solely payments of principal and interest at certain date; that are either acquired for generating a profit from short term fluctuations in prices or are financial assets included in a portfolio aiming to short-term profit making. Financial assets at the fair value through profit or loss are initially recognized at fair value and measured at their fair value after recognition. All gains and losses arising from these valuations are reflected in the income statement

Equity securities, which are classified as financial assets measured at fair value through profit or measured are carried out at fair value.

As of 31 December 2025, and 31 December 2024, the Bank has no financial assets at fair value through profit or loss.

b) Financial assets at fair value through other comprehensive income:

Financial Assets Measured at Fair Value Through Other Comprehensive Income occur from assets other than “Loans”, “Financial Assets Measured at Amortized Cost” and financial assets that are not derivative financial instruments. Financial Assets Measured at Fair Value Through Other Comprehensive Income are recorded along with the transaction costs directly related to the acquisition costs are recorded along with values from transaction costs directly related to the acquisition costs.

Financial assets at fair value through other comprehensive income are remeasured at fair value after recognition. Interest income calculated with effective interest rate methods arising from debt securities at fair value through other comprehensive income and dividend income from equity securities are recorded to income statement. “Unrealized gains and losses” arising from the difference between the amortized cost and the fair value of financial assets at fair value through other comprehensive income are not reflected in the income statement of the period until the acquisition of the asset, sale of the asset, the disposal of the asset and impairment of the asset and they are accounted under the “accumulated other comprehensive income or expense to be reclassified through profit or loss” under shareholders’ equity.

Equity securities, which are classified as financial assets at fair value through other comprehensive income, have a quoted market price in an active market and whose fair values can be reliably measured are carried at fair value. Equity securities that do not have a quoted market price in an active market and whose fair values cannot be reliably measured are carried at cost, and less provision for impairment.

As of 31 December 2025, the Bank has financial assets at fair value through other comprehensive income TL 160 (31 December 2024: TL 160).

ACCOUNTING POLICIES (Continued):

VI. Explanations on financial assets (continued):

c) Loans

Loans are financial assets that are non-derivative financial instruments and cannot be identified, at fair value through profit / loss or at fair value through other comprehensive income, have fixed or determinable payments and are not quoted in an active market. Loans are recognized initially at fair value that reflects the transaction costs of the acquisition cost value and subsequently recognized by the addition of the “Effective interest rate (internal rate of return) method” are measured at amortized cost. Assets received as collateral and other similar expenses incurred for the transaction costs and expenses are not considered as part of the accounts.

IFRS 9 “Financial Instruments” Standard, issued by POA in January 2017, while changing amendments to the existing guidance in TAS 39 “Financial Instruments: Recognition and Measurement”. the accounting. classification. measurement and off-balance sheet applications of TAS 39 has been transferred to IFRS 9. The latest version of IFRS 9 includes guidance on the application of a new expected credit loss model for the calculation of impairment on financial assets. as well as guidance on previous release versions of IFRS 9, including updated practices on new general hedge accounting requirements. IFRS 9 entered into force on 1 January 2018. In this context, banks have been required to apply IFRS 9 as of 1 January 2018 with the “Regulation on Procedures and Principles for Classification of Loans and Provisions to be set Aside” published in the Official Gazette dated 22 September 2016 and numbered 29750.

The Bank is allowed to allocate provisions in accordance with the 10th, 11th, 13th and 15th articles of the Regulation instead of IFRS 9 with the BRSA's decision No. 7650 dated 21 December 2017.

In accordance with the Bank's management's evaluations and estimates, if the possibility of collecting any loan becomes limited or suspicious, and / or for the non-performing loans, published in the Official Gazette dated 22 September 2016 and numbered 29750, the principles and procedures for the classification of loans and the provisions to be set aside by considering the Regulation, it sets a special and general provision. Reserves are deducted from the income of that year. Receivables for which provision is provided in the previous periods are deducted from the provisions account when they are collected and reflected in “Other Operating Income” account. In the same year, when receivables are allocated, provisions are deducted from Provision for Loans. Uncollectible receivables are derecognized from the records after all legal procedures are completed.

d) Financial assets measured at amortized cost:

Financial assets measured at amortized cost are assets that are not classified under “loans” with fixed maturities and fixed or determinable payments where management has the intent and ability to hold the financial assets to maturity; initially recognized at transaction prices at acquisition and not defined as financial assets at fair value through other comprehensive income or derivative financial assets. Financial assets measured at amortized cost are initially recognized at acquisition cost including the transaction costs which reflect the fair value of those instruments and subsequently recognized at amortized cost by using “effective interest rate” method. Interest income obtained from financial assets measured at amortized cost is accounted in income statement.

There are no financial assets that were previously classified as financial assets measured at amortized cost but cannot be subject to this classification for two years due to the violation of classification principles.

As of 31 December 2025, and 31 December 2024, the Bank does not have any financial assets measured at amortized cost.

ACCOUNTING POLICIES (Continued):

VII. Explanations on impairment on financial assets:

The impairment on financial assets are evaluated whose indicators are carried at fair value in every balance sheet period. If there are any assets which are not carried at fair value, its provisions should be made as explained below.

Where the estimated recoverable amount of the financial asset, being the present value of the expected future cash flows discounted based on the “effective interest method”, or the fair value if one exists is lower than it’s carrying value, then it is concluded that the asset under consideration is impaired. A provision is made for the diminution in value of the impaired financial asset and is charged against the income for the year. The principles regarding the accounting of provisions of loans and receivables are explained in detail in Note VI of Section Three.

VIII. Explanations on offsetting financial instruments:

Financial assets and liabilities are included in this balance sheet if the Bank has a legal right and sanction power for netting and has an intention to collect / pay the related financial asset and liability over their net amount or realizing and paying the related financial asset and debt simultaneously, shown over their net amount.

IX. Explanations on sales and repurchase agreements and securities lending transactions:

Securities subject to repurchase agreements (“Repo”) are classified as “financial assets measured at fair value through profit or loss”, “financial assets measured at fair value through other comprehensive income” and “financial assets measured at amortized cost” according to the investment purposes of the Bank and measured according to the portfolio to which they belong. Funds obtained from repurchase agreements are accounted under “Funds Provided under Repurchase Agreements” in liabilities and the difference between the sale and repurchase price is accrued over the life of repurchase agreements using the “effective interest method”

Funds given against securities purchased under agreements (“Reverse Repo”) to resell are accounted under “Receivables from Reverse Repurchase Agreements” on the balance sheet. The difference between the purchase and determined resell price is accrued over the life of repurchase agreements using the “effective interest method”. The Bank has no securities lending transactions.

X. Explanation on assets held for resale, discontinued operations and liabilities related with these assets:

Property and equipment held-for-sale consist of tangible assets that were acquired due to non-performing loans and receivables and are accounted in the financial statements in accordance with the regulations of “Turkish Financial Reporting Standard for Assets Held for Sale and Discontinued Operations (TFRS 5)”. The assets that meet the criteria of being classified under assets held for sale are measured at the lower of their book values or fair value less costs to be incurred for sale, depreciation for these assets is ceased and these assets are presented separately in the balance sheet. In order for an asset to be classified as an asset held for sale, the related asset (or the asset group to be disposed) shall be ready to be sold immediately under usual conditions and should have a high possibility to be sold. To have a high possibility of sale, a plan should have been made for the sale of the asset (or the asset group to be disposed) and an active program should have been started by the management, aiming to complete the plan and determine the buyers.

The properties obtained from the Group’s receivables are shown at the fixed assets held for sale line according to the execution of the forward sales agreement. A discontinued operation is a part of an entity which is classified as to be disposed or held for sale. The results related to discontinuing operations are presented separately in the income statement.

ACCOUNTING POLICIES (Continued):

XI. Explanations on goodwill and other intangible assets:

The intangible assets are classified by adding their direct cost and production costs. After recognizing their cost, intangible assets are recorded by the value which is calculated over the deducting accumulated depreciation and provision for value decrease.

Other intangible assets are amortized using the straight-line method over the approximate useful lives of the related assets. The useful life is five years for other intangible assets which are mainly software programs. The useful life of the asset is determined by assessing the expected useful time of the asset, technical, technological and other types of worn-out and all required maintenance expenses done to utilize the economic benefit from the asset.

The Bank does not have any goodwill as of 31 December 2025 and 31 December 2024.

XII. Explanations on property and equipment:

Property and equipment are measured at its cost when initially recognized and any directly attributable costs of setting the asset in working order for its intended use are included in the initial measurement. Subsequently, property and equipment are carried at cost less accumulated depreciation and provision for value decrease, if any.

The Bank monitors the real estates held for use, which are classified under tangible assets, in accordance with the revaluation model as prescribed by “TAS 16 – Property, Plant and Equipment.” The positive difference between the appraised values determined in the valuation reports prepared by licensed appraisal companies and the net carrying amounts of the related real estates is recognized within equity accounts.

Depreciation is calculated over of the cost of property and equipment using the straight-line method based on expected useful lives. The expected useful lives are stated below:

Buildings	50 years
Vehicles (Leasing Assets)	3 years
Other	3-15 years

For assets that have been in the assets for less than one accounting period as of the balance sheet date, depreciation is provided by the amount calculated by proportioning the depreciation amount for a full year to the period the asset has been in the assets.

If the cost value is higher than the “Net realizable value” of the related property, plant and equipment estimated in accordance with TAS 36 - Impairment of Assets, the value of the asset is written down to its “Net realizable value” and the provision for impairment is charged to expense accounts.

Gains and losses on disposals of property, plant and equipment are determined by deducting the net book value of the related property, plant and equipment from the sales proceeds.

Expenditures for the repair and maintenance of property, plant and equipment are recognized as an expense. Capital expenditures that increase the future benefits to be derived from an item of property, plant and equipment by expanding its capacity are added to the cost of the asset. Capital expenditures consist of costs that extend the useful life of the asset, increase the service capacity of the asset, increase the quality of the goods or services produced or reduce the cost.

There are no pledges, mortgages or other encumbrances on property, plant and equipment, or commitments given for their purchase, or any other matters limiting the exercise of disposition rights over them. The Bank has adopted the revaluation method in the valuation of real estate properties within the scope of “TAS 16 – Property, Plant and Equipment”.

ACCOUNTING POLICIES (Continued)

XII. Explanations on property and equipment (Continued):

The Bank does not expect any changes in accounting estimates for property, plant and equipment or changes in accounting estimates that are expected to have a significant effect on subsequent periods.

The Bank classifies properties held to earn rental income or for capital appreciation or both as investment property. Investment properties are carried at cost less accumulated depreciation and impairment losses, if any. Depreciation expense is calculated on a straight-line basis over the useful life of the related asset.

Assets that are considered as right-of-use assets within property, plant and equipment are depreciated in accordance with the depreciation provisions of TAS 16 Property, Plant and Equipment.

As of December 31, 2025, and December 31, 2024, there is no investment property in the financial statements.

XIII. Explanations on leasing transactions:

In accordance with the "IFRS 16 Leases" Standard assets acquired under finance lease agreements are capitalized at the inception of the lease at the "lower of the fair value of the leased asset or the present value of the amount of cash consideration given for the leased asset". Leased assets are included in the property and equipment, and depreciation is charged on a straight-line basis over the useful life of the asset. If there is any diminution in value of the leased asset, a "Provision for value decrease" has been recognized. Liabilities arising from the leasing transactions are included in "Financial lease payables" on the balance sheet. Interest and foreign exchange expenses regarding lease transactions are charged to the income statement. The Bank does not have any leasing transactions as lessor.

The amount of the lease to the financial statement, measurement and presentation of the leases is shown in the gross balance of the balance sheet as equal to the total of all cash payments under the contract and netted with the interest expense arising from the contract. The right of use arising from leasing transactions is capitalized on the date when the leasing is commenced by measuring the present value of the lease payments that have not been paid at that date. In this measurement, the alternative borrowing interest rate given by the Asset Liability Management Department is used if it can be easily determined. During the first application, the Bank has recorded a lease obligation as an operating lease. These liabilities are measured at the present value of the remaining lease payments discounted using the Bank's average borrowing rate.

ACCOUNTING POLICIES (Continued)

XIII. Explanations on leasing transactions (continued):

The new accounting policies of the Bank regarding to application TFRS 16 are stated below:

Right-of-use assets

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

The cost of right-of-use assets includes:

- (a) the amount of lease liabilities recognized,
- (b) lease payments made at or before the commencement date less any lease incentives received and,
- (c) initial direct costs incurred.

Unless the Bank is reasonably certain to obtain ownership of the leased asset at the end of the lease term, the recognized right-of-use assets are depreciated on a straight-line basis over the shorter of its estimated useful life and the lease term. Right-of-use assets are subject to impairment.

Lease Liabilities

At the commencement date of the lease, the Bank recognizes lease liabilities measured at the present value of lease payments to be made over the lease term. The lease payments include;

- a) fixed payments (including in-substance fixed payments) less any lease incentives receivable,
- b) variable lease payments that depend on an index or a rate,
- c) amounts expected to be paid under residual value guarantees,
- d) the exercise price of a purchase option reasonably certain to be exercised by the Company / the Group and payments of penalties for terminating a lease,
- e) if the lease term reflects the Company / the Group exercising the option to terminate.

The variable lease payments that do not depend on an index or a rate are recognized as expense in the period on which the event or condition that triggers the payment occurs. In calculating the present value of lease payments, the Company / the Group uses the incremental borrowing rate at the lease commencement date if the interest rate implicit in the lease is not readily determinable.

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

- a) The book value is increased to reflect the accretion of interest of lease liabilities,
- b) The book value is reduced to reflect the lease payments made,

In addition, the carrying amount of lease liabilities is remeasured if there is a modification, a change in the lease term, a change in the in-substance fixed lease payments or a change in the assessment to purchase the underlying asset.

Short-term leases and leases of low-value assets

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

ACCOUNTING POLICIES (Continued)

XIV. Explanations on provisions and contingent liabilities:

Provisions and contingent liabilities are accounted in accordance with “Turkish Accounting Standard for Provisions, Contingent Liabilities and Contingent Assets” (“TAS 37”).

Provisions are recognized when the Bank has a present legal or constructive obligation as a result of past events, it is probable that an outflow of resources embodying economic benefits will be required to settle the obligation, and a reliable estimate of the amount of the obligation can be made. The provision for contingent liabilities arising from past events should be recognized in the same period of occurrence in accordance with the matching principle. When the amount of the obligation cannot be estimated and there is no possibility of outflow of resources from the Bank, it is considered that a “Contingent” liability exists and it is disclosed in the related notes to the financial statements.

XV. Explanations on contingent assets:

Contingent assets usually arise from unplanned or other unexpected events that give rise to the possibility of an inflow of economic benefits to the entity. Contingent assets are not recognized in financial statements since this may result in the recognition of income that may never be realized.

Contingent assets are disclosed where an inflow of economic benefits is probable. Contingent assets are assessed continually to ensure that developments are appropriately reflected in the financial statements. If it has become virtually certain that an inflow of economic benefits will arise, the asset and the related income are recognized in the financial statements in which the change occurs.

XVI. Explanations on obligations related to the employee rights:

a) Defined benefit plans:

Under the Turkish Labor Law, the Bank is required to pay a specific amount to the employees who have retired or whose employment is terminated due to reasons other than those specified in the Turkish Labor Law. The reserve for employment termination benefits represents the present value of the estimated total future probable obligation of the Bank arising from the retirement of all employees in accordance with the Turkish Labor Law, the termination of the employment without due cause who has completed at least one year of service, military service obligation and death. The reserve for employment termination benefit has been calculated and recognized in accordance with “Turkish Accounting Standard for Employee Rights” (“TAS 19”) in the financial statements. In accordance with the amendment in the TAS 19, effective from 1 January 2015, the actuarial gains/(losses) related to employee benefits are recognized under equity other profit reserves.

b) Defined contribution plans:

The Bank shall pay contributions to the Social Security Institution (Institution) on behalf of its employees at the amounts determined by the law. Other than the contributions being paid, the Bank is not liable to pay any amount to its employees or the Institution. These premiums are charged to personnel expenses in the period when they accrue.

c) Short term benefits for employees:

The liabilities arising from the vacation payments defined as “short-term benefits provided to employees” within the framework of TAS 19 shall be accrued in the period when they are granted and they shall not be discounted. Within the scope of “TAS 19-Employee Benefits”, the Bank allocates to rights obligations for employee benefits.

STANDARD CHARTERED YATIRIM BANKASI TÜRK A.Ş.
NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025
(Unless otherwise stated amounts are expressed in thousands of Turkish Lira (“TL”))

ACCOUNTING POLICIES (Continued)

XVII. Explanations on taxation:

a) Current tax:

The Bank is subject to the tax legislation and practices in force in Turkey.

On July 5, 2023, amendments were made to the Corporate Tax Law No. 5520 with the Law proposed to the Grand National Assembly of Turkey and published in the Official Gazette dated July 1, 2023. Accordingly, starting from the declarations to be submitted as of 1 October 2023, the corporate tax rate was increased from 25% to 30% for banks, companies within the scope of Law No. 6361, electronic payment and money institutions, authorized foreign exchange institutions, asset management companies, capital market institutions, insurance and reinsurance companies and pension companies. Corporations are exempted from corporate tax on the condition that 75% of the gains arising from the sale of the participation shares included in their assets for at least two full years and the founding shares, redeemed shares and pre-emptive rights held for the same period are kept in a special fund account in the liabilities until the end of the fifth year following the year of sale and collected until the end of the second calendar year. For the same period of time, 50% of the gains arising from the sale of immovables included in its assets were subject to exemption from corporate tax, provided that they were kept in a special fund account in liabilities until the end of the fifth year following the year of sale and collected until the end of the second calendar year; Pursuant to the regulation introduced by the Law No. 7456 “Law on Additional Motor Vehicles Tax for the Compensation of Economic Losses Caused by the Earthquakes Occurring on 6/2/2023 and Amendments to Certain Laws and Decree Law No. 375”, this exemption clause has been abolished and it has been determined that the exemption rate will be applied as 25% for the immovable properties included in the assets of the corporations before the effective date of the law (July 15, 2023).

Advance tax is calculated at the rate of 30% over quarterly financial profits and is declared by the 14th day and paid by the 17th day of the second month following each calendar quarter. The advance tax paid during the year is offset against the corporation tax calculated based on the corporate tax return to be filed for the following year. In the event that a temporary prepaid tax balance remains after the offset, such balance may be refunded or offset against other financial liabilities payable to the government.

