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

# STANDARD CHARTERED YATIRIM BANKASI TÜRK A.Ş.

## Publicly Announced Unconsolidated Financial Statements and Related Disclosures Together with Independent Auditor's Limited Review Report At 30 June 2026

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**(Convenience Translation of the Independent Auditors' Report Originally Issued in Turkish)**

# REVIEW REPORT ON INTERIM FINANCIAL INFORMATION

To the Board of Directors of Standard Chartered Yatırım Bankası Türk A.Ş.

## Introduction

We have reviewed the accompanying unconsolidated statements of financial position of Standard Chartered Yatırım Bankası Türk A.Ş. (the "Bank") at 30 June 2026 and the unconsolidated statement of profit or loss, unconsolidated statement of profit or loss and other comprehensive income, unconsolidated statement of changes in shareholders' equity, unconsolidated statement of cash flows and a summary of significant accounting policies and other explanatory notes to the financial information for the six-month period then ended. The Bank Management is responsible for the preparation and fair presentation of these interim financial information in accordance with the "Banking Regulation and Supervision Agency (BRSA) Accounting and Reporting Legislation" which includes "Regulation on Accounting Applications for Banks and Safeguarding of Documents" published in the Official Gazette No.26333 dated 1 November 2006, and other regulations on accounting records of Banks published by Banking Regulation and Supervision Board and Turkish Accounting Standard 34 "Interim Financial Reporting" principles for those matters not regulated by aforementioned legislations. Our responsibility is to express a conclusion on these interim unconsolidated financial statements based on our review.

## Scope of review

We conducted our review in accordance with Standard on Review Engagements (SRE) 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity". A review of interim financial information consists of making inquiries, primarily of persons responsible for financial reporting process and applying analytical and other review procedures. A review of interim financial information is substantially less in scope than an independent audit performed in accordance with the Independent Auditing Standards and consequently, does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

## Conclusion

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

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**Report on Other Legal and Regulatory Requirements**

Based on our review, nothing has come to our attention that causes us to believe that the interim financial information provided in the interim activity report included in section seven of the accompanying interim financial information is not consistent, in all material respects, with the reviewed interim financial information and explanatory notes.

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

Tolga Özdemir, SMMM
Partner

August 14, 2026
Istanbul, Türkiye

*(CONVENIENCE TRANSLATION)*

# STANDARD CHARTERED YATIRIM BANKASI TÜRK A.Ş. UNCONSOLIDATED FINANCIAL REPORT AS AT AND FOR THE SIX-MONTH PERIOD ENDED 30 JUNE 2026


| | |
|---|---|
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The unconsolidated financial report as at and for the six-month ended 30 June 2026, 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
- UNCONSOLIDATED FINANCIAL STATEMENTS OF THE BANK
- EXPLANATIONS ON ACCOUNTING POLICIES
- INFORMATION RELATED TO FINANCIAL POSITION OF THE BANK
- DISCLOSURES AND FOOTNOTES ON UNCONSOLIDATED FINANCIAL STATEMENTS
- LIMITED REVIEW REPORT
- INTERIM ACTIVITY 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 Millions of Turkish Lira (TL), and has been subjected to review and presented attached.

**Johann Nicolo SALSANO**
Chairman 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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# 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, Türkiye, 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.02.1BDK.0.12.00.0011.1 – No. 22391 and the statement issued by Republic of Türkiye Ministry of Customs and Commerce dated 20 November 2012 and numbered B.21.0.İTG.0.03.00.01/431.02-46310-1186464-87507274 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. 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):**

| Title | Name | Responsibility | Education |
|---|---|---|---|
| **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 |
| | Hüseyin Hasan İmece(*) | Member | Undergraduate |
| | Vinay Aggarwal | Member of the Board of responsible for Financial Reporting | Graduate |
| **Audit Committee:** | Folkert Lodewijk Ramon Van Wickevoort Crommelin | President | Undergraduate |
| **General Manager:** | Kaşif Atun | General Manager | Graduate |

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

(*) He was appointed as a Member of the Board of Directors pursuant to Board Resolution No. 46/2026 dated August 12, 2026.

**IV. Information on shareholders having control shares:**

| Name /Commercial title | Share amounts | Share percentage | Paid-in capital | Unpaid portion |
|---|---|---|---|---|
| | | | | |
| Standard Chartered Bank | Partial | 99.9996% | 40,00 | - |
| Standard Chartered Holdings (Africa) B.V. | Partial | 0.0001% | 0,00 | - |
| SCMB Overseas Limited | Partial | 0.0001% | 0,00 | - |
| Standard Chartered Africa Limited | Partial | 0.0001% | 0,00 | - |
| Standard Chartered Holdings (International) B.V. | Partial | 0.0001% | 0,00 | - |
| **TOTAL** | **All** | **100.00%** | **40,00** | **-** |

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

The Bank does not accept client deposits based on its investment bank status. The Bank's core business activities are to provide Transaction Banking trade financing support and Origination and Client Coverage lending and Treasury services to its clients, As of June 30, 2026 the number of employees in the Bank is 31 (31 December 2025: 32).

**VI. 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.

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

None.

## SECTION TWO

## FINANCIAL STATEMENTS OF THE BANK

**I.** Balance sheet
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# SECTION TWO

# UNCONSOLIDATED FINANCIAL STATEMENTS OF THE BANK

| | BALANCE SHEET (STATEMENT OF FINANCIAL POSITION) | Note (Section Five) | Audited Current Period (30/06/2026) | | | Audited Prior Period (31/12/2025) | | |
|---|---|---|---|---|---|---|---|---|
| | ASSESTS | | TL | FC | Total | TL | FC | Total |
| **I.** | **FINANCIAL ASSETS (NET)** | | **782** | **100** | **882** | **681** | **120** | **801** |
| **1.1.** | **Cash and Cash Equivalents** | | **782** | **100** | **882** | **681** | **120** | **801** |
| 1.1.1. | Cash and Balances with Central Bank | **(I.1.a)** | - | 14 | 14 | - | - | |
| 1.1.2. | Banks | **(I.1.c)** | 6 | 86 | 92 | - | 120 | 120 |
| 1.1.3. | Money Markets | **(I.1.a)** | 776 | - | 776 | 681 | - | 681 |
| **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** | **(I.1.e)** | - | - | - | - | - | - |
| 1.3.1. | Government Securities | | - | - | - | - | - | - |
| 1.3.2. | Equity Securities | | - | - | - | - | - | - |
| 1.3.3. | Other Financial Assets | | - | - | - | - | - | - |
| **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** | **(I.2.i)** | - | - | - | - | - | - |
| **2.6.** | **Specific Provisions (-)** | **(I.2.j)** | - | - | - | - | - | - |
| **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)** | **(I.8)** | **132** | - | **132** | **128** | - | **128** |
| **VI.** | **INTANGIBLE ASSETS (Net)** | **(I.9)** | - | - | - | - | - | - |
| 6.1. | Goodwill | | - | - | - | - | - | - |
| 6.2. | Other | | - | - | - | - | - | - |
| **VII.** | **INVESTMENT PROPERTY (Net)** | | - | - | - | - | - | - |
| **VIII.** | **CURRENT TAX ASSET** | | - | - | - | - | - | - |
| **IX.** | **DEFERRED TAX ASSET** | | - | - | - | - | - | - |
| **X.** | **OTHER ASSETS** | **(I.7.)** | **15** | **72** | **87** | **5** | **56** | **61** |
| | **TOTAL ASSETS** | | **929** | **172** | **1,101** | **814** | **176** | **990** |

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

| | BALANCE SHEET (STATEMENT OF FINANCIAL POSITION) | Note (Section | Audited Current Period (30/06/2026) | | | Audited Prior Period (31/12/2025) | | |
|---|---|---|---|---|---|---|---|---|
| | LIABILITIES AND EQUITY | Five) | TL | FC | Total | TL | FC | Total |
| **I.** | **DEPOSITS** | **(II.3)** | **-** | **-** | **-** | **-** | **-** | **-** |
| **II.** | **FUNDS BORROWED** | | **-** | **141** | **141** | **-** | **133** | **133** |
| **III.** | **MONEY MARKETS** | | **-** | **-** | **-** | **-** | **-** | **-** |
| **IV.** | **SECURITIES ISSUED (Net)** | | **-** | **-** | **-** | **-** | **-** | **-** |
| 4.1. | Bills | | - | - | - | - | - | - |
| 4.2. | Asset Backed Securities | | - | - | - | - | - | - |
| 4.3. | Bonds | | - | - | - | - | - | - |
| **V.** | **FUNDS** | | **-** | **-** | **-** | **-** | **-** | **-** |
| 5.1. | Funds From Credit Customers | | - | - | - | - | - | - |
| 5.2. | Other | | - | - | - | - | - | - |
| **VI.** | **FİNANCIAL 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 LIABILITES** | **(II.5)** | **-** | **-** | **-** | **-** | **-** | **-** |
| **IX.** | **LEASE LIABILITIES (Net)** | | **1** | **-** | **1** | **2** | **-** | **2** |
| **X.** | **PROVISIONS** | **(II.7.a)** | **72** | **-** | **72** | **73** | **1** | **74** |
| 10.1 | General Provision | | 3 | - | 3 | 3 | - | 3 |
| 10.2. | Restructuring Provisions | **(II.7.e)** | - | - | - | - | - | - |
| 10.3. | Reserve for Employee Benefits | | 69 | - | 69 | 70 | 1 | 71 |
| 10.4. | Insurance Technical Provisions (Net) | | - | - | - | - | - | - |
| 10.5. | Other Provisions | **(II.8)** | - | - | - | - | - | - |
| **XI.** | **CURRENT TAX LIABILITY** | **(II.11)** | **38** | **-** | **38** | **44** | **-** | **44** |
| **XII.** | **DEFERRED TAX LIABILITY** | **(II.10)** | **2** | **-** | **2** | **5** | **-** | **5** |
| **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.** | **MISCELLANEOUS PAYABLES** | **(II.4.)** | **119** | **-** | **119** | **2** | **-** | **2** |
| **XVI.** | **OTHER LIABILITIES** | | **-** | **15** | **15** | **-** | **15** | **15** |
| **XVII.** | **SHAREHOLDERS' EQUITY** | **(II.10.a)** | **713** | **-** | **713** | **715** | **-** | **715** |
| 16.1. | **Paid-in capital** | | 40 | - | 40 | 40 | - | 40 |
| 16.2. | **Capital Reserves** | | 6 | - | 6 | 6 | - | 6 |
| 16.2.1. | Share Premium | | - | - | - | - | - | - |
| 16.2.2. | Share Cancellation Profits | | - | - | - | - | - | - |
| 16.2.3. | Other Capital Reserves | | 6 | - | 6 | 6 | - | 6 |
| 16.3. | **Accumulated Other Comprehensive Income or Loss that will not be Reclassified to Profit or Loss** | | 88 | - | 88 | 83 | - | 83 |
| 16.4. | **Accumulated Other Comprehensive Income or Loss that will be Reclassified to Profit or Loss** | | - | - | - | - | - | - |
| 16.5. | **Profit Reserves** | | 96 | - | 96 | 83 | - | 83 |
| 16.5.1. | Legal Reserves | | 9 | - | 9 | 9 | - | 9 |
| 16.5.2. | Status Reserves | | - | - | - | - | - | - |
| 16.5.3. | Extraordinary Reserves | | 87 | - | 87 | 74 | - | 74 |
| 16.5.4. | Other Profit Reserves | | - | - | - | - | - | - |
| 16.6. | **Profit or (Loss)** | | 483 | - | 483 | 503 | - | 503 |
| 16.6.1. | Prior Periods' Profit or (Loss) | | 352 | - | 352 | 200 | - | 200 |
| 16.6.2. | Current Period Profit or (Loss) | | 131 | - | 131 | 303 | - | 303 |
| | **TOTAL LIABILITIES AND EQUITY** | | **945** | **156** | **1,101** | **841** | **149** | **990** |

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 30 JUNE 2026**
( Unless otherwise stated amounts are expressed in Millions of Turkish Lira ("TL").)

| | STATEMENT OF OFF-BALANCE SHEET COMMITMENTS | Note (Section Five) | Reviewed Current Period (30/06/2026) | | | Audited Prior Period (31/12/2025) | | |
|---|---|---|---|---|---|---|---|---|
| | | | TP | FC | Total | TP | FC | Total |
| **A** | **OFF-BALANCE SHEET LIABILITIES (I+II+III)** | **(III.1.)** | - | - | - | - | - | - |
| **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 Türkiye | | - | - | - | - | - | - |
| 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 PERIOD ENDED 30 JUNE 2026**
( Unless otherwise stated amounts are expressed in Millions of Turkish Lira ("TL").)

