

**D YATIRIM BANKASI ANONİM ŐİRKETİ**

**CONSOLIDATED FINANCIAL STATEMENTS  
FOR THE INTERIM PERIOD ENDED 30 SEPTEMBER 2025  
AND THE INDEPENDENT AUDITOR'S REVIEW REPORT**

*(Convenience Translation of Financial Statements and Related  
Explanations and Notes Originally Issued in Turkish)*

**REPORT ON REVIEW OF  
CONSOLIDATED INTERIM FINANCIAL INFORMATION**

**To the General Assembly of D Yatırım Bankası Anonim Şirketi**

***Introduction***

We have reviewed the accompanying consolidated statement of financial position of D Yatırım Bankası A.Ş. (“the Bank”) and its consolidated financial subsidiary (together “the Group”) as at 30 September 2025 and the related consolidated statement of profit or loss, consolidated statement of profit or loss and other comprehensive income, consolidated statement of changes in shareholders’ equity, consolidated 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 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 interim financial information based on our review.

***Scope of Review***

We conducted our review in accordance with the Independent Auditing Standard on Review Engagements (ISRE) 2410, “Review of Interim Financial Information Performed by the Independent Auditor of the Entity”. A review of interim financial information consists of making inquiries, primarily of persons responsible for financial reporting process, and applying analytical and other review procedures. A review of interim financial information is substantially less in scope than an independent audit conducted in accordance with Independent Auditing Standards and the objective of which is to express an opinion on the 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 the accompanying consolidated interim financial information do not present fairly, in all material respects, the consolidated financial position of D Yatırım Bankası A.Ş. and its financial subsidiary as at 30 September 2025, and its consolidated financial performance and its consolidated cash flows for the nine-month period then ended in accordance with the BRSA Accounting and Financial Reporting Legislation.

## Report on Other Legal and Regulatory Requirements

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

### Additional paragraph for convenience translation to English

*BRSA Accounting and Reporting Regulations explained in detail in Section 3 differ from International Financial Reporting Standards ("IFRS") issued by the International Accounting Standards Board with respect to the application of inflation accounting. Accordingly, the accompanying consolidated financial statements are not intended to present fairly the financial position, results of operations, changes in equity and cash flows of the Bank in accordance with IFRS.*

DRT BAĞIMSIZ DENETİM VE SERBEST MUHASEBECİ MALİ MÜŞAVİRLİK A.Ş.

Member of **DELOITTE TOUCHE TOHMATSU LIMITED**

Yaman Polat  
Partner

İstanbul, 5 November 2025

**D YATIRIM BANKASI A.Ş.**  
**CONSOLIDATED INTERIM FINANCIAL REPORT**  
**AS OF THE NINE-MONTH PERIOD ENDED 30 SEPTEMBER 2025**

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The consolidated financial report for the nine-months period prepared in accordance with the Communiqué of Financial Statements and Related Disclosures and Notes to be Announced to Public by Banks as regulated by Banking Regulation and Supervision Agency, is comprised of the following sections.

- GENERAL INFORMATION ABOUT THE GROUP
- CONSOLIDATED FINANCIAL STATEMENTS OF THE GROUP
- EXPLANATIONS ON THE ACCOUNTING POLICIES
- INFORMATION ON THE FINANCIAL STRUCTURE AND RISK MANAGEMENT OF THE GROUP
- EXPLANATIONS AND NOTES ON CONSOLIDATED FINANCIAL STATEMENTS
- REVIEW REPORT
- INTERIM ACTIVITY REPORT

**SUBSIDIARIES**

**1. D Varlık Kiralama Anonim Şirketi**

The consolidated financial statements for the nine-month period and the related disclosures and notes that were subject to independent review, are prepared in accordance with the Regulation on Accounting Applications for Banks and Safeguarding of Documents, Turkish Accounting Standards, Turkish Financial Reporting Standards and the related statements and guidances, and in compliance with the financial records of our Bank and, unless stated otherwise, presented in **thousands of Turkish Lira**.

**Ahmet Vural Akışık**

*Board of Directors  
Chairman*

**Hulusi Horozoğlu**

*General Manager and  
Member of the Board of  
Directors*

**Tuğba Ersoylu**

*Assistant General  
Manager Responsible for  
Finance and Operations*

**Aydın Sadık Mağdenoğlu**

*Legal Reporting  
Senior Manager*

**Mehmet Sırrı Erkan**

*Chairman of the Audit Committee*

**Şinasettin Atalan**

*Audit Committee Member*

The authorized contact person for questions on this financial report:

**Name-Surname / Title** : Aydın Sadık Mağdenoğlu / Legal Reporting Senior Manager  
**Tel No** : 0 212 998 74 37  
**Fax No** : 0 212 998 74 75

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# D YATIRIM BANKASI ANONİM ŞİRKETİ

## NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS FOR THE INTERIM PERIOD ENDED 30 SEPTEMBER 2025

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

### SECTION ONE

#### GENERAL INFORMATION

#### I. The Parent Bank's incorporation date, beginning statute, history about the changes in the existing statute

D Yatırım Bankası A.Ş. ("D Yatırım Bankası" or "Bank"), the establishment of which was approved by the decision of the Banking Regulation and Supervision Agency ("BRSA") dated 19 March 2020 and numbered 8953, was registered in the Istanbul Trade Registry on 22 June 2020 with an initial capital of TL 200,000.

With the Decision No. 9568 taken at the BRSA Board meeting dated 21 May 2021, the Bank was given an operating permit, and the decision became effective and published in the Official Gazette No. 31492 dated 26 May 2021.

The Parent Bank started its operations on 2 August 2021.

According to the classification set out in the Banking Law No: 5411, the statute of the Parent Bank is "Development and Investment Bank". The Bank is not authorized to accept deposits.

#### II. Explanations regarding the Parent Bank's shareholding structure, shareholders holding directly or indirectly, collectively or individually, the managing and controlling power and changes in current year, if any and explanations on the controlling group of the Bank

With the decision of the Board of Directors of the Parent Bank dated 25 March 2025, it was decided to increase the Bank's capital of TL 200,000,000 by TL 1,200,000,000 in total, by providing TL 750,000,000 in cash and TL 450,000,000 from internal resources, to TL 1,400,000,000 and following approval from the Banking Regulation and Supervision Agency and the Ministry of Trade's General Directorate of Domestic Trade, the capital increase was registered by the Istanbul Trade Registry Office on 26 May 2025.

As of 30 September 2025, the Bank's paid-in capital is full TL 1,400,000,000 and is divided into 1,400,000,000 shares with a nominal value of full TL 1 each, with their historical values.

As of 30 September 2025, shareholders and capital structure of the Bank are as follows:

Name Surname/Commercial title	Share Capital (Full TL)	Share Rates	Paid in Shares (Full TL)	Unpaid Shares
Doğan Şirketler Grubu Holding A.Ş.	1,273,987,260	90.999090	1,273,987,260	-
DHI Investment B.V.	126,000,000	9.000000	126,000,000	-
Milta Turizm İşletmeleri A.Ş.	7,490	0.000535	7,490	-
Doğan Dış Ticaret ve Müessellik A.Ş.	3,500	0.000250	3,500	-
Değer Merkezi Hizmetler ve Yönetim Danışmanlığı A.Ş.	1,050	0.000075	1,050	-
D Gayrimenkul Yatırımları ve Ticaret A.Ş.	700	0.000050	700	-
<b>Total</b>	<b>1,400,000,000</b>	<b>100.00</b>	<b>1,400,000,000</b>	<b>-</b>

Doğan Şirketler Grubu Holding A.Ş. has directly or indirectly, collectively or individually managing and controlling power on the Parent Bank.

# D YATIRIM BANKASI ANONİM ŞİRKETİ

## NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS FOR THE INTERIM PERIOD ENDED 30 SEPTEMBER 2025

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

### GENERAL INFORMATION (cont'd)

#### III. Explanations regarding the chairman and the members of board of directors, audit committee, general manager and assistant general managers and their shares in the Parent Bank

Name and Surname	Title	Education
Ahmet Vural Akışık	Chairman of the Board of Director	PhD
Çağlar Göğüş	Deputy Chairman of the Board of Directors	Master
Ertunç Soğancıoğlu	Deputy Chairman of the Board of Directors	University
Vedat Mungan	Member of the Board of Directors	Master
Aydın Doğan Yalçındağ	Member of the Board of Directors	Master
Şinasettin Atalan	Independent Member of the Board of Directors, Member of Audit Committee	University
Mehmet Sırrı Erkan	Independent Member of the Board of Directors, Chairman of Audit Committee	University
Hulusi Horozoglu	General Manager and Member of the Board of Directors	University
Fuat Tolga Kısakürek	Deputy General Manager - Corporate and Commercial Banking	University
Bilge Levent	Deputy General Manager - Treasury	Master
Tuğba Ersoylu	Deputy General Manager - Financial Control and Operation	Master
Gökhan Saydar	Deputy General Manager - Investment Banking	Master

Other persons mentioned above do not have any shares of the Bank.

#### IV. Information about the persons and institutions that have qualified shares in the Parent Bank

Name Surname/Commercial Title	Share Capital	Shareholding Rate	Paid in Shares	Unpaid Shares
Doğan Şirketler Grubu Holding A.Ş.	181,998	90.99909	181,998	-

#### V. Summary information on the Parent Bank's activities and services

The Parent Bank was established to carry out all kinds of banking transactions, including but not limited to the matters set forth below (except for deposit and participation fund acceptance) specified and permitted in Article 4 of the Banking Law, to engage in undertakings and activities in all kinds of economic, financial and commercial matters that are not prohibited by the legislation, and to engage in all matters that the legislation allows to be carried out or executed by banks.

The Parent Bank is authorized to carry out all of the activities listed below in accordance with the Banking legislation, Turkish Commercial Code, Capital Markets Law and other laws and related legislation, and as authorized.

- Conducting commercial, investment, retail and other types of banking, providing short, medium and long-term secured or unsecured cash and non-cash loans such as guarantees, endorsements, endorsements or acceptances, or to lending in any form and form, to institutions and organizations, individuals, in all economic sectors, in the country and abroad, accrediting, confirming accredited letters of credit, making other transactions related to letters of credit and guarantees or commercial vehicles in general, establishing partnerships with them and participating in established ones,
- Financing every sector, especially domestic and foreign trade, industry, agriculture, construction, mining, public works, transportation, tourism, livestock, computer sectors, with national and international banking methods, mediating, participating in, supporting the financing of all kinds of development, investment, build-operate-transfer projects,
- Assisting and mediating foreign and domestic capital to invest in Türkiye, to join established or to be established companies, and providing consultancy on these issues,
- Lending short, medium and long-term loans against pledges, mortgages and other collateral or in the form of open loans,

# D YATIRIM BANKASI ANONİM ŞİRKETİ

## NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS FOR THE INTERIM PERIOD ENDED 30 SEPTEMBER 2025

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

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### GENERAL INFORMATION (cont'd)

#### V. Summary information on the Parent Bank's activities and services (cont'd)

- Carrying out all kinds of industrial and trade transactions, acting and working, to participate in individuals and organizations established in accordance with private and public law operating in these matters, establishing partnerships, buying and selling the stocks, other securities, valuable papers and bonds of public and private law legal entities that have been established or to be established, making all kinds of savings on them, pledging,
- Carrying out capital or money market transactions on all kinds of securities, in cooperation with national/international organizations when necessary, and participating in companies established/to be established for this purpose,
- Being a party to all kinds of leasing transactions, giving guarantees and acting as intermediaries, including domestic and international,
- Carrying out all kinds of factoring transactions in the manner foreseen by the legislation in the country and abroad, providing financing related to these, providing consultancy services on financial and financial issues on a sectoral and subject basis,
- Carrying out all kinds of derivative transactions, all kinds of foreign exchange transactions including forward foreign currency purchase/sale, forfaiting, repo, reverse repo transactions, and trading in the stock exchanges established or to be established in relation to these,
- Buying and selling, importing and exporting gold, silver and other precious metals, trading in precious metal and metal exchanges that have been established or will be established,
- Providing banking services and direct banking services to its customers through information technology such as call center, telephone banking, electronic banking, e-commerce, internet, in the country and abroad,
- Establishing correspondent relations 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,
- Operating in Turkish Lira and foreign currency in all national and international money markets,
- Acquiring immovable property in the country and abroad, transferring them, assigning them, mortgages and limiting them with other real rights, leasing partially or completely and to dispose of them in a way that can establish all kinds of personal or real rights and obligations,
- In order to secure or collect the receivables, taking a mortgage in its favor, abrogating it, making garam mortgage agreements, establishing and removing trade enterprise pledge and movable pledge, concluding lease agreements,
- Issuing capital market instruments, to make all kinds of legal savings on them, pledging them, pledging them in favor of oneself, abrogating them,
- Carrying out all kinds of insurance agency transactions in the country and abroad,
- Engaging in securities brokerage activities authorized by banks by the Capital Markets Law, establishing, operating and managing securities investment funds,
- Carrying out capital market activities in accordance with the relevant provisions of the Capital Market Law,
- To purchase Treasury bonds, bills and other securities issued or to be issued by the Treasury, capital market instruments, securities issued or to be issued by public and private legal entities, including the Public Partnership and Privatization Administration, and other capital market instruments, selling them, making all kinds of legal savings on them, performing pledge transactions related to them,
- Carrying out all kinds of money and capital market activities permitted within the framework of legal rules and regulations of the Capital Markets Board, also as an agency of the institutions authorized to do these works,
- Providing financing to public and private sector organizations, doing project finance, mergers and acquisitions, company restructuring, privatization, public offering, security issuance, equity, share and stock assessments and transfers, feasibility studies and sector research and providing brokerage and consultancy services in mutual trade,
- Carrying out national and international banking transactions authorized by the legislation.



## **D YATIRIM BANKASI ANONİM ŞİRKETİ**

### **NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS FOR THE INTERIM PERIOD ENDED 30 SEPTEMBER 2025**

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

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#### **GENERAL INFORMATION (cont'd)**

**VI. Difference between the Communique on Preparation of Consolidated Financial Statements of Banks and Turkish Accounting Standards with respect to consolidation and short explanation about the institutions subject to full or proportional consolidation and institutions which are deducted from equity or not included in these three methods**

According to Communique on Preparation of Consolidated Financial Statements of Banks only financial investments is the scope of consolidation, whereas in accordance with Turkish Accounting Standards both financial and non-financial investments should be the scope of consolidation. There is no subsidiary subject to proportional consolidation. Information on consolidated subsidiaries and explanations on consolidation methods are given in Note III of Section Three.

**VII. Existing or possible, actual or legal obstacles of equity transfer or payback of debts in between the Parent Bank and its associated partners**

There are no existing or potential, actual or legal obstacles to the immediate transfer of equity or repayment of debts between the Parent Bank and its subsidiary, D Varlık Kiralama A.Ş.

## **SECTION TWO**

### **CONSOLIDATED FINANCIAL STATEMENTS**

- I. CONSOLIDATED BALANCE SHEET (STATEMENT OF FINANCIAL POSITION)
- II. CONSOLIDATED STATEMENT OF OFF-BALANCE SHEET ITEMS
- III. CONSOLIDATED STATEMENT OF PROFIT OR LOSS
- IV. CONSOLIDATED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
- V. CONSOLIDATED STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY
- VI. CONSOLIDATED STATEMENT OF CASH FLOWS

# D YATIRIM BANKASI ANONİM ŞİRKETİ

## CONSOLIDATED BALANCE SHEET (STATEMENT OF FINANCIAL POSITION) AS OF 30 SEPTEMBER 2025

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

		Notes (5 - I)	Reviewed Current period 30 September 2025			Audited Prior period 31 December 2024		
			TL	FC	Total	TL	FC	Total
	ASSETS							
<b>I.</b>	<b>FINANCIAL ASSETS (Net)</b>		<b>1,442,010</b>	<b>504,662</b>	<b>1,946,672</b>	<b>854,166</b>	<b>260,482</b>	<b>1,114,648</b>
<b>1.1</b>	<b>Cash and Cash Equivalents</b>		<b>340,453</b>	<b>103,972</b>	<b>444,425</b>	<b>450,633</b>	<b>224,509</b>	<b>675,142</b>
1.1.1	Cash and Balances with Central Bank	(1)	34,267	56,691	90,958	674	88,789	89,463
1.1.2	Banks	(4)	50,658	47,281	97,939	217,674	135,720	353,394
1.1.3	Receivables Money Market		255,551	-	255,551	232,311	-	232,311
1.1.4	Expected Credit Losses (-)		23	-	23	26	-	26
<b>1.2</b>	<b>Financial Assets at Fair Value Through Profit or Loss</b>	(2)	<b>-</b>	<b>319,912</b>	<b>319,912</b>	<b>-</b>	<b>-</b>	<b>-</b>
1.2.1	Government Debt Securities		-	-	-	-	-	-
1.2.2	Equity Instruments		-	-	-	-	-	-
1.2.3	Other Financial Assets		-	319,912	319,912	-	-	-
<b>1.3</b>	<b>Financial Assets at Fair Value Through Other Comprehensive Income</b>	(5)	<b>1,056,871</b>	<b>80,778</b>	<b>1,137,649</b>	<b>396,637</b>	<b>35,973</b>	<b>432,610</b>
1.3.1	Government Debt Securities		994,766	80,778	1,075,544	370,930	35,973	406,903
1.3.2	Equity Instruments		-	-	-	-	-	-
1.3.3	Other Financial Assets		62,105	-	62,105	25,707	-	25,707
<b>1.4</b>	<b>Derivative Financial Assets</b>	(3)	<b>44,686</b>	<b>-</b>	<b>44,686</b>	<b>6,896</b>	<b>-</b>	<b>6,896</b>
1.4.1	Derivative Financial Assets at Fair Value Through Profit or Loss		44,686	-	44,686	6,896	-	6,896
1.4.2	Derivative Financial Assets at Fair Value Through Other Comprehensive Income		-	-	-	-	-	-
<b>II.</b>	<b>FINANCIAL ASSETS MEASURED AT AMORTISED COST (Net)</b>		<b>4,029,200</b>	<b>943,267</b>	<b>4,972,467</b>	<b>2,170,385</b>	<b>437,210</b>	<b>2,607,595</b>
<b>2.1</b>	<b>Loans</b>	(6)	<b>4,055,187</b>	<b>943,267</b>	<b>4,998,454</b>	<b>2,174,004</b>	<b>437,210</b>	<b>2,611,214</b>
<b>2.2</b>	<b>Lease Receivables</b>	(11)	<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>Financial Assets Measured at Amortized Cost</b>	(7)	<b>-</b>	<b>-</b>	<b>-</b>	<b>12,222</b>	<b>-</b>	<b>12,222</b>
2.4.1	Government Debt Securities		-	-	-	12,222	-	12,222
2.4.2	Other Financial Assets		-	-	-	-	-	-
<b>2.5</b>	<b>Expected Credit Losses (-)</b>		<b>25,987</b>	<b>-</b>	<b>25,987</b>	<b>15,841</b>	<b>-</b>	<b>15,841</b>
<b>III.</b>	<b>ASSETS HELD FOR SALE AND ASSETS OF DISCONTINUED OPERATIONS (Net)</b>	(14)	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
3.1	Asset Held for Resale		-	-	-	-	-	-
3.2	Assets of Discontinued Operations		-	-	-	-	-	-
<b>IV.</b>	<b>EQUITY INVESTMENTS</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>4.1</b>	<b>Investments in Associates (Net)</b>	(8)	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
4.1.1	Associates Valued under Equity Method		-	-	-	-	-	-
4.1.2	Unconsolidated Associates		-	-	-	-	-	-
<b>4.2</b>	<b>Subsidiaries (Net)</b>	(9)	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
4.2.1	Unconsolidated Financial Subsidiaries		-	-	-	-	-	-
4.2.2	Unconsolidated Non-Financial Subsidiaries		-	-	-	-	-	-
<b>4.3</b>	<b>Joint Ventures (Net)</b>	(10)	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
4.3.1	Joint Ventures Valued under Equity Method		-	-	-	-	-	-
4.3.2	Unconsolidated Joint Ventures		-	-	-	-	-	-
<b>V.</b>	<b>TANGIBLE ASSETS (Net)</b>		<b>222,997</b>	<b>-</b>	<b>222,997</b>	<b>221,491</b>	<b>-</b>	<b>221,491</b>
<b>VI.</b>	<b>INTANGIBLE ASSETS (Net)</b>		<b>56,947</b>	<b>-</b>	<b>56,947</b>	<b>60,566</b>	<b>-</b>	<b>60,566</b>
6.1	Goodwill		-	-	-	-	-	-
6.2	Other		56,947	-	56,947	60,566	-	60,566
<b>VII.</b>	<b>INVESTMENT PROPERTY (Net)</b>	(12)	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>VIII.</b>	<b>CURRENT TAX ASSET</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>8,788</b>	<b>-</b>	<b>8,788</b>
<b>IX.</b>	<b>DEFERRED TAX ASSET</b>	(13)	<b>45,940</b>	<b>-</b>	<b>45,940</b>	<b>21,654</b>	<b>-</b>	<b>21,654</b>
<b>X.</b>	<b>OTHER ASSETS</b>	(15)	<b>87,090</b>	<b>24</b>	<b>87,114</b>	<b>83,294</b>	<b>-</b>	<b>83,294</b>
	<b>TOTAL ASSETS</b>		<b>5,884,184</b>	<b>1,447,953</b>	<b>7,332,137</b>	<b>3,420,344</b>	<b>697,692</b>	<b>4,118,036</b>

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

# D YATIRIM BANKASI ANONİM ŞİRKETİ

## CONSOLIDATED BALANCE SHEET (STATEMENT OF FINANCIAL POSITION) AS OF 30 SEPTEMBER 2025

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

			Reviewed			Audited		
			Current period			Prior period		
			30 September 2025			31 December 2024		
	LIABILITIES	Notes (5 - II)	TL	FC	Total	TL	FC	Total
I.	DEPOSITS	(1)	-	-	-	-	-	-
II.	FUNDS BORROWED	(3)	798,653	779,812	1,578,465	2,028	826,378	828,406
III.	PAYABLES TO MONEY MARKETS		773,212	-	773,212	761,983	-	761,983
IV.	SECURITIES ISSUED (Net)	(5)	950,347	-	950,347	336,931	-	336,931
4.1	Bills		950,347	-	950,347	236,136	-	236,136
4.2	Asset Backed Securities		-	-	-	100,795	-	100,795
4.3	Bonds		-	-	-	-	-	-
V.	FUNDS	(4)	715,625	964,132	1,679,757	889,350	316,236	1,205,586
5.1	Borrowers' Funds		2,679	20,721	23,400	2,872	29,879	32,751
5.2	Other		712,946	943,411	1,656,357	886,478	286,357	1,172,835
VI.	FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS		-	-	-	-	-	-
VII.	DERIVATIVE FINANCIAL LIABILITIES	(2)	39,158	-	39,158	6,269	-	6,269
7.1	Derivative Financial Liabilities at Fair Value Through Profit or Loss		39,158	-	39,158	6,269	-	6,269
7.2	Derivative Financial Liabilities at Fair Value Through Other Comprehensive Income		-	-	-	-	-	-
VIII.	FACTORING LIABILITIES		-	-	-	-	-	-
IX.	LEASE LIABILITIES (Net)	(7)	9,960	-	9,960	12,153	-	12,153
X.	PROVISIONS	(9)	61,108	-	61,108	78,831	-	78,831
10.1	Restructuring Provisions		-	-	-	-	-	-
10.2	Reserve for Employee Benefits		59,598	-	59,598	76,068	-	76,068
10.3	Insurance Technical Provisions (Net)		-	-	-	-	-	-
10.4	Other Provisions		1,510	-	1,510	2,763	-	2,763
XI.	CURRENT TAX LIABILITY	(10)	89,263	-	89,263	19,508	-	19,508
XII.	DEFERRED TAX LIABILITY	(10)	-	-	-	-	-	-
XIII.	LIABILITIES FOR PROPERTY AND EQUIPMENT HELD FOR SALE AND RELATED TO DISCONTINUED OPERATIONS (Net)	(11)	-	-	-	-	-	-
13.1	Held for Sale Purpose		-	-	-	-	-	-
13.2	Related to Discontinued Operations		-	-	-	-	-	-
XIV.	SUBORDINATED DEBT INSTRUMENTS	(12)	-	-	-	-	-	-
14.1	Loans		-	-	-	-	-	-
14.2	Other Debt Instruments		-	-	-	-	-	-
XV.	OTHER LIABILITIES		15,133	327,002	342,135	13,382	12,732	26,114
XVI.	SHAREHOLDERS' EQUITY	(13)	1,809,095	(363)	1,808,732	841,787	468	842,255
16.1	Paid-in capital		1,400,000	-	1,400,000	200,000	-	200,000
16.2	Capital Reserves		-	-	-	-	-	-
16.2.1	Share Premium		-	-	-	-	-	-
16.2.2	Share Cancellation Profits		-	-	-	-	-	-
16.2.3	Other Capital Reserves		-	-	-	-	-	-
16.3	Accumulated Other Comprehensive Income or Loss that will not be Reclassified to Profit or Loss		67,994	-	67,994	70,263	-	70,263
16.4	Accumulated Other Comprehensive Income or Loss that will be Reclassified to Profit or Loss		2,552	(363)	2,189	(4,650)	468	(4,182)
16.5	Profit Reserves		126,174	-	126,174	475,470	-	475,470
16.5.1	Legal Reserves		28,640	-	28,640	23,605	-	23,605
16.5.2	Status Reserves		-	-	-	-	-	-
16.5.3	Extraordinary Reserves		97,534	-	97,534	451,865	-	451,865
16.5.4	Other Profit Reserves		-	-	-	-	-	-
16.6	Profit or Loss		212,375	-	212,375	100,704	-	100,704
16.6.1	Prior Periods' Profit or Loss		-	-	-	-	-	-
16.6.2	Current Period Profit or Loss		212,375	-	212,375	100,704	-	100,704
16.7	Minority Shares		-	-	-	-	-	-
	TOTAL LIABILITIES		5,261,554	2,070,583	7,332,137	2,962,222	1,155,814	4,118,036

