

**DİLER YATIRIM BANKASI
ANONİM ŞİRKETİ**

UNCONSOLIDATED FINANCIAL
STATEMENTS AND RELATED DISCLOSURES
AS OF AND FOR THE YEAR ENDED 31 DECEMBER 2024 TOGETHER WITH
INDEPENDENT AUDITOR'S REPORT

(Convenience translation of the unconsolidated financial statements, related disclosures and independent auditor's report originally issued in Turkish)

**CONVENIENCE TRANSLATION OF
THE UNCONSOLIDATED FINANCIAL STATEMENTS AND RELATED DISCLOSURES
TOGETHER WITH INDEPENDENT AUDITOR’S REPORT
ORIGINALLY ISSUED IN TURKISH**

**UNCONSOLIDATED FINANCIAL REPORT OF
DİLER YATIRIM BANKASI ANONİM ŞİRKETİ
AS OF 31 DECEMBER 2024**

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The unconsolidated financial report as at and for the year ended which is prepared in accordance with the “Communiqué Related to Publicly Announced Financial Statements of Banks and Explanations and Notes Related to these Financial Statements” as regulated by the Banking Regulation and Supervision Agency includes the following sections.

- GENERAL INFORMATION
- UNCONSOLIDATED FINANCIAL STATEMENTS
- EXPLANATIONS ON ACCOUNTING POLICIES
- INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT OF THE BANK
- INFORMATION AND DISCLOSURES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS
- OTHER DISCLOSURES
- INDEPENDENT AUDITOR’S REPORT

The accompanying unconsolidated financial statements and notes to these unconsolidated financial statements for the year ended which are expressed, unless indicated otherwise, in thousands of Turkish Lira (TL), have been prepared based on the accounting books of the Bank in accordance with the Regulation on Accounting Applications for Banks and Safeguarding of Documents, Turkish Accounting Standards, Turkish Financial Reporting Standards, and the related appendices and interpretations on these, and have been independently audited.

Ahmet ERTUĞRUL

Chairman of the Board

Ömür CANTÜRK

Member of the Board &
General Manager

Erdal AYDIN

Financial Management and
Reporting Director

İbrahim PEKTAŞ

Audit Committee Member

Özcan ERTUNA

Audit Committee Member

Contact information of the personnel in charge of addressing questions regarding this financial report is as follows:

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SECTION ONE

General Information

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

The establishment of Diler Yatırım Bankası A.Ş. (“the Bank” or “Diler Yatırım”) was authorized by the Council of Ministers with the decree on 28 June 1998 and numbered 98/11464 and the decision was published in the Official Gazette on 13 August 1998.

The Bank was registered as a Development and Investment Bank on 1 October 1998 and its Articles of Association were published in the Official Gazette on 5 October 1998. There has been no change incurred in the name or status of the Bank since its establishment until the current period.

II. Explanation about the Bank’s capital structure, shareholders holding directly or indirectly, collectively or individually, the management and controlling power and changes in current year, if any and explanations on the controlling group of the Bank

As of 31 December 2024, the current paid-in share capital of Diler Yatırım Bankası is amounting to TL 60,000. The paid-in share capital is divided into 6,000,000 outstanding shares each with a nominal amount of TL 10.

As of 31 December 2024 and 2023, the principal shareholders and their respective shareholding rates in Diler Yatırım Bankası are as follows:

Shareholders	Number of shares outstanding	Total nominal amount	Share (%)
Yazıcı Demir Çelik San.ve Turizm Tic. A.Ş.	2,400,000	24,000	40.000
Fatma Tuba Yazıcı	1,603,125	16,032	26.718
Ömer Mustafa Yazıcı	365,625	3,656	6.094
Samim Yazıcı	365,625	3,656	6.094
Eren Sami Yazıcı	365,625	3,656	6.094
Diler Dış Ticaret A.Ş.	300,000	3,000	5.000
Diler Holding A.Ş.	300,000	3,000	5.000
Fuat Miras	300,000	3,000	5.000
Total share capital	6,000,000	60,000	100.000

There has been no change incurred in the Bank's shareholding structure in the current period.

Diler Yatırım Bankası is a member of Diler Şirketler Grubu (“Diler Group Companies”).

Founded in 1949, Diler Holding is one of the leading groups in the country with its integrated iron and steel plants as well as companies operating in foreign trade, maritime, construction, contracting, energy, textiles, tourism and finance.

DİLER YATIRIM BANKASI ANONİM ŞİRKETİ
NOTES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS AS AT AND
FOR THE YEAR ENDED 31 DECEMBER 2024

(Amounts are expressed in thousands of Turkish Lira ("TL") unless otherwise indicated.)

III. Explanations regarding the board of directors, members of the audit committee, chief executive officer and executive vice presidents and their areas of responsibility and shares if any

Name and Surname	Duty	Date of appointment	Education
Members of the Board of Directors and Audit Committee and the General Manager			
Ahmet Ertuğrul	Chairman of the Board	16.05.2024	Master's Degree
İbrahim Pektaş	Vice Chairman of the Board, Audit Committee Member	16.05.2024 16.05.2024	Master's Degree
Ali Akın Tarı	Member of the Board	16.05.2024	Bachelor's Degree
Ömer Mustafa Yazıcı	Member of the Board	16.05.2024	Bachelor's Degree
Samim Yazıcı	Member of the Board	16.05.2024	Bachelor's Degree
Özcan Ertuna	Member of the Board, Audit Committee Member	16.05.2024 16.05.2024	Master's Degree
Ömür Cantürk	General Manager and Member of the Board	16.05.2024 15.02.2016	Bachelor's Degree
Assistant General Managers*			
İlhami Bahçekapılı	Operations Manager	01.12.1998	Master's Degree
Erdal Aydın	Financial Management and Reporting Director	09.03.1999	Bachelor's Degree

(*) Appointment dates of the members of the Board of Directors are the dates of the General Assembly held in 2024.

(*) Key management personnel equivalent to Assistant General Manager according to Article 25 of the Banking Law

The members of the key management do not own any shares in the Bank.

IV. Information on the individual and corporate shareholders having control shares of the Bank

Shareholders	Amount	Share (%)	Paid-in share capital	Unpaid share capital
Yazıcı Demir Çelik San. ve Turizm Tic. A.Ş.	2,400,000	40.00	24,000	-
Fatma Tuba Yazıcı	1,603,125	26.72	16,032	-
Total	4,003,125	66.72	40,032	-

V. Summary information on the Bank's activities and nature of business

The Bank ensures all kinds of banking transactions permitted by the legislation for Development and Investment Banks. The Bank's nature of business include cash and non-cash lending transactions of all types and forms, cash and dematerialized payment and fund transfer transactions, financial leasing transactions, purchase and sale of capital market instruments, purchase and sale of money market instruments, purchase and sale of foreign currency based futures contracts and other consultancy services. According to the Banking Law, the Bank is not authorized to collect deposits due to its establishment status.

DİLER YATIRIM BANKASI ANONİM ŞİRKETİ
NOTES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS AS AT AND
FOR THE YEAR ENDED 31 DECEMBER 2024

(Amounts are expressed in thousands of Turkish Lira (“TL”) unless otherwise indicated.)

The accompanying unconsolidated financial statements and notes to these unconsolidated financial statements as at and for the year ended which are expressed, unless indicated otherwise, prepared in thousands of Turkish Lira (TL).

IV. Differences between the Communiqué on Preparation of Consolidated Financial Statements of Banks and Turkish Accounting Standards and short explanation about the institutions subject to full consolidation or proportional consolidation, deducted from equity or not included in these three methods

In accordance with the Communiqué on Preparation of Consolidated Financial Statements of Banks, the Bank is not required to prepare consolidated financial statements as of 31 December 2024.

VI. The existing or potential, actual or legal obstacles on the immediate transfer of equity between the Bank and its subsidiaries or reimbursement of liabilities

As of 31 December 2024, the Bank has no subsidiary.

DİLER YATIRIM BANKASI ANONİM ŞİRKETİ
NOTES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS AS AT AND
FOR THE YEAR ENDED 31 DECEMBER 2024

(Amounts are expressed in thousands of Turkish Lira (“TL”) unless otherwise indicated.)

SECTION TWO

UNCONSOLIDATED FINANCIAL STATEMENTS

- I.** Balance Sheets
- II.** Off-Balance Sheet Commitments
- III.** Income Statements
- IV.** Statements of Profit or Loss and Other Comprehensive Income
- V.** Statements of Changes in Equity
- VI.** Statements of Cash Flows
- VII.** Statements of Profit Distribution

DİLER YATIRIM BANKASI ANONİM ŞİRKETİ
NOTES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS AS AT AND
FOR THE YEAR ENDED 31 DECEMBER 2024
(Amounts are expressed in thousands of Turkish Lira (“TL”) unless otherwise indicated.)

CONVENIENCE TRANSLATION OF THE UNCONSOLIDATED FINANCIAL STATEMENTS ORIGINALLY ISSUED IN TURKISH							
DİLER YATIRIM BANKASI ANONİM ŞİRKETİ							
BALANCE SHEETS (STATEMENTS OF FINANCIAL POSITION) AS AT 31 DECEMBER 2024 AND 2023							
(Amounts are expressed in thousands of Turkish Lira (“TL”) unless otherwise indicated.)							
ASSETS		Thousands of Turkish Lira					
		Audited current period (31/12/2024)			Audited prior period (31/12/2023)		
		TL	FC	Total	TL	FC	Total
I.	FINANCIAL ASSETS (Net)	74,457	41,844	116,301	34,328	20,414	54,742
1.1.	Cash and Cash Equivalents	51,675	41,844	93,519	19,354	20,400	39,754
1.1.1	Cash and Cash Equivalents and the CBRT	850	999	1,849	281	715	996
1.1.2	Banks	759	40,845	41,604	511	19,685	20,196
1.1.3	Receivables from Money Markets	50,066	-	50,066	18,562	-	18,562
1.2	Financial Assets at Fair Value Through Profit or Loss	-	-	-	-	-	-
1.2.1	Government debt securities	-	-	-	-	-	-
1.2.2	Share certificates	-	-	-	-	-	-
1.2.3	Other financial assets	-	-	-	-	-	-
1.3	Financial Assets at Fair Value Through Other Comprehensive Income	22,782	-	22,782	14,974	-	14,974
1.3.1	Government debt securities	-	-	-	-	-	-
1.3.2	Share certificates	160	-	160	160	-	160
1.3.3	Other financial assets	22,622	-	22,622	14,814	-	14,814
1.4	Derivative Financial Asset	-	-	-	-	14	14
1.4.1	Derivative financial assets at fair value through profit or loss	-	-	-	-	14	14
1.4.2	Derivative financial assets at fair value through other comprehensive income	-	-	-	-	-	-
II.	FINANCIAL ASSETS AT AMORTISED COST (Net)	164,211	30,611	194,822	173,851	70,909	244,760
2.1	Loans	161,500	-	161,500	166,087	-	166,087
2.2.	Lease Receivables	2,711	30,611	33,322	7,764	70,909	78,673
2.3	Factoring Receivables	-	-	-	-	-	-
2.4	Financial Assets at Amortised Cost	-	-	-	-	-	-
2.4.1	Government debt securities	-	-	-	-	-	-
2.4.2	Other financial assets	-	-	-	-	-	-
2.5	Non-performing receivables	1,201	-	1,201	1,201	-	1,201
2.6	Provisions for Expected Losses (-)	1,201	-	1,201	1,201	-	1,201
III.	NON-CURRENT ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	-	-	-	-	-	-
3.1	Held for Sale	-	-	-	-	-	-
3.2	Discontinued Operations	-	-	-	-	-	-
IV.	INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES	-	-	-	-	-	-
4.1	Associates (Net)	-	-	-	-	-	-
4.1.1	Investments Accounted for Using the Equity Method	-	-	-	-	-	-
4.1.2	Unconsolidated	-	-	-	-	-	-
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	Investments Accounted for Using the Equity Method	-	-	-	-	-	-
4.3.2	Unconsolidated	-	-	-	-	-	-
V.	PROPERTY, PLANT AND EQUIPMENT (Net)	1,193	-	1,193	1,243	-	1,243
VI.	INTANGIBLE ASSETS (Net)	124	-	124	421	-	421
6.1	Goodwill	-	-	-	-	-	-
6.2	Other	124	-	124	421	-	421
VII	INVESTMENT PROPERTIES (Net)	3,471	-	3,471	3,471	-	3,471
VIII.	CURRENT INCOME TAX ASSETS	-	-	-	-	-	-
IX.	DEFERRED TAX ASSETS	1,684	-	1,684	878	-	878
X.	OTHER ASSETS	13,298	-	13,298	6,697	-	6,697
	TOTAL ASSETS	258,438	72,455	330,893	220,889	91,323	312,212

DİLER YATIRIM BANKASI ANONİM ŞİRKETİ
NOTES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS AS AT AND FOR THE
YEAR ENDED 31 DECEMBER 2024

(Amounts are expressed in thousands of Turkish Lira (“TL”) unless otherwise indicated.)

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

CONVENIENCE TRANSLATION OF THE UNCONSOLIDATED FINANCIAL STATEMENTS ORIGINALLY ISSUED IN TURKISH							
DİLER YATIRIM BANKASI ANONİM ŞİRKETİ							
BALANCE SHEETS (STATEMENTS OF FINANCIAL POSITION) AS AT 31 DECEMBER 2024 AND 2023							
(Amounts are expressed in thousands of Turkish Lira (“TL”) unless otherwise indicated.)							
LIABILITIES		Thousands of Turkish Lira					
		Audited current period (31/12/2024)			Audited prior period (31/12/2023)		
		TL	FC	Total	TL	FC	Total
I.	DEPOSITS	-	-	-	-	-	-
II.	BORROWINGS	-	-	-	-	-	-
III.	MONEY MARKETS	-	-	-	-	-	-
IV.	MARKETABLE SECURITIES ISSUED (Net)	-	-	-	-	-	-
4.1	Bills	-	-	-	-	-	-
4.2	Asset-backed securities	-	-	-	-	-	-
4.3	Bonds	-	-	-	-	-	-
V.	FUNDS	540	53,814	54,354	1,142	65,833	66,975
5.1	Borrower Funds	540	53,814	54,354	1,142	65,833	66,975
5.2	Other	-	-	-	-	-	-
VI.	FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS	-	-	-	-	-	-
VII.	DERIVATIVE FINANCIAL LIABILITIES	-	-	-	-	14	14
7.1	Derivative liabilities at fair value through profit or loss	-	-	-	-	14	14
7.2	Derivative liabilities at fair value through other comprehensive income	-	-	-	-	-	-
VIII.	FACTORING LIABILITIES	-	-	-	-	-	-
IX.	LEASE LIABILITIES	-	-	-	-	-	-
X.	PROVISIONS	17,953	3,273	21,226	13,820	4,168	17,988
10.1	General Provisions	11,291	3,273	14,564	10,516	4,168	14,684
10.2	Provisions for Restructuring	-	-	-	-	-	-
10.3	Provisions for Employee Benefits	6,662	-	6,662	3,304	-	3,304
10.4	Insurance Technical Provisions (Net)	-	-	-	-	-	-
10.5	Other Provisions	-	-	-	-	-	-
XI.	CURRENT INCOME TAX LIABILITIES	5,249	-	5,249	5,012	-	5,012
XII.	DEFERRED TAX LIABILITIES	-	-	-	-	-	-
XIII.	LIABILITIES FOR NON-CURRENT ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS	-	-	-	-	-	-
13.1	Held for Sale	-	-	-	-	-	-
13.2	Discontinued Operations	-	-	-	-	-	-
XIV.	SUBORDINATED DEBT	-	-	-	-	-	-
14.1	Loans	-	-	-	-	-	-
14.2	Other Debt Instruments	-	-	-	-	-	-
XV.	OTHER LIABILITIES	1,041	161	1,202	868	134	1,002
XVI.	EQUITY	248,862	-	248,862	221,221	-	221,221
16.1	Paid-in Share Capital	60,000	-	60,000	60,000	-	60,000
16.2	Capital Reserves	2,375	-	2,375	2,375	-	2,375
16.2.1	Share premium	-	-	-	-	-	-
16.2.2	Share Cancellation Profits	-	-	-	-	-	-
16.2.3	Other Capital Reserves	2,375	-	2,375	2,375	-	2,375
16.3	Other comprehensive income or expenses not to be reclassified to profit or loss	-	-	-	-	-	-
16.4	Other comprehensive income or expenses to be reclassified to profit or loss	(458)	-	(458)	(638)	-	(638)
16.5	Profit Reserves	159,484	-	159,484	139,111	-	139,111
16.5.1	Legal Reserves	8,229	-	8,229	7,210	-	7,210
16.5.2	Statutory Reserves	-	-	-	-	-	-
16.5.3	Extraordinary Reserves	151,255	-	151,255	131,901	-	131,901
16.5.4	Other Profit Reserves	-	-	-	-	-	-
16.6	Profit or Loss	27,461	-	27,461	20,373	-	20,373
16.6.1	Prior years' profits or losses	-	-	-	-	-	-
16.6.2	Profit for the period	27,461	-	27,461	20,373	-	20,373
	TOTAL LIABILITIES	273,645	57,248	330,893	242,063	70,149	312,212

DİLER YATIRIM BANKASI ANONİM ŞİRKETİ
NOTES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS AS AT AND FOR THE
YEAR ENDED 31 DECEMBER 2024

(Amounts are expressed in thousands of Turkish Lira ("TL") unless otherwise indicated.)

CONVENIENCE TRANSLATION OF THE UNCONSOLIDATED FINANCIAL STATEMENTS ORIGINALLY ISSUED IN TURKISH
DİLER YATIRIM BANKASI ANONİM ŞİRKETİ

OFF-BALANCE SHEET COMMITMENTS AS AT 31 DECEMBER 2024 AND 2023

(Amounts are expressed in thousands of Turkish Lira ("TL") unless otherwise indicated.)

OFF-BALANCE SHEET COMMITMENTS		Thousands of Turkish Lira					
		Audited current period (31/12/2024)			Audited prior period (31/12/2023)		
		TL	FC	Total	TL	FC	Total
A.	Off-balance sheet commitments (I-II+III)	1,001,942	255,621	1,257,563	972,824	382,035	1,354,859
I.	Guarantees and warranties	1,001,942	255,621	1,257,563	972,824	251,769	1,224,593
1.1.	Letters of guarantee	1,001,942	219,711	1,221,653	972,824	131,901	1,104,725
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	1,001,942	219,711	1,221,653	972,824	131,901	1,104,725
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 endorsement	-	-	-	-	-	-
1.6.	Securities issue purchase guarantee	-	-	-	-	-	-
1.7.	Factoring guarantees	-	-	-	-	-	-
1.8.	Other guarantees	-	35,910	35,910	-	119,868	119,868
1.9.	Other bill of guarantees	-	-	-	-	-	-
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	-	-	-	-	130,266	130,266
3.1.	Derivative financial instruments for hedging purposes	-	-	-	-	-	-
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	-	-	-	-	130,266	130,266
3.2.1.	Forward foreign currency buy/sell transactions	-	-	-	-	130,266	130,266
3.2.1.1.	Forward foreign currency transactions-buy	-	-	-	-	65,133	65,133
3.2.2.	Forward foreign currency transactions-sell	-	-	-	-	65,133	65,133
3.2.2.1.	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)	850	-	850	25,850	-	25,850
IV.	Items held in custody	-	-	-	-	-	-
4.1.	Customer fund and portfolio balances	-	-	-	-	-	-
4.2.	Investment securities held in custody	-	-	-	-	-	-
4.3.	Cheques 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	850	-	850	25,850	-	25,850
5.1.	Marketable securities	-	-	-	-	-	-
5.2.	Guarantee notes	850	-	850	850	-	850
5.3.	Commodity	-	-	-	-	-	-
5.4.	Warrants	-	-	-	-	-	-
5.5.	Properties	-	-	-	25,000	-	25,000
5.6.	Other pledged items	-	-	-	-	-	-
5.7.	Pledged items-depository	-	-	-	-	-	-
VI.	Accepted independent guarantees and warranties	-	-	-	-	-	-
	Total off-balance sheet commitments (A+B)	1,002,792	255,621	1,258,413	998,674	382,035	1,380,709

DİLER YATIRIM BANKASI ANONİM ŞİRKETİ
NOTES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS AS AT AND FOR THE
YEAR ENDED 31 DECEMBER 2024

(Amounts are expressed in thousands of Turkish Lira (“TL”) unless otherwise indicated.)

CONVENIENCE TRANSLATION OF THE UNCONSOLIDATED FINANCIAL STATEMENTS ORIGINALLY ISSUED IN TURKISH
DİLER YATIRIM BANKASI ANONİM ŞİRKETİ

INCOME STATEMENTS (STATEMENTS OF PROFIT OR LOSS) FOR THE YEARS ENDED 31 DECEMBER 2024
AND 2023

(Amounts are expressed in thousands of Turkish Lira (“TL”) unless otherwise indicated.)

			Thousands of Turkish Lira	
Income and expense items		Notes	Audited current period (01/01/2024-31/12/2024)	Audited prior period (01/01/2023-31/12/2023)
I.	INTEREST INCOME		110,202	51,859
1.1	Interest on Loans		82,297	38,067
1.2	Interest Received from Reserve Deposits		30	24
1.3	Interest Received from Banks		2,282	747
1.4	Interest Received from Money Market Transactions		12,110	4,102
1.5	Interest Received from Marketable Securities Portfolio		8,769	3,021
1.5.1	Financial Assets at Fair Value Through Profit or Los		-	-
1.5.2	Financial Assets at Fair Value Through Other Comprehensive Income		8,769	3,021
1.5.3	Financial Assets at Amortised Cost		-	-
1.6	Finance Lease Income		4,258	4,050
1.7	Other Interest Income		456	1,848
II.	INTEREST EXPENSE (-)		73	40
2.1	Interest on Deposits		-	-
2.2	Interest on Funds Borrowed		73	40
2.3	Interest expense on money market transactions		-	-
2.4	Interest on Securities Issued		-	-
2.5	Other Interest Expenses		-	-
III.	NET INTEREST INCOME/EXPENSE (I - II)		110,129	51,819
IV.	NET FEES AND COMMISSIONS INCOME/EXPENSE		5,641	2,375
4.1	Fees and Commissions Received		9,289	4,853
4.1.1	Non-cash Loans		9,177	4,665
4.1.2	Other		112	188
4.2	Fees and Commissions Paid		3,648	2,478
4.2.1	Non-cash Loans		-	-
4.2.2	Other		3,648	2,478
V.	DIVIDEND INCOME		551	339
VI.	OPERATING PROFIT/LOSS (Net)		4,826	20,540
6.1	Gains/Losses on Securities		-	714
6.2	Derivative Financial Transactions Gains/Losses		2,594	1,174
6.3	Foreign Exchange Gains/Losses		2,232	18,652
VII.	OTHER OPERATING INCOME		2,113	3,861
VIII.	GROSS PROFIT FROM OPERATING ACTIVITIES (III+IV+V+VI+VII)		123,260	78,934
X.	PROVISIONS FOR EXPECTED CREDIT LOSSES (-)		775	4,348
XI.	PERSONNEL EXPENSES (-)		33,565	20,493
XII.	OTHER OPERATING EXPENSES (-)		49,317	24,697
XIII.	NET OPERATING PROFIT/LOSS (VIII-IX-X-XI-XII)		39,603	29,396
XIV.	SURPLUS WRITTEN AS GAIN AFTER BUSINESS COMBINATION		-	-
XV.	PROFIT/LOSS FROM EQUITY METHOD OF SUBSIDIARIES		-	-
XVI.	NET MONETARY POSITION GAIN/LOSS		-	-
XVII.	PROFIT/LOSS BEFORE TAXES FROM CONTINUING OPERATIONS (XIII+...+XVI)		39,603	29,396
XVIII.	PROVISION FOR TAXES ON INCOME FROM CONTINUING OPERATIONS (±)		(12,142)	(9,023)
18.1.	Current Tax Provision		(12,142)	(9,406)
18.2	Expense effect of deferred tax (+)		-	-
18.3.	Income effect of deferred tax (-)		806	383
XIX.	NET PROFIT/LOSS FROM CONTINUING OPERATIONS (XVII±XVIII)		27,461	20,373
XX.	INCOME FROM DISCONTINUED OPERATIONS		-	-
20.1.	Income from assets held for sale		-	-
20.2.	Gain on sale of associates, subsidiaries and joint ventures		-	-
20.3.	Other income from discontinued operations		-	-
XXI.	EXPENSES FROM DISCONTINUED OPERATIONS (-)		-	-
21.1.	Expenses on assets held for sale		-	-
21.2.	Losses on sale of associates, subsidiaries and joint ventures		-	-
21.3.	Other expenses from discontinued operations		-	-
XXII.	PROFIT/LOSS BEFORE TAXES FROM DISCONTINUED OPERATIONS (XX - XXI)		-	-
XXIII.	TAX PROVISION FOR DISCONTINUED OPERATIONS (±)		-	-
23.1.	Current tax provision		-	-
23.2	Expense effect of deferred tax (+)			
23.3.	Income effect of deferred tax (-)		-	-
XXIV.	NET PROFIT/ LOSS FROM DISCONTINUED OPERATIONS (XXI±XXII)		-	-
XXV.	NET PROFIT/LOSS (XVIII+XXIII)		27,461	20,373
	Earnings per share			

DİLER YATIRIM BANKASI ANONİM ŞİRKETİ
NOTES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS AS AT AND FOR THE
YEAR ENDED 31 DECEMBER 2024
(Amounts are expressed in thousands of Turkish Lira (“TL”) unless otherwise indicated.)