| STATEMENT OF PROFIT OR LOSS | Note (Section Five) | Reviewed Current Period (01/01/2026-30/06/2026) | Reviewed Prior Period (01/01/2025-30/06/2025) | Reviewed Prior Period (01/04/2026-30/06/2026 | Reviewed Prior Period (01/04/2025-30/06/2025 |
|---|---|---|---|---|---|
| **INTEREST INCOME** | **(IV.1)** | **130** | **159** | **68** | **83** |
| Interest on Loans | | - | - | - | - |
| Interest on Reserve Requirements | | - | - | - | - |
| Interest on Banks | | 84 | 109 | 44 | 47 |
| Interest on Money Market Transactions | | 46 | 50 | 24 | 36 |
| 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)** | **3** | **3** | **1** | **1** |
| Interest on Deposits | | - | - | - | - |
| Interest on Funds Borrowed | | 3 | 3 | 1 | 1 |
| Interest Expense on Money Market Transactions | | - | - | - | - |
| Interest on Securities Issued | | - | - | - | - |
| Lease interest expense | | - | - | - | - |
| Other Interest Expenses | | - | - | - | - |
| **NET INTEREST INCOME (I - II)** | | **127** | **156** | **67** | **82** |
| **NET FEES AND COMMISSIONS INCOME** | | **283** | **185** | **97** | **70** |
| Fees and Commissions Received | | 287 | 191 | 98 | 74 |
| Non-cash Loans | | - | - | - | - |
| Other | | 287 | 191 | 98 | 74 |
| Fees and Commissions Paid | | (4) | (6) | (1) | (4) |
| Non-cash Loans | | - | - | - | - |
| Other | | (4) | (6) | (1) | (4) |
| **DIVIDEND INCOME** | | **2** | **1** | **2** | **1** |
| **TRADING INCOME /(LOSS) (Net)** | | **-** | **-** | **-** | **2** |
| Trading Gains / (Losses) on Securities | | - | - | - | - |
| Gains / (Losses) on Derivative Financial Transactions | | - | - | - | - |
| Foreign Exchange Gains / (Losses) | **(IV.3)** | - | - | - | 2 |
| **OTHER OPERATING INCOME** | **(IV.4)** | **1** | **10** | **1** | **7** |
| **GROSS OPERATING INCOME (III+IV+V+VI+VII+VIII)** | | **413** | **353** | **167** | **161** |
| **LOAN PROVISIONS (-)** | **(IV.5)** | **-** | **-** | **-** | **-** |
| **PERSONNEL EXPENSE (-)** | | **97** | **60** | **53** | **35** |
| **OTHER OPERATING EXPENSES (-)** | **(IV.6.)** | **123** | **98** | **58** | **50** |
| **NET OPERATING INCOME/(LOSS) (VIII-IX-X)** | | **193** | **195** | **56** | **76** |
| | | | | - | |
| **EXCESS AMOUNT RECORDED AS INCOME AFTER MERGER** | | **-** | **-** | | **-** |
| | | | | - | |
| **INCOME/(LOSS) FROM INVESTMENTS IN SUBSIDIARIES CONSOLIDATED BASED ON EQUITY METHOD** | | **-** | **-** | | **-** |
| **INCOME/(LOSS) ON NET MONETARY POSITION** | | **-** | **-** | - | **-** |
| | | | | **56** | |
| **PROFIT/LOSS BEFORE TAX FROM CONTINUED OPERATIONS (XII+…+XV)** | **(IV.7)** | **193** | **195** | | **76** |
| **TAX PROVISION FOR CONTINUED OPERATIONS (±)** | **(IV.8)** | **(62)** | **(59)** | **(23)** | **(23)** |
| Current Tax Provision | | (67) | 64 | (25) | 27 |
| Deferred Tax Income Effect (+) | | - | (1) | - | 1 |
| Deferred Tax Expense Effect (-) | | 5 | 6 | 2 | 5 |
| **CURRENT PERIOD PROFIT/LOSS FROM CONTINUED OPERATIONS (XVI±XVII)** | **(IV.9)** | **131** | **136** | **33** | **53** |
| **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)** | | **131** | **136** | **33** | **53** |
| Earning/(Loss) per share | | 3,27500 | 3,40000 | 0,85000 | 1,31000 |

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 PERIOD ENDED 30 JUNE 2026**
(Unless otherwise stated amounts are expressed in Millions of Turkish Lira ("TL").)

| | STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME | Note | Reviewed Current Period (01/01/2026-30/06/2026) | Reviewed Prior Period (01/01/2025-30/06/2025) |
|---|---|---|---|---|
| **I.** | **CURRENT PERIOD PROFIT/LOSS** | | **131** | **136** |
| **II.** | **OTHER COMPREHENSIVE INCOME** | | **5** | **(16)** |
| **2.1.** | **Other Income/Expense Items not to be Recycled to Profit or Loss** | | **5** | **(16)** |
| 2.1.1. | Revaluation Surplus on Tangible Assets | | 6 | (24) |
| 2.1.2. | Revaluation Surplus on Intangible Assets | | - | - |
| 2.1.3. | Defined Benefit Pension Plan Remeasurement Gain/Loss | | 1 | 1 |
| 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 | | (2) | 7 |
| **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)** | | **136** | **120** |

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 PERIOD ENDED 30 JUNE 2026**
( Unless otherwise stated amounts are expressed in Millions of Turkish Lira ("TL").)

| | STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY | | | | | | 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 | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Previous Period | Note | Paid-in Capital | Share Premium | Share certificate Cancel profits | Other capital reserves | 1 | 2 | 3 | 4 | 5 | 6 | Profit Reserves | Prior period net profit/ (loss) | Current period net profit / (loss) | Total |
| I. | **Balance at the Beginning of the Period (1 January 2025)** | | 40 | - | - | 6 | 95 | (5) | - | - | - | - | 54 | 200 | 334 | 724 |
| 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 | - | - | 6 | 95 | (5) | - | - | - | - | 54 | 200 | 334 | 724 |
| IV. | **Total comprehensive income (loss)** | | - | - | - | - | (17) | 1 | - | - | - | - | - | - | 136 | 120 |
| 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 | - | (334) | (304) |
| 11.1 | Dividends distributed | | - | - | - | - | - | - | - | - | - | - | - | (304) | - | (304) |
| 11.2 | Transfers to legal reserves | | - | - | - | - | - | - | - | - | - | - | 30 | 304 | (334) | - |
| 11.3 | Other | | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | **Balance at the end of the period (30/06/2025) (III+IV+……+X+XI)** | | 40 | - | - | 6 | 78 | (4) | - | - | - | - | 84 | 200 | 136 | 540 |

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)

**STANDARD CHARTERED YATIRIM BANKASI TÜRK A.Ş.**
**STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY FOR THE PERIOD ENDED 30 JUNE 2026**
( Unless otherwise stated amounts are expressed in Millions of Turkish Lira ("TL").)

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

| | STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY | | | | | | 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 | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Current Period | Note | Paid-in Capital | Share Premium | Share certificate Cancel profits | Other capital reserves | 1 | 2 | 3 | 4 | 5 | 6 | Profit Reserves | Prior period net profit/ (loss) | Current period net profit / (loss) | Total |
| **I.** | **Balance at the Beginning of the Period (1 January 2026)** | | **40** | **-** | **-** | **6** | **87** | **(4)** | **-** | **-** | **-** | **-** | **83** | **200** | **303** | **715** |
| **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.10.1)** | **40** | **-** | **-** | **6** | **87** | **(4)** | **-** | **-** | **-** | **-** | **83** | **200** | **303** | **715** |
| **IV.** | **Total comprehensive income (loss)** | | **-** | **-** | **-** | **-** | **4** | **1** | **-** | **-** | **-** | **-** | **-** | **-** | **131** | **136** |
| **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** | | **-** | **-** | **-** | **-** | **-** | **-** | **-** | **-** | **-** | **-** | **13** | **152** | **(303)** | **(138)** |
| 11.1 | Dividends distributed | **(II.11.j)** | - | - | - | - | - | - | - | - | - | - | - | (138) | - | (138) |
| 11.2 | Transfers to legal reserves | | - | - | - | - | - | - | - | - | - | - | 13 | 290 | (303) | - |
| 11.3 | Other | | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | **Balance at the end of the period (30/06/2026) (III+IV+……+X+XI)** | | **40** | **-** | **-** | **6** | **91** | **(3)** | **-** | **-** | **-** | **-** | **96** | **352** | **131** | **713** |

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.**
**STATEMENT OF CASH FLOWS FOR THE PERIOD ENDED 30 JUNE 2026**
( Unless otherwise stated amounts are expressed in Millions of Turkish Lira ("TL").)

| | STATEMENT OF CASH FLOWS | Note (Section Five) | Reviewed Current Period (01/01/2026-30/06/2026) | Reviewed Prior Period (01/01/2025-30/06/2025) |
|---|---|---|---|---|
| **A.** | **CASH FLOWS FROM BANKING OPERATIONS** | | | |
| **1.1** | **Operating Profit Before Changes in Operating Assets and Liabilities** | | **54** | **(70)** |
| 1.1.1 | Interest Received | | 129 | 159 |
| 1.1.2 | Interest Paid | | (9) | (1) |
| 1.1.3 | Dividend Received | | 2 | 1 |
| 1.1.4 | Fees and Commissions Received | | 222 | 167 |
| 1.1.5 | Other Income | | 1 | 1 |
| 1.1.6 | Collections from Previously Written-off Loans and Other Receivables | | - | - |
| 1.1.7 | Payments to Personnel and Service Suppliers | | (147) | (95) |
| 1.1.8 | Taxes Paid | | (102) | (95) |
| 1.1.9 | Other | | (428) | (77) |
| **1.2** | **Changes in Operating Assets and Liabilities** | | **31** | **34** |
| 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 | | - | - |
| 1.2.3 | Net (increase) / decrease in loans | | 28 | - |
| 1.2.4 | Net (increase) / decrease in other assets | | - | 44 |
| 1.2.5 | Net increase / (decrease) in bank deposits | | 48 | - |
| 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 | | 14 | 29 |
| 1.2.9 | Net increase / (decrease) in payables | | - | - |
| 1.2.10 | Net increase / (decrease) in other liabilities | | (59) | (39) |
| **I.** | **Net Cash Provided from Banking Operations** | | **85** | **104** |
| **B.** | **CASH FLOWS FROM INVESTMENT ACTIVITIES** | | | |
| **II.** | **Net Cash Provided from Investing Activities** | | **(5)** | **(4)** |
| 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 | | (5) | (4) |
| 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 | | - | - |
| **C.** | **CASH FLOWS FROM FINANCING ACTIVITIES** | | | |
| **III.** | **Net Cash Provided from Financing Activities** | | **(7)** | **-** |
| 3.1 | Cash Obtained from Funds Borrowed and Securities Issued | | 132 | - |
| 3.2 | Cash Used for Repayment of Funds Borrowed and Securities Issued | | **(138)** | - |
| 3.3 | Issued Equity Instruments | | - | - |
| 3.4 | Dividends Paid | | - | - |
| 3.5 | Payments for Finance Leases | | (1) | - |
| 3.6 | Other | | - | - |
| **IV.** | **Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents** | | **8** | **12** |
| **V.** | **Net Increase in Cash and Cash Equivalents (I+II+III+IV)** | | **81** | **112** |
| **VI.** | **Cash and Cash Equivalents at the Beginning of the Period** | | **801** | **742** |
| **VII.** | **Cash and Cash Equivalents at the End of the Period** | | **882** | **854** |

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

## SECTION THREE

## EXPLANATIONS ON 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 Turkish Lira ("TL") except for the financial assets which are carried at fair value. The accompanying unconsolidated financial statements and the explanatory footnotes, unless otherwise indicated, are prepared in Millions 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 to 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 2026 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 with 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, entities applying Turkish Financial Reporting Standards (TFRS) are required to present their financial statements for the annual reporting period ending on or after December 31, 2023, adjusted for the effects of inflation in accordance with the accounting principles in "TAS 29 Financial Reporting in Hyperinflationary Economies". In the same statement, it is stated that 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, in accordance with the decisions of the Banking Regulation and Supervision Agency (BRSA) dated 12 December 2023 and numbered 10744 and dated 5 December 2024 and numbered 11021, it has been decided that the financial statements of banks and financial leasing, factoring, financing, savings financing and asset management companies will not be subject to the inflation adjustment required under TAS 29 in 2023, 2024 and 2025. Accordingly, "TAS 29 Financial Reporting in Hyperinflationary Economies" has not been applied in the unconsolidated financial statements of the Bank as of June 30, 2026.