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

# D YATIRIM BANKASI ANONİM ŞİRKETİ

## CONSOLIDATED STATEMENT OF OFF-BALANCE SHEET ITEMS AS OF 30 SEPTEMBER 2025

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

		Notes (5 - III)	Reviewed Current period 30 September 2025			Audited Prior period 31 December 2024		
			TL	FC	Total	TL	FC	Total
<b>A.</b>	<b>OFF-BALANCE SHEET LIABILITIES (I+II+III)</b>		<b>9,303,579</b>	<b>7,643,214</b>	<b>16,946,793</b>	<b>1,826,506</b>	<b>950,759</b>	<b>2,777,265</b>
<b>I.</b>	<b>GUARANTEES and COLLATERALS</b>	<b>(1),(3)</b>	<b>1,578,121</b>	<b>12,245</b>	<b>1,590,366</b>	<b>913,937</b>	<b>120,494</b>	<b>1,034,431</b>
1.1	Letters of guarantee		1,578,121	12,245	1,590,366	913,937	117,280	1,031,217
1.1.1	Guarantees subject to state tender law		-	-	-	-	-	-
1.1.2	Guarantees given for foreign trade operations		-	-	-	-	-	-
1.1.3	Other letters of guarantee		1,578,121	12,245	1,590,366	913,937	117,280	1,031,217
1.2	Bank acceptances		-	-	-	-	-	-
1.2.1	Import letter of acceptance		-	-	-	-	-	-
1.2.2	Other bank acceptances		-	-	-	-	-	-
1.3	Letters of credit		-	-	-	-	3,214	3,214
1.3.1	Documentary letters of credit		-	-	-	-	3,214	3,214
1.3.2	Other letters of credit		-	-	-	-	-	-
1.4	Prefinancing given as guarantee		-	-	-	-	-	-
1.5	Endorsements		-	-	-	-	-	-
1.5.1	Endorsements to the Central Bank of the Republic of Türkiye		-	-	-	-	-	-
1.5.2	Other endorsements		-	-	-	-	-	-
1.6	Purchase guarantees on marketable security issuance		-	-	-	-	-	-
1.7	Factoring guarantees		-	-	-	-	-	-
1.8	Other guarantees		-	-	-	-	-	-
1.9	Other collaterals		-	-	-	-	-	-
<b>II.</b>	<b>COMMITMENTS</b>	<b>(1),(3)</b>	<b>195,433</b>	<b>195,005</b>	<b>390,438</b>	<b>214,932</b>	-	<b>214,932</b>
2.1	Irrevocable commitments		195,433	195,005	390,438	214,932	-	214,932
2.1.1	Asset purchase and sale commitments		195,433	195,005	390,438	-	-	-
2.1.2	Deposit purchase and sales commitments		-	-	-	-	-	-
2.1.3	Share capital commitments to associates and subsidiaries		-	-	-	-	-	-
2.1.4	Loan granting commitments		-	-	-	214,932	-	214,932
2.1.5	Securities issue brokerage commitments		-	-	-	-	-	-
2.1.6	Commitments for reserve deposit requirements		-	-	-	-	-	-
2.1.7	Commitments for Cheques		-	-	-	-	-	-
2.1.8	Tax and fund liabilities from export commitments		-	-	-	-	-	-
2.1.9	Commitments for credit card limits		-	-	-	-	-	-
2.1.10	Commitments for credit cards and banking services promotions		-	-	-	-	-	-
2.1.11	Receivables from short sale commitments of marketable securities		-	-	-	-	-	-
2.1.12	Payables for short sale commitments of marketable securities		-	-	-	-	-	-
2.1.13	Other irrevocable commitments		-	-	-	-	-	-
2.2	Revocable commitments		-	-	-	-	-	-
2.2.1	Revocable loan granting commitments		-	-	-	-	-	-
2.2.2	Other revocable commitments		-	-	-	-	-	-
<b>III.</b>	<b>DERIVATIVE FINANCIAL INSTRUMENTS</b>	<b>(2)</b>	<b>7,530,025</b>	<b>7,435,964</b>	<b>14,965,989</b>	<b>697,637</b>	<b>830,265</b>	<b>1,527,902</b>
3.1	Hedging derivative financial instruments		-	-	-	-	-	-
3.1.1	Transactions for fair value hedge		-	-	-	-	-	-
3.1.2	Transactions for cash flow hedge		-	-	-	-	-	-
3.1.3	Transactions for foreign net investment hedge		-	-	-	-	-	-
3.2	Trading transactions		7,530,025	7,435,964	14,965,989	697,637	830,265	1,527,902
3.2.1	Forward foreign currency buy/sell transactions		2,658,518	2,586,079	5,244,597	307,311	371,661	678,972
3.2.1.1	Forward foreign currency transactions-buy		1,332,008	1,293,034	2,625,042	154,951	185,855	340,806
3.2.1.2	Forward foreign currency transactions-sell		1,326,510	1,293,045	2,619,555	152,360	185,806	338,166
3.2.2	Swap transactions related to foreign currency and interest rates		4,871,507	4,849,885	9,721,392	390,326	458,604	848,930
3.2.2.1	Foreign currency swap-buy		2,203,822	2,656,852	4,860,674	-	423,364	423,364
3.2.2.2	Foreign currency swap-sell		2,667,685	2,193,033	4,860,718	390,326	35,240	425,566
3.2.2.3	Interest rate swap-buy		-	-	-	-	-	-
3.2.2.4	Interest rate swap-sell		-	-	-	-	-	-
3.2.3	Foreign currency, interest rate and securities options		-	-	-	-	-	-
3.2.3.1	Foreign currency options-buy		-	-	-	-	-	-
3.2.3.2	Foreign currency options-sell		-	-	-	-	-	-
3.2.3.3	Interest rate options-buy		-	-	-	-	-	-
3.2.3.4	Interest rate options-sell		-	-	-	-	-	-
3.2.3.5	Securities options-buy		-	-	-	-	-	-
3.2.3.6	Securities options-sell		-	-	-	-	-	-
3.2.4	Foreign currency futures		-	-	-	-	-	-
3.2.4.1	Foreign currency futures-buy		-	-	-	-	-	-
3.2.4.2	Foreign currency futures-sell		-	-	-	-	-	-
3.2.5	Interest rate futures		-	-	-	-	-	-
3.2.5.1	Interest rate futures-buy		-	-	-	-	-	-
3.2.5.2	Interest rate futures-sell		-	-	-	-	-	-
3.2.6	Other		-	-	-	-	-	-
<b>B.</b>	<b>CUSTODY AND PLEDGES RECEIVED (IV+V+VI)</b>		<b>5,245,354</b>	<b>1,055,349</b>	<b>6,300,703</b>	<b>3,768,410</b>	<b>1,199,639</b>	<b>4,968,049</b>
<b>IV.</b>	<b>ITEMS HELD IN CUSTODY</b>		<b>1,734,532</b>	<b>724,086</b>	<b>2,458,618</b>	<b>1,773,654</b>	<b>1,166,634</b>	<b>2,940,288</b>
4.1	Customer fund and portfolio balances		-	-	-	-	-	-
4.2	Investment securities held in custody		1,734,532	724,086	2,458,618	1,767,698	1,166,634	2,934,332
4.3	Checks received for collection		-	-	-	5,956	-	5,956
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>3,510,822</b>	<b>331,263</b>	<b>3,842,085</b>	<b>1,994,756</b>	<b>33,005</b>	<b>2,027,761</b>
5.1	Marketable securities		-	-	-	-	-	-
5.2	Guarantee notes		-	-	-	-	-	-
5.3	Commodity		-	-	-	-	-	-
5.4	Warranty		-	-	-	-	-	-
5.5	Immovable		-	-	-	-	-	-
5.6	Other pledged items		3,510,822	331,263	3,842,085	1,994,756	33,005	2,027,761
5.7	Pledged items-expository		-	-	-	-	-	-
<b>VI.</b>	<b>ACCEPTED INDEPENDENT GUARANTEES AND WARRANTIES</b>		-	-	-	-	-	-
	<b>TOTAL OFF-BALANCE SHEET LIABILITIES (A+B)</b>		<b>14,548,933</b>	<b>8,698,563</b>	<b>23,247,496</b>	<b>5,594,916</b>	<b>2,150,398</b>	<b>7,745,314</b>

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

# D YATIRIM BANKASI ANONİM ŞİRKETİ

## CONSOLIDATED STATEMENT OF PROFIT OR LOSS FOR THE INTERIM PERIOD ENDED 30 SEPTEMBER 2025

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

			Reviewed Current period 1 January - 30 September 2025	Reviewed Prior period 1 January - 30 September 2024	Reviewed Current period 1 July - 30 September 2025	Reviewed Prior period 1 July - 30 September 2024
	INCOME AND EXPENSE ITEMS	Notes (5 - IV)				
<b>I.</b>	<b>INTEREST INCOME</b>	<b>(1)</b>	<b>1,564,254</b>	<b>810,649</b>	<b>639,817</b>	<b>282,324</b>
1.1	Interest Received from Loans		1,199,631	685,255	507,359	233,377
1.2	Interest Received from Reserve Requirements		8	23	3	17
1.3	Interest Received from Banks		81,963	29,065	13,230	13,656
1.4	Interest Received from Money Market Transactions		20,223	7,318	6,725	4,693
1.5	Interest Received from Marketable Securities Portfolio		244,720	61,122	106,235	24,676
1.5.1	Financial Assets at Fair Value Through Profit or Loss		-	-	-	-
1.5.2	Financial Assets at Fair Value Through Other Comprehensive Income		243,592	57,556	106,235	23,810
1.5.3	Financial Assets Measured at Amortized Cost		1,128	3,566	-	866
1.6	Financial Lease Income		-	-	-	-
1.7	Other Interest Income		17,709	27,866	6,265	5,905
<b>II.</b>	<b>INTEREST EXPENSES (-)</b>	<b>(2)</b>	<b>831,880</b>	<b>322,091</b>	<b>326,604</b>	<b>147,026</b>
2.1	Interest on Deposits		-	-	-	-
2.2	Interest on Funds Borrowed		136,400	25,244	75,352	9,762
2.3	Interest on Money Market Transactions		177,719	57,252	74,501	13,844
2.4	Interest on Securities Issued		227,445	106,327	89,297	33,831
2.5	Lease Interest Expense		4,698	922	1,710	416
2.6	Other Interest Expenses		285,618	132,346	85,744	89,173
<b>III.</b>	<b>NET INTEREST INCOME/EXPENSE (I - II)</b>		<b>732,374</b>	<b>488,558</b>	<b>313,213</b>	<b>135,298</b>
<b>IV.</b>	<b>NET FEES AND COMMISSIONS INCOME/EXPENSES</b>		<b>65,080</b>	<b>31,888</b>	<b>39,063</b>	<b>7,776</b>
4.1	Fees and Commissions Received	<b>(3)</b>	83,553	43,530	45,088	11,860
4.1.1	Non-cash Loans		14,081	12,248	6,159	4,259
4.1.2	Other		69,472	31,282	38,929	7,601
4.2	Fees and Commissions Paid (-)		18,473	11,642	6,025	4,084
4.2.1	Non-cash Loans		6,623	3,040	2,439	1,213
4.2.2	Other		11,850	8,602	3,586	2,871
<b>V.</b>	<b>DIVIDEND INCOME</b>	<b>(4)</b>	-	-	-	-
<b>VI.</b>	<b>TRADING PROFIT/LOSS (Net)</b>	<b>(5)</b>	<b>(131,307)</b>	<b>(125,308)</b>	<b>(61,375)</b>	<b>(21,164)</b>
6.1	Trading Profit/Loss on Securities		4,786	7,256	1,782	196
6.2	Trading Profit/Loss on Derivative Financial Instruments		(136,935)	(155,238)	(58,000)	(24,192)
6.3	Foreign Exchange Profit/Loss		842	22,674	(5,157)	2,832
<b>VII.</b>	<b>OTHER OPERATING INCOME</b>	<b>(6)</b>	<b>8,274</b>	<b>1,851</b>	<b>1,351</b>	<b>308</b>
<b>VIII.</b>	<b>OPERATING GROSS PROFIT (III+IV+V+VI+VII)</b>		<b>674,421</b>	<b>396,989</b>	<b>292,252</b>	<b>122,218</b>
<b>IX.</b>	<b>EXPECTED CREDIT LOSSES (-)</b>	<b>(7)</b>	<b>6,114</b>	<b>15,448</b>	<b>5,855</b>	<b>8,529</b>
<b>X.</b>	<b>OTHER PROVISION EXPENSES (-)</b>		-	-	-	-
<b>XI.</b>	<b>PERSONNEL EXPENSES (-)</b>		<b>256,865</b>	<b>183,666</b>	<b>97,239</b>	<b>68,548</b>
<b>XII.</b>	<b>OTHER OPERATING EXPENSES (-)</b>	<b>(8)</b>	<b>129,968</b>	<b>89,739</b>	<b>44,155</b>	<b>31,540</b>
<b>XIII.</b>	<b>NET OPERATING PROFIT/LOSS (VIII-IX-X-XI-XII)</b>		<b>281,474</b>	<b>108,136</b>	<b>145,003</b>	<b>13,601</b>
<b>XIV.</b>	<b>EXCESS AMOUNT RECORDED AS INCOME AFTER MERGER</b>		-	-	-	-
<b>XV.</b>	<b>PROFIT/LOSS FROM INVESTMENTS IN SUBSIDIARIES CONSOLIDATED BASED ON EQUITY METHOD</b>		-	-	-	-
<b>XVI.</b>	<b>PROFIT/LOSS ON NET MONETARY POSITION</b>		-	-	-	-
<b>XVII.</b>	<b>PROFIT/LOSS BEFORE TAX FROM CONTINUING OPERATIONS (XIII+...+XVI)</b>	<b>(9)</b>	<b>281,474</b>	<b>108,136</b>	<b>145,003</b>	<b>13,601</b>
<b>XVIII.</b>	<b>TAX PROVISION FOR CONTINUING OPERATIONS (±)</b>	<b>(10)</b>	<b>(69,099)</b>	<b>(17,353)</b>	<b>(37,672)</b>	<b>(1,117)</b>
18.1	Current Tax Provision		(95,344)	(43,923)	(54,358)	(621)
18.2	Deferred Tax Income Effect (+)		(5,060)	33,157	2,609	6,100
18.3	Deferred Tax Expense Effect (-)		31,305	59,727	14,077	5,604
<b>XIX.</b>	<b>NET PROFIT/LOSS FROM CONTINUING OPERATIONS (XVII±XVIII)</b>	<b>(11)</b>	<b>212,375</b>	<b>90,783</b>	<b>107,331</b>	<b>12,484</b>
<b>XX.</b>	<b>INCOME FROM DISCONTINUED OPERATIONS</b>		-	-	-	-
20.1	Income from Non-Current Assets Held for Resale		-	-	-	-
20.2	Sale Income from Associates, Subsidiaries and Joint Ventures		-	-	-	-
20.3	Other Income from Discontinued Operations		-	-	-	-
<b>XXI.</b>	<b>EXPENSES FROM DISCONTINUED OPERATIONS (-)</b>		-	-	-	-
21.1	Expense from Non-Current Assets Held for Resale		-	-	-	-
21.2	Sale Losses from Associates, Subsidiaries and Joint Ventures		-	-	-	-
21.3	Other Expenses from Discontinued Operations		-	-	-	-
<b>XXII.</b>	<b>PROFIT/LOSS BEFORE TAX FROM DISCONTINUED OPERATIONS (XX- XXI)</b>	<b>(9)</b>	-	-	-	-
<b>XXIII.</b>	<b>TAX PROVISION FOR DISCONTINUED OPERATIONS (±)</b>	<b>(10)</b>	-	-	-	-
23.1	Current Tax Provision		-	-	-	-
23.2	Deferred Tax Income Effect (+)		-	-	-	-
23.3	Deferred Tax Expense Effect (-)		-	-	-	-
<b>XXIV.</b>	<b>NET PROFIT/LOSS FROM DISCONTINUED OPERATIONS (XXII±XXIII)</b>	<b>(11)</b>	-	-	-	-
<b>XXV.</b>	<b>NET PROFIT/LOSS FOR THE PERIOD (XIX+XXIV)</b>	<b>(12)</b>	<b>212,375</b>	<b>90,783</b>	<b>107,331</b>	<b>12,484</b>
25.1	Group's Profit / Loss		212,375	90,783	107,331	12,484
25.2	Minority Shares Profit / Loss (-)		-	-	-	-
25.3	Earnings / Loss per Share		<b>0.1517</b>	<b>0.4539</b>	<b>0.0767</b>	<b>0.0624</b>

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

## D YATIRIM BANKASI ANONİM ŞİRKETİ

### CONSOLIDATED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE INTERIM PERIOD ENDED 30 SEPTEMBER 2025

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

		Reviewed Current period 1 January - 30 September 2025	Reviewed Prior period 1 January - 30 September 2024
<b>I.</b>	<b>CURRENT PERIOD PROFIT/LOSS</b>	<b>212,375</b>	<b>90,783</b>
<b>II.</b>	<b>OTHER COMPREHENSIVE INCOME</b>	<b>4,102</b>	<b>(5,577)</b>
<b>2.1</b>	<b>Not Reclassified Through Profit or Loss</b>	<b>(2,269)</b>	<b>7,216</b>
2.1.1	Property and Equipment Revaluation Increase/Decrease	(2,993)	(1,114)
2.1.2	Intangible Assets Revaluation Increase/Decrease	-	-
2.1.3	Defined Benefit Pension Plan Remeasurement Gain/Loss	-	-
2.1.4	Other Comprehensive Income Items Not Reclassified Through Profit or Loss	-	-
2.1.5	Tax Related Other Comprehensive Income Items Not Reclassified Through Profit or Loss	724	8,330
<b>2.2</b>	<b>Reclassified Through Profit or Loss</b>	<b>6,371</b>	<b>(12,793)</b>
2.2.1	Foreign Currency Translation Differences	-	-
2.2.2	Valuation and/or Reclassification Income/Expense of the Financial Assets at Fair Value through Other Comprehensive Income	9,054	(18,332)
2.2.3	Cash Flow Hedge Income/Loss	-	-
2.2.4	Foreign Net Investment Hedge Income/Loss	-	-
2.2.5	Other Comprehensive Income Items Reclassified Through Profit or Losses	-	-
2.2.6	Tax Related Other Comprehensive Income Items Reclassified Through Profit or Loss	(2,683)	5,539
<b>III.</b>	<b>TOTAL COMPREHENSIVE INCOME (I+II)</b>	<b>216,477</b>	<b>85,206</b>

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

**D YATIRIM BANKASI ANONİM ŞİRKETİ**  
**CONSOLIDATED STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY**  
**FOR THE INTERIM PERIOD ENDED 30 SEPTEMBER 2025**

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

		Accumulated Other Comprehensive Income and Expenses not to be Reclassified to Profit or Loss					Accumulated Other Comprehensive Income and Expenses to be Reclassified to Profit or Loss					Profit Reserves	Prior Periods' Profit/ (Loss)	Current Period's Net Profit/Loss	Total Equity
		Paid-in Capital	Share Premium	Share Cancellation Profits	Other Capital Reserves	Fixed assets accumulated revaluation increases/ decreases	Accumulated gains / losses on remeasurements of defined benefit plans	Others (Other comprehensive income of associates and joint ventures accounted for using equity method that will not be reclassified to profit or loss and other accumulated amounts of other comprehensive income that will not be reclassified to profit or loss)	Foreign currency translation differences	Accumulated gains / losses due to revaluation and/or reclassification of financial assets measured at fair value through other comprehensive income	Others (Accumulated gains or losses on cash flow hedges, other comprehensive income of associates and joint ventures accounted for using equity method that will be reclassified to profit or loss and other accumulated amounts of other comprehensive income that will be reclassified to profit or loss)				
	Prior Period														
	30 September 2024														
I.	Opening balance	200,000	-	-	25,250	31,303	(1,650)	-	-	6,515	-	22,727	-	427,493	711,638
II.	Correction made as per TAS 8	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.1	Effect of Corrections	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.2	Effect of Changes in Accounting Policies	-	-	-	-	-	-	-	-	-	-	-	-	-	-
III.	New Balance (I+II)	200,000	-	-	25,250	31,303	(1,650)	-	-	6,515	-	22,727	-	427,493	711,638
IV.	Total Comprehensive Income	-	-	-	-	7,216	-	-	-	(12,793)	-	-	-	90,783	85,206
V.	Capital Increase in Cash	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VI.	Capital Increase from Internal Sources	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VII.	Capital Reserves from Inflation Adjustments to Paid-in Capital	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VIII.	Convertible Bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-
IX.	Subordinated Liabilities	-	-	-	-	-	-	-	-	-	-	-	-	-	-
X.	Increase/Decrease Due to Other Changes	-	-	-	-	-	-	-	-	-	-	-	-	-	-
XI.	Profit Distribution	-	-	-	(25,250)	-	-	-	-	-	-	452,743	-	(427,493)	-
11.1	Dividends	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11.2	Transfers to Reserves	-	-	-	(25,250)	-	-	-	-	-	-	452,743	-	(427,493)	-
11.3	Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Balance at the End of the Period (III+IV+.....+X+XI)	200,000	-	-	-	38,519	(1,650)	-	-	(6,278)	-	475,470	-	90,783	796,844
	Current Period														
	30 September 2025														
I.	Prior Period End Balance	200,000	-	-	-	71,099	(836)	-	-	(4,182)	-	475,470	-	100,704	842,255
II.	Correction made as per TAS 8	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.1	Effect of Corrections	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.2	Effect of Changes in Accounting Policies	-	-	-	-	-	-	-	-	-	-	-	-	-	-
III.	New Balance (I+II)	200,000	-	-	-	71,099	(836)	-	-	(4,182)	-	475,470	-	100,704	842,255
IV.	Total Comprehensive Income	-	-	-	-	(2,269)	-	-	-	6,371	-	-	-	212,375	216,477
V.	Capital Increase in Cash	750,000	-	-	-	-	-	-	-	-	-	-	-	-	750,000
VI.	Capital Increase from Internal Sources	450,000	-	-	-	-	-	-	-	-	-	(450,000)	-	-	-
VII.	Capital Reserves from Inflation Adjustments to Paid-in Capital	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VIII.	Convertible Bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-
IX.	Subordinated Liabilities	-	-	-	-	-	-	-	-	-	-	-	-	-	-
X.	Increase/Decrease Due to Other Changes	-	-	-	-	-	-	-	-	-	-	-	-	-	-
XI.	Profit Distribution	-	-	-	-	-	-	-	-	-	-	100,704	-	(100,704)	-
11.1	Dividends	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11.2	Transfers to Reserves	-	-	-	-	-	-	-	-	-	-	100,704	-	(100,704)	-
11.3	Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Balance at the End of the Period (III+IV+.....+X+XI)	1,400,000	-	-	-	68,830	(836)	-	-	2,189	-	126,174	-	212,375	1,808,732

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



# D YATIRIM BANKASI ANONİM ŞİRKETİ

## CONSOLIDATED STATEMENT OF CASH FLOWS FOR THE INTERIM PERIOD THEN ENDED 30 SEPTEMBER 2025

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

		Notes	Reviewed Current period 1 January - 30 September 2025	Reviewed Prior period 1 January - 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>290,801</b>	<b>40,158</b>
1.1.1	Interest Received		1,515,248	769,654
1.1.2	Interest Paid		(717,265)	(289,633)
1.1.3	Dividend Received		-	-
1.1.4	Fees and Commissions Received		85,230	44,214
1.1.5	Other Income		4,786	7,256
1.1.6	Collections from Previously Written-off Loans and Other Receivables		-	-
1.1.7	Payments to Personnel and Service Suppliers		(400,929)	(270,527)
1.1.8	Taxes Paid		(40,986)	(76,287)
1.1.9	Other		(155,283)	(144,519)
<b>1.2</b>	<b>Changes in Operating Assets and Liabilities</b>		<b>(1,094,847)</b>	<b>838,455</b>
1.2.1	Net (Increase) Decrease in Financial Assets at Fair Value Through Profit or Loss		(319,912)	-
1.2.2	Net (Increase) Decrease in due from Banks and Other Financial Institutions		32,348	172,233
1.2.3	Net (Increase) Decrease in Loans		(2,314,419)	(420,292)
1.2.4	Net (Increase) Decrease in Other Assets		6,945	261,386
1.2.5	Net Increase (Decrease) in Bank Deposits		-	-
1.2.6	Net Increase (Decrease) in Other Deposits		-	-
1.2.7	Net Increase (Decrease) in Financial Liabilities at Fair Value Through Profit or Loss		-	-
1.2.8	Net Increase (Decrease) in Funds Borrowed		724,324	718,069
1.2.9	Net Increase (Decrease) in Payables		-	-
1.2.10	Net Increase (Decrease) in Other Liabilities		775,867	107,059
<b>I.</b>	<b>Net Cash Provided from Banking Operations</b>		<b>(804,046)</b>	<b>878,613</b>
<b>B.</b>	<b>CASH FLOWS FROM INVESTING ACTIVITIES</b>			
<b>II.</b>	<b>Net Cash Provided from Investing Activities</b>		<b>(729,370)</b>	<b>(129,801)</b>
2.1	Cash Paid for Purchase of Entities Under Common Control, Associates and Subsidiaries		-	-
2.2	Cash Obtained from Sale of Entities Under Common Control, Associates and Subsidiaries		-	-
2.3	Purchases of Property and Equipment		(24,383)	(23,495)
2.4	Disposals of Property and Equipment		41	-
2.5	Purchase of Financial Assets at Fair Value Through Other Comprehensive Income		(710,579)	(107,006)
2.6	Sale of Financial Assets at Fair Value Through Other Comprehensive Income		-	-
2.7	Purchase of Financial Assets Measured at Amortized Cost		-	-
2.8	Sale of Financial Assets Measured at Amortized Cost		5,551	700
2.9	Other		-	-
<b>C.</b>	<b>CASH FLOWS FROM FINANCING ACTIVITIES</b>			
<b>III.</b>	<b>Net Cash Provided by Financing Activities</b>		<b>1,310,800</b>	<b>(192,278)</b>
3.1	Cash Obtained from Funds Borrowed and Securities Issued		837,342	850,272
3.2	Cash Used for Repayment of Funds Borrowed and Securities Issued		(270,000)	(1,040,000)
3.3	Issued Equity Instruments		750,000	-
3.4	Dividends Paid		-	-
3.5	Payments for Leases		(6,542)	(2,550)
3.6	Other		-	-
<b>IV.</b>	<b>Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents</b>		<b>24,003</b>	<b>32,996</b>
<b>V.</b>	<b>Net Increase in Cash and Cash Equivalents</b>		<b>(198,613)</b>	<b>589,530</b>
<b>VI.</b>	<b>Cash and Cash Equivalents at the Beginning of The Period</b>		<b>586,059</b>	<b>270,799</b>
<b>VII.</b>	<b>Cash and Cash Equivalents at the End of The Period</b>		<b>387,446</b>	<b>860,329</b>

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

**EXPLANATION AND NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS AS OF 30 SEPTEMBER 2025**

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

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**SECTION THREE**

**ACCOUNTING POLICIES**

**I. Basis of presentation**

**1. Preparation of the consolidated financial statements and the accompanying notes in accordance with Turkish Accounting Standards and Regulation on Principles Related to Banks' Accounting Applications and Preserving the Documents**

The Parent Bank prepares its financial statements in accordance with the Banking Regulation and Supervision Authority ("BRSA") Accounting and Reporting Regulation which includes the regulation on "The Procedures and Principles Regarding Banks' Accounting Practices and Maintaining Documents" published in the Official Gazette dated 1 November 2006 with No. 26333, and other regulations on accounting records of banks published by the Banking Regulation and Supervision Board and circulars and pronouncements published by the BRSA and Turkish Financial Reporting Standards ("TFRS") published by the Public Oversight Accounting and Auditing Standards Authority ("POA") for the matters not regulated by the aforementioned legislations.

