

D YATIRIM BANKASI ANONİM ŐİRKETİ

**INDEPENDENT AUDIT REPORT
CONSOLIDATED FINANCIAL STATEMENTS AND
NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD 31 DECEMBER 2025**

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

(CONVENIENCE TRANSLATION OF
INDEPENDENT AUDITOR'S REPORT ORIGINALLY ISSUED IN TURKISH)

INDEPENDENT AUDITOR'S REPORT

To the General Assembly of D Yatırım Bankası A.Ş.

A) Report on the Audit of the Consolidated Financial Statements

1) Opinion

We have audited the consolidated financial statements of D Yatırım Bankası A.Ş. ("Bank") and its consolidated subsidiary (together as the "Group"), which comprise the consolidated balance sheet as at 31 December 2025, and the consolidated statement of profit or loss, consolidated statement of profit or loss and other comprehensive income, consolidated statement of changes in shareholders' equity and consolidated statement of cash flows for the year then ended and, notes to the consolidated financial statements, including material accounting policy information.

In our opinion, the consolidated financial statements present fairly, in all material respects, the consolidated financial position of the Group as of 31 December 2025, and its consolidated financial performance and its cash flows for the year then ended in accordance with "the Banking Regulation and Supervision Agency ("BRSA") Accounting and Financial Reporting Legislation" which includes "Regulation on Accounting Applications for Banks and Safeguarding of Documents" published in the Official Gazette No.26333 dated 1 November 2006, and other regulations on accounting records of banks published by Banking Regulation and Supervision Board and circulars and interpretations published by BRSA and Turkish Financial Reporting Standards ("TFRS") for the matters not legislated by the aforementioned regulations.

2) Basis for Opinion

We conducted our audit in accordance with the regulation on "Independent Auditing of Banks" published in the Official Gazette dated 2 April 2015 with No. 29314 and Standards on Independent Auditing (SIA) which is a part of Turkish Auditing Standards published by the Public Oversight Accounting and Auditing Standards Authority (POA). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Consolidated Financial Statements section of our report. We are independent of the Group in accordance with the Code of Ethics for Independent Auditors (Including Independence Standards) ("Code of Ethics") published by the POA, as applicable to audits of consolidated financial statements of public interest entities, together with the ethical requirements that are relevant to audits of the consolidated financial statements of public interest entities. We have also fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

3) Key Audit Matters

Key audit matters are those matters that, in our professional judgment, were of most significance in our audit of the consolidated financial statements of the current period. These matters were addressed in the context of our audit of the consolidated financial statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters.

Key Audit Matters	How the matter was addressed in the audit
<p><i>Impairment of loans in accordance with TFRS 9 Financial Instruments Standard (“TFRS 9”)</i></p> <p>Impairment of loans is a key area of judgment for the management. The Group has the total loans and receivables amounting to TL 6,540,345 thousand, which comprise 69% of the Group’s total assets in its consolidated financial statements and the total expected credit loss amounting to TL 29,862 thousand as at 31 December 2025.</p> <p>As of 1 January 2018, the Group recognizes expected credit loss 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. The accounting policies applied are explained in detail in Note 1.5 of Section Three. The expected credit loss estimates are required to be unbiased, probability-weighted and include supportable information about past events, current conditions, and forecasts of future economic conditions.</p> <p>The Group exercises significant decisions using judgment, interpretation and assumptions over calculating loan impairments. These judgments, interpretations and assumptions are key in the development of the financial models.</p> <p>Not fulfilling the requirements of the TFRS 9 is a potential risk for the Group. Failure in determining the loans and receivables that are impaired and not recording the adequate provision for these impaired loans is the aforementioned risk. Accordingly, impairment of loans and receivables is considered as a key audit matter.</p> <p>Related explanations relating to the impairment of loans and receivables are presented in Section 5 Note 1.6.</p>	<p>As part of our audit work, the following procedures were performed:</p> <p>We assessed and tested the design, implementation and operating effectiveness of key controls applied by the Group with respect to classification of loans and determination and calculation of impairments. Our information system experts have also participated to perform these procedures.</p> <p>We have assessed and analyzed the relevant contract terms to assess management’s accounting policy and classification of the instrument for selected samples.</p> <p>We have performed loan review procedures on selected samples of loans and receivables with the objective of identifying whether the loss event had occurred and whether the expected credit loss has been recognized in a timely manner within the framework of the provisions of the relevant legislation.</p> <p>We have tested relevant inputs and assumption used by the management in each stage of the expected credit loss calculation by considering whether the inputs and assumptions appear reasonable, the relationship between the assumptions and whether the assumptions are interdependent and internally consistent, whether the assumptions appropriately reflect current market information and collections, and whether the assumptions appear reasonable when considered collectively with other assumptions, including those for the same accounting estimates and those for other accounting estimates.</p> <p>We have tested historical loss data to validate the completeness and accuracy of key parameters.</p> <p>We tested the application of the model to the relevant inputs and the mathematical integrity of each stage of the expected credit loss calculation.</p> <p>Within the framework of the discussions with the Group management, it has been evaluated whether all other judgments, including the basic assumption that forms the basis for the impairment calculations are reasonable.</p> <p>Our specialists are involved in all procedures related to models and assumptions.</p> <p>We have reviewed disclosures made within the TFRS 9 framework in the consolidated financial statements of the Group with respect to loans and receivables and related impairment provisions.</p>

Key Audit Matters	How the matter was addressed in the audit
<p><i>Information technologies audit</i></p> <p>The Group and its finance functions are dependent on the IT-infrastructure for the continuity of its operations, and the demand for technology-enabled business services is rapidly growing in the Group and its subsidiaries. Controls over reliability and continuity of the electronic data processing are within the scope of the information systems internal controls audit. The reliance on information systems within the Group means that the controls over access rights, continuity of systems, privacy and integrity of the electronic data are critical and found to be key area of focus as part of our risk-based scoping.</p>	<p>The procedures carried out within the scope of our information technology audit works:</p> <ul style="list-style-type: none"> • The Group's controls on information systems have been determined, understood and tested by us with a risk-based approach. • Information Technology Audit includes important information systems layers (applications, databases, operating systems and network levels) in terms of financial statements that play a role in the formation, transmission and storage of data. The information systems controls we tested are generally categorized in the areas listed below: <ul style="list-style-type: none"> • Access Security • Change Management • Data Center and Network Operations • As high-risk control areas, creating and monitoring audit trails at database and application levels and change management control activities have been determined for preventing and restraining unauthorized access to financial data. • The management of audit trails and controls for access management have been tested for all applications that have direct or indirect impact on financial data. • Automatic controls and integration controls have been tested in order to understand the basis of the financial data formation process and to detect changes and accesses. • In addition, tests have been carried out regarding the completeness and accuracy of the reports that provided input to the controls which was produced by IT components. • In addition, the controls regarding the database, network and operating system levels of the applications within the scope have been tested.

4) Responsibilities of Management and Those Charged with Governance for the Consolidated Financial Statements

The Group Management is responsible for the preparation and fair presentation of the consolidated financial statements in accordance with BRSA Accounting and Financial Reporting Legislation and for such internal control as management determines is necessary to enable the preparation of consolidated financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the consolidated financial statements, management is responsible for assessing the Group's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Group or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Group's financial reporting process.

5) Auditor's Responsibilities for the Audit of the Consolidated Financial Statements

Responsibilities of independent auditors in an independent audit are as follows:

Our objectives are to obtain reasonable assurance about whether the consolidated financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with "Regulation on Independent Audit of Banks" published in the Official Gazette dated 2 April 2015 with No. 29314 and SIA will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these consolidated financial statements.

As part of an audit in accordance with "Regulation on Independent Audit of Banks" published in the Official Gazette dated 2 April 2015 with No. 29314 and SIA, we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the consolidated financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. (The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control).
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Group's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Group's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the consolidated financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Group to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the consolidated financial statements, including the disclosures, and whether the consolidated financial statements represent the underlying transactions and events in a manner that achieves fair presentation.
- Plan and perform the group audit to obtain sufficient appropriate audit evidence regarding the financial information of the entities or business units within the group as a basis for forming an opinion on the group financial statements. We are responsible for the direction, supervision and review of the audit work performed for purposes of the group audit. We remain solely responsible for our audit opinion.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, actions taken to eliminate threats or safeguards applied.

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the consolidated financial statements of the current period and are therefore the key audit matters. We describe these matters in our auditor's report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.



B) Report on Other Legal and Regulatory Requirements

In accordance with paragraph four of the Article 402 of the Turkish Commercial Code No. 6102 ("TCC"), nothing has come to our attention that may cause us to believe that the Banks's set of accounts and financial statements prepared for the period 1 January-31 December 2025 does not comply with TCC and the provisions of the Bank's articles of association in relation to financial reporting.

In accordance with paragraph four of the Article 402 of TCC, the Board of Directors provided us all the required information and documentation with respect to our audit.

The engagement partner on the audit resulting in this independent auditor's report is Yaman Polat.

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 Group in accordance with IFRS.

DRT BAĞIMSIZ DENETİM VE SERBEST MUHASEBECİ MALİ MÜŞAVİRLİK A.Ş.
Member of **DELOITTE TOUCHE TOHMATSU LIMITED**

Yaman Polat
Partner

İstanbul, 27 February 2026

D YATIRIM BANKASI A.Ş.
CONSOLIDATED FINANCIAL REPORT AS OF 31 DECEMBER 2025

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The year end consolidated financial report prepared in accordance with the “Communiqué on the Financial Statements to be announced to public by Banks as well as Explanations and Footnotes Thereof” as required by the 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
- OTHER EXPLANATIONS
- INDEPENDENT AUDIT REPORT

SUBSIDIARIES

1. D Varlık Kiralama Anonim Şirketi

The consolidated financial statements and related disclosures and footnotes that were subject to independent audit, are prepared in accordance with the “Regulation on the Procedures and Principles for Accounting Practices and Retention of Documents by Banks,” Turkish Accounting Standards, Turkish Financial Reporting Standards and the related statements, and in compliance with the financial records of our Bank. Unless stated otherwise, the accompanying consolidated financial statements are 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
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
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NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD ENDED 31 DECEMBER 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 statue, history about the changes in the existing statue

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 by TL 1,200,000 in total, by providing TL 750,000 in cash and TL 450,000 from internal resources, to TL 1,400,000, 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 31 December 2025, the Parent 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 31 December 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 Mümessillik 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	-
Total	1,400,000,000	100.00	1,400,000,000	-

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 PERIOD ENDED 31 DECEMBER 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	Vice 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 Horozcioğlu	General Manager and Member of the Board of Directors	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.

(*) Fuat Tolga Kısakürek, Deputy General Manager in charge of Corporate and Commercial Banking, resigned from his position on 28 November 2025.

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.	1,273,987	90.99909	1,273,987	-

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,

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NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD ENDED 31 DECEMBER 2025

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

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,
- 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 garrame 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,

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NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD ENDED 31 DECEMBER 2025

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

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 about consolidated subsidiaries and explanation about consolidation methods are disclosed on Section Three, Note III.