**Additional paragraph for convenience translation to English**

The differences between accounting principles, as described in the preceding paragraphs, and the accounting principles generally accepted in countries, in which the accompanying financial statements are to be distributed, and International Financial Reporting Standards ("IFRS"), may have significant influence on the accompanying financial statements. Accordingly, the accompanying financial statements are not intended to present the financial

**EXPLANATIONS ON ACCOUNTING POLICIES (Continued)**

**I. Explanation on basis of presentation (continued):**

**Additional paragraph for convenience translation to English (Continued):**

position and results of operations in accordance with the accounting principles generally accepted in such countries and IFRS.

**a. Changes to accounting policies and disclosures**

The TMS/TFRS amendments, which entered into force effective January 1, 2025, do not have a significant impact on the Bank's accounting policies, financial position and performance. Amendments to the IAS and IFRS, which have been published but have not entered into force as of the date of finalization of the financial statements, will not have a material impact on the Bank's accounting policies, financial position and performance.

**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 XXII.

**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 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 30 June 2026. 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 Türkiye or their subsidiaries abroad.

As of June 30, 2026, the US Dollar exchange rate value used in the conversion of foreign currency transactions into Turkish currency and their reflection in the financial statements is TL 46.5747 and the Euro exchange rate is TL 53.0866 (December 31, 2025: USD - TL 42.8457 and Euro – TL 50.2859).

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

As of June 30, 2026 and December 31, 2025, the Bank does not have any derivative transactions that are recognized as at fair value through profit or loss.

**EXPLANATIONS ON ACCOUNTING POLICIES (Continued)**

**IV. Explanations on interest 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).

**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. In addition, the collection amounts realized after the balance sheet date are considered as events requiring adjustment after balance sheet date and relevant corrections are made. At the end of each calculation period, the Bank updates the estimated transaction price (including updating its assessment of whether a variable price estimate is limited) to accurately reflect the current conditions at the end of the period and the changes in conditions throughout the period. Periodic income accruals arising from the mentioned receivables are accounted under "Other assets" in the balance sheet and "Fees and commissions received" in the profit or loss statement.

**VI. 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.

**EXPLANATIONS ON ACCOUNTING POLICIES (Continued)**

**VI. Explanations on financial assets (continued):**

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,

**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 remeasured 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 at fair value.

As of 30 June 2026, and 31 December 2025, the Bank has no financial assets at fair value through profit or loss.

**EXPLANATIONS ON ACCOUNTING POLICIES (Continued)**

**VI. Explanations on financial assets (continued)**

**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 the recognition. Interest income calculated with effective interest rate method 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, that 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 30 June 2026, Bank does not have any financial assets at fair value through other comprehensive income (31 December 2025: None).

**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.

TFRS 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 TFRS 9. The latest version of TFRS 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 TFRS 9, including updated practices on new general hedge accounting requirements, TFRS 9 entered into force on 1 January 2018. In this context, banks have been required to apply TFRS 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 June 2016 and numbered 29750.

**EXPLANATIONS ON ACCOUNTING POLICIES (Continued):**

**VI. Explanations on financial assets (continued):**

**c) Loans (Continued)**

The Bank is allowed to allocate provisions in accordance with the 10th, 11th, 13th and 15th articles of the Regulation instead of TFRS 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 June 2016 and numbered 29750, the principles and procedures for the classification of loans and the provisions to be set aside by taking into account 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 30 June 2026, and 31 December 2025, the Bank does not have any financial assets measured at amortized cost.

**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 is 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 its 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.

**EXPLANATIONS ON ACCOUNTING POLICIES (Continued):**

**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 "Fair value difference through profit or loss", "Financial Assets 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.

**EXPLANATIONS ON 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 at 30 June 2026 and 31 December 2025.

**XII. Explanations on property and equipment:**

Property and equipment is 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 is carried at cost less accumulated depreciation and provision for value decrease, if any.

The Bank revalues its real estate assets, which are tracked under tangible fixed assets, in accordance with the revaluation model set out in 'IAS 16 – Property, Plant and Equipment'. The positive difference between the real estate values stated in the expert reports prepared by licensed valuation companies and the net book value of the real estate is tracked in the 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 |

The depreciation charge for items remaining in property and equipment for less than an accounting period at the balance sheet date is calculated in proportion to the period the item remained in property and equipment.

In the event that the cost price is above the "Net realizable value" of the relevant tangible fixed asset estimated within the framework of IAS 36 - Impairment in Assets, the value of the asset in question is reduced to its "Net realizable value" and the reserved impairment provision is associated with the expense accounts.

Gains and losses on the disposal of tangible assets are determined by deducting the net book value of tangible assets from its sales revenue.

Expenditures for the repair and renewal of property and equipment are recognized as expense. The capital expenditures made in order to increase the capacity of the tangible asset or to increase its future benefits are capitalized on the cost of the tangible asset. The capital expenditures include the cost components which are used either to increase the useful life or the capacity of the asset, the quality of the product or to decrease the costs.

There are no pledge, mortgage and other measures or commitments related to the purchase, or another issue that limits their usage rights on tangible assets. The Bank has adopted the revaluation method in the valuation of real estates within the scope of "TAS 16 - Property, Plant and Equipment".

**EXPLANATIONS ON ACCOUNTING POLICIES (Continued)**

**XII. Explanations on property and equipment (continued):**

The Bank does not expect any changes in accounting estimations, or changes in subsequent period, that have significant impact related to tangible assets.

Investment property is kind of property which is held by the Bank to earn rent. These are listed in the attached financial statements at acquisition costs less accumulated amortization and impairment provisions. Depreciation is calculated over of the cost of property and equipment using the straight-line method based on expected useful lives.

While assets that are considered as right-of-use assets in tangible fixed assets are subject to depreciation, depreciation are applied within the scope of TAS 16 Tangible Assets standard.

As of 30 June 2026, and 31 December 2025, there is no investment property in the financial statements.

**XIII. Explanations on leasing transactions:**

In accordance with the "TFRS 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.

**EXPLANATIONS ON 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.

At the commencement date of the lease, the lease payments included in the measurement of the lease liability consist of the following payments for the right to use the underlying asset during the lease term, which were not paid at the commencement date of the lease:

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.

**EXPLANATIONS ON 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.

**EXPLANATIONS ON ACCOUNTING POLICIES (Continued)**

**XVII. Explanations on taxation:**

**a) Current tax:**

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

Pursuant to the amendment proposal submitted to the Grand National Assembly of Türkiye on 5 July 2023 and enacted through the Law published in the Official Gazette dated 15 July 2023, certain amendments were made to the Corporate Tax Law No. 5520. Accordingly, effective for corporate tax returns required to be filed as of 1 October 2023, the corporate income tax rate applicable to banks, companies operating under Law No. 6361, electronic payment and electronic money institutions, authorized foreign exchange institutions, asset management companies, capital market institutions, insurance and reinsurance companies, and pension companies has been increased from 25% to 30%.

Prior to the amendments introduced by the Presidential Decree published in the Official Gazette No. 32735 dated 27 November 2024, 75% of gains derived from the disposal of participation shares held for at least two full years, as well as founders' shares, usufruct certificates and pre-emptive rights held for the same period, were exempt from corporate income tax, provided that such gains were kept in a special reserve account under equity until the end of the fifth year following the year of sale and collected by the end of the second calendar year following the sale. Under the aforementioned decree, the exemption rate was reduced from 75% to 50%.

Quarterly provisional corporate income tax is calculated at a rate of 30% on taxable profits and declared by the 14th day and paid by the evening of the 17th day of the second month following the relevant taxation period. Provisional taxes paid during the year are offset against the final corporate income tax liability calculated in the annual corporate tax return. Any excess provisional tax paid may either be refunded in cash or offset against other tax liabilities due to the government.

Furthermore, gains arising from the transfer of real estates, participation shares, founders' shares, usufruct certificates and pre-emptive rights owned by entities that are under legal enforcement proceedings due to indebtedness to banks, financial leasing or financing companies, or the Savings Deposit Insurance Fund ("SDIF"), as well as by their guarantors and mortgagors, are fully exempt from corporate income tax to the extent that the proceeds are used to settle such debts. In addition, 50% of gains derived by banks, financial leasing and financing companies from the sale of real estates acquired through such transfers, and 75% of gains derived from the sale of other qualifying assets, are exempt from corporate income tax.

Under Turkish tax legislation, tax losses disclosed in tax returns may be carried forward and offset against taxable profits for a period not exceeding five years. However, tax losses cannot be offset against retained earnings of prior years.

Corporate tax returns must be filed with the relevant tax office by the end of the fourth month following the close of the fiscal year. Nevertheless, tax authorities are authorized to examine accounting records and amend tax assessments within five years. Accordingly, tax liabilities may change as a result of such examinations. Current tax effects relating to transactions recognized directly in equity are also recognized directly in equity.

According to the repeated Article 298 of the Tax Procedure Law ("TPL"), financial statements are required to be adjusted for inflation when the cumulative increase in the Producer Price Index ("PPI") exceeds 100% over the previous three fiscal years, including the current reporting period, and 10% in the current fiscal year. These conditions were met as of 31 December 2021. However, with the enactment of Law No. 7352 published in the Official Gazette No. 31734 dated 29 January 2022, Provisional Article 33 was added to the TPL and stipulated that financial statements for the 2021 and 2022 fiscal years (or fiscal years ending in 2022 and 2023 for entities with special accounting periods), including interim tax periods, would not be subject to inflation adjustment regardless of whether the relevant conditions had been met. The same provision also stipulated that the financial statements as of 31 December 2023 would be subject to inflation adjustment irrespective of those conditions, and that resulting profit or loss differences would be recognized under retained earnings.

Furthermore, pursuant to Article 17 of Law No. 7491 published in the Official Gazette No. 32413 dated 28 December 2023, gains or losses arising from inflation adjustments to be made by banks, companies operating within the scope of Law No. 6361, payment and electronic money institutions, authorized foreign exchange institutions, asset management companies, capital market institutions, insurance and reinsurance companies, and pension companies during the 2024 and 2025 fiscal years (including interim tax periods) will not be taken into account in determining taxable income. The President is authorized to extend these periods by one additional

**EXPLANATIONS ON ACCOUNTING POLICIES (Continued)**

**XVII. Explanations on taxation (Continued) :**

**a) Current tax:**

fiscal year, including interim tax periods.

In accordance with Communiqué No. 547 amending the General Communiqué on Tax Procedure Law (Serial No. 537), published in the Official Gazette No. 32073 dated 14 January 2023, the procedures and principles governing the revaluation of real estates and depreciable assets were revised. Accordingly, the Bank revalued its real estates and depreciable assets up to the reporting period ended 30 September 2023, provided that the conditions set forth under Provisional Article 32 and repeated Article 298/Ç of the TPL were met. As the financial statements as of 31 December 2023 were subject to inflation adjustment, no revaluation was performed for real estates and depreciable assets as of that date. Corporate tax is calculated by taking into account depreciation charges based on the revalued amounts of real estates and depreciable assets up to 30 September 2023.

Pursuant to Law No. 7440 published in the Official Gazette No. 32130 dated 12 March 2023, an additional tax was introduced for corporate taxpayers. Accordingly, a 10% additional tax was imposed on exemption and deduction amounts utilized in determining taxable corporate income under Corporate Tax Law No. 5520 and other applicable legislation, as well as on tax bases subject to reduced corporate tax under Article 32/A of the same Law, irrespective of current period profit. For exempt gains arising from foreign operations and the participation exemption regulated under Article 5/1(a) of Law No. 5520, provided that a minimum foreign tax burden of 15% is evidenced, the additional tax rate was determined as 5%. The first installment of the additional tax is payable within the corporate income tax payment period, while the second installment is payable in the fourth month following such period.

Assets within the scope of Provisional Article 32 of Tax Procedure Law No. 213 were revalued and subject to a 2% tax on the resulting revaluation surplus. Assets covered by paragraph (Ç) of repeated Article 298 are revalued using the annual revaluation rate announced for the relevant year, and no tax is imposed on the resulting revaluation increase.

Pursuant to Law No. 7571, published in the Official Gazette No. 33118 dated 25 December 2025, which amended the Turkish Penal Code, certain laws and Decree Law No. 631, Provisional Article 37 was added to Tax Procedure Law No. 213. Accordingly, financial statements will not be subject to inflation adjustment during the 2025 fiscal year and the 2026 and 2027 fiscal years, including interim tax periods, regardless of whether the inflation adjustment criteria under repeated Article 298 have been met. The President is authorized to extend these periods by up to three additional fiscal years, including interim tax periods. For the purposes of applying paragraph (Ç) of repeated Article 298, such periods, including any extended periods, are deemed periods during which inflation adjustment conditions have not been met.

The Bank does not apply the revaluation provisions under repeated Article 298/Ç of the Tax Procedure Law. Accordingly, real estates and depreciable assets are taken into consideration at their carrying amounts for tax computation purposes.

**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 June 30, 2026.

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.