Within the framework of the provisions of the Corporate Tax Law, 75% of the gains derived from the sale of participation shares that have been held in the assets of the institutions for at least two full years, as well as founder’s shares, usufruct shares and pre-emptive rights held for the same period, are exempt from corporate tax, provided that such gains are recorded in a special fund account under equity until the end of the fifth year following the year of sale and are not withdrawn from the entity until the end of the second calendar year; however, pursuant to the Presidential Decision published in the Official Gazette dated 27 November 2024 and numbered 32735, the applicable exemption rate has been determined as 50%.

For banks, financial leasing companies and financing companies, and for institutions whose debts have been legally pursued by these entities or which are indebted to the Savings Deposit Insurance Fund, the real estates, participation shares, founder’s shares, usufruct shares and pre-emptive rights acquired due to such debts, as well as the portion of the proceeds obtained from their transfer to banks, financial leasing or financing companies or to the Fund that correspond to the settlement of such debts, are fully exempt from tax; and 50% of the gains arising from the sale of such assets, and 75% of the gains arising from the sale of other assets, are exempt from corporate tax.

Under the Turkish Corporate Tax Law, losses can be carried forward to offset against future taxable income for up to five years. However, losses cannot be off settled from retained earnings.

Tax returns are required to be filled and delivered to the related tax office until the last day of the fourth month following the balance sheet date. Tax returns are open for five years from the beginning of the year following the balance sheet date and during this period the tax authorities have the right to audit tax returns and the related accounting records on which they are based and may issue re-assessments based on their findings. Current tax related to items recognized directly in equity is also credited or charged directly to equity.

As of December 31, 2021, the conditions sought for inflation adjustment in the calculation of corporate tax have been fulfilled. within the framework of the repeated provision of Article 298/A of the Tax Procedure Law. These conditions are both the exceed in the increase of Producer Price Index in the last 3 accounting period including current period by 100% and the exceed in the increase in the current period by 10%. However, temporary article 33 has been added on the Tax Procedure Law No. 213 with the regulation made with the Tax Procedure Law and the Law on Change in Corporate Tax Law No. 7352 published in the Official Gazette No.31734 dated 29 January 2022, the application of inflation adjustment in the calculation of corporate tax was postponed to 2023.

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ACCOUNTING POLICIES (Continued)

XVII. Explanations on taxation (Continued):

a) Current tax (Continued):

According to this, the financial statements for the 2021 and 2022 accounting periods, including the provisional tax periods, will not be subject to inflation adjustment and for the 2023 accounting period; will not be subject to inflation adjustment as of the provisional tax periods and the financial statements dated 31 December 2023 will be subject to inflation adjustment regardless of whether the inflation adjustment conditions are met or not. Profit/loss difference arising from inflation adjustment in the financial statements will be shown in previous years' profit/loss accounts and will not affect the corporate tax base.

According to Article 17 of the Law No. 7491 on Amendments to Certain Laws and Decree Laws published in the Official Gazette No. 32413 dated 28 December 2023, it has become law that profit/loss differences arising from the inflation adjustment to be made in the 2024 and 2025 accounting periods, including the provisional tax periods, do not be taken into account in determining the income of banks, companies within the scope of the Financial Leasing, Factoring, Financing and Savings Financing Companies Law No. 6361 dated 21 November 2012, payment and electronic money institutions, authorized foreign exchange institutions, asset management companies, capital market institutions, insurance and reinsurance companies and pension companies. With the Communiqué Amending the General Communiqué on Tax Procedure Law (order no. 537) published in the Official Gazette numbered 32073 on 14 January 2023, the procedures and principles of the articles allowing the revaluation of real estates and depreciation units have been redrawn. By taking into consideration aforementioned Communiqué, the Bank, has been revaluated real estate and depreciation units within its balance sheet by providing conditions in the provisions of Tax Procedure Law's provisional Article 32 and duplicated Article 298/ç until 30 September 2023. Since the financial statements are subject to inflation adjustment as of 31 December 2023, real estates and depreciation units are not subject to revaluation as of 31 December 2023. Corporate tax is calculated by taking into account of real estates and depreciation units' amortized values until 30 September 2023.

According to Law No. 7440 on Restructuring of Certain Receivables and Amending Certain Laws published in the Official Gazette (dated on March 12, 2023, and numbered 32130), corporate tax payers are to be calculating additional tax in order to be indicated in corporate income tax returns of the year 2022. With the regulation of Law No. 5520 on the “Corporate Tax Law” and other tax regulations, an additional tax of 10% will be calculated based on the exemption and deduction amounts subject to deduction from corporate income and the tax bases subject to reduced corporate tax within the scope of Article 32/A of the same law and with the exception regulated in subparagraph (a) of the first paragraph of Article 5 of the Law No. 5520, an additional tax of 5% will be calculated based on exempted dividends and earnings from abroad. The first partial payment of this additional tax is to be paid within the payment period of the corporate income tax, and the second partial payment is to be paid in the fourth month following this period.

Assets within the scope of the provisional Article 32 of the Tax Procedure Law No. 213 are valued and taxed at a rate of 2%. The assets included in the scope of paragraph (Ç) of Repeated Article 298 are revalued with the revaluation rate announced in the relevant year and no tax is paid on the increase in value.

Pursuant to the Presidential Decree published in the Official Gazette dated 25 December 2025 and numbered 33118, which amended the Law on Misdemeanours No. 7571 and the Law on Amendments to the Decree Law No. 631 on Certain Regulations Regarding Public Institutions, and within the scope of the temporary Article 37/A added to the Tax Procedure Law No. 213, the temporary tax periods and the annual tax period of 2025 have been determined as periods in which, although the conditions for inflation adjustment set forth in the repeated Article 298 of the Law are met on the basis of financial statements, inflation adjustment will not be applied; and for the 2026 and 2027 annual tax periods, the same temporary article stipulates that the inflation adjustment conditions within the scope of repeated Article 298 must be evaluated on the basis of the financial statements belonging to the relevant periods. In this context, it has been decided that the temporary tax periods and the annual tax period in which inflation adjustment will not be applied shall be extended until the date specified in the Presidential Decree. In addition, for the purposes of the first paragraph of repeated Article 298 (C), even if inflation adjustment is not applied, the period in which the financial statements that satisfy the inflation adjustment conditions (including temporary tax periods) are prepared shall be considered as an inflation adjustment period. The Bank does not apply revaluation within the scope of Article 298/C of the Tax Procedure Law. Accordingly, immovables and depreciable economic assets are taken into consideration at their recorded values in tax calculations.

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ACCOUNTING POLICIES (Continued)

b) Deferred tax:

The Bank calculates and accounts for deferred income taxes for all temporary differences arising between the tax bases of assets and liabilities and their carrying amounts in these financial statements in accordance with “Turkish Accounting Standard for Income Taxes” (“TAS 12”). In accordance with TAS 12, deferred tax assets and liabilities are measured using tax rates (and tax laws) that are expected to apply in the period in which the assets are realized or liabilities are settled, based on tax rates (and tax laws) that have been enacted or substantively enacted by the end of the reporting period (balance sheet date). using a 30% deferred tax rate for assets and liabilities as of December 31, 2024.

Deferred tax liabilities are recognized for all resulting temporary differences whereas deferred tax assets resulting from temporary differences are recognized to the extent that it is probable that future taxable profit will be available against which the deferred tax assets can be utilized. Deferred tax asset is not provided over provisions for possible risks and general loan loss provisions according to the circular of BRSA numbered BRSA.DZM.2/13/1-a-3 and dated 8 December 2004. The calculated deferred tax asset and deferred tax liability are presented as net off in financial statements.

The calculated deferred tax asset and deferred tax liability are presented as net off in financial statements.

Deferred tax related to items recognized directly in equity is also credited or charged directly to equity.

In September 2023, the Public Oversight Authority (POA) issued amendments to TFRS 12 introducing a mandatory exemption regarding the recognition and disclosure of deferred tax assets and liabilities arising from the Second Pillar income taxes. The amendments clarify that these changes are consistent with the model rules developed by the Organisation for Economic Co-operation and Development (OECD) for the implementation of the Second Pillar, and that income taxes arising from the application of these rules fall within the scope of TFRS 12.

These amendments also introduce new disclosure requirements related to income taxes arising from the Second Pillar rules. The disclosure requirements are intended to help users of financial statements better understand the exposure to income taxes arising from the application of the Second Pillar rules and the potential impacts of these taxes. The amendments apply together with the related implementation guidance. The Bank has assessed that the amendments do not have a significant impact on the Bank’s financial statements or performance.

c) Transfer Pricing

The article no.13 of the Corporate Tax Law describes the issue of transfer pricing under the title of “Disguised Profit Distribution by Way of Transfer Pricing”, “The General Communiqué on Disguised Profit Distribution by Way of Transfer Pricing” was published on 18 November 2007, explains the application related issues on this topic. According to this communiqué, if the taxpayers conduct transactions like purchase and sale of goods or services with the related parties where the prices are not determined according to the arm’s length principle, then it will be concluded that there is a disguised profit distribution by way of transfer pricing. Such disguised profit distributions will not be deducted from the corporate tax base for tax purposes. As stated in the “7.1 Annual Documentation” section of this communiqué, the taxpayers are required to fill out the “Transfer Pricing, Controlled Foreign Entities and Thin Capitalization” form for the purchase and sale of goods or services conducted with their related parties in a taxation period, attach these forms to their corporate tax returns and submit to the tax offices.

XVIII. Explanations on borrowings:

Trading and derivative financial liabilities are valued with their fair values, and the other financial liabilities are carried at amortized cost using the effective interest method.

XIX. Explanations on issuance of share certificates:

Transaction costs regarding the issuance of share certificates are accounted under shareholders’ equity after eliminating the tax effects.

The Bank does not have any share certificates issued as of 31 December 2025 and 31 December 2024.

XX. Explanations on drafts and acceptances:

Valued drafts and acceptances shown as liabilities against assets are included in the “off-balance sheet commitments”.

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XXI. Explanations on government incentives:

As of 31 December 2025, and 31 December 2024, the Bank has no government incentives.

Explanations on segment reporting:

An operating segment is a component of an entity:

- a. that engages in business activities from which it may earn revenues and incur expenses (including revenues and expenses relating to transactions with other components of the same entity),
- b. whose operating results are regularly reviewed by the entity's chief operating decision maker to make decisions about resources to be allocated to the segment and assess its performance, and
- c. for which discrete financial information is available,

Information about operating segments is disclosed in Note VII of Section Four.

XXII. Explanations on classification:

Significant changes in accounting policies are applied retrospectively, and previous period financial statements are rearranged. The unconsolidated financial statements of the Bank are prepared in comparison with the previous period in order to allow the determination of financial status and performance trends. Comparative information is rearranged, when necessary, in order to comply with the presentation of the current period unconsolidated financial statements. The Bank has restated the previous period cash flow statement in order to comply with the presentation of the current period unconsolidated financial statements.

XXIII. Explanations on other matters:

Profit reserves and profit distribution:

Legal reserves consist of first and second reserves as prescribed in the Turkish Commercial Code ("TCC"). The Turkish Commercial Code stipulates that the first legal reserve should be divided by 5% from the profit up to 20% of the total paid capital. The second legal reserve is appropriated at the rate of 10% on all cash dividend distributions in excess of 5% of the paid-in capital. Holding companies are not subject to this practice. Under the provisions of the Turkish Commercial Code, the legal reserves can only be used to cover losses and are not available for-profit distribution unless they exceed 50% of the paid-in capital.

As stated in the Minutes of 2024 Ordinary General Assembly Meeting dated March 27, 2025, it has been decided to distribute the entire distributable portion of the Bank's net balance sheet profit for the year 2024, after the legal reserves are set aside and the necessary tax withholding is made to the shareholders in cash. As a result of the opinion received from the BRSA, it has been decided to pay the entire amount of TL 258,763 thousand, which corresponds to 100% of the net profit for the year-end 2024, to the shareholders in cash.

Comparative information and classifications

Significant changes in accounting policies are applied retrospectively, and prior period financial statements are restated. The unconsolidated financial statements of the Bank are prepared comparatively with the prior period in order to allow the determination of the financial position and performance trends. Comparative figures are restated, where necessary, to conform to the presentation of the current period unconsolidated financial statements.

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SECTION FOUR

INFORMATION RELATED TO FINANCIAL POSITION OF THE BANK

I. Explanation on equity:

Total capital amount is calculated pursuant to “Regulation on Equity of Banks” and capital adequacy ratios are calculated pursuant to “Regulation on Measurement and Assessment of Capital Adequacy Ratios of Banks”. As of 31 December 2025, capital adequacy standard ratio calculated based on “Regulation on Measurement and Assessment of Capital Adequacy Ratios of Banks” is 64.56% and above the minimum rate specified in the relevant legislation (31 December 2024: 89.07%).

	Current Period
	31 December 2025
COMMON EQUITY TIER 1 CAPITAL	
Paid-in capital following all debts in terms of claim in liquidation of the Bank	40,126
Share issue premiums	-
Reserves	82,933
Gains recognized in equity as per TAS	88,592
Profit	526,969
Current Period Profit	302,797
Prior Period Profit	224,172
Shares acquired free of charge from subsidiaries, affiliates and jointly controlled partnerships and cannot be movable within profit for the period	-
Common Equity Tier 1 Capital Before Deductions	738,620
Deductions from Common Equity Tier 1 Capital	
Common Equity as per the 1 st clause of Provisional Article 9 of the Regulation on the Equity of Banks	-
Portion of the current and prior periods’ losses which cannot be covered through reserves and losses reflected in equity in accordance with TAS	23,757
Improvement costs for operating leasing	-
Goodwill (net of related tax liability)	-
Other intangibles other than mortgage-servicing rights (net of related tax liability)	446
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	-
Differences are not recognized at the fair value of assets and liabilities subject to hedge of cash flow risk	-
Communiqué Related to Principles of the amount credit risk calculated with the Internal Ratings Based Approach, total expected loss amount exceeds the total provision	-
Gains arising from securitization transactions	-
Unrealized gains and losses due to changes in own credit risk on fair valued liabilities	-
Defined-benefit pension fund net assets	-
Direct and indirect investments of the Bank in its own Common Equity	-
Shares obtained contrary to the 4 th clause of the 56th Article of the Law	-
Portion of the total of net long positions of investments made in equity items of banks and financial institutions outside the scope of consolidation where the Bank owns 10% or less of the issued common share capital exceeding 10% of Common Equity of the Bank	-
Portion of the total of net long positions of investments made in equity items of banks and financial institutions outside the scope of consolidation where the Bank owns 10% or more of the issued common share capital exceeding 10% of Common Equity of the Bank	-
Portion of mortgage servicing rights exceeding 10% of the Common Equity	-
Portion of deferred tax assets based on temporary differences exceeding 10% of the Common Equity	-
Amount exceeding 15% of the common equity as per the 2nd clause of the Provisional Article 2 of the Regulation on the Equity of Banks	-
Excess amount arising from the net long positions of investments in common equity items of banks and financial institutions outside the scope of consolidation where the Bank owns 10% or more of the issued common share capital	-
Excess amount arising from mortgage servicing rights	-
Excess amount arising from deferred tax assets based on temporary differences	-
Other items to be defined by the BRSA	-
Deductions to be made from common equity due to insufficient Additional Tier I Capital or Tier II Capital	-
Total Deductions From Common Equity Tier 1 Capital	24,203
Total Common Equity Tier 1 Capital	714,417

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INFORMATION RELATED TO FINANCIAL POSITION OF THE BANK (Continued)

I. Explanation on equity (continued):

Additional Tier I Capital	
Preferred Stock not Included in Common Equity and the Related Share Premiums	-
Debt instruments and premiums approved by BRSA	-
Debt instruments and premiums approved by BRSA (Temporary Article 4)	-
Additional Tier I Capital before Deductions	-
Deductions From Additional Tier I Capital	-
Direct and indirect investments of the Bank in its own Additional Tier I Capital	-
Investments of Bank to Banks that invest in Bank's additional equity and components of equity issued by financial institutions with compatible with Article 7.	-
Total of Net Long Positions of the Investments in Equity Items of Unconsolidated Banks and Financial Institutions where the Bank Owns 10% or less of the Issued Share Capital Exceeding the 10% Threshold of above Tier I Capital	-
The Total of Net Long Position of the Direct or Indirect Investments in Additional Tier I Capital of Unconsolidated Banks and Financial Institutions where the Bank Owns more than 10% of the Issued Share Capital	-
Other items to be defined by the BRSA	-
Transition from the Core Capital to Continue to deduce Components	-
Goodwill and other intangible assets and related deferred tax liabilities which will not deducted from Common Equity Tier 1 capital for the purposes of the first sub-paragraph of the Provisional Article 2 of the Regulation on Banks' Own Funds (-)	-
Net deferred tax asset/liability which is not deducted from Common Equity Tier 1 capital for the purposes of the sub-paragraph of the Provisional Article 2 of the Regulation on Banks' Own Funds (-)	-
Deductions to be made from common equity in the case that adequate Additional Tier I Capital or Tier II Capital is not available (-)	-
Total Deductions From Additional Tier I Capital	-
Total Additional Tier I Capital	-
Total Tier I Capital (Tier I Capital=Common Equity + Additional Tier I Capital)	714,417
TIER II CAPITAL	-
Debt instruments and share issue premiums deemed suitable by the BRSA	-
Debt instruments and share issue premiums deemed suitable by BRSA (Temporary Article 4)	-
Provisions (Article 8 of the Regulation on the Equity of Banks)	2,368
Tier II Capital Before Deductions	2,368
Deductions From Tier II Capital	-
Direct and indirect investments of the Bank on its own Tier II Capital (-)	-
Investments of Bank to Banks that invest on Bank's Tier 2 and components of equity issued by financial institutions with the conditions declared in Article 8.	-
Portion of the total of net long positions of investments made in equity items of banks and financial institutions outside the scope of consolidation where the Bank owns 10% or less of the issued common share capital exceeding 10% of Common Equity of the Bank (-)	-
Portion of the total of net long positions of investments made in Additional Tier I Capital item of banks and financial institutions outside the scope of consolidation where the Bank owns 10% or more of the issued common share capital exceeding 10% of Common Equity of the Bank	-
Other items to be defined by the BRSA (-)	-
Total Deductions From Tier II Capital	-
Total Tier II Capital	2,368
Total Capital (The sum of Tier I Capital and Tier II Capital)	716,785
Deductions from Capital Loans granted contrary to the 50th and 51st Article of the Law	-
Net Book Values of Movables and Immovables Exceeding the Limit Defined in the Article 57. Clause 1 of the Banking Law and the Assets Acquired against Overdue Receivables and Held for Sale but Retained more than Five Years	-
Other items to be defined by the BRSA (-)	-
In Transition From Total Core Capital and Supplementary Capital (the capital) to Continue to Download Components	-
The Sum of net long positions of investments (the portion which exceeds the %10 of Banks Common Equity) in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity which will not deducted from Common Equity Tier 1 capital. Additional Tier 1 capital. Tier 2 capital for the purposes of the first sub-paragraph of the Provisional Article 2 of the Regulation on Banks' Own Funds (-)	-
The Sum of net long positions of investments in the Additional Tier 1 capital and Tier 2 capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity which will not deducted from Common Equity Tier 1 capital. Additional Tier 1 capital. Tier 2 capital for the purposes of the first sub-paragraph of the Provisional Article 2 of the Regulation on Banks' Own Funds (-)	-
The Sum of net long positions of investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity, mortgage servicing rights, deferred tax assets arising from temporary differences which will not deducted from Common Equity Tier 1 capital for the purposes of the first sub-paragraph of the Provisional Article 2 of the Regulation on Banks' Own Funds (-)	-

