

**MİSYON YATIRIM BANKASI ANONİM ŞİRKETİ**

**UNCONSOLIDATED FINANCIAL  
STATEMENTS AND RELATED DISCLOSURES  
AS OF AND FOR THE INTERIM PERIOD ENDED 30 SEPTEMBER 2025 TOGETHER WITH  
INDEPENDENT AUDITOR'S REVIEW REPORT**

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

**Convenience Translation of the Report on Review of the Interim Financial Information Originally Issued in Turkish**

**REPORT ON REVIEW OF THE UNCONSOLIDATED INTERIM FINANCIAL INFORMATION**

To the General Assembly of Misyon Yatırım Bankası Anonim Şirketi

***Introduction***

We have reviewed the accompanying unconsolidated balance sheet of Misyon Yatırım Bankası Anonim Şirketi (“the Bank” or “Misyon Yatırım Bankası”) as at 30 September 2025, and the unconsolidated income statement, unconsolidated statement of other comprehensive income, unconsolidated statement of changes in equity and unconsolidated statement of cash flows for the nine-month period then ended, and a summary of significant accounting policies and other explanatory notes. The Bank management is responsible for the preparation and fair presentation of the accompanying unconsolidated interim financial information in accordance with “the Banking Regulation and Supervision Agency (“BRSA”) Accounting and Financial Reporting Regulations” including the regulation on “The Procedures and Principles Regarding Banks’ Accounting Practices and Maintaining Documents” published in the Official Gazette dated 1 November 2006 with No. 26333, and other regulations on accounting records of banks published by the Banking Regulation and Supervision Board and circulars and pronouncements published by the BRSA and Turkish Accounting Standard 34 “Interim Financial Reporting” principles for the matters not legislated by the aforementioned regulations. Our responsibility is to express a conclusion on this unconsolidated interim financial information based on our review.

***Scope of Review***

We conducted our review in accordance with the Independent Auditing Standard on Review Engagements 2410, “Review of the Interim Financial Information Performed by the Independent Auditor of the Entity”. A review of the interim financial information consists of making inquiries, primarily of persons responsible for financial reporting process, and applying analytical and other review procedures. A review of the interim financial information is substantially less in scope than an independent audit conducted in accordance with Independent Auditing Standards and the objective of which is to express an opinion on the unconsolidated financial statements. Consequently, a review of the interim financial information does not provide assurance that the audit firm will be aware of all significant matters which would have been identified in an audit. Accordingly, we do not express an audit opinion.

### ***Conclusion***

Based on our review, nothing has come to our attention that causes us to believe that accompanying unconsolidated interim financial information does not present fairly, in all material respects, the financial position of Misyon Yatırım Bankası Anonim Şirketi as at 30 September 2025, and of the results of its operations and its cash flows for the nine-month period then ended in accordance with the BRSA Accounting and Financial Reporting Regulations.

### ***Emphasis of Matter***

In accordance with the decision of the Banking Regulation and Supervision Agency on 2 November 2023 and numbered 10714, 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 provision. Accordingly, Misyon Yatırım Bankası Anonim Şirketi applied the provisions within the framework of the Communiqué on “Regulation on the Procedures and Principles Regarding the Classification of Loans and the Provisions to be Set aside” article numbered 9 with the decision of the Banking Regulation and Supervision Board until 31 December 2025.

### ***Report on Other Legal and Regulatory Requirements***

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

The engagement partner who supervised and concluded this independent auditor’s review report is **METİN ETKİN**.

**Gürelî Yeminli Mali Müşavirlik ve Bağımsız Denetim Hizmetleri A.Ş.**  
**An Independent Member of BAKER TILLY INTERNATIONAL**

**Metin ETKİN,**  
**Partner**

**İstanbul, 6 November 2025**

**CONVENIENCE TRANSLATION OF  
THE UNCONSOLIDATED FINANCIAL STATEMENTS AND RELATED DISCLOSURES TOGETHER  
WITH INDEPENDENT AUDITOR'S REVIEW REPORT ORIGINALLY ISSUED IN TURKISH  
FINANCIAL REPORT OF  
MİSYON YATIRIM BANKASI ANONİM ŞİRKETİ  
AS OF 30 SEPTEMBER 2025**

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The unconsolidated financial report for the nine-months 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
- INDEPENDENT AUDITOR'S REVIEW REPORT
- OTHER EXPLANATIONS AND DISCLOSURES ON NOTES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS
- EXPLANATIONS ON INTERIM ACTIVITY REPORT

The accompanying unconsolidated financial statements and notes to these financial statements for the nine-month period 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 reviewed.

**Erhan TOPAÇ**  
Chairman of the  
Board

**Dr. Önder HALİSDEMİR**  
General Manager and Member of  
the Board

**Yusuf UZUN**  
Financial Affairs Director

**Yusuf Abdullah  
KARADAĞ**  
Audit Committee  
Member

**Halit Haydar YILDIZ**  
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 about the Bank**

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

Misyon Yatırım Bankası Anonim Şirketi (the “Bank” or “Misyon Yatırım Bankası”) was established in accordance with the decision of Banking Regulation and Supervision Board on 23 September 2021 and numbered 9814, and the decision was published in the Official Gazette on 14 December 2021 with the initial authorized share capital amounting to TL 300.000.

The Bank carried out its operations to obtain an operating permit from the Banking Regulation and Supervision Agency in accordance with the provisions of the legislation in force following the establishment and registration procedures. Accordingly, the Bank was authorised to start operations with the decision of the Banking Regulation and Supervision Board on 15 December 2022 and numbered 10437. The relevant authorisation was published in the Official Gazette on 16 December 2022 and numbered 32045. The Bank started its operations on 14 June 2023 after the authorisation granted by the Banking Regulation and Supervision Agency (the “BRSA”).

The Bank is considered as “Development and Investment Bank” according to the classification in the Banking Law No. 5411 and the Bank has no authority to have bank deposits and relevant transactions.

**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 30 September 2025, the current paid-in share capital of Misyon Yatırım Bankası is amounting to TL 1.500.000. The paid-in share capital is divided into 1,500 million outstanding shares each with a nominal amount of TL 1.

As of 30 September 2025, the principal shareholders and their respective shareholding rates in Misyon Yatırım Bankası are as follows:

Shareholders	Amount	Share (%)	Paid-in share capital (thousand)
Inveo Yatırım Holding A.Ş.	1.199.994	79.9996	1.199.994
Gedik Yatırım Menkul Değerler A.Ş.	300.000	20.0000	300.000
Erhan TOPAÇ	2	0.000133	2
Onur TOPAÇ	2	0.000133	2
Inveo Portföy Anonim Şirketi	2	0.000133	2
<b>Total share capital</b>	<b>1.500.000</b>	<b>100</b>	<b>1.500.000</b>

As of 30 September 2025, the nominal paid-in share capital of Misyon Yatırım Bankası is amounting to TL 1.500.000.

**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	Experience in the sector
Erhan TOPAÇ (*)	Chairman of the Board	14.12.2021	Bachelor’s Degree	33 years
Onur TOPAÇ (*)	Vice Chairman of the Board	14.12.2021	Master’s Degree	17 years
Halit Haydar YILDIZ	Member of the Board – Audit Committee Member	07.01.2022	Master’s Degree	37 years
Dr. Sezai BEKGÖZ	Member of the Board	08.04.2024	Doctorate	40 years
Yusuf Abdullah KARADAĞ	Member of the Board – Audit Committee Member	26.03.2024	Bachelor’s Degree	27 years
Dr. Önder HALİSDEMİR	Member of the Board – General Manager	14.12.2021	Doctorate	28 years
Yıldırım ULUSOY	Assistant General Manager - Human Resources and Organization	01.01.2022	Master’s Degree	26 years
Muhammet Mustafa CERİT	Assistant General Manager -IT Department	26.05.2022	Master’s Degree	26 years
Yeliz BİLGİN	Assistant General Manager – Treasury and Investment Banking Operations Department	18.11.2024	Bachelor’s Degree	27 years

(\*) Chairman of the Board of Directors Erhan Topaç and Board Member Onur Topaç have a direct share of TL 2 each representing the Bank’s share capital.

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

Shareholders	Amount	Share (%)	Paid-in share capital (thousand)
Inveo Yatırım Holding A.Ş.	1.199.994	79.9996	1.199.994
Gedik Yatırım Menkul Değerler A.Ş.	300.000	20.0000	300.000
Inveo Portföy Anonim Şirketi	2	0.000133	2

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

The Bank carries out all kinds of banking transactions specified and permitted in Article 4 of the Banking Law (except for deposit and mutual funds), including but not limited to the matters presented below, and wide variety of economic, financial and commercial matters that authorised by the legislation. The Bank was established to ensure operating in all matters that the legislation allows to be carried out or executed by banks.

The Bank is authorized to implement all of the activities indicated below in accordance with the Banking legislation, the Turkish Commercial Code, the Capital Markets Law and other laws and legislation.

- All bank transactions, and to provide short, medium and long-term secured or unsecured cash and non-cash loans such as guarantees, endorsements or acceptances to institutions and organizations operating in all economic sectors, to individuals, at home and abroad to give or lend in any form and manner, to open letters of credit, to confirm opened letters of credit, to carry out other transactions related to letters of credit and guarantees or commercial vehicles, and to establish partnerships and joining partnership arrangements,
- Providing funds to sectors in Türkiye and abroad, especially domestic and foreign trade, industry, agriculture, construction, mining, public works, transportation, tourism, animal husbandry and computer sectors, with national and international banking methods, and supporting the financing of projects, including development, investment, build-operate-transfer projects,
- Providing assistance and act as intermediary institution of foreign and domestic capital to invest in Türkiye and to participate in established or to-be-established companies, and to provide consultancy on these matters,
- Providing short, medium and long-term loans for pledges, mortgages and other collaterals,
- Ensuring all kinds of industrial and commercial transactions, and, to participate in persons and organizations established in accordance with private law and public law operating in these matters, to establish partnerships, to acquire shares and other securities of public law and private law legal entities that have been established or will be established including buying and selling securities and bonds,
- Implementing capital or money market transactions on different securities in nature, in cooperation with national/international organizations when necessary, and to participate in companies established/to be established for this matter,
- Providing guarantees and intermediating in all kinds of leasing transactions as a party, including domestic and international transactions,
- Ensuring wide variety of factoring transactions in the manner authorised by the legislation at home and abroad, to provide financing related to these, to provide consultancy services on financial matters on a sector and subject of matter basis,
- Ensuring derivative transactions, all kinds of foreign exchange transactions including forward foreign exchange buying/selling, reverse repurchase agreements and transactions, and to carry out transactions in the stock exchanges,
- Trading gold, silver and other precious metals in established and future precious metal and metal exchanges,
- Providing banking services to its customers in Türkiye and abroad through information technology such as call center, telephone banking, electronic banking, electronic commerce and internet, and providing direct banking services,
- Establishing relationships with domestic and foreign banks, carrying out all kinds of banking transactions with the Central Bank of the Republic of Türkiye and domestic and foreign banks,

**V. Summary information on the Bank's activities and nature of business (continued)**

- Ensuring operations in Turkish Lira and foreign currencies in all national and international money markets,
- Acquisition of properties in Türkiye and abroad, to transfer, assign, mortgage and restrict these with other real rights, and lease them partially or completely and to dispose of them in a way that can establish all kinds of personal or real rights and obligations,
- Obtaining and removing mortgages in one's favour in order to ensure the security or collection of receivables, to arrange mortgage agreements, to establish and remove commercial mortgages, to conclude lease agreements,
- Issuing capital market instruments, making all kinds of legal dispositions including pledge, and establishing or removing pledges in its favor,
- Ensuring insurance agency transactions in Türkiye and abroad,
- Providing securities' intermediary activities for which banks are authorized by the Capital Markets Law, to establish, operate and manage securities' investment funds,
- Ensuring capital market activities in accordance with the relevant provisions of the Capital Markets Law,
- Ensuring trading of treasury bills, bonds and other securities issued or to be issued by the Treasury, capital market instruments, securities and other capital market instruments issued or to be issued by public and private legal entities, including the Public and Private Partnerships, and making all kinds of legal dispositions and pledges,
- Ensuring money market operations and capital market activities authorised by the Capital Markets Board and relevant regulations, including as the intermediary of institutions authorized to carry out these activities,
- Providing financing to public and private sector organizations, financing to mergers and acquisitions, company restructurings, privatization, public offering, issuing securities, equity, share and stock evaluations and transfers, feasibility activities and sector research and trading activities, and providing consultancy services regarding aforementioned matters,
- Ensuring national and international banking transactions authorized by the relevant legislation.

**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**

None.

CONVENIENCE TRANSLATION OF THE UNCONSOLIDATED FINANCIAL STATEMENTS ORIGINALLY ISSUED IN TURKISH  
MİSYON YATIRIM BANKASI ANONİM ŞİRKETİ  
NOTES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 30 SEPTEMBER 2025  
(Amounts are expressed in thousands of Turkish Lira (“TL”) unless otherwise indicated.)

SECTION TWO  
Financial Statements

I. Balance Sheets

	ASSETS	Notes	THOUSANDS TURKISH LIRA			THOUSANDS TURKISH LIRA		
			Reviewed			Audited		
			Current Period			Prior Period		
			30 September 2025			31 December 2024		
			TL	FC	Total	TL	FC	Total
<b>I.</b>	<b>FINANCIAL ASSETS (Net)</b>		<b>1,117.673</b>	<b>215.957</b>	<b>1,333.630</b>	<b>234.525</b>	<b>61.575</b>	<b>296.100</b>
<b>1.1</b>	<b>Cash and Cash Equivalents</b>		<b>761.533</b>	<b>207.179</b>	<b>968.712</b>	<b>3.378</b>	<b>56.696</b>	<b>60.074</b>
1.1.1	Cash and Cash Equivalents and the CBRT	I-a	612.845	141.137	753.982	97	10.531	10.628
1.1.2	Banks	I-c	148.688	66.042	214.730	731	46.165	46.896
1.1.3	Receivables from Money Markets		-	-	-	2.550	-	2.550
<b>1.2</b>	<b>Financial Assets at Fair Value Through Profit or Loss</b>	<b>I-b</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>36.069</b>	<b>-</b>	<b>36.069</b>
1.2.1	Government debt securities		-	-	-	-	-	-
1.2.2	Share certificates		-	-	-	-	-	-
1.2.3	Other financial assets		-	-	-	36.069	-	36.069
<b>1.3</b>	<b>Financial Assets at Fair Value Through Other Comprehensive Income</b>	<b>I-d</b>	<b>354.410</b>	<b>3.266</b>	<b>357.676</b>	<b>195.078</b>	<b>4.879</b>	<b>199.957</b>
1.3.1	Government debt securities		-	-	-	-	-	-
1.3.2	Share certificates		-	-	-	-	-	-
1.3.3	Other financial assets		354.410	3.266	357.676	195.078	4.879	199.957
<b>1.4</b>	<b>Derivative Financial Assets</b>		<b>1.730</b>	<b>5.512</b>	<b>7.242</b>	<b>-</b>	<b>-</b>	<b>-</b>
1.4.1	Derivative financial assets measured at fair value through profit or loss		1.730	5.512	7.242	-	-	-
1.4.2	Derivative financial assets measured at fair value through other comprehensive income		-	-	-	-	-	-
<b>II.</b>	<b>FINANCIAL ASSETS AT AMORTISED COST (Net)</b>		<b>2.778.473</b>	<b>236.895</b>	<b>3.015.368</b>	<b>-</b>	<b>36.072</b>	<b>36.072</b>
<b>2.1</b>	<b>Loans</b>	<b>I-e</b>	<b>2.778.473</b>	<b>194.932</b>	<b>2,973.405</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>2.2</b>	<b>Lease Receivables</b>	<b>I-j</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>2.3</b>	<b>Factoring Receivables</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>2.4</b>	<b>Other Financial Assets Measured at Amortised Cost</b>	<b>I-f</b>	<b>-</b>	<b>41.963</b>	<b>41.963</b>	<b>-</b>	<b>36.072</b>	<b>36.072</b>
2.4.1	Government debt securities		-	-	-	-	-	-
2.4.2	Other financial assets		-	41.963	41.963	-	36.072	36.072
<b>2.5</b>	<b>Provisions for Expected Credit Losses (-)</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>III.</b>	<b>NON-CURRENT ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)</b>	<b>I-r</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
3.1	Held for Sale		-	-	-	-	-	-
3.2	Discontinued Operations		-	-	-	-	-	-
<b>IV.</b>	<b>INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES</b>		<b>85.000</b>	<b>-</b>	<b>85.000</b>	<b>50.250</b>	<b>-</b>	<b>50.250</b>
<b>4.1</b>	<b>Investments in Associates (Net)</b>	<b>I-g</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
4.1.1	Investments Accounted for Using the Equity Method		-	-	-	-	-	-
4.1.2	Unconsolidated		-	-	-	-	-	-
<b>4.2</b>	<b>Subsidiaries (Net)</b>	<b>I-h</b>	<b>85.000</b>	<b>-</b>	<b>85.000</b>	<b>50.250</b>	<b>-</b>	<b>50.250</b>
4.2.1	Unconsolidated Financial Subsidiaries		-	-	-	-	-	-
4.2.2	Unconsolidated Non-Financial Subsidiaries		85.000	-	85.000	50.250	-	50.250
<b>4.3</b>	<b>Investments in Joint Ventures (Net)</b>	<b>I-i</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
4.3.1	Investments Accounted for Using the Equity Method		-	-	-	-	-	-
4.3.2	Unconsolidated		-	-	-	-	-	-
<b>V.</b>	<b>PROPERTY, PLANT AND EQUIPMENT (Net)</b>	<b>I-m</b>	<b>71.283</b>	<b>-</b>	<b>71.283</b>	<b>91.880</b>	<b>-</b>	<b>91.880</b>
<b>VI.</b>	<b>INTANGIBLE ASSETS (Net)</b>	<b>I-n</b>	<b>119.221</b>	<b>-</b>	<b>119.221</b>	<b>180.491</b>	<b>-</b>	<b>180.491</b>
6.1	Goodwill		-	-	-	-	-	-
6.2	Other		119.221	-	119.221	180.491	-	180.491
<b>VII.</b>	<b>INVESTMENT PROPERTIES (Net)</b>	<b>I-l</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>VIII.</b>	<b>CURRENT INCOME TAX ASSETS</b>	<b>I-p</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1.283</b>	<b>-</b>	<b>1,283</b>
<b>IX.</b>	<b>DEFERRED TAX ASSETS</b>	<b>I-o</b>	<b>314.125</b>	<b>-</b>	<b>314.125</b>	<b>174.428</b>	<b>-</b>	<b>174.428</b>
<b>X.</b>	<b>OTHER ASSETS</b>	<b>I-s</b>	<b>684.972</b>	<b>188</b>	<b>685.160</b>	<b>188.114</b>	<b>-</b>	<b>188.114</b>
	<b>TOTAL ASSETS</b>		<b>5.170.747</b>	<b>453.040</b>	<b>5.623.787</b>	<b>920.971</b>	<b>97.647</b>	<b>1.018.618</b>

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

CONVENIENCE TRANSLATION OF THE UNCONSOLIDATED FINANCIAL STATEMENTS ORIGINALLY ISSUED IN TURKISH  
MİSYON YATIRIM BANKASI ANONİM ŞİRKETİ  
NOTES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 30 SEPTEMBER 2025  
(Amounts are expressed in thousands of Turkish Lira (“TL”) unless otherwise indicated.)