CONVENIENCE TRANSLATION OF THE UNCONSOLIDATED FINANCIAL STATEMENTS ORIGINALLY ISSUED IN TURKISH			
DİLER YATIRIM BANKASI ANONİM ŞİRKETİ			
STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE YEARS ENDED 31			
DECEMBER 2024 AND 2023			
(Amounts are expressed in thousands of Turkish Lira (“TL”) unless otherwise indicated.)			
STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME		Thousands of Turkish Lira	
		Audited current period (01/01/2024-31/12/2024)	Audited prior period (01/01/2023-31/12/2023)
I.	PROFIT (LOSS) FOR THE PERIOD	27,461	20,373
II.	OTHER COMPREHENSIVE INCOME	180	(638)
2.1	Other comprehensive income not be reclassified to profit or loss	-	-
2.1.1	Gains (losses) on Revaluation of Property, Plant and Equipment	-	-
2.1.2	Gains (losses) on Revaluation of Intangible Assets	-	-
2.1.3	Gains (losses) on Remeasurements of Defined Benefit Plans	-	-
2.1.4	Other Items of Other Comprehensive Income Not to Be Reclassified to Profit Or Loss	-	-
2.1.5	Taxes Relating to Other Comprehensive Items Not to Be Reclassified To Profit Or Loss	-	-
2.2	Other comprehensive income to be reclassified to profit or loss	180	(638)
2.2.1	Currency translation differences	-	-
2.2.2	Gains/(losses) on revaluation of classification of Financial Assets at Fair Value Through Other Comprehensive Income	-	-
2.2.3	Gains/losses on cash flows hedges	-	-
2.2.4	Gains/losses on Hedges of Net Investments in Foreign Operations	-	-
2.2.5	Other Items of Other Comprehensive Income that will be Reclassified to Other Profit or Loss	180	(638)
2.2.6	Taxes Relating to Other Comprehensive Items to Be Reclassified To Profit Or Loss	-	-
III.	TOTAL COMPREHENSIVE INCOME (I+II)	27,641	19,735

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

DİLER YATIRIM BANKASI ANONİM ŞİRKETİ

NOTES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS AS AT AND FOR THE YEAR ENDED 31 DECEMBER 2024

(Amounts are expressed in thousands of Turkish Lira (“TL”) unless otherwise indicated.)

CONVENIENCE TRANSLATION OF THE UNCONSOLIDATED FINANCIAL STATEMENTS ORIGINALLY ISSUED IN TURKISH

DİLER YATIRIM BANKASI ANONİM ŞİRKETİ

STATEMENTS OF CHANGES IN EQUITY FOR THE YEARS ENDED 31 DECEMBER 2024 AND 2023

(Amounts are expressed in thousands of Turkish Lira (“TL”) unless otherwise indicated.)

Thousands of Turkish Lira															
STATEMENTS OF CHANGES IN EQUITY		Paid-in share capital	Share premium	Share certificate cancellation profits	Other capital reserves	Items not to be reclassified to profit or loss			Items to be reclassified to profit or loss			Profit reserves	Prior period net income/(loss)	Profit for the period	Total equity
						1	2	3	4	5	6				
PRIOR PERIOD (31/12/2023)															
I.	Balance at the beginning of the period	60,000	-	-	2,375	-	-	-	-	-	-	128,337	-	10,774	201,486
II.	Adjustments in accordance with TAS 8	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.1	Effect of accounting errors	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.2	Effect of changes in accounting policies	-	-	-	-	-	-	-	-	-	-	-	-	-	-
III.	New balance (I+II)	60,000	-	-	2,375	-	-	-	-	-	-	128,337	-	10,774	201,486
IV.	Total comprehensive income	-	-	-	-	-	-	-	-	-	(638)	-	-	20,373	19,735
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 in equity	-	-	-	-	-	-	-	-	-	-	-	-	-	-
XI.	Profit distribution	-	-	-	-	-	-	-	-	-	-	10,774	-	(10,774)	-
11.1	Dividend distribution	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11.2	Transfers to legal reserves	-	-	-	-	-	-	-	-	-	-	10,774	-	(10,774)	-
11.3	Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	End of the period (III+IV+...X+XI)	60,000	-	-	2,375	-	-	-	-	-	(638)	139,111	-	20,373	221,221
CURRENT PERIOD (31/12/2024)															
I.	Balance at the beginning of the period	60,000	-	-	2,375	-	-	-	-	-	(638)	139,111	-	20,373	221,221
II.	Adjustments in accordance with TAS 8	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.1	Effect of accounting errors	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.2	Effect of changes in accounting policies	-	-	-	-	-	-	-	-	-	-	-	-	-	-
III.	New balance (I+II)	60,000	-	-	2,375	-	-	-	-	-	(638)	139,111	-	20,373	221,221
IV.	Total comprehensive income	-	-	-	-	-	-	-	-	-	180	-	-	27,461	27,641
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 in equity	-	-	-	-	-	-	-	-	-	-	-	-	-	-
XI.	Profit distribution	-	-	-	-	-	-	-	-	-	-	20,373	-	(20,373)	-
11.1	Dividend distribution	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11.2	Transfers to legal reserves	-	-	-	-	-	-	-	-	-	-	20,373	-	(20,373)	-
11.3	Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	End of the period (III+IV+...X+XI)	60,000	-	-	2,375	-	-	-	-	-	(458)	159,484	-	27,461	248,862

1. Increases and decreases in Property, Plant and Equipment 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 Not Reclassified Through Profit or Loss Differences on Translation)

4. Currency Translation Differences,

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

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

DİLER YATIRIM BANKASI ANONİM ŞİRKETİ
NOTES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS AS AT AND
FOR THE YEAR ENDED 31 DECEMBER 2024

(Amounts are expressed in thousands of Turkish Lira (“TL”) unless otherwise indicated.)

CONVENIENCE TRANSLATION OF THE UNCONSOLIDATED FINANCIAL STATEMENTS ORIGINALLY ISSUED IN TURKISH			
DİLER YATIRIM BANKASI ANONİM ŞİRKETİ			
STATEMENTS OF CASH FLOWS FOR THE YEARS ENDED 31 DECEMBER 2024 AND 2023			
(Amounts are expressed in thousands of Turkish Lira (“TL”) unless otherwise indicated.)			
		Thousands of Turkish Lira	
		Audited current period (31/12/2024)	Audited prior period (31/12/2023)
A.	CASH FLOWS FROM BANKING OPERATIONS		
1.1	Operating profit before changes in operating assets and liabilities	27,961	13,339
1.1.1	Interest received	110,668	50,600
1.1.2	Interest paid	(73)	(40)
1.1.3	Dividend received	551	339
1.1.4	Fees and commissions received	9,289	4,853
1.1.5	Other income	6,939	24,401
1.1.6	Collections from previously written-off loans and other receivable	-	-
1.1.7	Cash payments to personnel and service suppliers	(33,565)	(15,884)
1.1.8	Taxes paid	(15,578)	(10,887)
1.1.9	Other	(50,270)	(40,043)
1.2	Changes in operating assets and liabilities subject to banking operations	21,646	(45,725)
1.2.1	Net (increase) decrease in financial assets at fair value through profit or loss	(8,274)	(10,580)
1.2.2	Net (increase) decrease in due from banks	-	-
1.2.3	Net (increase) decrease in loans	4,587	(12,087)
1.2.4	Net (increase) decrease in other assets	35,457	(14,131)
1.2.5	Net increase (decrease) in bank deposits	-	-
1.2.6	Net increase (decrease) in other deposits	(12,621)	(10,317)
1.2.7	Net increase (decrease) in financial liabilities at fair value through profit or loss	-	-
1.2.8	Net increase (decrease) in borrowings	-	-
1.2.9	Net increase (decrease) in matured payables	-	-
1.2.10	Net increase (decrease) in other liabilities	2,497	1,390
I.	Net cash from banking operations	49,607	(32,386)
B.	CASH FLOWS FROM INVESTING ACTIVITIES		
II.	Net cash from investing activities	(518)	20
2.1	Cash paid for the purchase of associates, subsidiaries and joint ventures	-	-
2.2	Cash obtained from the sale of associates, subsidiaries and joint ventures	-	-
2.3	Cash paid for the purchase of property, plant and equipment and intangible asset	(518)	(49)
2.4	Cash obtained from the sale of property, plant and equipment and intangible asset	-	-
2.5	Cash paid for the purchase of financial assets at fair value through other comprehensive income	-	-
2.6	Cash obtained from the sale of financial assets at fair value through other comprehensive income	-	-
2.7	Cash paid for the purchase of financial assets at amortised cost	-	-
2.8	Cash obtained from sale of financial assets at amortised cost	-	-
2.9	Other	-	69
C.	CASH FLOWS FROM FINANCING ACTIVITIES		
III.	Net cash flows from financing activities	-	-
3.1	Cash inflows from borrowings and securities issued	-	-
3.2	Cash outflows from borrowings and securities issued	-	-
3.3	Equity instruments issued	-	-
3.4	Dividends paid	-	-
3.5	Payments for lease liabilities	-	-
3.6	Other (+/-)	-	-
IV.	Effect of change in foreign exchange rate on cash and cash equivalents (+/-)	4,676	10,697
V.	Net increase/decrease in cash and cash equivalents (I+II+III+IV)	53,765	(21,669)
VI.	Cash and cash equivalents at beginning of the period (+)	39,754	61,423
VII.	Cash and cash equivalents at end of the period (V+VI)	93,519	39,754

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

DİLER YATIRIM BANKASI ANONİM ŞİRKETİ
NOTES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS AS AT AND
FOR THE YEAR ENDED 31 DECEMBER 2024

(Amounts are expressed in thousands of Turkish Lira ("TL") unless otherwise indicated.)

CONVENIENCE TRANSLATION OF THE UNCONSOLIDATED FINANCIAL STATEMENTS ORIGINALLY ISSUED IN TURKISH		
DİLER YATIRIM BANKASI ANONİM ŞİRKETİ		
STATEMENTS OF PROFIT DISTRIBUTION FOR THE YEARS ENDED 31 DECEMBER 2024 AND 2023 (Amounts are expressed in thousands of Turkish Lira ("TL") unless otherwise indicated.)	Audited current period (31/12/2024)	Audited prior period (31/12/2023)
I. DISTRIBUTION OF CURRENT YEAR INCOME		
1.1.PROFIT FOR THE PERIOD	39,603	29,396
1.2.TAXES PAYABLE(-)	12,142	9,023
1.2.1. Corporate Tax (Income Tax)	12,948	9,406
1.2.2. Income Withholding Tax	-	-
1.2.3.Other taxes	(806)	(383)
A. NET PROFIT FOR THE PERIOD (1.1-1.2)	27,461	20,373
1.3. PRIOR YEAR LOSSES (-)	-	-
1.4. FIRST LEGAL RESERVES (-)	-	-
1.5. OTHER STATUTORY RESERVES (-)	-	-
B. NET INCOME AVAILABLE FOR DISTRIBUTION [(A)-(1.3+1.4+1.5)]	27,461	20,373
1.6. FIRST DIVIDEND TO SHAREHOLDERS (-)	-	-
1.6.1. To Owners of Ordinary Shares	-	-
1.6.2. To Owners of Privileged Shares	-	-
1.6.3. To Owners of Preferred Shares	-	-
1.6.4. To Profit Sharing Bonds	-	-
1.6.5. To Holders of Profit and (Loss) Sharing Certificates	-	-
1.7. DIVIDENDS TO PERSONNEL (-)	-	-
1.8. DIVIDENDS TO BOARD OF DIRECTORS (-)	-	-
1.9. SECOND DIVIDEND TO SHAREHOLDERS (-)	-	-
1.9.1. To Owners of Ordinary Shares	-	-
1.9.2. To Owners of Privileged Shares	-	-
1.9.3. To Owners of Preferred Shares	-	-
1.9.4. To Profit Sharing Bonds	-	-
1.9.5. To Holders of Profit and (Loss) Sharing Certificates	-	-
1.10. STATUTORY RESERVES (-)	-	-
1.11. STATUTORY RESERVES	-	-
1.12. EXTRAORDINARY RESERVES	-	-
1.13. OTHER RESERVES	-	-
1.14. SPECIAL FUNDS	-	-
II. DISTRIBUTION OF RESERVES		
2.1. APPROPRIATED RESERVES	-	-
2.2.SECOND LEGAL RESERVES(-)	-	-
2.3. DIVIDENDS TO SHAREHOLDERS (-)	-	-
2.3.1. To Owners of Ordinary Shares	-	-
2.3.2. To Owners of Privileged Shares	-	-
2.3.3. To Owners of Preferred Shares	-	-
2.3.4. To Profit Sharing Bonds	-	-
2.3.5. To Holders of Profit and (Loss) Sharing Certificates	-	-
2.4. DIVIDENDS TO PERSONNEL (-)	-	-
2.5. DIVIDENDS TO BOARD OF DIRECTORS (-)	-	-
III. EARNINGS PER SHARE		
3.1. TO OWNERS OF ORDINARY SHARES	4.58	3.39
3.2. TO OWNERS OF ORDINARY SHARES (%)	45.77	33.95
3.3. TO OWNERS OF PRIVILEGED SHARES	-	-
3.4. TO OWNERS OF PRIVILEGED SHARES (%)	-	-
IV. DIVIDEND PER SHARE		
4.1. TO OWNERS OF ORDINARY SHARES	-	-
4.2. TO OWNERS OF ORDINARY SHARES (%)	-	-
4.3. TO OWNERS OF PRIVILEGED SHARES	-	-
4.4. TO OWNERS OF PRIVILEGED SHARES (%)	-	-

(*) The decision on dividend distribution will be realised at the General Assembly meeting.

SECTION THREE

Explanations on accounting policies

I. Explanations on basis of presentation

1. Preparation of the financial statements and the accompanying notes in accordance with Turkish Accounting Standards and the Communiqué on Principles and Procedures on the Accounting Practice and Documentation of Banks

The unconsolidated financial statements are prepared within the scope of the “Regulation on Accounting Applications for Banks and Safeguarding of Documents” related with Banking Act numbered 5411 published in the Official Gazette No. 26333 dated November 1, 2006 and in accordance with the regulations, communiques, interpretations and legislations related to accounting and financial reporting principles published by the Banking Regulation and Supervision Agency (“BRSA”), and in case where a specific regulation is not made by BRSA and Turkish Financial Reporting Standards (“TFRS”) enforced by Public Oversight, Accounting and Auditing Standards Authority (“POA”) and related appendices and interpretations (together referred as BRSA Accounting and Reporting Legislation). The format and content of the publicly announced unconsolidated financial statements and notes to these statements have been prepared in accordance with the “Communiqué on Publicly Announced Financial Statements, Explanations and Notes to These Financial Statements”, and the “Communiqué on Public Disclosures on Risk Management by Banks”, and relevant amendments. The Bank maintains its books in Turkish Lira in accordance with the Banking Law, Turkish Commercial Code and Turkish Tax Legislation.

The unconsolidated financial statements have been prepared under the historical cost, except for the financial assets and liabilities carried at fair value. Amounts expressed in thousands of Turkish Lira (“TL”) unless otherwise indicated.

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. TAS 29 identifies characteristics that may indicate that an economy is a hyperinflationary economy. At the same time, TAS 29 requires all entities that report in the currency of a hyperinflationary economy to apply the Standard from the same date. With the announcement made on 23 November 2023, POA announced that the financial statements of the entities applying TFRS for the annual reporting period ending on or after 31 December 2023 should be presented as adjusted for the effects of inflation in accordance with the related accounting principles in TAS 29. On the other hand, institutions or organizations authorized to regulate and supervise in their fields may determine different transition dates for the application of TAS 29. In accordance with the BRSA decision on 12 December 2023 and numbered 10744, it was decided not to subject the financial statements of banks and financial leasing, factoring, financing, savings financing and asset management companies as of 31 December 2023 to the inflation adjustment required under TAS 29, and in accordance with the BRSA decision on 11 January 2024 and numbered 10825, it was decided to apply inflation accounting as of 1 January 2025. On the other hand, in accordance with the announcement issued by the BRSA on 5 December 2024 and numbered 11021, it was decided not to apply inflation accounting in 2025 by banks and financial leasing, factoring, financing, savings financing and asset management companies.

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I. Explanations on basis of presentation (continued)
1. Preparation of the financial statements and the accompanying notes in accordance with
Tnrkish Accounting Standards and the Communiqué on Principles and Procedures on
the Accounting Practice and Documentation of Banks (continued)

Explanations on TFRS 9 “Financial Instruments”

“TFRS 9 Financial Instruments” standard related to the classification and measurement of financial instruments published by the POA in the Official Gazette on 19 January 2017 and numbered 29953, is effective from 1 January 2018, replacing “TAS 39 Financial Instruments: Recognition and Measurement” standard, effective from 1 January 2018.

All recognized financial assets that are within the scope of TFRS 9 are required to be subsequently measured at amortized cost or fair value in accordance with the “TFRS 9 Financial Instruments” regarding the classification and measurement of financial instruments published by the Public Oversight Authority (“POA”) in the Official Gazette on 19 January 2017 and numbered 29953. Specifically, debt investments that are held within a business model whose objective is to collect the contractual cash flows, and that have contractual cash flows that are solely payments of principal and interest on the principal outstanding are generally measured at amortized cost at the end of subsequent accounting periods. Debt instruments that are held within a business model whose objective is achieved both by collecting contractual cash flows and selling financial assets, and that have contractual terms that give rise on specified dates to cash flows that are solely payments of principal and interest on the principal amount outstanding, are generally measured at fair value through other comprehensive income. All other debt investments and equity investments are measured at their fair value at the end of subsequent accounting periods. In addition, under TFRS 9, entities may make an irrevocable election to present subsequent changes in the fair value of an equity investment (that is not held for trading nor contingent consideration recognized by an acquirer in a business combination) in other comprehensive income, with only dividend income generally recognized in profit or loss.

Within the framework of the Regulation on the Procedures and Principles Regarding the Classification of Loans and the Provisions to be Set aside with the decision of the Banking Regulation and Supervision Board dated 21 December 2017 and numbered 7650, the provisions of the Bank will be replaced by the 10th, 11th, 13th and 15th of the Regulation instead of TFRS 9. In this context, the Bank did not apply the provisions of TFRS 9 effective as of 1 January 2018 regarding the measurement of provisions.

I. Explanations on basis of presentation (continued)
1. Preparation of the financial statements and the accompanying notes in accordance with Turkish Accounting Standards and the Communiqué on Principles and Procedures on the Accounting Practice and Documentation of Banks (continued)

Explanations on TFRS 9 “Financial Instruments”

Classification and measurement

As of 1 January 2018, the Bank's management has evaluated the business models of financial instruments to be presented in the categories specified in TFRS 9.

As disclosed in Note I.e, unquoted equity securities measured at fair value and classified as available-for-sale financial assets: These shares are classified as financial assets at fair value through other comprehensive income in accordance with TFRS 9.

Trade and other receivables at amortized cost (Note I.f): These are held within a business model whose objective is to collect contractual cash flows that are solely payments of principal and interest on the principal amount outstanding.

All other financial assets and liabilities will continue to be measured as currently recognized under TAS 39.

Impairment

In accordance with the “Regulation on Procedures and Principles Regarding the Classification of Loans and Provisions to be set aside” published in the Official Gazette on 22 June 2016 and numbered 29750, which entered into force as of 1 January 2018, the Bank has allocated its provisions within the scope of general provisions to be allocated by banks that do not apply TFRS 9 (articles 10, 11, 13 and 15) of the Regulation instead of TFRS 9 in accordance with paragraph (6) of Article 9 of the Regulation.

Explanations on TFRS 15 “Revenue from Contracts with Customers”

TFRS 15 “Revenue from Contracts with Customers” provides a single and comprehensive model and guide for the recording of revenue, replacing the TAS 18 “Revenue”. The standard entered into force on 1 January 2018 and does not have a significant material influence on the financial statements of the Bank.

Explanations on TFRS 16 “Leases”

TFRS 16 “Leases” eliminates the current practice for lessees, the dual accounting model of showing financial leasing transactions on balance sheet and operational leasing transactions off balance sheet. Instead, a single balance sheet-based accounting model is introduced, similar to current financial lease accounting. Accounting for lessees continues to be substantially similar to current practices. This standard will be effective for the annual accounting periods starting from 1 January 2019 and after, and it does not have a significant material influence on the financial statements of the Bank.

I. Explanations on basis of presentation (continued)

2. The related disclosures and notes to the financial statements in accordance with the regulations

The accounting policies followed in the preparation of the financial statements and the valuation principles used were determined and applied in accordance with the regulations, communiqués, explanations and circulars issued by the BRSA regarding the principles of accounting and financial reporting and, in the absence of a special regulation by the BRSA, within the scope of TAS/IFRS. These accounting policies and valuation principles are disclosed in Note II and XXII which are as follows.

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

The Bank’s strategy on financial instruments

The Bank’s nature of business include corporate finance and trading activities under the investment banking segment and banking activities including commercial banking services other than deposit taking under the banking segment.

The Bank funded itself with through equity financing strategy. The Bank’s funds are invested in high return and low risk assets. The Bank avoids from major concentration on specific customer types, geographical and industrial segments. The Bank establishes conservative loan analysis and credit risk controls that enables the Bank to determine possible loan losses and take prompt actions accordingly. The Bank has planned to keep its liquidity ratio over industry averages that enable the Bank to fulfill all of its matured liabilities on time.

If required, the Bank is able to fund itself from the Central Bank of Türkiye (“CBT”), domestic and foreign banks within defined limits. Off-balance sheet risk areas are forward exchanges, include non-cash loans and liabilities.

The Bank funds its assets with its equity, short-term borrowings from domestic and foreign resources and borrower funds. The Bank mostly utilizes its assets through time deposits, government debt securities, mutual funds and private sector securities investments.

The interest structure of the Bank’s interest bearing assets is allocated to minimize the effect of interest rate fluctuations. In the same manner, the Bank aims to square its foreign currency position within legal limitations, to minimize the effect of currency fluctuations. Those transactions are performed within the limits that the Board of Directors has determined. The foreign currency position is monitored in line with the legal limitations and the Bank’s internal control regulations. The foreign currency position is managed considering the market conditions by determining the balance of different foreign currency types.

II. Explanations on strategy of using financial instruments and foreign currency transactions (continued)

The Bank’s explanations on foreign currency transactions

In the statutory records of the Bank, transactions accounted in foreign currencies are translated into Turkish Lira by using the prevailing exchange rates at the transaction dates. Foreign currency denominated monetary asset and liability items are translated into TL by using the prevailing exchange rate at the balance sheet date. At the end of the periods, foreign currency denominated assets and liabilities evaluated with foreign currency purchase rates are announced by the Central Bank of Türkiye and the differences are recognised as foreign exchange gains or losses in the income statement.