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INFORMATION RELATED TO FINANCIAL POSITION OF THE BANK (Continued)

I. Explanation on equity (continued):

TOTAL CAPITAL	
Total Capital	716,785
Total risk weighted amounts	1,110,324
CAPITAL ADEQUACY RATIOS	
Tier I Capital Adequacy Ratio	64.34
Core Capital Adequacy Ratio	64.34
Capital Adequacy Ratio	64.56
BUFFERS	
Total buffer requirement	2.50
Capital conservation buffer requirement (%)	2.50
Bank specific counter-cyclical buffer requirement (%)	
Systemic significant bank buffer ratio (%)	
The ratio of Additional Common Equity Tier 1 capital which will be calculated by the first paragraph of the Article 4 of Regulation on Capital Conservation and Countercyclical Capital buffers to Risk Weighted Assets (%)	56.34
Amounts below the Excess Limits as per the Deduction Principles	
Portion of the total of net long positions of investments in equity items of unconsolidated banks and financial institutions where the bank owns 10% or less of the issued share capital exceeding the 10% threshold of above Tier I capital	-
Portion of the total of investments in equity items of unconsolidated banks and financial institutions where the bank owns 10% or less of the issued share capital exceeding the 10% threshold of above Tier I capital	-
Other intangibles other than mortgage-servicing rights	-
Amount arising from deferred tax assets based on temporary differences	-
Limits related to provisions considered in Tier II calculation	
General provisions for standard based receivables (before ten thousand twenty-five limitation)	2,700
Up to 1.25% of total risk-weighted amount of general reserves for receivables where the standard approach used	2,368
Excess amount of total provision amount to credit risk Amount of the Internal Ratings Based Approach in accordance with the Communiqué on the Calculation	-
Excess amount of total provision amount to %0.6 of risk weighted receivables of credit risk Amount of the Internal Ratings Based Approach in accordance with the Communiqué on the Calculation	-
Debt instruments subjected to Article 4 (to be implemented between January 1, 2018 and January 1, 2022)	
Upper limit for Additional Tier I Capital subjected to temporary Article 4	-
Amounts Excess the Limits of Additional Tier I Capital subjected to temporary Article 4	-
Upper limit for Additional Tier II Capital subjected to temporary Article 4	-
Amounts Excess the Limits of Additional Tier II Capital subjected to temporary Article 4	-

(*) Amounts considered within transition provisions

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INFORMATION RELATED TO FINANCIAL POSITION OF THE BANK (Continued)

I. Explanation on equity (continued):

The equity is calculated on the capital adequacy ratio calculation basis having reduced deductible assets on equity from the sum of core capital and supplementary capital within the scope of "Regulation on Equities of Banks" (Regulation).

	31 December 2024
COMMON EQUITY TIER 1 CAPITAL	
Paid-in capital following all debts in terms of claim in liquidation of the Bank	40,126
Share issue premiums	-
Reserves	52,691
Gains recognized in equity as per TAS	96,424
Profit	558,842
Current Period Profit	334,670
Prior Period Profit	224,172
Shares acquired free of charge from subsidiaries, affiliates and jointly controlled partnerships and cannot be movable within profit for the period	-
Common Equity Tier 1 Capital Before Deductions	748,083
Deductions From Common Equity Tier 1 Capital	
Common Equity as per the 1 st clause of Provisional Article 9 of the Regulation on the Equity of Banks	-
Portion of the current and prior periods' losses which cannot be covered through reserves and losses reflected in equity in accordance with TAS	23,757
Improvement costs for operating leasing	-
Goodwill (net of related tax liability)	-
Other intangibles other than mortgage-servicing rights (net of related tax liability)	44
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	-
Differences are not recognized at the fair value of assets and liabilities subject to hedge of cash flow risk	-
Communiqué Related to Principles of the amount credit risk calculated with the Internal Ratings Based Approach, total expected loss amount exceeds the total provision	-
Gains arising from securitization transactions	-
Unrealized gains and losses due to changes in own credit risk on fair valued liabilities	-
Defined-benefit pension fund net assets	-
Direct and indirect investments of the Bank in its own Common Equity	-
Shares obtained contrary to the 4 th clause of the 56th Article of the Law	-
Portion of the total of net long positions of investments made in equity items of banks and financial institutions outside the scope of consolidation where the Bank owns 10% or less of the issued common share capital exceeding 10% of Common Equity of the Bank	-
Portion of the total of net long positions of investments made in equity items of banks and financial institutions outside the scope of consolidation where the Bank owns 10% or more of the issued common share capital exceeding 10% of Common Equity of the Bank	-
Portion of mortgage servicing rights exceeding 10% of the Common Equity	-
Portion of deferred tax assets based on temporary differences exceeding 10% of the Common Equity	-
Amount exceeding 15% of the common equity as per the 2nd clause of the Provisional Article 2 of the Regulation on the Equity of Banks	-
Excess amount arising from the net long positions of investments in common equity items of banks and financial institutions outside the scope of consolidation where the Bank owns 10% or more of the issued common share capital	-
Excess amount arising from mortgage servicing rights	-
Excess amount arising from deferred tax assets based on temporary differences	-
Other items to be defined by the BRSA	-
Deductions to be made from common equity due to insufficient Additional Tier I Capital or Tier II Capital	-
Total Deductions from Common Equity Tier 1 Capital	23,801
Total Common Equity Tier 1 Capital	724,282

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INFORMATION RELATED TO FINANCIAL POSITION OF THE BANK (Continued)

I. Explanation on equity (continued):

Additional Tier I Capital	-
Preferred Stock not Included in Common Equity and the Related Share Premiums	-
Debt instruments and premiums approved by BRSA	-
Debt instruments and premiums approved by BRSA (Temporary Article 4)	-
Deductions From Additional Tier I Capital	-
Direct and indirect investments of the Bank in its own Additional Tier I Capital	-
Investments of Bank to Banks that invest in Bank's additional equity and components of equity issued by financial institutions with compatible with Article 7.	-
Total of Net Long Positions of the Investments in Equity Items of Unconsolidated Banks and Financial Institutions where the Bank Owns 10% or less of the Issued Share Capital Exceeding the 10% Threshold of above Tier I Capital	-
The Total of Net Long Position of the Direct or Indirect Investments in Additional Tier I Capital of Unconsolidated Banks and Financial Institutions where the Bank Owns more than 10% of the Issued Share Capital	-
Other items to be defined by the BRSA	-
Transition from the Core Capital to Continue to deduce Components	-
Goodwill and other intangible assets and related deferred tax liabilities which will not deducted from Common Equity Tier 1 capital for the purposes of the first sub-paragraph of the Provisional Article 2 of the Regulation on Banks' Own Funds (-)	-
Net deferred tax asset/liability which is not deducted from Common Equity Tier 1 capital for the purposes of the sub-paragraph of the Provisional Article 2 of the Regulation on Banks' Own Funds (-)	-
Deductions to be made from common equity in the case that adequate Additional Tier I Capital or Tier II Capital is not available (-)	-
Total Deductions From Additional Tier I Capital	-
Total Additional Tier I Capital	-
Total Tier I Capital (Tier I Capital=Common Equity + Additional Tier I Capital)	724,282
TIER II CAPITAL	
Debt instruments and share issue premiums deemed suitable by the BRSA	-
Debt instruments and share issue premiums deemed suitable by BRSA (Temporary Article 4)	-
Provisions (Article 8 of the Regulation on the Equity of Banks)	3,917
Tier II Capital Before Deductions	3,917
Deductions From Tier II Capital	-
Direct and indirect investments of the Bank on its own Tier II Capital (-)	-
Investments of Bank to Banks that invest on Bank's Tier 2 and components of equity issued by financial institutions with the conditions declared in Article 8.	-
Portion of the total of net long positions of investments made in equity items of banks and financial institutions outside the scope of consolidation where the Bank owns 10% or less of the issued common share capital exceeding 10% of Common Equity of the Bank (-)	-
Portion of the total of net long positions of investments made in Additional Tier I Capital item of banks and financial institutions outside the scope of consolidation where the Bank owns 10% or more of the issued common share capital exceeding 10% of Common Equity of the Bank	-
Other items to be defined by the BRSA (-)	-
Total Deductions From Tier II Capital	-
Total Tier II Capital	3,917
Total Capital (The sum of Tier I Capital and Tier II Capital)	728,199
Deductions from Capital Loans granted contrary to the 50th and 51st Article of the Law	-
Net Book Values of Movables and Immovables Exceeding the Limit Defined in the Article 57. Clause 1 of the Banking Law and the Assets Acquired against Overdue Receivables and Held for Sale but Retained more than Five Years	-
Other items to be defined by the BRSA (-)	-
In transition From Total Core Capital and Supplementary Capital (the capital) to Continue to Download Components	-
The Sum of net long positions of investments (the portion which exceeds the %10 of Banks Common Equity) in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity which will not deducted from Common Equity Tier 1 capital. Additional Tier 1 capital. Tier 2 capital for the purposes of the first sub-paragraph of the Provisional Article 2 of the Regulation on Banks' Own Funds (-)	-
The Sum of net long positions of investments in the Additional Tier 1 capital and Tier 2 capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity which will not deducted from Common Equity Tier 1 capital. Additional Tier 1 capital. Tier 2 capital for the purposes of the first sub-paragraph of the Provisional Article 2 of the Regulation on Banks' Own Funds (-)	-
The Sum of net long positions of investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity, mortgage servicing rights, deferred tax assets arising from temporary differences which will not deducted from Common Equity Tier 1 capital for the purposes of the first sub-paragraph of the Provisional Article 2 of the Regulation on Banks' Own Funds (-)	-

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INFORMATION RELATED TO FINANCIAL POSITION OF THE BANK (Continued)

I. Explanation on equity (continued):

TOTAL CAPITAL	
Total Capital	728,199
Total risk weighted amounts	817,513
CAPITAL ADEQUACY RATIOS	
Tier I Capital Adequacy Ratio	88.60
Core Capital Adequacy Ratio	88.60
Capital Adequacy Ratio	89.07
BUFFERS	
Total buffer requirement(a+b+c)	2.50
a) Capital conservation buffer requirement (%)	2.50
b) Bank specific counter-cyclical buffer requirement (%)	-
c) Systemically important bank buffer rate (%)**	-
The ratio of Additional Common Equity Tier I capital which will be calculated by the first paragraph of the Article 4 of Regulation on Capital Conservation and Countercyclical Capital buffers to Risk Weighted Assets (%)	80.60
Amounts below the Excess Limits as per the Deduction Principles	
Portion of the total of net long positions of investments in equity items of unconsolidated banks and financial institutions where the bank owns 10% or less of the issued share capital exceeding the 10% threshold of above Tier I capital	-
Portion of the total of investments in equity items of unconsolidated banks and financial institutions where the bank owns 10% or less of the issued share capital exceeding the 10% threshold of above Tier I capital	-
Other intangibles other than mortgage-servicing rights	-
Amount arising from deferred tax assets based on temporary differences	-
Limits related to provisions considered in Tier II calculation	
General provisions for standard based receivables (before ten thousand twenty-five limitation)	10,776
Up to 1.25% of total risk-weighted amount of general reserves for receivables where the standard approach used	3,917
Excess amount of total provision amount to credit risk Amount of the Internal Ratings Based Approach in accordance with the Communiqué on the Calculation	-
Excess amount of total provision amount to %0.6 of risk weighted receivables of credit risk Amount of the Internal Ratings Based Approach in accordance with the Communiqué on the Calculation	-
Debt instruments subjected to Article 4 (to be implemented between January 1, 2018 and January 1, 2022)	
Upper limit for Additional Tier I Capital subjected to temporary Article 4	-
Amounts Excess the Limits of Additional Tier I Capital subjected to temporary Article 4	-
Upper limit for Additional Tier II Capital subjected to temporary Article 4	-
Amounts Excess the Limits of Additional Tier II Capital subjected to temporary Article 4	-

* Amounts to be considered within the scope of transitional provisions

** Consolidated financial transactions within the scope of the 4th paragraph of Article 4 of the Regulation on Systemically Important Banks only

It will be filled by systemically important banks that do not have the obligation to prepare tables and will be reported as zero by other banks.

Explanations on borrowing instruments to be included in equity calculation:

None.

Explanations on reconciliation of equity items and balance sheet amounts:

The principal difference between the equity amount in the statement of shareholders' equity and the shareholders' equity the unconsolidated balance sheet is related to the general provisions. The portion of general provisions up to 1.25% of the amount subject to credit risk is considered as Contribution Capital in the calculation of the Equity amount given in the statement of shareholders' equity. In the balance sheet, intangible assets and deferred tax liabilities are taken into consideration in the calculation of Equity as values to be deducted from capital.

INFORMATION RELATED TO FINANCIAL POSITION OF THE BANK (Continued):

II. EXPLANATIONS ON CREDIT RISK:

Board of Directors determines the credit risk appetite and sets the credit limits to ensure that Bank’s exposure is aligned with its risk appetite. Credit limits are determined while taking into consideration customers' financial strength, commercial capacities, credit needs, the Bank's lending credit policies and macro-economic conditions are carried out.

Credit limits approved by Board of Directors are made available to credit clients only upon completion of required credit documentation and satisfaction of conditions precedent. In addition, the unavoidable calculation conditions for the loans are audited from the place where it is predicted in the existing deposit and it updated in case of necessity.

Since the Bank is operating under investment banking license, it is not subject to Article 54 of the Banking Law about the regulatory lending limits. All credit limits are reviewed at least once a year. Credit clients belonging to the same risk group are analysed and reviewed together with taking into consideration total exposure and limits on the group.

All the on and off-balance sheet credit utilizations are controlled and monitored by the Risk Management Unit in terms of concentration of the credit risk by country, sectors, company/group, maturity profile, collaterals and internal credit grades.

The credit default events, classification of the doubtful credits and related provision levels are determined by the Bank in line with BRSA regulation published No. 26333, dated 1 November 2006, “Procedures & Principles for Determination of Qualification of Loans and Other Receivables by Banks and Provisions to Be Set Aside”. The Bank calculates and records general and specific provisions in accordance with the Provisions regulation under the value adjustments and provisions.

Classes of risk	Current Period Risk Amount (*)	Average Risk Amount (**)
Conditional and Non-Contingent Receivables from Central Governments or Central Banks	680,663	565,565
Contingent and Non-Contingent Receivables from Regional or Local Authorities	-	-
Contingent and Non-Contingent Receivables from Administrative Units and Non-Commercial Enterprises	-	-
Contingent and Non-Contingent Receivables from Multilateral Development Banks	-	-
Contingent and Non-Contingent Receivables from International Organizations	-	-
Contingent and Unconditional Receivables from Banks and Intermediary Institutions	167,277	336,536
Contingent and Non-Contingent Corporate Receivables	-	-
Contingent and Non-Contingent Retail Receivables	-	-
Contingent and Non-Contingent Real Estate Mortgage-Secured Receivables	-	-
Overdue Receivables	-	-
Receivables Determined as High Risk by the Board	-	-
Mortgage Covered Securities	-	-
Securitization Positions	-	-
Short-Term Receivables from Banks and Intermediary Institutions and Short-Term Corporate Receivables	-	-
Investments in the Qualification of Collective Investment Institutions	-	-
Stock Investments	160	160
Other Receivables	141,761	146,271
Total	989,861	1,048,532

(*) Credit risk refers to the amount of total risk reduction and pre-loan.

(**) Average risk amount is determined by taking the arithmetic average of the values in the reports prepared on a monthly basis.

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INFORMATION RELATED TO FINANCIAL POSITION OF THE BANK (Continued):

II. EXPLANATIONS ON CREDIT RISK (Continued):

Classes of risk	Prior Period Risk Amount (*)	Average Risk Amount (**)
Conditional and Non-Contingent Receivables from Central Governments or Central Banks	93,315	211,310
Contingent and Non-Contingent Receivables from Regional or Local Authorities	-	-
Contingent and Non-Contingent Receivables from Administrative Units and Non-Commercial Enterprises	-	-
Contingent and Non-Contingent Receivables from Multilateral Development Banks	-	-
Contingent and Non-Contingent Receivables from International Organizations	-	-
Contingent and Unconditional Receivables from Banks and Intermediary Institutions	709,417	389,733
Contingent and Non-Contingent Corporate Receivables	-	-
Contingent and Non-Contingent Retail Receivables	-	-
Contingent and Non-Contingent Real Estate Mortgage-Secured Receivables	-	-
Overdue Receivables	-	-
Receivables Determined as High Risk by the Board	-	-
Mortgage Covered Securities	-	-
Securitization Positions	-	-
Short-Term Receivables from Banks and Intermediary Institutions and Short-Term Corporate Receivables	-	-
Investments in the Qualification of Collective Investment Institutions	-	-
Stock Investments	160	160
Other Receivables	153,060	126,623
Total	955,952	727,826

(*) It refers to the total risk amount before credit risk mitigation and credit conversion.

(**) The average risk amount is determined by taking the arithmetic average of the values in the reports prepared at the end of the month.

- a.** The Bank does not have international banking operations and credit transactions. The Bank does not have any significant credit risk concentration (31 December 2024: None).
- b.** 1. As of 31 December 2025, The Bank does not have cash loan receivables (31 December 2024: None).
2. As of 31 December 2025, The Bank does not have non-cash loans and receivables (31 December 2024: None).
3. As of 31 December 2025, The Bank does not have cash loans and receivables (31 December 2024: None).
4. As of 31 December 2025, The Bank does not have restructured loan (31 December 2024: None).
5. As of 31 December 2025, The Bank does not have forward transactions, options and similar type of transactions (31 December 2024: None).
- c.** As of 31 December 2025, general loan loss provision is amounting to TL 2,700 (31 December 2024: TL 10,776).