**I. Balance Sheets (continued)**

	LIABILITIES	Notes	THOUSANDS TURKISH LIRA			THOUSANDS TURKISH LIRA		
			Reviewed			Audited		
			Current Period			Prior Period		
			30 September 2025			31 December 2024		
			TL	FC	Total	TL	FC	Total
<b>I.</b>	<b>DEPOSITS</b>	II-a	-	-	-	-	-	-
<b>II.</b>	<b>BORROWINGS</b>	II-b	-	-	-	-	-	-
<b>III.</b>	<b>MONEY MARKETS</b>		2.410.268	869.419	3.279.687	126.592	88.210	214.802
<b>IV.</b>	<b>MARKETABLE SECURITIES ISSUED (Net)</b>		564.138	-	564.138	-	-	-
4.1	Bills		564.138	-	564.138	-	-	-
4.2	Asset backed Securities		-	-	-	-	-	-
4.3	Bonds		-	-	-	-	-	-
<b>V.</b>	<b>FUNDS</b>		50.306	86.856	137.162	-	-	-
5.1	Borrower Funds		50.306	86.856	137.162	-	-	-
5.2	Other		-	-	-	-	-	-
<b>VI.</b>	<b>FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS</b>		-	-	-	-	-	-
<b>VII.</b>	<b>DERIVATIVE FINANCIAL LIABILITIES</b>	II-c	1.105	554	1.659	346	-	346
7.1	Derivative liabilities measured at fair value through profit or loss		1.105	554	1.659	346	-	346
7.2	Derivative liabilities measured at fair value through other comprehensive income		-	-	-	-	-	-
<b>VIII.</b>	<b>FACTORING PAYABLES</b>		-	-	-	-	-	-
<b>IX.</b>	<b>LEASE LIABILITIES</b>	II-d	32.882	-	32.882	45.591	-	45.591
<b>X.</b>	<b>PROVISIONS</b>	II-f	81.517	4.564	86.081	12.080	1.294	13.374
10.1	General Provisions		64.086	4.564	68.650	7.607	1.294	8.901
10.2	Provisions for Restructuring		-	-	-	-	-	-
10.3	Provisions for Employee Benefits		7.512	-	-	4.402	-	4.402
10.4	Insurance Technical Provisions (Net)		-	-	-	-	-	-
10.5	Other Provisions		9.919	-	9.919	71	-	71
<b>XI.</b>	<b>CURRENT INCOME TAX LIABILITIES</b>	II-g	21.789	-	21.789	18.251	-	18.251
<b>XII.</b>	<b>DEFERRED TAX LIABILITIES</b>	II-g	-	-	-	-	-	-
<b>XIII.</b>	<b>LIABILITIES FOR NON-CURRENT ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS</b>		-	-	-	-	-	-
13.1	Held for Sale		-	-	-	-	-	-
13.2	Discontinued Operations		-	-	-	-	-	-
<b>XIV.</b>	<b>SUBORDINATED DEBT</b>		-	-	-	-	-	-
14.1	Loans		-	-	-	-	-	-
14.2	Other Debt Instruments		-	-	-	-	-	-
<b>XV.</b>	<b>OTHER LIABILITIES</b>	II-h	71.879	599.867	671.746	34.376	9.161	43.537
<b>XVI.</b>	<b>EQUITY</b>	II-i	828.498	145	828.643	682.680	37	682.717
16.1	Paid-in Share Capital		1.500.000	-	1.500.000	1.000.000	-	1.000.000
16.2	Capital Reserves		-	-	-	-	-	-
16.2.1	Share premium		-	-	-	-	-	-
16.2.2	Share Cancellation Profits		-	-	-	-	-	-
16.2.3	Other Capital Reserves		-	-	-	-	-	-
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		(824)	145	(679)	(2.289)	37	(2.252)
<b>16.5</b>	<b>Profit Reserves</b>		3.194	-	3.194	3.194	-	3.194
16.5.1	Legal Reserves		160	-	160	160	-	160
16.5.2	Statutory Reserves		-	-	-	-	-	-
16.5.3	Extraordinary Reserves		3.034	-	3.034	3.034	-	3.034
16.5.4	Other Profit Reserves		-	-	-	-	-	-
<b>16.6</b>	<b>Profit or Loss</b>		(673.872)	-	(673.872)	(318.225)	-	(318.225)
16.6.1	Prior years' profits or losses		(318.225)	-	(318.225)	(49.987)	-	(49.987)
16.6.2	Profit for the period		(355.647)	-	(355.647)	(268.238)	-	(268.238)
	<b>TOTAL LIABILITIES</b>		<b>4.062.382</b>	<b>1.561.405</b>	<b>5.623.787</b>	<b>919.916</b>	<b>98.702</b>	<b>1.018.618</b>

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NOTES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 30 SEPTEMBER 2025  
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**II. Off-Balance Sheet Commitments**

OFF-BALANCE SHEET ACCOUNTS		Notes	THOUSANDS TURKISH LIRA			THOUSANDS TURKISH LIRA		
			Reviewed			Audited		
			Current Period 30 September 2025			Prior Period 31 December 2024		
		TL	FC	Total	TL	FC	Total	
<b>A.</b>	<b>Off-balance sheet commitments (I+II+III)</b>		<b>2,557.029</b>	<b>3,288.636</b>	<b>5,845.665</b>	<b>255.039</b>	<b>35.223</b>	<b>290.262</b>
<b>I.</b>	<b>Guarantees and warranties</b>	<b>III-a</b>	<b>731.067</b>	-	<b>731.067</b>	<b>219.500</b>	-	<b>219.500</b>
1.1.	Letters of guarantee		731.067	-	731.067	219.500	-	219.500
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		731.067	-	731.067	219.500	-	219.500
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		-	-	-	-	-	-
1.9.	Other bill of guarantees		-	-	-	-	-	-
<b>II.</b>	<b>Commitments</b>		<b>972.232</b>	<b>1,306.438</b>	<b>2,278.670</b>	-	-	-
2.1.	Irrevocable commitments		972.232	1,306.438	2,278.670	-	-	-
2.1.1.	Asset purchase and sale commitments		971.982	1,306.438	2,278.420	-	-	-
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		250	-	250	-	-	-
2.2.	Revocable commitments		-	-	-	-	-	-
2.2.1.	Revocable loan granting commitments		-	-	-	-	-	-
2.2.2.	Other revocable commitments		-	-	-	-	-	-
<b>III.</b>	<b>Derivative financial instruments</b>		<b>853.730</b>	<b>1,982.198</b>	<b>2,835.928</b>	<b>35.539</b>	<b>35.223</b>	<b>70.762</b>
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		853.730	1,982.198	2,835.928	35.539	35.223	70.762
3.2.1.	Forward foreign currency buy/sell transactions		383.926	383.012	766.938	-	-	-
3.2.1.1.	Forward foreign currency transactions-buy		-	383.012	383.012	-	-	-
3.2.1.2.	Forward foreign currency transactions-sell		383.926	-	383.926	-	-	-
3.2.2.	Swap transactions related to foreign currency and interest rates		438.470	1,570.137	2,008.607	35.539	35.223	70.762
3.2.2.1.	Foreign currency swap-buy		340.240	685.905	1,026.145	-	35.223	35.223
3.2.2.2.	Foreign currency swap-sell		98.230	884.232	982.462	35.539	-	35.539
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		31.334	29.049	60.383	-	-	-
3.2.4.1.	Foreign currency futures-buy		22.199	8.300	30.499	-	-	-
3.2.4.2.	Foreign currency futures-sell		9.135	20.749	29.884	-	-	-
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>B.</b>	<b>Custody and pledges received (IV+V+VI)</b>		<b>38,026.427</b>	<b>991.001</b>	<b>39,017.428</b>	<b>1,154.553</b>	<b>5.812</b>	<b>1,160.365</b>
<b>IV.</b>	<b>Items held in custody</b>		<b>14,496.897</b>	<b>991.001</b>	<b>15,487.898</b>	<b>147.134</b>	<b>5.812</b>	<b>152.946</b>
4.1.	Customer fund and portfolio balances		298.855	-	298.855	432	-	432
4.2.	Investment securities held in custody		14,035.125	991.001	15,026.126	146.702	5.812	152.514
4.3.	Cheques received for collection		162.917	-	162.917	-	-	-
4.4.	Commercial notes received for collection		-	-	-	-	-	-
4.5.	Other assets received for collection		-	-	-	-	-	-
4.6.	Assets received for public offering		-	-	-	-	-	-
4.7.	Other items under custody		-	-	-	-	-	-
4.8.	Custodians		-	-	-	-	-	-
<b>V.</b>	<b>Pledges received</b>		<b>23,529.530</b>	-	<b>23,529.530</b>	<b>1,007.419</b>	-	<b>1,007.419</b>
5.1.	Marketable securities		-	-	-	-	-	-
5.2.	Guarantee notes		-	-	-	-	-	-
5.3.	Commodity		-	-	-	-	-	-
5.4.	Warrants		-	-	-	-	-	-
5.5.	Properties		-	-	-	-	-	-
5.6.	Other pledged items		23,529.530	-	23,529.530	1,007.419	-	1,007.419
5.7.	Pledged items-depository		-	-	-	-	-	-
<b>VI.</b>	<b>Accepted independent guarantees and warranties</b>		-	-	-	-	-	-
	<b>Total off-balance sheet commitments (A+B)</b>		<b>40,583.456</b>	<b>4,279.637</b>	<b>44,863.093</b>	<b>1,409.592</b>	<b>41.035</b>	<b>1,450.627</b>

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MİSYON YATIRIM BANKASI ANONİM ŞİRKETİ  
NOTES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 30 SEPTEMBER 2025**  
(Amounts are expressed in thousands of Turkish Lira (“TL”) unless otherwise indicated.)

**III. Income Statements**

Income and expense items	Notes	THOUSANDS TURKISH LIRA	THOUSANDS TURKISH LIRA	THOUSANDS TURKISH LIRA	THOUSANDS TURKISH LIRA
		Reviewed current period	Reviewed prior period	Unreviewed current period	Unreviewed prior period
		1 January – 30 September 2025	1 January – 30 September 2024	1 July – 30 September 2025	1 July – 30 September 2024
<b>I. INTEREST INCOME</b>	<b>IV-a</b>	<b>575.024</b>	<b>79.393</b>	<b>377.814</b>	<b>32.064</b>
1.1 Interest on Loans		400.824	7.189	272.012	5.239
1.2 Interest Received from Reserve Deposits		-	-	-	-
1.3 Interest Received from Banks		96.660	17.708	68.003	5.894
1.4 Interest Received from Money Market Transactions		7.300	22.390	7.287	4.677
1.5 Interest Received from Marketable Securities Portfolio		66.153	32.106	29.144	16.254
1.5.1 Financial Assets at Fair Value Through Profit or Loss		1	1	-	-
1.5.2 Financial Assets at Fair Value Through Other Comprehensive Income		64.359	31.982	28.524	16.131
1.5.3 Financial Assets at Amortised Cost		1.793	123	620	123
1.6 Finance Lease Income		-	-	-	-
1.7 Other Interest Income		4.087	-	1.368	-
<b>II. INTEREST EXPENSE (-)</b>	<b>IV-b</b>	<b>494.424</b>	<b>14.147</b>	<b>291.889</b>	<b>6.763</b>
2.1 Interest on Deposits		-	-	-	-
2.2 Interest on Funds Borrowed		-	-	-	-
2.3 Interest expense on money market transactions		340.108	2.590	222.161	2.457
2.4 Interest on Securities Issued		133.046	-	66.173	-
2.5 Interest on Leases		11.147	11.557	2.880	4.306
2. Other Interest Expenses		10.123	-	675	-
<b>III. NET INTEREST INCOME/EXPENSE (I - II)</b>		<b>80.600</b>	<b>65.246</b>	<b>85.925</b>	<b>25.301</b>
<b>IV. NET FEES AND COMMISSIONS INCOME/EXPENSE</b>		<b>68.055</b>	<b>794</b>	<b>55.908</b>	<b>956</b>
4.1 Fees and Commissions Received		72.853	1.362	58.001	1.154
4.1.1 Non-cash Loans		8.215	1.075	4.394	965
4.1.2 Other		64.638	287	53.607	189
4.2 Fees and Commissions Paid		4.798	568	2.093	198
4.2.2 Non-cash Loans		-	-	-	-
4.2.2 Other		4.798	568	2.093	198
<b>V. DIVIDEND INCOME</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>VI. OPERATING PROFIT/LOSS (Net)</b>	<b>IV-c</b>	<b>(80.188)</b>	<b>59.103</b>	<b>(57.081)</b>	<b>19.990</b>
7.1 Gains/Losses on Securities		1.327	55.503	8	19.642
7.2 Derivative Financial Transactions Gains/Losses		(40.544)	(83)	(20.708)	(83)
7.3 Foreign Exchange Gains/Losses		(40.971)	3.683	(36.381)	431
<b>VII. OTHER OPERATING INCOME</b>	<b>IV-d</b>	<b>3.128</b>	<b>87</b>	<b>773</b>	<b>(58)</b>
<b>VIII. GROSS PROFIT FROM OPERATING ACTIVITIES (III+IV+V+VI+VII)</b>		<b>71.595</b>	<b>125.230</b>	<b>85.525</b>	<b>46.189</b>
<b>IX. PROVISIONS FOR EXPECTED CREDIT LOSSES (-)</b>	<b>IV-e</b>	<b>59.749</b>	<b>5.073</b>	<b>20.212</b>	<b>1.147</b>
<b>X. PERSONNEL EXPENSES (-)</b>		<b>314.345</b>	<b>241.306</b>	<b>93.249</b>	<b>90.224</b>
<b>XI. OTHER OPERATING EXPENSES (-)</b>	<b>IV-f</b>	<b>193.519</b>	<b>128.838</b>	<b>62.046</b>	<b>50.707</b>
<b>XII. NET OPERATING PROFIT/LOSS (VIII-IX-X-XI-XII)</b>		<b>(496.018)</b>	<b>(249.987)</b>	<b>(89.982)</b>	<b>(95.889)</b>
<b>XIII. SURPLUS WRITTEN AS GAIN AFTER BUSINESS COMBINATION</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>XIV. PROFIT/LOSS FROM EQUITY METHOD OF SUBSIDIARIES</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>XV. NET MONETARY POSITION GAIN/LOSS</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>XVI. PROFIT/LOSS BEFORE TAXES FROM CONTINUING OPERATIONS (XIII+...+XVI)</b>		<b>(496.018)</b>	<b>(249.987)</b>	<b>(89.982)</b>	<b>(95.889)</b>
<b>XVII. PROVISION FOR TAXES ON INCOME FROM CONTINUING OPERATIONS (±)</b>	<b>IV-g</b>	<b>(140.371)</b>	<b>(81.010)</b>	<b>(26.160)</b>	<b>(28.470)</b>
17.1 Current Tax Provision		-	-	-	-
17.2 Expense effect of deferred tax (+)		-	-	-	-
17.3 Income effect of deferred tax (-)		140.371	81.010	26.160	28.470
<b>XVIII. NET PROFIT/LOSS FROM CONTINUING OPERATIONS (XVII±XVIII)</b>		<b>(355.647)</b>	<b>(168.977)</b>	<b>(63.822)</b>	<b>(67.419)</b>
<b>XIX. INCOME FROM DISCONTINUED OPERATIONS</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
19.1 Income from assets held for sale		-	-	-	-
19.2 Gain on sale of associates, subsidiaries and joint ventures		-	-	-	-
19.3 Other income from discontinued operations		-	-	-	-
<b>XX. EXPENSES FROM DISCONTINUED OPERATIONS (-)</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
20.1 Expenses on assets held for sale		-	-	-	-
20.2 Losses on sale of associates, subsidiaries and joint ventures		-	-	-	-
20.3 Other expenses from discontinued operations		-	-	-	-
<b>XXI. PROFIT/LOSS BEFORE TAXES FROM DISCONTINUED OPERATIONS (XX - XXI)</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>XXII. TAX PROVISION FOR DISCONTINUED OPERATIONS (±)</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
22.1 Current tax provision		-	-	-	-
22.2 Expense effect of deferred tax (+)		-	-	-	-
22.3 Income effect of deferred tax (-)		-	-	-	-
<b>XXIII. NET PROFIT/ LOSS FROM DISCONTINUED OPERATIONS (XXI±XXII)</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>XXIV. NET PROFIT/LOSS FOR THE PERIOD (XVIII+XXIII)</b>		<b>(355.647)</b>	<b>(168.977)</b>	<b>(63.822)</b>	<b>(67.419)</b>

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CONVENIENCE TRANSLATION OF THE UNCONSOLIDATED FINANCIAL STATEMENTS ORIGINALLY ISSUED IN TURKISH  
MİSYON YATIRIM BANKASI ANONİM ŞİRKETİ  
NOTES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 30 SEPTEMBER 2025  
(Amounts are expressed in thousands of Turkish Lira (“TL”) unless otherwise indicated.)