Consolidated financial statements have been prepared on the basis of historical cost, except for financial assets and liabilities that are shown at their fair values.

The format and content of the publicly announced consolidated financial statements and notes to these statements have been prepared in accordance with the "Communiqué on Publicly Announced Financial Statements, Explanations and Notes to These Financial Statements" and "Communiqué on Disclosures About Risk Management to Be Announced to Public by Banks" and amendments to this Communiqué.

All amounts in the financial statements and notes are expressed in Thousands of Turkish Lira unless otherwise stated ("TL").

**2. The valuation principles used in the preparation of the consolidated financial statements**

The accounting policies and valuation principles applied in the preparation of financial statements, are determined and applied in accordance with regulations, communiques, explanations and circulars published by BRSA on accounting and financial reporting principles, and TAS/TFRS (all "BRSA Accounting and Financial Reporting Legislation") promulgated by the POA for the matters not regulated by these regulations.

According to TAS 29 "Financial Reporting in Hyperinflationary Economies" Standard, enterprises whose functional currency is the currency of an economy with hyperinflation report their financial statements according to the purchasing power of the money at the end of the reporting period. In the announcement made by the Public Oversight Accounting and Auditing Standards Authority (KGK) on 23 November 2023, it was decided that enterprises applying TFRS would apply the "TAS - 29 Financial Reporting in Hyperinflationary Economies" standard in their financial statements as of the 31 December 2023 reporting period, and in addition, institutions or organizations authorized to regulate and audit in their own fields were given freedom to determine different transition dates for the application of the provisions of TAS 29. 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 decision dated 11 January 2024 and numbered 10825, banks, financial leasing, factoring, financing, savings financing and asset management companies are required to apply inflation accounting as of 1 January 2025.

# D YATIRIM BANKASI ANONİM ŞİRKETİ

## EXPLANATION AND NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS AS OF 30 SEPTEMBER 2025

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

### ACCOUNTING POLICIES (cont'd)

#### I. Basis of presentation (cont'd)

#### 2. The valuation principles used in the preparation of the consolidated financial statements (cont'd)

- in accordance with decision dated 5 December 2024 and numbered 11021, it was decided that banks and financial leasing, factoring, financing, savings financing and asset management companies will not apply inflation accounting in 2025.

Accordingly, "TAS 29 Financial Reporting Standard in High Inflation Economies" is not applied in the financial statements of the Bank as of 30 September 2025.

#### 3. Accounting policies used in the preparation of consolidated financial statements

The accounting rules and the valuation principles used in the preparation of the financial statements were implemented as stated in the Reporting Standards. These accounting policies and valuation principles are explained in the below notes through II to XXV.

### II. Explanation on usage strategy of financial instruments and foreign currency transactions

#### 1. Explanations on usage strategy of financial instruments

The Parent Bank's core business includes all banking services and investment banking activities other than cash management, foreign trade finance, structured finance, treasury products and services, and deposit accepting offered to Corporate and Commercial Banking customers.

The Bank's basic usage strategy regarding financial instruments is to maximize the level of return obtained from financial instruments by remaining within the optimal risk levels determined according to the Bank's scale. The Bank's main funding sources, other than its equity capital, consist of loans received from home and abroad, funds obtained from issued securities, funds obtained from money markets and borrower funds. The Parent Bank is focused on managing the costs of diversified funding sources at the lowest possible level within the 2025 operating period. The Parent Bank invests its funding resources in high-yield and low-risk assets. While the maturity compatibility of resources and assets is taken into consideration, an asset-liability management is based on keeping other risk factors such as interest, liquidity and exchange rate risk within the bank's internal limits.

#### 2. Explanations on foreign currency transactions

The foreign exchange gains and losses on foreign currency transactions are accounted for in the period of the transaction. Foreign exchange assets and liabilities are translated to Turkish Lira using foreign exchange bid rates of the Central Bank of the Republic of Türkiye (CBRT) as of the balance sheet date, and the resulting gains and losses are recorded in foreign exchange gains or losses.

Exchange rate, interest and price movements in the markets are monitored instantly, legal limits are effectively monitored when taking positions and non-compliance with legal limits is prevented.

### III. Information on consolidated subsidiaries

The consolidated financial statements have been prepared in accordance with the "Communiqué on Preparation of Consolidated Financial Statements of Banks" published in the Official Gazette No. 26340 dated 8 November 2006 and "Turkish Financial Reporting Standard on Consolidated Financial Statements" ("TFRS 10"). The subsidiary, which is a financial institution, is consolidated using the full consolidation method. The financial statements of the related subsidiary are included in the consolidated financial statements from the date on which control is transferred to the Bank. According to the full consolidation method, 100% of the assets, liabilities, income, expenses and off-balance sheet liabilities of the subsidiary are combined with the assets, liabilities, income, expenses and off-balance sheet liabilities of the Parent Bank.

## **D YATIRIM BANKASI ANONİM ŞİRKETİ**

### **EXPLANATION AND NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS AS OF 30 SEPTEMBER 2025**

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

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#### **ACCOUNTING POLICIES (cont'd)**

##### **III. Information on consolidated subsidiaries (cont'd)**

The carrying amount of the Parent Bank's investment in a subsidiary is eliminated against the Parent Bank's share in the equity of the subsidiary. All transactions between the subsidiary included in the scope of consolidation and the Parent Bank and the accounts related to these transactions are mutually eliminated.

All the financial statements used in the consolidation are financial statements prepared as of 30 September 2025, and necessary harmonization adjustments have been made on the financial statements of the subsidiaries in order to ensure that the same accounting policies are applied for similar transactions and events under similar conditions.

The consolidated financial statements are prepared in accordance with TFRS 10 "Turkish Financial Reporting Standard on Consolidated Financial Statements".

##### **IV. Explanations on forward and option contracts and derivative instruments**

The Group's derivative transactions mainly consist of foreign currency swaps and interest rate swaps. Pursuant to "TFRS 9 Financial Instruments" ("TFRS 9"), derivative financial instruments of the Parent Bank are classified as "Derivative Financial Assets at Fair Value Through Profit or Loss" or "Derivative Financial Assets at Fair Value Through Profit or Loss."

Liabilities and receivables arising from derivative transactions are recorded in the off-balance sheet accounts based on the contract amounts. Derivative transactions are valued at their fair value in the periods following their recording.

Derivative financial instruments are initially recognized at fair value. In the periods following their recording, derivative transactions are shown in the balance sheet in the accounts of the part of derivative financial assets at fair value through profit or loss or the part of derivative financial liabilities at fair value through profit or loss, depending on whether the fair value is positive or negative. Differences in fair value as a result of the valuation made are accounted under the profit/loss from derivative financial transactions and profit/loss from foreign exchange transactions items in the commercial profit/loss item in the profit or loss statement. The fair value of derivative instruments is calculated by taking into account their market values or by applying the cash flow model obtained by using market interest rates. Liabilities and receivables arising from derivative transactions are recorded in the off-balance sheet accounts based on the contract amounts.

The Group does not have any embedded derivative products as of 30 September 2025 (31 December 2024: None).

##### **V. Explanations on interest income and expenses**

Interest income and expenses are recognized by applying the effective interest method (the rate that equals the present value of the future cash flows of a financial asset or liability to its net present value).

Interest income is recognized by applying the effective interest rate to the gross carrying amount of the financial asset, except for financial assets that were credit-impaired when acquired or originated and financial assets that were not credit-impaired when acquired or originated but subsequently become credit-impaired.

# D YATIRIM BANKASI ANONİM ŞİRKETİ

## EXPLANATION AND NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS AS OF 30 SEPTEMBER 2025

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

### ACCOUNTING POLICIES (cont'd)

#### V. Explanations on interest income and expenses (cont'd)

If a financial asset is credit impaired and classified as a non-performing receivable, the effective interest rate is applied to the amortized cost of the asset in subsequent reporting periods for such financial assets. In expected credit loss models, the effective interest rate is applied when calculating the loss given default, and the expected credit loss calculation also includes the interest amount. For this reason, a classification is made between the "Expected Credit Loss" account and the "Interest Received from Loans" account in the income statement for the relevant amount calculated.

#### VI. Explanations on fees and commission income and expenses

According to the nature of fees and commissions; fees and commission income/expenses collected/paid in relation to any forward transaction are recognized on an accrual basis, while other fees and commission income/expenses are recognized in accordance with TFRS 15 in the periods in which they are incurred. Loan fees and commission expenses paid to other institutions and organizations in relation to financial liabilities, which constitute transaction costs, are recognized as part of the interest expense of the related loan. Revenues from consultancy and project services provided through contracts or related to transactions such as asset purchases, partnership purchases or sales for a third party are recognized as income during the completion of the transactions, during the provision of the service or when they are collected, depending on their nature.

#### VII. Explanations on financial assets

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

The Group recognizes a financial asset into financial statements when it becomes a party to the contractual terms of a financial instrument. During the first recognition of a financial asset into the financial statements, business model determined by the Group management and the nature of contractual cash flows of the financial asset are taken into consideration.

##### 1. Financial Assets Measured 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.

# D YATIRIM BANKASI ANONİM ŞİRKETİ

## EXPLANATION AND NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS AS OF 30 SEPTEMBER 2025

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

### ACCOUNTING POLICIES (cont'd)

#### VII. Explanations on financial assets (cont'd)

##### 2. Financial Assets Measured 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 measured 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 measured at fair value through other comprehensive income are remeasured at fair value. Interest income calculated with effective interest rate method arising from financial assets measured at fair value through other comprehensive income and dividend income from equity securities are recorded to income statement.

"Unrealized gains and losses" arising from the difference between the amortized cost and the fair value of financial assets at fair value through other comprehensive income are not reflected in the income statement of the period until the acquisition of the asset, sale of the asset, the disposal of the asset, and impairment of the asset and they are accounted under the "Accumulated other comprehensive income or expense to be reclassified through profit or loss" under shareholders' equity. When the securities in question are collected or disposed of, the accumulated fair value differences reflected in equity are reflected in the income statement.

Equity securities, which are classified as financial assets measured at fair value through other comprehensive income, are carried at fair value.

##### 3. Financial Assets Measured at Amortized Cost

If the financial asset is held within the scope of a business model that aims to collect contractual cash flows and the contractual terms of the financial asset led to cash flows that include only principal and interest payments arising from the principal balance on certain dates, the financial asset is classified as a financial asset 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 (internal rate of return) method". Interest income obtained from financial assets measured at amortized cost is accounted in income statement.

#### *Loans*

Loans are non-derivative financial assets that have fixed or determinable payments terms and are not quoted in an active market. Stated 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 Method".

#### VIII. Explanations on expected credit losses

The Parent Bank recognizes 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 dated 22 June 2016 numbered 29750.

When determining expected credit loss estimates, the Group takes into account the general structure of the financial asset portfolio, the financial structures of loan customers, non-financial data and the economic conjuncture, in line with its risk policies and prudence principle. Financial assets are classified into three categories depending on the increase in credit risks observed from the moment they are included in the financial statements.

# D YATIRIM BANKASI ANONİM ŞİRKETİ

## EXPLANATION AND NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS AS OF 30 SEPTEMBER 2025

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

### ACCOUNTING POLICIES (cont'd)

#### VIII. Explanations on expected credit losses (cont'd)

##### Stage 1:

Financial assets that do not have a significant increase in credit risk at the time of their initial recognition or after their initial recognition in the financial statements. Credit risk impairment provision for these assets is recognized as 12-month expected credit loss provision. Applies to all assets unless there is a significant deterioration in credit quality.

12-month expected loss values (within 12 months after the reporting date or sooner if a financial instrument has a life of less than 12 months) are part of the lifetime expected loss calculation.

##### Stage 2:

As of the reporting date of the financial asset, in the event of a significant increase in credit risk since initial recognition, the financial asset is transferred to Stage 2. Impairment for credit risk is accounted on the basis of the financial asset's lifetime expected credit losses.

The main criteria taken into account in determining the weakening of the creditworthiness of the debtor of the financial asset and the significant increase in credit risk and its transfer to the 2nd stage are the number of delay days exceeding 30 days but not exceeding 90 days and a decrease in the Bank's internal risk rating scores.

##### Stage 3:

Stage 3 includes financial assets that have objective evidence of impairment at the reporting date. For these assets, lifetime expected credit losses are recognized.

The Group considers the debt to be in default in the following two cases:

- Objective Definition of Default: It means the debt is overdue by more than 90 days. The definition of default for the Bank is based on the criteria that the debt is overdue by more than 90 days.
- Subjective Definition of Default: It means that the debt will not be paid. If it is considered that the borrower cannot fulfil the debts related to the loan, the debtor is considered as default regardless of whether there is a balance in delay or the number of days of delay.

In the calculation of expected credit loss, basic parameters expressed as probability of default, loss in case of default and default amount are used.

#### Probability of Default

Probability of default refers to the probability that the loan will default within a certain period of time. The macroeconomic model regarding the probability of default is modelled based on sector data since the Parent Bank does not have a historical data set.

#### Default Amount

Default amount refers to the expected gross receivable amount in case a loan goes into default.

#### Loss Given Default

Loss given default expresses the relationship between the economic net loss resulting from the default of a loan and the default amount in terms of a ratio. In other words, it expresses the ratio of the net loss incurred due to a loan in default to the balance of the loan at the time of default. Within the scope of TFRS 9, the Loss Given Default rate is calculated by taking into consideration the collateral values and the rates determined within the scope of Basel standards.

## **D YATIRIM BANKASI ANONİM ŞİRKETİ**

### **EXPLANATION AND NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS AS OF 30 SEPTEMBER 2025**

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

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#### **ACCOUNTING POLICIES (cont’d)**

#### **VIII. Explanations on expected credit losses (cont’d)**

##### **Future Expectations**

Due to the small number of observations including internal default cases in the Parent Bank, a model that adopts the rating methodology and credit assessment tools developed based on publicly published global methodology documents is used instead of a model based on internal data.

Forward-looking macroeconomic information is included in the risk parameters used in TFRS 9 calculations. When including macroeconomic information, models and forecasts that reflect the relationships between model risk parameters and macroeconomic variables are taken into account. The main macroeconomic indicators that make up these forecast models are determined as Real Gross Domestic Product (GDP) growth and unemployment rate, and the macroeconomic model is reviewed at minimum annual periods.

Macroeconomic forecast models include more than one scenario, and the relevant scenarios are weighted and taken into account in expected credit loss calculations.

The Parent Bank reviews and updates the macroeconomic scenarios and weights used in the expected credit loss calculation on a minimum annual basis within the framework of the current financial asset portfolio, macroeconomic conjuncture and related future expectations. The Parent Bank has reviewed and updated the macroeconomic scenario data used in the expected credit loss calculation in March 2025.

##### **Write-Off Policy**

Within the scope of the amendment to the Provisions Regulation published by the BRSA in the Official Gazette dated 27 November 2019 and numbered 30961, the portion of the loans classified in the Fifth Group and for which lifetime expected credit loss provision has been set aside due to the default of the borrower, for which there is no reasonable expectation of recovery, can be written off in accordance with TFRS 9 as of the first reporting period following their classification in this group. Derecognition of loans is an accounting treatment and does not result in the relinquishment of the right to receive. As of the current period, the Group has not derecognised any loans within the scope of the amendment.

#### **IX. Explanations on offsetting of financial instruments**

Financial assets and liabilities are offset when the Group has a legally enforceable right to set off, and when the Group has the intention of collecting or paying the net amount of related assets and liabilities or when the Group has the right to offset the assets and liabilities simultaneously. Otherwise, no offsetting is performed in relation with the financial assets and liabilities.

#### **X. Explanations on sales and repurchase agreements and lending of securities**

Securities subject to repurchase agreements are classified as “Financial Assets Measured at Profit or Loss”, “Financial Assets Measured at Other Comprehensive Income” and “Financial Asset Measured at Amortized Cost” and they are valued according to the valuation principles of the related portfolios. Funds obtained from the repurchase agreements are recognized under “Funds from Repurchase Transactions” account in liabilities. For the difference between the sale and repurchase prices determined by the repo agreements for the period; expense accrual is calculated using the internal rate of return method.

Reverse repo transactions are recognized under the “Receivables from Reverse Repo Transactions” account. For the difference between the purchase and resale prices determined by the reverse repo agreements for the period; income accrual is calculated using the internal rate of return method.



## D YATIRIM BANKASI ANONİM ŞİRKETİ

### EXPLANATION AND NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS AS OF 30 SEPTEMBER 2025

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

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#### ACCOUNTING POLICIES (cont'd)

##### **XI. Explanations on non-current assets held for sale and discontinued operations and related liabilities**

Assets that meet the criteria for classification as assets held for sale are measured at the lower of the carrying amount of assets and fair value less any costs to be incurred for disposal. Assets held for sale are not amortized and presented in the financial statements separately. In order to classify an asset as held for sale, the sale should be highly probable and the asset (or disposal group) should be available for immediate sale in its present condition.

Highly saleable condition requires a plan by the management regarding the sale of the asset (or the disposal group) together with an active program for the determination of buyers as well as for the completion of the plan. Also, the asset (or the disposal group) should be actively in the market at a price consistent with its fair value. In addition, the sale is expected to be recognized as a completed sale within one year after the classification date and the necessary transactions and procedures to complete the plan should demonstrate the fact that there is remote possibility of making any significant changes in the plan or cancellation of the plan.

Events or circumstances may extend the period to complete the sale beyond one year. An extension of the period required to complete a sale does not preclude an asset (or disposal group) from being classified as held for sale if the delay is caused by events or circumstances beyond the entity's control and there is sufficient evidence that the entity remains committed to its plan to sell the asset (or disposal group).

The Group does not have any fixed assets held for sale or related to discontinued operations as of 30 September 2025 and 31 December 2024.

A discontinued operation is a division of a bank that is classified as being disposed of or held for sale. Results from discontinued operations are presented separately in the income statement. The Parent Bank has no discontinued operations.

##### **XII. Explanations on goodwill and other intangible assets**

As of the balance sheet date, there is no goodwill in the attached financial statements of the Group (31 December 2024: None).

Other intangible assets include licenses and computer software purchased from outside.

The useful lives of other intangible assets are determined by the Parent Bank management and are amortized using depreciation rates determined according to the useful life. Intangible assets are amortized over 3-15 years.

##### **XIII. Explanations on tangible assets**

The initial records of tangible fixed assets were made based on their cost, which was calculated by adding the acquisition amount and other direct expenses necessary to make the asset usable. Tangible assets (except motor vehicles and real estate) are shown in the financial statements at the amounts remaining after deducting the accumulated depreciation and any decrease in value from their cost in the period following their recording, and motor vehicles and real estate are shown in the financial statements at the amounts remaining after deducting the accumulated depreciation from their fair value. Valuation differences resulting from valuations made by independent appraisal companies for real estate, based on current insurance values for motor vehicles, are accounted for in the tangible and intangible asset revaluation differences account under equity.

## **D YATIRIM BANKASI ANONİM ŞİRKETİ**

### **EXPLANATION AND NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS AS OF 30 SEPTEMBER 2025**

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

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#### **ACCOUNTING POLICIES (cont’d)**

##### **XIII. Explanations on tangible assets (cont’d)**

Tangible assets are depreciated using the straight-line depreciation method. The useful lives of tangible assets are determined by the Group management and they are depreciated using rates determined according to their useful lives. Tangible assets are amortized over 3-50 years using the straight-line depreciation method.

For leasehold improvements, depreciation is allocated using the straight-line method over the operational lease periods or the useful life of the special cost, whichever is shorter.

Gains or losses resulting from disposals of the fixed assets are recorded in the income statement as the difference between the net proceeds and net book value of the asset.

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

There are no pledges, mortgages or other measures on tangible fixed assets, or commitments made for their purchase, or any issue that limits the exercise of disposition rights over them.

##### **XIV. Explanations on leasing transactions**

When applying TFRS 16, the Group evaluates, at the beginning of a contract, whether the contract is a lease or includes a lease. If the contract transfers the right to control the use of an identified asset for a certain period of time in exchange for a consideration, the contract is a lease or includes a lease. The Group recognizes the right of use asset and lease liability in its financial statements on the date the lease actually begins.

The Group recognizes the right of use and the rent obligation on the financial statements at the effective date of the lease. The right of use is measured initially at cost value and subsequently measured at cost less accumulated depreciation and accumulated impairment losses and adjusted for the re-measurement of the lease obligation. TAS 36 Impairment of Assets is applied to determine whether the real estates that are entitled to use have been impaired and to recognize the impairment loss.

With the “TFRS 16 Leases” standard which became effective as of 1 January 2019, the difference between the operating lease and financial lease was removed and the lease transactions were started to be recognized under “Tangible Assets” as an asset (tenure) and under “Liabilities from Leasing” as a liability.

TFRS 16 introduces a single leasing accounting model for lessees. As a result, the Group, as a lessee, has acquired the lease rights representing the lease rights representing the right to use the underlying asset and the lease payments to the financial statements. Accounting for the lessor is similar to the previous accounting policies.

## **D YATIRIM BANKASI ANONİM ŞİRKETİ**

### **EXPLANATION AND NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS AS OF 30 SEPTEMBER 2025**

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

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#### **ACCOUNTING POLICIES (cont’d)**

##### **XIV. Explanations on leasing transactions (cont’d)**

###### **Right-of-use asset**

The right-of-use asset is first recognized by cost method and includes:

- The initial measurement amount of the lease obligation,
- The amount obtained by deducting all the rental incentives received from all lease payments made at or before the beginning of the lease.
- All initial direct costs incurred by the Group

When applying the cost method, the right-of-use:

- Accumulated depreciation and accumulated impairment losses are deducted and
- Measures the restatement of the lease obligation at the restated cost

The Group applies depreciation provisions in TAS 16 Property, Plant and Equipment while depreciating the right-of-use assets.

###### **Lease obligations**

At the effective date of the lease, the Group measures its leasing liability at the present value of the lease payments not paid at that time. Lease payments are discounted using the interest rate implicit in the lease if this rate can be readily determined. If this rate is not readily determinable, the Bank uses the Group's alternative borrowing rate.