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
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D YATIRIM BANKASI ANONİM ŞİRKETİ

CONSOLIDATED BALANCE SHEET (STATEMENT OF FINANCIAL POSITION) AS OF 31 DECEMBER 2025

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

	ASSETS	Notes (5 - I)	Audited Current period 31 December 2025			Audited Prior period 31 December 2024		
			TL	FC	Total	TL	FC	Total
I.	FINANCIAL ASSETS (Net)		1,903,710	630,121	2,533,831	854,166	260,482	1,114,648
1.1	Cash and Cash Equivalents		475,044	204,831	679,875	450,633	224,509	675,142
1.1.1	Cash and Balances with Central Bank	(1)	63,151	113,002	176,153	674	88,789	89,463
1.1.2	Banks	(4)	170,701	91,829	262,530	217,674	135,720	353,394
1.1.3	Receivables Money Market		241,252	-	241,252	232,311	-	232,311
1.1.4	Expected Credit Losses (-)		60	-	60	26	-	26
1.2	Financial Assets at Fair Value Through Profit or Loss	(2)	-	337,819	337,819	-	-	-
1.2.1	Government Debt Securities		-	-	-	-	-	-
1.2.2	Equity Instruments		-	-	-	-	-	-
1.2.3	Other Financial Assets		-	337,819	337,819	-	-	-
1.3	Financial Assets at Fair Value Through Other Comprehensive Income	(5)	1,390,789	87,471	1,478,260	396,637	35,973	432,610
1.3.1	Government Debt Securities		1,308,147	-	1,308,147	370,930	35,973	406,903
1.3.2	Equity Instruments		-	-	-	-	-	-
1.3.3	Other Financial Assets		82,642	87,471	170,113	25,707	-	25,707
1.4	Derivative Financial Assets	(3)	37,877	-	37,877	6,896	-	6,896
1.4.1	Derivative Financial Assets at Fair Value Through Profit or Loss		37,877	-	37,877	6,896	-	6,896
1.4.2	Derivative Financial Assets at Fair Value Through Other Comprehensive Income		-	-	-	-	-	-
II.	FINANCIAL ASSETS MEASURED AT AMORTISED COST (Net)		5,424,119	1,086,364	6,510,483	2,170,385	437,210	2,607,595
2.1	Loans	(6)	5,453,981	1,086,364	6,540,345	2,174,004	437,210	2,611,214
2.2	Lease Receivables	(11)	-	-	-	-	-	-
2.3	Factoring Receivables		-	-	-	-	-	-
2.4	Financial Assets Measured at Amortized Cost	(7)	-	-	-	12,222	-	12,222
2.4.1	Government Debt Securities		-	-	-	12,222	-	12,222
2.4.2	Other Financial Assets		-	-	-	-	-	-
2.5	Expected Credit Losses (-)		29,862	-	29,862	15,841	-	15,841
III.	ASSETS HELD FOR SALE AND ASSETS OF DISCONTINUED OPERATIONS (Net)	(14)	-	-	-	-	-	-
3.1	Asset Held for Resale		-	-	-	-	-	-
3.2	Assets of Discontinued Operations		-	-	-	-	-	-
IV.	EQUITY INVESTMENTS		-	-	-	-	-	-
4.1	Investments in Associates (Net)	(8)	-	-	-	-	-	-
4.1.1	Associates Valued under Equity Method		-	-	-	-	-	-
4.1.2	Unconsolidated Associates		-	-	-	-	-	-
4.2	Subsidiaries (Net)	(9)	-	-	-	-	-	-
4.2.1	Unconsolidated Financial Subsidiaries		-	-	-	-	-	-
4.2.2	Unconsolidated Non-Financial Subsidiaries		-	-	-	-	-	-
4.3	Joint Ventures (Net)	(10)	-	-	-	-	-	-
4.3.1	Joint Ventures Valued under Equity Method		-	-	-	-	-	-
4.3.2	Unconsolidated Joint Ventures		-	-	-	-	-	-
V.	TANGIBLE ASSETS (Net)	(12)	296,846	-	296,846	221,491	-	221,491
VI.	INTANGIBLE ASSETS (Net)	(13)	59,193	-	59,193	60,566	-	60,566
6.1	Goodwill		-	-	-	-	-	-
6.2	Other		59,193	-	59,193	60,566	-	60,566
VII.	INVESTMENT PROPERTY (Net)	(14)	-	-	-	-	-	-
VIII.	CURRENT TAX ASSET		-	-	-	8,788	-	8,788
IX.	DEFERRED TAX ASSET	(15)	27,511	-	27,511	21,654	-	21,654
X.	OTHER ASSETS	(17)	94,752	14,895	109,647	83,294	-	83,294
	TOTAL ASSETS		7,806,131	1,731,380	9,537,511	3,420,344	697,692	4,118,036

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 31 DECEMBER 2025

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

	Notes (5 - II)	Audited Current period 31 December 2025			Audited Prior period 31 December 2024		
		TL	FC	Total	TL	FC	Total
LIABILITIES							
I. DEPOSITS	(1)	-	-	-	-	-	-
II. FUNDS BORROWED	(3)	973,197	1,149,913	2,123,110	2,028	826,378	828,406
III. PAYABLES TO MONEY MARKETS		986,080	-	986,080	761,983	-	761,983
IV. SECURITIES ISSUED (Net)	(5)	1,438,425	-	1,438,425	336,931	-	336,931
4.1 Bills		1,438,425	-	1,438,425	236,136	-	236,136
4.2 Asset Backed Securities		-	-	-	100,795	-	100,795
4.3 Bonds		-	-	-	-	-	-
V. FUNDS	(4)	1,163,829	953,880	2,117,709	889,350	316,236	1,205,586
5.1 Borrowers' Funds		386,718	1,698	388,416	2,872	29,879	32,751
5.2 Other		777,111	952,182	1,729,293	886,478	286,357	1,172,835
VI. FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS		-	-	-	-	-	-
VII. DERIVATIVE FINANCIAL LIABILITIES	(2)	33,983	-	33,983	6,269	-	6,269
7.1 Derivative Financial Liabilities at Fair Value Through Profit or Loss		33,983	-	33,983	6,269	-	6,269
7.2 Derivative Financial Liabilities at Fair Value Through Other Comprehensive Income		-	-	-	-	-	-
VIII. FACTORING LIABILITIES		-	-	-	-	-	-
IX. LEASE LIABILITIES (Net)	(7)	9,431	-	9,431	12,153	-	12,153
X. PROVISIONS	(9)	99,152	-	99,152	78,831	-	78,831
10.1 Restructuring Provisions		-	-	-	-	-	-
10.2 Reserve for Employee Benefits		97,675	-	97,675	76,068	-	76,068
10.3 Insurance Technical Provisions (Net)		-	-	-	-	-	-
10.4 Other Provisions		1,477	-	1,477	2,763	-	2,763
XI. CURRENT TAX LIABILITY	(10)	56,873	-	56,873	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		381,170	314,992	696,162	13,382	12,732	26,114
XVI. SHAREHOLDERS' EQUITY	(13)	1,974,419	2,167	1,976,586	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		135,612	-	135,612	70,263	-	70,263
16.4 Accumulated Other Comprehensive Income or Loss that will be Reclassified to Profit or Loss		8,978	2,167	11,145	(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		303,655	-	303,655	100,704	-	100,704
16.6.1 Prior Periods' Profit or Loss		-	-	-	-	-	-
16.6.2 Current Period Profit or Loss		303,655	-	303,655	100,704	-	100,704
16.7 Minority Shares		-	-	-	-	-	-
TOTAL LIABILITIES		7,116,559	2,420,952	9,537,511	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 31 DECEMBER 2025

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

	Notes (5 - III)	Audited Current period 31 December 2025			Audited Prior period 31 December 2024			
		TL	FC	Total	TL	FC	Total	
A.	OFF-BALANCE SHEET LIABILITIES (I+II+III)							
I.	GUARANTEES and COLLATERALS	(1),(3)	6,786,657	5,039,984	11,826,641	1,826,506	950,759	2,777,265
1.1	Letters of guarantee		1,569,496	4,070	1,573,566	913,937	120,494	1,034,431
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		1,569,496	4,070	1,573,566	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		-	-	-	-	-	-
II.	COMMITMENTS	(1),(3)	1,459,492	1,453,802	2,913,294	214,932	-	214,932
2.1	Irrevocable commitments		1,459,492	1,453,802	2,913,294	214,932	-	214,932
2.1.1	Asset purchase and sale commitments		1,459,492	1,453,802	2,913,294	-	-	-
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		-	-	-	-	-	-
III.	DERIVATIVE FINANCIAL INSTRUMENTS	(2)	3,757,669	3,582,112	7,339,781	697,637	830,265	1,527,902
3.1	Hedging derivative financial instruments		-	-	-	-	-	-
3.1.1	Transactions for fair value hedge		-	-	-	-	-	-
3.1.2	Transactions for cash flow hedge		-	-	-	-	-	-
3.1.3	Transactions for foreign net investment hedge		-	-	-	-	-	-
3.2	Trading transactions		3,757,669	3,582,112	7,339,781	697,637	830,265	1,527,902
3.2.1	Forward foreign currency buy/sell transactions		3,047,961	2,875,158	5,923,119	307,311	371,661	678,972
3.2.1.1	Forward foreign currency transactions-buy		1,526,798	1,437,579	2,964,377	154,951	185,855	340,806
3.2.1.2	Forward foreign currency transactions-sell		1,521,163	1,437,579	2,958,742	152,360	185,806	338,166
3.2.2	Swap transactions related to foreign currency and interest rates		709,708	706,954	1,416,662	390,326	458,604	848,930
3.2.2.1	Foreign currency swap-buy		537,576	171,383	708,959	-	423,364	423,364
3.2.2.2	Foreign currency swap-sell		172,132	535,571	707,703	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.	CUSTODY AND PLEDGES RECEIVED (IV+V+VI)		6,040,406	1,029,227	7,069,633	3,768,410	1,199,639	4,968,049
IV.	ITEMS HELD IN CUSTODY		1,954,510	717,271	2,671,781	1,773,654	1,166,634	2,940,288
4.1	Customer fund and portfolio balances		-	-	-	-	-	-
4.2	Investment securities held in custody		1,954,510	717,271	2,671,781	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		-	-	-	-	-	-
V.	PLEDGES RECEIVED		4,085,896	311,956	4,397,852	1,994,756	33,005	2,027,761
5.1	Marketable securities		-	-	-	-	-	-
5.2	Guarantee notes		-	-	-	-	-	-
5.3	Commodity		-	-	-	-	-	-
5.4	Warranty		-	-	-	-	-	-
5.5	Immovable		179,000	-	179,000	-	-	-
5.6	Other pledged items		3,906,896	311,956	4,218,852	1,994,756	33,005	2,027,761
5.7	Pledged items-expository		-	-	-	-	-	-
VI.	ACCEPTED INDEPENDENT GUARANTEES AND WARRANTIES		-	-	-	-	-	-
	TOTAL OFF-BALANCE SHEET LIABILITIES (A+B)		12,827,063	6,069,211	18,896,274	5,594,916	2,150,398	7,745,314