III. Explanations on forward and option contracts and derivative instruments

The Bank's derivative transactions mainly consist of forward foreign exchange buying and selling transactions. Derivative transactions of the Bank consist of foreign currency and interest rate swaps, cross currency swaps, options and forwards. The Bank uses derivatives to avoid economical risks and account for as trading as “Financial Assets at Fair Value through Profit or Loss” in the unconsolidated financial statements. The Bank realises derivatives for the purpose of hedge and classifies as “Financial Assets at Fair Value Through Profit or Loss”.

Pledges arising from derivative transactions are recognised in off-balance sheet accounts with their agreement amounts. Derivative transactions are valued at their fair values and the changes in their fair values are recognised on balance sheet under “derivative financial assets” or “derivative financial liabilities”, respectively depending on the fair values being positive or negative. Fair value changes of derivative instruments are recognised under statement of profit or loss in the gains and losses on derivative financial transactions. Fair values of derivatives are calculated using discounted cash flow model or market value.

IV. Explanations on interest income and expense

Interest income and expenses are recognized on an accrual basis using the effective interest method (the rate that equals the future cash flows of a financial asset or liability to its present net book value).

V. Explanations on fee and commission income and expense

The banking service income are recognised as income in the period they are collected on an accrual basis. Prepaid fees and commission income obtained from cash and non-cash loans are recognised in the related period by using discounting method with internal rate of return according to the loan maturity within the matching principle. Fee and commission expenses on borrowings that are paid to other institutions and incorporations for financial liabilities comprise operational costs. These fee and commission expenses are recognised under prepaid expenses and transferred to expense accounts in the related periods by using the straight accrual method according to the financial borrowing maturity within the matching principle.

VI. Explanations on financial assets

Financial instruments comprise financial assets, financial liabilities and derivative instruments. The financial assets are included in the balance sheet of the Bank, if the Bank is a legal party of these financial assets.

Financial assets mainly constitute the majority of the commercial activities and operations of the Bank. These instruments have the ability to expose, affect and diminish the risks of liquidity, credit and interest in the financial statements.

Fair value is the amount for which an asset could be exchanged or a liability could be settled, between knowledgeable willing parties in an arm’s length transaction. Market value is the amount obtainable from the sale or payable on the acquisition of a financial instrument in an active market, if one exists.

The estimated fair values of financial assets have been determined by the Bank using the available market information and appropriate valuation methodologies. However, judgment is necessarily required to interpret market data to develop the estimated fair value. Hence, estimations presented in this report may not be same with the prices in the current market conditions in the case of assets disposals. Book values of some financial assets (which equals to their costs) are assumed to approximate to their fair values due to their short-term nature.

Classification of the category of a financial instrument at initial recognition depends on both the business model for managing the financial assets and their contractual cash flow characteristics.

1. A business model whose objective is to hold assets in order to collect contractual cash flows

A business model whose objective is to hold assets in order to collect contractual cash flows are managed to realise cash flows by collecting contractual payments over the life of the instrument. The purpose of the business model does not require to hold to collect the contractual cash flows of the instruments over their life, even the aim of the business model is to hold the instruments up to maturity for the contractual cash flows. Therefore, even when financial asset sales are anticipated or expected to occur in the future, the business model may still be a model that aims to retain financial assets in order to collect contractual cash flows. The financial assets that are held within the scope of this business model are measured at amortized cost when the contractual terms of the financial assets meet the condition of giving rise on specified dates to cash flows that are solely payments of principal and interest on the principal amount outstanding.

VI. Explanations on financial assets (continued)

2. A business model whose objective is achieved by both collecting contractual cash flows and selling financial assets

The Bank may hold financial assets in a business model whose objective is achieved by both collecting contractual cash flows and selling financial assets. Fair value changes of the financial assets that are held within the scope of this business model are accounted for under other comprehensive income when the contractual terms of the financial asset meet the condition of giving rise on specified dates to cash flows that are solely payments of principal and interest on the principal amount outstanding.

2. Other business models

Financial assets are measured at fair value through profit or loss if they are not 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. The Bank makes its decisions on the basis of business model, which is based on the fair value of the assets and manages the assets to obtain their fair value. Therefore, if the financial assets are held for the purpose of obtaining cash flows arising from their sale, the change in fair value are measured at fair value through profit or loss.

Measurement categories of financial assets and liabilities

The Bank classified all its financial assets based on the business model for managing the financial assets effective from 1 January 2018. Accordingly, the financial assets are classified in three main categories in accordance with TFRS 9 are as follows:

- 1) Financial assets at amortized cost
- 2) Financial assets at fair value through other comprehensive income
- 3) Financial assets at fair value through profit or loss

TFRS 9 discloses how financial assets are classified in accordance with above methods explained in Article 1 and 2 in the paragraph numbered 4 and other than these financial assets, remaining financial assets are classified in accordance with the method detailed in Article 3.

4. Financial assets at amortised cost

A financial asset is measured at amortized cost if both of the following conditions are met:

- (a) Asset is held within a business model whose objective is to hold financial assets in order to collect contractual cash flows.
- (b) Contractual terms of the financial asset give rise on specified dates to cash flows that are solely payments of principal and interest on the principal amount outstanding.

Financial assets measured at amortised cost are loans and receivables and financial assets. Subsequent to the initial recognition, financial investments are accounted for at amortised cost calculated by using the effective interest rate method. Loans are initially recognized with their cost and carried at their amortized costs calculated using the internal rate of return subsequent to recognition.

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VI. Explanations on financial assets (continued)

5. Financial assets at fair value through other comprehensive income

A financial asset is measured at fair value through other comprehensive income if both of the following conditions are met:

- (a) Financial asset is held within a business model whose objective is achieved by both collecting contractual cash flows and selling financial assets and
- (b) Contractual terms of the financial asset give rise on specified dates to cash flows that are solely payments of principal and interest on the principal amount outstanding.

A gain or loss on a financial asset measured at fair value through other comprehensive income shall be recognized in other comprehensive income, except for impairment gains or losses and foreign exchange gains and losses, until the financial asset is derecognized or reclassified from equity to profit or loss as a reclassification adjustment at the reclassification date.

6. Financial assets at fair value through profit or loss

In accordance with TFRS 9 article numbered 4.1.4; Unless a financial asset is measured at amortized cost or at fair value through other comprehensive income, it is measured at fair value through profit or loss. However, the Bank may irrevocably prefer to apply to the financial assets at fair value through other comprehensive income for reflecting future changes in fair value for certain investments in equity instruments that would normally be measured at fair value through profit or loss at the time of initial inception in the financial statements.

Cash equivalents and banks

Cash and bank balances denominated in foreign currencies are valued by using the Bank’s current period end exchange rates. The presented values of cash on hand, foreign currency denominated cash and banks at balance sheet are the estimated fair values of these assets.

Loans

Loans are financial assets that have fixed or determinable payments terms and are not quoted in an active market. Loans are initially recognized at acquisition cost plus transaction costs presenting their fair value and thereafter measured at amortized cost using the “Effective Interest Rate (internal rate of return) Method”. Transaction fees, dues and other expenses paid for loan guarantees are recognized under the profit and loss accounts.

Consumer and corporate cash loans are recognized under the accounts specified by the Uniform Chart of Accounts with their original balances based on their context.

Foreign currency indexed consumer and corporate loans are followed at Turkish Lira (“TL”) accounts after converting into TL by using the opening exchange rates. At the subsequent periods, increases and decreases in the loan capital are recognized under the foreign exchange gain and loss in the statement of profit or loss depending on foreign currency rates being higher or lower than opening date rates.

Repayments are calculated using the exchange rates at the repayment dates and exchange differences are recognized under the foreign exchange gains and losses in the statement of profit or loss.

Explanations on subsidiaries, associates and joint ventures

As of 31 December 2024, the Bank has no subsidiaries and investments in associates and joint ventures.

VII. Explanations on impairment of financial assets

At each balance sheet date, the Bank assesses whether there is objective evidence that a financial asset or a group of financial assets is impaired. If such an indication exists, the Bank determines the amount of impairment. A financial asset or a group of financial assets is impaired and an impairment loss is recognized only if there is objective evidence that, after initial recognition, one or more events (“loss events”) have occurred and that the loss event (or events) has had an impact on the estimated future cash flows of the financial asset or group of financial assets that can be estimated reliably. Losses expected to arise as a result of future events are not recognized even if they are highly probable. In the event that there is evidence that the loans extended will not be collected, specific and general provisions are set aside for the loans classified in accordance with the “Communiqué Related to Principles and Procedures on Determining the Qualifications of Banks' Loans and Other Receivables and the Provision for These Loans and Other Receivables” published in the Official Gazette dated November 1, 2006 and numbered 26333, and the provisions are transferred to the profit/loss accounts of the related period.

VIII. Explanations on offsetting financial assets

Financial assets and liabilities are offset and the net amount is reported in the balance sheet when the Bank has a legally enforceable right to offset the recognized amounts and there is an intention to collect/pay the related financial assets and liabilities on a net basis, or to realize the asset and settle the liability simultaneously.

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

Securities subject to repurchase agreements (“Repo”) are classified as “Financial assets at fair value through profit or loss”, “Financial assets at fair value through other comprehensive income” and “at amortised cost” in the balance sheet according to the investment purposes and measured according to the portfolio of the Bank to which they belong. Funds obtained under repurchase agreements are accounted under “Funds provided under repurchase agreements” in liability accounts and differences between the sale and repurchase prices determined by these repurchase agreements are accrued evenly over the life of the repurchase agreement using the “Effective interest (internal return) method”. Funds given against securities purchased under agreements to resell (“Reverse repos”) are accounted under “Receivables from money market” in the balance sheet. The difference between the purchase and resell price determined by these repurchase agreements is accrued evenly over the life of repurchase agreements using the “Effective interest rate method”.

X. Explanations on assets held for sale and related to discontinued operations and explanations on liabilities related with these assets

According to “TFRS 5 Non-Current Assets Held for Sale and Discontinued Operations” which satisfy to be classified as held for sale are measured by the lower of carrying value less cost to sell and these assets are not amortised; and are separately presented in the financial statements. For an asset (or else the group of assets) to be classified as held for sale; the asset should be ready for immediate sale in frequently seen and accustomed terms and the probability of sale should be high. For the probability of sale to be high, appropriate level of management should have made a plan for the sale of the asset (or else the group of assets) and a program should have been initiated in order to determine buyers as well as complete the plan. Also the asset or else the group of assets) shall be actively marketed in conformity with its fair value. On the other hand, the sale is expected to be journalized as a completed sale within one year after the classification date; and the necessary transactions and procedures to complete the plan should demonstrate the fact that the possibility of making significant changes or cancelling the plan is low. Certain events and conditions may extend the duration of completion of sale to more than one year.

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If such delay arises from any events and conditions beyond the control of the entity and if there is sufficient evidence that has an ongoing disposal plan for these assets, such assets (or else the group of assets) are continued to be classified as assets held for sale (or else the group of assets). A discontinued operation is part of bank as held for sale or disposed. The results of discontinued operations are presented seperately in the statement of profit or loss.

XI. Explanations on goodwill and other intangible assets

Intangible assets consist of computer software and rights.

These intangible assets are carried cat cost in accordance with TAS 38 “Intangible Assets”. Intangible assets are amortized according to the straight-line basis, considering their economic useful lives in the unconsolidated financial statements.

The cost of intangible assets acquired before 31 December 2004 is restated for the effects of inflation from the date of acquisition on 31 December 2004, which is the end of the hyperinflationary period, and subsequent additions are stated at cost of acquisition. The Bank allocates provision for intangible assets over their inflation-adjusted values using the accelerated amortization method according to the useful lives of the assets.

XII. Explanations on property, plant and equipment

Property, plant and equipment acquired before 31 December 2004 are carried at restated cost for the effects of inflation in TL at 31 December 2004 and property, plant and equipment acquired after 31 December 2004 are carried at original purchase price. Gains and losses on disposals of property, plant and equipment are calculated as the difference between the net disposal proceeds and the net book value of the related property, plant and equipment. Expenditure on repairs and maintenance of property, plant and equipment is recognized as an expense. There are no pledges and mortgages on property, plant and equipment. Depreciation is provided on the property, plant and equipment in the Bank's statutory records according to the declining balance method.

XIII. Explanations on leases

Since the Bank has been considered as an investment bank, it is authorized to make financial leases as a lessor. The Bank accounts for finance lease transactions in accordance with the “Turkish Accounting Standard for Leases” (“TAS 17”). The gross amount of lease payments, including interest and principal amounts for finance lease receivables, is recognized in the “Finance Lease Receivables” account for finance lease transactions carried out by the Bank as “Lessor”. The difference between the total lease payments and the cost of the fixed assets is recognized in “Unearned finance income”. Interest income is recognized by calculating a fixed periodic rate of return on the lessor's net investment in the leased asset.

Transactions under operating leases are accounted for on an accrual basis in accordance with the terms of the related agreements. Prepaid operating lease expenses are paid over the relevant period.

XIV. Explanations on provisions, contingent liabilities and contingent assets

Provisions and contingent liabilities are accounted in accordance with TAS 37 “Provisions, Contingent Liabilities and Contingent Assets”. 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. A provision for contingent liabilities arising from past events should be recognized in the same period of occurrence in accordance with the periodicity principle. A liability is recognized as a contingent liability where a possible obligation that arises from past events and whose existence will be confirmed

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only by the occurrence or non-occurrence of more than one events not wholly within the control of the Bank; or a present obligation that arises from past events but it is not probable that an outflow of resources embodying economic benefits will be required to settle the obligation; or the amount of the obligation cannot be measured with sufficient reliability and disclosed in the notes to the financial statements.

A contingent asset is a possible asset that arises from past events and whose existence will be confirmed only by the occurrence or non-occurrence of unplanned or unexpected one or more uncertain future events not wholly within the control of 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 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 of the period in which the change occurs. If an inflow of economic benefits has become probable, the Bank discloses the contingent asset.

XV. Explanations on obligations related to employee benefits

Obligations related to employment termination and vacation rights are accounted in accordance with “Employee Benefits” (“TAS 19”) considering actuarial method.

Under the Turkish Labor Law, the Bank operating in Türkiye are required to pay a specific amount to the employees who have retired or whose employment is terminated other than the reasons specified in the Turkish Labor Law. According to the related regulation, the Bank is obliged to pay termination benefits for employees who retire, quit for their military service obligations, who have been dismissed as defined in the related regulation or who have completed at least one year of service.

As of 31 December 2024, the breakdown of actuarial estimates and techniques is as follows:

	Current period	Prior period
Discount rate	1.85%	(5)%
Turnover rate to estimate probability of retirement	90.57%	90.57%

The provision for employment termination benefits represents the present value of the estimated total provision for the future probable obligation of the Bank arising from this liability. In accordance with TAS 19, actuarial gains and losses are recognized in equity. Provision for employment termination benefits is allocated in the unconsolidated financial statements as of the balance sheet date. The Bank has recognized a provision in its financial statements in accordance with TAS 19 for discounted short-term employee benefits expected to be paid in return for services rendered by its employees during an accounting period.

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XVI. Explanations on taxation

Current tax

As of 31 December 2024, the current period corporate tax rate is 30%. In accordance the promulgation of Law No. 7394 on the Amendments of Treasury-Owned Immovable Property Valuation and the Value Added Tax Law and on the Amendments of Certain Other Laws and Decrees (“Law No. 7394”), published in the Official Gazette dated 15 April 2022 and No. 31810, significant amendments have been made in some tax laws. Through Article 25 of Law No. 7394, the corporate tax rate to be applied to the corporate income of companies within the scope of the Law No. 6361 on Financial Leasing, Factoring, Finance, and Savings Finance Companies, electronic payment and money institutions, authorized foreign exchange institutions, asset management companies, capital market institutions, insurance, and reinsurance companies and pension companies, has been increased to 25% for the corporate income for the 2023 tax period. The new corporate tax rates at the rate of 30% will be applied from 1 January 2023 (starting from the advance tax returns to be filed after 1 October 2023).

The joint-stock companies, corporation tax and non-responsible for the income tax and who are resident in Türkiye, those made to those except for exempt and non-natural persons and dividend payments to legal persons not resident in Türkiye are subject to 15% income tax. Dividend payments by resident corporations to resident joint-stock company in Türkiye again in Türkiye are not subject to income tax. In addition, if the profit is not distributed or added to the capital, the income tax is not calculated.

Corporations calculate an advance tax of 30% on their quarterly financial profits and declare it by the 10th day of the second month following that period and pay it by the evening of the 17th day. The advance tax paid during the year belongs to that year and is deducted from the corporate tax to be calculated on the corporate tax return to be submitted in the following year. If the amount of advance tax paid remains despite the offset, this amount can be refunded in cash or offset against other financial liabilities.

According to Turkish Corporate Tax Law, losses can be carried forward to offset the future taxable income for a maximum period of 5 years. On the other hand, such losses cannot be carried back to offset prior years’ profits.

According to Corporate Tax Law Article numbered 24, the corporate tax is imposed by the taxpayer’s tax returns. In Türkiye, there is no procedure for a final and definitive agreement on tax assessments. Companies file their corporate tax returns between 1-30 April following the close of the accounting year. Tax authorities may, however, examine such returns and the underlying accounting records and may revise assessments within five years.

Dividends paid to non-resident corporations, which have a place of business or permanent attorney in Türkiye or to resident corporations are not subject to withholding tax. While dividends paid to individuals and corporations were subject to withholding tax at the rate of 15%. An increase in capital through issuing bonus shares is not considered as profit distribution and no withholding tax incurs in such a case.

With the 75% of the profits arising from the sale of the participation shares held in the Bank's assets for more than two years and the founder's shares, usufruct shares and preference rights held for the same period and 50% of the gains arising from the sale of immovables that are in the assets of the Bank for the same period is exempt from tax on the condition that it is added to the capital or kept in a special fund account for 5 years as stipulated in the Corporate Tax Law. With the 19th article of Law No. 7456 published on 15 July 2023, the exemption for the transfer and delivery of immovable properties that have been in the assets of institutions for at least two full years has been abolished. With the 22nd article of the same Law, it has been regulated that the 50% exception rate of Law No. 5520 will be applied as 25% in the sales of immovable properties that were in the assets of the institutions before the date of entry into force of the relevant regulation, as of the date of entry into force of this article.

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XVI. Explanations on taxation

Deferred tax

The Bank calculates and reflects deferred tax in accordance with the provisions of “Income Taxes” (“TAS 12”) for taxable temporary differences that arise between the book value of an asset or liability and its tax basis determined in accordance with the tax legislation. 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 assets and liabilities have presented in net balances in the financial statements separately for domestic and international branches and for different subsidiaries subject to consolidation. Net balances of deferred tax assets and liabilities from companies are presented are shown separately in assets and liabilities. The rates applied for deferred tax assets and liabilities calculated over temporary differences that will occur in subsequent periods on an item basis according to the expected realization periods of the tax asset and liability in line with the relevant legislation.

Deferred tax liabilities are calculated for all taxable temporary differences, while deferred tax assets arising from deductible temporary differences are recognized only when it is highly probable that taxable profits will be available in the future to utilize these differences.

The calculated deferred tax assets and liabilities are offset and presented accordingly in the financial statements.

The tax rate used in the calculation of deferred tax assets and liabilities is 30% on temporary differences estimated to realise in 2024 and 30% on temporary differences expected to realise in 2024 and subsequent periods (2023: 30%).

XVII. Explanations on borrowings

The Bank has no trading financial liabilities and derivative financial instruments. The Bank did not issued bonds or convertible bonds during the annual reporting period.

XVIII. Explanations on issuance of share certificates

None.

XIX. Explanations on bank drafts and letter of acceptances

Bank drafts and letter of acceptances are recognised simultaneously with customers' payments and are presented in off-balance sheet transactions as possible debts and commitments. The Bank has no bank drafts and letter of acceptances during the annual reporting period.

XX. Explanations on government grants

None.

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XXI. Explanations on operating segments

Since the Bank is the “Development and Investment Bank”, the Bank does not operate in retail banking and its operating segments are limited to Investment Banking and Treasury Operations. The breakdown of the reportable segments of our Bank is as follows:

Risk Class	Investment banking	Treasury	Undistributed	Total
Current period (1 January - 31 December 2024)				
Profit before tax	96,076	27,944	(84,417)	39,603
Tax provision	-	-	(12,142)	(12,142)
Profit for the period	96,076	27,944	(96,559)	27,461
Current period (1 January - 31 December 2024)				
Segment assets	194,822	116,301	-	311,123
Undistributed assets	-	-	19,770	19,770
Total assets	194,822	116,301	19,770	330,893
Segment liabilities	14,564	54,354	-	68,918
Undistributed liabilities	-	-	261,975	261,975
Total liabilities	14,564	54,354	261,975	330,893
Risk Class	Investment banking	Treasury	Undistributed	Total
Prior period (1 January - 31 December 2023)				
Profit before tax	44,809	28,394	(43,807)	29,396
Tax provision	0	0	(9,023)	(9,023)
Profit for the period	44,809	28,394	(52,830)	20,373
Prior period (1 January - 31 December 2023)				
Segment assets	244,760	54,742	0	299,502
Undistributed assets	0	0	12,710	12,710
Total assets	244,760	54,742	12,710	312,212
Segment liabilities	14,684	66,989	0	81,673
Undistributed liabilities	0	0	230,539	230,539
Total liabilities	14,684	66,989	230,539	312,212

XXII. Explanations on other matters

Related parties

For the purpose of these unconsolidated financial statements, shareholders having control shares of the Bank, key management personnel and board members together with their families and companies controlled by/affiliated with them, associated companies and joint ventures and the fund providing post employment benefits are considered and referred to as related parties in accordance with “TAS 24 Related Party Disclosures”. The related party transactions are disclosed in Section Five Note numbered VII.

Cash and cash equivalents

For the purposes of the cash flow statement, cash includes cash on hand, cash in transit, acquired cheques and demand deposits including balances with the Central Bank; and cash equivalents include interbank money market placements, time deposits at banks with original maturity periods of less than three months and investments on marketable securities other than common stocks.

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SECTION FOUR

INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT OF THE BANK

I. Explanations on equity

Equity and capital adequacy ratio were calculated within the framework of "Regulation on Banks' Equity" and "Regulation on Measurement and Evaluation of Capital Adequacy of Banks".

As of 31 December 2024, the Bank's total equity is calculated as TL 259,783 and capital adequacy ratio is 25.14%.

As of 31 December 2023, the Bank's total equity is calculated as TL 232,402 and capital adequacy ratio is 22.15%.