**IV. Statements of Other Comprehensive Income**

		THOUSANDS TURKISH LIRA	THOUSANDS TURKISH LIRA
		Reviewed current period	Reviewed prior period
		1 January – 30 September 2025	1 January – 30 September 2024
<b>I.</b>	<b>PROFIT (LOSS) FOR THE PERIOD</b>	<b>(355.647)</b>	<b>(168.977)</b>
<b>II.</b>	<b>OTHER COMPREHENSIVE INCOME</b>	<b>1.573</b>	<b>(1.628)</b>
<b>2.1</b>	<b>Other comprehensive income not be reclassified to profit or loss</b>	-	-
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	-	-
<b>2.2</b>	<b>Other comprehensive income to be reclassified to profit or loss</b>	<b>1.573</b>	<b>(1.628)</b>
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	2.247	(2.325)
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	-	-
2.2.6	Taxes Relating to Other Comprehensive Items to Be Reclassified to Profit or Loss	(674)	697
<b>III.</b>	<b>TOTAL COMPREHENSIVE INCOME (I+II)</b>	<b>(354.074)</b>	<b>(170.605)</b>

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

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V. Statements of Changes in Equity

Reviewed	Notes	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				
<b>PRIOR PERIOD – 30 September 2024</b>															
I.	Balance at the beginning of the period	500.000	-	-	-	-	-	-	-	(385)	-	3.194	3.655	(53.642)	452.822
II.	Adjustment in accordance with TAS 8	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.1	Effect of adjustment of accounting errors	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.2	Effect of changes in accounting policies	-	-	-	-	-	-	-	-	-	-	-	-	-	-
III.	New balance (I+II)	500.000	-	-	-	-	-	-	-	(385)	-	3.194	3.655	(53.642)	452.822
IV.	Total comprehensive income	-	-	-	-	-	-	-	-	(1.628)	-	-	-	(168.977)	(170.605)
V.	Capital increase in cash	500.000	-	-	-	-	-	-	-	-	-	-	-	-	500.000
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	-	-	-	-	-	-	-	-	-	-	-	(53.642)	53.642	-
11.1	Dividends distributed	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11.2	Transfers to legal reserves	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11.3	Other	-	-	-	-	-	-	-	-	-	-	-	(53.642)	53.642	-
	End of the period (III+IV+...X+XI)	1.000.000	-	-	-	-	-	-	-	(2.013)	-	3.194	(49.987)	(168.977)	782.217
<b>CURRENT PERIOD – 30 September 2025</b>															
I.	Balance at the beginning of the period	1.000.000	-	-	-	-	-	-	-	(2.252)	-	3.194	(49.987)	(268.238)	682.717
II.	Adjustment in accordance with TAS 8	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.1	Effect of adjustment of accounting errors	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.2	Effect of changes in accounting policies	-	-	-	-	-	-	-	-	-	-	-	-	-	-
III.	New balance (I+II)	1.000.000	-	-	-	-	-	-	-	(2.252)	-	3.194	(49.987)	(268.238)	682.717
IV.	Total comprehensive income	-	-	-	-	-	-	-	-	1.573	-	-	-	(355.647)	(354.074)
V.	Capital increase in cash	500.000	-	-	-	-	-	-	-	-	-	-	-	-	500.000
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	-	-	-	-	-	-	-	-	-	-	-	(268.238)	268.238	-
11.1	Dividends distributed	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11.2	Transfers to legal reserves	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11.3	Other	-	-	-	-	-	-	-	-	-	-	-	(268.238)	268.238	-
	End of the period (III+IV+...X+XI)	1.500.000	-	-	-	-	-	-	-	(679)	-	3.194	(318.225)	(355.647)	828.643

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)

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

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**VI. Statements of Cash Flows**

	Notes	Reviewed	Reviewed
		Current Period	Prior Period
		30 September 2025	30 September 2024
<b>A.</b>	<b>CASH FLOWS FROM BANKING OPERATIONS</b>		
<b>1.1</b>	<b>Operating profit before changes in operating assets and liabilities</b>	<b>(132.944)</b>	<b>(76.165)</b>
1.1.1	Interest received	504.280	77.440
1.1.2	Interest paid	(399.197)	(12.477)
1.1.3	Dividend received	-	-
1.1.4	Fees and commissions received	72.853	1.362
1.1.5	Other income	3.128	87
1.1.6	Collections from previously written-off loans and other receivable	-	-
1.1.7	Cash payments to personnel and service suppliers	(314.345)	(241.306)
1.1.8	Taxes paid	(3.538)	(1.569)
1.1.9	Other	3.825	100.298
<b>1.2</b>	<b>Changes in operating assets and liabilities subject to banking operations</b>	<b>151.653</b>	<b>(332.963)</b>
1.2.1	Net (increase) decrease in financial assets at fair value through profit or loss	28.219	(62.466)
1.2.2	Net (increase) decrease in due from banks	-	4.012
1.2.3	Net (increase) decrease in loans	(177)	(60.000)
1.2.4	Net (increase) decrease in other assets	(2.911.769)	(307.666)
1.2.5	Net increase (decrease) in bank deposits	(770.319)	-
1.2.6	Net increase (decrease) in other deposits	-	(1.663)
1.2.7	Net increase (decrease) in financial liabilities at fair value through profit or loss	44.011	-
1.2.8	Net increase (decrease) in borrowings	3.064.885	-
1.2.9	Net increase (decrease) in matured payables	-	-
1.2.10	Net increase (decrease) in other liabilities	696.803	94.820
<b>I.</b>	<b>Net cash from banking operations</b>	<b>18.659</b>	<b>(409.128)</b>
<b>B.</b>	<b>CASH FLOWS FROM INVESTING ACTIVITIES</b>		
<b>II.</b>	<b>Net cash from investing activities</b>	<b>(151.391)</b>	<b>(249.343)</b>
2.1	Cash paid for the purchase of associates, subsidiaries and joint ventures	(34.750)	(10.250)
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	(1.091)	(35.434)
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	(157.719)	(110.650)
2.7	Cash paid for the purchase of financial assets at amortised cost	(5.891)	(34.392)
2.8	Cash obtained from sale of financial assets at amortised cost	-	-
2.9	Other	48.060	(58.617)
<b>C.</b>	<b>CASH FLOWS FROM FINANCING ACTIVITIES</b>		
<b>III.</b>	<b>Net cash flows from financing activities</b>	<b>1.031.839</b>	<b>478.785</b>
3.1	Cash obtained from borrowings and securities issued	564.138	-
3.2	Cash outflows from borrowings and securities issued	-	-
3.3	Capital increases	500.000	500.000
3.4	Dividends paid	-	-
3.5	Payments for lease liabilities	(32.299)	(21.215)
3.6	Other (+/-)	-	-
<b>IV.</b>	<b>Effect of change in foreign exchange rate on cash and cash equivalents (+/-)</b>	<b>9.358</b>	<b>4.391</b>
<b>V.</b>	<b>Net increase/decrease in cash and cash equivalents (I+II+III+IV)</b>	<b>908.465</b>	<b>(175.295)</b>
<b>VI.</b>	<b>Cash and cash equivalents at beginning of the period (+)</b>	<b>60.074</b>	<b>185.425</b>
<b>VII.</b>	<b>Cash and cash equivalents at end of the period (V+VI)</b>	<b>968.539</b>	<b>10.130</b>

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

### SECTION THREE Explanations on Accounting Policies

#### I. Basis of presentation

The Bank prepares its financial statements in accordance with the BRSA Accounting and Reporting Regulation” which includes the regulation on “The Procedures and Principles Regarding Banks’ Accounting Practices and Maintaining Documents” published in the Official Gazette dated 1 November 2006 with No. 26333, and other regulations on accounting records of banks published by the Banking Regulation and Supervision Board (“BRSA”) and circulars and pronouncements published by the BRSA and Turkish Financial Reporting Standards published by the Public Oversight Accounting and Auditing Standards Authority (“POA”) for the matters not regulated by the aforementioned legislations. The Bank adopts the BRSA communiqués and, for matters not regulated therein, complies with the Turkish Financial Reporting Standards (“TFRS”) enacted by the Public Oversight, Accounting, and Auditing Standards Authority (“POA”). These financial statements are prepared in compliance with the “BRSA Accounting and Financial Reporting Legislation” and the amendments to the “Communiqué on the Financial Statements to Be Disclosed to the Public by Banks and Explanations and Notes Related to These Financial Statements”, published in the Official Gazette on 1 February 2019, numbered 30673.

The amounts in the unconsolidated financial statements and relevant notes expressed in thousands of Turkish Lira (“TL”) unless otherwise indicated.

The accompanying financial statements are prepared in accordance with the historical cost basis except for the financial assets and liabilities at fair value.

In accordance with the decision of the Banking Regulation and Supervision Agency, 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 provision. In this context, the Bank did not apply the provisions of TFRS 9 effective as of 1 January 2018 regarding the measurement of provisions. In accordance with the authorisation received from the BRSA, the Bank calculates its provisions not with the expected credit losses under TFRS 9, but within the scope of the 10th, 11th, 13th and 15th articles of the regulation until indicated otherwise.

As of 30 September 2025, the unconsolidated balance sheet and off-balance sheet commitments are presented comparatively with the financial statements as at and for the year ended 31 December 2024. The unconsolidated statement of profit or loss (income statement), profit or loss and other comprehensive income, unconsolidated statement of changes in equity and unconsolidated statement of cash flows as at and for the interim period ended 30 September 2025 are presented comparatively with the unconsolidated financial statements as at and for the interim period ended 30 September 2024.

In accordance with the announcement on “Adjustment of Financial Statements of Companies Subject to Independent Audit for Inflation” on 23 November 2023 published by the Public Oversight, Accounting and Auditing Standards Authority (“POA”), institutions or organizations authorized to regulate were be able to determine different transition dates for the implementation of inflation accounting and relevant adjustments. Based on this announcement, BRSA, in accordance with its decision dated 12 December 2023 and numbered 10744, has decided that the financial statements of banks and financial leasing, factoring, financing, savings financing and asset management companies dated 31 December 2023 will not be subject to the inflation adjustment required within the scope of TAS 29. In accordance with the BRSA's decision dated 11 January 2024 and numbered 10825, it was decided that banks and financial leasing, factoring, financing, savings financing and asset management companies will apply inflation accounting as of 1 January 2025. However, in accordance with the BRSA's decision on 5 December 2024 and numbered 11021; it has been decided that banks and financial leasing, factoring, financing, savings financing and asset management companies will not apply inflation accounting in 2025. Accordingly, TAS 29 has not been applied in the financial statements of the Bank as at and for the interim period ended 30 September 2025.

The accounting policies and principles applied in the preparation of the financial statements are as follows:

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

The Bank adopted an asset-liability balance management strategy aimed at adverse the effects of risks and increasing profits by balancing the resources and assets it uses in terms of risk. The main goal of asset-liability management is to keep the Bank's liquidity risk, currency risk and credit risk within certain limits; to increase profitability and strengthen the Bank's equity and capital.

Foreign currency denominated monetary assets and liabilities are translated with the Bank exchange rates prevailing at the balance sheet date. Gains and losses arising from such valuations are recognised in the income statement under the account of “Foreign exchange gains or losses”, except for valuation differences arising from foreign currency participations, subsidiaries and foreign currency non-performing loans.

Differences arising from the translation of securities of debt and monetary financial assets into Turkish Lira are included in the income statement. The Bank has no currency translation differences capitalized by the Bank.

## Explanations on Accounting Policies (continued)

### III. Explanations on forward option contracts and derivative instruments

The derivative transactions used by the Bank are forward, future, swap, option, and forward purchase and sale agreements. Derivative transactions are classified as financial instruments whose fair value differences are recognized in profit or loss and are carried at their fair values. Liabilities and receivables arising from derivative transactions are recognised in off-balance sheet accounts at their contractual amounts in the accompanying unconsolidated financial statements.

### IV. Explanations on interest income and expenses

Interest income and expenses are recognized in the income statement on an accrual basis by using the effective interest method periodically. The Bank amortizes the fees and transaction costs included in the calculation of the effective profit rate over the estimated useful life of the financial instrument when applying the internal return.

### V. Explanations on fee and commission income and expenses

Fees and commissions received as a result of the service agreements or arising from negotiating or participating in the negotiation of a transaction on behalf of a third party are recognized either in the period when the transaction is realized or deferred based on the type of the underlying transaction. Other commission income and fees from various banking services are recorded as income at the time of realization. Except for fees and commissions that are integral part of the effective interest rates of financial instruments measured at amortized costs, the fees and commissions are accounted for in accordance with TFRS 15 "Revenue from Contracts with Customers". Fee and commission income and expenses, except for the fee income related to some banking transactions, which are recognised as income at a time during the service period, and loan fees and commission expenses paid to other credit institutions and organizations are accounted for on an accrual basis throughout the service period incurred. The amounts of the prepaid fees and commissions related to the subsequent period are recognised in the "Unearned Revenue" and presented in "Other Liabilities" in the balance sheet.

### VI. Explanations on financial assets

In accordance with TFRS 9 "Financial Instruments", the Bank classifies and recognises its financial assets as "Financial assets at fair value through profit or loss", "Financial assets at fair value through other comprehensive income" or "Financial assets at amortised cost". The classification is realised during the initial recognition of financial assets, considering the business model determined by the management and the cash flow characteristics of the financial asset.

Financial assets are recognized or derecognized in accordance with the recognition and derecognition provisions disclosed in Section 3 of TFRS 9. Financial instruments are recognized in the Bank's balance sheet if the Bank is legally exposed to risks and rewards arising from the financial instruments.

Financial instruments have the ability to expose, affect and reduce the liquidity, credit and interest risks in the financial statements. The "settlement date" is considered as basis in the accounting of ordinary buying and selling transactions of financial instruments. Delivery date is the date on which an asset is delivered to the Bank or delivered by the Bank, and involves (a) accounting for the asset on the date it is acquired by the entity and (b) derecognising the asset as of the date it is delivered by the business and again as of the same date which requires recognition of gain or loss on disposal. In these accounting applications, changes in the fair value of the asset during the period between the transaction date and the delivery date are accounted for financial assets at fair value through profit or loss and financial assets at fair value through other comprehensive income.

Ordinary acquisition or sale is the purchase or sale of a financial asset within the framework of a contract that generally requires its delivery within a period determined within the framework of legal regulations or relevant market practices. Changes in the fair value of an asset to be acquired between the transaction date and the delivery date are accounted for in the same way as purchased assets. Changes in fair value are not recognized for assets carried at cost or amortized cost; gain or loss arising from a financial asset classified as at fair value through profit or loss is included in profit or loss; the gain or loss arising from the financial asset at fair value through other comprehensive income is recognized in other comprehensive income.

## Explanations on Accounting Policies (continued)

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

The classification of the financial instruments in the financial statements are as follows:

#### *Financial assets at fair value through profit or loss*

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

The fair value of financial assets at fair value through profit/loss traded in active markets is determined according to the stock market price, or in the absence of a stock market price, the Official Gazette. In cases where there is no price in an active market, other methods specified in TFRS 13 in determining the fair value is applied in the financial statements. Financial assets at fair value through profit/loss are recognised at their fair value and are carried at their fair value following their recognition. Gains and losses resulting from the valuation are included in the profit/loss.

#### *Financial assets at fair value through other comprehensive income*

In addition to financial assets within a business model that aims to hold to collect contractual cash flows and aims to hold to sell, financial asset with contractual terms that lead to cash flows are solely payments of principal and interest at certain dates, they are classified as fair value through other comprehensive income. Financial assets at fair value through other comprehensive income are recognized by adding transaction cost to acquisition cost reflecting the fair value of the financial asset. After the recognition, financial assets at fair value through other comprehensive income are remeasured at fair value. Interest income calculated with effective interest rate method arising from financial assets at fair value through other comprehensive income and dividend income from equity securities are recognised in the income statement. "Unrealized gains and losses" arising from the difference between the amortized cost and the fair value of financial assets at fair value through other comprehensive income are not reflected in the income statement of the period until the acquisition of the asset, sale of the asset, the disposal of the asset, and impairment of the asset and they are accounted under the "Accumulated other comprehensive income or expense to be reclassified through profit or loss" under shareholders' equity. When these securities are collected or disposed of, the related fair value differences accumulated in the equity are transferred to the income statement.