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

D YATIRIM BANKASI ANONİM ŞİRKETİ

CONSOLIDATED STATEMENT OF PROFIT OR LOSS AS OF 31 DECEMBER 2025

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

			Audited Current period 1 January - 31 December 2025	Audited Prior period 1 January - 31 December 2024
		Notes (5 - 1V)		
INCOME AND EXPENSE ITEMS				
I.	INTEREST INCOME	(1)	2,258,825	1,157,584
1.1	Interest Received from Loans		1,738,902	948,054
1.2	Interest Received from Reserve Requirements		10	26
1.3	Interest Received from Banks		104,158	74,443
1.4	Interest Received from Money Market Transactions		29,942	8,146
1.5	Interest Received from Marketable Securities Portfolio		361,295	95,373
1.5.1	Financial Assets at Fair Value Through Profit or Loss		-	-
1.5.2	Financial Assets at Fair Value Through Other Comprehensive Income		360,167	91,091
1.5.3	Financial Assets Measured at Amortized Cost		1,128	4,282
1.6	Financial Lease Income		-	-
1.7	Other Interest Income		24,518	31,542
II.	INTEREST EXPENSES (-)	(2)	1,234,402	527,325
2.1	Interest on Deposits		-	-
2.2	Interest on Funds Borrowed		247,490	36,715
2.3	Interest on Money Market Transactions		260,855	111,552
2.4	Interest on Securities Issued		343,139	137,019
2.5	Lease Interest Expense		5,765	2,091
2.6	Other Interest Expenses		377,153	239,948
III.	NET INTEREST INCOME/EXPENSE (I - II)		1,024,423	630,259
IV.	NET FEES AND COMMISSIONS INCOME/EXPENSES		103,360	42,501
4.1	Fees and Commissions Received	(3)	131,389	58,909
4.1.1	Non-cash Loans		20,188	16,618
4.1.2	Other		111,201	42,291
4.2	Fees and Commissions Paid (-)		28,029	16,408
4.2.1	Non-cash Loans		9,142	4,414
4.2.2	Other		18,887	11,994
V.	DIVIDEND INCOME	(4)	-	-
VI.	TRADING PROFIT/LOSS (Net)	(5)	(163,231)	(155,217)
6.1	Trading Profit/Loss on Securities		32,876	7,401
6.2	Trading Profit/Loss on Derivative Financial Instruments		(188,768)	(180,522)
6.3	Foreign Exchange Profit/Loss		(7,339)	17,904
VII.	OTHER OPERATING INCOME	(6)	8,661	2,161
VIII.	OPERATING GROSS PROFIT (III+IV+V+VI+VII)		973,213	519,704
IX.	EXPECTED CREDIT LOSSES (-)	(7)	9,103	9,012
X.	OTHER PROVISION EXPENSES (-)		-	-
XI.	PERSONNEL EXPENSES (-)		372,804	259,523
XII.	OTHER OPERATING EXPENSES (-)	(8)	186,119	129,905
XIII.	NET OPERATING PROFIT/LOSS (VIII-IX-X-XI-XII)		405,187	121,264
XIV.	EXCESS AMOUNT RECORDED AS INCOME AFTER MERGER		-	-
XV.	PROFIT/LOSS FROM INVESTMENTS IN SUBSIDIARIES CONSOLIDATED BASED ON EQUITY METHOD		-	-
XVI.	PROFIT/LOSS ON NET MONETARY POSITION		-	-
XVII.	PROFIT/LOSS BEFORE TAX FROM CONTINUING OPERATIONS (XIII+...+XVI)	(10)	405,187	121,264
XVIII.	TAX PROVISION FOR CONTINUING OPERATIONS (±)	(11)	(101,532)	(20,560)
18.1	Current Tax Provision		(122,081)	(36,228)
18.2	Deferred Tax Income Effect (+)		(5,912)	(32,069)
18.3	Deferred Tax Expense Effect (-)		26,461	47,737
XIX.	NET PROFIT/LOSS FROM CONTINUING OPERATIONS (XVII±XVIII)	(12)	303,655	100,704
XX.	INCOME FROM DISCONTINUED OPERATIONS		-	-
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		-	-
XXI.	EXPENSES FROM DISCONTINUED OPERATIONS (-)		-	-
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		-	-
XXII.	PROFIT/LOSS BEFORE TAX FROM DISCONTINUED OPERATIONS (XX-XXI)	(10)	-	-
XXIII.	TAX PROVISION FOR DISCONTINUED OPERATIONS (±)	(11)	-	-
23.1	Current Tax Provision		-	-
23.2	Deferred Tax Income Effect (+)		-	-
23.3	Deferred Tax Expense Effect (-)		-	-
XXIV.	NET PROFIT/LOSS FROM DISCONTINUED OPERATIONS (XXII±XXIII)	(12)	-	-
XXV.	NET PROFIT/LOSS FOR THE PERIOD (XIX+XXIV)	(13)	303,655	100,704
25.1	Group's Profit / Loss		303,655	100,704
25.2	Minority Shares Profit / Loss (-)		-	-
25.3	Earnings / Loss per Share		0.2169	0.5035

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 AS OF 31 DECEMBER 2025

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

	Audited Current period 1 January - 31 December 2025	Audited Prior period 1 January - 31 December 2024
I. CURRENT PERIOD PROFIT/LOSS	303,655	100,704
II. OTHER COMPREHENSIVE INCOME	80,676	29,913
2.1 Not Reclassified Through Profit or Loss	65,349	40,610
2.1.1 Property and Equipment Revaluation Increase/Decrease	73,564	43,644
2.1.2 Intangible Assets Revaluation Increase/Decrease	-	-
2.1.3 Defined Benefit Pension Plan Remeasurement Gain/Loss	5	1,163
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	(8,220)	(4,197)
2.2 Reclassified Through Profit or Loss	15,327	(10,697)
2.2.1 Foreign Currency Translation Differences	-	-
Valuation and/or Reclassification Income/Expense of the Financial Assets at Fair Value through Other Comprehensive Income	21,799	(15,335)
2.2.2 Cash Flow Hedge Income/Loss	-	-
2.2.3 Foreign Net Investment Hedge Income/Loss	-	-
2.2.4 Other Comprehensive Income Items Reclassified Through Profit or Losses	-	-
2.2.5 Tax Related Other Comprehensive Income Items Reclassified Through Profit or Loss	(6,472)	4,638
III. TOTAL COMPREHENSIVE INCOME (I+II)	384,331	130,617

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

D YATIRIM BANKASI ANONİM ŞİRKETİ

CONSOLIDATED STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY AS OF 31 DECEMBER 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 revaluations 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																	
31 December 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	-	-	-	-	39,796	814	-	-	(10,697)	-	-	-	-	100,704	130,617	
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	-	-	25,250	71,099	(836)	-	-	(4,182)	-	475,470	-	-	100,704	842,255	
Current Period																	
31 December 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	-	-	-	-	65,345	4	-	-	15,327	-	-	-	-	303,655	384,331	
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	-	-	-	136,444	(832)	-	-	11,145	-	126,174	-	-	303,655	1,976,586	

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

D YATIRIM BANKASI ANONİM ŞİRKETİ
CONSOLIDATED STATEMENT OF CASH FLOWS
AS OF 31 DECEMBER 2025

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

		Notes	Audited Current period 1 January - 31 December 2025	Audited Prior period 1 January - 31 December 2024
A.	CASH FLOWS FROM BANKING OPERATIONS			
1.1	Operating Profit Before Changes in Operating Assets and Liabilities		367,783	28,806
1.1.1	Interest Received		2,165,305	1,095,135
1.1.2	Interest Paid		(1,116,824)	(522,466)
1.1.3	Dividend Received		-	-
1.1.4	Fees and Commissions Received		134,845	59,244
1.1.5	Other Income		32,876	7,401
1.1.6	Collections from Previously Written-off Loans and Other Receivables		-	-
1.1.7	Payments to Personnel and Service Suppliers		(534,936)	(366,455)
1.1.8	Taxes Paid		(95,356)	(61,254)
1.1.9	Other		(218,127)	(182,799)
1.2	Changes in Operating Assets and Liabilities		(1,144,293)	451,262
1.2.1	Net (Increase) Decrease in Financial Assets at Fair Value Through Profit or Loss		(337,819)	-
1.2.2	Net (Increase) Decrease in due from Banks and Other Financial Institutions		(23,414)	2,717
1.2.3	Net (Increase) Decrease in Loans		(3,805,157)	(931,922)
1.2.4	Net (Increase) Decrease in Other Assets		(14,489)	210,332
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		1,484,633	985,334
1.2.9	Net Increase (Decrease) in Payables		-	-
1.2.10	Net Increase (Decrease) in Other Liabilities		1,551,953	184,801
I.	Net Cash Provided from Banking Operations		(776,510)	480,068
B.	CASH FLOWS FROM INVESTING ACTIVITIES			
II.	Net Cash Provided from Investing Activities		(1,072,034)	(238,001)
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		(33,200)	(41,342)
2.4	Disposals of Property and Equipment		55	62
2.5	Purchase of Financial Assets at Fair Value Through Other Comprehensive Income		(1,044,440)	(200,210)
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	3,489
2.9	Other		-	-
C.	CASH FLOWS FROM FINANCING ACTIVITIES			
III.	Net Cash Provided by Financing Activities		1,800,095	(122,971)
3.1	Cash Obtained from Funds Borrowed and Securities Issued		1,663,734	1,320,795
3.2	Cash Used for Repayment of Funds Borrowed and Securities Issued		(605,500)	(1,440,000)
3.3	Issued Equity Instruments		750,000	-
3.4	Dividends Paid		-	-
3.5	Payments for Leases		(8,139)	(3,766)
3.6	Other		-	-
IV.	Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		29,165	41,164
V.	Net Increase in Cash and Cash Equivalents		(19,284)	160,260
VI.	Cash and Cash Equivalents at the Beginning of The Period		586,059	425,799
VII.	Cash and Cash Equivalents at the End of The Period		566,775	586,059

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

D YATIRIM BANKASI ANONİM ŞİRKETİ
CONSOLIDATED STATEMENT OF PROFIT DISTRIBUTION
AS OF 31 DECEMBER 2025

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

	Audited	Audited
	Current period	Prior period
	1 January -	1 January -
	31 December 2025⁽¹⁾	31 December 2024
I.	DISTRIBUTION OF CURRENT YEAR PROFIT	
1.1	405,187	121,264
1.2	(101,532)	(20,560)
1.2.1	(122,081)	(36,228)
1.2.2	-	-
1.2.3	20,549	15,668
A.	303,655	100,704
1.3	-	-
1.4	15,183	5,035
1.5	-	-
B.	288,472	95,669
1.6	-	-
1.6.1	-	-
1.6.2	-	-
1.6.3	-	-
1.6.4	-	-
1.6.5	-	-
1.7	-	-
1.8	-	-
1.9	-	-
1.9.1	-	-
1.9.2	-	-
1.9.3	-	-
1.9.4	-	-
1.9.5	-	-
1.10	-	-
1.11	288,472	95,669
1.12	-	-
1.13	-	-
II.	DISTRIBUTION OF RESERVES	
2.1	-	-
2.2	-	-
2.2.1	-	-
2.2.2	-	-
2.2.3	-	-
2.2.4	-	-
2.2.5	-	-
2.3	-	-
2.4	-	-
III.	EARNINGS PER SHARE	
3.1	-	-
3.2	-	-
3.3	-	-
3.4	-	-
IV.	DIVIDEND PER SHARE	
4.1	0.2061	0.4783
4.2	20.61	47.83
4.3	-	-
4.4	-	-

(1) Dividend distribution decision is determined at the Bank's Ordinary General Assembly meeting and the General Assembly meeting for the year 2025 has not yet been held as of the date of the financial statements.

D YATIRIM BANKASI ANONİM ŞİRKETİ

EXPLANATION AND NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS AS OF 31 DECEMBER 2025

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

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 the Financial Statements to be announced to public by Banks as well as Explanations and Footnotes Thereof” 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 financial statements

The accounting policies and valuation principles applied in the preparation of consolidated financial statements, are determined and applied in accordance with regulations, communiques, explanations and circulars on accounting and financial reporting principles published by the BRSA, and in case where there is no special regulation made by the BRSA, in accordance with principles in the context of TAS and TFRS.

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 2024 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 2024 will not be subject to the inflation adjustment required within the scope of TAS 29.
- in accordance with its 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.
- 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.

D YATIRIM BANKASI ANONİM ŞİRKETİ

EXPLANATION AND NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS AS OF 31 DECEMBER 2025

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

ACCOUNTING POLICIES (cont'd)

I. Basis of presentation (cont'd)

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

- in accordance with decision dated 18 December 2025 and numbered 11340, the Board announced that it has decided to repeal the Board Decision dated 11 January 2024 and numbered 10825 and not to apply inflation accounting by banks and financial leasing, factoring, financing, savings financing and asset management companies.

Accordingly, "TAS 29 Financial Reporting Standard in High Inflation Economies" is not applied in the financial statements of the Group as of 31 December 2025.

4. 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 funds borrowed, funds obtained from issued securities, funds from payables to money markets. 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 31 DECEMBER 2025

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

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 31 December 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 consist of cross currency swaps and forward foreign exchange purchase and sale agreements. The Parent Bank does not have any derivative products that are created by separating them from their main contract. The Parent Bank’s derivative products are classified as “Derivative Financial Assets at Fair Value Through Profit or Loss” in accordance with the “TFRS 9 Financial Instruments” (“TFRS 9”) standard.

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 31 December 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 purchased or originated credit impaired and financial assets that were not purchased or originated credit impaired but subsequently become credit-impaired.

D YATIRIM BANKASI ANONİM ŞİRKETİ

EXPLANATION AND NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS AS OF 31 DECEMBER 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 31 DECEMBER 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.

2. 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 solely payments of principal and interest 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 consist of financial assets created by providing money, goods or services to the debtor. Loans are initially recorded at cost and are measured at their amortized cost using the "effective interest rate method" after they are recorded.

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 after their initial recognition in the financial statements.

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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 credit 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 credit 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. This assumption can be rebutted based on supportable information.
- 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.

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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 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 derecognized any loans within the scope of the amendment.