	Current period	Prior period
COMMON EQUITY TIER 1 CAPITAL		
Paid-in share capital following all debts in terms of claim in liquidation of the Bank	60,000	60,000
Share premiums	-	-
Retained earnings	161,859	141,486
Gains recognized in equity as per TAS	-	-
Profit	27,461	20,373
Profit for the period	27,461	20,373
Prior period profit	-	-
Shares acquired free of charge from subsidiaries, associates and jointly controlled partnerships and cannot be recognised within profit for the period	-	-
Common Equity Tier 1 Capital Before Deductions	249,320	221,859
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	-	-
The sum of the net loss for the current period and the previous years which could not be absorbed by the retained earnings and losses recognised in equity in accordance with TAS	458	638
Improvement costs for operating leasing	305	195
Goodwill (net of related tax liability)	-	-
Other intangible assets other than mortgage-servicing rights (net of related tax liability)	125	421
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	-	-
Cash-flow hedge reserve	-	-
Shortfall of provisions to expected losses	-	-
Securitisation gain on sale	-	-
Gains and losses due to changes in own credit risk on fair valued liabilities	-	-
Defined-benefit pension fund net assets	-	-
Investments in own shares	-	-
Credits extended contrary to the fourth paragraph of Articles 56 of the Banking Law	-	-
Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)	-	-
Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank owns more than 10% of the issued share capital (amount above 10% threshold)	-	-
Mortgage servicing rights (amount above 10% threshold)	-	-
Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	-	-
Amount exceeding the 15% threshold (-) of the common equity Tier 1 in accordance with the second paragraph of the provisional article 2 in the regulation regarding the Banks' Equity	-	-
The amount above threshold for the investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank owns more than 10% of the issued share capital	-	-
The amount above threshold for mortgage servicing rights	-	-
The amount above threshold for deferred tax assets arising from temporary differences	-	-
National specific regulatory adjustments which shall be determined by the BRSA	-	-
Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	-	-

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Total regulatory adjustments to Common equity Tier 1	888	1,254
Common Equity Tier 1 capital (CET 1)	248,432	220,605
ADDITIONAL TIER 1 CAPITAL		
Preferred shares that are not included in Common Equity Tier 1 capital and related shares issue premiums	-	-
Eligible capital instruments and relevant share issue premiums that are approved by the BRSA	-	-
Eligible capital instruments and relevant share issue premiums that are approved by the BRSA (For the purposes of the Provisional Article 4 of the Regulation on Banks' Own Funds)	-	-
Additional Tier 1 capital before regulatory adjustments	-	-
Additional Tier 1 capital: regulatory adjustments	-	-
Investments in own Additional Tier 1 instruments	-	-
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	-	-
Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)	-	-
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	-	-
Regulatory Adjustments which will be deducted from Tier 1 capital during the transition period	-	-
Goodwill and other intangible assets 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 subparagraph of the Provisional Article 2 of the Regulation on Banks' Own Funds (-)	-	-
Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	-	-
Total regulatory adjustments to Additional Tier 1 capital	-	-
Total Additional Tier 1 capital	-	-
Total Tier 1 capital (Tier 1 capital = Common Equity Tier 1 capital + Additional Tier 1 capital)	248,432	220,605
TIER 2 CAPITAL		
Eligible capital instruments and relevant share issue premiums that are approved by the Agency	-	-
Eligible capital instruments and relevant share issue premiums that are approved by the Agency (For the purposes of the Provisional Article 4 of the Regulation on Banks' Own Funds)	-	-
Provisions (Article 8 of the Regulation on the Equity of Banks)	11,351	11,797
Tier 2 capital before regulatory adjustments	11,351	11,797
Tier 2 capital: regulatory adjustments		
Direct and indirect investments of the Bank on its own Tier 2 Capital (-)	-	-
Investments of the Bank to banks that invest on the Bank's Tier 2 and components of equity issued by financial institutions with the conditions declared in Article 8	-	-
Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold) (-)	-	-
Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) (amount above the 10% threshold) (-)	-	-
National specific regulatory adjustments which shall be determined by the BRSA (-)	-	-
Total regulatory adjustments to Tier 2 capital	-	-
Total Tier 2 capital	11,351	11,797
Total Capital (The sum of Tier 1 capital and Tier 2 capital)	259,783	232,402
The Sum of Tier 1 Capital and Tier 2 Capital (Total Capital)		
Credits extended contrary to the provisions of Articles 50 and 51 of the Banking Law	-	-
Net Book Values of Movables and Immovables Exceeding the Limit Defined in the Article 57, Clause 1 of the Banking Law and the Assets Acquired against Overdue Receivables and Held for Sale but Retained more than Five Years	-	-
National specific regulatory adjustments which shall be determined by the BRSA	-	-

Regulatory Adjustments which will be deducted from total capital during the transition period		
Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold) 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 (-)	-	-
Significant 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, net of eligible short positions	-	-

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(amount above 10% threshold) 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 (-)		
Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold), mortgage servicing rights (amount above 10% threshold), deferred tax assets arising from temporary differences and mortgaging services (amount above 10% threshold, net of related tax liability) 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 (-)	-	-
OWN FUNDS		
Total Capital (The sum of Tier 1 capital and Tier 2 capital)	259,783	232,402
Total Risk Weighted Assets	1,033,207	1,049,102
CAPITAL ADEQUACY RATIOS		
Common Equity Tier 1 Capital Adequacy Ratio (%)	24.04	21.03
Tier 1 Capital Adequacy Ratio (%)	24.04	21.03
Capital Adequacy Ratio (%)	25.14	22.15
BUFFERS		
Institution specific buffer requirement of the Bank (a+b+c)	2.50	2.50
a)Capital conservation buffer requirement (%)	2.50	2.50
b) Bank's specific countercyclical buffer requirement (%)	-	-
c) Systematic bank buffer requirement (%) **	-	-
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 (%)	17.14	14.15
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	-	-
Mortgage servicing rights (net of related tax liability)	-	-
Deferred tax assets arising from temporary differences (net of related tax liability)	-	-
Limits related to provisions considered in Tier II calculation		
General provisions for standard based receivables (before ten thousand twenty-five limitation)	14,565	14,684
Up to 1.25% of total risk-weighted amount of general provisions for receivables where the standard approach used	11,351	11,797
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 in this column represents the amounts of items that are subject to transition provisions

** Represents the column will be recognised in only by systemically important banks that do not have the obligation to prepare consolidated financial statements within the scope of the 4th paragraph of Article 4 of the Regulation on Systemically Important Banks, and will be recognised as "None (Zero)" by other banks.

**INFORMATION RELATED TO FINANCIAL POSITION AND RISK
MANAGEMENT OF THE BANK (continued)**

I. Explanations on equity (continued)

As of 31 December 2024, there has been no instruments subject to temporary application in the Bank's equity calculation and no debt instruments to be included in the equity calculation.

The difference between “Equity” in equity table and “Shareholder’s Equity” in the unconsolidated balance sheet mainly arises from the general provisions. In the calculation of “Total Capital”, general reserve up to 1.25% of credit risk is taken into consideration as Tier II Capital. Adjustments calculated in accordance with subparagraph (i) of the first paragraph of the 9th article of the “Regulation on Equity of Banks” are considered in the information on equity table on equity items. Leasehold improvements included in property, plant and equipment presented in the balance sheet and intangible assets and deferred tax assets determined by the Board are taken into consideration as amounts to be deducted from capital in the calculation of the “Equity” amount.

There is no difference between the balance sheet items, which are taken into account in the equity calculation, and the amounts in the balance sheet and the information regarding the equity items.

II. Explanations on credit risk

Information on risk concentrations by debtors or group of debtors or geographical regions and sectors, basis for risk limits and the frequency of risk appraisals

The firms for which loans are provided are grouped in accordance with their capital owners and the limits that the maximum risk that will be provided, are determined based on firm and the capital groups.

Other than grouping in accordance with firms and capital group limits, the Bank does not have a risk reduction or limiting in terms of geographical regions or sectors.

Information on determination and distribution of risk limits for daily transactions, monitoring of risk concentrations related to off-balance sheet items per customer and daily basis

Risk limits relating to daily transactions are monitored on a daily basis by the related departments and new credit demands are followed by considering open limits, collaterals and other appropriateness conditions.

The risk concentration of the group the bank is involved and the other groups are reviewed on monthly basis and findings related to this issue are presented to the Audit Committee regularly.

Off-balance sheet risk concentrations are followed-up strictly in accordance with the directions of board of directors by Treasury Department.

Whether the credit worthiness of the borrowers of loans and other receivables are monitored regularly in accordance with the relevant legislation, whether the account status documents received for the opened loans have been audited as stipulated in the relevant legislation, if not, the reasons, whether the credit limits have been changed, whether the loans and other receivables are covered

The credit worthiness of the loan borrowers is re-examined in every request for limit increase or loan extension, and depending on the results of the examination, it is decided to increase the existing limit, keep it intact or insert additional guarantees, or block the existing limits and to liquidate the risk immediately.

On the other hand, during the evaluation of requests for credit allocation proposals for companies applying for the first time, as well as requests for increasing existing limits or utilizing existing credit limits, attention is paid to ensuring that the company's current balance

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sheet and income statements have been audited in accordance with the requirements allocated in the regulations.

Customers who are requested to have an account status document at the bank are also rated, and work on the revision of the current rating model is continued in parallel.

INFORMATION RELATED TO FINANCIAL POSITION AND RISK
MANAGEMENT OF THE BANK (continued)

II. Explanations on credit risk (continued)

Since the Bank's ultimate goal is to use advanced approaches based on internal ratings, a credit risk loss database has been established in accordance with Basel II norms and regular data accumulation has commenced.

Definitions of overdue and impaired elements in accounting practice

Receivables delayed more than ninety days from the due date of principal, interest, or both, but not more than one hundred and eighty days, are classified as overdue or impaired receivables.

Methods and approaches for value adjustments and provisions;

Methods and approaches for provisions are disclosed in Section Three, Note VII. and XIV.

Regardless of the effects of credit risk mitigation, the total amount of risks exposed after offsetting and the average amount of risks for the relevant period, separated according to different risk classes and types

The average amount of credit risks subject to capital adequacy for the period is amounting to TL 912,111.

Whether the Bank has control limits on the positions held in terms of futures and options contracts and other similar contracts, whether the credit risk undertaken for such instruments is managed together with the potential risks arising from market movements

Such transactions, including forward transactions in favor of group companies, are managed by the treasury department in the same way as transactions in favor of other customers, and the potential risks arising from market movements of such transactions are also taken into account by the said department.

The Bank includes derivatives in its concentration risk. The Audit Committee and senior management are informed in the event of any issue that poses a risk.

Information on whether the Bank decreases the risk by liquidating its forward transactions, options and similar contracts in case of facing a significant credit risk or not

The Bank did not face any credit risk where liquidating its forward transactions, options and similar contracts would have been required. The regular controls are provided by the related departments in order to indicate any such circumstance.

Information on whether the indemnified non-cash loans are evaluated as having the same risk weight as non-performing loans or not

None.

**INFORMATION RELATED TO FINANCIAL POSITION AND RISK
MANAGEMENT OF THE BANK (continued)**

II. Explanations on credit risk (continued)

Information on whether the loans that are renewed and rescheduled are included in a new rating group as determined by the Bank’s risk management system, other than the follow-up plan defined in the banking regulations or not; whether new precautions are considered in these methods or not; whether the Bank’s risk management accepts long term commitments as having more risk than short-term commitments which results in a diversification of risk or not

None.

Evaluation of the significance of country specific risk if the banks have foreign operations and credit transactions in a few countries or these operations are coordinated with a few financial entities

Apart from intermediating in import-export transactions, there are currently no banking transactions carried out abroad or loans extended abroad. When intermediating import-export transactions, the Bank endeavors to work with banks that are considered to be at a high level according to international evaluation criteria. The Bank periodically checks whether there is any concentration on the basis of country and counter bank that may pose a risk.

Evaluation of the Bank’s competitive credit risk as being an active participant in the international banking transactions market

Since the amount of these transactions is much more limited compared to the total volume of import and export intermediation transactions of other financial institutions, there is no significant concentration of credit risk incurred.

The Bank’s,

a) Share of the top 100 cash loan customers in the total cash loans portfolio

As of 31 December 2024, the share of the Bank’s receivables from the top 100 cash loan customers in total cash loans portfolio is 100% (31 December 2023: 100%).

b) Share of the top 100 non-cash loan customers in the total loan non-cash loans portfolio

As of 31 December 2024, the share of the Bank’s receivables from the top 100 non-cash loan customers in total cash loans portfolio is 100% (31 December 2023: 100%).

c) The share of the total cash and non-cash loan balance of the top 100 loan customers in the total assets and off-balance sheet items

As of 31 December 2024, the share of cash and non-cash receivables from the Bank’s top 100 loan customers in the total balance sheet and off-balance sheet assets is 100% (31 December 2023: 100%).

The Bank’s general loan provision for its loans

The Bank allocates general loan provision in accordance with the “Regulation on the Determination of the Qualifications of Loans and Other Receivables by Banks and the Procedures and Principles Regarding the Provisions to be Allocated for These” published in the Official Gazette No. 2633 dated 1 November 2006.

As of 31 December 2024, the Bank has general loan provisions amounting to TL 14,564 arising from credit transactions with its customers (31 December 2023: TL 14,684).

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INFORMATION RELATED TO FINANCIAL POSITION AND RISK
MANAGEMENT OF THE BANK (continued)

II. Explanations on credit risk (continued)

Geographical distribution of risk exposures disaggregated by significant risk classes in important regions; the distribution of risks, which are disaggregated by risk classes, according to sectors or counterparties, and the distribution of all risks by remaining maturities, are explained at least on the basis of the following tables, and if necessary, additional information is available

Profile relating to important risks in important areas

Risk Classes*							
Current period	Conditional and Unconditional Receivables from Central Managements or Central Banks	Conditional and Unconditional Receivables from Banks and Intermediary Firms	Corporate Receivables	Conditional and Unconditional Retail Receivables	Short-Term Receivables and Short-Term Corporate Receivables from Banks and Intermediary Firms	Other Receivables	Total
1. Domestic	1,684	34,615	864,259	-	-	-	900,558
2. European Union Countries	-	2,807	-	-	-	-	2,807
3. OECD Countries **	-	-	-	-	-	-	-
4. Off-shore Banking Regions	-	-	-	-	-	-	-
5. USA, Canada	-	72	-	-	-	-	72
6. Other Countries	-	-	-	-	-	-	-
7. Investments in Associates, Subsidiaries and Joint Ventures	-	-	-	-	-	-	-
8. Undistributed Assets / Liabilities ***	-	-	-	-	-	-	-
9. Total	1,684	37,494	864,259	-	-	-	903,436

Risk Classes*							
Prior period	Conditional and Unconditional Receivables from Central Managements or Central Banks	Conditional and Unconditional Receivables from Banks and Intermediary Firms	Corporate Receivables	Conditional and Unconditional Retail Receivables	Short-Term Receivables and Short-Term Corporate Receivables from Banks and Intermediary Firms	Other Receivables	Total
1. Domestic	-	9,626	926,187	-	-	4,714	940,527
2. European Union Countries	-	2,388	-	-	-	-	2,388
3. OECD Countries **	-	-	-	-	-	-	-
4. Off-shore Banking Regions	-	-	-	-	-	-	-
5. USA, Canada	-	812	-	-	-	-	812
6. Other Countries	-	-	-	-	-	-	-
7. Investments in Associates, Subsidiaries and Joint Ventures	-	-	-	-	-	-	-
8. Undistributed Assets / Liabilities ***	-	-	-	-	-	-	-
9. Total	-	12,825	926,187	-	-	4,714	943,726

* Regulation relating to measurement and evaluation of capital adequacy of banks will be used.

** OECD countries other than EU countries, USA and Canada

*** Assets and liabilities which can not be allocated to sections on a consistent basis

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INFORMATION RELATED TO FINANCIAL POSITION AND RISK
MANAGEMENT OF THE BANK (continued)

II. Explanations on credit risk (continued)

Risk Profiles to Sectors and Counter Party

Current period	Risk Classes *						
	Conditional and Unconditional Recivables from Central Managements or Central Banks	Conditional and Unconditional Recivables from Banks and Intermediary Firms	Corporate Receivables	Other Receivables	TL	FC	Total
Agriculture	-	-	-	-	-	-	-
Farming and Stockbreeding	-	-	-	-	-	-	-
Forestry	-	-	-	-	-	-	-
Fishery	-	-	-	-	-	-	-
Manufacturing	-	-	852,318	-	679,349	172,969	852,318
Mining	-	-	-	-	-	-	-
Production	-	-	852,318	-	679,349	172,969	852,318
Electricity, Gas, Water	-	-	-	-	-	-	-
Construction	-	-	8,000	-	8,000	-	8,000
Services	-	37,494	3,940	-	8,674	32,760	41,434
Wholesale and Retail Trade	-	-	3,752	-	323	3,429	3,752
Hotel, Food and Beverage	-	-	-	-	-	-	-
Transportation and Telecommunication	-	-	66	-	66	-	66
Financial Institutions	-	37,494	122	-	8,285	29,331	37,616
Real Estate and Renting Services	-	-	-	-	-	-	-
Self-Employment Services	-	-	-	-	-	-	-
Educational Services	-	-	-	-	-	-	-
Health and Social Services	-	-	-	-	-	-	-
Other	1,684	-	-	-	1,684	-	1,684
Total	1,684	37,494	864,259	-	697,707	205,729	903,436

* Regulation relating to measurement and evaluation of capital adequacy of banks will be used.

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MANAGEMENT OF THE BANK (continued)

II. Explanations on credit risk (continued)

Risk Profiles to Sectors and Counter Party

Prior period	Risk Classes *						
	Conditional and Unconditional Recivables from Central Managements or Central Banks	Conditional and Unconditional Recivables from Banks and Intermediary Firms	Corporate Receivables	Short-Term Receivables and Short-Term Corporate Receivables from Banks and Intermediary Firms	TL	FC	Total
Agriculture	-	-	-	-	-	-	-
Farming and Stockbreeding	-	-	-	-	-	-	-
Forestry	-	-	-	-	-	-	-
Fishery	-	-	-	-	-	-	-
Manufacturing	-	-	764,813	-	540,846	223,967	764,813
Mining	-	-	-	-	-	-	-
Production	-	-	489,351	-	341,266	148,085	489,351
Electricity, Gas, Water	-	-	275,462	-	199,580	75,882	275,462
Construction	-	-	12,659	-	12,659	-	12,659
Services	-	12,825	148,715	4,714	125,638	40,616	166,254
Wholesale and Retail Trade	-	-	140,454	-	107,654	32,800	140,454
Hotel, Food and Beverage	-	-	486	-	486	-	486
Transportation and Telecommunication	-	-	188	-	188	-	188
Financial Institutions	-	12,825	7,587	4,714	17,310	7,816	25,126
Real Estate and Renting Services	-	-	-	-	-	-	-
Self-Employment Services	-	-	-	-	-	-	-
Educational Services	-	-	-	-	-	-	-
Health and Social Services	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-
Total	-	12,825	926,187	4,714	679,143	264,583	943,726

* Regulation relating to measurement and evaluation of capital adequacy of banks will be used.

Distribution of Risks with Time-Based Attributes According to the Outstanding Maturity

Current period	Maturity				
Risk Classes	1 month	1 - 3 months	3 - 6 months	6 - 12 months	1 year and over
Receivables from Central Governments or Central Banks	-	-	-	-	-
Conditional and Unconditional Recivables from Banks and Intermediary Firm	37,494	-	-	-	-
Corporate Receivables	657,985	95,497	20,646	34,628	55,502
Past Due Receivables	-	-	-	-	-
Other Receivables	-	-	-	-	-
Total	695,480	95,497	20,646	34,628	55,502

Prior period	Maturity				
Risk Classes	1 month	1 - 3 months	3 - 6 months	6 - 12 months	1 year and over
Receivables from Central Governments or Central Banks	-	-	-	-	-
Conditional and Unconditional Recivables from Banks and Intermediary Firm	6,423	2,417	-	-	-
Corporate Receivables	2,587	256,068	82,477	15,918	184,027
Past Due Receivables	-	-	-	-	-
Other Receivables	-	-	-	-	-
Total	9,010	258,485	82,477	15,918	184,027

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INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT OF THE BANK (continued)

II. Explanations on credit risk (continued)

Information regarding each of the risk classes specified in Article 6 of the Regulation on Measurement and Assessment of Capital Adequacy of Banks

As of 31 December 2024, there is no credit rating institution or export credit institution assigned in determining the risk weights of risk classes specified in Article 6 of the Regulation on Measurement and Assessment of Capital Adequacy of Banks.

The Bank does not reduce the credit risk corresponding to each risk weight defined in Annex-1 of the Regulation on Measurement and Evaluation of Capital Adequacy of Banks.

Based on the table below, the total risk amount before and after credit risk mitigation and the amounts deducted from the equity, corresponding to each risk weight defined in Annex-1 of the Regulation on Measurement and Evaluation of Capital Adequacy of Banks

Risk Amounts According to Risk Weight

	0%	10%	20%	50%	100%	250%	Other
Risk Weight							
Amount Before Credit Risk Mitigation	11,862	-	55,206	-	874,437	-	-
Amount After Credit Risk Mitigation	11,862	-	55,206	-	874,437	-	-

Based on the table below, by sector or type of counterparty; Separately, impaired loan and non-performing loan amounts, value adjustments and provisions, value adjustments during the period and amounts related to provisions are disclosed to the public

Impaired loans are the loans deemed to have been impaired due to overdue more than 90 days as of the end of the reporting period or due to their credibility. A “Special Provision” calculation is made for these loans within the scope of the Provisions Regulation.

Information by significant sectors or counterparty type

Sectors/Counterparties	Loans			Provisions	
	Impaired (IFRS 9)	Non-performing (Provision Regulation)	Provision for Expected Credit Losses (IFRS 9)	Provisions (Provision Regulation)	
Current period	Significant Increase in Credit Risk (Stage 2)				
Agriculture	-	-	-	-	-
Farming and Stockbreeding	-	-	1,201	-	1,201
Forestry	-	-	-	-	-
Fishery	-	-	1,201	-	1,201
Manufacturing	-	-	-	-	-
Mining	-	-	-	-	-
Production	-	-	-	-	-
Wholesale and Retail Trade	-	-	-	-	-
Hotel, Food and Beverage	-	-	-	-	-
Transportation and Telecommunication	-	-	-	-	-
Financial Institutions	-	-	-	-	-
Other	-	-	-	-	-
Total	-	-	1,201	-	1,201

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II. Explanations on credit risk (continued)

Information by significant sectors or counterparty type

Sectors/Counterparties	Loans			Provisions	
	Impaired (IFRS 9)	Default (Stage 3)	Non-performing (Provision Regulation)	Provision for Expected Credit Losses (IFRS 9)	Provisions (Provision Regulation)
Prior period	Significant Increase in Credit Risk (Stage 2)				
Agriculture	-	-	-	-	-
Manufacturing	-	-	1,201	-	1,201
Mining	-	-	-	-	-
Production	-	-	1,201	-	1,201
Electricity, Gas, Water	-	-	-	-	-
Construction	-	-	-	-	-
Services	-	-	-	-	-
Wholesale and Retail Trade	-	-	-	-	-
Hotel, Food and Beverage	-	-	-	-	-
Transportation and Telecommunication	-	-	-	-	-
Financial Institutions	-	-	-	-	-
Other	-	-	-	-	-
Total	-	-	1,201	-	1,201

Reconciliation between changes in value adjustments and provisions for impaired loans (based on geographical regions, if possible) is disclosed.

Information related to value adjustments and loan provisions changes

	Current period	Opening Balance	Provisions During the Period	Reversals	Other adjustments*	Closing Balance
1	Special Provisions	1,201	0	0	0	1,201
2	General Provisions	14,684	-	(120)	0	14,564

	Prior period	Opening Balance	Provisions During the Period	Reversals	Other adjustments*	Closing Balance
1	Special Provisions	1,201	0	0	0	1,201
2	General Provisions	13,791	1,354	461	0	14,684

* Determined according to exchange rate differences, business combinations, acquisitions and disposal of subsidiaries.

Risks included in the circular capital buffer calculation

The geographical distribution of the receivables from the private sector, which is taken into account in the calculation of the circular capital buffer specific to the bank within the scope of the Regulation on Capital Protection and Circular Capital Buffers and its sub-regulations published in the Official Gazette dated 5 November 2013 and numbered 28812, is explained in the table below.

The Bank-specific countercyclical capital buffer ratio is a ratio to be notified by the BRSA at least one year prior to its public disclosure, but no such notification has been made yet. In addition, almost all of the Bank's risk items are composed of domestic risks and there is no concentration on the basis of country risk.

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INFORMATION RELATED TO FINANCIAL POSITION AND RISK
MANAGEMENT OF THE BANK (continued)

III. Explanations on currency risk

The currency risk that the Bank is exposed to, the estimation of the effects of this matter, the limits determined by the Board of Directors for the positions monitored daily

The Standard Method used in legal reporting is used to measure the currency risk that the Bank is exposed to.

While calculating the capital requirement for currency risk, all foreign currency assets, liabilities and forward transactions of the Bank are taken into consideration. Net short and long positions are calculated in terms of Turkish Lira equivalent of each currency. The position with the largest absolute value is determined as the base amount for the capital obligation. The capital requirement is calculated over this amount.

The Board of Directors audits daily whether the positions related to currency risk are within the limits.

The extent of hedging foreign currency debt instruments and net foreign currency investments with hedging derivative instruments, if significant

As of 31 December 2024, the Bank has no derivative instruments classified for hedging purposes.

Foreign currency risk management policy

The risk policy is based on transactions within the limits, and it is essential to keep the foreign currency position in balance.

In accordance with both national legislation and international practices and within the scope of the current equity profile, there is a foreign exchange risk management policy for taking positions within the range of lower and upper limits, and there is no speculative position.

Exposed foreign currency risk

As of 31 December 2024, the Bank has net balance sheet position amounting to TL 15,207. The Bank has no off-balance sheet position and thus, the Bank has closed foreign currency position amounting to TL 15,207.