The fair value of financial assets at fair value through other comprehensive income traded in active markets is determined according to the stock market price, or in the absence of a stock market price, the Official Gazette. In cases where there is no price in an active market, other methods specified in TFRS 13 in determining the fair value is applied in the financial statements.

#### *Financial assets at amortized cost*

Financial assets that are held for collection of contractual cash flows where those cash flows represent solely payments of principal and interest are classified as financial assets measured at amortized cost. Financial assets measured at amortized cost are initially recognized at acquisition cost including the transaction costs, which reflect the fair value of those instruments and subsequently recognized at amortized cost by using effective interest rate method. Interest income obtained from financial assets measured at amortized cost is accounted in income statement. The Bank classifies financial assets according to the classifications explained above during the acquisition of these assets.

## **Explanations on Accounting Policies (continued)**

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

#### *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".

Foreign currency denominated personal and commercial loans are translated into Turkish Lira at the exchange rate on the prevailing date and monitored in Turkish Lira ("TL"). Repayments are calculated based on the exchange rate on the date of payment, and the resulting exchange rate differences are reflected in the profit or loss. Net foreign exchange gains of foreign currency denominated loans are presented in foreign exchange transaction profit/loss.

The loans of the Bank recognised under "Measured at cost" account in the accompanying unconsolidated financial statements.

### **VII. Explanations on impairment of financial assets**

#### *Expected credit losses*

The Bank recognize provisions for impairment in accordance with TFRS 9 requirements according to the "Regulation on the Procedures and Principles for Classification of Loans by Banks and Provisions to be set aside" published in the Official Gazette on 22 June 2016 numbered 29750.

Since the Bank was established during the period and did not yet have the opportunity to accumulate the data needed to determine the expected credit losses, the Bank was exempt from TFRS 9 application.

#### *Impairment of loans*

In case there are exists calculations that the loans cannot be collected, the Bank, in accordance with rules specified in the "Regulation on the Procedures and Principles for Determination of Qualifications of Loans and Other Receivables by Banks and Provisions to be Set Aside" published in the Official Gazette No. 26333 on 1 November 2006, III, IV, and V, the Bank classifies loans and provisions for these amounts. The Bank may allocate provisions above the minimum rates stipulated in the Bank to which it belongs, for loans with poor financial status and/or ability to pay.

Collections made based on the provisions are allocated in the current period for the loans are deducted from the "Provision for Loans and Other Receivables" in the income statement, and principal collections made based on the loans for which provisions were made or written-off from assets in prior periods are recognised in the "Other operating income".

### **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 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".

### Explanations on Accounting Policies (continued)

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

None.

#### XI. Explanations on goodwill and other intangible assets

The Bank has no goodwill at the end of the interim reporting period.

Intangible assets are carried at their acquisition cost, less accumulated depreciation and amortisation and impairment. Intangible assets are amortized according to the straight-line basis, considering their economic useful lives. The amortization method and period are reviewed annually at the end of each year. Intangible assets consist of software expenses and are amortized within 3-5 years according to the straight-line basis. There are no changes in accounting estimates in terms of amortization period, amortization method or residual value that have a significant material influence in the current period or are expected to have a significant material influence in the subsequent periods.

#### XII. Explanations on property, plant and equipment

The initial recognition of property, plant and equipment are made based on the acquisition cost, which is calculated by adding the acquisition amount and other direct expenses necessary to make it ready-for-use. Property, plant and equipment are carried at their remaining amounts after deducting accumulated depreciation and amortisation, if any, from their cost in the period following their recognition. Depreciation is provided using the straight-line basis, based on the estimated economic useful lives of property, plant and equipment based on their costs. Land is not depreciated as it is deemed to have an indefinite useful life.

The depreciation periods for property, plant and equipment, which approximate the economic useful lives of such assets, are as follows:

Buildings	50 years
Motor vehicles	5 years
Other property, plant and equipment	3-36 years
Leasehold improvements	8-10 years

Property, plant and equipment are reviewed for impairment losses whenever events or changes in circumstances indicate that the carrying amount may not be recoverable. An impairment loss is recognised for the amount by which the carrying amount of the asset exceeds its recoverable amount, which is the higher of the asset's net selling price or value in use. Recoverable amount of the property, plant and equipment is the higher of future net cash flows from the utilisation of this property, plant and equipment or its fair value less cost to sell. Gains or losses on disposals of property, plant and equipment are determined by comparing proceeds with their net carrying amounts.

Repairs and maintenance expenses are charged to the income statements during the period in which they are incurred. The cost of major renovations is included in the carrying amount of the asset when it is probable that future economic benefits in excess of the originally assessed standard of performance of the existing asset will flow to the Bank. Major renovations are depreciated over the remaining useful life of the related asset.

As of 30 September 2025, there has been no pledges, mortgages or other restrictions incurred on property, plant and equipment and no commitments have been realised for the acquisitions of property, plant and equipment.

### Explanations on Accounting Policies (continued)

#### XIII. Explanations on leases

At inception of a contract, the Bank assesses whether the contract is, or contains, a lease under TFRS 16. A contract is, or contains, a lease if the contract conveys the right to control the use of an identified asset for a period of time in exchange for consideration. At the commencement date, the Bank measures the lease liability at the present value of the lease payments that are not paid at that date. The lease payments are discounted by using the interest rate implicit in the lease, if that rate can be readily determined, or by using the Bank's incremental borrowing rate. The lease payments included in the measurement of the lease liability comprise the following payments for the right to use the underlying asset during the lease term that are not paid at the commencement date:

- Fixed payments, less any lease incentives receivable,
- Variable lease payments that depend on an index or a rate, initially measured using the index or rate as at the commencement date,
- The amount of liability expected to be paid by the lessee under residual value guarantees,
- Payments of penalties for terminating the lease, if the lease term reflects the lessee exercising an option to terminate the lease.

Lease liabilities are presented as a separate item in the statement of financial position. Subsequently, lease liabilities are measured by increasing the carrying amount to reflect interest on the lease liability (using the effective interest method) and by reducing the carrying amount to reflect lease payments made.

After the commencement date, Bank measures the lease liability by:

- When there is a change in the lease term or the assessment of whether a purchase option will be exercised, the lease liability is remeasured by discounting the revised lease payments using a revised discount rate.
- When there is a change in lease payments due to changes in an index, a rate, or the expected payment under a residual value guarantee, the lease liability is remeasured by discounting the revised lease payments using the initial discount rate (unless the change in lease payments results from a change in a floating interest rate, in which case the revised discount rate is used).
- When a lease contract is modified and the modification is not accounted for as a separate lease, the lease liability is remeasured by discounting the revised lease payments using a revised discount rate.

The Bank recognises the amount of the remeasurement of the lease liability as an adjustment to the right-of-use asset.

The Bank has not been realised adjustments throughout the periods presented herein in the unconsolidated financial statements.

Right-of-use assets include the initial measurement of the corresponding lease liabilities, lease payments made on or before the effective date of the lease, and other direct initial costs. These assets are subsequently measured at cost, less accumulated depreciation and impairment losses.

Provision is recognized in accordance with TAS 37 when the bank incurs the costs necessary to dismantle and dispose of a lease asset, to restore the area on which the asset stands, or to restore the principal asset in accordance with the terms and conditions of the lease.

Right-of-use assets are depreciated over the shorter of the lease term and the useful life of the asset. When ownership of the asset is transferred in a lease or when the Bank plans to exercise a purchase option based on the cost of the right-of-use asset, the associated right-of-use asset is depreciated over the useful life of the parent asset. Depreciation charges commences on the date the lease actually begins.

The Bank applies the depreciation requirements in TAS 16 "Property, Plant and Equipment" in depreciating the right-of-use asset. The Bank applies TAS 36 "Impairment of Assets" to determine whether the right-of-use asset is impaired and to account for any impairment loss identified.

## Explanations on Accounting Policies (continued)

### XIII. Explanations on leases (continued)

Variable lease payments that are not depend to an index or rate are not included in the measurement of the lease liability and right-of-use asset. These payments are recognized as expenses in the period in which the circumstances or events that give rise to these payments incur and are included in the “Other expenses” in the income statement.

### XIV. Explanations on provisions, contingent liabilities and contingent assets

Provisions and contingent liabilities are accounted in accordance with the Turkish Accounting Standard “Contingent Liabilities and Contingent Assets” (“TAS 37”). Provisions are recognized when the Bank has a present legal or constructive obligation as a result of past events, it is probable that an outflow of resources embodying economic benefits will be required to settle the obligation and a reliable estimate of the amount of the obligation can be made. 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 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.

### XV. Explanations on obligations related to employee benefits

Obligations related to employment termination and vacation rights are accounted in accordance with “Turkish Accounting Standard for Employee Rights” (“TAS 19”).

According to the TAS 19 that is revised by Public Oversight Accounting and Auditing Standards Authority with the Communiqué published in Official Gazette on 12 March 2013 numbered 28585, in the calculation of the employment termination benefit liabilities of the Bank, the actuarial gains and losses derived from the changes in actuarial assumptions or the differences between actuarial assumptions and realizations must be accounted in the “Equity” is not implemented in the accompanying unconsolidated financial statements. Actuarial gains and losses of the Bank during the relevant reporting period are recognised in the other comprehensive income in equity and accounted for in the “Other Reserves” under equity.

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. The reserve for employment termination benefits represents the present value of the estimated total reserve 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. The Bank and its employees are not a member of foundations, funds or similar organizations.

As of 30 September 2025, the Bank has no employees on fixed-term contracts and those contracts will expire in more than 12 months.

## Explanations on Accounting Policies (continued)

### XVI. Explanations on taxation

#### Current tax

The law numbered 7456 has entered into force as of 15 July 2023, by being promulgated on the Official Gazette. In the Official Gazette dated 15 July 2023 and numbered 32249, Law No.7456, “Law on the Amendment of Additional Motor Vehicles Tax for Compensation of Economic Losses Caused by Earthquakes Occurring on 6 February 2023 and Amendments to Some Laws and Decree-Law No. 375” was published. Accordingly, in the first paragraph of Article 32nd of Corporate Tax Law No. 5520 (to be applied to corporate earnings for the year 2023 and the following taxation periods), corporate tax was collected at the rate of 20% on corporate income. In addition, this rate will be applied as 30% for the corporate earnings of banks, companies within the scope of the Financial Leasing, Factoring, Financing and Savings Financing Companies Law No. 6361, electronic payment and money institutions, authorised foreign exchange institutions, asset management companies, capital market institutions, insurance and reinsurance companies and pension companies. However, as per the Article 21st of the new law, for companies other than those in the financial sector, the corporate tax rate is increased from 20% to 25% effective from 1 October 2023. The relevant matter is considered as a non-adjusting event that indicative of conditions arising after the reporting period (the latter being disclosed where material) and does not require adjustment after the reporting period within the scope of TAS 10 “Events After the Reporting Period”. The Bank continues to evaluate the possible material influence of the relevant law as of the date of publication of the financial statements.

Corporations calculate advance tax with their current rate on quarterly profits and pay until the evening of the same day by declaring until the 17th day of the second month following that period at the rate of 30%. Advance tax paid by corporations which is for the current period is credited against the annual corporation tax calculated on their annual corporate income in the following year. Despite the offset, if there is temporary prepaid tax remaining, this balance can be refunded or used to offset any other financial liabilities to the government.

Under the Turkish Corporate Tax Law, losses can be carried forward to offset against future taxable income for up to five years. Tax losses cannot be carried back to offset profits from previous periods. In Türkiye, there is no procedure for a final and definitive agreement on tax assessments.

Companies file their tax returns until the last day of the following fourth month after the closing of the accounting year to which they relate. Tax returns are open for five years from the beginning of the year following the date of filing during this period the tax authorities have the right to audit tax returns, and the related accounting records on which they are based, and may issue re-assessments based on their findings.

#### Deferred tax

The Bank calculates and reflects deferred tax in accordance with the provisions of “Turkish Accounting Standard for 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 separately in assets and liabilities. The rates applied for deferred tax assets and liabilities calculated over temporary differences that will occur in subsequent periods are classified as 30% on an item basis according to the expected realization periods of the tax asset and liability in line with the relevant legislation (2024: 30%).

### XVII. Explanations on borrowings

Debt instruments other than the collected funds are monitored at their discounted cost using the internal rate of return in the period following their recognition. The Bank does not apply hedging techniques for its debt instruments.

The Bank did not issue convertible bonds during the interim reporting period.

### XVIII. Explanations on issuance of share certificates

None.

## **Explanations on Accounting Policies (continued)**

### **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.

### **XX. Explanations on government grants**

None.

### **XXI. Explanations on operating segments**

The Bank that operates in the provision of a single product or service or an interrelated group of products or services and has different characteristics from other nature of businesses in terms of risk and return. Operating segments is presented in Note VIII of Section Four in notes to the unconsolidated financial statements.

### **XXII. Profit reserves and profit distribution**

The Bank's accumulated profits are available for distribution which is provided for the authorisation to be obtained from the BRSA.

### **XXIII. 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 are considered and referred to as related parties in accordance with “TAS 24 Related Parties”.

### **XXIV. Explanations on subsidiaries, associates and joint ventures**

In accordance with TAS 27 “Turkish Accounting Standard for Consolidated and Separate Financial Statements”, investments in associates, joint ventures and subsidiaries are accounted at cost and are recognised to the unconsolidated financial statements after deducting the provision for impairment, if any.

### **XXV. Cash and cash equivalents**

For the purposes of the statement of cash flow, 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.

**SECTION FOUR**  
**INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT OF THE BANK**

**I. EXPLANATIONS ON EQUITY**

Total equity and capital adequacy ratio have been calculated in accordance with the “Regulation on Equity of Banks” and “Regulation on Measurement and Assessment of Capital Adequacy of Banks”.

As of 30 September 2025, taking into consideration the above-mentioned regulations, the current period equity of the Bank has been calculated as TL 499.800 and the capital adequacy ratio is 15.59%. This ratio is above the minimum ratio required by the legislation (31 December 2024: TL 381.710 and 45.67%, respectively).

	<b>Current period</b>	<b>Prior period</b>
	<b>30 September 2025</b>	<b>31 December 2024</b>
<b>COMMON EQUITY TIER 1 CAPITAL</b>	-	-
Paid-in share capital following all debts in terms of claim in liquidation of the Bank	1.500.000	1.000.000
Share premiums	-	-
Retained earnings	-	-
Gains recognized in equity as per TAS	-	-
Profit	-	-
Profit for the period	-	-
Prior period profit	-	-
Shares acquired free of charge from subsidiaries, associates and jointly controlled partnerships and cannot be recognised within profit for the period	-	-
<b>Common Equity Tier 1 Capital Before Deductions</b>	<b>1.500.000</b>	<b>1.000.000</b>
<b>Deductions from Common Equity Tier 1 Capital</b>		
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	671.357	317.283
Improvement costs for operating leasing	1.680	2.146
Goodwill (net of related tax liability)	-	-
Other intangible assets other than mortgage-servicing rights (net of related tax liability)	119.221	180.491
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)	243.351	124.420
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	-	-

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

**I. EXPLANATIONS ON EQUITY (continued)**

	Current period	Prior period
	30 September 2025	31 December 2024
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	-	-
<b>Total regulatory adjustments to Common equity Tier 1</b>	<b>1.035.609</b>	<b>624.340</b>
<b>Common Equity Tier 1 capital (CET 1)</b>	<b>464.391</b>	<b>375.660</b>
<b>ADDITIONAL TIER 1 CAPITAL</b>	-	-
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)	-	-
<b>Additional Tier 1 capital before regulatory adjustments</b>	-	-
<b>Additional Tier 1 capital: regulatory adjustments</b>	-	-
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 Consolidated Banks and Financial Institutions where the Bank Owns more than 10% of the Issued Share Capital	-	-
Other items to be defined by the BRSA	-	-
<b>Regulatory Adjustments which will be deducted from Tier 1 capital during the transition period</b>	-	-
Goodwill and other intangible assets and related deferred tax liabilities which will not deducted from Common Equity Tier 1 capital for the purposes of the first sub-paragraph of the Provisional Article 2 of the Regulation on Banks' Own Funds (-)	-	-
Net deferred tax asset/liability which is not deducted from Common Equity Tier 1 capital for the purposes of the 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	-	-
<b>Total regulatory adjustments to Additional Tier 1 capital</b>	-	-
<b>Total Additional Tier 1 capital</b>	-	-
<b>Total Tier 1 capital (Tier 1 capital = Common Equity Tier 1 capital + Additional Tier 1 capital)</b>	<b>464.391</b>	<b>375.660</b>
<b>TIER 2 CAPITAL</b>	-	-
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)	35.409	6.050
<b>Tier 2 capital before regulatory adjustments</b>	<b>35.409</b>	<b>6.050</b>
<b>Tier 2 capital: regulatory adjustments</b>	-	-
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 (-)	-	-
<b>Total regulatory adjustments to Tier 2 capital</b>	-	-
<b>Total Tier 2 capital</b>	<b>35.409</b>	<b>6.050</b>
<b>Total Capital (The sum of Tier 1 capital and Tier 2 capital)</b>	<b>499.800</b>	<b>381.710</b>

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

**I. EXPLANATIONS ON EQUITY (continued)**

	Current period	Prior period
	30 September 2025	31 December 2024
<b>The Sum of Tier 1 Capital and Tier 2 Capital (Total Capital)</b>		
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	-	-
<b>Regulatory Adjustments which will be deducted from total capital during the transition period</b>	-	-
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 (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 (-)	-	-
<b>OWN FUNDS</b>	-	-
Total Capital (The sum of Tier 1 capital and Tier 2 capital)	499.800	381.710
Total Risk Weighted Assets	3.205.268	835.793
<b>CAPITAL ADEQUACY RATIOS</b>		
Common Equity Tier 1 Capital Adequacy Ratio (%)	14.49	44.95
Tier 1 Capital Adequacy Ratio (%)	14.49	44.95
Capital Adequacy Ratio (%)	15.59	45.67
<b>BUFFERS</b>		
Institution specific buffer requirement of the Bank	2,5	2,5
Capital conservation buffer requirement (%)	2,5	2,5
Bank's specific countercyclical 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 (%)	6,49	36,95
Amounts below the Excess Limits as per the Deduction Principles	-	-
Portion of the total of net long positions of investments in equity items of Consolidated 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 Consolidated 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)	-	-
<b>Limits related to provisions considered in Tier II calculation</b>		
General provisions for standard based receivables (before ten thousand twenty-five limitation)	-	-
Up to 1.25% of total risk-weighted amount of general provisions for receivables where the standard approach used	35.409	6.050
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	-	-
<b>Debt instruments subjected to Article 4 (to be implemented between January 1, 2018 and January 1, 2022)</b>		
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	-	-

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

**I. EXPLANATIONS ON EQUITY (continued)**

**a) Items included in capital calculation including debt instruments**

None.