IX. Explanations on offsetting of financial instruments

Financial assets and liabilities are netted and shown in the financial statements at their net amounts when legally applicable or when the Group foresees that the netting of assets and liabilities will be carried out by the method. Otherwise, no netting is made regarding financial assets and liabilities.

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

Securities sold with repurchase commitments within the framework of repurchase agreements made with customers (“Repo”) are classified in the Group portfolio as “Financial Assets at Fair Value Through Profit or Loss”, “Financial Assets at Fair Value Through Other Comprehensive Income” or “Financial Assets Measured at Amortized Cost” portfolios according to the purpose of their holding and are subject to valuation according to the principles of the portfolio they belong to. Funds obtained in return for repurchase agreements are recognized in the “Funds provided from repurchase transactions” account in the liabilities and interest expense rediscount is calculated for the portion of the difference between the sale and repurchase prices determined by the relevant repurchase agreements that falls on the period.

Securities purchased with a resale commitment (“Reverse repo”) transactions are accounted for under the “Receivables from Money Markets” item in the balance sheet. Interest income rediscount is calculated for the portion of the difference between the purchase and resale prices determined by reverse repo agreements that falls on the period.

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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 31 December 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 impairment 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.

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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.

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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.

The 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.

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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.

According to the legislation, severance pay is paid in case of retirement or dismissal. Severance pay is calculated based on the length of service and the last salary or severance pay ceiling at the time of retirement or dismissal. There are no foundations, funds or similar organizations of which the Group employees are members.

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 31 December 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.

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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.

Within the framework of the reiterated article 298/A of the Tax Procedure Law, the conditions for inflation adjustment in the calculation of corporate tax have been fulfilled as of the end of the 2021 calendar year. However, with the regulation made with the Law No. 7352 dated 20 January 2022, the application of inflation adjustment in the calculation of corporate tax was postponed to 2023. Accordingly, TPL financial statements for the 2021 and 2022 accounting periods, including the provisional tax periods, will not be subject to inflation adjustment, and the 2023 accounting period will not be subject to inflation adjustment as of the provisional tax periods. Financial statements of TPL as of 31 December 2023 will be subject to inflation adjustment regardless of whether the inflation adjustment conditions have been met. In addition, pursuant to Law No. 7491 published in the Official Gazette dated 28 December 2023 and numbered 32413, it has been enacted that for the fiscal years 2024 and 2025, any profit or loss arising from inflation adjustments made by banks, payment and electronic money institutions, asset management companies, capital market institutions, insurance and reinsurance companies, and pension companies will not be taken into account in the determination of taxable income. In accordance with Provisional Article 37 added to Law No. 7571 dated 25 December 2025, the application of inflation accounting has been abolished for the fiscal years 2026 and 2027, including the 2025 fiscal year, regardless of whether the conditions for inflation adjustment are met. The calculations performed within the scope of inflation accounting under the Tax Procedure Law (TPL) for the year 2024 are not included in the accompanying financial statements and are monitored separately.

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ACCOUNTING POLICIES (cont'd)

XVI. Explanations on taxation (cont'd)

1. Current tax (cont'd)

With the amendments introduced to Articles Provisional 32 and Repeated 298/Ç of the Tax Procedure Law, companies were granted the right to perform permanent and temporary revaluation. Accordingly, as of the beginning of the 2022 fiscal year, the Bank initially restated its tangible fixed assets recorded in its books to their current values pursuant to Provisional Article 32 of the Tax Procedure Law and subsequently revalued them in accordance with Repeated Article 298/Ç of the same Law. Due to the fulfillment of the conditions for inflation accounting, no revaluation was performed after 31 December 2023, and inflation accounting was applied. Since inflation accounting ceased to be applicable in the 2025 period, tangible fixed assets were revalued. As a result of these transactions, the depreciation amounts calculated under the Tax Procedure Law and subject to corporate income tax in 2025 were calculated over the revalued amounts.

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

Except for liabilities related to financial instruments at fair value through profit or loss, financial liabilities are initially recognized at acquisition cost including transaction costs and subsequently measured at amortized cost using the effective interest rate method. The Group does not issue convertible bonds.

In the case of assets that require significant time to be ready for use and sale (special assets), borrowing costs directly associated with their purchase, construction or production are included in the cost of the asset until the relevant asset is ready for use or sale. The amount of borrowing costs that can be capitalized for funds borrowed for the purpose of obtaining a special asset in a period is the amount determined by deducting the income obtained from temporary investments of these funds from the total borrowing costs incurred for these assets in the relevant period. All other borrowing costs may record as income on the period that they occur.

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ACCOUNTING POLICIES (cont'd)

XIX. Explanations on share certificates issued

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

XX. Explanations on acceptances

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

XXI. Explanations on government incentives

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

XXII. Explanations on segment reporting

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

XXIII. Explanations on other matters

As of 31 December 2025, 68% of the Group's total assets consisted of financial assets measured at amortised cost, 7% of cash and cash equivalents, 15% of financial assets measured at fair value through other comprehensive income, and 4% of financial assets measured at fair value through profit or loss, while equity represented 21% of the total balance sheet, borrowings and funds borrowed from money markets represented 33%, deposits represented 22%, and funds obtained from issued securities represented 15% (As of 31 December 2024, 63% of total assets consisted of financial assets measured at amortised cost, 16% of cash and cash equivalents, and 11% of financial assets measured at fair value through other comprehensive income, while equity represented 20% of the total balance sheet, borrowings and funds borrowed from money markets represented 39%, deposits represented 29%, and funds obtained from issued securities represented 8%).

XXIV. Earnings per Share

Earnings per share stated in the income statement is calculated by dividing Group's net profit by the number of shares issued in the relevant year.

	Current Period	Prior Period
Net Profit/Loss for the Period	303,655	100,704
Weighted Average Number of Issued Ordinary Shares (Thousand)	1,400,000	650,000
Earnings/Loss Per Share (Shown in full TL amount)	0.2169	0.1549

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.

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ACCOUNTING POLICIES (cont’d)

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.

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SECTION FOUR

INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT

I. Explanations on consolidated equity items

The calculation of total capital amount and the capital adequacy ratio are performed in accordance with the "Regulation on Equity of Banks" and "Regulation on Measurement and Evaluation of Capital Adequacy of Banks."

With the decision dated 19 December 2024 and numbered 11038, 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 12 December 2023 and numbered 10747; 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 26 June 2023 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 28 June 2024 to be applied as of 1 January 2025 until a BRSA decision is taken in the contrary direction.

As of 31 December 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 28 June 2024 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 "Securities 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 "Securities 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 Securities 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 31 December 2025 is 31.79% (31 December 2024: 25.63%). The capital adequacy standard ratio of the Parent Bank is above the minimum ratio determined by the legislation.

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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
TIER I CAPITAL		
Paid-in Capital to be Entitled for Compensation after All Creditors	1,400,000	200,000
Share Premium	-	-
Reserves	126,174	475,470
Gains recognized in equity in accordance with Turkish Accounting Standards (TAS)	147,588	71,100
Profit	303,655	100,704
Net Profit for the Period	303,655	100,704
Prior Period Profit	-	-
Bonus Shares from Associates, Subsidiaries and Joint-Ventures not Accounted in Current Period’s Profit Minority Shares	-	-
Tier I Capital Before Deductions	1,977,417	847,274
Tier I Capital Before Deductions		
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	831	5,019
Leasehold improvements on operational leases	1,504	1,991
Goodwill and other intangible assets and related deferred taxes	-	-
Other intangible assets netted with deferred tax liabilities except mortgage servicing rights	59,193	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	-	-
Total Deductions from Tier I Capital	61,528	67,576
Total Tier I Capital	1,915,889	779,698

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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
ADDITIONAL TIER I CAPITAL		
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)	-	-
Additional Tier I Capital before Deductions	-	-
ADDITIONAL TIER I CAPITAL		
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	-	-
Items to be Deducted from Tier I Capital during the Transition Period		
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 (-)	-	-
Total Deductions from Additional Tier I Capital	-	-
Total Additional Tier I Capital	-	-
Total Tier I Capital (Tier I Capital= Common Equity Tier I Capital + Additional Tier I Capital)	1,915,889	779,698
TIER II CAPITAL		
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)	8,410	3,932
Total Deductions from Tier II Capital	8,410	3,932
Deductions from Tier II Capital		
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 (-)	-	-
Total Deductions from Tier II Capital	-	-
Total Tier II Capital	8,410	3,932
Total Equity (Total Tier I and Tier II Capital)	1,924,299	783,630
Total Tier I Capital and Tier II Capital (Total Equity)		
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	-	-
Items to be Deducted from the Sum of Tier I and Tier II Capital (Capital) During the Transition Period		
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	-	-

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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)	1,924,299	783,630
Total Risk Weighted Assets	6,052,253	3,057,063
CAPITAL ADEQUACY RATIOS		
CET1 Capital Ratio (%)	31,66	25,50
Tier I Capital Ratio (%)	31,66	25,50
Capital Adequacy Ratio (%)	31,79	25,63
BUFFERS		
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	23.66	17.50
Amounts Lower Than Excesses as per Deduction Rules		
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	-	-
Limits for Provisions Used in Tier II Capital Calculation		
General Loan Provisions for Exposures in Standard Approach (before limit of one hundred and twenty five per ten thousand)	8,410	3,932
General Loan Provisions for Exposures in Standard Approach Limited by 1.25% of Risk Weighted Assets	8,410	3,932
Total Loan Provision that Exceeds Total Expected Loss Calculated According to Communique on Calculation of Credit Risk by Internal Ratings Based Approach	-	-
Total Loan Provision that Exceeds Total Expected Loss Calculated According to Communique on Calculation of Credit Risk by Internal Ratings Based Approach, Limited by 0.6% Risk Weighted Assets	-	-
Debt Instruments Covered by Temporary Article 4 (effective between 1 January 2018-1 January 2022)		
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. Explanation on credit risk

Credit risk is defined as the possibility of loss that the Bank may be exposed to due to the failure of customer to fulfill its obligations partially or completely on time by not complying with the contract requirements.

Ultimately, the authority to allocate credit limits in the Parent Bank rests with the Board of Directors. The Board of Directors has transferred this authority to the Credit Committee and the Head Office within a certain framework. These delegated powers are regularly monitored and reported by the internal audit, internal control and risk management departments.

In order to limit the credit risk it is exposed to in lending transactions, the Parent Bank determines credit limits on a firm or group basis and does not allocate credits above these limits. While these limits are determined, the Parent Bank's credit and risk management policies and strategies are taken into consideration, as well as the financial structure and debt repayment capacity of the customers, and the allocated credit limits are reviewed periodically.

In the evaluation of customers, the Parent Bank uses the “internal rating system” developed within the Bank and which takes into account the behavioral characteristics of the customers as well as their financial data.

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

II. Explanation on credit risk (cont'd)

In order to manage the credit risk effectively, the distribution of the credit portfolio on the basis of counterparties or sectors is closely monitored and it is aimed to prevent concentrations that may arise through internal limits. Limit allocations for the bank's risk group are also monitored through the limits determined by the Board of Directors.

All transactions that generate credit risk are monitored in line with the Bank's relevant procedures, off-balance sheet risks are also included in the evaluations, and credit risk assessments are discussed at weekly Asset-Liability Committee meetings.

It is ensured that the credits are tied to the collateral element, taking into account the situation of the company or institution to be credited. The ability of the collaterals received to be converted into cash in case of a possible default, the change in value in case of changing market conditions and their legal validity are taken into consideration.

The Parent Bank carries out the calculations of the amount subject to credit risk within the framework of the provisions of the "Regulation on the Measurement and Evaluation of the Capital Adequacy of Banks" published in the Official Gazette dated 23 October 2015 and numbered 2951 I and relevant sub-regulations, and the Bank manages the credit risk in a manner ensuring that it remains above the legal limit and risk appetite limits.

Account status documents received for the credits are audited as stipulated in the legislation.

As of the end of 2024, the bank, which has one customer monitored in doubtful credits accounts and does not have any receivables under close monitoring status, classifies all its credits in accordance with the "IFRS 9-Financial Instruments" standard and the BRSA's "Regulation on the Procedures and Principles Regarding the Classification of Credits and Provisions to be Set Aside".