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INFORMATION RELATED TO FINANCIAL POSITION OF THE BANK (Continued):

II. EXPLANATIONS ON CREDIT RISK (Continued):

d. Concentration of credit risk based on borrowers and geographical regions:

<i>Current Period</i> ^(*)	Conditional and unconditional exposures to central governments or central banks	Conditional and unconditional exposures to banks and brokerage houses	Conditional and unconditional exposures to corporates	Conditional and unconditional retail exposures	Conditional and unconditional exposures secured by real estate property	Past due receivables	Other	Total
Domestic	680,663	654	-	-	-	-	-	681,317
European Union (EU) Countries	-	18,148	-	-	-	-	-	18,148
OECD Countries ^(**)	-	12,932	-	-	-	-	-	12,932
Off-Shore Banking Regions	-	-	-	-	-	-	-	-
USA, Canada	-	19,884	-	-	-	-	-	19,884
Other Countries	-	5,059	-	-	-	-	-	5,059
Associates, Subsidiaries and Joint –Ventures	-	-	-	-	-	-	-	-
Unallocated Assets/Liabilities ^(***)	-	-	-	-	-	-	-	-
Total	680,663	56,677	-	-	-	-	-	737,340

^(*) Includes risk amounts before the effect of credit risk mitigation but after the credit conversion.

^(**) Includes OECD countries other than EU countries, U.S.A and Canada.

^(***) Includes assets and liability items that cannot be allocated on a consistent basis

<i>Prior Period</i> ^(*)	Conditional and unconditional exposures to central governments or central banks	Conditional and unconditional exposures to banks and brokerage houses	Conditional and unconditional exposures to corporates	Conditional and unconditional retail exposures	Conditional and unconditional exposures secured by real estate property	Past due receivables	Other	Total
Domestic	93,434	573,708	-	-	-	-	-	667,142
European Union (EU) Countries	-	32,029	-	-	-	-	-	32,029
OECD Countries ^(**)	-	86,590	-	-	-	-	-	86,590
Off-Shore Banking Regions	-	-	-	-	-	-	-	-
USA, Canada	-	8,369	-	-	-	-	-	8,369
Other Countries	-	15,413	-	-	-	-	-	15,413
Associates, Subsidiaries and Joint –Ventures	-	-	-	-	-	-	-	-
Unallocated Assets/Liabilities ^(***)	-	-	-	-	-	-	-	-
Total	93,434	716,109	-	-	-	-	-	809,543

^(*) Includes risk amounts before the effect of credit risk mitigation but after the credit conversion.

^(**) Includes OECD countries other than EU countries, U.S.A and Canada.

^(***) Includes assets and liability items that cannot be allocated on a consistent basis

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INFORMATION RELATED TO FINANCIAL POSITION OF THE BANK (Continued):

II. EXPLANATIONS ON CREDIT RISK (Continued):

e. Risk profile by industry or counterparties:

<i>Current Period (*)</i>	Conditional and unconditional exposures to central governments or central banks	Receivables from banks and brokerage houses	Corporate receivables	Retail receivables	Claims secured with real estate mortgages	Overdue receivables	Other Receivables	Total
Agriculture	-	-	-	-	-	-	-	-
Farming and Livestock	-	-	-	-	-	-	-	-
Forestry	-	-	-	-	-	-	-	-
Fishery	-	-	-	-	-	-	-	-
Industry	-	-	-	-	-	-	-	-
Mining and Quarrying	-	-	-	-	-	-	-	-
Manufacturing Industry	-	-	-	-	-	-	-	-
Electricity, Water, Gas	-	-	-	-	-	-	-	-
Build	-	-	-	-	-	-	-	-
Services	-	-	-	-	-	-	-	-
Wholesale and Retail Trade	-	-	-	-	-	-	-	-
Hotel and Restaurant Services	-	-	-	-	-	-	-	-
Transport and Communication	-	-	-	-	-	-	-	-
Financial Institutions	680,663	56,677	-	-	-	-	-	737,340
Real Estate and Rental Services	-	-	-	-	-	-	-	-
Self-Employment Services	-	-	-	-	-	-	-	-
Education Services	-	-	-	-	-	-	-	-
Health and Social Services	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-
Total	680,663	56,677	-	-	-	-	-	737,340

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INFORMATION RELATED TO FINANCIAL POSITION OF THE BANK (Continued):

II. EXPLANATIONS ON CREDIT RISK (Continued):

f. Distribution of risk bearing maturities according to the remaining maturities:

Current Period	Time to Maturity				
	Up to 1 month	1-3 months	3-6 months	6-12 months	Over 1 year
Classes of risk					
1. Contingent and non-contingent receivables from central bank or government	680,589	-	-	-	-
2. Regional governments or local authorities and non-contingent receivables	-	-	-	-	-
3. Administrative units and non-trade initiative contingent liabilities and receivables	-	-	-	-	-
4. Multilateral development banks and non-contingent receivables	-	-	-	-	-
5. International organizations and non-contingent receivables	-	-	-	-	-
6. Banks and brokerage firms and non-contingent receivables	-	-	46,905	-	-
7. Corporate Receivables which are contingent and non-contingent	-	-	-	-	-
8. Retail Receivables which are contingent and non-contingent	-	-	-	-	-
9. Retail Receivables which are contingent and non-contingent	-	-	-	-	-
10. Retail Receivables which are contingent and non-contingent	-	-	-	-	-
11. Overdue Receivables	-	-	-	-	-
12. Receivables identified as high risk by the Board	-	-	-	-	-
13. Mortgage covered bonds	-	-	-	-	-
14. Banks and brokerage firms and short-term corporate receivables are short term receivables	-	-	-	-	-
15. Securitization positions	-	-	-	-	-
16. The nature of collective investments in investment companies	-	-	-	-	-
17. Other Receivables	-	9,118	-	-	-
Totals	680,589	9,118	46,905	-	-
Prior Period	Up to 1 month	1-3 months	3-6 months	6-12 months	Over 1 year
Classes of risk					
1. Contingent and non-contingent receivables from central bank or government	93,319	-	-	-	-
2. Regional governments or local authorities and non-contingent receivables	-	-	-	-	-
3. Administrative units and non-trade initiative contingent liabilities and receivables	-	-	-	-	-
4. Multilateral development banks and non-contingent receivables	-	-	-	-	-
5. International organizations and non-contingent receivables	-	-	-	-	-
6. Banks and brokerage firms and non-contingent receivables	573,240	-	60,775	-	-
7. Corporate Receivables which are contingent and non-contingent	-	-	-	-	-
8. Retail Receivables which are contingent and non-contingent	-	-	-	-	-
9. Retail Receivables which are contingent and non-contingent	-	-	-	-	-
10. Retail Receivables which are contingent and non-contingent	-	-	-	-	-
11. Overdue Receivables	-	-	-	-	-
12. Receivables identified as high risk by the Board	-	-	-	-	-
13. Mortgage covered bonds	-	-	-	-	-
14. Banks and brokerage firms and short-term corporate receivables are short term receivables	-	-	-	-	-
15. Securitization positions	-	-	-	-	-
16. The nature of collective investments in investment companies	-	-	-	-	-
17. Other Receivables	-	6,651	-	-	-
Totals	666,559	6,651	60,775	-	-

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INFORMATION RELATED TO FINANCIAL POSITION OF THE BANK (Continued):

II. EXPLANATIONS ON CREDIT RISK (Continued):

g. Explanation on credit risk:

The Bank did not designate any CDA approved by BRSA for domestic credit customers. In this respect, the RAV calculation for domestic resident credit customers takes into account the risk weights specified for institutions that are not rated in the legislation. Credit ratings of S&P, Moody’s and Fitch are used for the customers resident abroad.

A risk of 0% is applied for receivables from the T.C. Central Administration or CBRT, which are denominated in TL and payable in TL.

h. Exposures by risk weights

Current Period

Risk Weight	0%	10%	20%	50%	75%	100%	150%	200%	1250%	Equity excluded
Exposures Before Credit Conversion Factor and Credit Risk Mitigation	680,663	-	120,372	46,905	-	141,921	-	-	-	446
Exposures Post-Credit Conversion Factor and Credit Risk Mitigation	680,663	-	120,372	46,905	-	141,921	-	-	-	446

Prior Period

Risk Weight	0%	10%	20%	50%	75%	100%	150%	200%	1250%	Equity excluded
Exposures Before Credit Conversion Factor and Credit Risk Mitigation	93,315	-	648,642	60,775	-	153,220	-	-	-	44
Exposures Post-Credit Conversion Factor and Credit Risk Mitigation	93,315	-	648,642	60,775	-	153,220	-	-	-	44

i. Information about classification concentration:

None (31 December 2024: None).

j. Overdue loans and other receivables

None (31 December 2024: None).

k. Debt securities, treasury bills and other bonds:

As of 31 December 2025, the Bank does not have debt securities, treasury bills or other bonds (31 December 2024: None).

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INFORMATION RELATED TO FINANCIAL POSITION OF THE BANK (Continued):

III. EXPLANATIONS ON CURRENCY RISK:

The Bank does not carry structural foreign currency risk. The board of directors has set limits for positions monitored on a daily basis. Foreign currency risk is monitored whether it is within regulatory limits. The Bank's spot foreign exchange bid rates as of the date of the financial statements and for the five days prior to that date are as follows:

	<u>USD</u>	<u>EUR</u>
Balance Sheet Evaluation Rate (31 December 2024):	42.8457	50.2859
As of 24 December 2025,	42.7434	50.4208
As of 25 December 2025,	42.7641	50.3896
As of 26 December 2025,	42.7656	50.3547
As of 27 December 2025,	42.8542	50.4519
As of 30 December 2025,	42.8623	50.4532

The simple arithmetical average of the Bank's foreign exchange bid rates for the last thirty days is TL 42.6074 for 1 US dollar and TL 49.9031 for 1 EUR.

As of 31 December 2025;

	<u>USD</u>	<u>EUR</u>
Balance Sheet Evaluation Rate	42.8457	50.2859

31 December 2025	EUR	USD	Other FC	Total
Assets				
Cash (Cash in Vault. Effectives. Cash in Transit. Cheques Purchased) and Balances with the CBRT	-	43	-	43
Banks	17	119,837	24	119,878
Financial Assets at Fair Value Through Profit or Loss (Net)	-	-	-	-
Interbank Money Market Placements	-	-	-	-
Financial Assets at Fair Value Through Other Comprehensive Income (Net)	-	-	-	-
Loans	-	-	-	-
Investments in Associates, Subsidiaries and Joint Ventures (Net)	-	-	-	-
Financial Assets Measured at Amortized Cost (Net)	-	-	-	-
Hedging Derivative Financial Assets	-	-	-	-
Tangible Assets (Net)	-	-	-	-
Intangible Assets (Net)	-	-	-	-
Other Assets	-	56,023	-	56,023
Total Assets	17	175,903	24	175,944
Liabilities				
Bank Deposits	-	-	-	-
Foreign Currency Deposits	-	-	-	-
Funds from Interbank Money Market	-	-	-	-
Borrowings	-	-	-	-
Funds Borrowed from Other Financial Institutions	-	132,809	-	132,809
Marketable Securities Issued (Net)	-	-	-	-
Miscellaneous Payables	-	-	-	-
Hedging Derivative Financial Liabilities	-	-	-	-
Other Liabilities	-	15,736	-	15,736
Total Liabilities	-	148,545	-	148,545
Net On-balance Sheet Position	17	27,358	24	27,399
Net Off-balance Sheet Position	-	-	-	-
Financial Derivative Assets	-	-	-	-
Financial Derivative Liabilities	-	-	-	-
Non-Cash Loans	-	-	-	-

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INFORMATION RELATED TO FINANCIAL POSITION OF THE BANK (Continued):

III. EXPLANATIONS ON CURRENCY RISK (Continued):

31 December 2024	EUR	USD	Other FC	Total
Total				
Total Assets	9	142,406	21	142,436
Total Liabilities	-	123,564	-	123,564
Net On-balance Sheet Position	9	18,842	21	18,872
Net Off-balance Sheet Position	-	-	-	-
Financial Derivative Assets	-	-	-	-
Financial Derivative Liabilities	-	-	-	-
Non-Cash Loans	-	-	-	-

IV. EXPLANATIONS ON INTEREST RATE RISK

Interest rate sensitivity of the assets, liabilities and off-balance sheet items is monitored by the market risk monitoring unit and interest rate sensitive assets and liabilities are managed to minimize the interest rate sensitivity of assets and liabilities. Daily interest rates are monitored by the treasury department and transactions are performed by considering risk/return relationship.

Information related to the interest rate mismatch of the Bank

Current year interest rate sensitivity of assets, liabilities and off-balance sheet items (based on repricing dates):

	Up to 1	1-3	3-12	Over	Non- Interest	Total
	Month	Months	Months	1-5 years	5 Years	Bearing
31 December 2025						
Assets						
Cash (Cash in Vault, Effectives, Cash in Transit, Cheques, Purchased) and Balances with the CBRT	-	-	-	-	74	74
Banks	-	-	-	-	120,372	120,372
Financial Assets at F.V. Through Profit/Loss	-	-	-	-	-	-
Interbank Money Market Placements	680,589	-	-	-	-	680,589
Financial Assets at F.V. Through Other Comprehensive Income (Net)	-	-	-	-	160	160
Loans	-	-	-	-	-	-
Financial Assets Measured at Amortized Cost	-	-	-	-	-	-
Other Assets (*)	-	-	-	-	188,666	188,666
Total Assets	680,589	-	-	-	309,272	989,861
Liabilities						
Bank Deposits	-	-	-	-	-	-
Other Deposits	-	-	-	-	-	-
Funds from Interbank Money Market	-	-	-	-	-	-
Miscellaneous Payables	-	-	-	-	-	-
Marketable Securities Issued	-	-	-	-	-	-
Funds Borrowed from Other Financial Institutions	-	-	132,809	-	-	132,809
Other Liabilities (**)	15,221	205	1,851	-	-	839,775
Total Liabilities	15,221	205	134,660	-	-	839,775
Balance Sheet Long Position	665,368	-	-	-	-	665,368
Balance Sheet Short Position	-	(205)	(134,660)	-	-	(665,368)
Off-balance Sheet Long Position	-	-	-	-	-	-
Off-balance Sheet Short Position	-	-	-	-	-	-
Total Position	665,368	(205)	(134,660)	-	-	(530,503)

(*) “Other Assets” line includes Miscellaneous Receivables, Tangible Assets, Intangible Assets and Other Assets.

(**) Equity, employee termination benefits, other provisions and general provisions are presented under “Other Liabilities” item in the “Non-Interest Bearing” column.

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INFORMATION RELATED TO FINANCIAL POSITION OF THE BANK (Continued):

IV. EXPLANATIONS ON INTEREST RATE RISK (Continued):

31 December 2024	Up to 1 Month	1-3 Months	3-12 Months	1-5 Year	Over 5 Years	Non- Interest Bearing	Total
Assets							
Cash (Cash in Vault, Effectives, Cash in Transit, Cheques, Purchased) and Balances with the CBRT	-	-	-	-	-	115	115
Banks	573,240	-	-	-	-	75,283	648,523
Financial Assets at F.V. Through Profit/Loss	-	-	-	-	-	-	-
Interbank Money Market Placements	93,319	-	-	-	-	-	93,319
Financial Assets at F.V. Through Other Comprehensive Income (Net)	-	-	-	-	-	160	160
Loans	-	-	-	-	-	-	-
Financial Assets Measured at Amortized Cost	-	-	-	-	-	-	-
Other Assets (*)	-	6,651	-	-	-	207,184	213,835
Total Assets	666,559	6,651	-	-	-	282,742	955,952
Liabilities							
Bank Deposits	-	-	-	-	-	-	-
Other Deposits	-	-	-	-	-	-	-
Funds from Interbank Money Market	-	-	-	-	-	-	-
Miscellaneous Payables	-	-	-	-	-	-	-
Marketable Securities Issued	-	-	-	-	-	-	-
Funds Borrowed from Other Financial Institutions	-	-	88,201	-	-	-	88,201
Other Liabilities (**)	10,601	-	-	-	-	857,150	867,751
Total Liabilities	10,601	-	88,201	-	-	857,150	955,952
Balance Sheet Long Position	655,958	6,651	-	-	-	-	662,609
Balance Sheet Short Position	-	-	(88,201)	-	-	(574,408)	(662,609)
Off-balance Sheet Long Position	-	-	-	-	-	-	-
Off-balance Sheet Short Position	-	-	-	-	-	-	-
Total Position	655,958	6,651	(88,201)	-	-	(574,408)	-

(*) “Other Assets” line includes Miscellaneous Receivables, Tangible Assets, Intangible Assets and Other Assets.

(**) Equity is presented under “Other Liabilities” item in the “Non-Interest Bearing” column.

Average interest rates for monetary financial instruments:

31 December 2025	EUR (%)	USD (%)	TL (%)
Assets			
Cash (Cash in Vault, Effectives, Cash in Transit, Cheques Purchased) and Balances with the CBRT	-	-	-
Banks	-	-	-
Financial Assets at Fair Value Through Profit/Loss (Net)	-	-	-
Interbank Money Market Placements	-	-	36.50
Financial Assets at F.V. Through Other Comprehensive Income (Net)	-	-	-
Loans	-	-	-
Financial Assets Measured at Amortized Cost	-	-	-
Liabilities			
Bank Deposits	-	-	-
Other Deposits	-	-	-
Funds from Interbank Money Market	-	-	-
Borrowings	-	-	-
Miscellaneous Payables	-	-	-
Marketable Securities Issued (Net)	-	-	-
Funds Borrowed from Other Financial Institutions	-	4.62	-

INFORMATION RELATED TO FINANCIAL POSITION OF THE BANK (Continued):

IV. EXPLANATIONS ON INTEREST RATE RISK (Continued):

Average interest rates for monetary financial instruments:

31 December 2024	EUR (%)	USD (%)	TL (%)
Assets			
Cash (Cash in Vault. Effectives. Cash in Transit. Cheques Purchased) and Balances with the CBRT	-	-	-
Banks	-	-	46.00
Financial Assets at Fair Value Through Profit/Loss (Net)	-	-	-
Interbank Money Market Placements	-	-	46.00
Financial Assets at FVTOCI (Net)	-	-	-
Loans and receivables	-	-	-
Financial Assets Measured at Amortized Cost	-	-	-
Liabilities			
Bank Deposits	-	-	-
Other Deposits	-	-	-
Funds from Interbank Money Market	-	-	-
Borrowings	-	-	-
Miscellaneous Payables	-	-	-
Marketable Securities Issued (Net)	-	-	-
Funds Borrowed from Other Financial Institutions	-	5.87	-

Banking book interest rate risk arising from the nature of the deposits other than time deposits and loan repayments and significant assumptions, including those related to the movement of interest rate risk measurement frequency:

In Official Gazette No. 28756, dated 5 September 2013 “Regulation on Measurement Capital of Banks” monitored items are published, which are taken into account in the calculation of shareholders' equity in accordance with the items excluding subordinated liabilities, with the exception of all balance sheet and off-balance sheet items sensitive to interest arising from the interest rate risk calculation. Calculations are made early repayments of loans made any assumptions for demand and time deposits. Arising from the banking book; interest rate risk is calculated on a monthly basis and reported to the BRSA.