As of 31 December 2023, the Bank has a closed balance sheet position amounting to TL 21,174.

The Bank’s publicly announced foreign exchange bid rates as of the date of the financial statements and for the last five working days prior to that date are as follows:

Current period	USD	EUR
Current Foreign Exchange Bid Rate as of the Balance Sheet Date	35.2803	36.7362
Balance Sheet Evaluation Rate (31 December 2024) (First day current bid rate)	35.1368	36.6134
2.Day bid rate	35.2033	36.6076
3.Day bid rate	35.2162	36.6592
4.Day bid rate	35.1814	36.5693
5.Day bid rate	35.1065	36.5473
The simple arithmetic average of the Bank's current foreign exchange bid rate (Last 30 days)	34.9202	36.5839
Balance Sheet Evaluation Rate	35.2803	36.7362

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INFORMATION RELATED TO FINANCIAL POSITION AND RISK
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III. Explanations on currency risk (continued)

Prior period	USD	EUR
Current Foreign Exchange Bid Rate as of the Balance Sheet Date	29.4382	32.5739
Balance Sheet Evaluation Rate (31 December 2023) (First day current bid rate)	29.3973	32.6937
2.Day bid rate	29.3374	32.4186
3.Day bid rate	29.2647	32.2421
4.Day bid rate	29.2108	32.1766
5.Day bid rate	29.1344	32.0726
The simple arithmetic average of the Bank's current foreign exchange bid rate (Last 30 days)	29.0415	31.6995
Balance Sheet Evaluation Rate	29.4382	32.5739

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INFORMATION RELATED TO FINANCIAL POSITION AND RISK
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III. Explanations on currency risk (continued)

Information related to Bank’s currency risk

Current period	EUR	USD	Other	Total
Assets				
Cash (Cash on hand, effectives, cash in transit, cheques purchased) and balances with the Central Bank of the Republic of Türkiye	48	951	-	999
Banks	14,255	26,587	-	40,842
Financial assets at fair value through profit or loss	-	-	-	-
Receivables from money market	-	-	-	-
Financial assets at fair value through other comprehensive income	-	-	-	-
Loans	-	-	-	-
Investments in associates, subsidiaries and joint ventures	-	-	-	-
Financial assets at amortised cost	25,493	5,121	-	30,614
Hedging derivative financial assets	-	-	-	-
Property, plant and equipment	-	-	-	-
Intangible assets	-	-	-	-
Other assets	-	-	-	-
Total assets	39,796	32,659	-	72,455
Liabilities				
Bank deposits	-	-	-	-
Foreign currency deposits	-	-	-	-
Funds from money market	-	-	-	-
Funds borrowed from other financial institutions	-	-	-	-
Marketable securities issued	-	-	-	-
Miscellaneous payables	-	-	-	-
Hedging derivative financial liabilities	-	-	-	-
Other liabilities	24,861	32,387	-	57,248
Total liabilities	24,861	32,387	-	57,248
Net on balance sheet position	14,935	272	-	15,207
Net-off balance sheet position	-	-	-	-
Financial derivative assets	-	-	-	-
Financial derivative liabilities	-	-	-	-
Non-cash loans	244,000	11,621	-	255,621
Prior period				
Total assets	70,979	20,344	-	91,323
Total liabilities	40,826	29,323	-	70,149
Net on balance sheet position	30,153	(8,979)	-	21,174
Net-off balance sheet position	-	-	-	-
Financial derivative assets	32,574	32,559	-	65,133
Financial derivative liabilities	32,574	32,559	-	65,133
Non-cash loans	60,636	191,133	-	251,769

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INFORMATION RELATED TO FINANCIAL POSITION AND RISK
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IV. Explanations on interest rate risk

"Interest Rate Risk" can be defined as the material influence and impact of interest rate changes on interest-sensitive asset and liability items of both on and off-balance sheets of the Bank.

In accordance with the measurements implemented under standard method, the measures are used by considering the maturity ladder on a monthly basis.

Interest rate sensitivity of assets, liabilities and off-balance sheet items (Based on repricing dates)

Current period	Up to 1 month	1-3 months	3-12 months	1-5 years	5 years and over	Non-interest bearing	Total
Assets							
Cash (cash on hand, effectives, cash in transit, cheques purchased) and balances with the Central Bank of the Republic of Türkiye	773	-	-	-	-	1,076	1,849
Banks	24,669	-	-	-	-	16,905	41,604
Financial assets at fair value through profit or loss	-	-	-	-	-	-	-
Receivables from money market	50,066	-	-	-	-	-	50,066
Financial assets at fair value through other comprehensive income	2,743	-	19,879	-	-	160	22,782
Loans	-	92,500	69,000	-	-	-	161,500
Financial assets at amortised cost	8,857	2,986	21,479	-	-	-	33,322
Other assets (*)	-	-	-	-	-	19,770	19,770
Total assets	87,138	95,486	110,358	-	-	37,911	330,893
Liabilities							
Bank deposits	-	-	-	-	-	-	-
Other deposits	-	-	-	-	-	-	-
Funds from money market	-	-	-	-	-	-	-
Miscellaneous payables	-	-	-	-	-	-	-
Issued securities	-	-	-	-	-	-	-
Other funds	-	-	-	-	-	-	-
Other liabilities (**)	-	-	-	-	-	330,893	330,893
Total liabilities	-	-	-	-	-	330,893	330,893
Balance sheet long position	87,138	95,486	110,358	-	-	-	292,982
Balance sheet short position	-	-	-	-	-	(292,982)	(292,982)
Net off-balance sheet long position	-	-	-	-	-	-	-
Net off-balance sheet short position	-	-	-	-	-	-	-
Total position	87,138	95,486	110,358	-	-	(292,982)	0

(*) Property, plant and equipment and intangible assets are presented in the non-interest bearing.

(**) Equity items are presented in the other liabilities under non-interest bearing.

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IV. Explanations on interest rate risk (continued)

Interest rate sensitivity of assets, liabilities and off-balance sheet items (Based on repricing dates)

Prior period	Up to 1 month	1-3 months	3-12 months	1-5 years	5 years and over	Non-interest bearing	Total
Assets							
Cash (cash on hand, effectives, cash in transit, cheques purchased) and balances with the Central Bank of the Republic of Türkiye	56	-	-	-	-	940	996
Banks	3,247	-	-	-	-	16,949	20,196
Financial assets at fair value through profit or loss	-	-	-	-	-	-	-
Receivables from money market	18,562	-	-	-	-	-	18,562
Financial assets available for sale	4,980	4,834	-	5,000	-	160	14,974
Loans	2,587	94,500	69,000	-	-	-	166,087
Financial assets held-to-maturity	8,294	3,554	36,177	30,648	-	-	78,673
Other assets (*)	-	-	-	-	-	12,724	12,724
Total assets	37,726	102,888	105,177	35,648	-	30,773	312,212
Receivables from money market							
Financial assets available for sale	-	-	-	-	-	-	-
Loans	-	-	-	-	-	-	-
Financial assets held to maturity	-	-	-	-	-	-	-
Miscellaneous payables	-	-	-	-	-	-	-
Issued securities	-	-	-	-	-	-	-
Other funds	-	-	-	-	-	-	-
Other liabilities (**)	-	-	-	-	-	312,212	312,212
Total liabilities	-	-	-	-	-	312,212	312,212
Balance sheet long position	37,726	102,888	105,177	35,648	-	-	281,439
Balance sheet short position	-	-	-	-	-	(281,439)	(281,439)
Net off-balance sheet long position	-	-	-	-	-	65,133	65,133
Net off-balance sheet short position	-	-	-	-	-	(65,133)	(65,133)
Total position	37,726	102,888	105,177	35,648	-	(281,439)	0

(*) Property, plant and equipment and intangible assets are presented in the non-interest bearing.

(**) Equity items are presented in the other liabilities under non-interest bearing.

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IV. Explanations on interest rate risk (continued)

Average interest rates for monetary financial instruments (%)

Current period	EUR	USD	JPY	TL
Assets				
Cash (cash on hand, effectives, cash in transit, cheques purchased) and balances with the Central Bank of the Republic of Türkiye	-	-	-	-
Banks	-	4.50	-	-
Financial assets at fair value through profit or loss	-	-	-	-
Receivables from money market	-	-	-	48.04
Financial assets at fair value through other comprehensive income	-	-	-	54.97
Loans	-	-	-	50.27
Financial assets at amortised cost	3.22	6.00	-	40.00
Liabilities				
Bank deposits	-	-	-	-
Other deposits	-	-	-	-
Funds from money market	-	-	-	-
Miscellaneous payables	-	-	-	-
Issued securities	-	-	-	-
Other funds	-	-	-	-

Prior period	EUR	USD	JPY	TL
Assets				
Cash (cash on hand, effectives, cash in transit, cheques purchased) and balances with the Central Bank of the Republic of Türkiye	-	-	-	-
Banks	-	5.50	-	42.50
Financial assets at fair value through profit or loss	-	-	-	-
Receivables from money market	-	-	-	41.00
Financial assets available-for-sale	-	-	-	49.22
Loans	-	-	-	40.71
Financial assets held-to-maturity	3.23	6.00	-	25.92
Liabilities				
Bank deposits	-	-	-	-
Other deposits	-	-	-	-
Funds from money market	-	-	-	-
Miscellaneous payables	-	-	-	-
Issued securities	-	-	-	-
Other funds	-	-	-	-

**INFORMATION RELATED TO FINANCIAL POSITION AND RISK
MANAGEMENT OF THE BANK (continued)**

V. Explanations on position risk of equity securities

As of 31 December 2024, the Bank has no risk of equity securities arising from bank accounts and relevant transactions.

VI. Explanations on liquidity risk management and liquidity coverage ratio

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

The Bank’s liquidity and funding policy is to own sufficient liquidity reserve and funding opportunities to meet Bank’s liabilities even in cases of stress, resulting from the market conditions or other conditions specific to the Bank. Liquidity risk mainly arising from reasons such as the Bank’s inability to easily convert its positions in assets into cash due to the market structure or irregularities in cash inflows and outflows.

The Bank’s liquidity risk management is managed in accordance with Asset-Liability and Liquidity Risk Policies. It is ensured that maturity match is ensured between assets and liabilities. Liquid values are preserved in order to fully meet the liquidity need that may arise as a result of market fluctuations.

The liquidity of the Bank is monitored daily. The defined liquidity ratios (Liquidity Adequacy Ratio, Liquidity Coverage Ratio) are measured and monitored regularly. The minimum level of the ratio of liquid assets to total assets is determined at 5%. In addition to the legally defined liquidity ratios, a daily liquidity definition and limit determined with the approval of the Board of Directors has been created.

In addition, the Bank has also set a discretionary Cumulative Net Liquidity Deficit Limit. Cumulative Net Liquidity Gaps are calculated weekly by the Risk Management Department based on the Liquidity Risk reports prepared by the Financial Control Department.

In addition, the Bank has also set a discretionary Cumulative Net Liquidity Deficit Limit. Cumulative Net Liquidity Gaps are calculated weekly by the Risk Management Department based on the Liquidity Risk reports prepared by the Financial Control Department.

Total net liquidity deficit in all currencies is positive (+) and its ratio to all assets is at least 20%

If this ratio calculated by the Risk Management Department is 20% or above, no reporting or notification is made on a weekly basis. Only the most recent date is shared at the Audit Committee meetings. In the event that the ratio falls below this limit, the Treasury Department and the General Manager are informed by the Risk Management Department.

Information on the degree of centralization of liquidity management and funding strategy and its functioning between the bank and its subsidiaries

None.

Information on the bank’s funding strategy, including policies regarding the diversity of funding sources and durations

In addition to meeting its short-term liquidity needs from its own internal resources, the Bank also meets a large portion of its liquidity needs from its own internal resources, demand-free Müstakriz Funds and overnight or short-term borrowings from domestic and foreign banks.

**INFORMATION RELATED TO FINANCIAL POSITION AND RISK
MANAGEMENT OF THE BANK (continued)**

VI. Explanations on liquidity risk management and liquidity coverage ratio (continued)

The Bank utilizes its liquidity, which consists of demand funds held by its direct shareholders, partnerships and cash loan customers, which are called Müstakriz Funds, and its own internal resources, in the form of short-term loans and overnight or short-term placements, mostly on a revolving basis.

In accordance with the “Regulation On Calculation of Bank’s Liquidity Coverage Ratio”, published in Official Gazette No. 28948 on 21 March 2014, in the calculations to be made by banks, the liquidity ratio must be at least 80% for foreign currencies and at least 100% for the total amount which is effective from 1 January 2016.

The Bank has no disclosures or matters contrary to the “Non-compliance with proportional limits” during the period.

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

Almost all of the Bank’s liabilities are in TL, USD and EUR and TL funds comprise of mainly equity and deposits. TL funds include other items such as equity items. Foreign exchange denominated items mainly consist of suppliers. Among the foreign exchange denominated liabilities, it includes payabled indexed to the USD and borrower funds. The Bank ensures a strong balance structure between the relevant incurring liquidity ratios, which must be considered separately for foreign currencies, and assets and liabilities for liquidity risk management.

The Bank ensures a high-quality liquid asset buffer to cover possible cash outflows.

Information on liquidity risk mitigation techniques

Information on the use of stress tests

Stress tests will be applied by the Bank along with scenarios determined on the basis of universal, particular and reverse stress tests (considering the scenarios determined by BRSA).

General information on urgent and unexpected liquidity situation plans

In case one or several emergency situations occur, the Bank’s Liquidity Contingency Plan is put into use. After Liquidity Contingency Plan is put into use, Liquidity Contingency Management Committee is responsible from the determination of actions to be taken. The actions to be taken favor the benefits of depositors, creditors of the Bank and shareholders at the lowest cost and within shortest period as possible.

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MANAGEMENT OF THE BANK (continued)

VI. Explanations on liquidity risk management and liquidity coverage ratio (continued)

The lowest, highest and three-month average values of the Bank's unconsolidated foreign currencies and total liquidity coverage ratios on the basis of the weeks are as follows:

Current period

Week	FC Liquidity Coverage Ratio	Total Liquidity Coverage Ratio	
08.11.2024	3.44	1.76	The lowest rate in Foreign Currency Liquidity Coverage Ratio
27.12.2024	9.26	2.86	The highest rate in Foreign Currency Liquidity Coverage Ratio
04.10.2024	3.66	1.32	The lowest rate in Total Liquidity Coverage Ratio
04.10.2024	3.78	3.60	The highest rate in Total Liquidity Coverage Ratio
Three-month Average Liquidity Coverage Ratio calculated on a weekly basis	4.68	2.19	

Prior period

Week	FC Liquidity Coverage Ratio	Total Liquidity Coverage Ratio	
10.11.2023	1.13	0.94	The lowest rate in Foreign Currency Liquidity Coverage Ratio
17.11.2023	1.83	1.31	The highest rate in Foreign Currency Liquidity Coverage Ratio
20.10.2023	1.31	0.75	The lowest rate in Total Liquidity Coverage Ratio
22.12.2023	1.55	2.18	The highest rate in Total Liquidity Coverage Ratio
Three-month Average Liquidity Coverage Ratio calculated on a weekly basis	1.41	1.12	

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MANAGEMENT OF THE BANK (continued)

VI. Explanations on liquidity risk management and liquidity coverage ratio (continued)

The average of the liquidity coverage ratio calculated by taking the weekly simple arithmetic average for the last three months is presented as follows:

Liquidity Coverage Ratio:

	Rate of “Percentage to be taken into account” not Implemented Total value (*)		Rate of “Percentage to be taken into account” Implemented Total value (*)	
	TL+FC	FC	TL+FC	FC
Current Period				
HIGH QUALITY LIQUID ASSETS (HQLA)				
High quality liquid assets			1,588	959
CASH OUTFLOWS				
Retail and Customers Deposits	-	-	-	-
Stable deposits	-	-	-	-
Less stable deposits	-	-	-	-
Unsecured Funding other than Retail and Small Business Customers Deposits	47,931	42,518	47,931	42,518
Operational deposits	-	-	-	-
Non-Operational Deposits	-	-	-	-
Other Unsecured Funding	47,931	42,518	47,931	42,518
Secured funding			-	-
Other Cash Outflows	-	-	-	-
Liquidity needs related to derivatives and market valuation changes on derivatives transact	-	-	-	-
Debts related to the structured financial products	-	-	-	-
Commitment related to debts to financial markets and other off balance sheet liabilities	-	-	-	-
Commitments that are unconditionally revocable at any time by the Bank and other contractual commitments	-	-	-	-
Other irrevocable or conditionally revocable commitments	894,470	30,339	89,447	3,034
TOTAL CASH OUTFLOWS			137,378	45,552
CASH INFLOWS				
Secured Lending Transactions	-	-	-	-
Unsecured Lending Transactions	68,426	26,451	62,531	23,449
Other cash inflows	706	-	706	-
TOTAL CASH INFLOWS	69,132	26,451	63,237	23,449
			Upper limit applied amounts	
TOTAL HQLA STOCK			1,588	959
TOTAL NET CASH OUTFLOWS			74,141	22,139
Liquidity Coverage Ratio (%)			2.14	4.33

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VI. Explanations on liquidity risk management and liquidity coverage ratio (continued)

Liquidity Coverage Ratio:

	Rate of “Percentage to be taken into account” not Implemented Total value (*)		Rate of “Percentage to be taken into account” Implemented Total value (*)	
	TL+FC	FC	TL+FC	FC
Prior Period				
HIGH QUALITY LIQUID ASSETS (HQLA)				
High quality liquid assets			1,271	738
CASH OUTFLOWS				
Retail and Customers Deposits	-	-	-	-
Stable deposits	-	-	-	-
Less stable deposits	-	-	-	-
Unsecured Funding other than Retail and Small Business Customers Deposits	68,401	65,498	68,401	65,498
Operational deposits	-	-	-	-
Non-Operational Deposits	-	-	-	-
Other Unsecured Funding	68,401	65,498	68,401	65,498
Secured funding			-	-
Other Cash Outflows	1	1	1	1
Liquidity needs related to derivatives and market valuation changes on derivatives transact	1	1	1	1
Debts related to the structured financial products	-	-	-	-
Commitment related to debts to financial markets and other off balance sheet liabilities	-	-	-	-
Commitments that are unconditionally revocable at any time by the Bank and other contractual commitments	-	-	-	-
Other irrevocable or conditionally revocable commitments	781,478	32,523	78,148	3,252
TOTAL CASH OUTFLOWS			146,550	68,751
CASH INFLOWS				
Secured Lending Transactions	-	-	-	-
Unsecured Lending Transactions	34,366	18,188	30,001	15,923
Other cash inflows	2,124	-	2,124	-
TOTAL CASH INFLOWS	36,490	18,188	32,125	15,923
			Upper limit applied amounts	
TOTAL HQLA STOCK			1,271	738
TOTAL NET CASH OUTFLOWS			114,425	52,828
Liquidity Coverage Ratio (%)			1.11	1.40

(*) Simple arithmetic average calculated for the last three months by using the amounts calculated based on weekly simple arithmetic averages.

**INFORMATION RELATED TO FINANCIAL POSITION AND RISK
MANAGEMENT OF THE BANK (continued)**

VI. Explanations on liquidity risk management and liquidity coverage ratio (continued)

Significant factors affecting the liquidity coverage ratio result and changes in the items considered in the calculation of the ratio

The Bank calculates the ratio in accordance with the Regulation on Calculation of Liquidity Coverage Ratio of Banks published in the Official Gazette on 21 March 2014 and numbered 28948. In accordance with the aforementioned regulation, the items considered as high quality liquid assets include mainly cash assets, reserve accounts held at the CBRT and securities portfolio. Important factors affecting the liquidity coverage ratio result are placements and borrowings in the interbank market.

Considering the current situation of the banks and the fact that they remain below the legal limits, the BRSA envisaged a gradual transition to the legal ratios for deposit banks, while this ratio was decided to be applied as zero percent for development and investment banks until otherwise determined with the BRSA's letter on 5 January 2017.

The breakdown of high quality assets

The Bank's high quality liquid assets consist of cash on hand, accounts held at the Central Bank of the Republic of Türkiye and Government Domestic Debt Securities issued by the Treasury.

The items of which fund sources are composed and their concentration in all funds

In the current period, the Bank's funding sources consist of 75% of its own internal funds, 16% of funds from external parties, 9% of bank borrowings and other items.

Information on cash outflows arising from derivative transactions and transactions with the possibility of collateral

Derivative transactions, although generating low net cash flows in terms of total liquidity coverage ratio, mainly consist of forward foreign exchange transactions with a value date of up to two days.

Information on other cash inflow and outflow items included in the calculation of liquidity coverage ratio but not included in the public disclosure template and considered to be related to the liquidity profile of the Bank

In the calculation of Liquidity Coverage Ratio in the public disclosure; Other Unsecured Liabilities column consists of Borrower Funds, Taxes Payable, Miscellaneous Payables, Overnight Money Received from Banks, Import Transfer Orders, Other irrevocable or contingently revocable off-balance sheet liabilities column consists of letters of guarantee given to customers, Unsecured Receivables column consists of accounts with domestic and foreign banks, cash loans given and other accounts that ensures cash inflows and outflows.

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VI. Explanations on liquidity risk management and liquidity coverage ratio (continued)

Presentation of assets and liabilities according to their outstanding maturities

Current period	Demand	Up to 1 Month	1-3 Months	3-12 Months	1-5 Years	5 Years and Over	Undistributed (*)	Total
Assets								
Cash (cash on hand, effectives, cash in transit, cheques purchased) and balances with the Central Bank of the Republic of Türkiye	1,076	773	-	-	-	-	-	1,849
Banks	16,905	24,699	-	-	-	-	-	41,604
Financial Assets at Fair Value Through Profit and Loss	-	-	-	-	-	-	-	-
Receivables from Money Markets	-	50,066	-	-	-	-	-	50,066
Financial Assets at Fair Value Through Other Comprehensive Income	-	2,743	-	19,879	-	-	160	22,782
Loans	-	-	92,500	69,000	-	-	-	161,500
Financial Assets at Amortized Cost	-	8,857	2,986	21,479	-	-	-	33,322
Other Assets	-	-	-	-	-	-	19,770	19,770
Total Assets	17,981	87,138	95,486	110,358	-	-	19,930	330,893
Liabilities								
Bank Deposits	-	-	-	-	-	-	-	-
Other Deposits	-	-	-	-	-	-	-	-
Funds from Other Financial Institutions	-	-	-	-	-	-	-	-
Funds from Money Market	-	-	-	-	-	-	-	-
Issued Marketable Securities	-	-	-	-	-	-	-	-
Miscellaneous Payables	-	-	-	-	-	-	-	-
Other Liabilities (**)	54,354	-	-	-	-	-	276,539	330,893
Total Liabilities	54,354	-	-	-	-	-	276,539	330,893
Net Liquidity Excess / (Gap)	(36,373)	87,138	95,486	110,358	-	-	(256,609)	-
Net Off-Balance Sheet Position								
Financial Derivative Assets	-	-	-	-	-	-	-	-
Financial Derivative Liabilities	-	-	-	-	-	-	-	-
Non-cash Loans	855,038	37,014	164,919	200,580	-	12	-	1,257,563
Prior period								
Total Assets	17,889	37,740	102,888	105,177	35,648	-	12,870	312,212
Total Liabilities	66,975	-	-	-	-	-	245,237	312,212
Net Liquidity Excess / (Gap)	(49,086)	37,740	102,888	105,177	35,648	-	(232,367)	-
Net Off-Balance Sheet Position								
Financial Derivative Assets	-	65,133	-	-	-	-	-	65,133
Financial Derivative Liabilities	-	65,133	-	-	-	-	-	65,133
Non-cash Loans	770,221	-	315,137	91,245	47,798	12	-	1,224,593

(*) Considering the assets including the balance sheet, accounts that are classified under non-current assets, subsidiaries and other assets, prepaid expenses and that are required to continue operations of banking activities and do not have the position to be converted into cash in a shorter period are recognised accordingly.

(**) Equity is presented under “Undistributed” in “Other liabilities”.