The Bank does not have any positions held in terms of futures, options and other similar contracts, and when there are positions subject to these contracts, it will regularly control the positions and effectively manage the risks it is exposed to.

During the reporting period, the Parent Bank has no indemnified non-cash credits.

During the reporting period, the Parent Bank has no banking activities and lending transactions abroad.

The methods regarding the provisions are explained in the seventh article of section three.

Risk Classifications	Current Period Risk Amount ⁽¹⁾	Average Risk Amount
Conditional and unconditional receivables from central governments or Central Banks	2,445,788	1,804,096
Conditional and unconditional receivables from regional or local governments	-	-
Conditional and unconditional receivables from administrative bodies and non-commercial undertakings	-	-
Conditional and unconditional receivables from multilateral development banks	-	-
Conditional and unconditional receivables from international organizations	-	-
Conditional and unconditional receivables from banks and brokerage houses	1,146,007	750,633
Conditional and unconditional receivables from corporates	6,873,720	5,051,970
Conditional and unconditional receivables from retail portfolios	156,880	81,469
Conditional and unconditional receivables secured by mortgages	44,750	44,750
Past due receivables	4,632	7,324
Receivables defined under high-risk category by BRSA	-	-
Guaranteed securities	-	-
Securitization positions	-	-
Short-term receivables from banks, brokerage houses and corporate Investments similar to collective investment funds	-	-
Stock Investments	-	-
Other Receivables	332,571	257,135
Total	11,004,348	7,997,377

(1) Risk amounts are given after conversion to credit and credit risk reduction.

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (cont’d)

II. Explanation on credit risk (cont’d)

Risk Classifications	Prior Period Risk Amount ⁽²⁾	Average Risk Amount
Conditional and unconditional receivables from central governments or Central Banks	705,587	589,870
Conditional and unconditional receivables from regional or local governments	-	-
Conditional and unconditional receivables from administrative bodies and non-commercial undertakings	-	-
Conditional and unconditional receivables from multilateral development banks	-	-
Conditional and unconditional receivables from international organizations	-	-
Conditional and unconditional receivables from banks and brokerage houses	1,021,478	635,378
Conditional and unconditional receivables from corporates	3,119,859	1,857,617
Conditional and unconditional receivables from retail portfolios	53,544	65,146
Conditional and unconditional receivables secured by mortgages	-	-
Past due receivables	12,140	10,774
Receivables defined under high-risk category by BRSA	22	811,430
Guaranteed securities	-	-
Securitization positions	-	-
Short-term receivables from banks, brokerage houses and corporate	-	-
Investments similar to collective investment funds	-	-
Stock Investments	-	-
Other Receivables	239,367	180,436
Total	5,151,997	4,150,651

(2) Risk amounts are given after conversion to credit and credit risk reduction.

As of the balance sheet date, the Group's top 100 and 200 cash loans customers' amount constitute 100% of the total cash loan portfolio (31 December 2024: 100%).

As of the balance sheet date, the Group's top 100 and 200 cash loans customers' amount constitute 100% of the total cash loan portfolio. (31 December 2024: 100%).

The share of cash and non-cash loans of the Group from its top 100 and 200 loans customers in total cash and non-cash credits is 100% (31 December 2024: 100%).

The total of 1. and 2. stage provisions set aside for the credit risk undertaken by the Parent Bank is TL 8,409 (31 December 2024: TL 3,932).

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

II. Explanation on credit risk (cont'd)

Profile of significant exposures in major regions

Current Period	Risk Classifications ⁽¹⁾										Receivables defined under high-risk category by BRSA	Collateralized securities	Securitization positions	Short-term receivables from banks, brokerage houses and corporate	Investments similar to collective investment funds	Stock Investments	Other Receivables	Total
	Conditional and unconditional receivables from central governments to Central Banks	Conditional and unconditional receivables from regional or local governments	Conditional and unconditional receivables from administrative bodies and non-commercial enterprises	Conditional and unconditional receivables from multilateral development banks	Conditional and unconditional receivables from international organizations	Conditional and unconditional receivables from banks and brokerage houses	Conditional and unconditional receivables from corporates	Conditional and unconditional receivables from retail portfolios	Conditional and unconditional receivables secured by mortgages	Past due receivables								
1. Domestic	2,445,788	-	-	-	-	1,082,926	6,873,720	156,880	44,750	4,632	-	-	-	-	-	-	332,571	10,941,267
2. European Union Countries	-	-	-	-	-	34,878	-	-	-	-	-	-	-	-	-	-	-	34,878
3. OECD Countries ⁽²⁾	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4. Off-Shore Regions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5. USA, Canada	-	-	-	-	-	28,203	-	-	-	-	-	-	-	-	-	-	-	28,203
6. Other Countries	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7. Investment and Associates, Subsidiaries and Joint Ventures	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8. Undistributed Assets / Liabilities ⁽³⁾	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9. Total	2,445,788	-	-	-	-	1,146,007	6,873,720	156,880	44,750	4,632	-	-	-	-	-	-	332,571	11,004,348

(1) Risk categories in the Regulation on Measurement and Evaluation of Banks' Capital Adequacy will be taken into account. Risk amounts are given after conversion to credit and credit risk reduction.

(2) Includes OECD countries other than EU countries, USA and Canada.

(3) Includes assets and liability items that cannot be allocated on a consistent basis.

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

II. Explanation on credit risk (cont'd)

Prior Period	Risk Classifications ⁽¹⁾														Stock Investments	Other Receivables	Total	
	Conditional and unconditional receivables from central governments to Central Banks	Conditional and unconditional receivables from regional or local governments	Conditional and unconditional receivables from administrative bodies and non-commercial enterprises	Conditional and unconditional receivables from multilateral development banks	Conditional and unconditional receivables from international organizations	Conditional and unconditional receivables from banks and brokerage houses	Conditional and unconditional receivables from corporates	Conditional and unconditional receivables from retail portfolios	Conditional and unconditional receivables secured by mortgages	Past due receivables	Receivables defined under high-risk category by BRSA	Collateralized securities	Securitization positions	Short-term receivables from banks, brokerage houses and corporate				Investments similar to collective investment funds
1. Domestic	705,587	-	-	-	-	1,002,240	3,119,859	53,544	-	12,140	22	-	-	-	-	-	239,367	5,132,759
2. European Union Countries	-	-	-	-	-	9,793	-	-	-	-	-	-	-	-	-	-	-	9,793
3. OECD Countries ⁽²⁾	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4. Off-Shore Regions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5. USA, Canada	-	-	-	-	-	9,445	-	-	-	-	-	-	-	-	-	-	-	9,445
6. Other Countries	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7. Investment and Associates, Subsidiaries and Joint Ventures	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8. Undistributed Assets / Liabilities ⁽³⁾	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9. Total	705,587	-	-	-	-	1,021,478	3,119,859	53,544	-	12,140	22	-	-	-	-	-	239,367	5,151,997

(1) Risk categories in the Regulation on Measurement and Evaluation of Banks' Capital Adequacy will be taken into account. Risk amounts are given after conversion to credit and credit risk reduction.

(2) Includes OECD countries other than EU countries, USA and Canada.

(3) Includes assets and liability items that cannot be allocated on a consistent basis.

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

II. Explanation on credit risk (cont'd)

Risk profile by sectors or counterparties

Current Period	Risk Classifications ⁽¹⁾																				
	Conditional and unconditional receivables from central governments or central banks	Conditional and unconditional receivables from regional or local governments	Conditional and unconditional receivables from administrative bodies and non-commercial enterprises	Conditional and unconditional receivables from multilateral development banks	Conditional and unconditional receivables from international organizations	Conditional and unconditional receivables from banks and brokerage houses	Conditional and unconditional receivables from Corporates	Conditional and unconditional retail receivables	Conditional and unconditional receivables secured by Mortgages	Past due receivables	Receivables defined in high-risk category by BRSB	Guaranteed securities	Securitization positions	Short-term receivables from banks, brokerage houses and corporates	Investments similar to collective investment funds	Stock Investments	Other receivables	TL	FC	Total	
Agriculture																					
Farming and Stockbreeding																					
Forestry																					
Fishery																					
Manufacturing							592,791	151,362										474,444	269,709	744,153	
Mining and Quarrying							71,546											14,087	57,459	71,546	
Production							521,245	151,362										460,357	212,250	672,607	
Electricity, Gas and Water																					
Construction							472,311	500	44,750									325,213	192,348	517,561	
Services						1,146,007	5,808,618	5,018		4,632								6,554,873	409,402	6,964,275	
Wholesale and Retail Trade							1,177,427			4,632								867,149	314,910	1,182,059	
Accommodation and Dining																					
Transportation and Telecom							250,000	5,018										255,018		255,018	
Financial Institutions						1,146,007	3,606,535											4,658,050	94,492	4,752,542	
Real Estate and Rental Services							774,656											774,656		774,656	
Professional Services																					
Educational Services																					
Health and Social Services																					
Other	2,445,788																	332,571	2,627,713	150,646	2,778,359
Total	2,445,788					1,146,007	6,873,720	156,880	44,750	4,632							332,571	9,982,243	1,022,105	11,004,348	

(1) Stands for the risk categories listed in Regulations on Measurement and Assessment of Capital Adequacy Ratios of Banks were taken into consideration. Risk amounts are given after conversion to credit and credit risk reduction.

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

III. Explanation on credit risk (cont'd)

Risk profile by sectors or counterparties (cont'd)

Prior Period	Risk Classifications ⁽¹⁾																TL	FC	Total	
	Conditional and unconditional receivables from central governments or central banks	Conditional and unconditional receivables from regional or local governments	Conditional and unconditional receivables from administrative bodies and non-commercial enterprises	Conditional and unconditional receivables from multilateral development banks	Conditional and unconditional receivables from international organizations	Conditional and unconditional receivables from banks and brokerage houses	Conditional and unconditional receivables from Corporates	Conditional and unconditional retail receivables	Conditional and unconditional receivables secured by Mortgages	Past due receivables	Receivables defined in high-risk category by BRSB	Guaranteed securities	Securitization positions	Short-term receivables from banks, brokerage houses and corporates	Investments similar to collective investment funds	Stock Investments				Other receivables
Agriculture							15,750											15,750		15,750.00
Farming and Stockbreeding							15,750											15,750		15,750.00
Forestry																				
Fishery																				
Manufacturing						617,676	25,582			22								367,441	275,839	643,280
Mining and Quarrying						69,553												69,553		69,553
Production						548,123	25,582			22								297,888	275,839	573,727
Electricity, Gas and Water																				
Construction							6,000											6,000		6,000
Services						1,021,478	2,502,183	6,212		12,140								3,306,460	235,553	3,542,013
Wholesale and Retail Trade							940,554			12,140								824,048	128,646	952,694
Accommodation and Dining							96,018											96,018		96,018
Transportation and Telecom								3,236										3,236		3,236
Financial Institutions						1,021,478	1,465,611											2,380,182	106,907	2,487,089
Real Estate and Rental Services								2,976										2,976		2,976
Professional Services																				
Educational Services																				
Health and Social Services																				
Other	705,587																239,367	854,549	90,405	944,954
Total	705,587					1,021,478	3,119,859	53,544		12,140	22						239,367	4,550,200	601,797	5,151,997

(1) Stands for the risk categories listed in Regulations on Measurement and Assessment of Capital Adequacy Ratios of Banks were taken into consideration. Risk amounts are given after conversion to credit and credit risk reduction.