Economic value differences because of Interest Rate Risk in the Banking Accounts from the Regulation on Measurement and Assessment of Standard Shock Method:

Interest rate risk in the Banking Accounts from Standard Shock Method in accordance with the Regulation on Measurement and Assessment of the economic value differences arising from interest rate fluctuations is as follows:

Current Period			
Currency	Shock applied (+/- basis points) *	Gains / Losses	Gains/Equity – Losses/Equity
TL	500	(1,167.84)	(%0.17)
	(400)	966.32	%0.14
EUR	200	-	-
	(200)	-	-
USD	200	1,105.42	%0.16
	(200)	(1,136.99)	(%0.17)
Total (for negative shocks)		(170.67)	(%0.03)
Total (for positive shocks)		(62.43)	(%0.01)

*Applied to a currency different intensity and direction are entered in separate lines for each shock.

INFORMATION RELATED TO FINANCIAL POSITION OF THE BANK (Continued):

IV. EXPLANATIONS ON INTEREST RATE RISK (Continued):

Prior Period			
Currency	Shock applied (+/- basis points) *	Gains / Losses	Gains/Equity – Losses/Equity
TL	500	(971.80)	(%0.13)
	(400)	804.16	%0.11
EUR	200	-	-
	(200)	-	-
USD	200	1,097.69	%0.15
	(200)	(1,131.74)	(%0.16)
Total (for negative shocks)		(327.58)	(%0.20)
Total (for positive shocks)		125.89	%0.17

**Applied to a currency different intensity and direction are entered in separate lines for each shock.*

V. EXPLANATIONS ON THE POSITION RISK OF SHARES

As of 31 December 2025, the Bank does not have the position risk of shares (31 December 2024: None). The Bank only has 15,971,094 shares with a nominal value of TL 160 which is transferred by Borsa İstanbul A.Ş. as free of charge in its financial assets at fair value through other comprehensive income portfolio.

VI. EXPLANATIONS ON LIQUIDITY RISK AND LIQUIDITY COVERAGE RATIO

Liquidity risk is the risk where the Bank cannot meet its obligations on time or reaches financial resources with high cost due to the lack of sufficient financial resources. Liquidity risk of the Bank is monitored by the Finance Department within the liquidity limits determined by the BRSA. In the Asset Liability Committee, the liquidity position of the Bank is assessed on a monthly basis, and actions are taken when deemed necessary. In order to pay the liabilities due on time, sufficient cash and cash equivalents are held. The impact of tenor mismatches on profitability is minimized through effective monitoring of liquidity risk. The Bank’s short and long-term liquidity needs are mainly provided by the main shareholder, Standard Chartered Bank Limited.

INFORMATION RELATED TO FINANCIAL POSITION OF THE BANK (Continued):

VI. EXPLANATIONS ON LIQUIDITY RISK AND LIQUIDITY COVERAGE RATIO (Continued):

The Bank relies on its existing liquid pool of capital and undistributed profits to meet its operational needs. The liquidity buffer of the Bank consists of the cash surplus available for allocation to the Central Bank of the Republic of Turkey ("TCMB"), the SCB or the local bank. The Bank has very few liquidity outflows and its liquidity ratios are well above the legal liquidity limits.

The liquidity level of the Bank is well above the legal ratios. In accordance with the "Regulation on Calculation of Banks' Liquidity Coverage Ratio", published by the BRSA in the Official Gazette dated March 21, 2014, and numbered 28948, the lowest and highest values and relevant weeks of the weekly calculated foreign currency and total liquidity coverage ratios are as follows:

31.12.2025

	YP	YP+TP
Average (%)	-	3,683.70
Max (%)	-	10,834.85
Week	-	28 November 2025
Min (%)	-	570.49
Week	-	21 November 2025

31.12.2024

	YP	YP+TP
Average (%)	-	17,509.27
Max (%)	-	27,124.18
Week	-	6 December 2024
Min (%)	-	7,492.74
Week	-	27 December 2024

Liquidity Coverage Ratio:

According to the "Regulations on the Banks' Liquidity Coverage Ratio Calculation" published by the BRSA, calculated foreign currency and total liquidity coverage ratio are monitored to ensure that banks keep high levels of liquid assets to cover net cash outflows.

Therefore, these ratios are affected by cash inflows and outflows occurred by level of liquid assets, which can be liquid at any moment and are not subject to any guarantee, assets, liabilities and off-balance sheet items.

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INFORMATION RELATED TO FINANCIAL POSITION OF THE BANK (Continued):

VI. EXPLANATIONS ON LIQUIDITY RISK AND LIQUIDITY COVERAGE RATIO (Continued):

Current Period		Total Unweighted Value (*)		Total Weighted Value (*)	
		TL+FC	FC	TL+FC	FC
High Quality Liquid Assets					
1	High Quality Liquid Assets			243,124	42
Cash Outflows					
2	Retail and Small Business Customers. of which;	-	-	-	-
3	Stable Deposits	-	-	-	-
4	Less Stable Deposits	-	-	-	-
5	Unsecured wholesale funding. of which;	87,085	-	87,085	-
6	Operational Deposits	-	-	-	-
7	Non-operational Deposits	-	-	-	-
8	Other Unsecured Funding	87,085	-	87,085	-
9	Secured Funding			-	-
10	Other cash outflows. of which;	-	-	-	-
11	Derivatives cash outflow and liquidity needs related to market valuation changes on derivatives or other	-	-	-	-
12	Obligations related to structured financial products	-	-	-	-
13	Commitments related to debts to financial markets and other off-balance sheet	-	-	-	-
14	Other revocable off-balance sheet commitments and contractual obligations.	-	-	-	-
15	Other irrevocable or conditionally revocable off-balance sheet obligations	-	-	-	-
16	Total Cash Outflows			87,085	-
Cash Inflows					
17	Secured Lending	-	-	-	-
18	Unsecured Lending	631,361	121,774	631,361	121,774
19	Other Cash Inflows	-	-	-	-
20	Total Cash Inflows	631,361	121,774	631,361	121,774
				Total Adjusted Value	
21	Total HOLA Stock			243,124	42
22	Total Net Cash Outflows			21,771	-
23	Liquidity Coverage Ratio (%)			1,117.00	-

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

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INFORMATION RELATED TO FINANCIAL POSITION OF THE BANK (Continued):

VI. EXPLANATIONS ON LIQUIDITY RISK AND LIQUIDITY COVERAGE RATIO (Continued):

Prior Period		Total Unweighted Value (*)		Total Weighted Value (*)	
		TL+FC	FC	TL+FC	FC
High Quality Liquid Assets					
1	High Quality Liquid Assets			316,637	34
Cash Outflows					
2	Retail and Small Business Customers. of which;	-	-	-	-
3	Stable Deposits	-	-	-	-
4	Less Stable Deposits	-	-	-	-
5	Unsecured wholesale funding. of which;	8,485	-	8,485	-
6	Operational Deposits	-	-	-	-
7	Non-operational Deposits	-	-	-	-
8	Other Unsecured Funding	8,485	-	8,485	-
9	Secured Funding			-	-
10	Other cash outflows. of which;	-	-	-	-
11	Derivatives cash outflow and liquidity needs related to market valuation changes on derivatives or other	-	-	-	-
12	Obligations related to structured financial products	-	-	-	-
13	Commitments related to debts to financial markets and other off-balance sheet	-	-	-	-
14	Other revocable off-balance sheet commitments and contractual obligations.	-	-	-	-
15	Other irrevocable or conditionally revocable off-balance sheet obligations	-	-	-	-
16	Total Cash Outflows			8,485	-
Cash Inflows					
17	Secured Lending	-	-	-	-
18	Unsecured Lending	373,213	66,415	373,213	66,415
19	Other Cash Inflows	-	-	-	-
20	Total Cash Inflows	373,213	66,415	373,213	66,415
				Total Adjusted Value	
21	Total HQLA Stock			316,637	34
22	Total Net Cash Outflows			2,121	-
23	Liquidity Coverage Ratio (%)			14,929.00	-

INFORMATION RELATED TO FINANCIAL POSITION OF THE BANK (Continued):

VI. EXPLANATIONS ON LIQUIDITY RISK AND LIQUIDITY COVERAGE RATIO (Continued):

- a. Significant elements affecting the result of the liquidity coverage ratio and the change in time of the items considered in calculating the ratio:**
- The Bank’s liquidity coverage ratio is above the limits which are defined in the regulation.
- Money market placements held for the Central Bank of the Republic of Turkey which are among the high-quality liquid assets ensure that the total of liquidity coverage ratio to be above the limits defined in the law.
- b. Information about which items consists of the high-quality liquid assets:**
- The high-quality assets stock consists of money market placements held for the Central Bank of The Republic of Turkey.
- c. The items which consist in the fund resources and their density in all funds:**
- As of 31 December 2025, the Bank’s fundamental fund resource is the capital from the main partner bank.
- d. Information about cash out based on the derivative transactions and margin call transactions:**
- As of 31 December 2025, the Bank has not any derivative transaction (31 December 2024: None).
- e. Information about counterparties fund sources on the basis of products and concentrical limits about warranties:**
- As of 31 December 2025, the Bank’s fundamental funds source is the capital taken from the main partner bank.
- f. Liquidity risk occurred by the funding need of the bank’s foreign branches and partners which are consolidated and the bank considering the prohibitor to the liquidity transaction operational and legal factors.**
- There is no risk associated with this issue when the current situation of the Bank is considered such that it has no foreign branches and consolidated partnership.
- g. Information on other cash inflows and cash outflows that are included in the calculation of the liquidity coverage ratio but are not included in the public disclosure template table above and are believed to be related to the liquidity profile of the bank**
- In this case there are no cash inflows and cash outflows that are not included in the related table.

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INFORMATION RELATED TO FINANCIAL POSITION OF THE BANK (Continued):

VI. EXPLANATIONS ON LIQUIDITY RISK AND LIQUIDITY COVERAGE RATIO (Continued):

h. Presentation of assets and liabilities according to their outstanding maturities:

31 December 2025	Demand	Up to 1 Month	1-3 Months	3-12 Months	1-5 Year	Over 5 Years	Unclassified	Total
Cash (Cash in Vault, Effectives, Cash in Transit, Cheques, Purchased) and Balances with the CBRT	74	-	-	-	-	-	-	74
Banks	120,372	-	-	-	-	-	-	120,372
Financial Assets at F.V. Through Profit / Loss (Net)	-	-	-	-	-	-	-	-
Interbank Money Market Placements	-	680,589	-	-	-	-	-	680,589
Financial Assets at F.V. Through Other Comprehensive Income (Net)	-	-	-	-	-	-	-	-
Loans	-	-	-	-	-	-	-	-
Financial Assets Measured at Amortized Cost	-	-	-	-	-	-	160	160
Other Assets (*)	141,761	-	-	46,905	-	-	-	188,666
Total Assets	262,207	680,589	-	46,905	-	-	160	989,861
Liabilities	-	-	-	-	-	-	-	-
Bank Deposits	-	-	-	-	-	-	-	-
Other Deposits	-	-	-	132,809	-	-	-	132,809
Funds From Interbank Money Market	-	-	-	-	-	-	-	-
Marketable Securities Issued (Net)	-	-	-	-	-	-	-	-
Miscellaneous Payables	-	-	-	-	-	-	-	-
Other Liabilities (**)	-	15,221	205	1,851	-	-	839,775	857,052
Total Liabilities	-	15,221	205	134,660	-	-	839,775	989,861
Liquidity (Gap) / Surplus	262,207	665,368	(205)	(87,755)	-	-	(839,615)	-
Net off balance sheet position	-	-	-	-	-	-	-	-
Derivative financial assets	-	-	-	-	-	-	-	-
Derivative financial liabilities	-	-	-	-	-	-	-	-
Non-cash loans	-	-	-	-	-	-	-	-
31 December 2024								
Total Assets	221,807	666,559	6,651	60,775	-	-	160	955,952
Total Liabilities	-	10,601	-	88,201	-	-	857,150	955,952
Liquidity (Gap) / Surplus	221,807	655,958	6,651	(27,426)	-	-	(856,990)	-
Net off balance sheet position	-	-	-	-	-	-	-	-
Derivative financial assets	-	-	-	-	-	-	-	-
Derivative financial liabilities	-	-	-	-	-	-	-	-
Non-cash loans	-	-	-	-	-	-	-	-

(*) “Other Assets” include Miscellaneous Receivables, Tangible Assets, Intangible Assets and Other Asset.

(**) Equity is presented under “Other liabilities” item in the “Unclassified” column.

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INFORMATION RELATED TO FINANCIAL POSITION OF THE BANK (Continued):

VII. EXPLANATIONS ON OPERATING SEGMENTS

The Bank’s main commercial business units are financing corporate customers and trading finance activities and treasury.

Corporate banking provides financial solutions and banking services to corporate clients. Information on operating segments as of 31 December 2025 and 31 December 2024 are presented in the table below.

Balance sheet and income statement items based on operating segments:

31 December 2025	Transaction Banking and OCC	Global Markets	Other	Total Operations of Bank
Operating Income	802,191	-	-	802,191
General Loan Provision (-)	-	-	(9,239)	(9,239)
Operating Costs (-)	(344,288)	(6,168)	(389)	(350,845)
Net Operating Profit	457,903	(6,168)	(9,628)	442,107
General Loan Provision (-)	934	-	-	934
Profit / (Loss) before tax	458,837	(6,168)	(9,628)	443,041
Tax expense (-)	-	-	(140,244)	(140,244)
Net Profit / (Loss)	458,837	(6,168)	(149,872)	302,797
Segment Assets	56,023	801,035	132,803	989,861
Unallocated Assets	-	-	-	-
Total Assets	56,023	801,035	132,803	989,861
Segment Liabilities	134,906	714,863	140,092	989,861
Unallocated Liabilities	-	-	-	-
Total Liabilities	134,906	714,863	140,092	989,861

31 December 2024	Transaction Banking and OCC	Global Markets	Other	Total Operations of Bank
Operating Income	508,762	207,900	-	716,662
General Loan Provision (-)	-	-	(11,511)	(11,511)
Operating Costs (-)	(232,649)	-	-	(232,649)
Net Operating Profit	276,113	207,900	(11,511)	472,502
General Loan Provision (-)	551	-	-	551
Profit / (Loss) before tax	276,664	207,900	(11,511)	473,053
Tax expense (-)	-	-	(138,383)	(138,383)
Net Profit / (Loss)	276,664	207,900	(149,894)	334,670
Segment Assets	67,426	741,957	146,569	955,952
Unallocated Assets	-	-	-	-
Total Assets	67,426	741,957	146,569	955,952
Segment Liabilities	88,201	724,326	143,425	955,952
Unallocated Liabilities	-	-	-	-
Total Liabilities	88,201	724,326	143,425	955,952

INFORMATION RELATED TO FINANCIAL POSITION OF THE BANK (Continued):

VIII. EXPLANATIONS ON LEVERAGE RATIO:

a. Explanations on Differences Between Current and Prior Years’ Leverage Ratios:

The unconsolidated leverage ratio calculated by the Bank in accordance with the "Regulation on Measurement and Evaluation of Leverage Level of Banks" was realized as 68.87% (31 December 2024: 75.69%). The regulation stipulated the minimum leverage ratio as 3%. On-balance sheet asset amount increased by 12.81% compared to the previous period.

b. Information on leverage ratio:

	31 December 2025 (*)	31 December 2024 (*)
On-Balance Sheet Items		
On-balance sheet items (excluding derivatives and SFTs. but including collateral)	1,016,040	900,678
Assets that are deducted from core capital	(149)	(50)
Total on balance sheet exposures	1,015,891	900,628
Derivative exposures and credit derivatives		
Replacement cost associated with derivative financial instruments and credit derivatives	-	-
The potential amount of credit risk with derivative financial instruments and credit derivatives	-	-
The total amount of risk on derivative financial instruments and credit derivatives	-	-
Investment securities or commodity collateral financing transactions		
The amount of risk investment securities or commodity collateral financing transactions (Excluding on balance sheet items)	-	-
Risk amount of exchange brokerage operations	-	-
Total risks related with securities or commodity financing transactions	-	-
Off -Balance Sheet Items		
Gross notional amount of off-balance sheet items	-	-
Adjustments for conversion to credit equivalent amounts	-	-
The total risk of off-balance sheet items	-	-
Capital and Total Exposures		
Tier 1 Capital	699,693	681,652
Total Exposures	1,015,891	900,628
Leverage Ratio		
Leverage Ratio	%68.87	%75.69

(*) Three-month average of the amounts in the table.

IX. Explanations regarding the presentation of financial assets and liabilities at their fair values:

The following table summarizes the carrying values and fair values of some financial assets and liabilities of the Bank. The carrying value represents the acquisition costs and accumulated interest accruals of corresponding financial assets or liabilities.

The expected fair value of loans and receivables are determined by calculating the discounted cash flows using the current market interest rates for the fixed loans with fixed interest rates. For the loans with floating interest rates, it is assumed that the carrying value approaches to the fair value.

The fair values of due from banks and other financial institutions and funds borrowed from other financial institutions are determined by calculating the discounted cash flows using the current market interest rates.