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VI. Explanations on liquidity risk management and liquidity coverage ratio (continued)

Net stable funding ratio

Current Period	Unweighted value by residual maturity				Weighted value
	Non-Maturity*	Up to 6 months	6 months – 1 year	1 year and over	
ASF Item					
Capital	259,124	-	-	-	259,124
Regulatory Capital	259,124	-	-	-	259,124
Other Capital Instruments	-	-	-	-	-
Retail deposits and deposits from small business customers	-	-	-	-	-
Stable deposits	-	-	-	-	-
Less stable deposits	-	-	-	-	-
Wholesale funding	-	-	-	-	-
Operational deposits	-	-	-	-	-
Other wholesale funding	-	-	-	-	-
Liabilities with matching interdependent assets					
Other liabilities	72,303	-	-	-	-
Derivative liabilities		-			
All other liabilities and equity not included in the above categories	72,303	-	-	-	-
Total ASF					259,124
RSF					
High-quality liquid assets (HQLA)					1,727
Deposits held at other financial institutions for operational purposes	-	-	-	-	-
Performing loans and securities	-	47,466	229,963	21,747	143,055
Performing loans to financial institutions secured by Level 1 HQLA	-	-	-	-	-
Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	-	47,466	-	16,460	23,580
Performing loans to non- financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which	-	-	229,963	638	115,523
With a risk weight of less than or equal to 35% Standardised Approach for credit risk	-	-	-	-	-
Performing residential mortgages, of which	-	-	-	-	-
With a risk weight of less than or equal to 35% Standardised Approach for credit risk	-	-	-	-	-
Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	-	-	-	4,649	3,952
Assets with matching interdependent liabilities					
Other assets	19,899	-	-	-	19,899
Physical traded commodities, including gold					
Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs		-	-	-	-
NSFR derivative assets		-	-	-	-
NSFR derivative liabilities before deduction of variation margin posted		-	-	-	-
All other assets not included in the above categories	19,899	-	-	-	19,899
Off-balance sheet items		1,250,698	-	-	62,535
Total RSF					227,216
Net Stable Funding Ratio (%)					114.04

* The items in the Non-maturity column do not have a specific maturity. These include, but are not limited to, equity items with no fixed maturity, demand deposits, short positions, positions with no fixed maturity, high quality illiquid equities and commodities with physical delivery.

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INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT OF THE BANK (continued)

VII. Explanations on leverage ratio

In accordance with the Regulation on Measurement and Assessment of Leverage Levels of Banks published in the Official Gazette No. 28812 dated 5 November 2013, the information regarding the calculated leverage ratio is as follows.

There has been no reverse material difference incurred between the current and prior period leverage ratio due to the increase in risk-weighted assets and liabilities.

Since the Bank has no obligation to prepare consolidated financial statements, a summary comparison table of the total asset and total risk amount in the consolidated financial statements prepared in accordance with TAS has not been prepared and presented accordingly.

Disclosure of leverage ratio template

Balance sheet assets	Current period	Prior period
Balance sheet assets (excluding derivative financial assets and credit derivatives, including collaterals)	305,670	320,216
(Assets deducted from Core capital)	(870)	(585)
Total risk amount of balance sheet assets (sum of lines 1 and 2)	304,800	319,632
Derivative financial assets and credit derivatives	-	-
Cost of replenishment for derivative financial assets and credit derivatives	106	-
Potential credit risk amount of derivative financial assets and credit derivatives	656	-
Total risk amount of derivative financial assets and credit derivatives (sum of lines 4 and 5)	762	-
Financing transactions secured by marketable security or commodity	-	-
Risk amount of financing transactions secured by marketable security or commodity	-	-
Risk amount arising from intermediary transactions	-	-
Total risk amount of financing transactions secured by marketable security or commodity (sum of lines 7 and 8)	-	-
Off-balance sheet transactions	-	-
Gross notional amount of off-balance sheet transactions	1,245,062	1,251,610
(Correction amount due to multiplication with credit conversion rates)	-	-
Total risk of off-balance sheet transactions (sum of lines 10 and 11)	-	-
Capital and total risk	-	-
Core Capital	218,076	247,169
Total risk amount (sum of lines 3, 6, 9 and 12)	1,550,623	1,571,242
Leverage ratio (*)	-	-
Leverage ratio	14.07	15.73

(*) Three months average values.

VIII. Explanations on fair value of financial assets and liabilities

	Carrying Value (*)		Fair Value (*)	
	Current period	Prior period	Current period	Prior period
Financial Assets	309,274	298,492	309,274	298,492
Money Markets	50,066	18,562	50,066	18,562
Banks	41,604	20,196	41,604	20,196
Financial Assets at Fair Value Through Other Comprehensive Income	22,782	14,974	22,782	14,974
Financial Assets at Amortised Cost	33,322	78,673	33,322	78,673
Loans	161,500	166,087	161,500	166,087
Financial Liabilities	161	-	161	-
Bank Deposits	-	-	-	-
Other Deposits	-	-	-	-
Borrowings	-	-	-	-
Securities Issued	-	-	-	-
Miscellaneous Payables	161	-	161	-

*The table is presented at amortized cost due to the close approximation of carrying value and fair value.

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VIII. Explanations on fair value of financial assets and liabilities (continued)

The fair values of financial assets held for trading and available-for-sale are determined based on quoted market prices or, where such prices cannot be determined, on quoted market prices for similar securities with similar interest, maturity and other terms and conditions.

The fair value of loans granted is calculated by discounting future cash flows using current market interest rates for fixed rate loans. The carrying amount of floating rate borrowings represents their fair value.

For other assets and liabilities, fair value represents the sum of acquisition cost and accumulated interest accruals.

IX. Transactions carried out on behalf of customers, items held in trust

The Bank does not provide buying, selling and custody services and management and advisory services in financial matters for its customers.

**INFORMATION RELATED TO FINANCIAL POSITION AND RISK
MANAGEMENT OF THE BANK (continued)**

X. Public disclosures on risk management by banks

1. Risk Management Approach and Risk Weighted Amounts

The notes and related disclosures prepared in accordance with the “Communiqué Regarding Risk Management by Banks” published in the Official Gazette numbered 29511 on 23 October 2015 and put into effect as of 31 March 2016 are given in this section.

1.1 The Bank’s Risk Management Approach

In a framework that can be summarized as “a conservative structure and low risk appetite”, the risk management approach of the Bank is stated in the table below (Table GBA):

Table GBA: THE BANK’S RISK MANAGEMENT APPROACH IN 2024

a) How the Business Model determines the Bank's risk profile

The Bank determines, measures and evaluates the risk profile in accordance with the principles included in the following procedures:

- Risk Strategy and Policies
- Market Risk Strategy and Policies
- Liquidity Risk Strategy and Policies
- Credit Risk and Counterparty Risk Strategy and Policies
- Operational Risk Strategy and Policies
- Reputation Risk Strategy and Policies
- Interest Risk Strategies and Policies
- Country Risk Strategies and Policies
- Bank’s Strategic Plan

The table of key risks identified through the Self-Assessment (RCSA) studies is renewed every year and kept up-to-date. Self-Assessment work is carried out together with all units of the Bank. Additional practices are carried out with the IT Department under the name of 'IT Risk Management Studies'. In accordance with the low risk appetite strategy included in the ICAAP reports approved by the Board of Directors, the actions to be taken, if necessary, regarding the management of these risks are shared at the Audit Committee meetings and planning is made in line accordance the decisions taken.”

b) Risk Management Structure

In accordance with the risk management system, the policies, implementation procedures and limits are determined to monitor, control and change the risk-return structure of the bank's future cash flows, the nature and level of the activities accordingly, and the Bank ensures that the risks exposed are identified, measured, monitored and controlled. The Risk Management Activities mainly comprise of the following activities:

1. Measuring risks,
2. Monitoring of risks,
3. Controlling and reporting of risks.

These activities takes place in accordance with the Risk Management Department Regulation and Risk Strategy and Policies.

**INFORMATION RELATED TO FINANCIAL POSITION AND RISK
MANAGEMENT OF THE BANK (continued)**

X. Public disclosures on risk management by banks (continued)

c) Practices related to spreading risk culture

Operational risk bulletin: Trainings are organized in necessary periods in order to establish operational risk awareness and raise the existing awareness. In 6-month periods, Operational Risk Bulletin is prepared and published and shared on the platform accessible by the entire bank.

RCSA (Self-Assessment) Studies: Since the RCSA (Self-Assessment) approach, which is implemented once a year, involves business unit managers in the process of determining and analyzing the risk profile, it ensures that the concept of operational risk is better understood throughout the organization, the risk culture is widespread, and risks are continuously monitored and analyzed throughout the Bank.

Activities within the Scope of Business Continuity: Dilerbank Business Continuity Center (BCC) conducts annual tests and Business Impact Analyses on a continuous basis in order to measure the effectiveness of BCC in ensuring the continuity of business without interruption in the event of a real disaster and to ensure adequate risk awareness and preparedness to respond to the needs of our Bank in extraordinary situations. In our Bank, limitation practices have been established at certain rates on the basis of each risk type. Compliance with these limits is monitored primarily by business units, but also by internal control and internal audit processes and the Risk Management Department.

d) Risk measurement systems and main elements

Due to the narrow portfolio volume and the lack of wide range of transactions in our bank, standard approaches (basic indicator approach for operational risk) are considered sufficient on the basis of all risk types and there is no hurry to switch to internal models. However, the necessary infrastructure studies for the transition to advanced measurement approaches are continuing in parallel.

e) Risk reporting to the Board of Directors and senior management

Quarterly Audit Committee meetings are organized and the final results of the assessments performed on the entire portfolio are shared. A special report on the activities of the Risk Management Department is presented once a year. Reporting and presentation of the support services received is made to the Board of Directors once a year. Every 6 months, the Audit Committee reports to the Board of Directors on the activities of internal systems. Once a year, the activities within the scope of Business Continuity, Self-Assessment and Information Technologies Risk Management are reported and presented to the Board of Directors. The Risk Management Department reports to the senior management daily on liquidity limit and stop-loss limit monitoring.

f) Stress test studies

Considering the commencement of the Bank's operations, narrow-scope stress test studies will be implemented out on a monthly basis, and broad-scope stress test studies will be carried out annually in general and relevant risk types.

g) Risk-reducing processes and strategies

The Bank exhibits a proactive approach in all risk types. Measures to be taken are monitored through internal risk measurements. There are Emergency and Contingency Plans in important risk categories and for the Bank in general, and necessary studies are carried out periodically to make these plans living. Other processes that can be called “risk mitigation process” in our

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bank are our Bank's internal control and internal audit processes. The possibility of exposure to risks is substantially reduced by the internal controls applied by the Bank's Internal Control Department and periodic internal audits.

INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT OF THE BANK (continued)

X. Public disclosures on risk management by banks (continued)

1.1 The Bank's risk management approach on risk weighted amounts – general overview

As of 31 December 2024, risk-weighted amounts and capital requirements within the scope of the First Structural Block are presented as follows including with Template GB1.

		Risk weighted amounts		Minimum capital requirement
		Current period	Prior period	Current period
1	Credit risk (excluding counterparty credit risk) (CCR) (*)	885,478	868,864	70,838
2	Standardized approach (SA)	885,478	868,864	70,838
3	Internal rating-based (IRB) approach	-	-	-
4	Counterparty credit risk	22,622	24,399	1,810
5	Standardized approach for counterparty credit risk (SACCR)	22,622	24,399	1,810
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 – 1250% weighted risk approach	-	-	-
11	Settlement risk	-	-	-
12	Securitization positions in banking accounts	-	-	-
13	IRB ratings-based approach (RBA)	-	-	-
14	IRB Supervisory Formula Approach (SFA)	-	-	-
15	SA/simplified supervisory formula approach (SSFA)	-	-	-
16	Market risk	19,138	24,263	1,531
17	Standardized approach (SA)	19,138	24,263	1,531
18	Internal model approaches (IMM)	-	-	-
19	Operational Risk	105,970	105,970	8,478
20	Basic Indicator Approach	105,970	105,970	8,478
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)	1,033,207	1,023,495	82,657

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X. Public disclosures on risk management by banks (continued)

B1- Differences and matching between the scope of accounting consolidation and legal consolidation

	a/b	c	d	e	f	g
	Amount valued in accordance with TAS within the scope of legal consolidation	Subject to credit risk	Subject to counterp arty credit risk	Securitizati o n positions	Subject to market risk	Not subject to capital obligation or deducted from the capital
Assets						-
Cash and cash equivalents and the Central Bank	1,849	1,849	-	0	999	-
Financial assets held-for-trading	-	-	-	-	-	-
Financial assets as at fair value through profit or loss	-	-	-	-	-	-
Banks	41,604	41,604	-	-	40,845	-
Receivables from money market	50,066	50,066	-	-	-	-
Available-for-sale financial assets (net)	22,782	22,782	22,622	-	-	-
Loans and receivables	161,500	161,500	-	-	-	-
Factoring receivables	-	-	-	-	-	-
Held-to-maturity investments (net)	-	-	-	-	-	-
Associates (net)	-	-	-	-	-	-
Subsidiaries (net)	-	-	-	-	-	-
Joint ventures (net)	-	-	-	-	-	-
Receivables from leases	33,322	33,322	-	-	30,611	-
Derivative financial assets for hedging purposes	-	-	-	-	-	-
Property, plant and equipment (net)	1,193	1,193	-	-	-	-
Intangible assets (net)	124	0	-	-	-	124
Investment properties (net)	3,471	3,471	-	-	-	-
Tax asset	1,684	-	-	-	-	-
Non-current assets held for sale and discontinued operations (net)	-	-	-	-	-	-
Other assets	13,298	13,298	-	-	-	-
Total assets	330,893	329,085	22,622	-	72,455	124
Liabilities						
Deposits	-	-	-	-	-	-
Derivative financial liabilities held for trading	-	-	-	-	-	-
Loans received	-	-	-	-	-	-
Money market payables	-	-	-	-	-	-
Issued securities	-	-	-	-	-	-
Funds	-	-	-	-	-	-
Miscellaneous payables	295	-	-	-	-	295
Other foreign sources	55,261	-	-	-	53,975	55,261
Factoring payables	-	-	-	-	-	-
Lease liabilities	-	-	-	-	-	-
Derivative financial liabilities for hedging purposes	-	-	-	-	-	-
Provisions	21,226	-	-	-	3,273	21,226
Tax liabilities	5,249	-	-	-	-	5,249
Liabilities for non-current assets from held for sale and discontinued operations (net)	-	-	-	-	-	-
Subordinated loans	-	-	-	-	-	-
Equity	248,862	-	-	-	-	248,862
Total liabilities	330,893	-	-	-	57,248	330,893

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INFORMATION RELATED TO FINANCIAL POSITION AND RISK
MANAGEMENT OF THE BANK (continued)

X. Public disclosures on risk management by banks (continued)

B2- The main sources of the differences between the risk amounts and the amounts valued in accordance with TAS in the financial statements:

		Total	Subject to credit risk	Securitization positions	Subject to counterparty credit risk	Subject to market risk
1	Amounts of assets included in legal consolidation valued in accordance with TAS (As in Template B1)	330,893	329,085	-	22,622	72,455
2	Amounts of liabilities within the scope of legal consolidation valued in accordance with TAS (as in template B1)	-	-	-	-	-
3	Total net amount under legal consolidation	330,893	329,085	-	22,622	72,455
4	Off-balance sheet amounts	1,257,563	-	-	-	-
5	Valuation differences	-	-	-	-	-
6	Differences arising from different clarification rules (other than those in line 2)	-	-	-	-	-
7	Differences due to consideration of provisions	-	-	-	-	-
8	Differences arising from the practices of the institution	-	-	-	-	-
9	Other	-	-	-	-	-
10	Risk amounts	-	329,085	-	22,622	72,455

**INFORMATION RELATED TO FINANCIAL POSITION AND RISK
MANAGEMENT OF THE BANK (continued)**

X. Public disclosures on risk management by banks (continued)

2. The matters to be disclosed to the public regarding credit risk

2.1 General information on credit risk

2.1.1. General qualitative information on credit risk

Credit risk is the risk and losses that the Bank has if the other party does not comply with the contractual requirements and does not fulfill its obligations in the contracts to which the Bank is a party to.

Risk limits are defined by Board of Directors in a such manner that covers all possible important risk components, in accordance with the Bank’s operations and the size and complexity of products and services. Care is taken to ensure that the risk limits are in line with market expectations and reflect the Bank's risk appetite and Bank's strategies. The credit policies are established in consistence with risk limits.

Pursuant to aforementioned regulations, to what extent the Bank gets closer to allocated limits approved by the board of directors or to what extent these levels were exceeded must be monitored by the risk management unit which was structured independent from executive units. This practice that was included in monitoring function of the risk management unit is significant as it presents a legal obligation, and it helps optimization of resource utilization.

In addition, the Bank will use a credit rating system to effectively measure and evaluate credit risk. This credit rating system is a necessity for all loan applications. The rating system evaluates the total credit risk of each borrower. Valuation of collaterals received to reduce credit risk is implemented annually, considering the results of the risk rating system at the initial collateral obtaining stage and thereafter.

The Bank monitors and manages credit risks until the repayment is completed, is canceled or reversed after loan disbursement. The Bank determines control limits on its positions held in terms of forward transactions and other contracts, and these limits are monitored on a daily basis.

General qualitative information regarding the credit risk of the bank is as follows with Table CRA:

Table CRA: General Qualitative Information on Credit Risk 2024

a) Business model of the Bank and its credit risk profile components

Although the Bank's portfolio is predominantly composed of credit risk, the Bank does not have any significant problems in monitoring riskiness thanks to its effective risk management approaches and control mechanisms, and continues to be a strong player in the sector with its high capital adequacy ratio.

Although the components of credit risk in our Bank are defined as follows; its scope is mainly in the form of base credit risk.

The components of credit risk in our bank are defined as follows; its coverage is predominantly in the form of base credit risk.

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Credit risk expresses the probability of loss to be incurred by the bank due to the failure of the loan customer to fulfill its obligations partially or completely on time by not complying with the terms of the contract.

Counterparty risk, country risk, concentration risk, residual risk are also monitored and managed in the credit risk category.

Counterparty risk refers to the probability that the counterparty, which is the addressee of a transaction that imposes an obligation on both parties, will default before the last payment in the cash flow of this transaction.

Country risk refers to the probability of the bank to suffer a loss as a result of the debtors' failure or avoidance of fulfilling their external obligations due to uncertainties arising in economic, social and political conditions.

Concentration risk is the risk arising from the concentration of loans within the personal loans portfolio, on the basis of certain sectors and in a certain geographical region.

Residual risk covers the risks arising from the ineffectiveness of the credit risk mitigation techniques used.

**INFORMATION RELATED TO FINANCIAL POSITION AND RISK
MANAGEMENT OF THE BANK (continued)**

X. Public disclosures on risk management by banks (continued)

b) Approaches used in determining credit risk policy and credit risk limits

Our Bank is managed in an extremely conservative structure by targeting minimum risk. Since the risk items are mainly composed of credit risks, there is no concentration in a certain sub-risk group, but some internal limits have been determined due to qualified monitoring. These limits are as follows:

Sectoral concentration limit:

Since concentration on a sector basis is not very desirable, it is monitored whether the total loan volume (excluding group companies) does not cause a concentration of more than 25% in the total portfolio in a sector. If the 25% ratio is reached, the risk level of the situation, the action to be taken are evaluated at the first Audit Committee, and the decisions taken are put into practice.

Counterparty limit:

Counterparty limits are established in accordance with the rules and implementation procedures for extending credit and taking into account the change in the financial status of the counterparty. Counterparty limits are set only for counterparties with which transactions are made in domestic and foreign secondary markets. Counterparty limits prepared by the Treasury Department are submitted to the approval of the Board of Directors.

c) Structure and organization of credit risk management and control function and relationship between credit risk management, risk control, legal compliance and internal audit functions

In our bank, credit evaluation stages are carried out by the Head Office in person and disbursements are made with the approval of the Board of Directors. Each of our Bank's customers is subjected to an internal rating model, and these evaluation results are taken into account during the evaluation of loan offers. The Risk Management Department prepares a monthly report evaluating the entire loan portfolio and make a presentation at the Audit Committee meetings. All operational sub-steps of the credit processes are carried out by the

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Loans Department. The lending process is monitored effectively together with the audit and control works of our Bank's internal control and internal audit units.

d) Credit risk reporting to senior management and board members

Within the scope of legal reporting, measurement is carried out on a monthly basis by applying the standard approach and the simple method in guarantees.

Credit Risk Assessment Reports are prepared on a monthly basis within the scope of the Bank's internal practice, and the most recent report is evaluated at the Audit Committee meetings held quarterly. Transfers, if any, within the scope of early warning are realized by the Risk Management Department.

Credit Risk Loss Database entries are regularly made in order to provide the infrastructure that enables the transition to advanced modeling in credit risk measurement approaches.

INFORMATION RELATED TO FINANCIAL POSITION AND RISK
MANAGEMENT OF THE BANK (continued)

X. Public disclosures on risk management by banks (continued)

2.1.2. Credit quality of assets

The following table (Template CR1) presents the asset quality of the Bank's assets, which is prepared in order to comprehensively present the credit quality of the Bank's assets, in accordance with the amounts valued in accordance with TAS in the financial statements prepared according to legal consolidation:

		Gross carrying values of (according to TAS)		Provisions/ depreciation and impairment	Net value
		Defaulted exposures	Non-defaulted exposures		
1	Loans	1,201	194,822	1,201	194,822
2	Debt securities	-	22,622	-	22,622
3	Off-balance sheet exposures	-	1,257,563	-	1,257,563
4	Total	1201	1,475,007	1,201	1,475,007

2.1.3. Changes in the stock of defaults and debt securities

The final position on the Bank's defaulted receivables and debt instruments is presented in the table below (Template CR2):

	Changes in the stock of defaulted receivables and debt instruments	
1	Defaulted loans and debt securities at end of the previous reporting period	1,201
2	Loans and debt securities that have defaulted since the last reporting period	-
3	Returned to non-defaulted status	-
4	Amounts written-off	-
5	Other changes	-
6	Defaulted loans and debt securities at end of the reporting period (1+2-3-4+5) Definitions	1,201

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In accordance with the Communiqué, defaulted receivables represent the amount before provisions/amortization and impairment are taken into account for defaulted receivables (excluding those written-off).

INFORMATION RELATED TO FINANCIAL POSITION AND RISK
MANAGEMENT OF THE BANK (continued)

X. Public disclosures on risk management by banks (continued)

2.2. Credit risk mitigation

2.2.1. Qualitative requirements to be disclosed to the public regarding credit risk mitigation techniques

In the lending process, the Bank considers the cash flow of the activity or investment subject to the loan as the primary source of repayment.

The calculation of the collateral amount is based on margins determined by market and currency risk. Standard margins applied across the Bank are specific to the type of collateral and may vary depending on the type, maturity and currency of the loan.

If the loan is established with a collateral condition, the collateral must be entered into the Banking system. These transactions are performed centrally by the Credit Operations Unit.

The current value of the collateral is monitored in terms of collateral type. In the credit risk monitoring process, the collateral-risk balance is checked as well as the creditworthiness of the customer.

2.2.2. Credit risk mitigation techniques

None.