**EXPLANATIONS ON ACCOUNTING POLICIES (Continued)**

**XVII. Explanations on taxation (Continued) :**

**b) Deferred tax (Continued):**

In September 2023, the Public Oversight Accounting and Auditing Standards Authority (POA) issued amendments to TAS 12 introducing a mandatory exception to the recognition and disclosure of deferred tax assets and liabilities related to Pillar Two income taxes. These amendments clarify that TAS 12 shall apply to income taxes arising from tax laws enacted or substantively enacted to implement the Pillar Two Model Rules published by the Organisation for Economic Co-operation and Development (OECD).

The amendments also introduce specific disclosure requirements for entities affected by such tax laws. Within this scope, the exception regarding not recognizing and not disclosing information related to deferred taxes arising from these taxes, as well as the requirement to disclose that this exception has been applied, are effective upon publication of the amendment.

The implementation of these amendments has not had a significant impact on the Bank's financial position 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 30 June 2026 and 31 December 2025.

**XX. Explanations on drafts and acceptances:**

Avalized drafts and acceptances shown as liabilities against assets are included in the "off-balance sheet commitments".

**XXI. Explanations on government incentives:**

As of 30 June 2026, and 31 December 2025, the Bank has no government incentives.

**XXII. 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.

**EXPLANATIONS ON ACCOUNTING POLICIES (Continued)**

**XXIII. Explanations on 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 previous period in order to enable the determination of the financial situation and performance trends. In order to comply with the presentation of the current period unconsolidated financial statements, comparative information is rearranged when deemed necessary.

**XXIV. 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 the 2025 Ordinary General Assembly Meeting No. 1 dated March 30, 2026, it was resolved, following the opinion obtained from the Banking Regulation and Supervision Agency (BRSA), to distribute in cash to the shareholders the entire amount of TL 117, corresponding to 50% of the Bank's net profit for the year 2025, after setting aside legal reserves and making the necessary withholding tax deductions, from the distributable portion of the net balance sheet profit for 2025.

**Comparative information and classifications**

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.

## SECTION FOUR

## INFORMATION RELATED TO FINANCIAL POSITION OF THE BANK

### I. Explanation on shareholders' 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 30 June 2026, capital adequacy standard ratio calculated based on "Regulation on Measurement and Assessment of Capital Adequacy Ratios of Banks" is 47.94% and above the minimum rate specified in the relevant legislation (31 December 2025:64.56%).

| | **Current Period 30 June 2026** |
|---|---|
| **COMMON EQUITY TIER 1 CAPITAL** | |
| Paid-in capital following all debts in terms of claim in liquidation of the Bank | 40 |
| Share issue premiums | - |
| Reserves | 96 |
| Gains recognized in equity as per TAS | 94 |
| Profit | 507 |
| Current Period Profit | 131 |
| Prior Period Profit | 376 |
| 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** | **737** |
| **Deductions from Common Equity Tier 1 Capital** | - |
| Common Equity as per the 1st clause of Provisional Article 9 of the Regulation on the Equity of Banks | - |
| Portion of the current and prior periods' losses which cannot be covered through reserves and losses reflected in equity in accordance with TAS | 24 |
| Improvement costs for operating leasing | - |
| Goodwill (net of related tax liability) | - |
| Other intangibles other than mortgage-servicing rights (net of related tax liability) | - |
| Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability) | - |
| Differences are not recognized at the fair value of assets and liabilities subject to hedge of cash flow risk | - |
| Communiqué Related to Principles of the amount credit risk calculated with the Internal Ratings Based Approach, total expected loss amount exceeds the total provision | - |
| Gains arising from securitization transactions | - |
| Unrealized gains and losses due to changes in own credit risk on fair valued liabilities | - |
| Defined-benefit pension fund net assets | - |
| Direct and indirect investments of the Bank in its own Common Equity | - |
| Shares obtained contrary to the 4th clause of the 56th Article of the Law | - |
| Portion of the total of net long positions of investments made in equity items of banks and financial institutions outside the scope of consolidation where the Bank owns 10% or less of the issued common share capital exceeding 10% of Common Equity of the Bank | - |
| Portion of the total of net long positions of investments made in equity items of banks and financial institutions outside the scope of consolidation where the Bank owns 10% or more of the issued common share capital exceeding 10% of Common Equity of the Bank | - |
| Portion of mortgage servicing rights exceeding 10% of the Common Equity | - |
| Portion of deferred tax assets based on temporary differences exceeding 10% of the Common Equity | - |
| Amount exceeding 15% of the common equity as per the 2nd clause of the Provisional Article 2 of the Regulation on the Equity of Banks | - |
| 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** |
| **Total Common Equity Tier 1 Capital** | **713** |

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

### I. Explanation on shareholders' 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)** | **713** |
| **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 |
| **Tier II Capital Before Deductions** | **3** |
| **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** |
| **Total Capital (The sum of Tier I Capital and Tier II Capital)** | **716** |
| 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 (-) | - |

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

### I. Explanation on shareholders' equity (continued):

| | |
|---|---|
| **TOTAL CAPITAL** | |
| Total Capital | 716 |
| Total risk weighted amounts | 1,493 |
| **CAPITAL ADEQUACY RATIOS** | |
| Tier 1 Capital Adequacy Ratio | 47.78 |
| Core Capital Adequacy Ratio | 47.78 |
| Capital Adequacy Ratio | 47.94 |
| **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 (%) | 39.78 |
| **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) | 3 |
| Up to 1,25% of total risk-weighted amount of general reserves for receivables where the standard approach used | 3 |
| 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

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

### I. Explanation on shareholders' 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 2025 |
|---|---|
| **COMMON EQUITY TIER 1 CAPITAL** | |
| Paid-in capital following all debts in terms of claim in liquidation of the Bank | 40 |
| Share issue premiums | - |
| Reserves | 83 |
| Gains recognized in equity as per TAS | 89 |
| Profit | 527 |
| Current Period Profit | 303 |
| Prior Period Profit | 224 |
| 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** | **739** |
| **Deductions from Common Equity Tier 1 Capital** | - |
| Common Equity as per the 1st clause of Provisional Article 9 of the Regulation on the Equity of Banks | - |
| Portion of the current and prior periods' losses which cannot be covered through reserves and losses reflected in equity in accordance with TAS | 24 |
| Improvement costs for operating leasing | - |
| Goodwill (net of related tax liability) | - |
| Other intangibles other than mortgage-servicing rights (net of related tax liability) | - |
| Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability) | - |
| Differences are not recognized at the fair value of assets and liabilities subject to hedge of cash flow risk | - |
| Communiqué Related to Principles of the amount credit risk calculated with the Internal Ratings Based Approach, total expected loss amount exceeds the total provision | - |
| Gains arising from securitization transactions | - |
| Unrealized gains and losses due to changes in own credit risk on fair valued liabilities | - |
| Defined-benefit pension fund net assets | - |
| Direct and indirect investments of the Bank in its own Common Equity | - |
| Shares obtained contrary to the 4th clause of the 56th Article of the Law | - |
| Portion of the total of net long positions of investments made in equity items of banks and financial institutions outside the scope of consolidation where the Bank owns 10% or less of the issued common share capital exceeding 10% of Common Equity of the Bank | - |
| Portion of the total of net long positions of investments made in equity items of banks and financial institutions outside the scope of consolidation where the Bank owns 10% or more of the issued common share capital exceeding 10% of Common Equity of the Bank | - |
| Portion of mortgage servicing rights exceeding 10% of the Common Equity | - |
| Portion of deferred tax assets based on temporary differences exceeding 10% of the Common Equity | - |
| Amount exceeding 15% of the common equity as per the 2nd clause of the Provisional Article 2 of the Regulation on the Equity of Banks | - |
| 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** |
| **Total Common Equity Tier 1 Capital** | **715** |

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

### I. Explanation on shareholders' 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)** | **715** |
| **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 |
| **Tier II Capital Before Deductions** | **2** |
| **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** |
| **Total Capital (The sum of Tier I Capital and Tier II Capital)** | **717** |
| **The sum of Tier I Capital and Tier II Capital (Total Capital)** | - |
| 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 (-) | - |

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

### I. Explanation on shareholders' equity (continued):

| | |
|---|---|
| **TOTAL CAPITAL** | |
| Total Capital | 717 |
| Total risk weighted amounts | 1,110 |
| **CAPITAL ADEQUACY RATIOS** | |
| Tier 1 Capital Adequacy Ratio | 64.34 |
| Core Capital Adequacy Ratio | 64.34 |
| Capital Adequacy Ratio | 64.56 |
| **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 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) | 3 |
| Up to 1.25% of total risk-weighted amount of general reserves for receivables where the standard approach used | 2 |
| 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 bank.*

### 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 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:

| | USD | EUR |
|---|---|---|
| **Balance Sheet Evaluation Rate (30/06/2026):** | **46.5747** | **53.0866** |
| As of 24 June 2026, | 46.4099 | 52.6683 |
| As of 25 June 2026, | 46.4302 | 52.7177 |
| As of 26 June 2026, | 46.4482 | 52.9289 |
| As of 29 June 2026, | 46.5551 | 53.0950 |
| As of 30 June 2026, | 46.5747 | 53.0866 |

The simple arithmetical average of the Bank's foreign exchange bid rates for the last thirty-one days are TL 46.1782 for 1 US dollar and TL 53.1911 for 1 EUR,

As of 31 December 2025;

| | USD | EUR |
|---|---|---|
| **Balance Sheet Evaluation Rate** | **42.8457** | **50.2859** |

| **30 June 2026** | **EUR** | **USD** | **Other FC** | **Total** |
|---|---|---|---|---|
| **Assets** | | | | |
| Cash (Cash in Vault, Effectives, Cash in Transit, Cheques Purchased) and Balances with the CBRT | - | 14 | - | 14 |
| Banks | - | 86 | - | 86 |
| 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 | - | 72 | - | 72 |
| **Total Assets** | - | 172 | - | 172 |
| **Liabilities** | | | | |
| Bank Deposits | - | - | - | - |
| Foreign Currency Deposits | - | - | - | - |
| Funds From Interbank Money Market | - | - | - | - |
| Borrowings | - | - | - | - |
| Funds Borrowed From Other Financial Institutions | - | 141 | - | 141 |
| Marketable Securities Issued (Net) | - | - | - | - |
| Miscellaneous Payables | - | - | - | - |
| Hedging Derivative Financial Liabilities | - | - | - | - |
| Other Liabilities | - | 15 | - | 15 |
| **Total Liabilities** | **-** | **156** | - | **156** |
| **Net On-balance Sheet Position** | **-** | **16** | **-** | **16** |
| **Net Off-balance Sheet Position** | **-** | **-** | **-** | **-** |
| Financial Derivative Assets | - | - | - | - |
| Financial Derivative Liabilities | - | - | - | - |
| **Non-Cash Loans** | **-** | **-** | **-** | **-** |

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

## II. EXPLANATIONS ON CURRENCY RISK (Continued):

| 31 December 2025 | EUR | USD | Other FC | Total |
|---|---|---|---|---|
| Total Assets | - | 176 | - | 176 |
| Total Liabilities | - | 149 | - | 149 |
| **Net On-balance Sheet Position** | **-** | **27** | **-** | **27** |
| **Net Off-balance Sheet Position** | **-** | **-** | **-** | **-** |
| Financial Derivative Assets | - | - | - | - |
| Financial Derivative Liabilities | - | - | - | - |
| **Non-Cash Loans** | - | - | - | - |

## III. EXPLANATIONS ON THE 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 Month | 1-3 Months | 3-12 Months | 1-5 years | Over 5 Years | Non- Interest Bearing | Total |
|---|---|---|---|---|---|---|---|
| **30 June 2026** | | | | | | | |
| Assets | | | | | | | |
| Cash (Cash in Vault, Effectives, Cash in Transit, Cheques, Purchased) and Balances with the CBRT | - | - | - | - | - | 14 | 14 |
| Banks | - | - | - | - | - | 92 | 92 |
| Financial Assets at F.V. Through Profit/Loss | - | - | - | - | - | - | - |
| Interbank Money Market Placements | 776 | - | - | - | - | - | 776 |
| Financial Assets at F.V. Through Other Comprehensive Income (Net) | - | - | - | - | - | - | - |
| Loans | - | - | - | - | - | - | - |
| Financial Assets Measured at Amortized Cost | - | - | - | - | - | - | - |
| Other Assets (*) | - | - | - | - | - | 219 | 219 |
| **Total Assets** | **776** | **-** | **-** | **-** | **-** | **325** | **1,101** |
| Liabilities | | | | | | | |
| Bank Deposits | - | - | - | - | - | - | - |
| Other Deposits | - | - | - | - | - | - | - |
| Funds From Interbank Money Market | - | - | - | - | - | - | - |
| Miscellaneous Payables | - | - | - | - | - | - | - |
| Marketable Securities Issued | - | - | - | - | - | - | - |
| Funds Borrowed From Other Financial Institutions | - | - | 141 | - | - | - | 141 |
| Other Liabilities (**) | 15 | - | 1 | - | - | 944 | 960 |
| **Total Liabilities** | **15** | **-** | **142** | **-** | **-** | **944** | **1,101** |
| Balance Sheet Long Position | 761 | - | - | - | - | - | 761 |
| Balance Sheet Short Position | - | - | (142) | - | - | (619) | (761) |
| Off-balance Sheet Long Position | - | - | - | - | - | - | - |
| Off-balance Sheet Short Position | - | - | - | - | - | - | - |
| **Total Position** | **761** | **-** | **(142)** | **-** | **-** | **(619)** | **-** |

(*) "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.