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INFORMATION RELATED TO FINANCIAL POSITION OF THE BANK (Continued):

IX. Explanations regarding the presentation of financial assets and liabilities at their fair values (Continued):

	Carrying Value		Fair Value	
	31 December 2025	31 December 2024	31 December 2025	31 December 2024
Financial Assets				
Due from Money Market	680,589	93,319	680,589	93,319
Due from Banks	120,372	648,638	120,372	648,638
Available-for-Sale Financial Assets	160	160	160	160
Held-to-maturity Investments	-	-	-	-
Loans	-	-	-	-
Financial Liabilities				
Bank Deposits	-	-	-	-
Other Deposits	-	-	-	-
Borrowings	-	-	-	-
Marketable Securities Issued	-	-	-	-

TFRS 7 “Financial Instruments: Disclosures”, requires classification of line items at fair value presented at the financial statements according to the defined levels. These levels depend on the observability of data used for fair value calculations. Classification for fair value is generated as followed below:

Current Period	Level 1	Level 2	Level 3	Total
Financial Assets Measured at Fair Value through Other Comprehensive Income	-	-	160	160
Financial Assets Measured at Fair Value through Profit/Loss	-	-	-	-
Derivative Financial Assets Held for Trading	-	-	-	-
Derivative Financial Assets Held for Hedging Purpose	-	-	-	-
Financial Assets at Fair Value	-	-	160	160
Derivative Financial Liabilities Held for Trading	-	-	-	-
Funds Borrowed (*)	-	-	-	-
Derivative Financial Liabilities Held for Hedging Purpose	-	-	-	-
Financial Liabilities at Fair Value	-	-	-	-

Prior Period	Level 1	Level 2	Level 3	Total
Financial Assets Measured at Fair Value through Other Comprehensive Income	-	-	160	160
Financial Assets Measured at Fair Value through Profit/Loss	-	-	-	-
Derivative Financial Assets Held for Trading	-	-	-	-
Derivative Financial Assets Held for Hedging Purpose	-	-	-	-
Financial Assets at Fair Value	-	-	160	160
Derivative Financial Liabilities Held for Trading	-	-	-	-
Funds Borrowed (*)	-	-	-	-
Derivative Financial Liabilities Held for Hedging Purpose	-	-	-	-
Financial Liabilities at Fair Value	-	-	-	-

Level 1: Assets or liabilities with prices recorded (unadjusted) in active markets

Level 2: Assets or liabilities that are excluded in the Level 1 of recorded prices directly observable by prices or indirectly observable derived through prices observable from similar assets or liabilities

Level 3: Assets and liabilities where no observable market data can be used for valuation

X. EXPLANATIONS REGARDING TRANSACTIONS ON BEHALF OF OTHERS AND FIDUCIARY TRANSACTIONS:

The Bank does not have any transaction on behalf of others and fiduciary transactions.

INFORMATION RELATED TO FINANCIAL POSITION OF THE BANK (Continued):

XI. EXPLANATIONS ON RISK MANAGEMENT AND RISK WEIGHTED AMOUNTS:

The notes and explanations prepared in accordance with the Communiqué published in the Official Gazette no. 29511 on 23 October 2015 and which came into force as of 31 March 2016 are given in this section.

a. The Bank's Risk Management Strategy and Risk Weighted Amounts:

The Board of Directors is responsible for determining the Bank's risk management structure and monitoring the effective using of the risk management tools. Operations of risk management are performed by the Risk Management Department according to the regulations and independently from the executive units. The Risk Management Department reports directly to the Board of Directors via the Audit Committee. The Board of Directors is ultimately responsible for ensuring that risk management strategies that are consistent with the Bank's capital and risk level are established, implemented and sustained efficiently.

The Bank has a strong internal control structure that determines the procedures and limitations to be taken with regard to the risks and strives to ensure that the risks taken in this regard remain within the risk appetite and that no financial stratification is entered. The effectiveness of the risk management processes ensuring that the Bank's risk level remains within the risk appetite is provided through permanent controls at three levels ("level") by the internal control system. Each of the "control level" represents a different responsible area of risk management and control.

The "Risk Appetite Declaration", which determines the level of risk that the Bank wants to take in order to achieve its strategic targets, has been approved by the Board of Directors and the definition is as follows:

General: The Bank will not give up its risk appetite in order to increase its income or achieve high earning.

Credit Risk: The Bank manages its credit risk by following the principles that aim to diversify customers, regions, sectors and products.

Market Risk: The Bank prevents significant losses (financial or nominal) arising from market risk related to its activities in financial markets that may adversely affect its or its Group's brand value by controlling the Bank's market risk.

Treasury Risk: The Bank manages its treasury operations at a sufficient level in order to support its operations with adequate capital, funding and liquidity, and forms an interest rate buffer to ensure that the Group does not incur significant interest rate risk arising from banking book positions. In addition, the Bank adequately finances personnel funds and employee pension plans.

Operational Risk and Technology Risk: The Bank prevents significant losses (financial or nominal) in its or its Group's brand value that may arise from operational and technological risks, including outsourced services, by controlling the Bank's operational and technological risks.

Financial Crimes: The Bank has no tolerance for violations of laws and regulations related to Financial Crimes; however, the Bank is aware that cases related to such events cannot be completely prevented.

Compliance: The Bank does not have any tolerance for violations of laws and regulations, and the Bank is aware that cases related to such events cannot be completely prevented despite all necessary measures being taken.

Information Security and Cyber Security Risk: The Bank reduces and controls Information Security and Cyber Security risks in order to avoid significant damage, interruption, financial loss or reputational harm that may be caused by incidents, and the Bank is aware that such incidents cannot be completely prevented under all circumstances.

Environmental, Social, Governance and Reputational Risk: The Bank measures and manages the financial and non-financial risks arising from changes in its current business model and operating environment in line with the Standard Chartered Group's Net Zero strategy, and aims to minimize environmental and social harm by pursuing responsible behavior.

Model Risk: The Bank acknowledges that its models, or the use of such models, may lead to adverse outcomes due to estimation errors; however, the Bank is aware that certain uncertainties may exist in models.

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INFORMATION RELATED TO FINANCIAL POSITION OF THE BANK (Continued):

XI. EXPLANATIONS ON RISK MANAGEMENT AND RISK WEIGHTED AMOUNTS (Continued):

b. Overview of Risk Weighted Amounts

	Risk Weighted Amounts		Minimum Capital Requirements
	31 December 2025	31 December 2024	31 December 2025
1 Credit risk (excluding counterparty credit risk) (CCR)	189,448	313,336	15,156
2 Standardized approach (SA)	189,448	313,336	15,156
3 Internal rating-based (IRB) approach	-	-	-
4 Counterparty credit risk	-	-	-
5 Standardized approach for counterparty credit risk (SA-	-	-	-
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	-	-	-
9 Investments made in collective investment companies – mandate-based approach	-	-	-
10 Investments made in collective investment companies -	-	-	-
11 Settlement risk	-	-	-
12 Securitization positions in banking accounts	-	-	-
13 IRB ratings-based approach (RBA)	-	-	-
14 IRB Supervisory Formula Approach (SFA)	-	-	-
15 SA/simplified supervisory formula approach (SSFA)	-	-	-
16 Market risk	175,944	142,436	14,075
17 Standardized approach (SA)	175,944	142,436	14,075
18 Internal model approaches (IMM)	-	-	-
19 Operational Risk	744,932	361,741	59,595
20 Basic Indicator Approach	744,932	361,741	59,595
21 Standard Approach	-	-	-
22 Advanced measurement approach	-	-	-
23 The amount of the discount threshold under the equity (subject to a 250% risk weight)	-	-	-
24 Floor adjustment	-	-	-
25 Total (1+4+7+8+9+10+11+12+16+19+23+24)	1,110,324	817,513	88,826

INFORMATION RELATED TO FINANCIAL POSITION OF THE BANK (Continued):

XI. EXPLANATIONS ON RISK MANAGEMENT AND RISK WEIGHTED AMOUNTS (Continued)

c. Qualitative explanations on remuneration policies:

The Bank’s Remuneration Committee consists of two independent members of the Board of Directors. The Committee meets at least twice a year.

The duties and responsibilities of the Committee are as follows:

- To monitor, review and audit the remuneration policy and procedures in order to ensure that they are implemented in accordance with the relevant legislation and regulations,
- To follow up any changes in the relevant internal and external policies, procedures and notifications and to carry out the necessary actions to ensure compliance,
- Ensuring fair remuneration principles for both executive and non-executive Board Members and ensuring that Board Members without executive duties receive only fixed salaries,
- To ensure compliance with the “Regulation on the Principles of Corporate Governance of Banks” and the “Remuneration Implementation Guide” regarding other duties and responsibilities.

The basic principles of the remuneration policy apply to all Bank employees. Members of the Board of Directors, senior management and other Bank personnel who are considered to have a significant impact on the Bank’s risk profile have been evaluated by the Committee as Identified Staff.

The Bank’s remuneration policy is supported by the following principles in line with effective risk management and strategy:

- Competitive remuneration practices are applied to attract, motivate and retain employees within the Bank,
- A clearly defined performance management framework ensures that employees have clear objectives aligned with the Bank’s strategy and receive continuous feedback,
- Fixed remuneration (including base salary and benefits) and variable remuneration are determined based on the employee’s role, position, performance, skills and experience, and are aligned with market standards,
- The remuneration mix is determined in accordance with employees’ roles and the Bank’s risk profile, ensuring an appropriate combination of fixed and variable remuneration,
- Variable remuneration considers each employee’s performance, conduct, behaviour and alignment with Bank values, and rewards are aligned with the Bank’s performance,
- Employees are supported through flexible working arrangements that balance business requirements with personal conditions.

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INFORMATION RELATED TO FINANCIAL POSITION OF THE BANK (Continued):

XII. RELATION BETWEEN FINANCIAL STATEMENTS AND RISK AMOUNTS:

a. Differences and Matching Between Asset and Liabilities’ Carrying Values in Financial Statements and In Capital Adequacy Calculation

Assets	Carrying values in financial statements prepared as per TAS	Asset carrying value amount under scope of regulatory consolidation	Carrying values of items in accordance with Turkish Accounting Standards				Not subject to capital requirements or subject to deduction from capital
			Credit Risk	Counterparty credit risk	Securitization positions	Market Risk	
Cash and Balances with the Central Bank	74	74	74	-	-	74	-
Banks	120,372	120,372	120,372	-	-	119,847	-
Financial assets at fair value through profit and loss	-	-	-	-	-	-	-
Financial Assets At Fair Value Reflected In Other Comprehensive Income	160	160	160	-	-	-	-
Receivables from Money markets	680,589	680,589	680,589	-	-	-	-
Derivative Financial Assets	-	-	-	-	-	-	-
Loans (Net)	-	-	-	-	-	-	-
Subsidiaries (Net)	-	-	-	-	-	-	-
Associates (Net)	-	-	-	-	-	-	-
Assets Held For Sale and Discontinued Operations (Net)	-	-	-	-	-	-	-
Jointly Controlled Partnerships (Business Partnerships) (Net)	-	-	-	-	-	-	-
Tangible Assets (Net)	127,794	127,794	127,794	-	-	-	-
Intangible Assets (Net)	446	446	446	-	-	-	-
Real estate for investment purpose (Net)	-	-	-	-	-	-	-
Tax asset	-	-	-	-	-	-	-
Other assets	60,426	60,426	60,426	-	-	56,023	-
Total Assets	989,861	989,861	989,861	-	-	175,944	-

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INFORMATION RELATED TO FINANCIAL POSITION OF THE BANK (Continued):

XII. RELATION BETWEEN FINANCIAL STATEMENTS AND RISK AMOUNTS (Continued):

a. Differences and Matching Between Asset and Liabilities’ Carrying Values in Financial Statements and In Capital Adequacy Calculation (Continued):

Liabilities	Carrying values in financial statements prepared as per TAS	Asset carrying value amount under scope of regulatory consolidation	Carrying values of items in accordance with Turkish Accounting Standards				Not subject to capital requirements or subject to deduction from capital
			Credit Risk	Counterparty credit risk	Securitization positions	Market Risk	
Deposits	-	-	-	-	-	-	-
Derivative financial liabilities held for trading	132,809	132,809	-	-	-	-	-
Loans	-	-	-	-	-	-	-
Money market borrowings	-	-	-	-	-	-	-
Securities issued	-	-	-	-	-	-	-
Funds	-	-	-	-	-	-	-
Miscellaneous payables	2,807	2,807	-	-	-	-	-
Other liabilities	15,159	15,159	-	-	-	-	-
Factoring payables	-	-	-	-	-	-	-
Lease payables	2,097	2,097	-	-	-	-	-
Derivative financial liabilities held for risk management	-	-	-	-	-	-	-
Provisions	73,636	73,636	-	-	-	-	-
Tax Liability	48,490	48,490	-	-	-	-	-
Liabilities regarding assets held for sale and discontinued operations (net)	-	-	-	-	-	-	-
Subordinated Loans	-	-	-	-	-	-	-
Shareholders’ equity	714,863	714,863	-	-	-	-	-
Total liabilities	989,861	989,861	-	-	-	-	-

b. Main Sources of Differences between Regulatory Exposure Amounts and Carrying Values in Financial Statements

		Total	Credit risk	Securitization positions	Counterparty credit risk	Market Risk
1	Asset carrying value amount under scope of regulatory consolidation	989,861	989,861	-	-	175,944
2	Liabilities carrying value amount under regulatory scope of consolidation	989,861	989,861	-	-	-
3	Total net amount under regulatory scope of consolidation	-	-	-	-	175,944
4	Off-balance Sheet Amounts	-	-	-	-	-
5	Differences in valuations	-	-	-	-	-
6	Differences due to different netting rules. other than those already included in row 2	-	-	-	-	-
7	Differences due to consideration of provisions	-	-	-	-	-
8	Differences due to prudential filters	-	-	-	-	-
9	Risk Amounts	989,861	989,861	-	-	175,944

INFORMATION RELATED TO FINANCIAL POSITION OF THE BANK (Continued):

XII. RELATION BETWEEN FINANCIAL STATEMENTS AND RISK AMOUNTS (Continued):

c. Explanations of differences between accounting and regulatory exposure amounts:

There is no material difference between the carrying values in financial statements and the risk amounts in capital adequacy calculation of assets and liabilities.

XIII. EXPLANATIONS RELATED TO CREDIT RISK:

a. Information related to Credit Risk

Credit risk refers to the risk that the bank may be exposed to because of its counterparty cannot fulfil its payment obligations by not meeting the contractual requirements. In terms of credit risk, the Standard Approach is applied to capital adequacy calculation according to Basel II. The Bank’s risk appetite is determined by the Board of Directors. The Board of Directors has not delegated the authority to determine credit limits to any sub-credit committee. Each loan proposal / application is submitted to the Board of Directors for approval. The limits approved by the Board are allocated to the customers.

All credit risks are reviewed at least once a year. Clients involved in the same risk group are assessed together taking into account the total risk / limits on the group.

The distribution of credit portfolio is continuously monitored by the Risk Management Department in terms of country, sector, customer / customer groups, maturity, collateral received and credit rating.

b. Credit Risk Disclosures

Credit quality of assets:

		Gross Carrying Values of TAS		Allowances/ Impairments	Net Values
		Defaulted exposures	Non-defaulted exposures		
1	Loans	17	-	17	-
2	Debt Securities	-	-	-	-
3	Off-balance exposure	-	-	-	-
4	Total	17	-	17	-

Changes in stock of defaulted loans and debt securities

1	Defaulted loans and debt securities at end of the previous reporting period	17
2	Loans and debt securities that have defaulted since the last reporting period	-
3	Returned to non-defaulted status	-
4	Amounts written off	-
5	Other changes	-
6	Defaulted loans and debt securities at end of the reporting period (1+2-3-4±5)	17

Credit risk mitigation techniques – overview

		Exposures unsecured: carrying amount	Exposures secured by collateral	Exposures secured by collateral. of which: secured amount	Exposures secured by financial guarantees	Exposures secured by financial guarantees. of which: secured amount	Exposures secured by credit derivatives	Exposures secured by derivatives. of which: secured amount
1	Loans	-	-	-	-	-	-	-
2	Debt Securities	-	-	-	-	-	-	-
3	Total	-	-	-	-	-	-	-
4	Default	17	-	-	-	-	-	-

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INFORMATION RELATED TO FINANCIAL POSITION OF THE BANK (Continued):

XIII. EXPLANATIONS RELATED TO CREDIT RISK (Continued):

Standardised approach – credit risk exposure and Credit Risk Mitigation (CRM) effects

Current Period	Exposures before Credit Conversion Factor and Credit Risk Mitigation		Exposures post-Credit Conversion Factor and Credit Risk Mitigation		Risk Weighted Average and Risk Weighted Average Density	
	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
1	Sovereigns and their central banks	680,663	-	680,663	-	-
2	Non-central government public sector entities	-	-	-	-	-
3	Regional governments or local authorities	-	-	-	-	-
4	Multilateral development banks	-	-	-	-	-
5	International organizations	-	-	-	-	-
6	Banks and intermediary institutions	167,277	-	167,277	-	47,527
7	Corporates	-	-	-	-	-
8	Regulatory retail portfolios	-	-	-	-	-
9	Secured by residential property	-	-	-	-	-
10	Secured by commercial real estate	-	-	-	-	-
11	Past-due loans	-	-	-	-	-
12	Higher-risk categories	-	-	-	-	-
13	Secured by mortgages	-	-	-	-	-
14	Short-term claims and short-term corporate claims on banks and intermediary institutions	-	-	-	-	-
15	Undertakings for collective investments in mutual funds	-	-	-	-	-
16	Other assets	141,761	-	141,761	-	141,761
17	Investment on securities	160	-	160	-	160
18	Total	989,861	-	989,861	-	189,448

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INFORMATION RELATED TO FINANCIAL POSITION OF THE BANK (Continued):

XIII. EXPLANATIONS RELATED TO CREDIT RISK (continued):

Prior Period	Exposures before Credit Conversion Factor and Credit Risk Mitigation		Exposures post-Credit Conversion Factor and Credit Risk Mitigation		Risk Weighted Average and Risk Weighted Average Density	
	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
1	Sovereigns and their central banks	93,315	-	93,315	-	-
2	Non-central government public sector entities	-	-	-	-	-
3	Regional governments or local authorities	-	-	-	-	-
4	Multilateral development banks	-	-	-	-	-
5	International organizations	-	-	-	-	-
6	Banks and intermediary institutions	709,417	-	709,417	-	160,116
7	Corporates	-	-	-	-	-
8	Regulatory retail portfolios	-	-	-	-	-
9	Secured by residential property	-	-	-	-	-
10	Secured by commercial real estate	-	-	-	-	-
11	Past-due loans	-	-	-	-	-
12	Higher-risk categories	-	-	-	-	-
13	Secured by mortgages	-	-	-	-	-
14	Short-term claims and short-term corporate claims on banks and intermediary institutions	-	-	-	-	-
15	Undertakings for collective investments in mutual funds	-	-	-	-	-
16	Other assets	153,060	-	153,060	-	153,060
17	Investment on securities	160	-	160	-	160
18	Total	955,952	-	955,952	-	313,336

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INFORMATION RELATED TO FINANCIAL POSITION OF THE BANK (Continued):