2.3. Credit Risk Using Standard Approach

2.3.1. Qualitative Explanations Related to the Rating Grades Used

The Bank considers the external rating only for the item due from central governments or central banks, and for the purpose of determining the sovereign rating. The details are as follows, as presented in Table CRD:

Number	Risk class	Credit rating agency	Commencement date	Withdrawal	Reason of withdrawal
1	01 (*)	FITCH			
			Day/Month/Year	Day/Month/Year	
			30/12/2016		

(*) Represents receivables from central governments or banks

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INFORMATION RELATED TO FINANCIAL POSITION AND RISK
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X. Public disclosures on risk management by banks (continued)

2.3.2. Exposed credit risk and credit risk mitigation techniques

Credit risks and risk-weighted amounts calculated under the standard approach are presented in the following table (Template CR4):

		a	b	c	d	e	f
		<i>Credit conversion rate and amount of receivable before credit risk mitigation</i>		<i>Credit conversion rate and amount of receivables after credit risk mitigation</i>		<i>Risk weighted amount and risk weighted amount density</i>	
	Risk classes	<i>On Balance Sheet</i>	<i>Off-Balance Sheet</i>	<i>On Balance Sheet</i>	<i>Off-Balance Sheet</i>	<i>Risk Weighted Amount</i>	<i>Risk-weighted amount density</i>
1	Receivables from central governments and central banks	13,314	-	13,314	-	1,684	0,19%
2	Receivables from regional governments and local governments	-	-	-	-	-	-
3	Receivables from administrative units and noncommercial enterprises	-	-	-	-	-	-
4	Claims from multilateral development banks	-	-	-	-	-	-
5	Receivables from international organizations	-	-	-	-	-	-
6	Receivables from banks and brokerage houses	81,659	-	81,659	-	37,494	4,13%
7	Corporate receivables	217,522	1,257,563	217,522	646,737	864,259	95,17%
8	Retail receivables	-	-	-	-	-	-
9	Receivables secured by residential real estate mortgages	-	-	-	-	-	-
10	Receivables secured by commercial real estate mortgages	-	-	-	-	-	-
11	Overdue receivables	-	-	-	-	-	-
12	High risk determined by the Board	-	-	-	-	-	-
13	Mortgage-backed securities	-	-	-	-	-	-
14	Short-term receivables and short-term corporate receivables from banks and intermediary institutions	-	-	-	-	-	-
15	Investments that qualify as a collective investment companies	-	-	-	-	-	-
16	Other receivables	4,895	-	4,895	-	4,663	0,51%
17	Stock investments	-	-	-	-	-	-
18	Total	317,390	1,257,563	317,390	646,737	908,100	%100.00

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X. Public disclosures on risk management by banks (continued)

2.4. Credit Risk Using Standard Approach

2.4.1. Receivables According to Risk Classes and Risk Weights

The breakdown of receivables based on risk class and risk weight under the standard approach is presented as follows (Template CR5):

Receivables according to risk classes and risk weights

	Risk Classes	0%	10%	20%	25%	35%	50%	75%	100%	150%	200%	Others	Total Risk
1	Receivables from central governments and central banks	11,630					-		1,684				13,314
2	Receivables from regional and local governments	-	-	-	-	-	-	-	-	-		-	-
3	Receivables from administrative units and non-commercial enterprises	-	-	-	-	-	-	-	-	-		-	-
4	Claims from multilateral development banks	-	-	-	-	-	-	-	-	-		-	-
5	Receivables from international organizations	-	-	-	-	-		-	-	-		-	-
6	Receivables from banks and brokerage houses	-	-	55,206	-	-	-		26,453	-		-	81,659
7	Corporate receivables	-	-				-		864,259			-	864,259
8	Retail receivables	-	-	-	-	-	-	-	-	-		-	-
9	Receivables secured by residential real estate mortgages	-	-	-	-	-	-	-	-	-		-	-
10	Receivables secured by commercial real estate mortgages	-	-	-	-	-	-	-	-	-		-	-
11	Overdue receivables	-	-	-	-	-	-	-	-	-		-	-
12	High risk determined by the Board	-	-	-	-	-	-	-	-	-		-	-
13	Mortgage-backed securities	-	-	-	-	-	-	-	-	-		-	-
14	Short-term receivables and short-term corporate receivables from banks and intermediary institutions	-	-	-	-	-	-	-	-	-		-	-
15	Investments that qualify as a collective investment companies	-	-	-	-	-		-	-	-		-	-
16	Stock investments	-	-	-	-	-		-	-	-		-	-
17	Other receivables	232							4,663				4,895
18	Total	11,862		55,206			-		897,059			-	964,127

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X. Public disclosures on risk management by banks (continued)

2.4.2. Since our Bank is not applying the Internal Rating Based ("IRB") approach, tables with template numbered CRE, CR6, CR7, CR8, CR9, CR10 including the details have not been prepared accordingly.

2.5. Disclosures regarding the counterparty credit risk (CCR)

This section includes all risks exposed to counterparty risk in trading and banking accounts, credit valuation adjustments and central counterparty risks.

Table CCRA: Explanations Regarding CCR

In our bank, counterparty risk is monitored within the scope of credit risk, and the explanations presented in the Table CRA include the details within this scope.

2.5.1 Analysis of counterparty credit risk exposure by approach

The table (Template CCR1) detailing the methods and parameters used to measure the regulatory capital to be held for the CCR is presented below:

		a	b	c	d	e	F
		Replacement cost	Potential future exposure	EEPE	Alpha used for computing regulatory exposure at default	Exposure at default post CRM	RWA
1	Standardised Approach (for derivatives)				1,4		
2	Internal Model Method (for derivatives, Repo Transactions, Marketable Securities or EMTIA lending or borrowing transactions, transactions with a long settlement time, Marketable Security transactions with credit)			-	-	-	-
3	Simple Approach for credit risk mitigation (for derivatives, Repo Transactions, Marketable Securities or EMTIA lending or borrowing transactions, transactions with a long settlement time, Marketable Security transactions with credit)					-	-
4	Comprehensive Approach for credit risk mitigation (for derivatives, Repo Transactions, Marketable Securities or EMTIA lending or borrowing transactions, transactions with a long settlement time, Marketable Security transactions with credit)					-	-
5	VaR for for derivatives, Repo Transactions, Marketable Securities or EMTIA lending or borrowing transactions, transactions with a long settlement time, Marketable Security transactions with credit					22,622	22,622
6	Total						22,622

INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT OF THE BANK (continued)

X. Public disclosures on risk management by banks (continued)

2.5.2. Capital requirement for credit valuation adjustments (CVA)

Template CCR2 is not prepared as there are no transactions subject to capital requirements.

2.5.3. CCR according to risk classes and risk weights

The risk classes and risk weights of counterparty credit risks calculated within the framework of the standard approach are presented as follows (Template CCR3):

Risk weight	0%	10%	20%	50%	75%	100%	150%	Others	Total credit risk
Risk classes									
Receivables from central governments and central banks									
Receivables from regional and local governments	-	-	-	-	-	-	-	-	-
Receivables from administrative units and non-commercial enterprises	-	-	-	-	-	-	-	-	-
Claims from multilateral development banks	-	-	-	-	-	-	-	-	-
Receivables from international organizations	-	-	-	-	-	-	-	-	-
Receivables from banks and brokerage houses	-	-	-	-	-	-	-	-	-
Corporate receivables	-	-	-	-	-	22,622	-	-	22,622
Retail receivables	-	-	-	-	-	-	-	-	-
Other receivables	-	-	-	-	-	-	-	-	-
Total	-	-	-	-	-	22,622	-	-	22,622

(*) CCR 4 and CCR 7 templates were not prepared because the Internal Rating Based (“IRB”) approach was not used.

2.5.4. Collaterals used for CCR

Since there is no matter regarding the guarantees given due to derivative transactions, CCR5 template has not been prepared.

2.5.5. Credit Derivatives

The Bank has no credit derivatives, therefore the Bank has not been prepared CCR6.

2.5.6. The matters to be disclosed regarding the risks to CCP

The Bank has not been prepared CCR8 since the Bank has no risk.

2.6. The matters to be disclosed regarding securitisation

CCP, CC1, CC2, CC3, CC4 templates were not prepared since they were not required in accordance with the Communiqué on Public Disclosures Related to Risk Management by Banks.

**INFORMATION RELATED TO FINANCIAL POSITION AND RISK
MANAGEMENT OF THE BANK (continued)**

X. Public disclosures on risk management by banks (continued)

3.1. Qualitative information about market risk to be disclosed to the public

In order to comply with the regulations, the Bank has regulated its activities related to market risk management within the framework of the Regulation on Internal Systems of Banks and Internal Capital Adequacy Assessment Process published in the Official Gazette No. 29057 dated 11 July 2014.

Market risk management activities in the Bank include the measurement of the risks exposed due to price, interest and exchange rate fluctuations in financial markets. Monthly reports prepared within the framework of the legislation published by the BRSA are prepared and sent by the Risk Management Department.

Within the scope of the Bank's activities, no capital requirement has incurred since there are no positions that require calculation for stock, commodity and settlement risk.

Considering the limits determined within the scope of Market Risk Strategy and Policies, risk measurements and daily limit controls are performed. Treasury Department and Bank senior management are informed about the control results.

Stress tests are applied at specified periods throughout the year and the stress tests performed on a monthly basis in accordance with the relevant legislation are reported to the BRSA within the period.

General qualitative information regarding the market risk of the bank is as follows with the Table MRA:

Table MRA: Qualitative Information to be Disclosed to the Public on Market Risk 2024

a) Bank's processes and strategies

Market risk management activities in our Bank are carried out by the Risk Management Department, according to the processes in the following sections:

1. Measuring, evaluating and monitoring market risk

As regards the measurement of market risk, the standard approach is currently applied. Legal reporting on the subject is also realised on a monthly basis.

2. Reporting of market risk

Within the scope of legal reporting, measurement is carried out on a monthly basis by applying a standard approach. The form regarding the Interest Risk Arising from Banking Accounts (“FR400”) is prepared and submitted monthly in this context.

Daily liquidity and stop-loss limit monitoring and cumulative net liquidity deficit limit monitoring are performed within the scope of the in-bank application. Weekly liquidity and monthly interest sensitivity analyzes are realised. Any transfers within the scope of early warning are made by the Risk Management Department at the relevant Audit Committee meeting.

Daily valuation figures for the Purchase-Sale Portfolio are followed up with the data received from the system. In this context, the Market Risk Unit reports to the Risk Management Department Manager on the first business day following. If a matter that should be considered within the scope of early warning is detected, a meeting is organized with the General Manager and Treasury Manager. According to the result of the meeting, the matter is included in the

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agenda of the Audit Committee, if necessary, and an action plan is prepared and implemented according to the decisions taken.

INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT OF THE BANK (continued)

X. Public disclosures on risk management by banks (continued)

b) Organization and structure of the market risk management function

In our Bank, activities regarding market risk are carried out by the Risk Management Department Market Risk Unit within the scope of legal reporting, measurement and monitoring. The Treasury Department is active in liquidity and market monitoring and plays a critical role in informing the senior management. As in all processes, the audit and control processes are performed by our Bank's internal audit and internal control units.

c) Structure and scope of risk reporting and/or measurement systems

Within the scope of legal reporting, measurement is carried out on a monthly basis by applying a standard approach. The form regarding the Interest Risk Arising from Banking Accounts (FR400) is prepared and sent monthly in this context.

Daily liquidity and stop-loss limit monitoring and cumulative net liquidity deficit limit monitoring are performed within the scope of the in-bank application. Monthly liquidity and interest sensitivity analyzes are performed. Any transfers within the scope of early warning are made by the Risk Management Department at the relevant Audit Committee meeting.

Daily valuation figures for the Purchase-Sale Portfolio are followed up with the data received from the system. In this context, the Market Risk Unit reports to the Risk Management Department Manager on the first business day following. If a situation that should be considered within the scope of early warning is detected, a meeting is organized with the General Manager and Treasury Manager. According to the result of the meeting, the matter is included in the agenda of the Audit Committee, if necessary, an action plan is prepared and implemented according to the decisions taken.

Table MRB has not been prepared as the endogenous model is not used.

3.2. Standard Approach

The components of the capital requirement for market risk under the standard approach are presented as follows (Template MR1):

		a
		RWA
	Outright products	19,138
1	Interest rate risk (general and specific)	-
2	Equity risk (general and specific)	-
3	Foreign exchange risk	19,138
4	Commodity risk	-
	Options	-
5	Simplified approach	-
6	Delta-plus method	-
7	Scenario approach	-
8	Securitization	-
9	Total	19,138

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(*) MR2, MR3, MR4 templates were not prepared since the Internal Rating Based (“IRB”) approach is not used in our bank.

INFORMATION RELATED TO FINANCIAL POSITION AND RISK
MANAGEMENT OF THE BANK (continued)

X. Public disclosures on risk management by banks (continued)

4. The matters to be disclosed to the public regarding operational risk

Operational risk calculations in our Bank are carried out within the scope of Basic Indicator Approach. 2023 year-end figures are presented in the table below:

	31.12.2021	31.12.2022	31.12.2023	Total/Positive GI year number	Ratio (%)	Total
Gross income	48,532	45,104	75,916	56,518	15	8,478
Amount subject to Operational Risk (Amount*12,5)						105,970

5. The matters to be disclosed to public regarding the interest rate risk in banking accounts

Repricing term mismatch and duration mismatch analyses, net economic value change analyses under different interest rate stress scenarios and income simulations are used for interest rate risk management. The interest rate risk arising from banking book is calculated and reported according to “Regulation on Measurement and Evaluation of Interest Rate Risk in Banking Account” with “Standard Shock Method” published in the Official Gazette numbered 28034 on 23 August 2011. The Bank’s calculation of the interest rate risk derived from banking books is presented below:

Currency	Shocks applied (+/-x basis points) ⁽¹⁾	Gains/Losses	Gains/Equity - Losses/ Equity
1 TL	500	744.11	0
	(400)	-885.59	0
2 EUR	200	178.08	0
	(200)	-172.72	0
3 USD	200	65.96	0
	(200)	-64.28	0
Total (of negative shocks)	-	988.0000	0
Total (of positive shocks)	-	-1123.0000	0

SECTION FIVE

INFORMATION AND DISCLOSURES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS

I. Explanations and notes related to assets

a. Information related to cash and cash equivalents and the account of the Central Bank of the Republic of Türkiye (the “CBRT”)

	Current period		Prior period	
	TL	FC	TL	FC
Cash on hand/Foreign Currency	73	159	220	14
The CBRT	777	840	61	701
Other	-	-	-	-
Total	850	999	281	715

Information related to the account of the CBRT

	Current period		Prior period	
	TL	FC	TL	FC
Unrestricted Demand Deposits	777	840	61	701
Unrestricted Time Deposits	-	-	-	-
Restricted Time Deposits	-	-	-	-
Total	777	840	61	701

In accordance with the “Communiqué Regarding the Reserve Requirements” numbered 2013/15, the Bank is required to maintain reserves in CBRT for TL and foreign currency denominated liabilities. The reserve requirements can be maintained as TL, USD and EUR at the rate determined by CBRT. For the liabilities denominated in TL, at the rates between 0% and 33% (31 December 2023: 0% to 30%), depending on the maturity of the liability, and for the liabilities denominated in USD the rates between 5% and 30% (31 December 2023: 19% to 30%), depending on the maturity of the liability should be maintained as the reserve requirements. Basically, required reserves are maintained in terms of Turkish lira for Turkish lira denominated liabilities, while they are needed to be maintained in USD for the foreign currency liabilities denominated in USD and interest is paid by the CBRT on the required reserves.

b. Information on financial assets at fair value through profit or loss given or blocked as collateral or subject to repurchase agreements

None.

c. Information on financial assets at fair value through profit or loss given or blocked as collateral or subject to repurchase agreements

Trading derivative financial assets	Current period		Prior period	
	TL	FC	TL	FC
Forward Transactions	-	-	-	14
Swap Transactions	-	-	-	-
Futures Transactions	-	-	-	-
Options	-	-	-	-
Other	-	-	-	-
Total	-	-	-	14

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INFORMATION AND DISCLOSURES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS (continued)

I. Explanations and notes related to assets (continued)

ç. Information on bank accounts and foreign banks

	Current period		Prior period	
	TL	FC	TL	FC
Domestic	759	26,452	511	3,688
Foreign	-	14,393	-	15,997
Headoffices and branches abroad	-	-	-	-
Total	759	40,845	511	19,685

Information on foreign banks

	Unrestricted Amount		Restricted Amount	
	Current period	Prior period	Current period	Prior period
EU Countries	14,035	11,939	-	-
USA, Canada	358	4,058	-	-
OECD Countries (*)	-	-	-	-
Off-Shore Banking Regions	-	-	-	-
Other	-	-	-	-
Total	14,393	15,997	-	-

d. Information on financial assets available-for-sale subject to reverse repo transactions and given as collateral/blocked, with their net values and presented comparatively
None.

e. Information on financial assets at fair value through other comprehensive income

In the current period, the Bank's portfolio consists of Financial Bills and Private Sector Bonds issued by banks and other private sector amounting to TL 22,622 and Borsa İstanbul Class (C) Group shareholding interest amounting to TL 160 classified under Financial Assets at Fair Value Through Other Comprehensive Income.

In accordance with the decision of the Board of Directors of Borsa İstanbul, it was decided to transfer 15,971,094 shares of Borsa İstanbul Class (C) Group partnership shares at TL 0,01 per member to banks free of charge. The relevant share was recognised in the accompanying unconsolidated financial statements amounting to TL 160.

	Current period	Prior period
Debt Securities	22,622	14,814
Quoted at Stock Exchange	22,622	14,814
Not Quoted in Stock Exchange	-	-
Share Certificates	160	160
Quoted at Stock Exchange	-	-
Not Quoted in Stock Exchange	160	160
Provision for Impairment (-)	-	-
Total	22,782	14,974

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INFORMATION AND DISCLOSURES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS (continued)

I. Explanations and notes related to assets (continued)

f. Information related to loans

Information on all types of loans and advances given to shareholders and employees of the Bank

As of the balance sheet date, the Bank has allocated 99% of cash loans and 100% of non-cash loans to related parties (31 December 2023: 96% of cash loans and 100% of non-cash loans).

	Current period		Prior period	
	Cash	Non-cash	Cash	Non-cash
Direct Loans Granted to Shareholders	29,034	160,740	35,087	205,382
Corporate Shareholders	29,034	160,740	35,087	205,382
Real Person Shareholders	-	-	-	-
Indirect Loans Granted to Shareholders	163,788	1,096,823	198,507	1,019,211
Loans Granted to Employees	-	-	-	-
Total	192,822	1,257,563	233,594	1,224,593

Information on the first and second loans and other receivables including loans that have been restructured or rescheduled

Current period

Cash Loans	Standard Loans and Other Receivables	Loans and other receivables under follow up		
		Loans and Receivables Not Subject to restructuring	Restructured Loans and Receivables	
			Loans and Receivables with Revised Contract Terms	Refinance
Non-specialized Loans	161,500	-	-	-
Loans given to enterprises	-	-	-	-
Export Loans	90,500	-	-	-
Import Loans	-	-	-	-
Loans Given to Financial Sector	-	-	-	-
Consumer Loans	-	-	-	-
Credit Cards	-	-	-	-
Other	71,000	-	-	-
Specialized Loans	-	-	-	-
Other Receivables	-	-	-	-
Total	161,500	-	-	-

INFORMATION AND DISCLOSURES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS (continued)

I. Explanations and notes related to assets (continued)

f. Information related to loans (continued)

Prior period

Cash Loans	Standard Loans and Other Receivables	Loans and other receivables under follow up		
		Loans and Receivables Not Subject to restructuring	Restructured Loans and Receivables	
			Loans and Receivables with Revised Contract Terms	Refinance
Non-specialized Loans	166,087	-	-	-
Loans given to enterprises	-	-	-	-
Export Loans	90,500	-	-	-
Import Loans	-	-	-	-
Loans Given to Financial Sector	2,587	-	-	-
Consumer Loans	-	-	-	-
Credit Cards	-	-	-	-
Other	73,000	-	-	-
Specialized Loans	-	-	-	-
Other Receivables	-	-	-	-
Total	166,087	-	-	-

	Standard Loans	Loans Under Follow-up
General Provisions	14,564	-
12 Month Expected Credit Losses	-	-
Significant Increase in Credit Risk	-	-

The Bank has no any standard and loans under follow-up with contract conditions have been changed or whose payment schedule has been extended in the current period.

Breakdown of cash loans according to their maturities

	Standard loans	Loans Under Follow-up	
		Non-restructured	Restructured or rescheduled
Short-term loans	161,500	-	-
Medium and long-term loans	-	-	-

Information on consumer loans, personal credit cards, personnel loans and personnel credit cards

None.

Information on commercial installment loans and corporate credit cards

None.

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INFORMATION AND DISCLOSURES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS (continued)

I. Explanations and notes related to assets (continued)

f. Information related to loans (continued)

Allocation of loan customers

	Current period	Prior period
Public sector	-	-
Private sector	161,500	166,087
Total	161,500	166,087

Distribution of domestic and foreign loans

	Current period	Prior period
Domestic Loans	161,500	166,087
Foreign Loans	-	-
Total	161,500	166,087

Loans granted to investments in associates and subsidiaries

None.

Credit-Impaired Losses (Stage III / Specific Provision)

	Current period	Prior period
Loans and Other Receivables with Limited Collectibility	-	-
Loans and Other Receivables with Doubtful Collectibility	-	-
Uncollectible Loans and Receivables	1,201	1,201
Total	1,201	1,201

Information on non-performing loans (Net)

Information on non-performing loans restructured or rescheduled and other receivables

None.

Information on total non-performing loans and and other receivables

	Group III Loans and Other Receivables with Limited Collectibility	Group IV Loans and Other Receivables with Doubtful Collectibility	Group V Uncollectible Loans and Other Receivables
Current period			
Gross Amounts Before Specific Provisions	-	-	1,201
Rescheduled Loans and Other Receivables	-	-	-
Prior period			
Gross Amounts Before Specific Provisions	-	-	1,201
Rescheduled Loans and Other Receivables	-	-	-

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INFORMATION AND DISCLOSURES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS (continued)

I. Explanations and notes related to assets (continued)

f. Information related to loans (continued)

Disclosures on Write-off Policy

If non-performing loans are not collectable through legal proceedings according to the banks general policy, these receivables are written-off from relevant accounts.

g. Information on financial assets at amortised cost

None.

ğ. Information on investments in associates

As of 31 December 2024, the Bank has no associates.

h. Information on subsidiaries

As of 31 December 2024, the Bank has no subsidiaries.

ı. Information on joint ventures

As of 31 December 2024, the Bank has no joint ventures.

i. Information on finance lease receivables (net)

In the current period, the Bank has net finance lease receivables amounting to TL 32,885 and rediscount amounting to TL 437 (31 December 2023: TL 77,868 finance lease receivables and rediscount amounting to TL 805).

	Current period	Prior period
Gross Finance Lease Investment	34,954	84,060
Unearned Financial Income from Finance Lease (-)	(1,632)	(5,387)
Net Finance Lease Investment	33,322	78,673

j. Information on the hedging derivative financial assets

None.

k. Information on property, plant and equipment

	Real estate	Property, plant and equipment acquired through finance leases	Motor vehicles	Other property, plant and equipment	Total
Prior Period End: 31 December 2023					
Cost	-	-	905	2917	3,822
Accumulated Depreciation(-)	-	-	531	2,048	2,579
Net Book Value	-	-	374	869	1,243
Current Period End: 31 December 2024					
Additions	-	-	-	516	516
Disposals (-)	-	-	-	-	-
Impairment	-	-	-	-	-
Depreciation and amortisation (-)	-	-	159	407	566
Currency translation differences on foreign operations, net	-	-	-	-	-
Cost at period end	-	-	905	3,433	4,338
Accumulated depreciation at period end (-)	-	-	690	2,455	3,145
Closing net book value	-	-	215	978	1,193

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INFORMATION AND DISCLOSURES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS (continued)

I. Explanations and notes related to assets (continued)

l. Information on intangible assets

	Prior period			Current period		
	Gross book value	Accumulated depreciation	Net	Gross book value	Accumulated depreciation	Net
Intangible assets	4,599	4,178	421	4,598	4,474	124

m. Information on the investment properties

In the lawsuit filed by Murat Hilmi İşeri through file numbered 2012/317 E. of Istanbul 46th Commercial Court of First Instance and continued through file numbered 2013/327 E. of Istanbul 9th Civil Court of First Instance upon the decision of lack of jurisdiction, regarding the cancellation of the mortgages amounting to TL 3.000 on 26 immovables of Murat Hilmi İşeri located in Çatalca, regarding the disposition transactions made by Murat Hilmi İşeri in favor of İdaş Yatak and İdaş İstanbul Döşeme by establishing mortgages on Salteks Tekstil, with the decision numbered 2017/409 K., it was decided in our favor to cancel the mortgage dispositions made by the defendant Murat Hilmi İşeri in favor of the defendant Salteks on the 26 immovables subject to the lawsuit and to authorize the seizure and sale of the said immovables through forced execution; and the finalization of the favorable decision is expected on 21 November 2017.