The lease payments included in the measurement of the lease liability consist of the payments to be made for the right of use during the lease term of the underlying asset and the unpaid payments at the effective date of the lease.

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

- Increase the book value to reflect the interest on the lease obligation
- Reduces the book value to reflect the lease payments made and
- The book value is measured to reflect reassessments and restructuring or reflect to fixed lease payments as of revised nature.

The interest on the lease liability for each period in the lease period is the amount calculated by applying a fixed periodic interest rate to the remaining balance of the lease liability.

##### **XV. Explanations on provisions and contingent assets and liabilities**

Provisions and contingent liabilities recorded according to “Turkish Accounting Standard for Provisions, Contingent Liabilities and Contingent Assets” (“TAS 37”).

In accordance with the periodicity assumption, a provision for an existing commitment resulted from past events is booked in the period which the related event occurred. Provisions are calculated based on the best estimates of management on the expenses to incur as of the balance sheet date and, if material, such expenses are discounted to their present values. If the amount is not reliably estimated and there is no probability of cash outflow from the Bank to settle the liability, the related liability is considered as “contingent” and disclosed in the notes to the financial statements.

## **D YATIRIM BANKASI ANONİM ŞİRKETİ**

### **EXPLANATION AND NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS AS OF 30 SEPTEMBER 2025**

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

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#### **ACCOUNTING POLICIES (cont'd)**

##### **XV. Explanations on provisions and contingent assets and liabilities (cont'd)**

For transactions that may affect the financial structure, provisions are recognized for those with clear data based on these data, and for those that are not, provisions are recognized on an estimated basis. As of the balance sheet date, there are no contingent events that are probable to occur as a result of past events and whose amount can be reliably measured.

The contingent assets usually arise from unplanned or other unexpected events that give rise to the possibility of an inflow of economic benefits to the Bank. Since recognizing the contingent assets in the financial statements may result in the accounting of an income, which will never be generated, the related assets are not included in the financial statements. If an inflow of economic benefits has become probable, then the contingent asset is disclosed in the notes to the consolidated financial statements. Developments related to the contingent assets are constantly evaluated to be reflected rightly in the consolidated financial statements. If it has become virtually certain that an inflow of economic benefits will arise, the asset and the related income are recognized in the consolidated financial statements of the period in which the change occurs.

##### **XVI. Explanations on liabilities regarding employee benefits**

The Parent Bank recognizes liabilities related to severance pay and vacation rights in accordance with the provisions of "Accounting Standard for Employee Benefits" ("TAS 19") and classifies them under "Provision for Employee Benefits" in the balance sheet. The actuarial gains/losses are recognized under shareholders' equity as per the revised TAS 19. Provisions for severance payments are getting calculated by an independent actuary according to the rules and regulations.

Under Turkish law, lump sum payments are made to employees in the event of retiring or involuntarily leaving the Bank. The Bank records the present value of the defined benefit obligation using the last paid salary or severance indemnity ceiling at retirement and involuntarily leaving, the Group employees are not members of foundations, funds and similar institutions.

##### **XVII. Explanations on taxation**

###### **1. Current tax**

With the publication of the Law No. 7394 in the Official Gazette dated 15 April 2022, the corporate tax rate for banks, consumer finance companies, factoring and financial leasing companies, electronic payment and money institutions, authorized foreign exchange institutions, asset management companies, capital market institutions, insurance and reinsurance companies and pension companies has been determined as 25%.

With the Law No. 7456 published in the Official Gazette No. 32249 dated 15 July 2023, the corporate tax rate for banks was determined as 30%. This rate has entered into force starting from the declarations to be submitted as of 1 October 2023 and to be applied to the corporate income for the accounting periods starting from 1 January 2023. The Parent Bank has applied a corporate tax rate of 30% in its financial statements dated 30 September 2025.

The corporate tax rate is applied to the tax base to be found as a result of adding the expenses that are not accepted as a deduction in accordance with the tax laws to the commercial income of the corporations, deducting the exceptions (such as the participation earnings exception). If there is no dividend distribution, no further tax charges are made.

Withholding taxes is not applied to dividends distributed to companies' resident in Türkiye or companies who earn income in Türkiye through their resident representatives in Türkiye. Dividend payments made to persons and entities other than these are subject to withholding tax at the rate of 10%. Addition of profit to share capital is not considered as dividend distributed therefore no withholding taxes is applied.

## D YATIRIM BANKASI ANONİM ŞİRKETİ

### EXPLANATION AND NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS AS OF 30 SEPTEMBER 2025

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

#### ACCOUNTING POLICIES (cont'd)

#### XVII. Explanations on taxation (cont'd)

##### 1. Current tax (cont'd)

Corporations calculate advance tax at the current rate on their quarterly financial profits and declare it until the 17th day of the second month following that period and pay it until the evening of the same day. Advance tax paid during the year is deducted from the corporate tax to be calculated on the corporate tax return to be submitted in the following year. If there is a remaining amount of provisional tax paid despite the offset, this amount can be refunded in cash or offset against other financial debts to the state.

50% of the profits arising from the sale of participation shares and real estates held for at least two years are exempt from tax, provided that 50% for real estates and 75% for participations are added to capital as stipulated in the Corporate Tax Law or kept in a private fund account in liabilities for 5 years. With the Law No. 7456 published in the Official Gazette dated 15 July 2023 and numbered 32249, the tax exemption for the profits arising from the sale of immovable properties has been terminated as of 15 July 2023 and the exemption rate for the profits arising from the sale of immovable properties in the assets of the corporations before this date has been determined as 25%. Under Turkish tax legislation, tax losses carried forward can be carried forward to offset against future taxable income for up to 5 years. However, tax losses cannot be offset against retained earnings.

In Türkiye, there is no procedure for a final and definitive agreement on tax assessments. Companies file their tax returns within the last day of the fourth month following the close of the financial year to tax office. However, tax returns are open for five years from the beginning of the year that follows the date of filing during which time the tax authorities have the right to audit tax returns, and the related accounting records on which they are based and may issue re-assessments based on their findings.

Current tax effects related to transactions recognized directly in equity are also recognized in equity.

In accordance with the repeated Article 298 of the Tax Procedure Law, if the increase in the producer price index is more than 100% in the last 3 accounting periods including the current period and more than 10% in the current period, the financial statements will be subject to inflation adjustment and these conditions have been met as of 31 December 2021. However, with the "Law on the Amendment of the Tax Procedure Law and the Corporate Tax Law" numbered 7352 published in the Official Gazette dated 29 January 2022 and numbered 31734, provisional article 33 was added to the Tax Procedure Law numbered 213 and regardless of whether the conditions for the inflation adjustment within the scope of article 298 are met in the 2021 and 2022 accounting periods (for those designated as special accounting periods, as of the accounting periods ending in 2022 and 2023), including the provisional tax periods, and in the provisional tax periods of the 2023 accounting period, that, financial statements will not be adjusted for inflation, it is stated that the financial statements as of 31 December 2023 will be subject to inflation adjustment regardless of whether the conditions for the inflation adjustment are met, that the profit/loss differences arising from the inflation adjustment to be made will be shown in the previous years' profit/loss account, According to Article 17 of Law No. 7491 on the Amendment of Certain Laws and Decree Laws, published in the Official Gazette dated 28 December 2023 and numbered 32413, it has been enacted that the profit/loss differences arising from inflation adjustments to be made in the 2024 and 2025 fiscal periods, including provisional tax periods, shall not be taken into account in the determination of income by banks; companies within the scope of the Financial Leasing, Factoring, Financing and Savings Financing Companies Law No. 6361 dated 21 November 2012; payment and electronic money institutions; authorized foreign exchange institutions; asset management companies; capital markets institutions; insurance and reinsurance companies; and pension companies. The President has been granted the authority to extend the specified periods, including provisional tax periods, by up to one fiscal year.

## **D YATIRIM BANKASI ANONİM ŞİRKETİ**

### **EXPLANATION AND NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS AS OF 30 SEPTEMBER 2025**

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

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#### **ACCOUNTING POLICIES (cont'd)**

#### **XVII. Explanations on taxation (cont'd)**

##### **1. Current tax (cont'd)**

With the Communiqué Amending the General Communiqué on Tax Procedure Law (order no. 537) published in the Official Gazette numbered 32073 on 14 January 2023, the procedures and principles of the articles allowing the revaluation of real estates and depreciation units have been redrawn. By taking into consideration aforementioned Communiqué, the Parent Bank, has been revaluated real estate and depreciation units within its balance sheet until 30 September 2023 by providing conditions in the provisions of Tax Procedure Law's provisional Article 32 and duplicated Article 298/ç. As of 31 December 2023, due to the financial statements are subject to inflation adjustment, the real estates and depreciable economic assets were not revalued as of 31 December 2023 and inflation valuation was implemented. As a result of these transactions, the TPL depreciations of real estate and depreciable economic assets that will be subject to corporate tax are calculated based on current amounts valued with inflation.

##### **2. Deferred tax**

Deferred tax assets or liabilities are recognized on temporary differences arising between the carrying amounts of assets and liabilities for financial reporting purposes and the amounts used for taxation purposes in accordance with the Turkish Accounting Standard for Income Taxes (TAS 12), except for goodwill, which is not subject to tax deductibility, and differences between initial recognition of assets and liabilities that are not subject to accounting and taxation.

Deferred tax liabilities and deferred tax assets are offset in the financial statements. The carrying amount of deferred tax assets is reviewed at each balance sheet date. The carrying amount of deferred tax assets is reduced to the extent that it is no longer probable that sufficient taxable profit will be available to allow all or part of the asset to be recovered.

In addition, in accordance with the related circular of BRSA, deferred tax income is not subject to profit distribution and capital increase if there is an income balance as a result of netting off deferred tax assets and liabilities.

#### **XVIII. Additional explanations on borrowings**

Excluding financial liabilities defined as held for trading financial liabilities and the ones reflected on the fair value, borrowings are recognized at initial cost on transaction date and carried at amortized cost using effective interest method. The Group does not issue convertible bonds.

Borrowing costs require that borrowing costs directly attributable to the acquisition, construction or production of a "qualifying asset" (one that necessarily takes a substantial period of time to get ready for its intended use or sale) are included in the cost of the asset. Other borrowing costs are recognized as an expense. Where funds are borrowed specifically, costs eligible for capitalization are the actual costs incurred less any income earned on the temporary investment of such borrowings. All other borrowing costs may record as income on the period that they occur.

## **D YATIRIM BANKASI ANONİM ŞİRKETİ**

### **EXPLANATION AND NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS AS OF 30 SEPTEMBER 2025**

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

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#### **ACCOUNTING POLICIES (cont'd)**

##### **XIX. Explanations on share certificates issued**

The Group has no shares issued as of 30 September 2025 and 31 December 2024.

##### **XX. Explanations on acceptances**

The Group has no acceptance transactions as of 30 September 2025 (31 December 2024: None).

##### **XXI. Explanations on government incentives**

As of 30 September 2025 and 31 December 2024, the Group does not have any government grants.

##### **XXII. Explanations on segment reporting**

The Parent Bank operates in the areas of Corporate and Commercial Banking, Treasury, Investment Banking and Digital Banking. In terms of financial statement impacts, Corporate and Commercial Banking and Treasury have been the main areas of activity for 2025. The Group issues lease certificates under a management agreement through D Varlık Kiralama A.Ş., a subsidiary of the Parent Bank.

##### **XXIII. Explanations on other matters**

As at 30 September 2025, 68% of the Group's assets consisted of financial assets measured at amortised cost, 6% consisted of Central Bank and banks items and 16% consisted of financial assets at fair value through other comprehensive income, while shareholders' equity represented 25% of the balance sheet size, loans and borrowings from money markets represented 32%, funds borrowed represented 23% and funds provided from securities issued represented 13% (As at 31 December 2024, 63% of the Group's assets consisted of financial assets measured at amortised cost, 16% consisted of Central Bank and banks items and 11% consisted of financial assets at fair value through other comprehensive income, while shareholders' equity represented 20% of the balance sheet size, loans and borrowings from money markets represented 39%, funds borrowed represented 29% and funds provided from securities issued represented 8%).

##### **XXIV. Earnings per Share**

Earnings per share disclosed in these statements of income are determined by dividing net profit by the weighted average number of shares that have been outstanding during the year concerned. Companies in Türkiye can increase their capital by distributing "bonus shares" from accumulated profits and reassessment funds to current shareholders based on the number of shareholders' shares. For the purpose of earnings per share calculations, such "bonus share" distributions are treated as issued shares. In the event that the number of issued shares increases due to the distribution of bonus shares after the balance sheet date but before the date of preparation of the financial statements, earnings per share is calculated by taking into consideration the total number of new shares.

##### **XXV. Related Parties**

In line with the purpose of these financial statements, shareholders, senior executives and members of the board of directors, their families and companies controlled by them or affiliated with them, associates and joint ventures are classified as related parties within the scope of the "Related Party Disclosures Standard" ("TAS 24"). Transactions made with related parties are presented in Section Five, note V.

# **D YATIRIM BANKASI ANONİM ŞİRKETİ**

## **EXPLANATION AND NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS AS OF 30 SEPTEMBER 2025**

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

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### **SECTION FOUR**

#### **INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT**

##### **I. Explanations on consolidated equity items**

The calculation of the own funds and the capital adequacy standard ratio are performed in accordance with the "Regulation on Equities of Banks" and "Regulation on Measurement and Evaluation of Capital Adequacy of Banks".

With the decision dated 12 December 2023 and numbered 10747, in the calculation of the amount subject to credit risk in accordance with the Regulation on Measurement and Assessment of Capital Adequacy of Banks published in the Official Gazette dated 23 October 2015 and numbered 29511, as specified in the Board Decision dated 31 January 2023 and numbered 10496; it has been decided that the practice of using the foreign exchange buying rate of the Central Bank of the Republic of Türkiye as of 30 December 2022 for the calculation of monetary assets and non-monetary assets, except for foreign currency denominated items measured at historical cost in accordance with the Turkish Accounting Standards and the related specific provision amounts, shall be continued by using the foreign exchange buying rate of the Central Bank of the Republic of Türkiye as of 26 June 2023 to be applied as of 1 January 2024 until a BRSA decision is taken in the contrary direction.

As of 30 September 2025, in the calculation of the amount subject to credit risk, which constitutes the basis for the capital adequacy standard ratio, the Group has used the Central Bank foreign exchange buying rates of 26 June 2023 in accordance with the above regulations.

In accordance with the BRSA Decision No. 10747 dated 12 December 2023, if the net valuation differences of the securities held by the banks in the "Financial Assets at Fair Value Through Other Comprehensive Income" portfolio are negative as of 1 January 2024, it has been decided that these differences will be calculated in accordance with the Regulation on Equity of Banks published in the Official Gazette dated 5 September 2013 and will not be taken into account in the amount of equity to be used for the capital adequacy ratio and after 1 January 2024, it has been decided to continue to apply the existing provisions of the Regulation for "Financial Assets at Fair Value Through Other Comprehensive Income" acquired after 1 January 2024.

The Group does not apply the exception for not taking into account the net valuation differences of the Financial Assets at Fair Value through Other Comprehensive Income portfolio in the amount of equity to be used for the capital adequacy ratio if the net valuation differences are negative in capital adequacy calculations.

The Group's capital adequacy standard ratio for the period ended 30 September 2025 is 37.71% (31 December 2024: 25.63%). The capital adequacy standard ratio of the Parent Bank is above the minimum ratio determined by the legislation.



# D YATIRIM BANKASI ANONİM ŞİRKETİ

## EXPLANATION AND NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS AS OF 30 SEPTEMBER 2025

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### INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (cont'd)

#### I. Explanation on consolidated equity items (cont'd)

	Current Period	Prior Period
<b>TIER I CAPITAL</b>		
Paid-in Capital to be Entitled for Compensation after All Creditors	1,400,000	200,000
Share Premium	-	-
Reserves	126,174	475,470
Other Comprehensive Income according to TAS	71,020	71,100
Profit	212,375	100,704
Net Profit for the Period	212,375	100,704
Prior Period Profit	-	-
Bonus Shares from Associates, Subsidiaries and Joint-Ventures not Accounted in Current Period's Profit Minority Shares	-	-
<b>Tier I Capital Before Deductions</b>	<b>1,809,569</b>	<b>847,274</b>
<b>Tier I Capital Before Deductions</b>		
Valuation adjustments according to regulation on shareholders' equities of banks article 9, paragraph 1, clause (i)	-	-
Current and prior periods' losses not covered by reserves, and losses accounted under equity according to TAS	837	5,019
Leasehold improvements on operational leases	1,626	1,991
Goodwill and other intangible assets and related deferred taxes	-	-
Other intangible assets netted with deferred tax liabilities except mortgage servicing rights	56,947	60,566
Net deferred tax asset/liability	-	-
Differences arise when assets and liabilities not held at fair value, are subjected to cash flow hedge accounting	-	-
Total credit losses that exceed total expected loss calculated according to the Regulation on Calculation of Credit Risk by Internal Ratings Based Approach	-	-
Securitization gains	-	-
Unrealized gains and losses from changes in bank's liabilities' fair values due to changes in creditworthiness	-	-
Net amount of defined benefit plans	-	-
Direct and Indirect Investments of the Bank on its own Tier I Capital	-	-
Shares Obtained against Article 56, Paragraph 4 of the Banking Law	-	-
Total of Net Long Positions of the Investments in Equity Items of Unconsolidated Banks and Financial Institutions where the Bank Owns 10% or less of the Issued Share Capital Exceeding the 10% Threshold of above Tier I Capital	-	-
Total of Net Long Positions of the Investments in Equity Items of Unconsolidated Banks and Financial Institutions where the Bank Owns more than 10% of the Issued Share Capital Exceeding the 10% Threshold of above Tier I Capital	-	-
Mortgage Servicing Rights Exceeding the 10% Threshold of Tier I Capital	-	-
Net Deferred Tax Assets arising from Temporary Differences Exceeding the 10% Threshold of Tier I Capital	-	-
Amount Exceeding the 15% Threshold of Tier I Capital as per the Article 2, Clause 2 of the Regulation on Measurement and Assessment of Capital Adequacy Ratios of Banks	-	-
The Portion of Net Long Position of the Investments in Equity Items of Unconsolidated Banks and Financial Institutions where the Bank Owns 10% or more of the Issued Share Capital not deducted from Tier I Capital	-	-
Mortgage Servicing Rights not deducted	-	-
Excess Amount arising from Deferred Tax Assets from Temporary Differences	-	-
Other items to be Defined by the BRSA	-	-
Deductions from Tier I Capital in cases where there are no adequate Additional Tier I or Tier II Capitals	-	-
<b>Total Deductions from Tier I Capital</b>	<b>59,410</b>	<b>67,576</b>
<b>Total Tier I Capital</b>	<b>1,750,159</b>	<b>779,698</b>

# D YATIRIM BANKASI ANONİM ŞİRKETİ

## EXPLANATION AND NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS AS OF 30 SEPTEMBER 2025

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

### INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (cont'd)

#### I. Explanation on consolidated equity items (cont'd)

ADDITIONAL TIER I CAPITAL	Current Period	Prior Period
Preferred Stock not Included in Tier I Capital and the Related Share Premiums	-	-
Debt Instruments and the Related Issuance Premiums Defined by the BRSA	-	-
Debt Instruments and the Related Issuance Premiums Defined by the BRSA (Covered by Temporary Article 4)	-	-
<b>Additional Tier I Capital before Deductions</b>	-	-
<b>ADDITIONAL TIER I CAPITAL</b>		
Direct and Indirect Investments of the Bank on its own Additional Tier I Capital	-	-
Investments in Equity Instruments Issued by Banks or Financial Institutions Invested in Bank's Additional Tier I Capital and Having Conditions Stated in the Article 7 of the Regulation	-	-
Institutions where the Bank Owns 10% or less of the Issued Share Capital Exceeding the 10% Threshold of above Tier I Capital	-	-
The Total of Net Long Position of the Direct or Indirect Investments in Additional Tier I Capital of Unconsolidated Banks and Financial Institutions where the Bank Owns 10% or more of the Issued Share	-	-
Other items to be Defined by the BRSA	-	-
<b>Items to be Deducted from Tier I Capital during the Transition Period</b>	-	-
Goodwill and Other Intangible Assets and Related Deferred Taxes not deducted from Tier I Capital as per the Temporary Article 2, Clause 1 of the Regulation on Measurement and Assessment of Capital Adequacy Ratios of Banks (-)	-	-
Net Deferred Tax Asset/Liability not deducted from Tier I Capital as per the Temporary Article 2, Clause 1 of the Regulation on Measurement and Assessment of Capital Adequacy Ratios of Banks (-)	-	-
Deduction from Additional Tier I Capital when there is not enough Tier II Capital (-)	-	-
<b>Total Deductions from Additional Tier I Capital</b>	-	-
<b>Total Additional Tier I Capital</b>	-	-
<b>Total Tier I Capital (Tier I Capital= Common Equity Tier I Capital + Additional Tier I Capital)</b>	<b>1,750,159</b>	<b>779,698</b>
<b>TIER II CAPITAL</b>		
Debt Instruments and the Related Issuance Premiums Defined by the BRSA	-	-
Debt Instruments and the Related Issuance Premiums Defined by the BRSA (Covered by Temporary Article 4)	-	-
Provisions (Amounts explained in the first paragraph of the Article 8 of the Regulation on Bank Capital)	7,464	3,932
<b>Total Deductions from Tier II Capital</b>	<b>7,464</b>	<b>3,932</b>
<b>Deductions from Tier II Capital</b>		
Direct and Indirect Investments of the Bank on its own Tier II Capital (-)	-	-
Investments in equity instruments issued by Banks and Financial Institutions Invested in Bank's Tier II Capital and having conditions stated in the Article 8 of the Regulation	-	-
Total of Net Long Positions of the Investments in Equity Items of Unconsolidated Banks and Financial Institutions where the Bank Owns 10% or less of the Issued Share Capital Exceeding the 10% Threshold of above Tier I Capital (-)	-	-
The Total of Net Long Position of the Direct or Indirect Investments in Additional Tier I Capital and Tier II Capital of Unconsolidated Banks and Financial Institutions where the Bank Owns 10% or more of the Issued Share Capital Exceeding the 10% Threshold of Tier I Capital (-)	-	-
Other items to be defined by the BRSA (-)	-	-
<b>Total Deductions from Tier II Capital</b>	-	-
<b>Total Tier II Capital</b>	<b>7,464</b>	<b>3,932</b>
<b>Total Equity (Total Tier I and Tier II Capital)</b>	<b>1,757,623</b>	<b>783,630</b>
<b>Total Tier I Capital and Tier II Capital (Total Equity)</b>		
Loans Granted against the Articles 50 and 51 of the Banking Law	-	-
Net Book Values of Movables and Immovable Exceeding the Limit Defined in the Article 57, Clause 1 of the Banking Law and the Assets Acquired against Overdue Receivables and Held for Sale but Retained more than Five Years (-)	-	-
Other items to be Defined by the BRSA	-	-
<b>Items to be Deducted from the Sum of Tier I and Tier II Capital (Capital) During the Transition Period</b>	-	-
The Portion of Total of Net Long Positions of the Investments in Equity Items of Unconsolidated Banks and Financial Institutions where the Bank Owns 10% or less of the Issued Share Capital Exceeding the 10% Threshold of above Tier I Capital not deducted from Tier I Capital, Additional Tier I Capital or Tier II Capital as per the Temporary Article 2, Clause 1 of the Regulation	-	-
The Portion of Total of Net Long Positions of the Investments in Equity Items of Unconsolidated Banks and Financial Institutions where the Bank Owns more than 10% of the Issued Share Capital Exceeding the 10% Threshold of above Tier I Capital not deducted from Additional Tier I Capital or Tier II Capital as per the Temporary Article 2, Clause 1 of the Regulation	-	-
The Portion of Net Long Position of the Investments in Equity Items of Unconsolidated Banks and Financial Institutions where the Bank Owns more than 10% of the Issued Share Capital, of the Net Deferred Tax Assets arising from Temporary Differences and of the Mortgage Servicing Rights not deducted from Tier I Capital as per the Temporary Article 2, Clause 2, Paragraph (1) and (2) and Temporary Article 2, Clause 1 of the Regulation	-	-

# D YATIRIM BANKASI ANONİM ŞİRKETİ

## EXPLANATION AND NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS AS OF 30 SEPTEMBER 2025

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

### INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (cont'd)

#### I. Explanation on consolidated equity items (cont'd)

CAPITAL	Current Period	Prior Period
Total Capital (Total of Tier I Capital and Tier II Capital)	1,757,623	783,630
Total Risk Weighted Assets	4,660,998	3,057,063
<b>CAPITAL ADEQUACY RATIOS</b>		
CET1 Capital Ratio (%)	37,55	25,50
Tier I Capital Ratio (%)	37,55	25,50
Capital Adequacy Ratio (%)	37,71	25,63
<b>BUFFERS</b>		
Bank-specific total CET1 Capital Ratio (a+b+c)	2,50	2,50
a) Capital Conservation Buffer Ratio (%)	2,50	2,50
b) Bank-specific Counter-Cyclical Capital Buffer Ratio (%)	-	-
c) Systemic significant bank buffer ratio (%)	-	-
Additional CET1 Capital Over Total Risk Weighted Assets Ratio Calculated According to the Article 4 of Capital Conservation and Counter-Cyclical Capital Buffers Regulation	29,55	17,50
<b>Amounts Lower Than Excesses as per Deduction Rules</b>		
Remaining Total of Net Long Positions of the Investments in Equity Items of Unconsolidated Banks and Financial Institutions where the Bank Owns 10% or less of the Issued Share Capital	-	-
Remaining Total of Net Long Positions of the Investments in Tier I Capital of Unconsolidated Banks and Financial Institutions where the Bank Owns more than 10% the Issued Share Capital	-	-
Remaining Mortgage Servicing Rights	-	-
Net Deferred Tax Assets arising from Temporary Differences	-	-
<b>Limits for Provisions Used in Tier II Capital Calculation</b>		
General Loan Provisions for Exposures in Standard Approach (before limit of one hundred and twenty five per ten thousand)	7,464	3,932
General Loan Provisions for Exposures in Standard Approach Limited by 1.25% of Risk Weighted Assets	7,464	3,932
Total Loan Provision that Exceeds Total Expected Loss Calculated According to Communiqué on Calculation of Credit Risk by Internal Ratings Based Approach	-	-
Total Loan Provision that Exceeds Total Expected Loss Calculated According to Communiqué on Calculation of Credit Risk by Internal Ratings Based Approach, Limited by 0.6% Risk Weighted Assets	-	-
<b>Debt Instruments Covered by Temporary Article 4 (effective between 1 January 2018-1 January 2022)</b>		
Upper Limit for Additional Tier I Capital Items subject to Temporary Article 4	-	-
Amount of Additional Tier I Capital Items Subject to Temporary Article 4 that Exceeds Upper Limit	-	-
Upper Limit for Additional Tier II Capital Items subject to Temporary Article 4	-	-
Amount of Additional Tier II Capital Items Subject to Temporary Article 4 that Exceeds Upper Limit	-	-

#### II. Explanations on consolidated currency risk

The Group's exposure to foreign exchange risk is calculated on a monthly basis using the Standard Method. Currency risk is also taken into account in the calculation of the Capital Adequacy Standard Ratio as a sub-component of the overall market risk.