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

## III. EXPLANATIONS ON THE INTEREST RATE RISK (Continued):

| 31 December 2025 | 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 | - | - | - | - | - | - | - |
| Banks | - | - | - | - | - | 120 | 120 |
| Financial Assets at F.V. Through Profit/Loss | - | - | - | - | - | - | - |
| Interbank Money Market Placements | 681 | - | - | - | - | - | 681 |
| Financial Assets at F.V. Through Other Comprehensive Income (Net) | - | - | - | - | - | 189 | 189 |
| Loans | - | - | - | - | - | - | - |
| Financial Assets Measured at Amortized Cost | - | - | - | - | - | - | - |
| Other Assets (*) | - | - | - | - | - | 189 | 189 |
| **Total Assets** | **681** | **-** | **-** | **-** | **-** | **309** | **990** |
| **Liabilities** | | | | | | | |
| Bank Deposits | - | - | - | - | - | - | - |
| Other Deposits | - | - | - | - | - | - | - |
| Funds From Interbank Money Market | - | - | - | - | - | - | - |
| Miscellaneous Payables | - | - | - | - | - | - | - |
| Marketable Securities Issued | - | | - | - | - | - | - |
| Funds Borrowed From Other Financial Institutions | - | - | 133 | - | - | - | 133 |
| Other Liabilities (**) | 15 | - | 2 | - | - | 840 | 857 |
| **Total Liabilities** | **15** | **-** | **135** | **-** | **-** | **840** | **990** |
| Balance Sheet Long Position | 665 | - | - | - | - | - | 665 |
| Balance Sheet Short Position | - | - | (135) | - | - | (530) | (665) |
| Off-balance Sheet Long Position | - | - | - | - | - | - | - |
| Off-balance Sheet Short Position | - | - | - | - | - | - | - |
| **Total Position** | **665** | **-** | **(135)** | **-** | **-** | **(530)** | **-** |

(*) "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:

| 30 June 2026 | 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 | - | - | 35.50 |
| 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 | - | 4.23 | - |

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

## III. EXPLANATIONS ON THE INTEREST RATE RISK (Continued):

### 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 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 | - | 4.62 | - |

### 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.

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

## III. EXPLANATIONS ON THE INTEREST RATE RISK (Continued):

**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) | (%0.17) |
| | (400) | 1 | %0.14 |
| EUR | 200 | - | - |
| | (200) | - | - |
| USD | 200 | 1 | %0.17 |
| | (200) | (1) | (%0.17) |
| **Total (for negative shocks)** | | **-** | **(%0.03)** |
| **Total (for positive shocks)** | | **-** | **%0.00** |

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

**Prior Period**

| Currency | Shock applied (+/- basis points)* | Gains / Losses | Gains/Equity – Losses/Equity |
|---|---|---|---|
| TL | 500 | (1) | (%0.17) |
| | (400) | 1 | %0.14 |
| EUR | 200 | - | - |
| | (200) | - | - |
| USD | 200 | 1 | %0.16 |
| | (200) | (1) | (%0.17) |
| **Total (for negative shocks)** | | **-** | **(%0.03)** |
| **Total (for positive shocks)** | | **-** | **(%0.01)** |

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

## IV. EXPLANATIONS ON POSITION RISK OF SHARES

As of 30 June 2026, the Bank does not have the position risk of shares (31 December 2025: None).

## V. EXPLANATIONS ON LIQUIDITY RISK MANAGEMENT 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)**:

**V. EXPLANATIONS ON LIQUIDITY RISK MANAGEMENT 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 Türkiye ("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 Bank's liquidity level is significantly above the regulatory limits. The Bank's liquidity level is well above legal thresholds. According to the BRSA's "Regulations on the Banks' Liquidity Coverage Ratio Calculation" which was published in the Official Gazette numbered 28948 dated 21 March 2014, foreign currency and total liquidity ratios are calculated on a weekly basis in accordance with the minimum and maximum values and the corresponding week is as follows:

**30 June 2026**

| | **FC** | **FC+TL** |
|---|---|---|
| Average (%) | - | 5,643 |
| Max (%) | - | 14,679 |
| Week | | 01 May 2026 |
| Min (%) | - | 1,775 |
| Week | | 24 April 2026 |

**31 December 2025**

| | **FC** | **FC+TL** |
|---|---|---|
| Average (%) | - | 3,684 |
| Max (%) | - | 10,835 |
| Week | | 28 November 2025 |
| Min (%) | - | 570 |
| Week | | 21 November 2025 |

**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.

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

## V. EXPLANATIONS ON LIQUIDITY RISK MANAGEMENT AND LIQUIDITY COVERAGE RATIO (Continued):

| | | Total Unweighted Value (average) (*) | | Total Weighted Value (average) (*) | |
|---|---|---|---|---|---|
| **30 June 2026** | | **TL+FC** | **FC** | **TL+FC** | **FC** |
| **High Quality Liquid Assets** | | | | | |
| 1 | High Quality Liquid Assets | | | 281 | 14 |
| **Cash Outflows** | | | | | |
| 2 | Retail and Small Business Customers, of which; | - | - | - | - |
| 3 | Stable Deposits | - | - | - | - |
| 4 | Less Stable Deposits | - | - | - | - |
| 5 | Unsecured wholesale funding of which; | 26 | - | 26 | - |
| 6 | Operational Deposits | - | - | - | - |
| 7 | Non-operational Deposits | - | - | - | - |
| 8 | Other Unsecured Funding | 26 | - | 26 | - |
| 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 transactions | - | - | - | - |
| 12 | Obligations related to structured financial products | - | - | - | - |
| 13 | Commitments related to debts to financial markets and other off-balance sheet obligations | - | - | - | - |
| 14 | Other revocable off-balance sheet commitments and contractual obligations, | - | - | - | - |
| 15 | Other irrevocable or conditionally revocable off-balance sheet obligations | - | - | - | - |
| **16** | **Total Cash Outflows** | | | **26** | **-** |
| **Cash Inflows** | | | | | |
| 17 | Secured Lending | - | - | - | - |
| 18 | Unsecured Lending | 600 | 114 | 600 | 114 |
| 19 | Other Cash Inflows | - | - | - | - |
| **20** | **Total Cash Inflows** | **600** | **114** | **600** | **114** |
| | | | | **Upper Limit Applied Values** | |
| **21** | **Total HQLA Stock** | | | **281** | **14** |
| **22** | **Total Net Cash Outflows** | | | **7** | **-** |
| **23** | **Liquidity Coverage Ratio (%)** | | | **4.294** | **-** |

(1) The average of six months liquidity coverage ratio calculated by weekly simple averages.

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

## V. EXPLANATIONS ON LIQUIDITY RISK MANAGEMENT AND LIQUIDITY COVERAGE RATIO (Continued):

| | | Total Unweighted Value (average) (*) | | Total Weighted Value (average) (*) | |
|---|---|---|---|---|---|
| **31 December 2025** | | **TL+FC** | **FC** | **TL+FC** | **FC** |
| **High Quality Liquid Assets** | | | | | |
| 1 | High Quality Liquid Assets | | | 243 | - |
| **Cash Outflows** | | | | | |
| 2 | Retail and Small Business Customers, of which; | - | - | - | - |
| 3 | Stable Deposits | - | - | - | - |
| 4 | Less Stable Deposits | - | - | - | - |
| 5 | Unsecured wholesale funding of which; | 87 | - | 87 | - |
| 6 | Operational Deposits | - | - | - | - |
| 7 | Non-operational Deposits | - | - | - | - |
| 8 | Other Unsecured Funding | 87 | - | 87 | - |
| 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 transactions | - | - | - | - |
| 12 | Obligations related to structured financial products | - | - | - | - |
| 13 | Commitments related to debts to financial markets and other off-balance sheet obligations | - | - | - | - |
| 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** | **-** |
| **Cash Inflows** | | | | | |
| 17 | Secured Lending | - | - | - | - |
| 18 | Unsecured Lending | 631 | 122 | 631 | 122 |
| 19 | Other Cash Inflows | - | - | - | - |
| **20** | **Total Cash Inflows** | **631** | **122** | **631** | **122** |
| | | | | **Upper Limit Applied Values** | |
| **21** | **Total HQLA Stock** | | | 243 | - |
| **22** | **Total Net Cash Outflows** | | | 22 | **-** |
| **23** | **Liquidity Coverage Ratio (%)** | | | 1,117 | **-** |

(1) The average of twelve months liquidity coverage ratio calculated by weekly simple averages.

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

**V. EXPLANATIONS ON LIQUIDITY RISK MANAGEMENT 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 is defined in the law.

Money market placements held for the Central Bank of the Republic of Türkiye 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 of which items consists the high-quality liquid assets:**

The high-quality assets stock consists of money market placements held for the Central Bank of The Republic of Türkiye.

**c. The items which consist in the fund resources and their density in all funds:**

As of 30 June 2026, 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 30 June 2026, the Bank has no derivative transactions (31 December 2025: None).

**e. Information about counterparties fund sources on the basis of products and concentrical limits about warranties:**

As of 30 June 2026, 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.

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

## V. EXPLANATIONS ON LIQUIDITY RISK MANAGEMENT AND LIQUIDITY COVERAGE RATIO (Continued):

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

| | Demand | Up to 1 Month | 1-3 Months | 3-12 Months | 1-5 Year | Over 5 Years | Unclassified | Total |
|---|---|---|---|---|---|---|---|---|
| **30/06/2026** | | | | | | | | |
| **Assets** | | | | | | | | |
| Cash (Cash in Vault, Effectives, Cash in Transit, Cheques, Purchased) and Balances with the CBRT | 14 | - | - | - | - | - | - | 14 |
| Banks | 92 | - | - | - | - | - | - | 92 |
| Financial Assets at F.V. Through Profit / Loss (Net) | - | - | - | - | - | - | - | - |
| Interbank Money Market Placements | - | 776 | - | - | - | - | - | 776 |
| Financial Assets at F.V. Through Other Comprehensive Income (Net) | - | - | - | - | - | - | - | - |
| Loans | - | - | - | - | - | - | - | - |
| Financial Assets Measured at Amortized Cost | - | - | - | - | - | - | - | - |
| Other Assets (*) | 154 | - | - | 65 | - | - | | 219 |
| **Total Assets** | **260** | **776** | **-** | **65** | **-** | **-** | **-** | **1,101** |
| **Liabilities** | - | - | - | - | - | - | - | - |
| Bank Deposits | - | - | - | - | - | - | - | - |
| Other Deposits | - | - | - | - | - | - | - | - |
| Funds From Interbank Money Market | - | - | - | 141 | - | - | - | 141 |
| Marketable Securities Issued (Net) | - | - | - | - | - | - | - | - |
| Miscellaneous Payables | - | - | - | - | - | - | - | - |
| Other Liabilities (**) | - | 15 | - | 1 | - | - | 944 | 960 |
| **Total Liabilities** | **-** | **15** | **-** | **142** | **-** | **-** | **944** | **1,101** |
| | | | | | | | | |
| **Liquidity (Gap) / Surplus** | **260** | **761** | **-** | **(77)** | **-** | **-** | **(944)** | **-** |
| | | | | | | | | |
| **Net off balance sheet position** | - | - | - | - | - | - | - | - |
| Derivative financial assets | - | - | - | - | - | - | - | - |
| Derivative financial liabilities | - | - | - | - | - | - | - | - |
| **Non-cash loans** | - | - | - | - | - | - | - | - |
| | | | | | | | | |
| **Previous Period** | | | | | | | | |
| **Total Assets** | **262** | **681** | **-** | **47** | **-** | **-** | **-** | **990** |
| **Total Liabilities** | **-** | **15** | **-** | **135** | **-** | **-** | **840** | **990** |
| **Liquidity (Gap) / Surplus** | **262** | **666** | **-** | **(88)** | **-** | **-** | **(840)** | |
| | | | | | | | | **-** |
| **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 Assets.

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

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

## VI. 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 30 June 2026 and 31 December 2025 are presented in the table below.