In the prior period, the Bank has investment properties amounting to TL 3,471, of which TL 1,259 thousand was offset against the risk of Evoteks, which is the creditor of the Bank, as a result of the lawsuit explained above.

n. Information on deferred tax assets

Deferred tax assets	Current period	Prior period
Provision for employment termination benefits and unused vacation	1,913	991
Property, plant and equipment economic useful lives, net	(92)	(46)
Intangible assets economic useful lives, net	(34)	(69)
Securities valuation differences	-	-
Loan provisions	2	2
Equity items	(105)	-
Rediscounts	-	-
Deferred tax assets *	1,684	878

o. Information on assets held for sale and discontinued operations

None.

ö. Information on other assets

Other assets on the balance sheet do not exceed 10% of the total assets.

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INFORMATION AND DISCLOSURES RELATED TO UNCONSOLIDATED
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II. Explanations and notes related to liabilities

a. Information on deposits

Since the Bank was established as an "Investment Bank", the Bank has not been authorised to have deposits and collected funds and therefore, the Bank has no deposits or collected funds.

Information on borrower accounts

Borrower funds (*)	Current period		Prior period	
	TL	FC	TL	FC
Borrower funds	540	53,814	1,142	65,833
Total	540	53,814	1,142	65,833

(*) The funds collected by the Bank from its direct shareholders and real and legal persons provided cash loans are represented as "Borrower funds" in the relevant notes to the financial statements.

b. Information on trading derivative financial liabilities

Trading derivative financial liabilities	Current period		Prior period	
	TL	FC	TL	FC
Forward Transactions	-	-	-	14
Swap Transactions	-	-	-	-
Futures Transactions	-	-	-	-
Options	-	-	-	-
Other	-	-	-	-
Total	-	-	-	14

c. Information on banks and other financial institutions

None.

Information on maturity structure of borrowings

None.

Additional disclosures regarding the concentrated ares of the Bank's liabilities

The Bank raises funds through short, medium and long-term loans from domestic and foreign markets, repurchase agreements and from borrower funds.

d. Information on other foreign liabilities - If the balance sheet total exceeds 10%, excluding off-balance sheet commitments, the title and amounts of sub-items that constitute at least 20% the off-balance sheet commitments

Other liabilities on the balance sheet do not exceed 10% of the total liabilities.

e. Information on lease liabilities

None.

f. Information on the hedging derivative financial liabilities

None.

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INFORMATION AND DISCLOSURES RELATED TO UNCONSOLIDATED
FINANCIAL STATEMENTS (continued)

II. Explanations and notes related to liabilities (continued)

g. Information on provisions

Information on general provisions

	Current period	Prior period
General provisions	14,564	14,684
Provisions for loans and receivables – Group I	2,422	2,491
Additional provisions for extended payment period	-	-
Provisions for loans and receivables – Group II	-	-
Additional provisions for extended payment period	-	-
Provisions for non-cash loans	9,701	10,095
Other	2,441	2,098

Information on provisions related with foreign currency difference of foreign indexed loans and finance lease receivables

None.

Information on provisions for non-cash loans that are non-funded and non-transformed into cash

None.

h. Explanations on tax liability

Information and disclosures regarding tax liability and taxes payable

As of 31 December 2024, the Bank has corporate tax payable amounting to TL 12,948 (31 December 2023: TL 9,406). In addition, the Bank has prepaid taxes amounting to TL 10,566 (31 December 2023: TL 5,995).

Information on taxes payable	Current period	Prior period
Corporate Taxes Payable	2,382	3,411
Taxation on Marketable Securities	-	-
Property Tax	7	5
Banking Insurance Transaction Tax (BITT)	531	387
Foreign Exchange Transaction Tax	4	2
Value Added Tax Payable	623	493
Other	1,065	412
Total	4,612	4,710

Information on premium payables	Current period	Prior period
Social Security Premiums – Employee	193	88
Social Security Premiums – Employer	423	206
Bank Social Aid Pension Fund Premium- Employee	-	-
Bank Social Aid Pension Fund Premium – Employer	-	-
Pension Fund Membership Fees and Provisions - Employee	-	-
Pension Fund Membership Fees and Provisions - Employer	-	-
Unemployment Insurance – Employee	7	3
Unemployment Insurance – Employer	14	5
Other	-	-
Total	637	302

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INFORMATION AND DISCLOSURES RELATED TO UNCONSOLIDATED
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II. Explanations and notes related to liabilities (continued)

Information on deferred tax liability

None.

1. Information on liabilities related to non-current assets held for sale and discontinued operations

None.

i. Number of subordinated loans the Bank used, maturity, interest rate, the creditor and, if applicable, related to derivative instruments is detailed description

None.

j. Information on shareholders’ equity

Presentation of paid-in share capital

	Current period	Prior period
Common Stock	60,000	60,000
Preferred Stock	-	-

Amount of paid-in share capital, explanations as to whether the registered share capital system is applied, if so the amount of registered share capital ceiling

Capital System	Paid-in share capital	Ceiling amount
Registered Share Capital	60,000	-

The Bank has not adopted registered share capital system.

Capital increases and sources in the current period and other information based on increased capital shares

The Bank has not realised capital increase during the period.

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

None.

The effects of anticipations based on the financial figures for prior periods regarding the Bank’s income, profitability and liquidity, and possible effects of these future assumptions on the Bank’s equity due to uncertainties at these indicators

None.

Information on privileges given to shares representing the capital

None.

The Bank was realised its General Assembly on 15 May 2024 regarding 2023 accounting period. In accordance with the decision of the General Assembly, it was determined that allocating 5% of the net amount of TL 20,373 profit as a legal reserve from the retained earnings, the remaining amount will be transferred to extraordinary reserves.

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INFORMATION AND DISCLOSURES RELATED TO UNCONSOLIDATED
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II. Explanations and notes related to liabilities (continued)

Information on marketable securities value increase fund

	Current period		Prior period	
	TL	FC	TL	FC
From Investments in Associates, Subsidiaries, and Joint Ventures	-	-	-	-
Valuation Difference	(458)	-	(638)	-
Foreign Currency Translation Differences	-	-	-	-
Total	(458)	-	(638)	-

k. Information on minority shares

None.

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INFORMATION AND DISCLOSURES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS (continued)

III. Explanations and notes related to off-balance sheet accounts

a. Explanations on off-balance sheet commitments

Type and amount of irrevocable commitments

None.

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

As of 31 December 2024, the Bank has letter of guarantee amounting to TL 1,221,653 (31 December 2023: TL1,104,725) and has guarantee provided against cash loan collateral amounting to TL 35,910 (31 December 2023: TL 119,868).

Revocable, irrevocable guarantees and other similar commitments and contingencies

	Current period	Prior period
Revocable Letters of Guarantee	3,790	3,790
Irrevocable Letters of Guarantee	1,146,737	1,043,932
Letters of Guarantee Given in Advance	-	-
Guarantees Given to Customs	71,126	57,003
Guarantees Given for Cash Loans	35,910	119,868
Bank Acceptances and Other Letter of Credits	-	-
Total	1,257,563	1,224,593

Total amount of non-cash loans

	Current period	Prior period
Non-Cash Loans Given against Cash Loans	35,910	119,868
With Original Maturity up to 1 year	-	-
With Original Maturity 1 year and over	35,910	119,868
Other Non-cash Loans	1,221,653	1,104,725
Total	1,257,563	1,224,593

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INFORMATION AND DISCLOSURES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS (continued)

III. Explanations and notes related to off-balance sheet accounts (continued)

Sectoral risk concentrations of non-cash loans

	Current period				Prior period			
	TL	(%)	FC	(%)	TL	(%)	FC	(%)
Agriculture	-	0.00	-	0.00	-	0.00	-	0.00
Farming and Stockbreeding	-	0.00	-	0.00	-	0.00	-	0.00
Forestry	-	0.00	-	0.00	-	0.00	-	0.00
Fishery	-	0.00	-	0.00	-	0.00	-	0.00
Manufacturing	788,127	78.66	248,763	97.32	756,167	77.73	216,108	85.84
Mining	-	0.00	-	0.00	-	0.00	-	0.00
Production	331,633	33.10	248,763	97.32	407,009	41.84	108,562	43.12
Electricity, Gas, Water	456,494	45.56	-	00.00	349,158	35.89	107,546	42.72
Construction	-	0.00	-	0.00	-	0.00	-	0.00
Services	213,815	21.34	6,858	2.68	216,657	22.27	35,661	14.16
Wholesale and Retail Trade	212,467	21.21	6,858	2.68	215,309	22.13	35,661	14.16
Hotel, Food and Beverage	973	0.10	-	0.00	973	0.10	-	0.00
Transportation and Telecommunication	375	0.03	-	0.00	375	0.04	-	0.00
Financial Institutions	-	0.00	-	0.00	-	0.00	-	0.00
Real Estate and Renting Services	-	0.00	-	0.00	-	0.00	-	0.00
Self-Employment Services	-	0.00	-	0.00	-	0.00	-	0.00
Educational Services	-	0.00	-	0.00	-	0.00	-	0.00
Health and Social Services	-	0.00	-	0.00	-	0.00	-	0.00
Other	-	0.00	-	0.00	-	0.00	-	0.00
Total	1,001,942	100.00	255,621	100.00	972,824	100.00	251,769	100.00

Information on non-cash loans classified in Group I and II

	Group I		Group II	
	TL	FC	TL	FC
Non-Cash Loans	1,001,942	255,621	-	-
Letters of Guarantee	1,001,942	219,711	-	-
Bank Acceptances	-	-	-	-
Letters of Credit	-	-	-	-
Endorsements	-	-	-	-
Underwriting Commitments	-	-	-	-
Factoring Guarantees	-	-	-	-
Other Commitments and Contingencies	-	35,910	-	-

b. Information related to derivative financial instruments

Types of Trading Transactions	Current period	Prior period
Forward Foreign Currency Purchases	-	65,133
Forward Foreign Currency Sales	-	65,133
Total	-	130,266

c. Credit risk exposure from relevant derivatives and financial instruments

None.

ç. Explanations on contingent liabilities and contingent assets

None.

d. Information on services rendered on behalf of third parties

None.

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INFORMATION AND DISCLOSURES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS (continued)

IV. Explanations and notes related to income statement

a. Information on interest income

Information on interest income on loans

	Current period		Prior period	
	TL	FC	TL	FC
Interest income on loans	82,297	-	38,067	-
Short-term loans	82,297	-	38,067	-
Medium and long-term loans	-	-	-	-
Interest on Loans Under Follow-Up	-	-	-	-
Premiums Received from the Resource Utilization Support Fund	-	-	-	-

Information on interest income on banks

	Current period		Prior period	
	TL	FC	TL	FC
From the CBRT	36	-	24	-
From Domestic Banks	2,269	7	742	5
From Foreign Banks	-	-	-	-
From Headquarters and Branches Abroad	-	-	-	-
Total	2,305	7	766	5

Information on interest income on marketable securities

	Current period		Prior period	
	TL	FC	TL	FC
Financial assets at fair value through profit or loss	-	-	-	-
Financial assets at fair value through other comprehensive income	8,769	-	3,021	-
Financial assets at amortised cost	-	-	-	-
Total	8,769	-	3,021	-

Information on interest income received from associates and subsidiaries

None.

b. Information on interest expenses

Information of interest expense on borrowings

	Current period		Prior period	
	TL	FC	TL	FC
Banks	73	-	40	-
The CBRT	-	-	-	-
Domestic Banks	73	-	40	-
Foreign Banks	-	-	-	-
Headquarters and Branches Abroad	-	-	-	-
Other Institutions	-	-	-	-
Total	73	-	40	-

Information on interest expense given to associates and subsidiaries

None.

Information on interest expense given to securities issued

None.

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INFORMATION AND DISCLOSURES RELATED TO UNCONSOLIDATED
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IV. Explanations and notes related to income statement (continued)

b. Information on interest expenses (continued)

Maturity structure of interest expense on deposits

None.

c. Information on dividend income

None.

	Current period	Prior period
Financial assets at fair value through profit or loss	-	-
Financial assets at fair value through other comprehensive income	-	-
Other	551	339
Total	551	339

ç. Information on trading profit/loss

	Current period	Prior period
Profit	7,722,439	4,524,350
Income From Capital Market Transactions	-	714
Income From Derivative Financial Transactions	14,600	15,711
Foreign Exchange Gains	7,707,839	4,507,925
Loss (-)	7,717,613	4,503,810
Loss from Capital Market Transactions	-	-
Loss from Derivative Financial Transactions	12,006	14,537
Foreign Exchange Losses	7,705,607	4,489,273

d. Explanations on other operating income

	Current period	Prior period
Income from adjustments and provision from prior period expenses	1,590	3,454
Income from communication and information technologies	144	148
Extraordinary gains	-	-
Dividends received	-	-
Other	379	259
Total	2,113	3,861

e. Provision expenses related to loans and other receivables of the Bank

	Current period	Prior period
Expected Credit Loss	-	-
12 month expected credit loss	-	-
Significant increase in credit risk	-	-
Non-performing loans	-	-
Specific provisions	775	4,348
Marketable Securities Impairment Expense	-	-
Financial Assets at Fair Value through Profit or Loss	-	-
Financial Assets at Fair Value through Other Comprehensive Income	-	-
Investments in Associates and Subsidiaries Securities Value Decrease	-	-
Investments in Associates	-	-
Subsidiaries	-	-

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Joint Ventures	-	-
Other	-	-
Total	775	4,348

INFORMATION AND DISCLOSURES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS (continued)

IV. Explanations and notes related to income statement (continued)

f. Information related to other operating expenses

	Current period	Prior period
Provision for Employment Termination Benefits	515	344
Bank Social Aid Fund Deficit Provision	-	-
Impairment on Property, Plant and Equipment	-	-
Depreciation and Amortisation Charges on Property, Plant and Equipment	568	813
Impairment on Intangible Assets	-	-
Impairment on Goodwill	-	-
Depreciation and Amortisation Charges on Intangible Assets	296	564
Impairment on Disposable Marketable Securities	-	-
Depreciation and Amortisation Charges on Disposable Marketable Securities	-	-
Impairment on Non-Current Assets Held for Sale and Discontinued Operations	-	-
Other Operating Expenses	32,095	17,889
Expenses from Operating Leases	2,909	1,657
Maintenance and Repair Expenses	83	48
Advertisement and Promotion Expenses	16	16
Other Expenses	29,087	16,168
Loss on Sales of Assets	-	-
Other	15,843	5,087
Total	49,317	24,697

g. Information on profit before tax from continuing and discontinued operations

	Current period	Prior period
Interest income	110,202	51,859
Interest expenses (-)	(73)	(40)
Net fee and commission income	5,641	2,375
Personnel expenses	(33,565)	(20,493)
Dividend income	551	339
Operating profit/loss (Net)(+/-)	4,826	20,540
Other operating income	2,113	3,861
Provision for impairment on loans and other receivables (-)	(775)	(4,348)
Other operating expenses (-)	(49,317)	(24,697)
Profit before tax	39,603	29,396

ğ. Information on tax provision of continuing and discontinued operations

Information on calculated current income tax or expense and deferred income tax or expense

As of 31 December 2024, the Bank has allocated provision for tax from the operating profit arising from its earnings in accordance with the Tax Procedure Law and other laws and regulations in the current period amounting to TL 12,142 (1 January - 31 December 2023: TL 9,406)

Information on deferred income tax or expense recognised in the income statement as of temporary differences, financial losses and tax deductions and exemptions

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Deferred income tax recognised in the income statement	Current period	Prior period
Deductible temporary differences	-	-
Taxable temporary differences	806	383
Financial losses	-	-
Tax rate changes	-	-
Total	806	383

INFORMATION AND DISCLOSURES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS (continued)

IV. Explanations and notes related to income statement (continued)

h. Information on net profit/loss for the period from continuing and discontinued operations

As of 31 December 2024, the Bank has allocated current period tax expense amounting to TL 12,142 (1 January – 31 December 2023: TL 12,142) arising from profit before tax amounting to TL 39,603 (1 January – 31 December 2023: TL 29,396). The Bank has net profit for the period amounting to TL 27,461 (1 January - 31 December 2023: TL 20,373).

i. Explanations on current period net profit/loss

The Bank has allocated current tax provision amounting to TL 12,142 (1 January - 31 December 2023: TL 9,406) and deferred tax provision amounting to TL 806 (1 January - 31 December 2023: TL 383) arising from taxable temporary differences from profit before tax amounting to TL 39,603 (1 January - 31 December 2023: TL 29,396) from ordinary banking operations. The Bank has net profit for the period amounting to TL 27,461 (1 January-31 December 2023: TL 20,373).

The Bank has no profit or loss arising from minority interests.

i. Presentation of sub-accounts that constitute at least 20% of these items if other items in the income statement exceed 10% of the total income statement

	Current period	Prior period
4.2. Fees and Commissions Paid	3,648	2,478
4.2.2. Other	3,648	2,478
Expenses and Commissions Paid	3,648	2,478
XII. Other Operating Expenses	-	3,861
Adjustments for prior period	-	3,455
XII. Other Operating Income	49,317	24,697
Other	32,095	17,889
		-

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INFORMATION AND DISCLOSURES RELATED TO UNCONSOLIDATED
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V. Explanations and notes related to statement of changes in equity

In the current and prior period financial statements of the Bank, Equity consists of Paid-in Share Capital, Capital Reserves arising from Inflation Adjustment of Paid-in Capital, Legal Reserves, Extraordinary Reserves and Net Profit for the Period.

Except for the items listed above, there are no items included in Equity or added to share capital.

The Bank's profit before tax for the current period is amounting to TL 39,603. The Bank's net profit for the period is amounting to TL 27,461 after provision for current tax amounting to TL 12,142 and deferred tax income amounting to TL 806.

In the Statement of Changes in Equity of the report, the changes made during the period are explained in detail in item (1) of the section on liabilities of the Balance Sheet.

The Bank transferred the previous period (2023) profit amounting to TL 20,373 to Legal Reserves and Extraordinary Reserves in 2024.

Amounts transferred to reserves account:

	Current period	Prior period
Amount transferred to legal reserves	1,019	539
Amount transferred to extraordinary reserves	19,354	10,235
Total	20,373	10,774

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INFORMATION AND DISCLOSURES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS (continued)

VI. Explanations and notes related to statement of cash flows

Other items in the statement of cash flows and the effect of changes in foreign exchange rates on cash and cash equivalents

As of 31 December 2024, the Bank's operating profit before changes in operating assets and liabilities is amounting to TL 27,961 (2023: TL 13,339). The other item amounting to TL (50,270) is due to changes in fees and commissions paid and other operating expenses (2023: TL (40,043)).

Change in operating assets and liabilities amounting to TL 21,646 (2023: (45,725). TL 2,497 (2023: TL 1,390) of the relevant change is due to the net increase in other payables. The amount consists of changes in non-current funds, provisions and tax payables.

Net cash flows from investing activities amounted to TL (518) (2023: TL 20). TL (518) of the relevant amount (2023: TL (49)) is due to changes in property, plant and equipment and intangible assets.

The effect of changes in foreign exchange rates on cash and cash equivalents includes the foreign exchange differences arising from the translation of foreign currency denominated cash and cash equivalents into TL at the beginning and end of the period exchange rates and amounted to TL 4,676 in the current period (2023: TL 10,697).

Cash and cash equivalents at the beginning of the period

	1 January 2024	1 January 2023
Cash	234	78
Cash, Foreign Currency and Other	220	20
Effectives	14	58
Cash Equivalents	39,520	61,345
The CBRT	762	978
Banks and other financial institutions	20,196	22,355
Money markets	18,562	38,012
Total Cash and Cash Equivalents	39,754	61,423

Cash and cash equivalents at the end of the period

	31 December 2024	31 December 2023
Cash	232	234
Cash, Foreign Currency and Other	73	220
Effectives	159	14
Cash Equivalents	93,287	39,520
The CBRT	1,617	762
Banks and other financial institutions	41,604	20,195
Money markets	50,066	762
Total Cash and Cash Equivalents	93,519	39,754

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INFORMATION AND DISCLOSURES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS (continued)

VII. Explanations and notes related to risk group that the Bank belongs to

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

As of 31 December 2024, the Bank has cash loan amounting to TL 159,500 (31 December 2023 : TL 159,500), finance leases amounting to TL 33,322 (31 December 2023 : TL 74,094) and non-cash loan amounting to TL 1,257,563 (31 December 2023 : TL 1,224,593). As of 31 December 2024, the Bank has recognized net interest, commission and other operating income amounting to TL 91,836 (January 1 – 31 December 2023 : TL 42,685).

Current period

Bank’s Risk Group	Investments in associates, subsidiaries and joint ventures		Direct and indirect shareholders of the Bank		Other Real and Legal Persons that have been included in the Risk Group	
	Cash	Non-cash	Cash	Non-cash	Cash	Non-cash
Loans						
Balance at the beginning of the period	-	-	233,594	1,224,593	-	-
Balance at the end of the period	-	-	192,822	1,257,563	-	-
Interest and Commission Income Received	-	-	82,659	9,177	-	-

Prior period

Bank’s Risk Group	Investments in associates, subsidiaries and joint ventures		Direct and indirect shareholders of the Bank		Other Real and Legal Persons that have been included in the Risk Group	
	Cash	Non-cash	Cash	Non-cash	Cash	Non-cash
Loans						
Balance at the beginning of the period	-	-	192,144	1,190,467	-	-
Balance at the end of the period	-	-	233,594	1,224,593	-	-
Interest and Commission Income Received	-	-	38,020	4,665	-	-

Information on deposits of the Bank’s risk group

Since the Bank operates in investment banking, it is not authorized to collect deposits. The amount of unrestricted funds belonging to the Bank’s risk group is amounting to TL 54,352 (31 December 2023: TL 66,239) under the “Unrestricted Funds” account of the Bank.

Information on futures transactions or concluded option contracts or other similar contracts with the risk group included in the current period

2. Information on the Bank’s transactions with the risk group it belongs to

Information of the related parties, relations with institutions that are in the risk group of the Bank

The Bank ensures all kinds of banking transactions with the entities in its risk group in accordance with the Banking Law, within the framework of the bank-customer relationship and within market conditions.

Information on the type of transaction, its amount and ratio to the total transaction volume, the amount of main items and the ratio to all items, pricing policy and other elements

The pricing policy and other conditions in the Bank’s transactions with the entities in the risk group are determined and applied within the market conditions. The ratio of cash loans extended to risk group companies to total cash loans is 99% (31 December 2023: 96%), the

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ratio of finance leases to total finance leases is 100% (31 December 2023: 94%), and the ratio of non-cash loans extended to total non-cash loans is 100%. (31 December 2023: 100%).

INFORMATION AND DISCLOSURES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS (continued)

VII. Explanations and notes related to risk group that the Bank belongs to (continued)

Explanations regarding the total wages and similar benefits paid to the key management personnel of the Group

As of 31 December 2024, the total salary and similar benefits provided to the key management personnel of the Bank is amounting to TL 2,368 (31 December 2023: TL 837).

VIII. Domestic, foreign and off-shore banking branches and foreign representatives

The Bank only has headquarters and continues its operating activities in its headquarters. The Bank has no domestic and foreign branches and foreign offices.

	Number	Number of employees			
Domestic branches	1	20			
			Country of incorporation		
Foreign representatives	-	-	-		
				Total assets	Statutory share capital
Foreign branches	-	-	-	-	-
Off-shore banking branches	-	-	-	-	-

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SECTION SIX

Other disclosures

I. Other disclosures related to the Bank’s operations

None.

II. Fees for services received from independent auditor/independent audit firm

In accordance with the decision of the POA on 26 March 2021, the fee for the reporting period for the services received from the independent auditor or independent audit firm is given in the table below, except for VAT.

	31.12.2024	31.12.2023
Audit fee for the reporting period	1.255.500	570.100
Information Systems Audit Fee for the Reporting Period	876.945	320.760
Total	2.132.445	890.860

SECTION SEVEN

Independent auditor’s report

I. The relevant matters disclosed on independent auditor’s report

The unconsolidated financial statements and notes to the unconsolidated financial statements as at and for the year ended 31 December 2024 have been audited by Güreli Yeminli Mali Müşavirlik ve Bağımsız Denetim Hizmetleri Anonim Şirketi. The independent auditor’s report is presented preceding the unconsolidated financial statements.

II. Explanations and notes prepared by independent auditors

None.

III. Events after the reporting period

None.