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

II. Explanation on credit risk (cont'd)

Analysis of maturity-bearing exposures according to remaining maturities

Risk Categories-Current Period	Time to Maturity				
	1 month	1-3 months	3-6 months	6-12 months	Over 1 year
Conditional and Unconditional Receivables from Central Governments or Central Banks	174,541	2,042	-	29,201	1,346,616
Conditional and Unconditional Receivables from Regional or Local Governments	-	-	-	-	-
Conditional and Unconditional Receivables from Administrative Bodies and Non-Commercial Undertakings	-	-	-	-	-
Conditional and Unconditional Receivables from Multilateral Development Banks	-	-	-	-	-
Conditional and Unconditional Receivables from International Organizations	-	-	-	-	-
Conditional and Unconditional Receivables from Banks and Brokerage Houses	547,696	-	-	135,000	385,000
Conditional and Unconditional Receivables from Corporates	614,904	2,125,147	885,159	2,111,766	1,102,079
Conditional and Unconditional Receivables from Retail Portfolios	10,154	12,856	80,035	53,835	-
Conditional and Unconditional Receivables Secured by Mortgages	-	-	-	44,750	-
Past Due Receivables	-	-	-	-	-
Receivables Defined under High-Risk Category by BRSA	-	-	-	-	-
Guaranteed Securities	-	-	-	-	-
Securitization Positions	-	-	-	-	-
Short-Term Receivables from Banks, Brokerage Houses and Corporate	-	-	-	-	-
Investments Similar to Collective Investment Funds	-	-	-	-	-
Stock Investments	-	-	-	-	-
Other Receivables	332,571	-	-	-	-
Total	1,679,866	2,140,045	965,194	2,374,552	2,833,695

Risk Categories-Prior Period	Time to Maturity				
	1 month	1-3 months	3-6 months	6-12 months	Over 1 year
Conditional and Unconditional Receivables from Central Governments or Central Banks	300,771	-	141,428	-	263,388
Conditional and Unconditional Receivables from Regional or Local Governments	-	-	-	-	-
Conditional and Unconditional Receivables from Administrative Bodies and Non-Commercial Undertakings	-	-	-	-	-
Conditional and Unconditional Receivables from Multilateral Development Banks	-	-	-	-	-
Conditional and Unconditional Receivables from International Organizations	-	-	-	-	-
Conditional and Unconditional Receivables from Banks and Brokerage Houses	636,478	-	-	235,000	150,000
Conditional and Unconditional Receivables from Corporates	1,554,900	617,790	117,244	678,228	151,697
Conditional and Unconditional Receivables from Retail Portfolios	8,735	6,212	14,267	2,580	21,750
Conditional and Unconditional Receivables Secured by Mortgages	-	-	-	-	-
Past Due Receivables	-	-	-	-	-
Receivables Defined under High-Risk Category by BRSA	22	-	-	-	-
Guaranteed Securities	-	-	-	-	-
Securitization Positions	-	-	-	-	-
Short-Term Receivables from Banks, Brokerage Houses and Corporate	-	-	-	-	-
Investments Similar to Collective Investment Funds	-	-	-	-	-
Stock Investments	-	-	-	-	-
Other Receivables	239,367	-	-	-	-
Total	2,740,273	624,002	272,939	915,808	586,835

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

INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (cont’d)

II. Explanation on credit risk (cont’d)

Information on risk categories

With the Banking Regulation and Supervision Agency's Board Decision dated 21.02.2020 and numbered 8875, JCR Avrasya Rating A.Ş. has been designated as the competent CRA for certain asset categories; in line with the said Board Decision, Ratings given by JCR Avrasya Rating A.Ş. are used in capital adequacy calculations.

Credit ratings given by JCR Avrasya Derecelendirme A.Ş. are used in the asset classes of “Corporate Receivables” and “Collateralized Securities.”

The matching of the credit rating agency's rating score with the credit quality levels listed in Annex-1 of the Regulation on Measurement and Evaluation of Capital Adequacy of Banks is given in the table below:

Rating Credit Quality Tier to be Matched	Credit Quality Tier	JCR Avrasya	
		Corporate TC	Debt Instruments TC (*)
Long-term credit ratings	1	AAA/AA-	AAA/AA-
	2	A+/A-	A+/A-
	3	BBB+/BB-	BBB+/BBB-
	4		BB+/B-
	5	below BB-	below BB-
	6		below BB-

(*) Securitizations and other structured debt instruments included in subparagraph (c) of the third paragraph of Article 5 of the Regulation.

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

Risk amounts according to risk weights

Risk Weight Current Period	0%	10%	20%	35%	50%	75%	100%	150%	200%	Other	Deductions from Equity
1. Exposures before Credit Risk Mitigation	2,395,788	-	2,598,370	-	3,935,589	156,880	1,898,788	-	-	19,183	-
2. Exposures after Credit Risk Mitigation	2,445,788	-	2,548,370	-	3,935,589	156,880	1,898,788	-	-	19,183	-
Risk Weight Prior Period	0%	10%	20%	35%	50%	75%	100%	150%	200%	Other	Deductions from Equity
1. Exposures before Credit Risk Mitigation	505,587	-	2,168,076	-	1,177,875	53,544	1,231,105	-	22	15,788	-
2. Exposures after Credit Risk Mitigation	705,587	-	1,968,076	-	1,177,875	53,544	1,231,105	-	22	15,788	-

1. Miscellaneous information regarding important sectors or counterparty type

As of 1 July 2022, the Bank has started to implement the provisions of the TFRS 9 Financial Instruments standard regarding impairment; loans that are delayed by more than 90 days in their repayments or whose debtor is considered by the Bank to have lost their creditworthiness are classified as impaired and are included in the provision calculations in this context.

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

II. Explanation on credit risk (cont'd)

2. Movements in value adjustments and provisions

Current Period	Opening Balance	Provisions for the Period	Provision Reversals	Other Adjustments⁽¹⁾	Closing Balance
Stage 3 provisions	14,698	8,457	-	-	23,155
Stage 1&2 provisions	1,143	5,564	-	-	6,707
Prior Period	Opening Balance	Provisions for the Period	Provision Reversals	Other Adjustments	Closing Balance
Stage 3 provisions	118	14,580	-	-	14,698
Stage 1&2 provisions	1,256	-	(113)	-	1,143

(1) It represents write-offs from assets and sales made from loans under follow-up portfolio.

III. 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 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.

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	42.8457	50.2859
31 December 2025	42.8457	50.2859
30 December 2025	42.8542	50.4519
29 December 2025	42.7656	50.3547
26 December 2025	42.7641	50.3896
25 December 2025	42.7434	50.4208
Last 30 Days Simple Arithmetic Average	42.5252	49.6162

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

III. Explanations on consolidated currency risk (cont'd)

Information on the Group's foreign currency risk

	EURO	USD	Other FC	Total
31 December 2025:				
Assets				
Cash (Cash on Hand, Money in Transit, Purchased Cheques) and Balances with the Central Bank of Türkiye	-	113,002	-	113,002
Banks	49,948	40,674	1,207	91,829
Financial assets at fair value through profit/loss	206,060	131,759	-	337,819
Interbank money market placements	-	-	-	-
Financial assets at fair value through other comprehensive income	-	87,471	-	87,471
Loans	456,295	630,069	-	1,086,364
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	4,183	10,712	-	14,895
Total assets	716,486	1,013,687	1,207	1,731,380
Liabilities				
Bank deposits	-	-	-	-
Foreign currency deposits	-	-	-	-
Interbank money market payables	-	-	-	-
Borrowings	509,587	640,326	-	1,149,913
Securities issued	-	-	-	-
Miscellaneous payables	187	312,908	-	313,095
Derivative financial liabilities held for risk management	-	-	-	-
Other liabilities (*)	255,992	699,785	-	955,777
Total liabilities	765,766	1,653,019	-	2,418,785
Net balance sheet position	(49,280)	(639,332)	1,207	(687,405)
Net 'off-balance sheet' position	150,858	385,612	-	536,470
Financial derivative assets (**)	553,310	2,232,882	-	2,786,192
Financial derivative liabilities	402,452	1,847,270	-	2,249,722
Non-cash loans	-	4,070	-	4,070
31 December 2024:				
Total assets	361,011	336,347	334	697,692
Total liabilities	279,399	875,947	-	1,155,346
Net balance sheet position	81,612	(539,600)	334	(457,654)
Net 'off-balance sheet' position	(35,240)	423,413	-	388,173
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.

(**) In the current period, foreign currency purchase commitments amounting to TL 1,177,230 (31 December 2024: TL 56,521) are included in receivables from derivative financial instruments and foreign currency purchase commitments amounting to TL 276,572 (31 December 2024: None) are included in liabilities from derivative financial instruments.

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

IV. 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 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
31 December 2025:							
Assets							
Cash (cash in vault, foreign currency, money in transit, cheques purchased) and balances with the Central Bank of Republic of Türkiye ⁽¹⁾	62,065	-	-	-	-	114,073	176,138
Banks ⁽²⁾	255,030	-	-	-	-	7,455	262,485
Financial assets at fair value through profit and loss	-	-	-	-	-	337,819	337,819
Interbank money market placements	241,252	-	-	-	-	-	241,252
Financial Assets at Fair Value Through Other Comprehensive Income	197,722	772,417	508,121	-	-	-	1,478,260
Loans ⁽³⁾	3,055,764	1,639,031	1,815,688	-	-	-	6,510,483
Financial Assets Measured at Amortized Cost	-	-	-	-	-	-	-
Other assets ⁽⁴⁾	-	-	-	-	-	531,074	531,074
Total assets	3,811,833	2,411,448	2,323,809	-	-	990,421	9,537,511
Liabilities							
Bank deposits	-	-	-	-	-	-	-
Other deposits	-	-	-	-	-	-	-
Interbank money market payables	986,080	-	-	-	-	-	986,080
Miscellaneous payables	33,638	107,837	527,374	-	-	22,618	691,467
Securities issued	122,114	480,826	835,485	-	-	-	1,438,425
Borrowings	1,097,304	728,355	297,451	-	-	-	2,123,110
Other liabilities ⁽⁵⁾	1,163,616	280,133	664,683	6,583	-	2,183,414	4,298,429
Total liabilities	3,402,752	1,597,151	2,324,993	6,583	-	2,206,032	9,537,511
On balance sheet long position	409,081	814,297	-	-	-	-	1,223,378
On balance sheet short position	-	-	(1,184)	(6,583)	-	(1,215,611)	(1,223,378)
Off-balance sheet long position	-	-	-	-	-	5,128,345	5,128,345
Off-balance sheet short position	-	-	-	-	-	(5,124,730)	(5,124,730)
Total position	409,081	814,297	(1,184)	(6,583)	-	(1,211,996)	3,615

(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 credit loss amounting to TL 15.

(2) Banks include expected credit loss balance amounting to TL 45.

(3) Loans contains expected credit loss amounting to TL 29,862.

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

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

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

IV. 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
31 December 2024:							
Assets							
Cash (cash in vault, foreign currency, money in transit, cheques purchased) and balances with the Central Bank of Republic of Türkiye ⁽¹⁾	-	-	-	-	-	89,451	89,451
Banks ⁽²⁾	348,417	-	-	-	-	4,963	353,380
Financial assets at fair value through profit and loss	-	-	-	-	-	-	-
Interbank 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 ⁽³⁾	2,225,183	333,653	36,537	-	-	-	2,595,373
Financial Assets Measured at Amortized Cost	-	-	12,222	-	-	-	12,222
Other assets ⁽⁴⁾	-	-	-	-	-	402,689	402,689
Total assets	2,821,590	550,468	248,875	-	-	497,103	4,118,036
Liabilities							
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
Borrowings	576,407	117,381	35,527	99,091	-	-	828,406
Other liabilities ⁽⁵⁾	925,005	153,284	118,862	9,913	-	958,835	2,165,899
Total liabilities	2,263,395	371,460	390,525	109,004	-	983,652	4,118,036
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)
Total position	558,195	179,008	(141,650)	(109,004)	-	(271,179)	215,370

- (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 credit loss amounting to TL 12.
- (2) Banks include expected credit loss balance amounting to TL 14.
- (3) Loans contains expected credit loss amounting to TL 15,841.
- (4) Tangible assets, intangible assets, deferred tax assets, derivative financial assets, partnership investments and other assets are presented under other assets.
- (5) Provisions, tax liabilities, lease obligations, funds, derivative financial liabilities and equity items are presented in the other liabilities line.