The Group's assets, liabilities and forward transactions in each currency are taken into consideration in the calculation of capital requirement for foreign currency risk and the absolute value of the higher of the net short and long positions calculated over their Turkish Lira equivalents is taken into account.

In the Parent Bank's Market Risk Management Procedure, in addition to the legal reporting made with the Standard Method, it is also stipulated that the value at risk is calculated within the scope of the Internal Model, back tests are performed and the results are reported to senior management and the Board of Directors.

As a component of Market Risk, currency risk is managed by the Parent Bank in accordance with the limits set out in all applicable legal regulations and in a manner that ensures that it remains below the risk appetite and early warning levels approved by the Board of Directors.

## D YATIRIM BANKASI ANONİM ŞİRKETİ

### EXPLANATION AND NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS AS OF 30 SEPTEMBER 2025

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

#### INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (cont'd)

##### II. Explanations on consolidated currency risk (cont'd)

The Parent Bank's spot foreign exchange bid rates for USD and EURO as of the balance sheet date and for each of the five days prior to that date are as follows:

	USD	EURO
Balance sheet valuation rate	41.5068	48.7512
30 September 2025	41.5068	48.7512
29 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
<b>Last 30 Days Simple Arithmetic Average</b>	<b>41.1321</b>	<b>48.1613</b>

##### Information on the Group's foreign currency risk

	EURO	USD	Other FC	Total
<b>30 September 2025:</b>				
<b>Assets</b>				
Cash (Cash on Hand, Money in Transit, Purchased Cheques) and Balances with the Central Bank of Türkiye	-	56,691	-	56,691
Banks	6,349	40,688	244	47,281
Financial assets at fair value through profit/loss	195,264	124,648	-	319,912
Interbank money market placements	-	-	-	-
Financial assets at fair value through other comprehensive income	-	80,778	-	80,778
Loans	318,593	624,674	-	943,267
Investments in associates, affiliates and joint ventures	-	-	-	-
Financial Assets Measured at Amortized Cost	-	-	-	-
Derivative financial assets held for risk management	-	-	-	-
Tangible assets	-	-	-	-
Intangible assets	-	-	-	-
Other assets	24	-	-	24
<b>Total assets</b>	<b>520,230</b>	<b>927,479</b>	<b>244</b>	<b>1,447,953</b>
<b>Liabilities</b>				
Bank deposits	-	-	-	-
Foreign currency deposits	-	-	-	-
Interbank money market takings	-	-	-	-
Other fundings	249,656	530,156	-	779,812
Securities issued	-	-	-	-
Miscellaneous payables	368	326,603	-	326,971
Derivative financial liabilities held for risk management	-	-	-	-
Other liabilities (*)	246,619	717,544	-	964,163
<b>Total liabilities</b>	<b>496,643</b>	<b>1,574,303</b>	<b>-</b>	<b>2,070,946</b>
<b>Net balance sheet position</b>	<b>23,587</b>	<b>(646,824)</b>	<b>244</b>	<b>(622,993)</b>
<b>Net 'off-balance sheet' position</b>	<b>48,751</b>	<b>415,057</b>	<b>-</b>	<b>463,808</b>
Financial derivative assets (**)	411,993	3,635,395	-	4,047,388
Financial derivative liabilities	363,242	3,220,338	-	3,583,580
Non-cash loans	-	12,245	-	12,245
<b>31 December 2024:</b>				
<b>Total assets</b>	<b>361,011</b>	<b>336,347</b>	<b>334</b>	<b>697,692</b>
<b>Total liabilities</b>	<b>279,399</b>	<b>875,947</b>	<b>-</b>	<b>1,155,346</b>
<b>Net balance sheet position</b>	<b>81,612</b>	<b>(539,600)</b>	<b>334</b>	<b>(457,654)</b>
<b>Net 'off-balance sheet' position</b>	<b>(35,240)</b>	<b>423,413</b>	<b>-</b>	<b>388,173</b>
Financial derivative assets	27,552	581,667	-	609,219
Financial derivative liabilities	62,792	158,254	-	221,046
Non-cash loans	-	120,494	-	120,494

(\*) Other liabilities include non-cash funds. Equity items are not included.

(\*\*) Foreign currency purchase commitment amounting to TL 97,502 (31 December 2024: TL 56,521) is included in receivables from derivative financial instruments, foreign exchange sales commitments amounting to TL 97,502 (31 December 2024: None) are included in the derivative financial liabilities line.

## D YATIRIM BANKASI ANONİM ŞİRKETİ

### EXPLANATION AND NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS AS OF 30 SEPTEMBER 2025

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

#### INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (cont'd)

##### III. Explanations on consolidated interest rate risk

Interest rate sensitivity of assets, liabilities and off-balance sheet items are measured by the Parent Bank. Sensitivity analysis performed within this context is reported to the Asset-Liability Committee weekly.

In case of possible interest rate fluctuations, the value change that may occur in all interest rate sensitive products of the Group is measured through sensitivity analyses and their possible effects on net income and equity items are monitored. The Parent Bank's Market Risk Management Procedure stipulates that the Parent Bank calculates the daily value at risk by using the internal model and evaluates the risk that the Parent Bank may be exposed to under stress through stress testing and scenario analysis.

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

	Up to 1 month	1-3 months	3-12 months	1-5 years	Over 5 years	Non- interest bearing	Total
<b>30 September 2025:</b>							
<b>Assets</b>							
Cash (cash in vault, foreign currency, money in transit, cheques purchased) and balances with the Central Bank of Republic of Türkiye <sup>(1)</sup>	34,038	-	-	-	-	56,918	90,956
Banks <sup>(2)</sup>	91,519	-	-	-	-	6,399	97,918
Financial assets at fair value through profit and loss	-	-	-	-	-	319,912	319,912
Money market placements	255,551	-	-	-	-	-	255,551
Financial Assets at Fair Value Through Other Comprehensive Income	78,142	754,068	305,439	-	-	-	1,137,649
Loans given <sup>(3)</sup>	2,845,222	1,776,467	350,778	-	-	-	4,972,467
Financial Assets Measured at Amortized Cost	-	-	-	-	-	-	-
Other assets <sup>(4)</sup>	-	-	-	-	-	457,684	457,684
<b>Total assets</b>	<b>3,304,472</b>	<b>2,530,535</b>	<b>656,217</b>	<b>-</b>	<b>-</b>	<b>840,913</b>	<b>7,332,137</b>
<b>Liabilities</b>							
Bank deposits	-	-	-	-	-	-	-
Other deposits	-	-	-	-	-	-	-
Interbank money market payables	773,212	-	-	-	-	-	773,212
Miscellaneous payables	219,194	103,767	-	-	-	16,215	339,176
Securities issued	459,995	379,969	110,383	-	-	-	950,347
Other fundings	809,715	560,306	208,444	-	-	-	1,578,465
Other liabilities <sup>(5)</sup>	1,239,509	250,273	186,371	7,422	-	2,007,362	3,690,937
<b>Total liabilities</b>	<b>3,501,625</b>	<b>1,294,315</b>	<b>505,198</b>	<b>7,422</b>	<b>-</b>	<b>2,023,577</b>	<b>7,332,137</b>
On balance sheet long position	-	1,236,220	151,019	-	-	-	1,387,239
On balance sheet short position	(197,153)	-	-	(7,422)	-	(1,182,664)	(1,387,239)
Off-balance sheet long position	-	-	-	-	-	7,680,941	7,680,941
Off-balance sheet short position	-	-	-	-	-	(7,675,486)	(7,675,486)
<b>Total position</b>	<b>(197,153)</b>	<b>1,236,220</b>	<b>151,019</b>	<b>(7,422)</b>	<b>-</b>	<b>(1,177,209)</b>	<b>5,455</b>

(1) Cash (Cash in Vault, Cash in Transit, Cash in Transit, Cheques Purchased, Cash Deposits) and Central Bank of the Republic of Türkiye includes expected loss provisions amounting to TL 2.

(2) Banks include expected loss provision balance amounting to TL 21.

(3) Loans given includes expected credit losses amounting to TL 25,987.

(4) Tangible assets, intangible assets, deferred tax assets, derivative financial assets, investments in joint ventures and other assets are presented under other assets.

(5) Provisions, tax liabilities, lease liabilities, funds, derivative financial liabilities and equity items are presented in other liabilities line.

# D YATIRIM BANKASI ANONİM ŞİRKETİ

## EXPLANATION AND NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS AS OF 30 SEPTEMBER 2025

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

### INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (cont'd)

#### III. Explanations on consolidated interest rate risk (cont'd)

	Up to 1 month	1-3 months	3-12 months	1-5 years	Over 5 years	Non- interest bearing	Total
<b>31 December 2024:</b>							
<b>Assets</b>							
Cash (cash in vault, foreign currency, money in transit, cheques purchased) and balances with the Central Bank of Republic of Türkiye <sup>(1)</sup>	-	-	-	-	-	89,451	89,451
Banks <sup>(2)</sup>	348,417	-	-	-	-	4,963	353,380
Financial assets at fair value through profit and loss	-	-	-	-	-	-	-
Money market placements	232,311	-	-	-	-	-	232,311
Financial Assets at Fair Value Through Other Comprehensive Income	15,679	216,815	200,116	-	-	-	432,610
Loans given <sup>(3)</sup>	2,225,183	333,653	36,537	-	-	-	2,595,373
Financial Assets Measured at Amortized Cost	-	-	12,222	-	-	-	12,222
Other assets <sup>(4)</sup>	-	-	-	-	-	402,689	402,689
<b>Total assets</b>	<b>2,821,590</b>	<b>550,468</b>	<b>248,875</b>	<b>-</b>	<b>-</b>	<b>497,103</b>	<b>4,118,036</b>
<b>Liabilities</b>							
Bank deposits	-	-	-	-	-	-	-
Other deposits	-	-	-	-	-	-	-
Interbank money market payables	761,983	-	-	-	-	-	761,983
Miscellaneous payables	-	-	-	-	-	24,817	24,817
Securities issued	-	100,795	236,136	-	-	-	336,931
Other fundings	576,407	117,381	35,527	99,091	-	-	828,406
Other liabilities <sup>(5)</sup>	925,005	153,284	118,862	9,913	-	958,835	2,165,899
<b>Total liabilities</b>	<b>2,263,395</b>	<b>371,460</b>	<b>390,525</b>	<b>109,004</b>	<b>-</b>	<b>983,652</b>	<b>4,118,036</b>
On balance sheet long position	558,195	179,008	-	-	-	-	737,203
On balance sheet short position	-	-	(141,650)	(109,004)	-	(486,549)	(737,203)
Off-balance sheet long position	-	-	-	-	-	979,102	979,102
Off-balance sheet short position	-	-	-	-	-	(763,732)	(763,732)
<b>Total position</b>	<b>558,195</b>	<b>179,008</b>	<b>(141,650)</b>	<b>(109,004)</b>	<b>-</b>	<b>(271,179)</b>	<b>215,370</b>

- (1) Cash (Cash in Vault, Cash in Transit, Cash in Transit, Cheques Purchased, Cash Deposits) and Central Bank of the Republic of Türkiye includes expected loss provisions amounting to TL 12.
- (2) Banks include expected loss provision balance amounting to TL 14.
- (3) Loans given includes expected credit losses amounting to TL 15,841.
- (4) Tangible assets, intangible assets, deferred tax assets, derivative financial assets, investments in joint ventures and other assets are presented under other assets.
- (5) Provisions, tax liabilities, lease liabilities, funds, derivative financial liabilities and equity items are presented in other liabilities line.

#### Interest rates on monetary financial instruments (%)

30 September 2025	EURO	USD	Yen	TL
<b>Assets</b>				
Cash (Cash on Hand, Money in Transit, Purchased Cheques) and Balances with the Central Bank of Türkiye	-	-	-	-
Banks	-	-	-	40.91
Financial assets measured at fair value through profit/loss	-	-	-	-
Interbank money market placements	-	-	-	40.14
Financial assets measured at fair value through other comprehensive income	-	7.75	-	39.01
Loans given	8.10	6.49	-	45.12
Financial Assets Measured at Amortized Cost	-	-	-	-
<b>Liabilities</b>				
Bank deposits	-	-	-	-
Other deposits	-	-	-	-
Interbank money market takings	-	-	-	40.48
Miscellaneous payables	-	2.29	-	-
Borrower Funds	2.50	4.15	-	39.90
Securities issued	-	-	-	44.99
Funds from other financial institutions	2.63	5.71	-	40.50

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### EXPLANATION AND NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS AS OF 30 SEPTEMBER 2025

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#### INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (cont'd)

##### III. Explanations on consolidated interest rate risk (cont'd)

31 December 2024	EURO	USD	Yen	TL
<b>Assets</b>				
Cash (Cash on Hand, Money in Transit, Purchased Cheques) and Balances with the Central Bank of Türkiye	-	-	-	-
Banks	-	4.00	-	47.00
Financial assets at fair value through profit/loss	-	-	-	-
Interbank money market placements	-	-	-	48.80
Financial assets measured at fair value through other comprehensive income	-	6.00	-	44.22
Loans given	8.13	10.26	-	54.84
Financial assets measured at amortized cost	-	-	-	48.61
<b>Liabilities</b>				
Bank deposits	-	-	-	-
Other deposits	-	-	-	-
Interbank money market takings	-	-	-	48.71
Miscellaneous payables	-	-	-	-
Borrower Funds	-	4.88	-	48.99
Securities issued	-	-	-	47.39
Funds from other financial institutions	4.17	5.19	-	47.33

##### IV. Explanations on consolidated share position risk

None (31 December 2024: None).

##### V. Explanations on consolidated liquidity risk and liquidity coverage ratio

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

The Group manages liquidity risk in a way to ensure that it remains above the minimum limits set out in all regulations published by the BRSA on liquidity risk and the risk appetite approved by the Board of Directors. Regarding the management of liquidity risk, the Parent Bank ensures that measurement, monitoring, limitation, stress testing and scenario analysis studies are carried out in line with the structure and complexity of its activities and ensures that the results of these studies are regularly reported. The Parent Bank's liquidity risk is strategically managed under the ownership of the Asset Liability Committee (ALCO) and under the supervision of the Board of Directors. The Group's liquidity position is discussed at weekly ALCO meetings and reported to the Board of Directors through stress tests conducted by the Risk Management Department on a monthly basis. Through the liquidity risk appetite and early warning levels determined by the Parent Bank's Board of Directors, exceedances are monitored by the Risk Management Department on a weekly basis and necessary notifications are made to the relevant management levels.

In order to effectively manage liquidity risk, the Group aims to increase the diversity of funding on the basis of counterparties and instruments and continues to establish limit structures in various financial institutions and markets. Liquidity risk is managed by maintaining adequate cash and cash equivalent resources and accessible funding channels to fulfill existing and potential debt obligations; however, in the event of a possible liquidity squeeze, a "Emergency Liquidity Assistance" has been established in order to determine the necessary strategy, possible funding sources and roles and responsibilities within the Parent Bank, and to ensure that the Parent Bank fulfills its obligations and continues its operations without interruption.

Pursuant to the fifth paragraph of Article 4 of the Regulation on Calculation of Liquidity Coverage Ratio of Banks, 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 otherwise determined by the BRSA, and in this framework, compliance with the legal ratio is not required.

In addition, in line with the Regulation on Calculation of Banks' Net Stable Funding Ratio, which entered into force upon publication in the Official Gazette No. 32202 dated 26 May 2023, the necessary calculations and reporting have started to be performed. Pursuant to the provisions of the relevant regulation, development and investment banks are exempted from meeting the minimum ratios.

## D YATIRIM BANKASI ANONİM ŞİRKETİ

### EXPLANATION AND NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS AS OF 30 SEPTEMBER 2025

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

#### INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (cont'd)

##### V. Explanations on consolidated liquidity risk and liquidity coverage ratio (cont'd)

##### b) Information on the centralization degree of liquidity management and funding strategy and the functioning between the Parent Bank and the Parent Bank's subsidiaries:

There is a centralization approach between the Parent Bank's partnerships and its own liquidity.

##### c) Information on the Bank's funding strategy including the policies on funding type and variety of maturities:

The Parent Bank's funding sources are limited to non-deposit sources due to its status as an investment bank, and the Bank has shaped its funding structure to ensure diversity in non-deposit funding sources in this framework. While expanding its investor base, the Parent Bank diversified its borrowing markets and instruments, established secured/unsecured borrowing and swap limits at domestic and foreign banks, contributed to funding diversity through the issuance of commercial papers, and continued to actively use its limits at Borsa Istanbul and Takasbank markets for borrowing purposes. The Parent Bank, which also has a borrowing limit at the Interbank Money Market of the Central Bank of the Republic of Türkiye, continues to use all funding channels effectively for liquidity management purposes. The Parent Bank's funding strategy is to diversify sustainable funding sources, funding counterparties and markets and to develop alternative instruments in order to realize a balanced asset liability management in terms of risks. With the establishment of D Varlık Kiralama A.Ş., it is aimed to expand the Parent Bank's funding resources with the funds obtained from lease certificate issuances.

##### d) Information on liquidity management on the basis of currencies constituting a minimum of five percent of the Parent Bank's total liabilities:

Foreign currency liquidity management is provided by Parent Bank's treasury department for domestic funding sources and for foreign funding opportunities it is provided by the coordination of treasury department and financial institutions group in terms of matching and diversification of the sources' currencies, passive cost and maturities.

##### e) Information on liquidity risk mitigation techniques:

In order to meet the likely source composing to liquidity buffers for internal liquidity target and followed on a daily basis. For reducing the risk, the Parent Bank should diversify the sources and avoid the concentration on reimbursement dates.

##### f) Information on the use of stress tests:

The Parent Bank utilizes stress tests in the measurement of liquidity risk; in this direction, stress tests are carried out based on the Regulation on Measurement and Assessment of Liquidity Adequacy of Banks, which investment banks are subject to, and within the framework of various adverse scenarios, stress tests are carried out to monitor the compliance of liquidity adequacy with legal limits, risk appetite and early warning levels.

Stress tests for liquidity risk are conducted by the Risk Management Department and the results of the analysis are reported to the Board of Directors on a monthly basis.

##### g) General information on urgent and unexpected liquidity situation plans:

A "Emergency Liquidity Assistance" approved by the Board of Directors has been prepared in order to determine the necessary strategy, possible funding sources and roles and responsibilities within the Parent Bank in order to manage the risk in case of systemic or Bank-specific liquidity shortages, and to ensure that the Parent Bank fulfills its obligations and continues its operations without interruption. Within the scope of the plan, following the liquidity emergency assessment by the Assets and Liabilities Committee, the necessary actions are taken by the departments with roles and responsibilities in the process, and the monitoring and measurement activities related to the actions are carried out by the Risk Management Department.

##### h) Liquidity Coverage Ratio:

Consolidated and unconsolidated liquidity coverage ratio cannot be less than one hundred percent and consolidated and unconsolidated foreign currency liquidity coverage ratio cannot be less than eighty percent in accordance with the regulation on banks' liquidity coverage ratio calculation. With the decision of the BRSA, the consolidated and unconsolidated total and foreign currency liquidity coverage ratios for development and investment banks shall be applied as zero percent until the contrary is determined by the Board.

Liquidity coverage ratio is calculated as the ratio of high-quality liquid assets to net cash outflows in a one-month maturity window.



# D YATIRIM BANKASI ANONİM ŞİRKETİ

## EXPLANATION AND NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS AS OF 30 SEPTEMBER 2025

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

### INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (cont'd)

#### V. Explanations on consolidated liquidity risk and liquidity coverage ratio (cont'd)

##### Presentation of assets and liabilities according to their remaining maturities

30 September 2025	Demand <sup>(1)</sup>	Up to 1 month	1-3 months	3-12 months	1-5 years	5 Years and over	Unallocated <sup>(2)</sup>	Total
<b>Assets</b>								
Cash (Cash in Vault, Foreign Currency Cash, Money in Transit, Checks Purchased) and Balances with the Central Bank of Türkiye <sup>(3)</sup>	56,918	34,038	-	-	-	-	-	90,956
Banks <sup>(4)</sup>	6,399	91,519	-	-	-	-	-	97,918
Financial assets at fair value through profit and loss	319,912	-	-	-	-	-	-	319,912
Money market placements	-	255,551	-	-	-	-	-	255,551
Financial assets at other comprehensive income	-	37,275	-	186,966	806,568	106,840	-	1,137,649
Loans <sup>(5)</sup>	-	1,648,240	1,845,989	1,478,238	-	-	-	4,972,467
Financial assets measured at amortized cost	-	-	-	-	-	-	-	-
Other assets <sup>(6)</sup>	-	22,689	12,133	9,865	-	-	412,997	457,684
<b>Total assets</b>	<b>383,229</b>	<b>2,089,312</b>	<b>1,858,122</b>	<b>1,675,069</b>	<b>806,568</b>	<b>106,840</b>	<b>412,997</b>	<b>7,332,137</b>
<b>Liabilities</b>								
Bank deposits	-	-	-	-	-	-	-	-
Other deposits	-	-	-	-	-	-	-	-
Funds provided from other financial institutions	-	809,715	560,306	208,444	-	-	-	1,578,465
Money market borrowings	-	773,212	-	-	-	-	-	773,212
Marketable securities issued	-	459,995	379,969	110,383	-	-	-	950,347
Miscellaneous liabilities	-	219,194	103,767	-	-	-	16,215	339,176
Other liabilities <sup>(7)</sup>	-	1,296,004	260,529	291,035	7,422	-	1,835,947	3,690,937
<b>Total liabilities</b>	<b>-</b>	<b>3,558,120</b>	<b>1,304,571</b>	<b>609,862</b>	<b>7,422</b>	<b>-</b>	<b>1,852,162</b>	<b>7,332,137</b>
<b>Liquidity gap</b>	<b>383,229</b>	<b>(1,468,808)</b>	<b>553,551</b>	<b>1,065,207</b>	<b>799,146</b>	<b>106,840</b>	<b>(1,439,165)</b>	<b>-</b>
<b>Net off-balance sheet position</b>	<b>-</b>	<b>1,747</b>	<b>1,972</b>	<b>1,736</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>5,455</b>
Receivables from derivative financial instruments	-	6,160,629	1,217,326	302,986	-	-	-	7,680,941
Payables from derivative financial instruments	-	6,158,882	1,215,354	301,250	-	-	-	7,675,486
<b>Non-cash loans<sup>(8)</sup></b>	<b>579,696</b>	<b>-</b>	<b>-</b>	<b>499,302</b>	<b>511,368</b>	<b>-</b>	<b>-</b>	<b>1,590,366</b>
<b>31 December 2024</b>								
<b>Total assets</b>	<b>94,414</b>	<b>2,369,160</b>	<b>365,358</b>	<b>649,159</b>	<b>236,584</b>	<b>4,070</b>	<b>399,291</b>	<b>4,118,036</b>
<b>Total liabilities</b>	<b>-</b>	<b>2,284,271</b>	<b>374,348</b>	<b>448,727</b>	<b>109,004</b>	<b>-</b>	<b>901,686</b>	<b>4,118,036</b>
<b>Liquidity gap</b>	<b>94,414</b>	<b>84,889</b>	<b>(8,990)</b>	<b>200,432</b>	<b>127,580</b>	<b>4,070</b>	<b>(502,395)</b>	<b>-</b>
<b>Net off-balance sheet position</b>	<b>-</b>	<b>(2,201)</b>	<b>407</b>	<b>2,232</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>438</b>
Receivables from derivative financial instruments	-	423,365	146,872	193,933	-	-	-	764,170
Payables from derivative financial instruments	-	425,566	146,465	191,701	-	-	-	763,732
<b>Non-cash loans</b>	<b>266,732</b>	<b>-</b>	<b>-</b>	<b>627,223</b>	<b>355,408</b>	<b>-</b>	<b>-</b>	<b>1,249,363</b>

(1) Cash, demand deposits, other assets other than prepaid expenses, miscellaneous liabilities, demand funds and transitory liability accounts are included in demand column.