**Balance sheet and income statement items based on operating segments:**

| 30 June 2026 | Transaction Banking and OCC | Global Markets | Other | Total Operations of Bank |
|---|---|---|---|---|
| Operating Income | 418 | - | - | 418 |
| General Loan Provision (-) | - | - | - | - |
| Operating Costs (-) | (224) | (3) | - | (227) |
| **Net Operating Profit** | **194** | **(3)** | **-** | **191** |
| Dividend Income | 2 | - | - | 2 |
| **Profit / (Loss) before tax** | **196** | **(3)** | **-** | **193** |
| Tax expense (-) | - | - | (62) | (62) |
| **Net Profit / (Loss)** | **196** | **(3)** | **(62)** | **131** |
| Segment Assets | 72 | 882 | 147 | 1,101 |
| Unallocated Assets | - | - | - | - |
| **Total Assets** | **72** | **882** | **147** | **1,101** |
| Segment Liabilities | 142 | 713 | 246 | 1,101 |
| Unallocated Liabilities | - | - | - | - |
| **Total Liabilities** | **142** | **713** | **246** | **1,101** |

| 31 December 2025 | Transaction Banking and OCC | Global Markets | Other | Total Operations of Bank |
|---|---|---|---|---|
| Operating Income | 802 | - | - | 802 |
| General Loan Provision (-) | | | (10) | (10) |
| Operating Costs (-) | (344) | (6) | - | (350) |
| **Net Operating Profit** | **458** | **(6)** | **(10)** | **442** |
| Dividend Income | 1 | - | - | 1 |
| **Profit / (Loss) before tax** | **459** | **(6)** | **(10)** | **443** |
| Tax expense (-) | - | - | (140) | (140) |
| **Net Profit / (Loss)** | **459** | **(6)** | **(150)** | **303** |
| Segment Assets | 56 | 801 | 133 | 990 |
| Unallocated Assets | - | - | - | - |
| **Total Assets** | **56** | **801** | **133** | **990** |
| Segment Liabilities | 135 | 715 | 140 | 990 |
| Unallocated Liabilities | - | - | - | - |
| **Total Liabilities** | **135** | **715** | **140** | **990** |

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

## VII. 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 64.05% (31 December 2025: 68.87%). The regulation stipulated the minimum leverage ratio as 3%. On-balance sheet asset amount increased by 6.50% compared to the previous period.

### b. Information on leverage ratio:

| | 30 June 2026(*) | 31 December 2025(*) |
|---|---|---|
| **On-Balance Sheet Items** | | |
| On-balance sheet items (excluding derivatives and SFTs, but including collateral) | 1,082 | 1,016 |
| Assets that are deducted from core capital | - | - |
| Total on balance sheet exposures | 1,082 | 1,016 |
| **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 | 693 | 700 |
| Total Exposures | 1,082 | 1,016 |
| **Leverage Ratio** | | |
| Leverage Ratio | %64.05 | %68.87 |

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

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

## VIII. EXPLANATIONS ON RISK MANAGEMENT AND RISK WEIGHTED AMOUNTS:

### a. Overview of Risk Weighted Amounts

| | | Risk Weighted Amounts | | Minimum Capital Requirements |
|---|---|---|---|---|
| | | 30 June 2026 | 31 December 2025 | 30 June 2026 |
| **1** | **Credit risk (excluding counterparty credit risk) (CCR)** | **205** | **189** | **16** |
| 2 | Standardized approach (SA) | 205 | 189 | 16 |
| 3 | Internal rating-based (IRB) approach | - | - | - |
| **4** | **Counterparty credit risk** | **-** | **-** | **-** |
| 5 | Standardized approach for counterparty credit risk | - | - | - |
| 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** | - | - | - |
| 13 | IRB ratings-based approach (RBA) | - | - | - |
| 14 | IRB Supervisory Formula Approach (SFA) | - | - | - |
| 15 | SA/simplified supervisory formula approach (SSFA) | - | - | - |
| **16** | **Market risk** | **172** | **176** | **14** |
| 17 | Standardized approach (SA) | 172 | 176 | 14 |
| 18 | Internal model approaches (IMM) | - | - | - |
| **19** | **Operational Risk** | **1,116** | **745** | **89** |
| 20 | Basic Indicator Approach | 1,116 | 745 | 89 |
| 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)** | **1,493** | **1,110** | **119** |

### b. Credit Risk Disclosures

### Credit Quality of Assets;

| | | Gross amount in accordance with TAS in the financial statements prepared in accordance with Legal Consolidation | | Provisions / depreciation and impairment | Net value (a+b-c) |
|---|---|---|---|---|---|
| | | Defaulted | Not defaulted | | |
| 1 | Loans | - | - | - | - |
| 2 | Debt securities | - | - | - | - |
| 3 | Off-balance sheet receivables | - | - | - | - |
| 4 | **Total** | **-** | **-** | **-** | - |

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

## VIII. EXPLANATIONS ON RISK MANAGEMENT AND RISK WEIGHTED AMOUNTS:

### Changes in the stock of defaulted receivables and debt securities:

| | | |
|---|---|---|
| 1 | Amount of defaulted loans and debt instruments at the end of the previous reporting period | - |
| 2 | Amount of defaulted loans and debt instruments since the last reporting period | - |
| 3 | Receivables reverted to non-default status | - |
| 4 | Amounts written off | - |
| 5 | Other changes | - |
| 6 | **Amount of defaulted loans and debt instruments at the end of the reporting period (1+2+3+4±5)** | **-** |

### Credit risk mitigation techniques - Overview:

| | | Unsecured receivables: Amount valued in accordance with TAS | Receivables protected by collateral | Secured portion of receivables protected by collateral | Receivables protected by financial guarantees | Secured portion of receivables protected by financial guarantees | Receivables protected by credit derivatives | Secured portion of receivables protected by credit derivatives |
|---|---|---|---|---|---|---|---|---|
| 1 | Loans | - | - | - | - | - | - | - |
| 2 | Debt securities | - | - | - | - | - | - | - |
| 3 | Total | - | - | - | - | - | - | - |
| 4 | Defaulted | - | - | - | - | - | - | - |

### Standardised approach - Exposure to credit risk and credit risk mitigation techniques

| | **Amount of receivables before credit conversion rate and credit risk mitigation** | | **Amount of receivables after credit conversion rate and credit risk mitigation** | | **Risk weighted amount and concentration of risk weighted amount** | |
|---|---|---|---|---|---|---|
| **Risk classes** | **On-balance sheet amount** | **Off-balance sheet amount** | **On-balance sheet amount** | **Off-balance sheet amount** | **Risk-weighted amount** | **Risk-weighted amount concentration** |
| Receivables from Central Governments or Central Banks | 790 | - | 790 | - | - | - |
| Receivables from Regional Governments or Local Governments | - | - | - | - | - | - |
| Receivables from Administrative Units and Non-Commercial Enterprises | - | - | - | - | - | - |
| Receivables from Multilateral Development Banks | | | | | | - |
| Receivables from International Organisations | - | - | - | - | - | - |
| Receivables from Banks and Intermediary Institutions | 157 | - | 157 | - | 51 | - |
| Corporate Receivables | - | - | - | - | - | - |
| Retail Receivables | | | | | | - |
| Mortgages on Residential Property Collateralised Receivables | - | - | - | - | - | - |
| Receivables Collateralised by Commercial Property Mortgages | - | - | - | - | - | - |
| Non-Performing Receivables | - | - | - | - | - | - |
| Receivables with High Risk Determined by the Board | | | | | | - |
| Mortgage-Backed Securities | - | - | - | - | - | - |
| Short-Term Receivables from Banks and Intermediary Institutions and Short-Term Corporate Receivables | - | - | - | - | - | - |
| Investments in the Nature of Collective Investment Institutions | - | - | - | - | - | - |
| Other Receivables | 154 | | 154 | | 154 | - |
| Equity Securities Investments | - | - | - | - | - | - |
| **Total** | **1,101** | **-** | **1,101** | **-** | **205** | **-** |

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

## VIII. EXPLANATIONS RELATED TO RISK MANAGEMENT (Continued)

### b. Credit Risk Disclosures (Continued)

**Standardised approach - Receivables according to risk classes and risk weights:**

| | Risk classes / Risk weights | 0% | 10% | 20% | 50% | 75% | 100% | 150% | 200% | Others | Total risk amount (after LTV and CRA) |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | Receivables from Central Governments or Central Banks | 790 | - | - | - | - | - | - | - | - | 790 |
| 2 | Receivables from Regional Governments or Local Governments | - | - | - | - | - | - | - | - | - | - |
| 3 | Receivables from Administrative Units and Non-Commercial Enterprises | - | - | - | - | - | - | - | - | - | - |
| 4 | Receivables from Multilateral Development Banks | - | - | - | - | - | - | - | - | - | - |
| 5 | Receivables from International Organisations | - | - | - | - | - | - | - | - | - | - |
| 6 | Receivables from Banks and Intermediary Institutions | - | - | 92 | 65 | - | - | - | - | - | 157 |
| 7 | Corporate Receivables | - | - | - | - | - | - | - | - | - | - |
| 8 | Retail Receivables | - | - | - | - | - | - | - | - | - | - |
| 9 | Mortgages on Residential Property Collateralised Receivables | - | - | - | - | - | - | - | - | - | - |
| 10 | Receivables Collateralised by Commercial Property Mortgages | - | - | - | - | - | - | - | - | - | - |
| 11 | Non-Performing Receivables | - | - | - | - | - | - | - | - | - | - |
| 12 | Receivables with High Risk Determined by the Board | - | - | - | - | - | - | - | - | - | - |
| 13 | Mortgage-Backed Securities | - | - | - | - | - | - | - | - | - | - |
| 14 | Short-Term Receivables from Banks and Intermediary Institutions and Short-Term Corporate Receivables | - | - | - | - | - | - | - | - | - | - |
| 15 | Collective Investment Schemes | - | - | - | - | - | - | - | - | - | - |
| 16 | Equity Investments | - | - | - | - | - | - | - | - | - | - |
| 17 | Other Receivables | - | - | - | - | - | 154 | - | - | - | 154 |
| **18** | **Total** | **790** | **-** | **92** | **65** | **-** | **154** | **-** | **-** | **-** | **1,101** |

The Bank's credit risk appetite is determined by the Board of Directors and credit risk limits are set by the Board of Directors to ensure that the risks to which the Bank is exposed remain within the framework of the risk appetite. Credit limits are determined by taking into account the financial strength, commercial capacity, credit needs, the Bank's credit policies and the economic conjuncture.

The credit limits approved by the Board of Directors are allocated to loan customers only on condition that the loan documents and prerequisites required for loan utilization are fulfilled. In addition, care is taken to ensure that the account status documents obtained for loans are audited and updated, when necessary, as stipulated in the relevant legislation.

The Bank is subject to the lending limits specified in the Banking Regulation and Supervision Board ("BRSA") Decisions No. 11173 dated 13 March 2025 and No. 11539 dated 30 July 2026 regarding lending limits applicable to development and investment banks, as well as to the provisions of the Regulation on the Determination of Risk Groups and Lending Limits published in the Official Gazette No. 32406 dated 21 December 2023, which is referenced in the aforementioned Decisions, concerning the determination of risk groups, calculation of risk exposure amounts, transactions exempt from lending limits, reporting of lending limits, non-compliance with such limits and the remediation of breaches. The Bank complies with the lending limits stipulated in the aforementioned Decisions and other related regulatory requirements. All credit limits are reviewed at least annually. Borrowers belonging to the same risk group are assessed collectively within the credit analysis and review process, and the aggregate exposure and limits attributable to the relevant group are monitored.All on-balance sheet and off-balance sheet credit exposures of the Bank are monitored by the Risk Management Unit, and concentrations of credit risk are tracked by country, sector, counterparty/group, maturity and collateral.

The determination of default events, classification of non-performing exposures and assessment of the amount of provisions to be recognized are made by the Bank in accordance with the Regulation on the Procedures and Principles for the Determination of the Qualifications of Loans and Other Receivables and Provisions to be Set Aside Therefor, published in the Official Gazette No. 26333 dated 1 November 2006 by the BRSA. Within the scope of valuation adjustments and provisioning practices, the Bank calculates and recognizes both general and specific provisions for its credit customers in accordance with the Provisions Regulation.