Interest rates on monetary financial instruments (%)

31 December 2025	EURO	USD	Yen	TL
Assets				
Cash (Cash on Hand, Money in Transit, Purchased Cheques) and Balances with the Central Bank of Türkiye	-	-	-	37.99
Banks	-	-	-	37.97
Financial assets measured at fair value through profit/loss	-	-	-	-
Interbank money market placements	-	-	-	38.05
Financial assets measured at fair value through other comprehensive income	-	7.75	-	37.63
Loans	7.95	5.91	-	41.80
Financial Assets Measured at Amortized Cost	-	-	-	-
Liabilities				
Bank deposits	-	-	-	-
Other deposits	-	-	-	-
Interbank money market payables	-	-	-	38.09
Miscellaneous payables	-	2.10	-	35.50
Funds	2.75	4.30	-	38.83
Securities issued	-	-	-	39.76
Borrowings	3.89	5.15	-	37.68

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (cont’d)

IV. Explanations on consolidated interest rate risk (cont’d)

31 December 2024	EURO	USD	Yen	TL
Assets				
Cash (Cash on Hand, Money in Transit, Purchased Cheques) and Balances with the Central Bank of Türkiye	-	-	-	-
Banks	-	4.00	-	47.00
Financial assets measured 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	8.13	10.26	-	54.84
Financial Assets Measured at Amortized Cost	-	-	-	48.61
Liabilities				
Bank deposits	-	-	-	-
Other deposits	-	-	-	-
Interbank money market payables	-	-	-	48.71
Miscellaneous payables	-	-	-	-
Funds	-	4.88	-	48.99
Securities issued	-	-	-	47.39
Borrowings	4.17	5.19	-	47.33

V. Explanations on consolidated share position risk

None (31 December 2024: None).

VI. 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. Group's liquidity risk is strategically managed under the ownership of the Asset Liability Committee (ALCO) and under the supervision of the Board of Directors. 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.

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

VI. 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 Parent 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.

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

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

Presentation of assets and liabilities according to their remaining maturities

31 December 2025	Demand ⁽¹⁾	Up to 1 month	1-3 months	3-12 months	1-5 years	5 Years and over	Unallocated ⁽²⁾	Total
Assets								
Cash (Cash in Vault, Foreign Currency Cash, Money in Transit, Checks Purchased) and Balances with the Central Bank of Türkiye ⁽³⁾	114,073	62,065	-	-	-	-	-	176,138
Banks ⁽⁴⁾	7,455	255,030	-	-	-	-	-	262,485
Financial assets at fair value through profit and loss	337,819	-	-	-	-	-	-	337,819
Money market receivables	-	241,252	-	-	-	-	-	241,252
Financial assets at other comprehensive income	-	-	62,052	49,202	1,253,932	113,074	-	1,478,260
Loans ⁽⁵⁾	-	1,665,558	1,637,009	3,207,916	-	-	-	6,510,483
Financial assets measured at amortized cost	-	-	-	-	-	-	-	-
Other assets ⁽⁶⁾	-	18,481	18,356	1,040	-	-	493,197	531,074
Total assets	459,347	2,242,386	1,717,417	3,258,158	1,253,932	113,074	493,197	9,537,511
Liabilities								
Bank deposits	-	-	-	-	-	-	-	-
Other deposits	-	-	-	-	-	-	-	-
Funds provided from other financial institutions	-	1,097,304	728,355	297,451	-	-	-	2,123,110
Interbank money market payables	-	986,080	-	-	-	-	-	986,080
Marketable securities issued	-	122,114	480,826	835,485	-	-	-	1,438,425
Miscellaneous liabilities	-	33,638	107,837	527,374	-	-	22,618	691,467
Other liabilities ⁽⁷⁾	-	1,293,244	295,110	691,988	6,583	-	2,011,504	4,298,429
Total liabilities	-	3,532,380	1,612,128	2,352,298	6,583	-	2,034,122	9,537,511
Liquidity gap	459,347	(1,289,994)	105,289	905,860	1,247,349	113,074	(1,540,925)	-
Net off-balance sheet position	-	574	2,538	503	-	-	-	3,615
Receivables from derivative financial instruments	-	3,347,488	1,423,058	357,799	-	-	-	5,128,345
Payables from derivative financial instruments	-	3,346,914	1,420,520	357,296	-	-	-	5,124,730
Non-cash loans⁽⁸⁾	603,495	-	-	396,000	574,071	-	-	1,573,566
31 December 2024								
Total assets	94,414	2,369,160	365,358	649,159	236,584	4,070	399,291	4,118,036
Total liabilities	-	2,284,271	374,348	448,727	109,004	-	901,686	4,118,036
Liquidity gap	94,414	84,889	(8,990)	200,432	127,580	4,070	(502,395)	-
Net off-balance sheet position	-	(2,201)	407	2,232	-	-	-	438
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
Non-cash loans	266,732	-	-	627,223	355,408	-	-	1,249,363

- (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 tangible assets, intangible assets, prepaid expenses and other assets not elsewhere recognized 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 15 of expected credit loss balance.
- (4) Banks include expected credit loss balance amounting to TL 45.
- (5) Loans includes expected credit loss amounting to TL 29,862.
- (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, 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."

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

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

Breakdown of liabilities due to their remaining contractual maturities

Breakdown table of liabilities due to contractual maturities shows the undiscounted cash outflows of the Bank's financial liabilities according to the closest possible contractual maturity.

31 December 2025	Carrying value	Gross nominal outflow	Demand	Up to 1 month	1-3 months	3-12 months	1-5 years	5 years and above
Non-derivative financial liabilities								
Borrowing	2,123,110	2,179,989	-	1,102,764	767,581	309,644	-	-
Interbank money market payables	986,080	989,790	-	989,790	-	-	-	-
Securities issued	1,438,425	1,649,307	-	122,921	219,073	1,307,313	-	-
Funds	2,117,709	2,135,545	12,124	-	1,601,006	522,415	-	-
Total	6,665,324	6,954,631	12,124	2,215,475	2,587,660	2,139,372	-	-

31 December 2024	Carrying value	Gross nominal outflow	Demand	Up to 1 month	1-3 months	3-12 months	1-5 years	5 years and above
Non-derivative financial liabilities								
Borrowing	828,406	838,944	-	290,469	404,814	-	143,661	-
Interbank money market payables	761,983	764,119	-	764,119	-	-	-	-
Securities issued	336,931	380,845	-	110,845	270,000	-	-	-
Funds	1,205,586	1,215,150	10,675	931,803	272,672	-	-	-
Total	3,132,906	3,199,058	10,675	2,097,236	947,486	-	143,661	-

VII. 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 14.92%, which is above the minimum legal ratio of 3%.

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

VII. Explanations on consolidated leverage ratio (cont'd)

	Current Period 31 December 2025	Prior Period 31 December 2024
On-balance sheet assets		
1 On-balance sheet items (excluding derivative financial instruments and credit derivatives but including collateral)	8,837,843	3,917,160
2 (Assets deducted in determining Tier 1 capital)	(59,440)	(63,517)
3 Total on-balance sheet risks (sum of lines 1 and 2)	8,778,403	3,853,643
Derivative financial instruments and credit derivatives		
4 Replacement cost associated with all derivative instruments and credit derivatives	27,388	6,770
5 Add-on amounts for PFE associated with all derivative instruments and credit derivatives	36,883	9,047
6 Total risks of derivative financial instruments and credit derivatives (sum of lines 4 to 5)	64,271	15,817
Securities or commodity financing transactions (SCFT)		
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)	-	-
Other off-balance sheet transactions		
10 Gross notional amounts of off-balance sheet transactions	3,562,508	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)	3,562,508	1,206,840
Capital and total risks		
13 Tier 1 capital	1,837,905	750,018
14 Total risks (sum of lines 3, 6, 9 and 12)	12,405,182	5,076,300
Leverage ratio		
15 Leverage ratio	14.92	14.78

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

VIII. Explanations on presentation of financial assets and liabilities at fair value

The Parent Bank has calculated the fair values of financial instruments using available market information and appropriate valuation methods. The Parent Bank's management has decided that the fair values of the financial instruments are not significantly different from the carrying values of the related instruments, since they are short-term. These financial instruments include cash values and the Central Bank, banks, money markets, leasing receivables, borrowing, securities issued and miscellaneous payments.

The fair value of financial investments measured at amortized cost as of 31 December 2025 and 31 December 2024 are determined on the basis of their market prices or, in cases where this price cannot be determined, quoted market prices for other securities subject to amortization of the same nature in terms of interest, maturity and other similar conditions.

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

VIII. Explanations on presentation of financial assets and liabilities at fair value (cont'd)

	Carrying Value		Fair Value	
	Current Period	Prior Period	Current Period	Prior Period
Financial assets				
Cash and Cash Balances at Central Bank	176,153	89,463	176,153	89,463
Banks	262,530	353,394	262,530	353,394
Interbank money market placements	241,252	232,311	241,252	232,311
Financial assets at fair value through profit or loss	337,819	-	337,819	-
Financial assets at fair value through other comprehensive income	1,478,260	406,903	1,478,260	406,903
Loans	6,540,345	2,611,214	6,035,506	2,479,810
Financial assets measured at amortized cost	-	12,222	-	10,942
Financial liabilities				
Borrowing	2,123,110	828,406	2,080,660	790,778
Interbank money market payables	986,080	761,983	985,903	759,849
Securities Issued	1,438,425	336,931	1,456,420	341,873
Funds	2,117,709	1,205,586	2,117,709	1,205,586
Miscellaneous payments	753,035	45,622	753,035	45,622

The fair value of credits is calculated by discounting future cash flows using current market interest rates for fixed rate credits.

Classification of fair value measurement

Valuation methods of financial instruments valued at fair value are given in the table below. Valuation methods according to levels are defined as follows:

- Level 1: quoted (unadjusted) prices in active markets for identical assets or liabilities;
- Level 2: data other than recorded prices in Level 1 that are directly (through prices) or indirectly (derived from prices) observable data in terms of assets or liabilities;
- Level 3: data on assets or liabilities that are not based on observable market data (non-observable data).

31 December 2025	Level 1	Level 2	Level 3	Total
Financial assets				
Financial assets at fair value through other comprehensive income	1,478,260	-	-	1,478,260
Financial assets at fair value through profit or loss	337,819	-	-	337,819
Derivative financial assets	-	37,877	-	37,877
	1,816,079	37,877	-	1,853,956
Financial liabilities				
Derivative financial liabilities	-	33,983	-	33,983
	-	33,983	-	33,983

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

VIII. Explanations on presentation of financial assets and liabilities at fair value (cont'd)

31 December 2024	Level 1	Level 2	Level 3	Total
Financial assets				
Financial assets at fair value through other comprehensive income	432,610	-	-	432,610
Financial assets at fair value through profit or loss	-	-	-	-
Derivative financial assets	-	6,896	-	6,896
	432,610	6,896	-	439,506
Financial liabilities				
Derivative financial liabilities	-	6,269	-	6,269
	-	6,269	-	6,269

IX. 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.

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

IX. Explanations on risk management (cont'd)

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

1. Parent Bank's risk management approach (cont'd)

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.

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)	4,432,671	2,239,860	354,614
2 Of which standardized approach (SA)	4,432,671	2,239,860	354,614
3 Of which internal rating-based (IRB) approach	-	-	-
4 Counterparty credit risk (*)	83,410	18,614	6,673
5 Of which standardized approach for counterparty credit risk (SA-CCR)	83,410	18,614	6,673
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	649,093	200,100	51,927
17 Of which standardized approach (SA)	649,093	200,100	51,927
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% weight)	-	-	-
24 Floor adjustment	-	-	-
25 Total (1+4+7+8+9+10+11+12+16+19+23+24)	6,052,253	3,057,063	484,180

(*) KDA risks are included.