XIII. EXPLANATIONS RELATED TO CREDIT RISK (continued):

i. Standardised approach – exposures by asset classes and risk weights

Current Period

	Asset Classes/ Risk weight	0%	10%	20%	50%	75%	100%	150%	200%	Others	Total credit exposures amount (post CCF and post-CRM)
1	Sovereigns and their central banks	680,663	-	-	-	-	-	-	-	-	680,663
2	Non-central government public sector entities	-	-	-	-	-	-	-	-	-	-
3	Regional governments or local authorities	-	-	-	-	-	-	-	-	-	-
4	Multilateral development banks	-	-	-	-	-	-	-	-	-	-
5	International organizations	-	-	-	-	-	-	-	-	-	-
6	Banks and intermediary institutions	-	-	120,372	46,905	-	-	-	-	-	167,277
7	Corporates	-	-	-	-	-	-	-	-	-	-
8	Regulatory retail portfolios	-	-	-	-	-	-	-	-	-	-
9	Secured by residential property	-	-	-	-	-	-	-	-	-	-
10	Secured by commercial real estate	-	-	-	-	-	-	-	-	-	-
11	Past-due loans	-	-	-	-	-	-	-	-	-	-
12	Higher-risk categories	-	-	-	-	-	-	-	-	-	-
13	Secured by mortgages	-	-	-	-	-	-	-	-	-	-
14	Short-term claims and short-term corporate claims on banks and intermediary institutions	-	-	-	-	-	-	-	-	-	-
15	Undertakings for collective investments in mutual funds	-	-	-	-	-	-	-	-	-	-
16	Investment on securities	-	-	-	-	-	160	-	-	-	160
17	Other Receivables	-	-	-	-	-	141,761	-	-	-	141,761
18	Total	680,663	-	120,372	46,905	-	141,921	-	-	-	989,861

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INFORMATION RELATED TO FINANCIAL POSITION OF THE BANK (Continued):

XIII. EXPLANATIONS RELATED TO CREDIT RISK (continued):

i. Standardised approach – exposures by asset classes and risk weights (continued):

Prior Period

											Total credit exposures amount (post CCF and post-CRM)
	Asset Classes/ Risk weight	0%	10%	20%	50%	75%	100%	150%	200%	Others	
1	Sovereigns and their central banks	93,315	-	-	-	-	-	-	-	-	93,315
2	Non-central government public sector entities	-	-	-	-	-	-	-	-	-	-
3	Regional governments or local authorities	-	-	-	-	-	-	-	-	-	-
4	Multilateral development banks	-	-	-	-	-	-	-	-	-	-
5	International organizations	-	-	-	-	-	-	-	-	-	-
6	Banks and intermediary institutions	-	-	648,642	60,775	-	-	-	-	-	709,417
7	Corporates	-	-	-	-	-	-	-	-	-	-
8	Regulatory retail portfolios	-	-	-	-	-	-	-	-	-	-
9	Secured by residential property	-	-	-	-	-	-	-	-	-	-
10	Secured by commercial real estate	-	-	-	-	-	-	-	-	-	-
11	Past-due loans	-	-	-	-	-	-	-	-	-	-
12	Higher-risk categories	-	-	-	-	-	-	-	-	-	-
13	Secured by mortgages	-	-	-	-	-	-	-	-	-	-
14	Short-term claims and short-term corporate claims on banks and intermediary institutions	-	-	-	-	-	-	-	-	-	-
15	Undertakings for collective investments in mutual funds	-	-	-	-	-	-	-	-	-	-
16	Investment on securities	-	-	-	-	-	160	-	-	-	160
17	Other Receivables	-	-	-	-	-	153,060	-	-	-	153,060
18	Total	93,315	-	648,642	60,775	-	153,220	-	-	-	955,952

INFORMATION RELATED TO FINANCIAL POSITION OF THE BANK (Continued):

XIV. EXPLANATIONS ON MARKET RISK

a. Qualitative disclosures related to market risk

Market risk refers to a probable loss that may occur in revenues or in economic value due to unfavourable changes in rates or prices in financial markets. In terms of market risk, the Standard Approach is applied to capital adequacy calculation according to Basel II.

The Board of Directors determines the risk appetite and sets market risk limits to ensure that the Bank's risk exposure is within the specified risk appetite. Exchange rate and interest rate risk are measured and controlled by the Risk Management Department in terms of positions, risk exposures and stress tests. Market risk limits are reviewed at least once a year, taking into account the Bank's strategy and risk appetite.

b. Market risk under standardized approach

Current Year	RWA
Outright products	
Interest rate risk (general and specific)	-
Equity risk (general and specific)	-
Foreign exchange risk	27,399
Commodity risk	-
Options	
Simplified approach	-
Delta-plus method	-
Scenario approach	-
Securitization	-
Total	27,399
Prior Year	
RWA	
Outright products	
Interest rate risk (general and specific)	-
Equity risk (general and specific)	-
Foreign exchange risk	18,872
Commodity risk	-
Options	
Simplified approach	-
Delta-plus method	-
Scenario approach	-
Securitization	-
Total	18,872

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XV. EXPLANATIONS ON OPERATIONAL RISK

a. Qualitative disclosures related to operational risk

The “Basic Indicator Method” was used in the Bank's operational risk calculation. The amount subject to operational risk has been calculated using the "Basic Indicator Method" by using the Bank's year-end 2025, 2024 and 2023 year-end gross incomes for the last 3 years, in accordance with the "Calculation of the Amount Subject to Operational Risk" section of the "Regulation on the Measurement and Evaluation of Banks' Capital Adequacy".

Current Year	2 PP Amount	1 PP Amount	CP Amount	Total/ No. of Years of Positive Gross	Rate (%)	Total
Gross Income	785,838	717,213	283,075	595,375	15	59,595
Value at Operational Risk (Total x % 12.5)						744,932
Prior Year	2 PP Amount	1 PP Amount	CP Amount	Total/ No. of Years of Positive Gross	Rate (%)	Total
Gross Income	717,213	283,075	191,603	397,297	15	28,939
Value at Operational Risk (Total x % 12.5)						361,741

SECTION FIVE

EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS

I. EXPLANATIONS AND NOTES RELATED TO ASSETS:

1. Disclosures Regarding Financial Assets:

a. Explanations on cash and the account of the CBRT:

1.1.a Information related to cash and the account of the CBRT:

	31 December 2025		31 December 2024	
	TL	FC	TL	FC
Cash/Foreign Currency	-	-	-	-
CBRT	680,620	43	93,399	35
Other	-	-	-	-
Total	680,620	43	93,399	35

1.1.b Information on the account of the CBRT:

	31 December 2025		31 December 2024	
	TL	FC	TL	FC
Demand Unrestricted Amount	31	43	80	35
Time Deposit Amount	-	-	-	-
Non - Time Deposit Amount*	680,589	-	93,319	-
Reserve Requirements				-
Total	680,620	43	93,399	35

(*) The balance of money market transactions made with the CBRT.

Information on reserve requirements

As of the Communiqué on Reserve Requirements No. 2013/15 published in the Official Gazette dated 25 December 2013 and numbered 28862, with the amendments made on 20 December 2024 within the scope of Provisional Article 14, it has been stated that in the event of an increase in the balance of foreign currency-denominated liabilities with a maturity longer than one year starting from 6 January 2023, the reserve requirement amount set out in paragraphs 2 and 4 of Article 6 of the Communiqué will be taken into account as “0” under Provisional Article 14. As a result of meeting the maximum requirement under this article, a temporary exemption has been defined for the Bank’s foreign currency-denominated loan liabilities with a maturity longer than one year and no reserve requirement has been set aside. In this context, the Bank had a loan liability of USD 3 million (31 December 2024: TL 132,809) as of 31 December 2025.

The Bank is obliged to maintain reserve requirements for its Turkish Lira and foreign currency liabilities at the CBRT in accordance with the CBRT’s “Communiqué No. 2005/1 on Reserve Requirements.” Reserve requirements may be held at the CBRT in Turkish Lira, US Dollars and/or Euros and standard gold in accordance with the “Communiqué on Reserve Requirements.” Interest has been paid on Turkish Lira required reserves since November 2014 and on USD required reserves, reserve options and free accounts since May 2015.

Pursuant to the CBRT’s Communiqué No. 2013/15 on Reserve Requirements, banks maintain reserve requirements for their TL and FX liabilities specified in the Communiqué. The applicable reserve requirement ratios are determined according to the maturity structure of the liabilities, and as of 31 December 2025 these ratios range between 0% and 40% for TL liabilities (31 December 2024: 0%–40%) and between 5% and 30% for FX liabilities (31 December 2024: 5%–30%).

Pursuant to the CBRT’s Communiqué dated 02 December 2025 and numbered 33095, the Communiqué No. 2025/27 published in the Official Gazette was abolished together with its annex (GM140H) as of the end of the period of implementation starting from 16 January 2026 regarding notifications related to Article 14.

EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

1. EXPLANATIONS AND NOTES RELATED TO ASSETS (Continued)

b) Explanations on financial assets at fair value through profit or loss:

- i. As of 31 December 2025, there are not any financial assets through profit or loss given as collateral/blocked (31 December 2024: None).
- ii. Positive differences related to trading derivative financial assets: None

c) Information on banks:

- iii. Information on banks and other financial institutions:

	31 December 2025		31 December 2024	
	TL	FC	TL	FC
Banks				
Domestic	494	-	573,548	-
Foreign	-	119,878	-	74,975
Headquarters and Branches Abroad	-	-	-	-
Total	494	119,878	573,548	74,975

- ii. Information on foreign banks and other financial institutions:

	Unrestricted Amount		Restricted Amount	
	31 December 2025	31 December 2024	31 December 2025	31 December 2024
EU Countries	17	9	-	-
USA, Canada	119,837	74,946	-	-
OECD Countries (*)	24	21	-	-
Off-shore Banking Regions	-	-	-	-
Other	-	-	-	-
Total	119,878	74,975	-	-

(*) OECD countries except EU countries. USA and Canada.

d) Explanations on financial assets at fair value through profit or loss, net of difference and net present value, which are subject to repurchase agreements and given as collateral / blocked:

None (31 December 2024 : None).

e) Explanations on financial assets at fair value through other comprehensive income:

As of 31 December 2025, the Bank's financial assets measured at fair value through other comprehensive income amounting to TL 160 which is transferred to Borsa İstanbul A.Ş. It consists of 15,971,094 shares with a nominal value of TL 160 transferred free of charge (31 December 2024: TL 160).

f) Explanations on financial assets measured at amortized cost:

None (31 December 2024: None).

g) Receivables from leasing transactions:

None (31 December 2024: None).

h) Positive differences related to hedging derivative financial assets:

None (31 December 2024: None).

i) Positive differences related to hedging derivative financial assets:

There are no non-current assets held for sale and discontinued operations (31 December 2024: None).

EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

2. Explanations on loans:

a. Information on all types of loan or advance balances given to shareholders and employees of the Bank:

None (31 December 2024: None).

b. Information on first and second group loans and restructured or rescheduled loans and other receivables:

None (31 December 2024: None).

c. Information on maturity structure of the loans:

None (31 December 2024: None).

d. Information on consumer loans, individual credit cards, personnel loans and personnel credit cards:

None (31 December 2024: None).

e. Information on commercial instalment loans and corporate credit cards:

None (31 December 2024: None).

f. Loans according to type of borrowers:

None (31 December 2024: None).

g. Domestic and foreign loans:

None (31 December 2024: None).

h. Loans granted to investments in associates and subsidiaries:

None (31 December 2024: None).

i. Special provisions for loans:

	31 December 2025	31 December 2024
Loans and Other Receivables with Limited Collectability	-	-
Loans and Other Receivables with Doubtful Collectability	-	-
Uncollectible Loans and Other Receivables	17	17
Total	17	17

EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

2. Explanations on loans (Continued):

2.10 Information on non-performing loans (Net):

(i). Information on non-performing loans and restructured loans:

	III. Group Loans and other receivables with limited collectability	IV. Group Loans and other Receivables with doubtful collectability	V. Group Uncollectible loans and other receivables
Current period	-	-	17
Gross Amounts Before Provisions	-	-	17
Restructured Loans	-	-	-
Previous period	-	-	17
Gross Amounts Before Provisions	-	-	17
Restructured Loans	-	-	-

(ii). Information on the movement of total non-performing loans:

	III. Group Loans and other receivables with limited collectability	IV. Group Loans and other Receivables with doubtful collectability	V. Group Uncollectible loans and other receivables
31 December 2024			
Balance at the Beginning of the Period	-	-	17
Additions (+)	-	-	-
Transfers from Other Categories of Non-performing Loans (+)	-	-	-
Transfers to Other Categories of Non-performing Loans (-)	-	-	-
Collections (-)	-	-	-
Write-offs (-)	-	-	-
Corporate and Commercial Loans	-	-	-
Consumer Loans	-	-	-
Credit Cards	-	-	-
Other	-	-	-
Balance at the End of the Period	-	-	17
Specific Provision (-)	-	-	17
Net Balance on Balance Sheet	-	-	-

EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

(iii). Information on non-performing loans based on types of borrowers in gross and net amounts:

	III. Group	IV. Group	V. Group
	Loans and other receivables with limited collectability	Loans and other Receivables with doubtful collectability	Uncollectible loans and other receivables
31 December 2025 (Net)			
Loans Given to Real Persons and Legal Persons (Gross)	-	-	17
Specific Provision Amount (-)	-	-	17
Loans Given to Real Persons and Legal Persons (Net)	-	-	-
Banks (Gross)	-	-	-
Specific Provision Amount (-)	-	-	-
Banks (Net)	-	-	-
Other Loans and Receivables (Gross)	-	-	-
Specific Provision Amount (-)	-	-	-
Other Loans and Receivables (Net)	-	-	-
31 December 2024 (Net)	-	-	-
Loans Given to Real Persons and Legal Persons (Gross)	-	-	17
Specific Provision Amount (-)	-	-	17
Loans Given to Real Persons and Legal Persons (Net)	-	-	-
Banks (Gross)	-	-	-
Specific Provision Amount (-)	-	-	-
Banks (Net)	-	-	-
Other Loans and Receivables (Gross)	-	-	-
Specific Provision Amount (-)	-	-	-
Other Loans and Receivables (Net)	-	-	-

(iv) Information on non-performing loan receivables granted in foreign currency: None.

(v) Information on non-performing loans restructured or rescheduled and other receivables: None.

(vi) Explanations on the write-off policy:

After all kinds of legal proceedings are carried out, the loans that cannot be collected in any way are deleted from the Bank's records. The Bank does not have any loans that were deleted from its records in 2025 (31 December 2024: None).

(vii) The policy followed up for the collection of uncollectible loans and other receivables:

The Bank is prudent with regards to lending and follow-up policies for doubtful loans. Early precautions have been taken for problematic transactions and the Bank attempts to solve customers' problems via consultative or advisory approach. In cases where no solution can be found to the customer's problem, the Bank tries to collect the receivable with cash-convertible guarantees for loans secured.

EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

3. Explanations on investments in associates (Net):

3.1 Explanations on associates (Net):

The Bank does not have any subsidiaries as of December 31, 2025. (31 December 2024: None).

3.2 Explanations on subsidiaries:

The Bank does not have any subsidiaries as of December 31, 2025. (31 December 2024: None).

3.3 Explanations on joint ventures:

The Bank does not have any joint ventures as of December 31, 2025. (31 December 2024: None).

4. Explanations on investment properties (Net):

The Bank does not have investment properties as of December 31, 2025. (31 December 2024: None).

5. Explanations on assets held for sale:

As of December 31, 2025, the Bank does not have fixed assets for sale purposes and discontinued operations. (31 December 2024: None).

6. Explanations on other assets:

The other assets item of the balance sheet amounted to TL 60,426 (December 31, 2024: TL 70,882), of which TL 46,905 (December 31, 2024: TL 60,775) consisted of intra-group receivables arising from the consultancy services provided by the Bank to the Group to which the Bank is affiliated.

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EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

8. Explanations on tangible assets:

	Balance at the Beginning of the Year	Acquisitions	Disposals	Transfers	Value Increase	Balance at the End of the Year
31.12.2025 (Current Period)						
Acquisition Cost						
Real Estates	133,431	-	-	(8,542)	(11,789)	113,100
Right Of Use Assets	768	2,307	-	-	-	3,075
Vehicles	-	-	-	-	-	-
Other Tangible Assets	16,433	6,959	-	-	-	23,392
Total Acquisition Cost	150,632	9,266	-	(8,542)	(11,789)	139,567
Accumulated Depreciation (-)						
Real Estates	-	8,542	-	(8,542)	-	-
Right Of Use Assets	768	385	-	-	-	1,153
Vehicles	-	-	-	-	-	-
Other Tangible Assets	6,955	3,665	-	-	-	10,620
Accumulated Depreciation (-)	7,723	27,386	-	(8,542)	-	11,773
Net Carrying Value	142,909	(3,326)	-	-	(11,789)	127,794

	Balance at the Beginning of the Year	Acquisitions	Disposals	Transfers	Value Increase	Balance at the End of the Year
31.12.2024 (Prior Period)						
Acquisition Cost						
Real Estates	101,079	-	-	(7,408)	39,760	133,431
Usage Right Assets	768	-	-	-	-	768
Vehicles	-	-	-	-	-	-
Other Tangible Assets	10,271	6,162	-	-	-	16,433
Total Acquisition Cost	112,118	6,162	-	(7,408)	39,760	150,632
Accumulated Depreciation (-)						
Real Estates	-	7,408	-	(7,408)	-	-
Usage Right Assets	730	38	-	-	-	768
Vehicles	-	-	-	-	-	-
Other Tangible Assets	4,693	2,450	-	-	-	6,955
Accumulated Depreciation (-)	5,423	9,896	-	(7,408)	-	7,723
Net Carrying Value	106,695	(3,734)	-	-	39,760	142,909

EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

9. Explanations on intangible assets:

	Balance at the Beginning of the Year	Acquisitions	Disposals	Transfers	Balance at the End of the Year
31.12.2025 (Current Period)					
Acquisition Cost					
Intangible Assets	573	453	-	-	1.026
Total Acquisition Cost	573	453	-	-	1.026
Accumulated Depreciation (-)					
Intangible Assets	529	51	-	-	580
Accumulated Depreciation (-)	529	51	-	-	580
Net Carrying Value	44	402	-	-	446

	Balance at the Beginning of the Year	Acquisitions	Disposals	Transfers	Balance at the End of the Year
31.12.2024 (Prior Period)					
Acquisition Cost					
Intangible Assets	573	-	-	-	573
Total Acquisition Cost	573	-	-	-	573
Accumulated Depreciation (-)					
Intangible Assets	453	76	-	-	529
Accumulated Depreciation (-)	453	76	-	-	529
Net Carrying Value	120	76	-	-	44

II. EXPLANATIONS AND NOTES RELATED TO LIABILITIES:

1. Explanations on maturity structure of deposits:

The Bank does not accept client deposits due to its investment bank status.