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

## VIII. EXPLANATIONS RELATED TO RISK MANAGEMENT (Continued)

### b. Credit Risk Disclosures (Continued)

| Risk Classes | Current Period Risk Amount (*) | Average Risk Amount (**) |
|---|---|---|
| Conditional and Unconditional Receivables from Central Governments or Central Banks | 790 | 1 |
| Conditional and Unconditional Receivables from Regional Governments or Local Governments | - | - |
| Conditional and Unconditional Receivables from Administrative Units and Non-Commercial Enterprises | - | - |
| Conditional and Unconditional Receivables from Multilateral Development Banks | - | - |
| Conditional and Unconditional Receivables from International Organisations | - | - |
| Conditional and Unconditional Receivables from Banks and Intermediary Institutions | 157 | - |
| Conditional and Unconditional Corporate Receivables | - | - |
| Conditional and Unconditional Retail Receivables | - | - |
| Conditional and Unconditional Receivables Collateralised by Real Estate Mortgages | | |
| Conditional and Unconditional Receivables Collateralised by Real Estate Mortgages | - | - |
| Non-Performing Receivables | - | - |
| Receivables Identified as High Risk by the Board | - | - |
| Mortgage-Backed Securities | - | - |
| Securitisation Positions | - | - |
| Short-Term Receivables from Banks and Intermediary Institutions and Short-Term Corporate Receivables | - | - |
| Investments in the Nature of Collective Investment Institutions | - | - |
| Equity Investments | - | - |
| Other Receivables | 154 | - |
| **Total** | **1,101** | **1** |

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

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

### c. Counterparty Credit Risk Explanations

The Bank has no transactions subject to counterparty credit risk.

### d. Securitization Disclosures

The Bank has no securitization transactions.

### e. Market Risk Disclosures

**Market Risk-Standard approach:**

| | | RAT |
|---|---|---|
| | **Direct (cash) products** | |
| 1 | Interest rate risk (general and specific) | - |
| 2 | Equity risk (general and specific) | - |
| 3 | Currency risk | 16 |
| 4 | Commodity risk | - |
| | **Options** | |
| 5 | Simplified approach | - |
| 6 | Delta plus method | - |
| 7 | Scenario approach | - |
| 8 | Securitisation | - |
| 9 | **Total** | **16** |

## SECTION FIVE

## EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS

## I. EXPLANATIONS AND NOTES RELATED TO ASSETS:

### 1.1. Explanations on cash and the account of the CBRT:

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

| | 30 June 2026 | | 31 December 2025 | |
|---|---|---|---|---|
| | TL | FC | TL | FC |
| Cash/Foreign Currency | - | - | - | - |
| CBRT | - | 14 | - | - |
| Other | - | - | - | - |
| **Total** | - | **14** | - | - |

#### 1.1.b Information on the account of the CBRT:

| | 30 June 2026 | | 31 December 2025 | |
|---|---|---|---|---|
| | TL | FC | TL | FC |
| Demand Unrestricted Amount | - | - | - | - |
| Time Deposit Amount | - | - | - | - |
| Non - Time Deposit Amount | - | - | - | - |
| Reserve Requirements | - | 14 | - | - |
| **Total** | - | **14** | - | - |

#### 1.1.c. Receivables from Money Markets:

As of 30 June 2026, the balance held with the Central Bank of the Republic of Türkiye amounted to TL 776 (31 December 2025: TL 681).

**Information on reserve requirements**

With the amendments made on 20/12/2024 in the Communiqué on Reserve Requirements numbered 2013/15 published in the Official Gazette dated 25/12/2013 and numbered 28862, it was stated that in the event of an increase in the total balance of foreign currency denominated liabilities with maturities longer than 1 year compared to 06/01/2023, the reserve requirement amount in paragraphs 2 and 4 of Article 6 of the Communiqué will be considered as "0" in the scope of Provisional Article 14. As a result of meeting the maximum requirements under the related article, a temporary exception has been defined for the Bank's foreign currency denominated loan liabilities with maturities longer than 1 year and no reserve requirement has been set aside. In this context, the Bank has a loan liability of USD 3 million (TL 141) as of June 30, 2026 (December 31, 2025: TL 133).

The Bank is obliged to maintain reserve requirements for its Turkish Lira and foreign currency liabilities in accordance with the CBRT's "Communiqué No: 2005/1 on Reserve Requirements", Reserve requirements can be held at the CBRT in Turkish Lira, US Dollars and/or Euro 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.

In accordance with the Communiqué of the CBRT on Reserve Requirements numbered 2013/15, banks maintain reserve requirements at the CBRT for TL and FX liabilities specified in the Communiqué. As of 31 December 2025, the effective rates for reserve requirements maintained at the CBRT are between 0% and 40% (31 December 2025: between 0% and 40%) for TL liabilities and between 0% and 30% (31 December 2025: between 5% and 30%) for foreign currency liabilities.

## EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

### 1.2. Explanations on financial assets at fair value through profit or loss:

i. As of 30 June 2026, there are not any financial assets through profit or loss given as collateral/blocked (31 December 2025: None).

ii. Positive differences related to trading derivative financial assets: (31 December 2025: None.)

### 1.3. Information on banks:

i. Information on banks:

| | 30 June 2026 | | 31 December 2025 | |
|---|---|---|---|---|
| | TL | FC | TL | FC |
| Banks | | | | |
| Domestic | 6 | - | - | - |
| Foreign | - | 86 | - | 120 |
| Headquarters and Branches Abroad | - | - | - | - |
| **Total** | **6** | **86** | **-** | **120** |

ii. Information on foreign banks account:

| | Free Amount | | Not Free Amount | |
|---|---|---|---|---|
| | 30 June 2026 | 31 December 2025 | 30 June 2026 | 31 December 2025 |
| EU Countries | - | - | - | - |
| USA, Canada | 86 | 120 | - | - |
| OECD Countries (*) | - | - | - | - |
| Coastal Banking Regions | - | - | - | - |
| Other | - | - | - | - |
| **Total** | **86** | **120** | **-** | **-** |

### 1.4. 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 2025: None).

### 1.5. Explanations on financial assets at fair value through other comprehensive income:

As of 30 June 2026, the Bank does not have any financial assets at fair value through other comprehensive income (31 December 2025: None).

### 1.6. Explanations on financial assets measured at amortized cost:

None (31 December 2025: None).

### 1.7. Receivables from leasing transactions:

None (31 December 2025: None).

### 1.8. Positive differences related to hedging derivative financial assets:

None (31 December 2025: None).

### 1.9. Explanations on property and equipment held for sale purpose and related to discontinued operations:

None (31 December 2025: None).

**EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)**

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

**2. Explanations on loans:**

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

None (31 December 2025: None).

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

None (31 December 2025: None).

**2.3. Information on maturity structure of the loans:**

None (31 December 2025: None).

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

None (31 December 2025: None).

**2.5. Information on commercial installment loans and corporate credit cards:**

None (31 December 2025: None).

**2.6. Loans according to type of borrowers:**

None (31 December 2025: None).

**2.7. Domestic and foreign loans:**

None (31 December 2025: None).

**2.8. Loans granted to investments in associates and subsidiaries:**

None (31 December 2025: None).

**2.9. Explanations on loans:**

None (31 December 2025: None).

**2.10 Information on non-performing loans (Net):**

(i) Information on non-performing loans and restructured loans: None (31 December 2025: None).

(ii) Information on the movement of total non-performing loans: None (31 December 2025: None).

(iii) Information on non-performing loans based on types of borrowers in gross and net amounts: None (31 December 2025: None).

(iv) Information on non-performing loan receivables granted in foreign currency: None (31 December 2025: None).

(v) Information on non-performing loans restructured or rescheduled and other receivables: None (31 December 2025: None).

(vi) Explanations on the write-off policy: Loans are written off from the Bank's records after all legal recovery procedures have been exhausted and there is no reasonable expectation of collection. As of 30 June 2026, there are no financial receivables written off from the assets of the Bank (31 December 2025: None).

(vii) The policy followed-up for the collection of uncollectible loans and other receivables: The Bank adopts a prudent approach to its lending and loan monitoring policies, as well as to the management of non-performing loans. Necessary measures are taken at an early stage for problematic exposures, and efforts are made to resolve borrowers' financial difficulties through appropriate guidance and advisory support. Where a resolution is not feasible, the Bank seeks to recover and settle its receivables, particularly in secured loans, through the realization of collateral in accordance with applicable legal procedures.

**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 June 30, 2026 (31 December 2025: None).

**3.2. Explanations on subsidiaries:**

The Bank does not have any subsidiaries as of June 30, 2026 (31 December 2025: None).

**3.3. Explanations on joint ventures:**

The Bank does not have any joint ventures as of June 30, 2026 (31 December 2025: None).

**4. Explanations on investment properties (Net):**

The Bank does not have investment properties as of June 30, 2026 (31 December 2025: None).

**5. Explanations on assets held for sale:**

As of June 30, 2026, the Bank does not have fixed assets for sale purposes and discontinued operations (31 December 2025: None).

**6. Explanations on other assets:**

Other assets which are amounting to TL 87 (31 December 2025: TL 60) are comprised of intra-group receivables amounting to TL 1 (31 December 2025: TL 47) based on advisory services provided to the Bank.

## EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

## 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 June 30, 2026 schedule of negative differences for trading derivative financial liabilities: None (31 December 2025: None).

### 3. Explanations on borrowings:

**a.** Information on banks and other financial institutions: As of June 30, 2026 , the Bank has a loan of TL 141 with a maturity date of April 18, 2027 and an interest rate of 4.23%, (December 31, 2025: TL 133). As of 30 June 2026, the Bank has loan rediscount balance amounting to TL 2 (31 December 2025: TL 4).

| | 30 June 2026 | | 31 December 2025 | |
|---|---|---|---|---|
| | TL | FC | TL | FC |
| Loans of the Central Bank of the Republic of Türkiye | - | - | - | - |
| From Domestic Banks and Institutions | - | - | - | - |
| From Overseas Banks, Organizations and Funds | - | 141 | - | 133 |
| **Total** | - | **141** | - | **133** |

**b.** As of 30 June 2026, maturity of borrowing amount:

| | 30 June 2026 | | 31 December 2025 | |
|---|---|---|---|---|
| | TL | FC | TL | FC |
| Short-term | - | - | - | - |
| Medium and Long Term | - | **141** | - | **133** |
| **Total** | - | 141 | - | 133 |

### 4. Explanations on other liabilities:

As of June 30, 2026, the other foreign liabilities in the balance sheet amount to TL 15 (December 31, 2025: TL 15) is related to the expenses arising from the bank's commission sharing transactions.

### 5. Explanations on finance leasing agreements:

As of 30 June 2026, the Bank has net TL 1 payables from leasing transactions (31 December 2025: TL 2).

| | 30/06/2026 | | 31/12/2025 | |
|---|---|---|---|---|
| | Gross | Net | Gross | Net |
| Less than 1 year | - | - | 1 | 1 |
| 1 to 4 years | 2 | 1 | 2 | 1 |
| More than 4 years | - | - | - | - |
| **Total** | **2** | **1** | **3** | **2** |

### 6. Explanations on hedging derivative instruments:

As of June 30, 2026, the Bank has no hedging derivative instruments (31 December 2025: None).

## EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

## II. EXPLANATIONS AND NOTES RELATED TO LIABILITIES:

### 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.

| | 30 June 2026 | 31 December 2025 |
|---|---|---|
| **General Provisions** | | |
| Provisions for Group I loans and receivables | - | - |
| Provisions for Group II loans and receivables | - | - |
| Provisions for non-cash loans | - | - |
| Other | 3 | 3 |
| **Total** | **3** | **3** |

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

As of 30 June 2026, there is no provision for foreign currency difference of foreign indexed loans (31 December 2025: None).

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

As of 30 June 2026, the Bank has no specific provision for non-cash loans (31 December 2025: None).

#### 7.4. Explanations on other provisions:

As of 30 June 2026, the Bank has no as other provision (31 December 2025: 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. The (full) price ceiling of retirement pay liability is Full TL 64,948.77 as of 30 June 2026 (31 December 2025: Full TL 53,919.68).

| | 30 June 2026 | 31 December 2025 |
|---|---|---|
| Balance at the beginning of the period | 12 | 8 |
| Interest cost | 2 | 4 |
| Service cost | 1 | 1 |
| Paid during the year (-) | - | - |
| Actuarial loss/(gain) (*) | (1) | (1) |
| **Balance at the end of the period** | **14** | **12** |

(*) Actuarial gains and losses are recognized in equity.

| | Current Period | Prior Period |
|---|---|---|
| Provision for severance pay | 14 | 12 |
| Contractual Provision for Severance Pay | 16 | 14 |
| Employee Premium Provision | 21 | 33 |
| Unused Vacation | 18 | 11 |
| Share Price | - | 1 |
| **Total** | **69** | **71** |

**EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)**

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

### 8.1 Explanations on current tax liability:

i. Information on current tax liability:

As of 30 June 2026, the Bank has TL 21 corporate tax payable (31 December 2025: TL 35).

ii. Information on taxes payable:

| | 30 June 2026 | 31 December 2025 |
|---|---|---|
| Corporate Tax Payable | 21 | 35 |
| Income Tax Deducted from Wages | 7 | 4 |
| BITT | - | 2 |
| Value Added Tax Payable | 3 | - |
| Other | 3 | - |
| **Total** | **34** | **41** |

iii. Information on premiums:

| | 30 June 2026 | 31 December 2025 |
|---|---|---|
| Social Security Premiums – Employee | 2 | 1 |
| Social Security Premiums – Employer | 2 | 1 |
| 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 | - | - |
| Unemployment Insurance – Employer | - | - |
| Other | - | - |
| **Total** | **4** | **2** |

## EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

## III. EXPLANATIONS NOTES RELATED TO LIABILITIES (Continued):

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

As of June 30, 2026, the Bank does not have any debts regarding fixed assets for sale (31 December 2025: None).