**b) Necessary explanations in order to ensure reconciliation between the statement of changes equity and balance sheet amounts**

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. Intangible assets presented in the balance sheet and related deferred tax liabilities and other accounts determined by the Board are taken into consideration as amounts to be deducted from capital in the calculation of the “Equity” amount.

**Information regarding the components subject to temporary differences’ application in the calculation of shareholder’s equity**

None.

**Information regarding the components of debt instruments in the calculation of shareholder’s equity**

None.

**II. EXPLANATIONS ON CURRENCY RISK**

Foreign currency risk indicates the probability of loss that banks are subject to due to the exchange rate movements in the market. Currency risks are calculated within the scope of the Standard Method and the results are reported to the relevant official bodies and the Bank management which includes foreign currency denominated assets and liabilities and forward transactions. Currency risk is considered in the calculation of the Capital Adequacy Ratio as a part of the market risk.

The Bank’s publicly announced foreign exchange bid rates for USD and EUR as of the date of the financial statements denominated in Turkish Lira (“TL”) and for the last five working days prior to that date are as follows:

	USD	EUR
Balance Sheet Evaluation Rate (30 September 2025) (First day current bid rate)	41.4984	48.6479
30 September 2025	41.4984	48.6479
27 September 2025	41.4179	48.3509
26 September 2025	41.3950	48.6070
25 September 2025	41.3726	48.6935
24 September 2025	41.3375	48.7644

The simple arithmetic average of the Bank’s current foreign exchange bid rate for the last month preceding the balance sheet date for major foreign currencies was TL 41.2246 for USD 1 and TL 48.3380 for EUR 1.

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

**II. EXPLANATIONS ON CURRENCY RISK (continued)**

**Information related to Bank's currency risk**

<b>30 September 2025</b>	<b>EUR</b>	<b>USD</b>	<b>Other</b>	<b>Total</b>
<b>Assets</b>				
Cash (Cash on hand, effectives, cash in transit, cheques purchased) and balances with the Central Bank of the Republic of Türkiye)	-	141.137	-	141.137
Banks	10.325	53.056	2.661	66.042
Financial assets at fair value through profit or loss	-	-	-	-
Receivables from money market	-	-	-	-
Financial assets at fair value through other comprehensive income	-	3.266	-	3.266
Loans	194.932	-	-	194.932
Investments in associates, subsidiaries and joint ventures	-	-	-	-
Financial assets at amortised cost	-	41.963	-	41.963
Hedging derivative financial assets	-	5.512	-	5.512
Property, plant and equipment	-	-	-	-
Intangible assets	-	-	-	-
Other assets	34	154	-	188
<b>Total assets (*)</b>	<b>205.291</b>	<b>245.088</b>	<b>2.661</b>	<b>453.040</b>
<b>Liabilities</b>				
Bank deposits	-	-	-	-
Foreign currency deposits	-	-	-	-
Funds from money market	-	869.419	-	869.419
Funds borrowed from other financial institutions	4.947	81.909	-	86.856
Marketable securities issued	-	-	-	-
Miscellaneous payables	23.926	384.362	191.579	599.867
Hedging derivative financial liabilities	-	554	-	554
Other liabilities	3.079	1.630	-	4.709
<b>Total liabilities</b>	<b>31.952</b>	<b>1.337.874</b>	<b>191.579</b>	<b>1.561.405</b>
<b>Net on balance sheet position</b>	<b>173.339</b>	<b>(1.092.786)</b>	<b>(188.918)</b>	<b>(1.108.365)</b>
<b>Net-off balance sheet position</b>	<b>(102.166)</b>	<b>(25.211)</b>	<b>299.611</b>	<b>172.234</b>
Financial derivative assets	189.722	587.883	299.611	1.077.216
Financial derivative liabilities	291.888	613.094	-	904.982
<b>Non-cash loans</b>	-	-	-	-

<b>31 December 2024</b>	<b>EUR</b>	<b>USD</b>	<b>Other</b>	<b>Total</b>
<b>Total assets</b>	<b>3.578</b>	<b>94.069</b>	-	<b>97.647</b>
<b>Total liabilities</b>	<b>275</b>	<b>98.427</b>	-	<b>98.702</b>
<b>Net on balance sheet position</b>	<b>3.303</b>	<b>(4.358)</b>	-	<b>(1.055)</b>
<b>Net-off balance sheet position</b>	-	-	-	-
Financial derivative assets	-	-	-	-
Financial derivative liabilities	-	-	-	-
<b>Non-cash loans</b>	-	-	-	-

(\*) The aforementioned table indicates the Bank's net foreign currency position on the basis of major currencies.

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

**III. EXPLANATIONS ON INTEREST RATE RISK**

“Interest Rate Risk” can be defined as the impact and material influence 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)**

30 September 2025	Up to 1 month	1-3 months	3-12 months	1-5 years	5 years and over	Non-interest-bearing	Total
<b>Assets</b>							
Cash (Cash on hand, effectives, cash in transit, cheques purchased) and balances with the Central Bank of the Republic of Türkiye)	-	-	-	-	-	753.982	753.982
Banks	149.751	-	-	-	-	64.979	214.730
Financial assets at fair value through profit or loss	-	-	-	-	-	-	-
Receivables from money market	-	-	-	-	-	-	-
Financial assets at fair value through other comprehensive income	10.015	-	298.598	42.243	6.820	-	357.676
Loans	1.385.479	416.096	784.077	387.753	-	-	2.973.405
Financial assets at amortised cost	-	-	-	41.963	-	-	41.963
Other assets (*)	-	-	-	-	-	1.282.031	1.282.031
<b>Total assets</b>	<b>1.545.245</b>	<b>416.096</b>	<b>1.082.675</b>	<b>471.959</b>	<b>6.820</b>	<b>2.100.992</b>	<b>5.623.787</b>
<b>Liabilities</b>							
Bank deposits	-	-	-	-	-	-	-
Other deposits	-	-	-	-	-	-	-
Funds from money market	1.935.514	1.330.349	13.824	-	-	-	3.279.687
Funds borrowed from other financial institutions	-	-	-	-	-	137.162	137.162
Lease liabilities	2.589	4.410	20.451	5.432	-	-	32.882
Issued securities	63.014	501.124	-	-	-	-	564.138
Miscellaneous payables	-	-	-	-	-	671.746	671.746
Other liabilities (**)	-	-	-	-	-	938.172	938.172
<b>Total liabilities</b>	<b>2.001.117</b>	<b>1.835.883</b>	<b>34.275</b>	<b>5.432</b>	<b>-</b>	<b>1.747.080</b>	<b>5.623.787</b>
Balance sheet long position	-	-	1.048.400	466.527	6.820	353.912	1.875.659
Balance sheet short position	455.872	1.419.787	-	-	-	-	1.875.659
Net off-balance sheet long position	-	-	-	-	-	-	-
Net off-balance sheet short position	-	-	-	-	-	-	-
<b>Total position</b>	<b>(455.872)</b>	<b>(1.419.787)</b>	<b>1.048.400</b>	<b>466.527</b>	<b>6.820</b>	<b>353.912</b>	<b>-</b>

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

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

**INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT OF THE BANK (continued)**  
**III. EXPLANATIONS ON INTEREST RATE RISK (continued)**

31 December 2024	Up to 1 month	1-3 months	3-12 months	1-5 years	5 years and over	Non-interest-bearing	Total
<b>Assets</b>							
Cash (Cash on hand, effectives, cash in transit, cheques purchased) and balances with the Central Bank of the Republic of Türkiye)	-	-	-	-	-	10.628	10.628
Banks	-	-	-	-	-	46.896	46.896
Financial assets at fair value through profit or loss	-	-	-	-	-	36.069	36.069
Receivables from money market	2.550	-	-	-	-	-	2.550
Financial assets at fair value through other comprehensive income	-	16.145	68.285	104.901	10.626	-	199.957
Loans	-	-	-	-	-	-	-
Financial assets at amortised cost	-	-	-	36.072	-	-	36.072
Other assets (*)	-	-	-	-	-	686.446	686.446
<b>Total assets</b>	<b>2.550</b>	<b>16.145</b>	<b>68.285</b>	<b>140.973</b>	<b>10.626</b>	<b>780.039</b>	<b>1.018.618</b>
<b>Liabilities</b>							
Bank deposits	-	-	-	-	-	-	-
Other deposits	-	-	-	-	-	-	-
Funds from money market	188.233	6.517	20.052	-	-	-	214.802
Funds borrowed from other financial institutions	-	-	-	-	-	-	-
Lease liabilities	2.405	6.215	19.126	17.845	-	-	45.591
Issued securities	-	-	-	-	-	-	-
Miscellaneous payables	-	-	-	-	-	43.537	43.537
Other liabilities (**)	-	-	-	-	-	714.688	714.688
<b>Total liabilities</b>	<b>190.638</b>	<b>12.732</b>	<b>39.178</b>	<b>17.845</b>	<b>-</b>	<b>758.225</b>	<b>1.018.618</b>
Balance sheet long position	-	3.413	29.107	123.128	10.626	-	(21.814)
Balance sheet short position	188.088	-	-	-	-	21.814	21.814
Net off-balance sheet long position	-	-	-	-	-	-	-
Net off-balance sheet short position	-	-	-	-	-	-	-
<b>Total position</b>	<b>(188.088)</b>	<b>3.413</b>	<b>29.107</b>	<b>123.128</b>	<b>10.626</b>	<b>21.814</b>	<b>-</b>

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

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

**Average interest rates for monetary financial instruments (%)**

30 September 2025	EUR	USD	TL
<b>Assets</b>			
Cash (cash on hand, effectives, cash in transit, cheques purchased) and balances with the Central Bank of the Republic of Türkiye)	-	-	40,5
Banks	-	-	42,2
Financial assets at fair value through profit or loss	-	-	-
Receivables from money market	-	-	-
Financial assets at fair value through other comprehensive income	-	7,2	42,6
Financial assets at amortised cost	-	6,1	-
Loans	9,0	-	48,3
<b>Liabilities</b>			
Bank deposits	-	-	-
Funds from money market	2,5	5,0	42,8
Issued securities	-	-	46,9
Funds borrowed from other financial institutions	-	-	-
Lease liabilities	-	-	42,7
Other liabilities	-	-	-

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

**III. EXPLANATIONS ON INTEREST RATE RISK (continued)**

**Average interest rates for monetary financial instruments (%) (continued)**

31 December 2024	EUR	USD	TL
<b>Assets</b>			
Cash (cash on hand, effectives, cash in transit, cheques purchased) and balances with the Central Bank of the Republic of Türkiye)	-	-	-
Banks	-	-	-
Financial assets at fair value through profit or loss	-	-	-
Receivables from money market	-	-	48,0
Financial assets at fair value through other comprehensive income	-	6,77	43,58
Financial assets at amortised cost	-	6,04	-
Loans	-	-	-
<b>Liabilities</b>			
Bank deposits	-	-	-
Funds borrowed from other financial institutions	-	-	48,3
Lease liabilities	-	-	41,0
Other liabilities	-	-	-

**IV. EXPLANATIONS ON POSITION RISK OF EQUITY SECURITIES**

As of 30 September 2025, the Bank has no equity securities in its portfolio (31 December 2024: TL 3.062).

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

**V. EXPLANATIONS ON LIQUIDITY RISK MANAGEMENT AND LIQUIDITY COVERAGE RATIO**

The liquidity risk of the Bank is the risk of being unable to fulfil its payment obligations on time due to not having enough cash sources or cash inflows to finance its cash outflows fully and on time due to cash flow instabilities. Liquidity risk arises from the matters in which the Bank is unable to meet the cash outflows with its cash sources and borrowing opportunities over collateralizing marketable securities, in case of sudden fund withdrawals by the individual/institutional funders of the Bank.

The maturity compatibility between assets and liabilities is ensured, and liquid amounts are preserved in order to fully meet the liquidity needs that may arise as a result of market fluctuations in order to adverse effects against liquidity risk.

**a) The breakdown of assets and liabilities according to their outstanding maturities**

30 September 2025	Demand (1)	Up to 1 month	1-3 months	3-12 months	1-5 years	5 years and over	Undistributed (2)	Total
<b>Assets</b>								
Cash (cash on hand, effectives, cash in transit, cheques purchased) and balances with the Central Bank of the Republic of Türkiye	753.982	-	-	-	-	-	-	753.982
Banks	64.979	149.751	-	-	-	-	-	214.730
Financial assets at fair value through profit or loss	-	-	-	-	-	-	-	-
Receivables from money market	-	-	-	-	-	-	-	-
Financial assets at fair value through other comprehensive income	-	10.015	-	298.598	42.243	6.820	-	357.676
Loans	-	1.385.479	416.096	784.077	387.753	-	-	2.973.405
Financial assets measured at amortized cost	-	-	-	-	41.963	-	-	41.963
Other assets (3)	-	-	-	-	-	-	1.282.031	1.282.031
<b>Total assets</b>	<b>818.961</b>	<b>1.545.245</b>	<b>416.096</b>	<b>1.082.675</b>	<b>471.959</b>	<b>6.820</b>	<b>1.282.031</b>	<b>5.623.787</b>
<b>Liabilities</b>								
Bank deposits	-	-	-	-	-	-	-	-
Other deposits	-	-	-	-	-	-	-	-
Other funds	137.162	-	-	-	-	-	-	137.162
Lease liabilities	-	2.589	4.410	20.451	5.432	-	-	32.882
Funds from money market	-	1.935.514	1.330.349	13.824	-	-	-	3.279.687
Issued securities	-	63.014	501.124	-	-	-	-	564.138
Miscellaneous payables	-	671.746	-	-	-	-	-	671.746
Other liabilities (4)	-	23.448	-	-	-	-	914.724	938.172
<b>Total liabilities</b>	<b>137.162</b>	<b>2.696.311</b>	<b>1.835.883</b>	<b>34.275</b>	<b>5.432</b>	<b>-</b>	<b>914.724</b>	<b>5.623.787</b>
<b>Liquidity gap</b>	<b>681.799</b>	<b>(1.151.066)</b>	<b>(1.419.787)</b>	<b>1.048.400</b>	<b>466.527</b>	<b>6.820</b>	<b>367.307</b>	<b>-</b>
<b>Total off-balance sheet position</b>	<b>-</b>	<b>6.383</b>	<b>615</b>	<b>36.386</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>43.384</b>
Derivative financial assets	-	970.687	30.499	438.470	-	-	-	1.439.656
Derivative financial liabilities	-	964.304	29.884	402.084	-	-	-	1.396.272
<b>Non-cash loans</b>	<b>15.067</b>	<b>-</b>	<b>39.000</b>	<b>677.000</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>731.067</b>
<b>31 December 2024</b>								
Total assets	93.593	2.550	16.145	68.285	140.973	10.626	686.446	1.018.618
Total liabilities	-	252.772	12.732	39.178	17.845	-	696.091	1.018.618
<b>Liquidity gap</b>	<b>93.593</b>	<b>(250.222)</b>	<b>3.413</b>	<b>29.107</b>	<b>123.128</b>	<b>10.626</b>	<b>(9.645)</b>	<b>-</b>

(1) Cash on hand, demand deposits, miscellaneous payables, demand funds and debtor are included in in the demand column.

(2) The "asset" items include property, plant and equipment, intangible assets and other assets are included in the non-interest-bearing column. Provisions and equity from liabilities are presented in the non-interest-bearing column.

(3) Property, plant and equipment, intangible assets and other assets are presented in the "other assets" item.

(4) Provisions, current period tax expense, deferred tax liability and equity are presented in the "other liabilities" item.

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

**V. EXPLANATIONS ON LIQUIDITY RISK MANAGEMENT AND LIQUIDITY COVERAGE RATIO (continued)**

**b) Securitisation positions**

None (31 December 2024: None).