(2) The unallocated column includes property, plant and equipment, intangible assets, prepaid expenses and other assets not elsewhere recognised from "asset" items. As liabilities, shareholders' equity and provisions are presented in the unallocated column.

(3) Cash (Cash in Vault, Currency Depository, Money in Transit, Cheques Purchased, Cash Depository) and Central Bank of the Republic of Türkiye includes TL 2 of expected loss provision balance.

(4) Banks include expected loss provision balance amounting to TL 21.

(5) Loans given includes expected credit losses amounting to TL 25,987.

(6) Property, plant and equipment, intangible assets, tax assets, derivative financial assets and other assets are presented in other assets.

(7) Provisions, tax liabilities, lease liabilities, non-cash funds, derivative financial liabilities and shareholders' equity are presented in other liabilities.

(8) Non-cash loans are not included in the total "Net off-balance sheet position".

## D YATIRIM BANKASI ANONİM ŞİRKETİ

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#### INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (cont'd)

##### VI. Explanations on consolidated leverage ratio

###### Information on subjects that causes difference in leverage ratio between current and prior period

The leverage ratio calculated in accordance with the "Regulation on Measurement and Assessment of Leverage Levels of Banks" was realized at 19.39%, which is above the minimum legal ratio of 3%.

	Current Period 30 September 2025	Prior Period 31 December 2024
<b>On-balance sheet assets</b>		
1 On-balance sheet items (excluding derivative financial instruments and credit derivatives but including collateral)	6,985,556	3,917,160
2 (Assets deducted in determining Tier 1 capital)	(56,645)	(63,517)
3 Total on-balance sheet risks (sum of lines 1 and 2)	6,928,911	3,853,643
<b>Derivative financial instruments and credit derivatives</b>		
4 Replacement cost associated with all derivative instruments and credit derivatives	23,027	6,770
5 Add-on amounts for PFE associated with all derivative instruments and credit derivatives	51,941	9,047
6 Total risks of derivative financial instruments and credit derivatives (sum of lines 4 to 5)	74,968	15,817
<b>Securities or commodity financing transactions (SCFT)</b>		
7 Risks from SCFT assets	-	-
8 Risks from brokerage activities related exposures	-	-
9 Total risks related with securities or commodity financing transactions (sum of lines 7 to 8)	-	-
<b>Other off-balance sheet transactions</b>		
10 Gross notional amounts of off-balance sheet transactions	1,871,096	1,206,840
11 (Adjustments for conversion to credit equivalent amounts)	-	-
12 Total risks of off-balance sheet items (sum of lines 10 and 11)	1,871,096	1,206,840
<b>Capital and total risks</b>		
13 Tier 1 capital	1,718,571	750,018
14 Total risks (sum of lines 3, 6, 9 and 12)	8,874,975	5,076,300
<b>Leverage ratio</b>		
15 Leverage ratio	19.39	14.78

(\*) Amounts in the table are three-month average amounts.

## D YATIRIM BANKASI ANONİM ŞİRKETİ

### EXPLANATION AND NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS AS OF 30 SEPTEMBER 2025

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

#### INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (cont'd)

##### VII. Explanations on risk management

The notes under this caption are prepared as per the "Regulation on Calculation of Risk Management Disclosures" published in the Official Gazette no. 29511 dated 23 October 2015.

##### a. General Explanations on Risk Management and Risk Weighted Amounts

###### 1. Parent Bank's risk management approach

In order to establish an effective risk management system that is appropriate for the scale of the Parent Bank, policies, procedures, limits and risk appetite structure have been established to enable the management of risks arising from operations in an integrated structure, and risk management activities have been established and clearly defined in accordance with internal and external legislation. The Parent Bank has established a system and infrastructure for the measurement and management of the risks to which it is exposed in line with its risk profile and operating environment. Duties, authorities and responsibilities within the scope of the risk management system are carried out by all units of the Parent Bank within the framework of the relevant policies, procedures and instructions and under the supervision of the Board of Directors in accordance with the legislation.

It is the responsibility of the Bank's Board of Directors to establish a risk management system in this direction and to monitor its effectiveness. The Board of Directors carries out oversight responsibilities through the Audit Committee, Credit Committee and other related committees.

Policies and procedures have been established on the basis of risk types to ensure that the Parent Bank's activities are carried out in compliance with legal and internal limits and within the risk appetite levels established by the Board of Directors on a general and risk type basis. A triple line of defense approach consisting of line of business management, central risk management and independent review functions is applied in risk management.

Risk appetite is defined as the level of risk that the Parent Bank would like to carry out in terms of each type of risk that it considers important in order to realize the targets and strategies taking into account the risk capacity.

Risk appetite and early warning values, which are one of the most important parts of the Parent Bank's risk management system, have been established by the Risk Management Department and approved by the Board of Directors. The Risk Management Department is responsible for compliance with these indicators and the reporting to be made in order to take action in case of exceeding them.

The Asset - Liability Committee is responsible for the control and management of the Risk Appetite under the chairmanship of the General Manager, under the supervision of the Executive Board. The Risk Management Department is responsible for monitoring and reporting the indicators and limits set by the Risk Appetite policies.

Activities carried out by departments within the internal systems are used as a means to identify weaknesses in the risk management process, policies and procedures and to identify transactions that are contrary to such limits, policies and procedures. In this context, the Board of Inspectors, Internal Control Department, Compliance Department and Risk Management Department, which operate directly under the Board of Directors, continue their activities in coordination with the executive units.

Within the scope of risk management activities, monthly stress tests and scenario analysis are carried out in order to identify, measure and manage the risks, and the results are shared with the Board of Directors.

## D YATIRIM BANKASI ANONİM ŞİRKETİ

### EXPLANATION AND NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS AS OF 30 SEPTEMBER 2025

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#### INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (cont'd)

##### VII. Explanations on risk management (cont'd)

##### a. General Explanations on Risk Management and Risk Weighted Amounts (cont'd)

##### 2. Overview of risk weighted amounts

		Risk Weighted Amounts		Minimum Capital Requirement
		Current Period	Prior Period	Current Period
1	Credit risk (excluding counterparty credit risk)	3,277,446	2,244,169	262,196
2	Of which standardized approach (SA)	3,277,446	2,244,169	262,196
3	Of which internal rating-based (IRB) approach	-	-	-
4	Counterparty credit risk	70,203	14,305	5,616
5	Of which standardized approach for counterparty credit risk (SA-CCR)	70,203	14,305	5,616
6	Of which internal model method (IMM)	-	-	-
7	Equity position in banking book under basic risk weighting or internal rating-based	-	-	-
8	Equity investments in funds – look-through approach	-	-	-
9	Equity investments in funds – mandate-based approach	-	-	-
10	Equity investments in funds – 1250% risk weighting approach	-	-	-
11	Settlement risk	-	-	-
12	Securitization exposures in banking book	-	-	-
13	Of which IRB ratings-based approach (RBA)	-	-	-
14	Of which IRB supervisory formula approach (SFA)	-	-	-
15	Of which SA/simplified supervisory formula approach (SSFA)	-	-	-
16	Market risk	426,270	200,100	34,102
17	Of which standardized approach (SA)	426,270	200,100	34,102
18	Of which internal model approaches (IMM)	-	-	-
19	Operational risk	887,079	598,489	70,966
20	Of which basic indicator approach	887,079	598,489	70,966
21	Of which standardized approach	-	-	-
22	Of which advanced measurement approach	-	-	-
23	Amounts below the thresholds for deduction from capital (subject to 250% risk weight)	-	-	-
24	Floor adjustment	-	-	-
25	<b>Total (1+4+7+8+9+10+11+12+16+19+23+24)</b>	<b>4,660,998</b>	<b>3,057,063</b>	<b>372,880</b>

(\*) CVA risks are included.

##### VIII. Securitization Disclosures

The Group has no securitization transactions as of 30 September 2025 and 31 December 2024.

##### IX. Explanations on the activities carried out on behalf and account of other persons

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

# D YATIRIM BANKASI ANONİM ŞİRKETİ

## EXPLANATION AND NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS AS OF 30 SEPTEMBER 2025

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

### SECTION FIVE

#### EXPLANATIONS AND NOTES ON CONSOLIDATED FINANCIAL STATEMENTS

##### I. EXPLANATIONS AND NOTES ON ASSETS

##### 1. Information on cash and balances with the CBRT

##### 1.1. Information on cash and balances with the CBRT

	Current Period		Prior Period	
	TL	FC	TL	FC
Cash/Foreign currency	-	-	-	-
CBRT	34,267	56,691	674	88,789
Other	-	-	-	-
<b>Total</b>	<b>34,267</b>	<b>56,691</b>	<b>674</b>	<b>88,789</b>

##### 1.2. Information on the account of Central Bank of Türkiye

	Current Period		Prior Period	
	TL	FC	TL	FC
Unrestricted demand deposit <sup>(1)</sup>	229	334	674	285
Unrestricted time deposit	34,038	-	-	-
Required Reserve	-	56,357	-	88,504
<b>Total</b>	<b>34,267</b>	<b>56,691</b>	<b>674</b>	<b>88,789</b>

(1) In accordance with the BRSA's letter dated 3 January 2008, the average TL reserve requirement balances are monitored under "CBRT Demand Free Account".

##### 1.3. Information on required reserves

Banks established in Türkiye or operating in Türkiye by means of opening branches are subject to the Republic of Türkiye Central Bank's Communiqué Regarding Required Provisions No. 2013/15. The amount to be calculated by deducting the deductible items specified in the Communiqué from the domestic liabilities of banks and the deposits/super credit funds accepted from Türkiye on behalf of their branches abroad constitute the liabilities subject to reserve requirements.

In accordance with the CBRT's "Communiqué on Reserve Requirements", banks operating in Türkiye are required to maintain reserve requirements for Turkish currency deposits and other liabilities at rates ranging from 0% to 40% (31 December 2024: 0% to 33%) for Turkish currency non-cash funds at rates ranging from 0% (31 December 2024: 0%), for foreign currency deposits and foreign currency other liabilities at rates ranging from 5% to 32% (31 December 2024: 5% to 30%) for foreign currency detached funds at rates between 25% (31 December 2024: 25%) for foreign currency deposits and other foreign currency liabilities and 24% to 28% (31 December 2024: 22% to 26%) for precious metal liabilities depending on the maturity structure of the deposits.

## D YATIRIM BANKASI ANONİM ŞİRKETİ

### EXPLANATION AND NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS AS OF 30 SEPTEMBER 2025

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

#### EXPLANATIONS AND NOTES ON CONSOLIDATED FINANCIAL STATEMENTS (cont'd)

##### I. EXPLANATIONS AND NOTES ON ASSETS (cont'd)

##### 2. Information on financial assets measured at fair value through profit or loss subject to repo transactions and given as collateral/blocked

None (31 December 2024: None).

##### 3. Information on derivative financial assets

##### Statement of positive differences on derivative financial assets

	Current Period		Prior Period	
	TL	FC	TL	FC
Forward transactions	37,856	-	6,739	-
Swap transactions	6,830	-	157	-
Futures transactions	-	-	-	-
Options	-	-	-	-
Other	-	-	-	-
<b>Total</b>	<b>44,686</b>	<b>-</b>	<b>6,896</b>	<b>-</b>

##### 4. Information on banks and other financial institutions

	Current Period		Prior Period	
	TL	FC	TL	FC
Banks				
<i>Domestic</i>	50,658	4,963	217,674	4,201
<i>Foreign</i>	-	42,318	-	131,519
<i>Branches and offices abroad</i>	-	-	-	-
<b>Total</b>	<b>50,658</b>	<b>47,281</b>	<b>217,674</b>	<b>135,720</b>

## D YATIRIM BANKASI ANONİM ŞİRKETİ

### EXPLANATION AND NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS AS OF 30 SEPTEMBER 2025

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

#### EXPLANATIONS AND NOTES ON CONSOLIDATED FINANCIAL STATEMENTS (cont'd)

##### I. EXPLANATIONS AND NOTES ON ASSETS (cont'd)

##### 5. Information on financial assets measured at fair value through other comprehensive income

##### 5.1. Information on financial assets measured at fair value through other comprehensive income subject to repurchase agreements and given as collateral or blocked

	Current Period		Prior Period	
	TL	FC	TL	FC
Subject to repurchase agreements	743,452	-	191,827	-
Given as collateral/blocked	27,927	-	-	8,710
<b>Total</b>	<b>771,379</b>	<b>-</b>	<b>191,827</b>	<b>8,710</b>

##### 5.2. Information on financial assets measured at fair value through other comprehensive income

	Current Period		Prior Period	
	TL	FC	TL	FC
<b>Debt Securities</b>	<b>1,057,601</b>	<b>81,013</b>	<b>396,666</b>	<b>35,973</b>
<i>Quoted on a stock exchange</i>	<i>1,057,601</i>	<i>81,013</i>	<i>396,666</i>	<i>35,973</i>
<i>Not quoted</i>	-	-	-	-
<b>Equity Shares</b>	-	-	-	-
<i>Quoted on a stock exchange</i>	-	-	-	-
<i>Not quoted</i>	-	-	-	-
<b>Impairment provision (-)</b>	<b>730</b>	<b>235</b>	<b>29</b>	-
<b>Total</b>	<b>1,056,871</b>	<b>80,778</b>	<b>396,637</b>	<b>35,973</b>

##### 6. Information on loans

##### 6.1. Information on all types of loans and advances given to shareholders and employees of the Parent Bank

	Current Period		Prior Period	
	Cash	Non-cash	Cash	Non-cash
Direct lending to shareholders	-	-	-	-
<i>Loans given to legal entity</i>	-	-	-	-
<i>Loans given to real person</i>	-	-	-	-
Indirect lending to shareholders	307,982	44,640	592,457	69,348
Loans to employees	-	-	-	-
<b>Total</b>	<b>307,982</b>	<b>44,640</b>	<b>592,457</b>	<b>69,348</b>

# D YATIRIM BANKASI ANONİM ŞİRKETİ

## EXPLANATION AND NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS AS OF 30 SEPTEMBER 2025

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

### EXPLANATIONS AND NOTES ON CONSOLIDATED FINANCIAL STATEMENTS (cont'd)

#### I. EXPLANATIONS AND NOTES ON ASSETS (cont'd)

##### 6. Information on loans (cont'd)

##### 6.2. Information on standard loans and loans under close monitoring including restructured or rescheduled loans:

Current Period	Loans Under Close Monitoring Restructured			
	Standard loans	Not under the scope of restructuring or rescheduling	Loans with Revised Contract Terms	Refinancing
Non-specialized loans	4,972,114	-	-	-
<i>Corporation loans</i>	1,845,511	-	-	-
<i>Export loans</i>	371,234	-	-	-
<i>Import loans</i>	-	-	-	-
<i>Loans given to     financial sector</i>	2,363,376	-	-	-
<i>Consumer loans</i>	-	-	-	-
<i>Credit cards</i>	-	-	-	-
<i>Other</i>	391,993	-	-	-
Specialized loans	-	-	-	-
Other receivables	-	-	-	-
<b>Total</b>	<b>4,972,114</b>	<b>-</b>	<b>-</b>	<b>-</b>

Prior Period	Loans Under Close Monitoring Restructured			
	Standard loans	Not under the scope of restructuring or rescheduling	Loans with Revised Contract Terms	Refinancing
Non-specialized loans	2,584,376	-	-	-
<i>Corporation loans</i>	886,435	-	-	-
<i>Export loans</i>	310,169	-	-	-
<i>Import loans</i>	-	-	-	-
<i>Loans given to     financial sector</i>	1,281,451	-	-	-
<i>Consumer loans</i>	-	-	-	-
<i>Credit cards</i>	-	-	-	-
<i>Other</i>	106,321	-	-	-
Specialized loans	-	-	-	-
Other receivables	-	-	-	-
<b>Total</b>	<b>2,584,376</b>	<b>-</b>	<b>-</b>	<b>-</b>

	Current Period		Prior Period	
	Standard loans	Loans Under Close Monitoring	Standard loans	Loans Under Close Monitoring
12 Month expected credit losses	5,917	-	1,143	-
Significant Increase in Credit Risk	-	-	-	-
<b>Total</b>	<b>5,917</b>	<b>-</b>	<b>1,143</b>	<b>-</b>

Number of Amendments Made to Extend the Payment Plan	Standard loans	Loans Under Close Monitoring
Extended 1 or 2 times	-	-
Extended 3,4 or 5 times	-	-
Extended over 5 times	-	-
<b>Total</b>	<b>-</b>	<b>-</b>



# D YATIRIM BANKASI ANONİM ŞİRKETİ

## EXPLANATION AND NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS AS OF 30 SEPTEMBER 2025

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

### EXPLANATIONS AND NOTES ON CONSOLIDATED FINANCIAL STATEMENTS (cont'd)

#### I. EXPLANATIONS AND NOTES ON ASSETS (cont'd)

#### 6. Information on loans (cont'd)

##### 6.2. Information on standard loans and loans under close monitoring including restructured or rescheduled loans (cont'd)

<u>Extended Period with Payment Plan Amendment</u>	<u>Standard Loans</u>	<u>Loans Under Close Monitoring</u>
0-6 Months	-	-
6 Months - 12 Months	-	-
1-2 Years	-	-
2-5 Years	-	-
6 Years and More	-	-
<b>Total</b>	-	-

##### 6.3. Maturity analysis of cash loans

	<u>Current Period</u>			<u>Prior Period</u>		
	<u>Loans Under Close Monitoring</u>			<u>Loans Under Close Monitoring</u>		
	<u>Standard Loans</u>	<u>Not Under the Scope of Restructuring or Rescheduling</u>	<u>Restructured</u>	<u>Standard Loans</u>	<u>Not Under the Scope of Restructuring or Rescheduling</u>	<u>Restructured</u>
Short-Term Loans	4,552,743	-	-	2,584,376	-	-
Medium and Long-Term Loans	419,371	-	-	-	-	-
<b>Total</b>	<b>4,972,114</b>	<b>-</b>	<b>-</b>	<b>2,584,376</b>	<b>-</b>	<b>-</b>

##### 6.4. Information on consumer loans, individual credit cards, personnel loans and credit cards given to personnel

None.

##### 6.5. Information on commercial instalments loans and corporate credit cards

<u>Current Period</u>	<u>Short-Term</u>	<u>Medium and Long-Term</u>	<u>Total</u>
Commercial Installment Loans-TL	88,643	152,341	240,984
Business Residential Loans	-	-	-
Automobile Loans	-	-	-
Consumer Loans	88,643	152,341	240,984
Other	-	-	-
Commercial Installment Loans- Indexed to FC	-	-	-
Business Residential Loans	-	-	-
Automobile Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
Commercial Installment Loans – FC	-	-	-
Business Residential Loans	-	-	-
Automobile Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
Corporate Credit Cards-TL	-	-	-
Installment	-	-	-
Non-installment	-	-	-
Corporate Credit Cards-FC	-	-	-
Installment	-	-	-
Non-installment	-	-	-
Overdraft Accounts-TL (Corporation)	-	-	-
Overdraft Accounts-FC (Corporation)	-	-	-
<b>Total</b>	<b>88,643</b>	<b>152,341</b>	<b>240,984</b>

## D YATIRIM BANKASI ANONİM ŞİRKETİ

### EXPLANATION AND NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS AS OF 30 SEPTEMBER 2025

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

#### EXPLANATIONS AND NOTES ON CONSOLIDATED FINANCIAL STATEMENTS (cont'd)

##### I. EXPLANATIONS AND NOTES ON ASSETS (cont'd)

##### 6. Information on loans (cont'd)

##### 6.5. Information on commercial instalments loans and corporate credit cards (cont'd)

Prior Period	Short-Term	Medium and Long-Term	Total
Commercial Installment Loans-TL	75,988	-	75,988
Business Residential Loans	-	-	-
Automobile Loans	-	-	-
Consumer Loans	75,988	-	75,988
Other	-	-	-
Commercial Installment Loans- Indexed to FC	-	-	-
Business Residential Loans	-	-	-
Automobile Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
Commercial Installment Loans – FC	-	-	-
Business Residential Loans	-	-	-
Automobile Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
Corporate Credit Cards-TL	-	-	-
Installment	-	-	-
Non-installment	-	-	-
Corporate Credit Cards-FC	-	-	-
Installment	-	-	-
Non-installment	-	-	-
Overdraft Accounts-TL (Corporation)	-	-	-
Overdraft Accounts-FC (Corporation)	-	-	-
<b>Total</b>	<b>75,988</b>	<b>-</b>	<b>75,988</b>

##### 6.6. Loans according to types of borrowers

	Current Period	Prior Period
Public	-	-
Private	4,972,114	2,584,376
<b>Total</b>	<b>4,972,114</b>	<b>2,584,376</b>

##### 6.7. Distribution of domestic and foreign loans

	Current Period	Prior Period
Domestic Loans	4,972,114	2,584,376
Foreign Loans	-	-
<b>Total</b>	<b>4,972,114</b>	<b>2,584,376</b>

##### 6.8. Loans granted to subsidiaries and associates

None.

# D YATIRIM BANKASI ANONİM ŞİRKETİ

## EXPLANATION AND NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS AS OF 30 SEPTEMBER 2025

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

### EXPLANATIONS AND NOTES ON CONSOLIDATED FINANCIAL STATEMENTS (cont'd)

#### I. EXPLANATIONS AND NOTES ON ASSETS (cont'd)

##### 6. Information on loans (cont'd)

##### 6.9. Specific provisions for loans or provisions for default loans (Stage 3)

	Current Period	Prior Period
Loans and Receivables with Limited Collectability	-	-
Doubtful Loans and Receivables	-	14,580
Uncollectible Loans and Receivables	20,070	118
<b>Total</b>	<b>20,070</b>	<b>14,698</b>

##### 6.10. Information on non-performing loans and restructured loans

	Group III Loans and receivables with limited collectability	Group IV Doubtful loans and receivables	Group V Uncollectible loans and receivables
<b>Current Period</b>	-	-	<b>26,340</b>
Gross Amounts before Provisions	-	-	26,340
Restructured Loans	-	-	-
<b>Prior Period</b>	-	<b>26,720</b>	<b>118</b>
Gross Amounts before Provisions	-	26,720	118
Restructured Loans	-	-	-

##### 6.11. Information on total non-performing loans

	Group III Loans and receivables with limited collectability	Group IV Doubtful loans and receivables	Group V Uncollectible loans and receivables
<b>Current Period</b>			
<b>Balance at End of Prior Period</b>	-	<b>26,720</b>	<b>118</b>
Additions (+)	-	2,840	1,940
Transfers from Other Categories of Loans Under Follow-Up (+)	-	-	24,282
Transfers to Other Categories of Loans Under Follow-Up (-)	-	24,282	-
Collections (-)	-	5,278	-
Write-offs (-)	-	-	-
<b>Sold (-)</b>	-	-	-
Corporate and Commercial Loans	-	-	-
Retail Loans	-	-	-
Credit Cards	-	-	-
Other	-	-	-
<b>Balance at End of Period</b>	-	-	<b>26,340</b>
<b>Provision (-)</b>	-	-	<b>20,070</b>
<b>Net Balance on Balance Sheet</b>	-	-	<b>6,270</b>

# D YATIRIM BANKASI ANONİM ŞİRKETİ

## EXPLANATION AND NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS AS OF 30 SEPTEMBER 2025

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

### EXPLANATIONS AND NOTES ON CONSOLIDATED FINANCIAL STATEMENTS (cont'd)

#### I. EXPLANATIONS AND NOTES ON ASSETS (cont'd)

#### 6. Information on loans (cont'd)

##### 6.11. Information on total non-performing loans (cont'd)

	Group III	Group IV	Group V
	Loans and receivables with limited collectability	Doubtful loans and receivables	Uncollectible loans and receivables
<b>Prior Period</b>			
<b>Prior Period End Balance</b>	-	118	-
Additions (+)	61,408	1,062	-
Transfers from other categories of loans under follow-up (+)	-	33,296	118
Transfers to other categories of loans under follow-up (-)	33,296	118	-
Collections (-)	28,112	7,638	-
Write-offs (-)	-	-	-
<b>Sold (-)</b>	-	-	-
Corporate and Commercial Loans	-	-	-
Retail Loans	-	-	-
Credit Cards	-	-	-
Other	-	-	-
<b>Balance at end of period</b>	-	26,720	118
<b>Provision (-)</b>	-	14,580	118
<b>Net balance on balance sheet</b>	-	12,140	-

##### 6.12. Information on foreign currency non-performing loans

As of 30 September 2025, the Group has no non-performing receivables from foreign currency loans (31 December 2024: None).