### 10. Explanations on Equity:

#### 10.1 Presentation of paid-in capital:

| | 30 June 2026 | 31 December 2025 |
|---|---|---|
| Common Stock | 40 | 40 |
| 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 (31 December 2025: 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 2025: None).

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

None (31 December 2025: 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. Summary information on the privileges granted to the shares representing the capital:

There are no privileges granted to shares representing the capital.

#### 10.8. Information on marketable securities value increase fund:

None (31 December 2025: None).

#### 10.9. Information on minority shares:

None (31 December 2025: None).

### 10.10. Information on profit distribution:

As stated in the Minutes of the Ordinary General Assembly Meeting for the Year 2025 dated 30 March 2026; with respect to the Bank's profit distribution, the Board of Directors resolved to apply to the Banking Regulation and Supervision Agency ("BRSA") for permission to distribute the net distributable profit for the period to the shareholders in cash, in accordance with the principles set forth in Article 32 of the Bank's Articles of Association. Accordingly, a written application was submitted to the BRSA for profit distribution. In its written response, the BRSA concluded that there was no objection to distributing, as dividends, the remaining portion of TL 117 out of the Bank's year-end 2025 profit of TL 303, after the allocation of legal reserves amounting to TL 138 and the deduction of the required withholding tax amounting to TL 21. In line with this written approval of the BRSA, it was resolved that half of the remaining portion of the Bank's year-end 2025 profit of TL 303, after the allocation of legal reserves and the deduction of the required withholding tax, be paid in cash to the shareholders, and that the Bank's Board of Directors be authorized to execute the dividend payment and to determine the timing and procedure thereof.

The profit distribution has not yet been carried out, and the relevant balance is being monitored under the account of miscellaneous liabilities.

### 11. Information on Deferred Tax Liability:

As of 30 June 2026, the Bank's deferred tax liability amounts to TL 2 (31 December 2025: TL 5 deferred tax liability). The temporary differences subject to the deferred tax calculation mainly arise from the differences between the book values and tax bases of fixed assets and financial assets and liabilities, as well as from provisions for employee benefits.

| | **Accumulated Temporary Differences** | | **Deferred Tax Assets/(Liabilities)** | |
|---|---|---|---|---|
| | **30 June 2026** | **31 December 2025** | **30 June 2026** | **31 December 2025** |
| Provision for Employee Benefits | 49 | 38 | 14 | 11 |
| Difference Between Carrying Value and Tax Base of Non-Current Assets | 77 | 71 | 23 | 21 |
| Other | - | - | - | - |
| **Deferred Tax Assets** | **126** | **109** | **37** | **32** |
| **Deferred Tax Liabilities** | **130** | **125** | **39** | **37** |
| Revaluation Increases on Tangible Fixed Assets | 130 | 125 | 39 | 37 |
| **Deferred Tax Assets/(Liabilities) (Net)** | **(4)** | **(16)** | **(2)** | **(5)** |

**EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)**

## IV. 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 June 30, 2026, the Bank does not have any irrevocable loan commitments (31 December 2025: 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 2025: None).

ii) Guarantees, contingencies and other similar commitments:
None (31 December 2025: None).

#### 1.3. Explanations on non-cash loans:

None (31 December 2025: None).

#### 1.4. Information on interest income on loans:

None (31 December 2025: None).

#### 1.5. Information on interest income on banks:

| | 30 June 2026 | | 30 June 2025 | |
|---|---|---|---|---|
| | TL | FC | TL | FC |
| From the CBRT | 46 | - | 50 | - |
| From Domestic Banks | 82 | - | 107 | - |
| From Foreign Banks | - | 2 | - | 2 |
| Headquarters and Branches Abroad | - | - | - | - |
| **Total** | **128** | **2** | **157** | **2** |

#### 1.6. Information on interest income on marketable securities:

None (30 June 2025: None).

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

The Bank does not have investments in associates or subsidiaries. (30 June 2025: None).

### 2. Information on interest expense:

#### 2.1. Information on interest expense on borrowings:

During the settlement of the loan with a maturity date of 20 April 2026, interest expense amounting to TL 5 was paid. As of 30 June 2026, an interest expense of TL 3 has been accrued in relation to the newly obtained loan with a maturity date of 18 March 2027 (30 June 2025: an accrual of TL 1 has been recorded).

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

None (30 June 2025: None).

#### 2.3. Information on interest expenses to debt securities issued:

None (30 June 2025: None).

#### 2.4. Maturity structure of the interest expense on deposits:

None (30 June 2025: None).

**EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)**

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

### 1. Explanations on trading loss/income (Net):

| | 30 June 2026 | 30 June 2025 |
|---|---|---|
| **Profit** | **367** | **547** |
| Profit on capital market operations | - | - |
| Profit on derivative financial instruments | - | - |
| Other | - | - |
| Foreign exchange gains | 367 | 547 |
| **Loss** | **367** | **547** |
| Loss on capital market operations | - | - |
| Loss on derivative financial instruments | - | - |
| Other | - | - |
| Foreign exchange gains | 367 | 547 |
| **Net trading income/loss** | - | - |

### 2. Explanations on other operating income:

As of 30 June 2026, other operating income amounting to TL 1 (30 June 2025: TL 10) consists of rental income and general provision balance.

### 3. Provision for impairment of loans and other receivables:

As of 30 June 2026, the Bank has no provision for impairment of loans and other receivables (30 June 2025: none).

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

### 4. Information related to other operational expenses:

| | 30 June 2026 | 30 June 2025 |
|---|---|---|
| Provision for employment termination benefits | 7 | 7 |
| Bank social aid pension fund deficit provision | - | - |
| Impairment expenses of tangible assets | - | - |
| Depreciation expenses of tangible assets | 7 | 6 |
| Impairment expenses of intangible assets | - | - |
| Impairment expenses of goodwill | - | - |
| Amortization expenses of intangible assets | - | - |
| 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 | 50 | 35 |
| Rental expenses related to TFRS 16 exceptions | - | - |
| Maintenance and repair expenses | 4 | 3 |
| Advertising expenses | - | - |
| Computer Usage Expenses | 29 | 16 |
| Other expenses | 17 | 16 |
| Loss on sale of assets | - | - |
| Other (*) | 59 | 50 |
| **Total** | **123** | **98** |

(*) Included under "Other" are other taxes, duties and charges paid amounting to TL 20 (30 June 2025: TL 16), membership fees amounting to TL 1 (30 June 2025: TL 1), representation and entertainment expenses amounting to TL 3 (30 June 2025: TL 2), BRSA participation fees and TBB expense contributions amounting to TL 6 (30 June 2025: TL 4), and provisions amounting to TL 29 (30 June 2025: TL 28). There are no adjustments relating to prior years or non-deductible expenses (30 June 2025: None).

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

The Bank's profit before tax from continuing operations for the current period amounted to TL 193 (30 June 2025: TL 195).

**Explanation calculated current tax income or expense and the deferred tax income or expense for the period:**

For the period ended 30 June 2026, the Bank has no deferred tax expense (30 June 2025: TL 1). For the period ended 30 June 2026, the Bank's deferred tax income amounts to TL 5 (30 June 2025: TL 6).

### 6. Explanations on net profit and loss from continuing and discontinued operations

Bank's profit after tax from continuing operations amounts to TL 131 (30 June 2025: TL 136).

**EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)**

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

### 7. 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 main field of activity of the Bank is to provide support and advisory services to Standard Chartered Banking Group's customers residing in Türkiye for revenue from the Group in return. As of June 30, 2026, TL 287 of the profit before tax from the ongoing operations consists of the said income (June 30, 2025: TL 191).

**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. (30 June 2025: None).

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

None. (30 June 2025: None).

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

None. (30 June 2025: TL 10).

**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:

**30 June 2026:**

| | 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 | |
|---|---|---|---|---|---|---|
| **Banks' Risk Group (*)** | **Cash** | **Non-Cash** | **Cash** | **Non-Cash** | **Cash** | **Non-Cash** |
| Loans and Other Receivables | | | | | | |
| Balance at the Beginning of the Period | - | - | 56 | - | 120 | - |
| Balance at the End of the Period | - | - | 72 | - | 86 | - |
| Net Interest and Commission Income (**) | - | - | 287 | - | - | - |

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

(**) Net Interest and Commission Income.

**31 December 2025:**

| | 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 | |
|---|---|---|---|---|---|---|
| **Banks' Risk Group (*)** | **Cash** | **Non-Cash** | **Cash** | **Non-Cash** | **Cash** | **Non-Cash** |
| Loans and Other Receivables | | | | | | |
| Balance at the Beginning of the Period | - | - | 67 | - | 75 | - |
| Balance at the End of the Period | - | - | 56 | - | 120 | - |
| Interest and Commission Income Received | - | - | 467 | - | - | - |

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

As at 30 June 2026, the Bank has a loan amounting to TL 141 with a maturity date of 18 March 2027 and an interest rate of 4.23% (30 June 2025: TL 119).

### 2. Information on deposits of the Bank's risk group:

None. (30 June 2025: None).

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

None. (30 June 2025: None).

### 4. Information on benefits provided to top management:

As of June 30, 2026, the amount of benefits provided to the top management of the Bank is TL 44 (June 30, 2025: TL 31).

**EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)**

## VI. OTHER EXPLANATIONS REGARDING THE ACTIVITIES OF THE BANK

None. (30 June 2025: None).

## VII. Explanations on the Bank's domestic, foreign, off-shore branches or subsidiaries and foreign representative offices:

| | Number(*) | Number of Employees | | | |
|---|---|---|---|---|---|
| Domestic branch | 1 | 31 | | | |
| | | | Country | | |
| Representations abroad | - | - | - | | |
| | | | | Total Assets | Legal Capital |
| Branch Abroad | - | - | - | - | - |
| Coastal Bank Regional Branches | - | - | - | - | - |

*Number of domestic branches including head office.

## VIII. EXPLANATIONS AND FOOTNOTES REGARDING ISSUES AFTER THE BALANCE SHEET DATE

On August 11, 2026, a real estate property recognized in the Bank's assets was sold for consideration of USD 2,100,000.

## SECTION SIX

## EXPLANATIONS ON AUDITORS' LIMITED REVIEW REPORT

### I. Explanations on independent auditors' report

The financial statements as of 30 June 2026 were reviewed by Güney Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik A.Ş. (a member firm of Ernst&Young Global Limited) and limited review report dated 14 August 2026 is presented in the introductory part of this report.

### II. Explanations and notes prepared by independent auditor

None.

## SECTION SEVEN

## EXPLANATIONS ON THE INTERIM ACTIVITY REPORT

### I. Interim activity report including Assessments of Chairman and General Manager about activities of the interim period,

#### a. Assessment of Chairman and General Manager

Standard Chartered Bank's ("SCB") global strategy is to focus on trade, investment and wealth creation activities across Asia, Africa and the Middle East by building a network that transcends borders. Türkiye holds a strategic position in meeting clients' local and international transaction needs.

The objective of Standard Chartered Yatırım Bankası Türk A.Ş. is to provide comprehensive Wholesale Banking solutions in the areas of Transaction Banking, Global Markets and Corporate Finance to holdings, corporates and financial institutions established in Türkiye, to Turkish companies with operations in markets where SCB operates, and to the Turkish subsidiaries of SCB's client groups located in countries where SCB is present.

As of 30 June 2026, the Bank's total assets amount to TL 1,101. The most significant item within assets is placements with domestic banks, representing 72.30% of total assets.

The Bank has total equity amounting to TL 713.

As of 30 June 2026, the Bank's profit after tax for the period amounts to TL 131.

The Bank's capital adequacy ratio as of 30 June 2026 is 47.94%, which is well above the minimum ratio required by the relevant regulations.

Best Regards,

| | |
|---|---|
| Johann Nicolo SALSANO | Kaşif ATUN |
| Chairman of the Board of Directors | General Manager |

#### b. Financial Summary Information's about Financial Results

| | 30 June 2026 (Million TL) | 31 December 2025 (Million TL) |
|---|---|---|
| Total Assets | 1,101 | 990 |
| Shareholders' Equity | 713 | 715 |
| Shareholders Equity /Total Assets (%) | 64.76 | 72.22 |
| Capital Adequacy Ratio (%) | 47.94 | 64.56 |