**c) Liquidity coverage ratio**

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. The Bank has capacity to meet a high risk with broad and stable deposit, strong base capital structure and diversified foreign borrowing sources and is capable of providing additional liquidity with high quality liquid securities in its portfolio and available limits. Management of liquidity risk is shared by the ERC, ALCO, Treasury Department and Risk Management Department. The ERC determines the liquidity management policies and the appropriate liquidity risk level in line with the Bank's risk appetite and monitors whether the liquidity risk is managed under the framework of determined policies and within the defined limits. The Bank's liquidity is discussed at weekly ALCO meetings and reported to the Board of Directors through monthly risk assessment reports. Excesses are monitored by the Risk Management Department through the liquidity risk appetite, limit and early warning values determined by the Bank's Board of Directors, and necessary notifications are made to the relevant management levels.

In accordance with the fifth paragraph of Article 4 of the Regulation on Banks' Liquidity Coverage Ratio, it has been decided to apply the consolidated and unconsolidated total and foreign currency liquidity coverage ratios for development and investment banks as zero percent until the contrary is determined by the BRSA, and in this context, compliance with the legal ratio is not determined accordingly.

**VI. EXPLANATIONS ON LEVERAGE RATIO**

As of 30 September 2025, the leverage ratio of the Bank calculated in accordance with the "Regulation on Measurement and Assessment of Leverage Levels of Banks", which was published in Official Gazette on 5 November 2013 and numbered 28812, and the ratio is 7.86% (31 December 2024: 57.46%). This ratio is above the minimum ratio which is 3%.

**Disclosure of leverage ratio**

	<b>Balance sheet assets</b>	<b>30 September 2025(*)</b>	<b>31 December 2024(*)</b>
1	Balance sheet assets (excluding derivative financial assets and credit derivatives, including collaterals)	4.909.365	1.015.142
2	Assets deducted from Core capital	766.024	431.579
3	Total risk amount of balance sheet assets (sum of lines 1 and 2)	4.143.341	583.563
	<b>Derivative financial assets and credit derivatives</b>		
4	Cost of replenishment for derivative financial assets and credit derivatives	-	-
5	Potential credit risk amount of derivative financial assets and credit derivatives	15.744	1.115
6	Total risk amount of derivative financial assets and credit derivatives (sum of lines 4 and 5)	15.744	1.115
	<b>Financing transactions secured by marketable security or commodity</b>		
7	Risk amount of financing transactions secured by marketable security or commodity	-	-
8	Risk amount arising from intermediary transactions	-	-
9	Total risk amount of financing transactions secured by marketable security or commodity (sum of lines 7 and 8)	-	-
	<b>Off-balance sheet transactions</b>		
10	Gross notional amount of off-balance sheet transactions	2.246.902	227.567
11	(Correction amount due to multiplication with credit conversion rates)	-	-
12	Total risk of off-balance sheet transactions (sum of lines 10 and 11)	2.246.902	227.567
	<b>Capital and total risk</b>		
13	Capital	503.493	466.726
14	Total risk amount (sum of lines 3, 6, 9 and 12)	6.405.987	812.245
	<b>Leverage ratio</b>		
15	Leverage ratio	7.86	57.46

(\*) Represents three-month average amounts

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

**VII. EXPLANATIONS ON RISK MANAGEMENT TARGET AND POLICIES**

The Bank has a robust risk management structure in place, which includes written policies and procedures for significant risks, limits and early warning levels to monitor and control risks, and regular measurement, assessment, and reporting of risks. The policies and procedures approved by the Board of Directors cover the identification, measurement, monitoring, and control of significant risks for the Bank. Thanks to the effective risk management structure within the Bank, the aim is to spread risk awareness throughout the Bank and reflect this awareness in all processes. Risk appetite is defined as the magnitude of risk that the Bank is prepared to take on in order to achieve its mission, vision, and business objectives. To ensure alignment with the business plan and market developments, risk appetite is controlled through limits established by Risk Management and relevant units and approved by the Board of Directors.

Notes and explanations in this section have been prepared in accordance with the Communiqué on Disclosures about Risk Management to be announced to Public by Banks that have been published in Official Gazette No. 29511 on 23 October 2015 and became effective as of 31 March 2017. Due to usage of standard approach for the calculation of capital adequacy ratio by the Bank, have to prepare risk-weighted assets regarding loans, current market conditions and operational risks within the scope of standard approach ("SA") in accordance with the aforementioned regulation which was published in Official Gazette No. 29511 on 23 October 2015. Accordingly, as the standard approach was used in the Bank's capital adequacy calculation, it has not been presented as of 30 September 2025:

- Table of changes in RWA under IRB (Internal Ratings Based) approach
- RWA changes related to ERR within the scope of Internal Model Method
- Market risk RWA change table according to internal model approach

**a. Overview of Risk Weighted Assets**

Current period 30 September 2025	Risk-Weighted Assets	Minimum Capital Requirement
<b>Credit risk (excluding counterparty credit risk) (CCR)</b>	<b>2.746.893</b>	<b>219.751</b>
Standardized approach (SA)	2.746.893	219.751
Internal rating-based (IRB) approach	-	-
<b>Counterparty credit risk</b>	<b>35.839</b>	<b>2.867</b>
Standardized approach for counterparty credit risk (SACCR)	35.839	2.867
Internal model method (IMM)	-	-
Basic risk weight approach to internal models' equity position in the banking account	-	-
Investments made in collective investment companies – look-through approach	-	-
Investments made in collective investment companies –mandate-based approach	-	-
Investments made in collective investment companies – 1250% weighted risk approach	-	-
<b>Settlement risk</b>	<b>-</b>	<b>-</b>
Securitization positions in banking accounts	49.999	4.000
IRB ratings-based approach (RBA)	-	-
IRB Supervisory Formula Approach (SFA)	-	-
SA/simplified supervisory formula approach (SSFA)	-	-
<b>Market risk</b>	<b>80.750</b>	<b>6.460</b>
Standardized approach (SA)	80.750	6.460
Internal model approaches (IMM)	-	-
<b>Operational risk</b>	<b>291.787</b>	<b>23.343</b>
Basic indicator approach	291.787	23.343
Standard approach	-	-
Advanced measurement approach	-	-
The amount of the discount threshold under the equity (subject to a 250% risk weight)	-	-
Floor adjustment	-	-
<b>Total</b>	<b>3.205.268</b>	<b>256.421</b>

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

**VIII. EXPLANATIONS ON SECURITISATIONS**

As of 30 September 2025, the Bank has securitisation position amounting to TL 49.999 in the banking accounts (31 December 2024: None).

**IX. EXPLANATIONS ON THE ACTIVITIES CARRIED OUT ON BEHALF AND ACCOUNT OF OTHER PERSONS**

The Bank provides custody, management and consultancy services on behalf and account of its customers. Such transactions are recognised in off-balance sheet accounts.

**X. EXPLANATIONS ON SEGMENT REPORTING**

The Bank operates in investment banking and treasury operations in accordance with banking services as its nature of business.

**Information on operating segments**

Presentation of certain items included in the financial statements by operating segments is as follows:

<b>Current period</b>	<b>Private banking</b>	<b>Corporate banking</b>	<b>Treasury banking</b>	<b>Other</b>	<b>Bank's total operations</b>
<b>1 January – 30 September 2025</b>					
Operating income	-	-	575.024	-	575.024
Operating expenses (-)	-	-	(494.424)	-	(494.424)
Intragroup transfers	-	-	-	-	-
<b>Net operating profit/loss</b>	-	-	<b>80.600</b>	-	<b>80.600</b>
Net commission income/expenses	-	-	68.055	-	68.055
Commercial profit/loss	-	-	(80.188)	-	(80.188)
Other operating income/expenses	-	-	(564.485)	-	(564.485)
Income/(loss) from investments in associates	-	-	-	-	-
<b>Profit before tax</b>	-	-	<b>(496.018)</b>	-	<b>(496.018)</b>
Corporate tax	-	-	140.371	-	140.371
<b>Profit for the period</b>	-	-	<b>(355.647)</b>	-	<b>(355.647)</b>
Segment assets	-	-	5.623.787	-	5.623.787
Undistributed assets	-	-	-	-	-
<b>Total assets</b>	-	-	<b>5.623.787</b>	-	<b>5.623.787</b>
Segment liabilities	-	-	4.795.144	-	4.795.144
Undistributed liabilities	-	-	-	-	-
Equity	-	-	828.643	-	828.643
<b>Total liabilities</b>	-	-	<b>5.623.787</b>	-	<b>5.623.787</b>

## SECTION FIVE

### INFORMATION AND DISCLOSURES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS

#### I. Explanations and notes related to assets

##### a) Information on cash and cash equivalents and the Central Bank of the Republic of Türkiye (the "CBRT")

##### 1. Information related to cash and cash equivalents and the account of the Central Bank of the Republic of Türkiye (the "CBRT")

	30 September 2025		31 December 2024	
	TL	FC	TL	FC
Cash on hand	1	-	7	-
The CBRT	612.844	141.137	90	10.531
Other	-	-	-	-
<b>Total</b>	<b>612.845</b>	<b>141.137</b>	<b>97</b>	<b>10.531</b>

##### 2. Information related to the account of the CBRT

	30 September 2025		31 December 2024	
	TL	FC	TL	FC
Unrestricted Demand Deposits	2.158	-	90	-
Unrestricted Time Deposits	610.686	-	-	-
Restricted Time Deposits	-	-	-	-
Reserve Requirement	-	141.137	-	10.531
<b>Total</b>	<b>612.844</b>	<b>141.137</b>	<b>90</b>	<b>10.531</b>

##### 3. Information related to reserve requirements

Banks established in Türkiye or operating in Türkiye by opening branches are subject to the Central Bank's Communiqué on Required Reserves numbered 2013/15. The items specified in the communiqué constitute the liabilities subject to required reserves, with the exception of the liabilities to the Central Bank of the Republic of Türkiye, the Treasury, domestic banks and the banks established by international agreement to their headquarters and branches in Türkiye, based on the accounting standards and registration scheme to which banks are subject.

As of 30 September 2025, for the liabilities denominated in TL, at the rates between 0% and 18% (31 December 2024: 0% to 17%), depending on the maturity of the liability, and for the liabilities denominated in foreign currencies the rates between 5% and 32% (31 December 2024: 5% to 30%), depending on the maturity of the liability should be maintained as the reserve requirements. For foreign currency deposits, an additional 4% reserve requirement in TL is established.

##### b) Information on financial assets at fair value through profit or loss

##### 1) Information on financial assets at fair value through profit or loss given or blocked as collateral

	30 September 2025	31 December 2024
Collateralised/blocked	-	3.062
Unrestricted deposit	-	33.007
<b>Total</b>	<b>-</b>	<b>36.069</b>

##### 2) Information on financial assets at fair value through profit or loss subject to repurchase agreements

None (31 December 2024: None).

##### 3) Table of positive differences related to derivative financial assets

The amount of positive differences from derivative financial assets are arising from forward transactions amounting to TL 7.242 (31 December 2024: None).

**INFORMATION AND DISCLOSURES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS  
(continued)**

**I. Explanations and notes related to assets (continued)**

**c) Information on banks**

**Information on banks and other financial institutions**

	30 September 2025		31 December 2024	
	TL	FC	TL	FC
<b>Banks</b>				
Domestic banks	148.688	26.262	731	1.202
Foreign banks	-	39.780	-	44.963
<b>Receivables from money market</b>				
Domestic banks	-	-	2.550	-
Foreign banks	-	-	-	-
<b>Total</b>	<b>148.688</b>	<b>66.042</b>	<b>3.281</b>	<b>46.165</b>

**d) Financial assets at fair value through other comprehensive income**

1) Financial assets subject to repurchase agreements and provided as collateral/blocked

	30 September 2025	31 December 2024
Collateral/blocked	99.383	84.680
Unrestricted deposit	258.293	115.277
<b>Total</b>	<b>357.676</b>	<b>199.957</b>

2) The details and information on financial assets at fair value through other comprehensive income

	30 September 2025	31 December 2024
Debt Securities	357.676	199.957
-Quoted at Stock Exchange	356.760	199.200
-Unquoted at Stock Exchange	916	756
Common Shares/Equity Securities	-	-
-Quoted at Stock Exchange	-	-
-Unquoted at Stock Exchange	-	-
Impairment Losses (-)	-	-
<b>Total</b>	<b>357.676</b>	<b>199.957</b>

3) The details and information on financial assets at fair value through profit or loss

	30 September 2025	31 December 2024
Debt Securities	-	33.007
-Quoted at Stock Exchange	-	-
-Unquoted at Stock Exchange (*)	-	33.007
Common Shares/Equity Securities	-	3.062
-Quoted at Stock Exchange	-	3.062
-Unquoted at Stock Exchange	-	-
Impairment Losses (-)	-	-
<b>Total</b>	<b>-</b>	<b>36.069</b>

(\*) Includes mutual funds

**INFORMATION AND DISCLOSURES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS  
(continued)**

**I. Explanations and notes related to assets (continued)**

**e) Information on loans**

1) Loans and advances to shareholders and employees of the Bank

None (31 December 2024: None).

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

**Current period**

Cash Loans	Standard Loans	Loans under follow-up		
		Loans not subject to restructuring	Restructured Loans	
			Loans with revised contract terms	Refinance
Non-specialized loans	2.973.405	-	-	-
Loans given to enterprises	-	-	-	-
Export Loans	194.929	-	-	-
Import Loans	-	-	-	-
Loans Given to	1.856.643	-	-	-
Consumer Loans	-	-	-	-
Credit Cards	-	-	-	-
Other	921.833	-	-	-
Specialized Loans	-	-	-	-
Other Receivables	-	-	-	-
<b>Total</b>	<b>2.973.405</b>	-	-	-

**Prior period**

Cash Loans	Standard Loans	Loans under follow-up		
		Loans not subject to restructuring	Restructured Loans	
			Loans with revised contract terms	Refinance
Non-specialized loans	-	-	-	-
Loans given to enterprises	-	-	-	-
Export Loans	-	-	-	-
Import Loans	-	-	-	-
Loans Given to	-	-	-	-
Consumer Loans	-	-	-	-
Credit Cards	-	-	-	-
Other	-	-	-	-
Specialized Loans	-	-	-	-
Other Receivables	-	-	-	-
<b>Total</b>	-	-	-	-

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

None (31 December 2024: None).

**INFORMATION AND DISCLOSURES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS  
(continued)**

**I. Explanations and notes related to assets (continued)**

**f) Information on loans (continued)**

4) Information on consumer loans, retail credit cards, personnel loans and personnel credit cards

Current period 30 September 2025	Short-term	Medium and Long-term	Total
<b>Consumer Loans-TL</b>	<b>321.835</b>	<b>197.751</b>	<b>519.586</b>
Mortgage Loans	-	-	-
Automotive Loans	-	-	-
Consumer Loans	321.835	197.751	519.586
Other	-	-	-
<b>Consumer Loans- Indexed to FC</b>	-	-	-
Mortgage Loans	-	-	-
Automotive Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
<b>Consumer Loans-FC</b>	-	-	-
Mortgage Loans	-	-	-
Automotive Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
<b>Corporate Credit Cards-TL</b>	-	-	-
With Instalment	-	-	-
Without Instalment	-	-	-
<b>Corporate Credit Cards-FC</b>	-	-	-
With Instalment	-	-	-
Without Instalment	-	-	-
<b>Credit Deposit Account - TL (Real Person)</b>	-	-	-
<b>Credit Deposit Account - FC (Real Person)</b>	-	-	-
<b>Total</b>	<b>321.835</b>	<b>197.751</b>	<b>519.586</b>

Prior period 31 December 2024	Short-term	Medium and Long-term	Total
<b>Consumer Loans-TL</b>	-	-	-
Mortgage Loans	-	-	-
Automotive Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
<b>Consumer Loans- Indexed to FC</b>	-	-	-
Mortgage Loans	-	-	-
Automotive Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
<b>Consumer Loans-FC</b>	-	-	-
Mortgage Loans	-	-	-
Automotive Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
<b>Corporate Credit Cards-TL</b>	-	-	-
With Instalment	-	-	-
Without Instalment	-	-	-
<b>Corporate Credit Cards-FC</b>	-	-	-
With Instalment	-	-	-
Without Instalment	-	-	-
<b>Credit Deposit Account - TL (Real Person)</b>	-	-	-
<b>Credit Deposit Account - FC (Real Person)</b>	-	-	-
<b>Total</b>	-	-	-

**INFORMATION AND DISCLOSURES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS  
(continued)**

**I. Explanations and notes related to assets (continued)**

**e) Information on loans (continued)**

5) Allocation of loan customers

	30 September 2025	31 December 2024
Public sector	-	-
Private sector	2.973.405	-
<b>Total</b>	<b>2.973.405</b>	<b>-</b>

6) Distribution of domestic and foreign loans and loans are classified according to the locations of the customers

	30 September 2025	31 December 2024
Domestic loans	2.973.405	-
Foreign loans	-	-
<b>Total</b>	<b>2.973.405</b>	<b>-</b>

7) The breakdown of loans according to their maturity

	30 September 2025	31 December 2024
Short-term	2.573.654	-
Medium and long-term	399.751	-
<b>Total</b>	<b>2.973.405</b>	<b>-</b>

8) Loans to associates and subsidiaries

None (31 December 2024: None).

9) Specific provisions accounted for loans

None (31 December 2024: None).