##### 6.13. Information on gross and net non-performing loans and receivables as per customer categories

	Group III	Group IV	Group V
	Loans and receivables with limited collectability	Doubtful loans and receivables	Uncollectible loans and receivables
<b>Current Period (Net)</b>	-	-	6,270
Loans to Individuals and Corporate (Gross)	-	-	26,340
Provision Amount (-)	-	-	20,070
Loans to Individuals and Corporate (Net)	-	-	6,270
Banks (Gross)	-	-	-
Provision Amount (-)	-	-	-
Banks (Net)	-	-	-
Other Loans (Gross)	-	-	-
Provision Amount (-)	-	-	-
Other Loans (Net)	-	-	-
<b>Prior Period (Net)</b>	-	12,140	-
Loans to Individuals and Corporate (Gross)	-	26,720	118
Provision Amount (-)	-	14,580	118
Loans to Individuals and Corporate (Net)	-	12,140	-
Banks (Gross)	-	-	-
Provision Amount (-)	-	-	-
Banks (Net)	-	-	-
Other Loans (Gross)	-	-	-
Provision Amount (-)	-	-	-
Other Loans (Net)	-	-	-

## D YATIRIM BANKASI ANONİM ŞİRKETİ

### EXPLANATION AND NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS AS OF 30 SEPTEMBER 2025

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

#### EXPLANATIONS AND NOTES ON CONSOLIDATED FINANCIAL STATEMENTS (cont'd)

##### I. EXPLANATIONS AND NOTES ON ASSETS (cont'd)

##### 6. Information on loans (cont'd)

##### 6.14. Information on interest accruals, rediscounts and valuation differences calculated for non-performing loans and their provisions

	Group III	Group IV	Group V
	Loans and receivables with limited collectability	Loans and receivables with doubtful collectability	Uncollectible loans and other receivables
<b>Current Period (Net)</b>	-	-	<b>4,158</b>
Interest Accruals, Rediscounts and Valuation Differences	-	-	17,466
Provision Amount (-)	-	-	13,308
<b>Prior Period (Net)</b>	-	<b>5,935</b>	-
Interest Accruals, Rediscounts and Valuation Differences	-	13,062	22
Provision Amount (-)	-	7,127	22

##### 7. Financial assets measured at amortized cost

##### 7.1. Information on subject to repurchase transactions, given as a guarantee or blocked

	Current Period		Prior Period	
	TL	FC	TL	FC
Subject to repurchase agreements	-	-	-	-
Given as collateral/blocked	-	-	-	-
<b>Total</b>	-	-	-	-

##### 7.2. Information on financial assets measured at amortized cost government debt securities

	Current Period	Prior Period
Government Bonds	-	12,222
Treasury Bills	-	-
Other Government Securities	-	-
<b>Total</b>	-	<b>12,222</b>

##### 7.3. Information on financial assets measured at amortized cost

	Current Period	Prior Period
Debt Securities	-	12,222
Quoted at Stock Exchange	-	12,222
Unquoted at Stock Exchange	-	-
Provision for Decrease in Valuation (-)	-	-
<b>Total</b>	-	<b>12,222</b>

# D YATIRIM BANKASI ANONİM ŞİRKETİ

## EXPLANATION AND NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS AS OF 30 SEPTEMBER 2025

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

### EXPLANATIONS AND NOTES ON CONSOLIDATED FINANCIAL STATEMENTS (cont'd)

#### I. EXPLANATIONS AND NOTES ON ASSETS (cont'd)

#### 7. Financial assets measured at amortized cost (cont'd)

##### 7.4. Movement of financial assets measured at amortized cost

	Current Period	Prior Period
Balances at the Beginning of Period	12,222	14,914
Foreign Currency Differences on Monetary Assets	-	-
Purchase During the Period	-	-
Disposals through Sales and Redemptions	(5,551)	(3,489)
Provision for Decrease in Valuation (-)	-	-
Valuation Effect	(6,671)	797
<b>End of Period Total</b>	<b>-</b>	<b>12,222</b>

#### 8. Investments in associates (Net)

The Parent Bank has no associates as of 30 September 2025 and 31 December 2024.

#### 9. Information on subsidiaries

##### 9.1. Information on subsidiaries

	Title	Address (City/Country)	Bank's Share Ratio	Share Ratio of Other Shareholders
1	D Varlık Kiralama A.Ş.	İstanbul/Türkiye	100	100

  

	Total assets	Shareholders' equity	Total fixed assets	Interest income	Income on securities portfolio	Current period profit/ (loss)	Prior period profit/ (loss)	Fair value
1	450,838	250	-	129,168	-	-	-	-

##### 9.2. Information on subsidiaries

	Current Period	Prior Period
<b>Balance at the Beginning of the Period</b>	<b>250</b>	<b>-</b>
<b>Movements During the Period</b>	<b>-</b>	<b>250</b>
Acquisitions	-	250
Bonus Shares	-	-
Dividends from Current Year Profit	-	-
Sales/Settlements	-	-
Reclassification	-	-
Increase/Decrease in Value	-	-
Net Foreign Exchange Difference on Foreign Subsidiaries	-	-
Provisions for Increase/Decrease in Value	-	-
<b>Balance at the End of the Period</b>	<b>250</b>	<b>250</b>
<b>Capital Commitments</b>	<b>-</b>	<b>-</b>
<b>Share Percentage at the End of Period (%)</b>	<b>100</b>	<b>100</b>

(1) The related amounts are at cost and presented on a net basis since D Varlık Kiralama A.Ş. is fully consolidated in the consolidated financial statements.

## D YATIRIM BANKASI ANONİM ŞİRKETİ

### EXPLANATION AND NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS AS OF 30 SEPTEMBER 2025

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

#### EXPLANATIONS AND NOTES ON CONSOLIDATED FINANCIAL STATEMENTS (cont'd)

##### I. EXPLANATIONS AND NOTES ON ASSETS (cont'd)

##### 9. Information on subsidiaries (cont'd)

##### 9.3. Sectorial information on subsidiaries and the related carrying amounts in the legal books

	Current Period	Prior Period
Banks	-	-
Insurance Companies	-	-
Factoring Companies	-	-
Leasing Companies	-	-
Finance Companies	-	-
Other Subsidiaries	250	250
<b>End of Period Total</b>	<b>250</b>	<b>250</b>

##### 10. Information on jointly controlled entities

None (31 December 2024: None).

##### 11. Information on receivables from lease transactions (net)

None (31 December 2024: None).

##### 12. Information on investment properties

None (31 December 2024: None).

# D YATIRIM BANKASI ANONİM ŞİRKETİ

## EXPLANATION AND NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS AS OF 30 SEPTEMBER 2025

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

### EXPLANATIONS AND NOTES ON CONSOLIDATED FINANCIAL STATEMENTS (cont'd)

#### I. EXPLANATIONS AND NOTES ON ASSETS (cont'd)

##### 13. Information on deferred tax assets

The Parent Bank recognizes deferred tax on all taxable temporary differences arising between the carrying amount of an asset or liability and its tax base for financial reporting purposes in accordance with the Turkish Accounting Standard for Income Taxes ("TAS 12"). Deferred tax is calculated using tax rates enacted or substantively enacted at the balance sheet date.

Deferred tax assets resulting from deductible temporary differences are recognized to the extent that it is probable that future taxable profit will be available against which the deductible temporary difference can be utilized. Deferred tax assets and liabilities are offset and the resulting deferred tax assets and liabilities are reported as net in the financial statements.

	Current Period		Prior Period	
	Accumulated temporary differences	Deferred tax asset/ (liability)	Accumulated temporary differences	Deferred tax asset/ (liability)
Provision for employee benefits	59,598	17,879	11,929	3,579
Tangible and intangible asset depreciation difference (*)	(30,382)	(9,115)	(24,723)	(7,417)
Financial assets at fair value through other comprehensive income	(2,735)	(821)	6,206	1,862
Expected Loss Provisions	7,739	2,322	4,095	1,228
Derivative Transactions	(5,528)	(1,658)	(627)	(188)
Other (**)	120,027	37,333	71,299	22,590
<b>Deferred tax asset, net</b>	<b>148,719</b>	<b>45,940</b>	<b>68,179</b>	<b>21,654</b>

(\*) Within the scope of Provisional Article 32 and Repeated Article 298/ç of the Tax Procedure Law, there is no deferred tax asset arising from the revaluation of economic assets (31.12.2024: None).

(\*\*) Temporary differences presented under "Other" consist of inflation accounting valuation effect amounting to TL 137,789, fixed asset valuation effect amounting to TL (23,491) and other temporary differences amounting to TL 5,729 (31.12.2024: Inflation accounting valuation effect amounting to TL 98,390, fixed asset valuation effect amounting to TL (25,487) and other temporary differences amounting to TL (1,604)).

	Current Period	Prior Period
As of 1 January	<b>21,654</b>	<b>5,545</b>
Deferred Tax Expense/(Income)	26,245	15,668
Deferred Tax Recognized Under Equity	(1,959)	441
<b>Deferred tax asset, net</b>	<b>45,940</b>	<b>21,654</b>

##### 14. Information on assets held for sale and discontinued operations

None (31 December 2024: None).

##### 15. Breakdown of the 20% of other assets exceeding 10% of total balance sheet amount excluding off balance sheet commitments

None (31 December 2024: None).



## D YATIRIM BANKASI ANONİM ŞİRKETİ

### EXPLANATION AND NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS AS OF 30 SEPTEMBER 2025

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

#### EXPLANATIONS AND NOTES ON CONSOLIDATED FINANCIAL STATEMENTS (cont'd)

#### II. EXPLANATIONS AND NOTES ON LIABILITIES

The explanations and notes regarding the liabilities of the consolidated balance sheet prepared by the Group are given below.

##### 1. Information on deposits

Since the Parent Bank has the status of an investment bank, it is not authorized to collect deposits.

##### 2. Derivative financial liabilities

Negative differences table related to derivative financial liabilities

	Current Period		Prior Period	
	TL	FC	TL	FC
Forward transactions	32,670	-	4,898	-
Swap transactions	6,488	-	1,371	-
Futures transactions	-	-	-	-
Options	-	-	-	-
Other	-	-	-	-
<b>Total</b>	<b>39,158</b>	<b>-</b>	<b>6,269</b>	<b>-</b>

##### 3. Information on banks and other financial institutions

###### 3.1 Information on funds borrowed

	Current Period		Prior Period	
	TL	FC	TL	FC
Loans from Central Bank of Türkiye	-	-	-	-
From Domestic Banks and Institutions	6,007	223,977	2,000	505,634
From Foreign Banks, Institutions and Funds	792,646	555,835	28	320,744
<b>Total</b>	<b>798,653</b>	<b>779,812</b>	<b>2,028</b>	<b>826,378</b>

###### 3.2 Maturity analysis of funds borrowed

	Current Period		Prior Period	
	TL	FC	TL	FC
Short-term	798,653	779,812	2,028	727,286
Medium and long-term	-	-	-	99,092
<b>Total</b>	<b>798,653</b>	<b>779,812</b>	<b>2,028</b>	<b>826,378</b>

## D YATIRIM BANKASI ANONİM ŞİRKETİ

### EXPLANATION AND NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS AS OF 30 SEPTEMBER 2025

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

#### EXPLANATIONS AND NOTES ON CONSOLIDATED FINANCIAL STATEMENTS (cont'd)

#### II. EXPLANATIONS AND NOTES ON LIABILITIES (cont'd)

##### 4. Information on funds

	Current Period		Prior Period	
	TL	FC	TL	FC
From Domestic Institutions	2,811	125,609	139,776	24,957
From Foreign Organizations and Funds	712,814	838,523	749,574	291,279
<b>Total</b>	<b>715,625</b>	<b>964,132</b>	<b>889,350</b>	<b>316,236</b>

##### 5. Explanations on marketable securities issued

	Current Period		Prior Period	
	TL	FC	TL	FC
Bank bonds	950,347	-	336,931	-
Asset Backed Securities	-	-	-	-
Securities	-	-	-	-
<b>Total</b>	<b>950,347</b>	<b>-</b>	<b>336,931</b>	<b>-</b>

##### 6. Breakdown of the 20% of other liabilities exceeding 10% of total balance sheet amount excluding off balance sheet commitments

None (31.12.2024: None).

##### 7. Information on obligations under financial leases (net)

With the "IFRS 16 Leases" Standard, which is effective as of 1 January 2019, the differences between operating leases and finance leases have been eliminated and lease transactions have started to be recognized as liabilities by lessees under the "Lease Liabilities" item. For the period ended 30 September 2025, the Parent Bank has reflected the lease transactions with an expiry date of more than 1 year in its financial statements within the scope of IFRS 16 standard and the Parent Bank has a liability of TL 9,960 (31 December 2024: TL 12,153) related to lease transactions for the period ended 30 September 2025.

	Current Period		Prior Period	
	Gross	Net	Gross	Net
Less than 1 year	6,386	2,538	7,236	2,240
Between 1 and 4 years	10,762	7,422	15,143	9,461
More than 4 years	-	-	468	452
<b>Total</b>	<b>17,148</b>	<b>9,960</b>	<b>22,847</b>	<b>12,153</b>

##### 8. Information on liabilities arising from hedging purpose derivatives

None (31 December 2024: None).

## D YATIRIM BANKASI ANONİM ŞİRKETİ

### EXPLANATION AND NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS AS OF 30 SEPTEMBER 2025

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

#### EXPLANATIONS AND NOTES ON CONSOLIDATED FINANCIAL STATEMENTS (cont'd)

#### II. EXPLANATIONS AND NOTES ON LIABILITIES (cont'd)

##### 9. Information on provisions

##### 9.1. Foreign exchange losses on the foreign currency indexed loans and finance lease receivables

As of 30 September 2025 and 31 December 2024, the Group has no provision for foreign exchange losses on foreign currency indexed loans.

##### 9.2. Employee benefits provision

	Current Period	Prior Period
Provision for premium	42,000	64,139
Provision for unused vacation	10,294	7,170
Provision for employment termination benefits	7,304	4,759
<b>Balance at the end of the period</b>	<b>59,598</b>	<b>76,068</b>

In accordance with the existing social legislation in Türkiye, the Parent Bank is required to make certain lump-sum payments to employees whose employment is terminated due to retirement or for reasons other than resignation or misconduct. Such payments are calculated on the basis of an agreed formula, are subject to certain upper limits and are recognized in the accompanying financial statements as accrued. The reserve has been calculated by estimating the present value of the future obligation of the Bank that may arise from the retirement of the employees.

The movement of the provision for employment termination benefits in the balance sheet is as follows:

	Current Period	Prior Period
Prior period end balance	4,759	3,845
Provision recognized in the year	2,545	2,376
Paid during the year	-	(299)
Actuarial gains/(losses) in employee benefits	-	(1,163)
Adjustment for prior years' severance indemnity	-	-
<b>Balance at the end of the period</b>	<b>7,304</b>	<b>4,759</b>

The movement of unused vacation provision in the balance sheet is as follows:

	Current Period	Prior Period
Prior period end balance	7,170	3,081
Provision recognized in the year	3,505	4,540
Paid during the year	(381)	(451)
<b>Balance at the end of the period</b>	<b>10,294</b>	<b>7,170</b>

Movements of premium provision in the balance sheet are as follows:

	Current Period	Prior Period
Prior period end balance	64,139	47,332
Provision recognized in the year	42,000	65,500
Paid during the year	(58,438)	(48,693)
Reversed during the year	(5,701)	-
<b>Balance at the end of the period</b>	<b>42,000</b>	<b>64,139</b>

## D YATIRIM BANKASI ANONİM ŞİRKETİ

### EXPLANATION AND NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS AS OF 30 SEPTEMBER 2025

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

#### EXPLANATIONS AND NOTES ON CONSOLIDATED FINANCIAL STATEMENTS (cont'd)

#### II. EXPLANATIONS AND NOTES ON LIABILITIES (cont'd)

##### 9. Information on provisions (cont'd)

##### 9.3. The specific provisions provided for indemnifies non-cash loans expected credit loss for non-cash loans

As of 30 September 2025, the Group has provided expected credit losses amounting to TL 1,510 (31 December 2024: TL 2,763) for non-cash loans that are not indemnified and not liquidated.

##### 9.4 Information on other provisions

For the period ended 30 September 2025, the Group's other provisions balance in the financial statements is TL 1,510 (31 December 2024: TL 2,763). Other provisions consist of expected loss provisions for non-cash loans (31 December 2024: TL 2,763).

##### 10. Information on taxes payable

##### 10.1. Information on current tax liability

As of 30 September 2025, the Group has no tax liability remaining after deducting temporary taxes paid during the period from corporate tax (31 December 2024: None).

##### 10.2. Information on taxes payable

	Current Period	Prior Period
Corporate taxes payable	53,360	-
Taxation of securities	9,315	1,976
Property tax	-	-
Banking and insurance transaction tax (BITT)	13,801	7,514
Foreign exchange transaction tax	-	-
Value added tax payable	1,371	1,675
Other <sup>(1)</sup>	7,561	5,612
<b>Total</b>	<b>85,408</b>	<b>16,777</b>

(1) Other item consists of income tax payable amounting to TL 7,201 (31 December 2024: TL 5,292), stamp tax payable amounting to TL 156 (31 December 2024: TL 108) and other taxes amounting to TL 204 (31 December 2024: TL 209).

##### 10.3. Information on premiums

	Current Period	Prior Period
Social security premiums-employee	1,393	994
Social security premiums-employer	2,221	1,569
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	80	56
Unemployment insurance-employer	161	112
Other	-	-
<b>Total</b>	<b>3,855</b>	<b>2,731</b>

## D YATIRIM BANKASI ANONİM ŞİRKETİ

### EXPLANATION AND NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS AS OF 30 SEPTEMBER 2025

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

#### EXPLANATIONS AND NOTES ON CONSOLIDATED FINANCIAL STATEMENTS (cont'd)

#### II. EXPLANATIONS AND NOTES ON LIABILITIES (cont'd)

#### 10. Information on taxes payable (cont'd)

##### 10.4. Information on deferred tax liabilities

##### 10.4.1. Temporary differences, tax losses, exemptions and deductions reflected to balance sheet as deferred tax liabilities

The Group has computed deferred tax asset or liability on temporary differences arising from carrying values of assets and liabilities in the accompanying financial statements and their tax bases.

The Group has calculated TL 45,940 of net deferred tax asset and reflected to the financial statements enclosed (31 December 2024: TL 21,654 of net deferred tax asset).

#### 11. Liabilities for assets held for sale and assets of discontinued operations

As of 30 September 2025 and 31 December 2024, the Group has no non-current asset payables related to assets held for sale and discontinued operations.

#### 12. Information on Subordinated Loans

The Group has no subordinated loans as of 30 September 2025 and 31 December 2024.

#### 13. Information on Shareholders' Equity

##### 13.1. Presentation of paid-in capital

	Current Period	Prior Period
Common stock	1,400,000	200,000
Preferred stock	-	-

##### 13.2. Paid-in capital amount, explanation as to whether the registered share capital system ceiling is applicable at bank, if so, and amount of registered share capital

There is no registered share capital ceiling at the Group (31 December 2024: None).

## D YATIRIM BANKASI ANONİM ŞİRKETİ

### EXPLANATION AND NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS AS OF 30 SEPTEMBER 2025

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

#### EXPLANATIONS AND NOTES ON CONSOLIDATED FINANCIAL STATEMENTS (cont'd)

#### II. EXPLANATIONS AND NOTES ON LIABILITIES (cont'd)

#### 13. Information on Shareholders' Equity (cont'd)

##### 13.3. Information on share capital increases and their sources; other information on increased capital shares in current period

With the decision of the Board of Directors of the Parent Bank dated 25 March 2025, the capital of the Bank amounting to TL 200,000 has been increased by TL 1,200,000 in total to TL 1,400,000 by meeting TL 750,000 in cash and TL 450,000 from internal resources and the capital increase has been registered by the Istanbul Trade Registry Office on 26 May 2025 after the permissions of the Banking Regulation and Supervision Agency and the General Directorate of Domestic Trade of the Ministry of Trade.

##### 13.4. Information on share capital increases from capital reserves

None (31 December 2024: None).

##### 13.5. Capital commitments in the last fiscal year and at the end of the following period, the general purpose of these commitments and projected resources required to meet these commitments

None (31 December 2024: None).

##### 13.6. Indicators of the Parent Bank's income, profitability and liquidity for the previous periods and possible effects of these future assumptions on the Parent Bank's equity due to the uncertainty of these indicators

As of 30 September 2025 and 31 December 2024, there are no estimated effects on the Parent Bank's shareholders' equity of the projections to be made by taking into account the past indicators of the Parent Bank's income, profitability and liquidity and the uncertainties in these indicators.

##### 13.7. Information on preferred shares

None (31 December 2024: None).

##### 13.8. Information on marketable securities value increase fund

	Current Period		Prior Period	
	TL	FC	TL	FC
<b>From Associates, Subsidiaries, and Joint Ventures</b>	-	-	-	-
Valuation Differences	-	-	-	-
Foreign Exchange Difference	-	-	-	-
<b>Marketable Securities at Fair Value through Other Comprehensive Income</b>	<b>2,552</b>	<b>(363)</b>	<b>(4,650)</b>	<b>468</b>
Valuation Differences	2,552	(363)	(4,650)	468
Foreign Exchange Difference	-	-	-	-
<b>Total</b>	<b>2,552</b>	<b>(363)</b>	<b>(4,650)</b>	<b>468</b>

## D YATIRIM BANKASI ANONİM ŞİRKETİ

### EXPLANATION AND NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS AS OF 30 SEPTEMBER 2025

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

#### EXPLANATIONS AND NOTES ON CONSOLIDATED FINANCIAL STATEMENTS (cont'd)

#### II. EXPLANATIONS AND NOTES ON LIABILITIES (cont'd)

##### 13. Information on Shareholders' Equity (cont'd)

##### 13.9. Information on profit reserves

In accordance with the decision of the Ordinary General Assembly dated 27 March 2025, the Parent Bank transferred TL 100,704 of retained earnings amounting to TL 5,035 to legal reserves and TL 95,669 to extraordinary reserves.

With the decision of the Board of Directors of the Parent Bank dated 25 March 2025, the capital of the Bank amounting to TL 200,000 has been increased by TL 1,200,000 in total to TL 1,400,000 by meeting TL 750,000 in cash and TL 450,000 from internal resources and the capital increase has been registered by the Istanbul Trade Registry Office on 26 May 2025 after the permissions of the Banking Regulation and Supervision Agency and the General Directorate of Domestic Trade of the Ministry of Trade.

#### III. EXPLANATIONS AND NOTES ON OFF-BALANCE SHEET ITEMS

##### 1. Information on off-balance sheet liabilities

##### 1.1. Nature and amount of irrevocable loan commitments

	Current Period	Prior Period
Forward Assets Trading Commitments	390,438	-
Time Deposit Trading Commitments	-	-
Tax and Fund Liabilities from Export Commitments	-	-
Other Irrevocable Commitments	-	214,932
<b>Total</b>	<b>390,438</b>	<b>214,932</b>

##### 1.2. Guarantees, bills of exchange and acceptances and other letters of credit which can be counted as financial collateral and other non-cash loans including letters of credit

The Parent Bank's non-cash loans amounting to TL 1,590,366 consist of letters of guarantee (31 December 2024: The Parent Bank's non-cash loans amounting to TL 1,034,431 consist of letters of guarantee amounting to TL 1,031,217 and letters of credit amounting to TL 3,214).

##### 1.3. Guarantees, suretyships, and similar transactions

	Current Period	Prior Period
Guarantee Letters	189,148	323,192
Temporary Guarantee Letters	-	-
Advance Guarantee Letters	-	-
Guarantee Letters Given for Customs	500,000	200,000
Letters of Guarantee Given for Cash Loans	901,218	508,025
Other Guarantee Letters	-	-
<b>Total</b>	<b>1,590,366</b>	<b>1,031,217</b>

## D YATIRIM BANKASI ANONİM ŞİRKETİ

### EXPLANATION AND NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS AS OF 30 SEPTEMBER 2025

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

#### EXPLANATIONS AND NOTES ON CONSOLIDATED FINANCIAL STATEMENTS (cont'd)

#### III. EXPLANATIONS AND NOTES ON OFF-BALANCE SHEET ITEMS (cont'd)

##### 1.4. Information on non-cash loans

##### 1.4.1. Total amount of non-cash loans

	Current Period	Prior Period
Non-cash loans given against cash loan risks	897,275	508,025
<i>With maturity of one year or less than one year</i>	480,000	295,000
<i>With maturity of more than one year</i>	417,275	213,025
Other non-cash loans	693,091	526,406
<b>Total</b>	<b>1,590,366</b>	<b>1,034,431</b>

#### 2. Information on derivative financial instruments

	Current Period	Prior Period
<b>Types of Trading Transactions</b>		
Foreign Currency Related Derivative Transactions (I)	14,965,989	1,527,902
Forward Transactions	5,244,597	678,972
Swap Transactions	9,721,392	848,930
Futures Transactions	-	-
Option Transactions	-	-
Interest Related Derivative Transactions (II)	-	-
Forward Rate Transactions	-	-
Interest Rate Swap Transactions	-	-
Interest Option Transactions	-	-
Futures Interest Transactions	-	-
Other Trading Derivative Transactions (III)	-	-
<b>A. Total Trading Derivative Transactions (I+II+III)</b>	<b>14,965,989</b>	<b>1,527,902</b>
<b>Types of Hedging Transactions</b>		
Fair Value Hedges	-	-
Cash Flow Hedges	-	-
Net Investment Hedges	-	-
<b>B. Total Hedging Related Derivatives</b>	<b>-</b>	<b>-</b>
<b>Total Derivative Transactions (A+B)</b>	<b>14,965,989</b>	<b>1,527,902</b>

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

None (31 December 2024: None).