2. Explanations on trading derivative financial liabilities:

As of 31 December 2025, schedule of negative differences for trading derivative financial liabilities: None.
(31 December 2024: None)

3. Explanations on borrowings:

- As of 31 December 2025, the Bank has a loan amounting to TL 132,809 with a maturity date of 20 April 2026 and an interest rate of 4.62% (31 December 2024: TL 88,201). As of 31 December 2025, the Bank has a loan discount balance of TL 4,272 (31 December 2024: TL 3,093).

	31 December 2025		31 December 2024	
	TL	FC	TL	FC
CBRS Loans	-	-	-	-
From Domestic Banks and Institutions	-	-	-	-
From Banks, Institutions and Funds Abroad	-	132,809	-	88,201
Total	-	132,809	-	88,201

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- As of 31 December 2025, maturity of borrowing amount: None (31 December 2024: None).

	31 December 2025		31 December 2024	
	TL	FC	TL	FC
Short Term	-	132,809	-	88,201
Medium and Long Term	-	-	-	-
Total	-	132,809	-	88,201

4. Explanations on other liabilities:

As of 31 December 2025, the balance of the other liabilities account on the balance sheet amounts to TL 15,159 (31 December 2024: TL 34,017), of which TL 15,159 (31 December 2024: TL 33,982) arises from expenses related to the Bank’s commission sharing transactions.

5. Explanations on hedging derivative instruments:

As of 31 December 2025, the Bank has a net leasing liability amounting to TL 2,097 (31 December 2024: None).

	Current Period		Prior Period	
	Gross	Net	Gross	Net
Less than 1 Year	1,143	754	-	-
Between 1-4 Years	1,976	1,343	-	-
Longer than 4 Years	-	-	-	-
Total	3,119	2,097	-	-

6. Information on derivative financial liabilities held for hedging purposes:

As of 31 December 2025, the Bank has no derivative financial liabilities held for hedging purposes (31 December 2024: None).

7. Explanations on provisions:

7.1. Information on general provisions:

With the decision of the BRSA dated 21 December 2017 and numbered 7650, in the scope of paragraph (6) of Article 9 of the "Regulation on Procedures and Principles for the Classification of Loans and the Provisions to Be Forwarded" which entered into force as of 1 January 2018, it is permitted for the Bank to allocate provisions in accordance with Articles 10. 11. 13 and 15 of the Regulation instead of TFRS 9.

As a result of the non-implementation of TFRS 9, general provision is made within the framework of Article 10 of the Regulation.

EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

7.1. Information on general provisions (Continued):

	31 December 2025	31 December 2024
General Provisions		
Provisions for Group I loans and receivables	-	-
Provisions for Group II loans and receivables	-	-
Provisions for non-cash loans	-	-
Other	2,700	10,776
Total	2,700	10,776

7.2. Explanations on provisions related with foreign currency difference of foreign indexed loans:

As of 31 December 2025, there is no provision for foreign currency difference of foreign indexed loans (31 December 2024: None).

7.3. Specific provisions for non-cash loans that is non-funded and non-transformed into cash:

As of 31 December 2025, the Bank has no specific provision for non-cash loans (31 December 2024: None).

7.4. Explanations on other provision

As of 31 December 2025, the Bank hasn't of other reserves allocated as general provisions (31 December 2024: None).

7.5. Explanations on reserve for employee benefits:

The reserve has been calculated by estimating the present value of the future probable obligation of the Bank arising from the retirement of its employees. TAS 19 requires actuarial valuation methods to be developed to estimate the enterprise's obligation for such benefits. Accordingly, the following actuarial assumptions were used in the calculation of the total liability:

	31 December 2025	31 December 2024
Discount rate (%)	2.52	2.52
Rate for the Probability of Retirement (%)	23	26.10

The (full) price ceiling of retirement pay liability is TL 53,919.68 as of 31 December 2025 (31 December 2024: TL 41,828.42)

Movements in the reserve for employment termination benefits during the periods are as follows:

	31 December 2025	31 December 2024
Balance at prior period end	7,313	4,386
Interest costs	3,637	802
Service costs	1,169	282
Payments during the period (-)	-	(1,409)
Actuarial loss / (gains) (*)	(600)	3,252
Balance at the end of the period	11,519	7,313

(*) The actuarial gains/(losses) are recognized under the equity.

EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

I. EXPLANATIONS AND NOTES RELATED TO LIABILITIES (Continued):

7.5. Explanations on reserve for employee benefits:

	Current Period	Prior Period
Termination Pay Liability	11,519	7,313
Severance Pay Provision	13,625	8,208
Personnel Performance Bonus Liability	33,365	23,615
Provision for Unused Vacation Liability	11,850	7,873
Share Price	577	1,381
Total	70,936	48,390

The Bank calculates and accounts for severance pay using actuarial method in accordance with TAS 19 - Employee Benefits.

8. Explanations on current tax liability:

i. Information on current tax liability:

As of December 31, 2025, the Bank has a corporate tax liability of TL 35,005 (December 31, 2024: TL 33,462).

ii. Information on taxes payable:

	31 December 2025	31 December 2024
Corporate Tax Payable	35,005	33,462
Payroll Tax	4,043	3,290
Banking Insurance Transaction Tax (BITT)	2,041	3,490
Value Added Tax Payable	379	920
Other	91	69
Total	41,559	41,231

iii. Information on premiums:

	31 December 2025	31 December 2024
Social Security Premiums - Employee	771	497
Social Security Premiums - Employer	1,125	696
Bank Social Aid Pension Fund Premiums – Employee	-	-
Bank Social Aid Pension Fund Premiums – Employer	-	-
Pension Fund Contributions and Provisions – Employee	-	-
Pension Fund Contributions and Provisions – Employer	-	-
Unemployment Insurance - Employee	48	31
Unemployment Insurance – Employer	96	62
Other	-	-
Total	2,040	1,286

EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

9. Explanations on liabilities regarding assets held for sale and discontinued operations:

As of December 31, 2025, the Bank does not have any debts regarding fixed assets for sale (31 December 2024: None).

10. Explanations on Equity:

10.1 Presentation of paid-in capital:

	31 December 2025	31 December 2024
Common Stock	40,126	40,126
Preferred Stock	-	-

10.2. Paid-in capital amount, explanation as to whether the registered share capital system is applied and if so. amount of registered share capital ceiling (As nominal; inflation unadjusted balances):

The Bank does not have registered capital system.

10.3. Information on the share capital increases during the period and the sources:

None

10.4. Information on transfers from revaluation funds to capital during the current period:

There are no transfers from revaluation funds to capital during the current period (31 December 2024: None).

10.5. Information on capital commitments, until the end of the fiscal year and the subsequent period:

None (31 December 2024: None).

10.6. Information on the effects of estimations made considering the banks income, profitability, prior period indicators on liquidity and uncertainty on these indicators:

There are not any negative indicators as to the profitability and the liquidity of the Bank.

10.7. Privilege on the corporate stock:

None (31 December 2024: None).

10.8. Information on marketable securities value increase fund:

None

10.9. Information on minority shares:

None

10.10. Information on profit distribution:

As stated in the Minutes of the Ordinary General Assembly Meeting for the year 2024 dated 27 March 2025 and numbered 98432, the Board of Directors resolved, in accordance with Article 32 of the Bank’s Articles of Association, to apply to the Banking Regulation and Supervision Agency (“BRSA”) for permission to distribute the net distributable profit in cash to the shareholders. In this context, a written application was submitted to the BRSA for profit distribution, and in its written response, the BRSA concluded that there was no objection to distributing TL 258,763,769.84 of the Bank’s year-end profit for 2024 as dividends, after deducting TL 304,427,964.52 as legal reserves and TL 45,664,194.68 as tax withholding from the profit amounting to TL 334,670,132.17. Pursuant to this written approval of the BRSA for profit distribution, it was resolved to distribute in cash to the shareholders the entire remaining portion of the Bank’s year-end profit for 2024 after deducting the legal reserves and tax withholding, and

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to authorize the Bank’s Board of Directors to make the dividend payments and to determine the timing and procedures of such payments. On 23 October 2025, the first instalment amounting to TL 129,381,884.92 was paid, and on 25 November 2025, the final instalment amounting to TL 129,381,884.91 was paid.

11. Information on deferred tax liability:

As of 31 December 2025, the Bank has a deferred tax liability amounting to TL 4,891 (31 December 2024: TL 7,725 deferred tax liability). The temporary differences subject to deferred tax calculation mainly arise from differences between the carrying amounts and tax bases of tangible assets and financial assets and liabilities, as well as from provisions for employee benefits.

	Accumulated Temporary Differences		Deferred Tax Assets/(Liabilities)	
	31 December 2025	31 December 2024	31 December 2025	31 December 2024
Provision for Employee Benefits	37,571	24,775	11,271	7,433
Difference Between the Carrying Amount and Tax Base of Tangible Assets	70,576	85,714	21,173	25,714
Other	-	-	-	-
Deferred Tax Assets	108,147	110,489	32,444	33,147
Deferred Tax Liabilities	124,450	136,240	37,335	40,872
Revaluation Increases of Tangible Assets	124,450	136,240	37,335	40,872
Deferred Tax Assets/(Liabilities) (Net)	(16,303)	(25,751)	(4,891)	(7,725)

EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

III. EXPLANATIONS AND NOTES RELATED TO OFF BALANCE SHEET ACCOUNTS:

1. Explanations and notes related to off balance sheet commitments:

1.1. Type and amount of irrevocable credit commitments:

As of December 31, 2025, the Bank does not have any irrevocable loan commitments (31 December 2024: None).

1.2. Type and amount of probable losses and obligations arising from off-balance sheet items:

i) Non-cash loans including guarantees, bank avals and acceptance loans, collaterals that are accepted as financial commitments and other letters of credit:

None (31 December 2024: None).

ii) Guarantees, contingencies and other similar commitments:

None (31 December 2024: None).

1.3. Explanations on non-cash loans:

None (31 December 2024: None).

EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

IV. EXPLANATIONS AND NOTES RELATED TO INCOME STATEMENT:

1. Information on interest income:

1.1. Information on interest income on loans:

None (31 December 2024: None).

1.2. Information on interest income on banks:

	31 December 2025		31 December 2024	
	TL	FC	TL	FC
From the CBRT	102,514	-	95,446	-
From Domestic Banks	210,846	-	114,006	-
From Foreign Banks	-	3,691	-	1,543
Headquarters and Branches Abroad	-	-	-	-
Total	313,360	3,691	209,452	1,543

1.3. Information on interest income on marketable securities:

None (31 December 2024: None).

1.4. Information on interest income received from investments in associates and subsidiaries:

The Bank does not have investments in associates or subsidiaries.

2. Information on interest expense:

2.1. Information on interest expense on borrowings:

Since the loan repayment will be made at the maturity date, there is no payment yet. Interest expense amounting to TL 4,272 has been accrued (December 31, 2024: TL 3,093 accrual).

2.2. Information on interest expense paid to investments in associates and subsidiaries:

None (31 December 2024: None).

2.3. Information on interest expenses to debt securities issued:

None (31 December 2024: None).

2.4. Maturity structure of the interest expense on deposits:

None (31 December 2024: None).

EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

3. Explanations on trading loss/income (Net):

	31 December 2025	31 December 2024
Profit	889,175	928,031
Profit on capital market operations	-	-
Profit on derivative financial instruments	-	-
Other	-	-
Foreign exchange gains	889,175	928,031
Loss	888,935	928,317
Loss on capital market operations	-	-
Loss on derivative financial instruments	-	-
Other	-	-
Foreign exchange gains	888,935	928,317
Net trading income/loss	240	(286)

4. Explanations on other operating income:

As of December 31, 2025, TL 17,673 (December 31, 2024: TL 15,568) of other operating income is due to prior year restatement income.

5. Provision for impairment of loans and other receivables:

The depreciation provisions of the Bank for loans and other receivables as of December 31, 2025, is TL 9,239. (31 December 2024: TL 11,511).

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NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025
(Unless otherwise stated amounts are expressed in thousands of Turkish Lira (“TL”).)

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

6. Information related to other operational expenses:

	31 December 2025	31 December 2024
Provision for employment termination benefits	10,224	3,546
Bank social aid pension fund deficit provision	-	-
Impairment expenses of tangible assets	-	-
Depreciation expenses of tangible assets	12,208	9,858
Impairment expenses of intangible assets	-	-
Impairment expenses of goodwill	-	-
Amortization expenses of intangible assets	51	76
Impairment expenses of equity participations for which equity method is applied	-	-
Impairment expenses of assets held for resale	-	-
Depreciation expenses of assets held for resale	-	-
Impairment expenses of fixed assets held for sale and discontinued operations	-	-
Other operating expenses	83,939	55,803
Rental expenses related to TFRS 16 exceptions	384	-
Maintenance and repair expenses	8,066	6,255
Advertising expenses	18	-
Computer Usage Expenses	37,491	28,071
Other expenses	37,980	21,477
Loss on sale of assets	-	-
Other (*)	90,262	73,879
Total	196,684	143,162

(*) Other includes other taxes, duties and fees paid amounting to TL 32,334 (31 December 2024: TL 30,740), dues amounting to TL 4,869 (31 December 2024: TL 666), representation and entertainment expenses amounting to TL 3,944 (31 December 2024: TL 3,177), BRSA participation share and TBB expense share amounting to TL 7,462 (31 December 2024: TL 5,071), non-allowable expenses amounting to TL 84 (31 December 2024: TL 334) and provisions amounting to TL 41,569 (31 December 2024: TL 30,731). There are no prior years' adjustments (31 December 2024: TL 3,160).

7. Explanations on profit and loss from continuing and discontinued operations before tax:

For the year ended 31 December 2025; the Bank's profit from continuing operations before tax is TL 443,041 (31 December 2024: TL 473,053).

8. Explanation on tax provision for continued and discontinued operations:

As of December 31, 2025, the Bank's deferred tax expense is TL 9,231 (December 31, 2024: TL 47,899).

As of December 31, 2024, the Bank has deferred tax income amounting to TL 8,708 (December 31 2024: TL 55,726).

9. Explanations on net profit and loss from continuing and discontinued operations

The Bank's net profit from continuing operations is TL 302,797 (31 December 2024: TL 334,670).

EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

10. Explanations on net profit/(loss):

- i. If explanation of the quality, size and repetition rate of income and expense items from ordinary banking transactions are necessary for understanding the Bank’s performance in the period, quality and amount of these items:**

The Bank's main activity is to provide support/consultancy services within the scope of banking transactions of Standard Chartered Group with its customers residing in Turkey and to provide consultancy service income from the Group in return for these consultancy services. As of December 31, 2025, TL 467,467 of profit before tax from continuing operations consists of such income (December 31, 2024: TL 494,813).

If it’s possible that a change in the estimation on financial statements effecting the profit/loss has an impact on next periods. explanations on covering next periods are:

None.

- ii. Profit/(loss) related to minority:**

None.

11. Other income statement items, sub-accounts constituting at least 20% of these balances exceeding 10% of the total income statement:

For the year ended 31 December 2025, other operating income in the income statement is TL 17,673 (31 December 2024: TL 15,568).

EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

V. EXPLANATIONS AND NOTES RELATED TO BANK’S RISK GROUP:

1. **The volume of transactions relating to the Bank’s risk group, outstanding loan and deposit transactions and profit and loss of the period:**

31 December 2025:

Banks’ Risk Group (*)	Investments in associates, subsidiaries and joint ventures		Direct and indirect shareholders of the Bank		Other real and legal persons that have been included in the risk group	
	Cash	Non-Cash	Cash	Non-Cash	Cash	Non-Cash
Loans and Other Receivables						
Balance at the Beginning of the Period	-	-	67,426	-	-	-
Balance at the End of the Period	-	-	56,023	-	-	-
Interest and Commission Income Received	-	-	467,467	-	-	-

(*) Defined in the 49th Article of subsection 2 of the Banking Law No. 5411.

31 December 2024:

Banks’ Risk Group (*)	Investments in associates, subsidiaries and joint ventures		Direct and indirect shareholders of the Bank		Other real and legal persons that have been included in the risk group	
	Cash	Non-Cash	Cash	Non-Cash	Cash	Non-Cash
Loans and Other Receivables						
Balance at the Beginning of the Period	-	-	102,309	-	25	-
Balance at the End of the Period	-	-	67,426	-	74,975	-
Interest and Commission Income Received	-	-	494,754	-	-	-

(*) Defined in the 49th Article of subsection 2 of the Banking Law No. 5411.

As of 31 December 2025, the Bank has a loan with a principal amount of TL 128,537, with a maturity date of 20 April 2026 and an interest rate of 4.62% (31 December 2024: TL 88,201).

2. **Information on deposits of the Bank’s risk group:**

None (31 December 2024: None).

3. **Information on forward and option agreements and other derivative transactions with the Bank’s risk group:**

None.

4. **Information regarding benefits provided to the Bank’s key management:**

As of 31 December 2025, benefits provided to the Bank’s key management amount to TL 46,683 (31 December 2024: TL 28,150).

EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

VI. Other explanations related to the Bank's activities:

None.

VII. Explanations and notes related to the domestic, foreign and offshore branches and foreign representatives of the bank:

	Number (*)	Number of Employees			
Domestic Branch	1	32			
			Country of Incorporation		
Foreign Rep. Offices	-	-	-		
				Total Assets	Statutory Share Capital
Foreign Branch	-	-	-	-	-
Off-Shore Banking Region Branch	-	-	-	-	-

(*) Head-office included domestic branch number.

VIII. Explanations and Footnotes Regarding Issues After the Balance Sheet Date

None.

SECTION SIX

OTHER EXPLANATIONS

I. Other disclosures on activities of the bank:

None.

II. Fee information regarding the services received by the Bank from the Independent Audit Firm:

In accordance with the decision of the Public Oversight Authority dated March 26, 2022, the fee information for the reporting period for the services received from the independent audit firm is given in the table below, over VAT excluded amounts.

	Current Period	Prior Period
Independent audit fee for the reporting period	4,476	2,741
Total	4,476	2,741

SECTION SEVEN

I. Disclosure on independent auditors’ report

The Bank's financial statements and footnotes as of 31 December 2025 have been independently audited by Güney Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik Anonim Şirketi (A member firm of Ernst & Young Global Limited) and the independent audit report dated 11 March 2026 is presented in the introduction to this report.

II. Disclosures and footnotes prepared by independent auditors

None.