10) Information on non-performing loans

(i) Information on non-performing loans and restructured receivables

None (31 December 2024: None).

(ii) Information on total non-performing loans

None (31 December 2024: None).

(iii) Information on non-performing loans and other receivables in foreign currencies

None (31 December 2024: None).

(iv) Loan customer concentration of gross and net amounts of non-performing loans

None (31 December 2024: None).

**INFORMATION AND DISCLOSURES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS  
(continued)**

**I. Explanations and notes related to assets (continued)**

**g) Information on financial assets at amortized cost**

1) Disclosures on financial assets at amortized cost

	30 September 2025		31 December 2024	
	TL	FC	TL	FC
Government bonds	-	-	-	-
Treasury bonds	-	-	-	-
Other financial assets	-	41.963	-	36.072
<b>Total</b>	-	<b>41.963</b>	-	<b>36.072</b>

2) The movement of financial assets at amortised cost

	30 September 2025	31 December 2024
Beginning of the period – 1 January	36.072	-
Currency translation differences from monetary assets	5.891	-
Additions	-	36.072
Disposals	-	-
Valuation, net	-	-
<b>End of the period</b>	<b>41.963</b>	<b>36.072</b>

3) The nature of collateralised financial assets at amortised cost

None (31 December 2024: None).

4) Information on financial subject to repurchase agreements given as collateralised/blocked

	30 September 2025		31 December 2024	
	TL	FC	TL	FC
Government bonds	-	-	-	-
Treasury bonds	-	-	-	-
Other financial assets	-	41.963	-	35.892
<b>Total</b>	-	<b>41.963</b>	-	<b>35.892</b>

**a) Information on investments in associates (Net):**

None (31 December 2024: None).

**b) Information on subsidiaries (Net):**

Subsidiaries	Address	Effective ownership interest held by Misyon Yatırım Bankası (%)	Effective ownership interest held by other shareholders (%)
Misyon Finansal Teknolojiler A.Ş.	İstanbul/Türkiye	100	-
Misyon Destek ve Finansal Hizmetler A.Ş.	İstanbul/Türkiye	100	-

	Total assets	Total equity	Profit/(loss) for the period	Prior period profit/(loss)
Misyon Finansal Teknolojiler A.Ş.	683.565	37.638	(11.360)	(3.770)
Misyon Destek ve Finansal Hizmetler A.Ş.	11.695	4.483	(27.832)	(2.707)

**INFORMATION AND DISCLOSURES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS  
(continued)**

**I. Explanations and notes related to assets (continued)**

**h) Information on subsidiaries (Net) (continued)**

*The details of sector information regarding subsidiaries and their amounts*

	30 September 2025	31 December 2024
Banks	-	-
Insurance companies	-	-
Factoring companies	-	-
Leasing companies	-	-
Financing companies	-	-
Other subsidiaries	85.000	50.250

**i) Information on joint ventures**

None (31 December 2024: None).

**j) Information on finance lease receivables (Net)**

None (31 December 2024: None).

**k) Information on the hedging derivative financial assets**

None (31 December 2024: None).

**l) Information on investment properties**

None (31 December 2024: None).

**m) Information on deferred tax assets**

As of 30 September 2025, the Bank has deferred tax assets amounting to TL 314.125 (31 December 2024: TL 174.428)

Current period	Cumulative temporary differences	Deferred tax assets/(liabilities)
Adjustments for valuation charge to equity	970	291
Adjustments for provision for employee benefits	7.512	2.253
Adjustments for the difference between net carrying value of property, plant and equipment and intangible assets	(15.314)	(4.594)
Adjustments for TFRS 16	(1.221)	(366)
Adjustments for financial losses	986.486	295.946
Provision for general credit losses	68.650	20.595
Other	-	-
<b>Deferred tax assets, net</b>	<b>1.047.083</b>	<b>314.125</b>

**INFORMATION AND DISCLOSURES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS  
(continued)**

**I. Explanations and notes related to assets (continued)**

**m) Information on deferred tax assets (continued)**

Prior period	Cumulative temporary differences	Deferred tax assets/(liabilities)
Adjustments for valuation charge to equity	3.217	965
Adjustments for provision for employee benefits	4.402	1.321
Adjustments for the difference between net carrying value of property, plant and equipment and intangible assets	(227)	(68)
Adjustments for TFRS 16	3.197	959
Adjustments for financial losses	560.740	168.222
Provision for general credit losses	8.901	2.670
Other	1.197	359
<b>Deferred tax assets, net</b>	<b>581.427</b>	<b>174.428</b>

The movements in deferred tax assets/(liabilities) are as follows:

	30 September 2025	31 December 2024
<b>Beginning of the period – 1 January</b>	<b>174.428</b>	<b>50.240</b>
Deferred income tax recognised in statement of profit or loss	140.371	123.388
Deferred income tax recognised in changes in equity	674	800
<b>End of the period</b>	<b>314.125</b>	<b>174.428</b>

**n) Information on current income tax assets**

None. (31 December 2024: TL 1.283)

**o) Information on non-current assets held for sale and discontinued operations**

None (31 December 2024: None).

**p) Information on other assets**

Other assets amounting to TL 685.160 recognized in the balance sheet and represents 12% of the total assets. Other assets include cash advances amounting to TL 627.577 and prepaid expenses amounting to TL 20.952 (31 December 2024: TL 188.114).

**II. Explanations and notes related to liabilities**

**a) Information on deposits**

Mısyon Yatırım Bankası is an “investment bank” therefore, the Bank has no bank deposits and relevant transactions.

**b) Information on borrowings**

1. Information on banks and other institutions

None (31 December 2024: None).

2. Information on maturity structure of the borrowings

None (31 December 2024: None).

**INFORMATION AND DISCLOSURES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS  
(continued)**

**II. Explanations and notes related to liabilities (continued)**

**c) Information on trading derivative financial liabilities**

As of 30 September 2025, the Bank has trading derivative financial liabilities amounting to TL 1.659 (31 December 2024: TL 346).

**d) Information on lease liabilities**

	30 September 2025		31 December 2024	
	Gross	Net	Gross	Net
Up to 1 year	32.912	27.450	36.932	27.746
1-4 years	5.609	5.432	20.244	17.845
4 years and over	-	-	-	-
<b>Total</b>	<b>38.521</b>	<b>32.882</b>	<b>57.176</b>	<b>45.591</b>

**e) Information on hedging derivative financial liabilities**

None (31 December 2024: None).

**f) Information on provisions**

**1) Information on provision for currency translation differences for foreign currency denominated borrowings**

None (31 December 2024: None).

**2) Provisions for non-cash loans not translated into cash or provision for expected credit losses for non-cash loans**

None (31 December 2024: None).

**3) Information on provisions for employee benefits**

Under Turkish Labour Law, the Bank is required to pay termination benefits to each employee who has completed one year of service and whose employment is terminated without due cause, who is called up for military service, dies or retires after completing 25 years of service (20 years for women) and reaches the retirement age (58 for women and 60 for men). After the legislative change on 23 May 2002, some transitional articles regarding the length of service before retirement were not included in the relevant legislation.

As of 30 September 2025, the amount payable consists of one month's salary limited to a maximum of TL 53.920 for each year of service. The liability is not funded as there is no funding requirement.

The provision has been calculated by estimating the present value of the future probable obligation of the Bank registered in Türkiye arising from the retirement of employees. TAS 19 requires actuarial valuation methods to be developed to estimate the entity's obligation for such benefits.

The principal assumption is that the maximum liability for each year of service will increase in line with inflation. Thus, the discount rate applied represents the expected real rate after adjusting for the anticipated effects of future inflation. The employment ceiling has been announced by the Ministry of Treasury and Finance as TL 53.920, effective from 30 September 2025.

The details of the provision for employment termination benefits and unused vacation rights from employee benefits are as follows:

	30 September 2025	31 December 2024
Provision for premium	-	-
Provision for unused vacation	6.762	3.963
Provision for employment termination benefits	750	439
<b>Total</b>	<b>7.512</b>	<b>4.402</b>

**INFORMATION AND DISCLOSURES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS  
(continued)**

**II. Explanations and notes related to liabilities (continued)**

**f) Information on provisions (continued)**

**4) Information on other provisions**

(i) Information on provision for expense accruals

As of 30 September 2025, other provisions is amounting to TL 9.199 which includes provisions for expense accruals that have not yet been accrued and invoiced as of September 2025 (31 December 2024: TL 71).

(ii) Disclosure of the items and excess amounts if other provisions exceed 10% of the total provisions

As of 30 September 2025, other provisions is amounting to TL 9.199 which includes provisions for expense accruals that have not yet been accrued and invoiced as of September 2025 (31 December 2024: TL 71).

**g) Information on tax liabilities**

1) Information on current period tax expense

(i) Information on taxes payable

	<b>30 September 2025</b>	<b>31 December 2024</b>
Corporate Taxes Payable	-	-
Taxation on Marketable Securities	1.047	36
Property Tax	182	-
Banking Insurance Transaction Tax (BITT)	6.646	658
Foreign Exchange Transaction Tax	13	-
Value Added Tax Payable	538	3.449
Other	8.560	9.276
<b>Total</b>	<b>16.986</b>	<b>13.419</b>

(ii) Information on premiums

	<b>30 September 2025</b>	<b>31 December 2024</b>
Social Security Premiums – Employee	1.753	1.846
Social Security Premiums – Employer	2.741	2.648
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	103	113
Unemployment Insurance – Employer	206	225
Other	-	-
<b>Total</b>	<b>4.803</b>	<b>4.832</b>

2) Information on deferred tax liabilities

Disclosed in note I-m included in Section V.

**INFORMATION AND DISCLOSURES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS  
(continued)**

**II. Explanations and notes related to liabilities (continued)**

**h) Information on other liabilities**

The breakdown of other liabilities is as follows:

	30 September 2025		31 December 2024	
	TL	FC	TL	FC
Free Transfer Remittances Payable	-	-	-	-
Foreign Trade Remittances Payable	-	-	-	-
Blocked Funds	-	-	-	-
Import Transfer Orders	-	-	-	-
Miscellaneous Payables	71.879	599.867	34.376	9.161
<b>Total</b>	<b>71.879</b>	<b>599.867</b>	<b>34.376</b>	<b>9.161</b>

**i) Information on equity**

**1) Presentation of paid-in share capital**

	30 September 2025	31 December 2024
Common Stock	1.500.000	1.000.000
Preferred Stock	-	-

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

The Bank has not applied registered share capital system.

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

In accordance with the decision of the “Extraordinary General Assembly” on 28 May 2025, the capital increase was authorised and published in the Official Gazette by Istanbul Trade Registry Office on 29 May 2024. Accordingly, the Bank increased its current share capital from TL 1.000.000 to TL 1.500.000 (31 December 2024: In accordance with the decision of the “Extraordinary General Assembly” on 23 May 2024, the capital increase was authorised and published in the Official Gazette by Istanbul Trade Registry Office on 27 May 2024. Accordingly, the Bank increased its current share capital from TL 500.000 to TL 1.000.000).

**4) Information on share capital increases from capital reserves during the current period**

None (31 December 2024: None).

**5) Information on capital commitments, the purpose and the sources until the end of the fiscal year and the “subsequent interim period”**

None (31 December 2024: None).

**6) 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**

The Bank does not estimate a material influence on its equity since the Bank considers that there is no uncertainty in the prior period indicators regarding its revenue, profitability and liquidity. The Bank does not expect an adverse development regarding its profitability and liquidity.

**7) Information on privileges given to shares representing the capital**

None (31 December 2024: None).

**INFORMATION AND DISCLOSURES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS  
(continued)**

**II. Explanations and notes related to liabilities (continued)**

**f) Information on equity (continued)**

**8) Information on marketable securities value increase fund**

As a result of the valuation of marketable securities portfolio, the Bank has a valuation loss amounting to TL 679 in marketable securities value increase fund (31 December 2024: TL 2.252).

**9) Information on revaluation surplus arising from funds**

None (31 December 2024: None).

**10) Information on minority interests**

None (31 December 2024: None).

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

**a) Explanations on off-balance sheet commitments**

**1) Type and amount of irrevocable commitments**

As of 30 September 2025, the Bank has no payment commitments regarding irrevocable cheques (31 December 2024: None).

**2) Type and amount of probable losses and obligations arising from off-balance sheet items**

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

None (31 December 2024: None).

(ii) Total amount of non-cash loans

	30 September 2025		31 December 2024	
	TL	FC	TL	FC
Letters of guarantee	731.067	-	219.500	-
Letters of credit	-	-	-	-
<b>Total</b>	<b>731.067</b>	<b>-</b>	<b>219.500</b>	<b>-</b>

**a) Information on derivative transactions**

Types of Trading Transactions	30 September 2025	31 December 2024
Foreign Currency Related Derivative Transactions (I) (*)	1.409.157	35.223
<i>FC Trading Forward Transactions</i>	383.012	-
<i>Trading Swap Transactions</i>	1.026.145	35.223
<b>A. Total Trading Derivative Transactions (I+II+III)</b>	<b>1.409.157</b>	<b>35.223</b>
Types of Hedging Transactions	-	-
<b>B. Total Hedging Related Derivatives</b>	<b>-</b>	<b>-</b>
<b>Total Derivative Transactions (A+B)</b>	<b>1.409.157</b>	<b>35.223</b>

**INFORMATION AND DISCLOSURES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS  
(continued)**

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

**b) Information on contingent liabilities and contingent assets**

As of 30 September 2025, the Bank has 26 lawsuits related to disputes arising from labor law in “İstanbul Labor Court” and 1 trademark infringement and invalidation case in the Intellectual and Industrial Rights Law Court filed against the Bank in accordance with the attorney’s letter obtained (31 December 2024: The Bank has 3 labor receivable lawsuits in “İstanbul Labor Court” and 1 trademark infringement and invalidation case in the Intellectual and Industrial Rights Law Court filed against the Bank in accordance with the attorney’s letter obtained).

**c) Explanations on the activities carried out on behalf and account of other persons**

None (31 December 2024: None).

**IV. Explanations and notes related to income statement**

**a) Information on interest income**

**1) Information on interest income from borrowings**

	30 September 2025		30 September 2024	
	TL	FC	TL	FC
Short-term loans	392.696	-	7.189	-
Medium and long-term loans	8.128	-	-	-
Interest on loans under follow-up	-	-	-	-
Utilization support fund	-	-	-	-
<b>Total</b>	<b>400.824</b>	<b>-</b>	<b>7.189</b>	<b>-</b>

**2) Information on interest income from banks**

	30 September 2025		30 September 2024	
	TL	FC	TL	FC
The CBRT	40.251	-	-	-
Domestic banks	56.034	375	17.708	-
Foreign banks	-	-	-	-
<b>Total</b>	<b>96.285</b>	<b>375</b>	<b>17.708</b>	<b>-</b>

	30 September 2025		30 September 2024	
	TL	FC	TL	FC
<b>Interest income from money markets</b>	-	-	-	-
Domestic banks	7.300	-	22.390	-
Foreign banks	-	-	-	-
<b>Total</b>	<b>7.300</b>	<b>-</b>	<b>22.390</b>	<b>-</b>

**3) Information on interest income from marketable securities**

	30 September 2025		30 September 2024	
	TL	FC	TL	FC
Financial assets at fair value through profit or loss	1	-	1	-
Financial assets at fair value through other comprehensive income	64.185	174	31.722	383
Financial assets at amortised cost	-	1.793	-	-
<b>Total</b>	<b>64.186</b>	<b>1.967</b>	<b>31.723</b>	<b>383</b>

**INFORMATION AND DISCLOSURES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS  
(continued)**

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

**a) Information on interest income (continued)**

**4) Information on interest income from associates and subsidiaries**

None (31 December 2024: None).

**b) Information on interest expenses**

**1) Information of interest expenses from borrowings**

	30 September 2025		30 September 2024	
	TL	FC	TL	FC
Banks	-	-	-	-
The CBRT	-	-	-	-
Domestic banks	-	-	-	-
Foreign banks	-	-	-	-
Headquarters and branches abroad	-	-	-	-
Other banks and institutions (*)	11.147	-	11.557	-
<b>Total</b>	<b>11.147</b>	<b>-</b>	<b>11.557</b>	<b>-</b>

(\*) Represents interest expense arising from leases

**2) Information on interest expenses given to associates and subsidiaries**

None (30 September 2024: None).

**3) Information on interest expenses given to money market transactions**

	30 September 2025		30 September 2024	
	TL	FC	TL	FC
Money market transactions	314.477	9.249	2.590	-
Repurchase agreements	13.660	2.722	-	-
<b>Total</b>	<b>328.137</b>	<b>11.971</b>	<b>2.590</b>	<b>-</b>

**4) Information on interest expenses given to securities issued**

As of 30 September 2025, the Bank has interest given to issued securities amounting to TL 133.046 (30 September 2024: None).

**c) Information on trading profit/(loss) (Net)**

	30 September 2025	30 September 2024
<b>Profit</b>	<b>2.186.746</b>	<b>146.981</b>
Income From Capital Market Transactions	1.404	56.949
Income From Derivative Financial Transactions	18.729	20
Foreign Exchange Gains	2.166.613	90.012
<b>Loss (-)</b>	<b>2.266.934</b>	<b>87.878</b>
Loss from Capital Market Transactions	77	1.446
Loss from Derivative Financial Transactions	59.273	103
Foreign Exchange Losses	2.207.584	86.329
<b>Operating profit/(loss) (-), net</b>	<b>(80.188)</b>	<b>59.103</b>

**INFORMATION AND DISCLOSURES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS  
(continued)**

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

**d) Disclosures on other operating income**

As of 30 September 2025, the Bank has other operating income amounting to TL 3.128 (30 September 2024: TL 87).