#### 4. Explanation on contingent liabilities and assets

None (31 December 2024: None).

#### 5. Services rendered on behalf of third parties

None (31 December 2024: None).



## D YATIRIM BANKASI ANONİM ŞİRKETİ

### EXPLANATION AND NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS AS OF 30 SEPTEMBER 2025

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

#### EXPLANATIONS AND NOTES ON CONSOLIDATED FINANCIAL STATEMENTS (cont'd)

#### IV. EXPLANATIONS AND NOTES ON STATEMENT OF INCOME

##### 1. Interest income

##### 1.1 Information on interest received from loans:

	Current Period		Prior Period	
	TL	FC	TL	FC
Interest on loans <sup>(1)</sup>				
<i>Short-term loans</i>	1,131,493	46,132	645,850	33,193
<i>Medium and long-term loans</i>	19,476	-	-	-
<i>Interest on non-performing loans</i>	2,530	-	6,212	-
<b>Total</b>	<b>1,153,499</b>	<b>46,132</b>	<b>652,062</b>	<b>33,193</b>

<sup>(1)</sup> Includes fee and commission income related to cash loans.

##### 1.2 Information on interest received from banks

	Current Period		Prior Period	
	TL	FC	TL	FC
From the Central Bank of Türkiye	75,287	-	10,304	-
From domestic banks	4,601	1,819	12,490	5,465
From foreign banks	-	264	-	829
From branches and head offices abroad	-	-	-	-
<b>Total</b>	<b>79,888</b>	<b>2,083</b>	<b>22,794</b>	<b>6,294</b>

##### 1.3 Information on interest received from marketable securities

	Current Period		Prior Period	
	TL	FC	TL	FC
Financial Assets Measured at Fair Value Through Profit/Loss	-	-	-	-
Financial Assets Measured at Fair Value Through Other Comprehensive Income	241,441	2,151	55,732	1,824
Financial Assets Measured at Amortized Cost	1,128	-	3,566	-
<b>Total</b>	<b>242,569</b>	<b>2,151</b>	<b>59,298</b>	<b>1,824</b>

##### 1.4 Information on interest income received from associates and subsidiaries

	Current Period	Prior Period
Interest Income Received From Associates And Subsidiaries	-	-
<b>Total</b>	<b>-</b>	<b>-</b>

## D YATIRIM BANKASI ANONİM ŞİRKETİ

### EXPLANATION AND NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS AS OF 30 SEPTEMBER 2025

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

#### EXPLANATIONS AND NOTES ON CONSOLIDATED FINANCIAL STATEMENTS (cont'd)

#### IV. EXPLANATIONS AND NOTES ON STATEMENT OF INCOME (cont'd)

##### 2. Interest expenses

##### 2.1. Information on interest expense on funds borrowed

	Current Period		Prior Period	
	TL	FC	TL	FC
<b>Banks <sup>(1)</sup></b>	<b>108,945</b>	<b>27,455</b>	<b>8,052</b>	<b>17,192</b>
Central Bank of Türkiye	-	-	-	-
Domestic Banks	1,791	9,603	477	7,678
Foreign Banks	107,154	17,852	7,575	9,514
Branches and head offices abroad	-	-	-	-
<b>Other institutions</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total</b>	<b>108,945</b>	<b>27,455</b>	<b>8,052</b>	<b>17,192</b>

<sup>(2)</sup> Commission and fee expenses on non-cash loans is included.

##### 2.2. Information on interest expense to associates and subsidiaries

	Current Period	Prior Period
Interest Expense to Associates and Subsidiaries	-	-
<b>Total</b>	<b>-</b>	<b>-</b>

##### 2.3 Information on interest expense to securities issued

	Current Period		Prior Period	
	TL	FC	TL	FC
Interest expenses from securities issued	227,445	-	106,327	-
<b>Total</b>	<b>227,445</b>	<b>-</b>	<b>106,327</b>	<b>-</b>

##### 2.4 Allocation of interest expense on deposits based on maturity of deposits

Since the Parent Bank has the status of an investment bank, it is not authorized to collect deposits.

##### 2.5 Information on interest paid on Money market transactions

	Current Period		Prior Period	
	TL	FC	TL	FC
Interest on money market transactions	9,060	-	48,245	-
Interest on repurchase agreements	168,659	-	9,007	-
<b>Total</b>	<b>177,719</b>	<b>-</b>	<b>57,252</b>	<b>-</b>

## D YATIRIM BANKASI ANONİM ŞİRKETİ

### EXPLANATION AND NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS AS OF 30 SEPTEMBER 2025

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

#### EXPLANATIONS AND NOTES ON CONSOLIDATED FINANCIAL STATEMENTS (cont'd)

#### IV. EXPLANATIONS AND NOTES ON STATEMENT OF INCOME (cont'd)

##### 2. Interest expenses (cont'd)

##### 2.6 Information on lease interest expenses

	Current Period		Prior Period	
	TL	FC	TL	FC
Interest expense on operating leases	4,698	-	922	-
<b>Total</b>	<b>4,698</b>	<b>-</b>	<b>922</b>	<b>-</b>

##### 3. Information on fees and commissions received

	Current Period		Prior Period	
	TL	FC	TL	FC
From non-cash loans	12,448	1,633	11,103	1,145
Other <sup>(1,2)</sup>	30,530	38,942	24,790	6,492
<b>Total</b>	<b>42,978</b>	<b>40,575</b>	<b>35,893</b>	<b>7,637</b>

<sup>(1)</sup> The portion of other fees and commissions amounting to TL 63,009 consists of investment banking service income and other brokerage commission income.

<sup>(2)</sup> It consists of banking service revenues.

##### 4. Information on dividend income

The Parent Bank has no dividend income for the periods ended 30 September 2025 and 30 September 2024.

##### 5. Information on net trading profit/loss (Net)

	Current Period	Prior Period
<b>Profit</b>	<b>354,841</b>	<b>371,001</b>
Gains on capital market operations	4,792	12,724
Gains on derivative financial instruments	190,686	202,300
Foreign exchange gains	159,363	155,977
<b>Losses (-)</b>	<b>486,148</b>	<b>496,309</b>
Losses on capital market operations	6	5,468
Losses on derivative financial instruments	327,621	357,538
Foreign exchange losses	158,521	133,303
<b>Net trading profit / (loss)</b>	<b>(131,307)</b>	<b>(125,308)</b>

##### 6. Information on other operating income

The Group's other operating income amounting to TL 8,274 consists of prior years' provision reversals amounting to TL 6,665 and other income amounting to TL 1,609 (30 September 2024: Other operating income amounting to TL 1,851 consists of prior years' adjustments amounting to TL 1,358, other non-interest income amounting to TL 10 and other income amounting to TL 483).

## D YATIRIM BANKASI ANONİM ŞİRKETİ

### EXPLANATION AND NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS AS OF 30 SEPTEMBER 2025

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

#### EXPLANATIONS AND NOTES ON CONSOLIDATED FINANCIAL STATEMENTS (cont'd)

#### IV. EXPLANATIONS AND NOTES ON STATEMENT OF INCOME (cont'd)

##### 7. Expected loss provisions and other provision expenses

	Current Period	Prior Period
<b>Expected Credit Loss</b>	<b>7,255</b>	<b>16,394</b>
12 month expected credit loss (Stage 1)	4,786	31
Significant increase in credit risk (Stage 2)	-	-
Non-performing loans (Stage 3)	2,469	16,363
<b>Marketable Securities Impairment Expense</b>	<b>112</b>	<b>129</b>
Financial Assets Measured at Fair Value through Profit/Loss	-	-
Financial Assets Measured at Fair Value through Other Comprehensive Income	112	129
<b>Impairment Provision for Associates, Subsidiaries and Joint Ventures</b>	<b>-</b>	<b>-</b>
Associates	-	-
Subsidiaries	-	-
Joint Ventures	-	-
<b>Other</b>	<b>(1,253)</b>	<b>(1,075)</b>
<b>Total</b>	<b>6,114</b>	<b>15,448</b>

## D YATIRIM BANKASI ANONİM ŞİRKETİ

### EXPLANATION AND NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS AS OF 30 SEPTEMBER 2025

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

#### EXPLANATIONS AND NOTES ON CONSOLIDATED FINANCIAL STATEMENTS (cont'd)

#### IV. EXPLANATIONS AND NOTES ON STATEMENT OF INCOME (cont'd)

##### 8. Information on other operating expenses

	Current Period	Prior Period
Reserve for employment termination benefits <sup>(1)</sup>	2,545	1,782
Bank social aid fund deficit provision	-	-
Impairment expenses of fixed assets	-	-
Depreciation expenses of tangible assets	11,567	6,369
Impairment expenses of intangible assets	-	-
Impairment expense of goodwill	-	-
Depreciation expenses of intangible assets	12,548	10,635
Impairment on subsidiaries accounted for under equity method	-	-
Impairment on assets for resale	-	-
Depreciation expenses of assets for resale	-	-
Impairment expenses of assets held for sale and discontinued operations	-	-
Other operating expenses	89,059	61,006
<i>Taxes, duties and fees</i>	10,913	5,885
<i>Computer usage expenses</i>	27,350	17,930
<i>Leasing Expenses Related to TFRS 16 Exceptions</i>	50	715
<i>Repair and maintenance expenses</i>	1,419	635
<i>Advertisement expenses</i>	14,600	9,985
<i>Other expenses</i>	34,727	25,856
Loss on sales of assets	-	-
Other	16,794	11,729
<b>Total</b>	<b>132,513</b>	<b>91,521</b>

(1) In the statement of profit or loss, the amount of employment termination benefit, which is not included in other operating expenses but presented in other provisions, is also included in this table.

(2) Other operating expenses consist of vehicle expenses amounting to TL 3,567, building fee expenses amounting to TL 3,260, communication expenses amounting to TL 9,306, subscription expenses amounting to TL 4,000, insurance expenses amounting to TL 1,950, donations and grants amounting to TL 107, Doğan Holding share participation balance amounting to TL 7,031 and other expenses amounting to TL 5,506 (30 September 2024: Other operating expenses consist of vehicle expenses amounting to TL 2,769, building fee expenses amounting to TL 2,160, communication expenses amounting to TL 6,843, dues expenses amounting to TL 1,517, insurance expenses amounting to TL 1,172, donations and grants amounting to TL 209, Doğan Holding shareholding balance amounting to TL 4,499 and other expenses amounting to TL 6,717).

##### 9. Information on profit/loss before taxes including profit/loss from continuing and discontinued operations

The Group has realized TL 281,474 profit before tax from continuing operations (30 September 2024: TL 108,136 profit). The Group does not have discontinued operations.

##### 10. Provision for taxes including taxes from continued and discontinued operations

As of 30 September 2025, the Group's total tax provision expense amounting to TL 69,099 consists of current tax expense amounting to TL 95,344 and deferred tax income amounting to TL 26,245 (30 September 2024: the Group's total tax provision expense amounting to TL 17,353 consists of current tax expense amounting to TL 43,923 and deferred tax income amounting to TL 26,570).

The Group does not have discontinued operations (30 September 2024: None).

## D YATIRIM BANKASI ANONİM ŞİRKETİ

### EXPLANATION AND NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS AS OF 30 SEPTEMBER 2025

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

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#### EXPLANATIONS AND NOTES ON CONSOLIDATED FINANCIAL STATEMENTS (cont'd)

#### IV. EXPLANATIONS AND NOTES ON STATEMENT OF INCOME (cont'd)

**11. Information on profit/loss before taxes including profit/loss from continuing and discontinued operations**

For the period ended 30 September 2025, the Group has realized TL 212,375 continuing operations profit before tax (30 September 2024: TL 90,783 profit).

**12. Information on net profit/loss**

**12.1. The nature and amount of certain income and expense items from ordinary operations is disclosed if the disclosure for nature, amount and repetition rate of such items is required for the complete understanding of the Bank's performance for the period**

None (30 September 2024: None).

**12.2. Effect of change in a forecast related to financial statement components to profit/loss, if possibility to effect latter years occurs, information including those periods**

None (30 September 2024: None).

**13. If the other items in the income statement exceed 10% of the income statement total, accounts amounting to at least 20% of these items are shown below**

None (30 September 2024: None).

# D YATIRIM BANKASI ANONİM ŞİRKETİ

## EXPLANATION AND NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS AS OF 30 SEPTEMBER 2025

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

### EXPLANATIONS AND NOTES ON CONSOLIDATED FINANCIAL STATEMENTS (cont'd)

#### V. EXPLANATIONS ON THE RISK GROUP OF THE GROUP

##### 1. Information on the volume of transactions related to the Group's own risk group, outstanding loan and deposit transactions and income and expenses of the period

Group's risk group – Current Period	Associates, Affiliates and Joint-Ventures		Bank's Direct and Indirect Shareholders		Other Components in Risk Group	
	Cash	Non-cash	Cash		Cash	Non-cash
Loans						
Balance at beginning of period	-	-	-	-	592,457	69,348
Balance at end of period	-	-	-	-	307,982	44,640
Interest and commission income	-	-	-	-	114,024	736
Group's risk group – Prior Period	Associates, Affiliates and Joint-Ventures		Bank's Direct and Indirect Shareholders		Other Components in Risk Group	
	Cash	Non-cash	Cash		Cash	Non-cash
Loans						
Balance at beginning of period	-	-	-	-	249,573	197,988
Balance at end of period	-	-	-	-	592,457	69,348
Interest and commission income (*)	-	-	-	-	40,993	16,856

(\*) Prior period balances refer to 30 September 2024 amounts.

##### 2. Concentration of transaction volumes and balances with risk group and pricing policy

The Parent Bank operates various banking operations with the risk group. These are commercial transactions and priced with market prices in line with Parent Bank's general pricing policy.

30 September 2025	Risk group	Total	Rate %
Cash loans	307,982	4,998,454	6.16
Non-cash loans	44,640	1,590,366	2.81
31 December 2024	Risk group	Total	Rate %
Cash loans	592,457	2,611,214	22.69
Non-cash loans	69,348	1,034,431	6.70

The Parent Bank has earned service and commission income amounting to TL 10,001 (30 September 2024: TL 3,619) for other banking services other than loan transactions with the risk group.

##### 3. Information on deposit held by Group's own risk group

The Parent Bank is not authorized to accept deposits.

However, the Bank has risk group non-cash balances amounting to TL 1,656,373 classified under non-cash funds (31 December 2024: TL 1,173,002). Interest expense related to the Bank's risk group non-cash accounts is TL 281,646 (31 December 2024: TL 231,303).

# D YATIRIM BANKASI ANONİM ŞİRKETİ

## EXPLANATION AND NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS AS OF 30 SEPTEMBER 2025

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

### EXPLANATIONS AND NOTES ON CONSOLIDATED FINANCIAL STATEMENTS (cont'd)

#### V. EXPLANATIONS ON THE RISK GROUP OF THE GROUP (cont'd)

##### 4. Information on forward, option and other similar agreements made with Group's own risk group

The Group's risk group	Associates, Affiliates and Joint-Ventures		Bank's Direct and Indirect Shareholders		Other Components in Risk Group	
	Current Period	Prior Period	Current Period	Prior Period	Current Period	Prior Period
Transactions at Fair Value Through Profit or Loss						
Balance at beginning of period	-	-	-	-	1,449	23,509
Balance at end of the period	-	-	-	-	15,610	1,449
Total Profit / Loss	-	-	18,292	-	38,514	102,847
Transactions for Hedging						
Balance at beginning of period	-	-	-	-	-	-
Balance at end of the period	-	-	-	-	-	-
Total Profit / Loss	-	-	-	-	-	-

##### 5. Benefits provided to key management personnel

For the period ended 30 September 2025, total salaries and other benefits paid to the top management during the year is TL 94,598 (30 September 2024: TL 65,878).

#### VI. EXPLANATIONS ON THE GROUP'S DOMESTIC BRANCHES, AGENCIES AND BRANCHES ABROAD AND OFF-SHORE BRANCHES

	Number	Number of employees				
Domestic branch	1	74				
			Country			
Foreign representatives	-	-	-	-	-	-
			Total assets		Legal capital	
Foreign branch	-	-	-	-	-	-
Off-shore banking regions branches	-	-	-	-	-	-

#### VII. OTHER EXPLANATIONS ON THE OPERATIONS OF THE GROUP

##### Summary information regarding the Parent Bank's rating from rating entities

The Parent Bank was reassessed by JCR Eurasia Rating on 23 September 2025 and its Long Term National Rating was determined as 'A+ (tr)', which is investment grade and in the high credit quality rating category.

Long Term International Foreign Currency Rating is 'BB' / (Stable Outlook).

#### VIII. EXPLANATIONS ON SUBSEQUENT EVETS

None.



## **D YATIRIM BANKASI ANONİM ŞİRKETİ**

### **EXPLANATION AND NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS AS OF 30 SEPTEMBER 2025**

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

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#### **SECTION SIX**

##### **EXPLANATIONS ON REVIEW REPORT**

###### **I. Explanations on review report**

The consolidated financial statements of the Group as of 30 September 2025 and for the period then ended, have been reviewed by DRT Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik A.Ş. and a review report dated 5 November 2025, is presented before the accompanying financial statements.

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

None.

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**EXPLANATION AND NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS AS OF 30 SEPTEMBER 2025**

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

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**SECTION SEVEN**

**INTERIM ACTIVITY REPORT**

**I. SUMMARY FINANCIAL INFORMATION REGARDING THE OPERATING RESULTS FOR THE CURRENT PERIOD, THE COMMENTS OF THE CHAIRMAN OF THE BOARD OF DIRECTORS AND THE CEO**

**Message from the Chairman**

Dear Shareholders,

The third quarter of the year has been a period in which the successful results of the disinflation process carried out in our country since mid-2024 have been seen, despite the global uncertainties, geopolitical turmoil, and ongoing trade wars. As global economies approach the end of their interest rate reduction cycles, we expect the disinflation process to accelerate and the decline in policy interest rates to continue in our country in the coming period. However, as we have experienced during this challenging period, alongside traditional banking, the real sector's awareness of investment banking services is also increasing with each passing day.

Our Bank, benefiting from the favourable momentum brought by the disinflation process and supported by its strong capital base, has demonstrated a highly successful performance in balance sheet management this quarter, continuing to expand its customer base while ensuring effective margin generation through a customer-oriented pricing strategy and by dynamically managing the funding opportunities obtained from domestic and international banks, financial institutions, and capital and money markets. Within the framework of active management, our Bank has also intensified its deepening in the capital markets, strengthening its strategic securities portfolio alongside loans by closely monitoring medium-term strategies and expectations. Along with these developments in traditional banking, active growth of 78% above the sector average has been achieved since the beginning of the year, reaching a balance sheet size of TL 7.3 billion and a net profit of TL 212 million.

Doğan Investment Bank will continue to stand by its customers and maintain its position as the pioneer and leader in the sector in all investment banking services, including not only traditional banking services but also merger and acquisition advisory, alternative financing methods, structured financing, capital markets, public offerings, financial markets, and financial products, with its experienced staff.

Since the commencement of its operations, our Bank, which has aimed to contribute to both its clients and the national economy and has undertaken numerous pioneering and distinguished transactions and activities in the field of investment banking, continued these operations in the last quarter of 2025.

We are immensely proud to have served as financial advisor in the first international financing transaction of the Disaster Reconstruction Fund, established to contribute to the recovery of the earthquake zone, which amounted to EUR 485 million provided by an international consortium, and to have contributed to our country's strong and sustainable future through this transaction.

In our investment banking activities, we are pleased to have acted as the exclusive financial advisor to KFC, the world's leading fried chicken brand owned by Yum! Brands, in its Franchise Agreement signed with HD Holding in the third quarter, and to have successfully completed the transaction. In the third quarter, we also acted as the exclusive financial advisor in the sale of all shares of Ditaş Doğan Yedek Parça İmalat ve Teknik A.Ş.

## **D YATIRIM BANKASI ANONİM ŞİRKETİ**

### **EXPLANATION AND NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS AS OF 30 SEPTEMBER 2025**

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

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#### **I. SUMMARY FINANCIAL INFORMATION REGARDING THE OPERATING RESULTS FOR THE CURRENT PERIOD, THE COMMENTS OF THE CHAIRMAN OF THE BOARD OF DIRECTORS AND THE CEO (cont’d)**

##### **Message from the Chairman (cont’d)**

In the final quarter of 2025, we will continue to grow in areas aligned with our vision and strategic goals, working to deliver many more distinctive projects and contributing to our country's economic development.

I would like to thank all my colleagues for their contributions, hard work and dedication, and our customers and stakeholders for empowering us with their trust.

Ahmet Vural Akışık

Chairman of the Board

## D YATIRIM BANKASI ANONİM ŞİRKETİ

### EXPLANATION AND NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS AS OF 30 SEPTEMBER 2025

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

#### I. SUMMARY FINANCIAL INFORMATION REGARDING THE OPERATING RESULTS FOR THE CURRENT PERIOD, THE COMMENTS OF THE CHAIRMAN OF THE BOARD OF DIRECTORS AND THE CEO (cont'd)

##### Message from CEO

Dear Shareholders,

As Doğan Investment Bank, following our three-year period of operations, during which we set out with the goal of becoming a regional investment bank and completed many successful transactions that were the first of their kind, we continued our activities in the first nine months of 2025 with the same determination and success.

Our Bank's total assets, which stood at TL 4.1 billion at the end of 2024, grew by 78% to reach TL 7.3 billion by the end of the third quarter of 2025, while our cash loan volume, which constitutes 68% of our total assets, grew by 91% to reach TL 5 billion, and our total loan volume amounted to TL 6.6 billion. Our bank increased its paid-up capital to TL 1.4 billion by raising capital by a total of TL 1.2 billion in the second quarter of the year, consisting of TL 750 million in cash and TL 450 million from internal sources. The Bank's equity, which stood at TL 842 million at the end of 2024, reached TL 1.8 billion at the end of the third quarter of 2025. Our bank achieved a net period profit of TL 212 million in the first nine months of 2025, while the capital adequacy ratio stood at 37.7%.

In addition to strengthening its own resources, our Bank has enhanced its collaborations with international development banks and foreign institutions during this period and continued to diversify its long-term funding opportunities. During this period, a financing agreement with DP World Trade Finance has been signed as a step to strengthen the strategic partnership we established in 2024. This financing is not only the first financing provided by DP World Trade Finance to a bank in Türkiye, but it is also an agreement that will significantly contribute to expanding DP World's logistics activities in Türkiye and providing tailored financial solutions to our customers' needs.

As Doğan Yatırım Bankası, alongside our goal of becoming a regional investment bank, facilitating transactions that contribute to our country's strong and sustainable future has been another priority and mission of ours. Within the framework of these goals, we are immensely proud to have served as financial advisor in the first international financing transaction of the Disaster Reconstruction Fund, established to contribute to the recovery of the earthquake-affected region. The Disaster Reconstruction Fund, established under Law No. 7441, aims to provide, manage and transfer the necessary financial resources for reconstruction, infrastructure and superstructure projects in regions affected by natural disasters. Within this scope, the Fund has successfully completed its first international financing transaction worth 485 million euros. As Doğan Investment Bank, we undertook the role of financial advisor in this significant transaction provided by an international consortium led by Abu Dhabi Commercial Bank. We are delighted to continue contributing to our country's strong and sustainable future with pioneering steps.

As Doğan Yatırım Bankası, we continued our investment banking activities at the same pace, in addition to the specialised structured finance transactions we carried out in our role as financial advisor and coordinator. We are delighted to have served as the exclusive financial advisor to KFC, the world's leading fried chicken brand owned by Yum! Brands, in its Franchise Agreement signed with HD Holding, one of Türkiye's leading fast-food restaurant operators, and to have successfully completed the transaction. In addition to this significant transaction, we also acted as the exclusive financial advisor in the sale of all shares of Ditaş Doğan Yedek Parça İmalat ve Teknik A.Ş.

## **D YATIRIM BANKASI ANONİM ŞİRKETİ**

### **EXPLANATION AND NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS AS OF 30 SEPTEMBER 2025**

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

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#### **I. SUMMARY FINANCIAL INFORMATION REGARDING THE OPERATING RESULTS FOR THE CURRENT PERIOD, THE COMMENTS OF THE CHAIRMAN OF THE BOARD OF DIRECTORS AND THE CEO (cont’d)**

##### **Message from CEO (cont’d)**

Our Bank, which aims to contribute to the development of capital markets and has been one of the most active players in brokerage activities for private sector debt instrument issuances for its customers throughout 2024, continued these activities unabated during the first nine months of 2025, brokering 27 capital market debt instrument transactions with a total nominal value of TL 5 billion on behalf of its customers. Through these transactions, we continued to support our customers' capital market activities and managed to rank among the top investment institutions in terms of both customer numbers and transaction volume. Doğan Yatırım Bankası has also obtained new authorisations to offer its customers lease certificate issuances within the Asset Leasing company, in addition to financing bonds, and will expand its services in this area.

As Doğan Yatırım Bankası, in our fourth year of operation, we are proud to have been awarded the ‘Great Place to Work Türkiye’ certificate for the second consecutive year. I would like to thank all my colleagues, who have come together around a common goal and made this meaningful achievement possible through their hard work and contributions, as well as all our stakeholders who have supported us and contributed to our success.

Hulusi Horozoğlu

General Manager and Member of the Board