**e) Provision for impairment of borrowings and other receivables**

As of 30 September 2025, the Bank has provision for expected credit losses amounting to TL 59.749 (30 September 2024: TL 5.073).

**f) Information on other operating expenses**

	30 September 2025	30 September 2024
Provision for employment termination benefits	311	969
Provision for bank social aid fund deficit	-	-
Impairment on property, plant and equipment	-	-
Depreciation and amortisation charges on property, plant and equipment	34.267	22.774
Impairment of intangible assets	-	-
Impairment of goodwill	-	-
Depreciation and amortisation charges on intangible assets	15.911	12.117
Impairment of ownership interests of investments in associates and joint ventures accounted for using the equity method	-	-
Impairment on assets held for sale	-	-
Depreciation and amortisation charges on assets held for sale	-	-
Impairment on non-current assets held for sale and discontinued operations	-	-
Other	110.372	65.228
Leases from exemptions on TFRS 16	3.500	3.391
Maintenance and repair expenses	65.102	29.113
Advertisement and promotion expenses	-	-
Other (1)	41.770	32.724
Loss on disposal of assets	-	-
Other (2)	32.658	27.750
<b>Total</b>	<b>193.519</b>	<b>128.838</b>

Information regarding other is included in tables (1) and (2).

The functional breakdown of other items included in other operating expenses is as follows:

(1)	30 September 2025	30 September 2024
Subscription expenses	9.093	5.889
Rent expenses	6.261	4.431
Motor vehicle expenditures	8.948	3.923
Cleaning expenses	2.507	2.264
Security expenses	91	3.047
Representation and hospitality expenses	2.647	4.691
Communication expenses	4.435	2.057
Utility expenses	2.120	1.347
Advertisement and promotion expenses	1.418	1.808
Insurance expenses	691	616
Stationery expenses	321	402
Travel and accommodation expenses	1.884	2.075
Other	1.354	174
<b>Total</b>	<b>41.770</b>	<b>32.724</b>

**INFORMATION AND DISCLOSURES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS  
(continued)**

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

**f) Information on other operating expenses (continued)**

(2)	30 September 2025	30 September 2024
Audit and consultancy expenses	22.133	17.781
Taxes, duties and charges	9.371	8.687
Expenses from the share of the Bank's Association of Türkiye	213	173
Other	941	1.109
<b>Total</b>	<b>32.658</b>	<b>27.750</b>

**g) Disclosure on provision for tax**

**1) Disclosures regarding current period tax expense or income and deferred income tax or expense**

As of 30 September 2025, the Bank has no current period tax expense and has net deferred income tax amounting to TL 140.371 (30 September 2024: TL 81.010).

**2) Disclosures regarding deferred income tax or expense arising from the temporary differences**

As of 30 September 2025, the Bank has deferred income tax amounting to TL 140.371 arising from temporary differences (30 September 2024: TL 81.010).

1. Disclosures regarding deferred income tax or expense reflected to the income statement arising from temporary differences, tax losses and deductions and allowances

As of 30 September 2025, the Bank has deferred income tax amounting to TL 140.371 arising from temporary differences (30 September 2024: TL 81.010).

**3) Information on profit before tax from continuing and discontinued operations**

As of 30 September 2025, the Bank has profit before tax amounting to TL (496.018) from continuing operations (30 September 2024: TL (249.987)).

**4) Disclosures on profit/loss for the period**

There is no change incurred in the nature of income and expense items arising from ordinary banking transactions.

**5) 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**

None (30 September 2024: None).

**V. Explanations and notes related to the Bank's risk group**

**1) Information on the volume of transactions relating to the Bank's risk group, outstanding loan and deposit transactions and profit and loss for the period**

As of 30 September 2025, the Bank has no loans received from its direct or indirect shareholders. There are no interest or other interest expenses paid on loans received from direct or indirect shareholders during the period (30 September 2024: None).

**2) Information on forward and option agreements and other similar agreements made with the Bank's risk group**

As of 30 September 2025, the Bank has no mutual fund and bond transactions with the Bank's risk group (30 September 2024: TL 25.481).

**INFORMATION AND DISCLOSURES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS  
(continued)**

**V. Explanations and notes related to the Bank's risk group (continued)**

**3) Information regarding benefits provided to the Bank's key management personnel**

As of 30 September 2025, benefits provided to the Bank's key management personnel is amounting to TL 78.093 (30 September 2024: TL 60.174).

**4) Information on the Bank's rating:**

The rating notification dated 9 October 2024 issued by JCR Avrasya Derecelendirme Anonim Şirketi on behalf of the Bank is as follows:

Long-Term National Corporate Credit Rating: BBB+ (tr) / (Stable Outlook)

Short-Term National Corporate Credit Rating: J2 (tr) / (Stable Outlook)

Long-Term International Foreign Currency Corporate Credit Rating: BB / (Stable Outlook)

Long-Term International Local Currency Corporate Credit Rating: BB / (Stable Outlook)

**5) Explanations and notes related to events after the reporting period**

In accordance with the decision of the General Assembly on 24 October 2025, the Bank increased its current share capital by increasing TL 500.000 to TL 2.000.000.

## SECTION SIX

### EXPLANATIONS ON INDEPENDENT AUDITOR’S REVIEW REPORT

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

The financial statements as at and for the interim period ended 30 September 2025 have been audited by Güreli Yeminli Mali Müşavirlik ve Bağımsız Denetim Hizmetleri Anonim Şirketi. The independent auditor’s review report dated 6 November 2025 is presented preceding the financial statements.

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

None.

**SECTION SEVEN**

**OTHER EXPLANATIONS AND DISCLOSURES ON NOTES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS**

**I. Other explanations and disclosures on Bank’s operations**

None.

## SECTION EIGHT

### EXPLANATIONS ON INTERIM ACTIVITY REPORT

#### I. Interim activity report of the Bank

##### Assessment of the Chairman of the Board of Directors and the General Manager on the Interim Operations and Evaluation Regarding Subsequent Periods

###### 1) Message from the Chairman of the Board

Dear Stakeholders,

Misyon Yatırım Bankası has steadfastly continued its strategic growth journey in the third quarter of the year. Our bank has significantly increased its balance sheet and revenues with traditional banking and custody solutions, while steadily expanding its customer base. The financial results achieved in a short period and the strong customer portfolio established confirm the validity of our bank's business model.

Misyon Yatırım Bankası will continue to contribute to the production and growth capacity of our country's economy with the treasury solutions and financing opportunities it offers to its corporate and commercial customers.

Custody Banking, which meets the custody and operational needs of the capital market ecosystem under one roof, has strengthened its position in the sector; new portfolio management companies have joined our Bank under the 'anakasa' umbrella.

On the other hand, within the scope of our Platform and Retail Banking activities, our platform, which is Türkiye's first financial supermarket, has become an exemplary position in the sector with its new functions, expanding product set, and innovative architecture. This structure provides a significant benefit to our citizens by enabling individuals to access financial products from a single point in an easy and comparable manner.

Misyon Yatırım Bankası continues to operate with an integrated and value-generating business model in complementary strategic areas such as custody banking, digital asset services, investment banking, platform banking, and retail banking. I would like to indicate my sincere thanks all our valuable stakeholders, business partners, members of the board, managers and employees with whom we walked on our journey.

Sincerely,

Erhan TOPAÇ  
Chairman of the Board

## EXPLANATIONS ON INTERIM ACTIVITY REPORT (continued)

### I. Interim activity report of the Bank (continued)

#### 2) Message from General Manager

Dear Stakeholders,

Misyon Yatırım Bankası entered the market in 2025 with traditional banking and platform solutions; in just 9 months, it achieved significant growth momentum, substantially increasing its business volume and, in parallel with this development, our revenues increased tenfold. The total assets, which determined at TL 3.8 billion at the end of the second quarter, reached TL 5.6 billion at the end of the third quarter, reaching the scale of banks operating solely in the corporate banking sector in just nine months.

Our cash loans reached TL 2.9 billion at the end of the third quarter, recording approximately 100% growth compared to the previous quarter. The growth in the loan portfolio reflects the high-quality portfolio, which includes over 90% of financial institutions, formed by strong funding capabilities despite sectoral restrictions, and signals strong steps ahead.

This quarter, our portfolio increased to TL 925 million with three new Asset-Backed Securities issuance carried out by Misyon Yatırım Bankası Asset Finance Fund, of which we are the originating institution and which was founded by Türkiye Menkul Kıymet Şirketi. Our strong steps in corporate finance have begun to send important signals on the path to becoming a leading institution in investment banking.

Although we are still a new bank, the fact that we are the only newly established investment bank in the US with correspondent banking relationships and our international correspondent network of over 70 banks, built on the trust of the sector, demonstrates that we are rapidly advancing towards becoming a globally integrated and strong bank in terms of money transfers. Furthermore, the diversity and cost-effectiveness of the services we offer make our Bank an indispensable solution partner for our customers.

Anakasa, our custody platform, one of our three unique solutions launched to pioneer firsts in our country, has reached a custody volume of TL 40.3 billion since acquiring its first customer in January; by signing contracts with 21 portfolio management companies in a short time, it has positioned our Bank as the most preferred custody bank in the market.

In our financial supermarket, the first of its kind in Türkiye, we have the Fund Market, which has the most advanced fund comparison infrastructure and lists the most funds; the Credit and Deposit Markets, which list the most advantageous offers from banks; the Bond Market, which enables Eurobond transactions digitally, and as one of two banks in Türkiye to implement Visa Direct integration, we also offer our users fast money transfer services in over 30 currencies. The fact that our platform has exceeded 30,000 downloads without any marketing activities and continues to grow in customer numbers demonstrates its potential.

All these significant developments are expected to continue at an accelerated pace in the last quarter of the year.

Sincerely,

Dr. Önder HALİSDEMİR

General Manager

**EXPLANATIONS ON INTERIM ACTIVITY REPORT (continued)**

**I. Interim activity report of the Bank (continued)**

**Information on the Chairman of the Board and Members of the Board of Directors, Audit Committee Members, General Manager and Assistant General Managers and Department Managers in accordance with the Internal Systems**

Name and Surname	Duty	Date of Appointment	Education	Experience in the sector
Erhan TOPAÇ	Chairman of the Board	14.12.2021	Bachelor's Degree	33 years
Onur TOPAÇ	Vice Chairman of the Board	14.12.2021	Master's Degree	17 years
Halit Haydar YILDIZ	Member of the Board – Audit Committee Member	07.01.2022	Master's Degree	37 years
Dr. Sezai BEKGÖZ	Member of the Board	08.04.2024	Doctorate	40 years
Yusuf Abdullah KARADAĞ	Member of the Board – Audit Committee Member	26.03.2024	Bachelor's Degree	27 years
Dr. Önder HALİSDEMİR	Member of the Board – General Manager	14.12.2021	Doctorate	28 years
Yıldırım ULUSOY	Assistant General Manager - Human Resources and Organization	01.01.2022	Master's Degree	26 years
Muhammet Mustafa CERİT	Assistant General Manager -IT Department	26.05.2022	Master's Degree	26 years
Yeliz BİLGİN	Assistant General Manager – Treasury and Investment Banking Operations Department	18.11.2024	Bachelor's Degree	27 years
Cengiz GÜLTEPE	Legal and Compliance Director	13.03.2023	Master's Degree	24 years
Sabri Korhan BİLSEL	Internal Audit Director	01.10.2024	Master's Degree	21 years
İbrahim Kudret ELÇİBOĞA	Fraud Operations Manager	03.06.2024	Bachelor's Degree	20 years

**Information on the Operations of the Committees Established under Risk Management in accordance with the Regulation on the Credit Committee and Internal Systems of Banks, and the Names and Surnames and Duties of the Chairman and Members Serving in These Committees and the Member of the Board of Managers Responsible for Internal Audit and Control**

The details of the current operating committees and their members in Misyon Yatırım Bankası are as follows:

**Asset-Liability Committee (ALCO)**

General Manager Dr. Önder Halisdemir (Chairman)  
Assistant General Manager – Treasury and Investment Banking Operations Department Yeliz Bilgin (Member)  
Assistant General Manager -IT Department Muhammet Mustafa CERİT (Member)  
Assistant General Manager – Financial Operations Department Yusuf UZUN (Member)  
Treasury Director (Reporter) - Galip Erdem SEZGİN

Yusuf Abdullah Karadağ- Member of the Board (Participating Member)

**Information Systems Steering and Emergency Committee**

Dr. Önder Halisdemir- General Manager  
Yusuf Abdullah KARADAĞ- Member of the Board  
Muhammet Mustafa CERİT - IT Department  
Yıldırım Ulusoy - Human Resources and Organization  
Nabi TEMUÇİN - Group Head of Platform Banking  
Yeliz BİLGİN - General Manager of Treasury and Investment Services  
Erkan EREN - Chief Legal Counsel  
Yusuf UZUN - Financial Operations Department  
Cengiz Gültepe - Director of Regulatory Affairs  
Naz Çiçek Atalay Kaya - Director of Corporate Communications and Brand Management

**EXPLANATIONS ON INTERIM ACTIVITY REPORT (continued)**

**I. Interim activity report of the Bank (continued)**

**Information on the Operations of the Committees Established under Risk Management in accordance with the Regulation on the Credit Committee and Internal Systems of Banks, and the Names and Surnames and Duties of the Chairman and Members Serving in These Committees and the Member of the Board of Managers Responsible for Internal Audit and Control (continued)**

**Credit Committee**

Erhan Topaç (Member)- Chairman of the Board  
Dr. Önder Halisdemir (Member)- General Manager  
Halit Haydar Yıldız (Member)- Member of the Board  
Onur Topaç (Member)- Vice Chairman of the Board  
Sezai Bekgöz (Associate Member)- Member of the Board

**Audit Committee**

The Audit Committee conducts meetings quarterly with the managers of the Internal Audit, Internal Control, Legislation and Compliance and Risk Management departments working and serving under audit committee and prepares a "report".

Yusuf Abdullah Karadağ- Member of the Board  
Halit Haydar Yıldız - Member of the Board

**Financial Crimes Investigation Board ("MASAK") Compliance Officer**

İbrahim Kudret Elçiboğa - Legal and Compliance and Internal Audit Director

**Historical Development of the Bank and Changes in the Articles of Association During the Period and Their Reasons**

There has been no change incurred in the Bank's operations and nature of business.

**Share Capital and Shareholding Structure of the Bank**

As of 30 September 2025, the nominal paid-in share capital of Misyon Yatırım Bankası is amounting to TL 1.500.000.

**EXPLANATIONS ON INTERIM ACTIVITY REPORT (continued)**

**I. Interim activity report of the Bank (continued)**

**INFORMATION ON THE NUMBER OF EMPLOYEES AND BRANCHES, OPERATING ACTIVITIES OF THE BANK AND NATURE OF BUSINESS**

Total end of period and average number of personnel employed by Misyon Yatırım Bankası is 86. Misyon Yatırım Bankası operates with its head office in Türkiye.

**The breakdown of summary financial information of the Bank is as follows:**

	<b>30 September 2025</b>
<b>Assets</b>	
Cash and cash equivalents and the CBRT	753.982
Banks and other financial institutions	214.730
Receivables from money markets	-
Securities	399.639
Loans	2.973.405
Non-performing receivables	-
Expected credit losses (-)	-
Subsidiaries	85.000
Property, plant and equipment and intangible assets	71.283
Other assets (*)	1.125.748
	<b>5.623.787</b>
<b>Liabilities</b>	
Borrowings	-
Funds from money market	3.279.687
Funds	137.162
Issued securities	564.138
Provisions	86.081
Lease liabilities	32.882
Other liabilities (**)	695.194
Paid-in share capital	1.500.000
Other comprehensive income or expenses to be reclassified to profit or loss	(679)
Capital reserves	3.194
Retained earnings	(318.225)
Profit for the period	(355.647)
	<b>5.623.787</b>

(\*) Other assets include other assets, subsidiaries, intangible assets, current tax assets and deferred tax assets.

(\*\*) Other liabilities include other liabilities and current period tax expense.

**EXPLANATIONS ON INTERIM ACTIVITY REPORT (continued)**

**I. Interim activity report of the Bank (continued)**

The breakdown of summary financial information of the Bank is as follows (continued)

	<u>01.01.2025 - 30.09.2025</u>
<b>Income Statement</b>	
Interest income	575.024
Interest expenses	(494.424)
Other income	75.981
Other expenses	(512.662)
Trading profit/loss	(80.188)
Provision for expected credit losses	(59.749)
Provision for taxes	140.371
<b>Profit/Loss After Tax</b>	<b><u>(355.647)</u></b>
	<u>30.09.2025</u>
<b>Capital Requirement</b>	
<b>Summary Information on Standard Ratio</b>	
Capital Requirement for Credit Risk (CRCR)	226.619
Capital Requirement for Market Risk (CRMR)	6.460
Capital Requirement for Operational Risk (CROR)	23.343
Total Capital	499.800
<b>Total Equity/((CRCR+CRMR+CROR)*12.5)*100</b>	<b><u>15,59</u></b>
<b>Additional Tier I Capital/((CRCR+CRMR+CROR)*12.5)*100</b>	<b><u>14,49</u></b>
<b>Common Equity/((CRCR+CRMR+CROR)*12.5)*100</b>	<b><u>14,49</u></b>