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

IX. Explanations on risk management (cont'd)

b. Linkages between financial statements and regulatory exposures

1. Differences between accounting and regulatory scopes of consolidation and mapping

Current Period	Carrying values according to TAS within legal consolidation ⁽¹⁾	Carrying values of items in accordance with TAS				Not subject to capital requirements or subject to deduction from capital
		Subject to credit risk framework	Subject to counterparty credit risk framework	Subject to the Securitization framework	Subject to the market risk framework	
Assets						
Cash and Cash Balances with Central Bank	176,138	176,138	-	-	-	-
Banks (net)	262,485	262,485	-	-	-	-
Money markets	241,252	241,252	-	-	-	-
Financial assets at fair value through profit or loss	337,819	-	-	-	337,819	-
Financial assets at fair value through other comprehensive income	1,478,260	1,478,260	-	-	-	-
Financial assets measured at amortized cost (net)	-	-	-	-	-	-
Derivative financial assets	37,877	-	37,877	-	-	-
Loans (net)	6,510,483	6,510,483	-	-	-	-
Assets held for sale and related to discontinued operations (net)	-	-	-	-	-	-
Investments in Associates (net)	-	-	-	-	-	-
Subsidiaries (net)	-	-	-	-	-	-
Jointly Ventures (net)	-	-	-	-	-	-
Property plant and equipment (net)	296,846	295,342	-	-	-	1,504
Intangible assets (net)	59,193	-	-	-	-	59,193
Investment properties (net)	-	-	-	-	-	-
Current tax asset	-	-	-	-	-	-
Deferred tax asset	27,511	27,511	-	-	-	-
Other assets	109,647	109,647	-	-	-	-
Total assets	9,537,511	9,101,118	37,877	-	337,819	60,697
Liabilities						
Deposits	-	-	-	-	-	-
Funds borrowed	2,123,110	-	-	-	-	-
Money markets funds	986,080	103,598	882,482	-	-	-
Securities issued	1,438,425	-	-	-	-	-
Funds	2,117,709	-	-	-	-	-
Financial liabilities at fair value through profit or loss	-	-	-	-	-	-
Derivative financial liabilities	33,983	-	-	-	-	-
Factoring liabilities	-	-	-	-	-	-
Lease liabilities (net)	9,431	-	-	-	-	-
Provisions	99,152	-	-	-	-	-
Current tax liability	56,873	-	-	-	-	-
Deferred tax liability	-	-	-	-	-	-
Liabilities for assets held for sale and related to the discontinued operations (net)	-	-	-	-	-	-
Subordinated debt instruments	-	-	-	-	-	-
Other liabilities	696,162	-	-	-	-	-
Equity	1,976,586	-	-	-	-	-
Total liabilities	9,537,511	103,598	882,482	-	-	-

(1) Represents the consolidated financial statements of the Bank.

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

IX. Explanations on risk management (cont'd)

b. Linkages between financial statements and regulatory exposures (cont'd)

1. Differences between accounting and regulatory scopes of consolidation and mapping (cont'd)

Prior Period	Carrying values according to TAS within legal consolidation ⁽¹⁾	Carrying values of items in accordance with TAS				Not subject to capital requirements or subject to deduction from capital
		Subject to credit risk framework	Subject to counterparty credit risk framework	Subject to the Securitization framework	Subject to the market risk framework	
Assets						
Cash and Cash Balances with Central Bank	89,451	89,451	-	-	-	-
Banks (net)	353,380	353,380	-	-	-	-
Money markets	232,311	232,311	-	-	-	-
Financial assets at fair value through profit or loss	-	-	-	-	-	-
Financial assets at fair value through other comprehensive income	432,610	432,610	-	-	-	-
Financial assets measured at amortized cost (net)	12,222	12,222	-	-	-	-
Derivative financial assets	6,896	-	6,896	-	-	-
Loans (net)	2,595,373	2,595,373	-	-	-	-
Assets held for sale and related to discontinued operations (net)	-	-	-	-	-	-
Investments in Associates (net)	-	-	-	-	-	-
Subsidiaries (net)	-	-	-	-	-	-
Jointly Ventures (net)	-	-	-	-	-	-
Property plant and equipment (net)	221,491	219,500	-	-	-	1,991
Intangible assets (net)	60,566	-	-	-	-	60,566
Investment properties (net)	-	-	-	-	-	-
Current tax asset	8,788	8,788	-	-	-	-
Deferred tax asset	21,654	21,654	-	-	-	-
Other assets	83,294	83,294	-	-	-	-
Total assets	4,118,036	4,048,583	6,896	-	-	62,557
Liabilities						
Deposits	-	-	-	-	-	-
Funds borrowed	828,406	-	-	-	-	-
Money markets funds	761,983	561,983	200,000	-	-	-
Securities issued	336,931	-	-	-	-	-
Funds	1,205,586	-	-	-	-	-
Financial liabilities at fair value through profit or loss	-	-	-	-	-	-
Derivative financial liabilities	6,269	-	-	-	-	-
Factoring liabilities	-	-	-	-	-	-
Lease liabilities (net)	12,153	-	-	-	-	-
Provisions	78,831	-	-	-	-	-
Current tax liability	19,508	-	-	-	-	-
Deferred tax liability	-	-	-	-	-	-
Liabilities for assets held for sale and related to the discontinued operations (net)	-	-	-	-	-	-
Subordinated debt instruments	-	-	-	-	-	-
Other liabilities	26,114	-	-	-	-	-
Equity	842,255	-	-	-	-	-
Total liabilities	4,118,036	561,983	200,000	-	-	-

(1) Represents the consolidated financial statements of the Bank.

2. The main sources of the differences between the risk amounts and the amounts assessed in accordance with TAS in the financial statements

There is no significant difference between the financial statement values of assets and liabilities and the values included in the capital adequacy calculation.

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

IX. Explanations on risk management (cont'd)

c. Credit Risk Disclosures

1. General qualitative information about credit risk

The Parent Bank's strategy, risk appetite and capacity regarding credit activities are determined by the Board of Directors.

The Board of Directors, Audit Committee, Credit Committee and the General Manager fulfil their duties, authorities and responsibilities within the scope of credit risk management within the framework defined in the relevant regulations.

It is the responsibility of the Key Management to ensure that the activities of the departments reporting to them are in compliance with the Parent Bank's credit risk management framework.

The management and supervision of credit risk in the Parent Bank is not defined under the responsibility of a single unit, and each operating unit in the first line of defense is responsible for assessing the credit risk it is exposed to while meeting its business objectives.

In the credit allocation process, the internal credit rating model is used in accordance with the Parent Bank's risk appetite and credit policies. It is essential that all credit customers are rated by the Parent Bank and that the ratings are kept up to date. Previously determined credit limits are revised as a result of the evaluation of general economic developments and the monitoring of changes in the financial information and activities of customers.

Decision trees are used in the allocation process and financial and non-financial data such as customers' income, indebtedness ratio, past payment performance are taken into consideration in the evaluations.

Audits and controls are regularly carried out by the departments within the Internal Systems to determine that credit processes are carried out in accordance with legal regulations and the Parent Bank's credit policies and procedures, that loans are determined within the procedures and principles determined by the Board of Directors, and that the maturity, amount and qualifications of loans are accurately reported to key management.

The Parent Bank has determined internal limits and early warning values within the scope of credit risk; controls are carried out by the Risk Management Department on a monthly basis and reported to the Board of Directors and the Audit Committee.

2. Credit quality of assets

Current Period	Estimated gross amount in accordance with TAS in the financial statements prepared according to legal consolidation		Provisions/amortization and impairment	Net value
	Defaulted	Non-defaulted		
Loans	27,787	6,512,558	29,862	6,510,483
Cash and cash equivalents	-	679,935	60	679,875
Debt instruments	-	1,478,260	-	1,478,260
Off-balance sheet receivables	-	4,486,860	1,477	4,485,383
Total	27,787	13,157,613	31,399	13,154,001

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

IX. Explanations on risk management (cont'd)

c. Credit Risk Disclosures (cont'd)

2. Credit quality of assets (cont'd)

Prior Period	Estimated gross amount in accordance with TAS in the financial statements prepared according to legal consolidation		Provisions/amortization and impairment	Net value
	Defaulted	Non-defaulted		
Loans	26,838	2,584,376	15,841	2,595,373
Cash and cash equivalents	-	675,168	26	675,142
Debt instruments	-	444,832	-	444,832
Off-balance sheet receivables	-	1,249,363	2,763	1,246,600
Total	26,838	4,953,739	18,630	4,961,947

3. Changes in Defaulted Receivables and Debt Instruments Inventory

	Current Period	Prior Period
1 Amount of defaulted loans and debt instruments at the end of the previous reporting period	26,838	118
2 Loans and debt instruments in default since the last reporting period	-	26,720
3 Receivables that have not defaulted again	-	-
4 Amounts written off from assets	-	-
5 Other changes	949	-
Defaulted loans and debt instruments at the end of the reporting period (1+2+3-4±5)	27,787	26,838

4. Additional disclosures on credit quality of assets

- Definitions of non-performing and impaired receivables are given in Note VII of Section Three.
- The portion of overdue receivables (exceeding 90 days) that are not considered as impaired and the reasons for this practice: The Parent Bank classifies loans and other receivables and provides provision for expected credit loss in accordance with the 'Regulation on Procedures and Principles for Classification of Loans and Provisions to be set aside' published in the Official Gazette dated 22 June 2016 and numbered 29750. "Non-performing receivables" are defined as receivables that are past due as of the end of the reporting period, loans that are more than 30 days overdue but not more than 90 days from their due dates or due dates and are not impaired, so-called "Loans under Close Monitoring", "Non-Performing Loans" are also used for loans that are more than 90 days overdue or impaired. In the Bank's practice, First and Second Stage Expected Credit Loss is provided for loans classified as 'Standard Quality' and 'Loans under Close Monitoring' and Third Stage Expected Credit Loss is provided for loans classified as 'Non-Performing Loans.'
- Definitions of the methods used in determining the amount of provision: Explained in Note VII of Section Three.
- Definitions of restructured receivables: The Bank has no restructured receivables as of 31 December 2025.
- As of the reporting period, the Parent Bank has a receivable amounting to TL 27,787 under follow-up accounts and 83% (TL 23,155) expected credit loss has been provided for the related loan.

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

IX. Explanations on risk management (cont'd)

c. Credit Risk Disclosures (cont'd)

5. Credit risk reduction techniques

In the lending process, the Parent Bank recognizes the cash flow of the activity subject to the loan as the primary source of repayment. If the collateral of the loan can be based on this cash flow, it is considered to be the primary source of repayment, while collateral that is not based on cash flow is considered as a secondary source of repayment.

Collateral is kept under control throughout the loan period and is evaluated periodically depending on the type and quality of the collateralized asset. All collaterals received depending on regulatory requirements or allocation conditions are entered into the Main Banking System and can be monitored through the system.

The processes related to collateral management have been documented within the credit policies.

There is no financial collateral used as a credit mitigation technique in capital adequacy calculations.

Credit risk reduction techniques- Overview

	Unsecured receivables: TAS valued amount	Receivables secured by guarantee	Collateralized portions of collateralized receivables	Receivables protected by financial guarantees	Collateralized portions of receivables protected by financial guarantees	Loans protected by credit derivatives	Collateralized portions of receivables protected by credit derivatives
Current Period							
1 Loans	6,512,558	-	-	-	-	-	-
2 Debt instruments	1,478,260	-	-	-	-	-	-
3 Total	7,990,818	-	-	-	-	-	-
4 Defaulted	27,787	-	-	-	-	-	-

	Unsecured receivables: TAS valued amount	Receivables secured by guarantee	Collateralized portions of collateralized receivables	Receivables protected by financial guarantees	Collateralized portions of receivables protected by financial guarantees	Loans protected by credit derivatives	Collateralized portions of receivables protected by credit derivatives
Prior Period							
1 Loans	2,584,376	-	-	-	-	-	-
2 Debt instruments	444,832	-	-	-	-	-	-
3 Total	3,029,208	-	-	-	-	-	-
4 Defaulted	26,838	-	-	-	-	-	-

6. Explanations on the rating grades used by banks when calculating credit risk with the standard approach

With the Board Decision of the Banking Regulation and Supervision Agency dated 21 February 2020 and numbered 8875, JCR Avrasya Derecelendirme A.Ş. has been appointed as an authorized CRA in certain asset categories and the ratings given by JCR Avrasya Derecelendirme A.Ş. are used in capital adequacy calculations in accordance with the aforementioned Board Decision.

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

IX. Explanations on risk management (cont'd)

c. Credit Risk Disclosures (cont'd)

7. Standardized Approach - Exposure to credit risk and credit risk mitigation effects

Current Period		The credit conversion rate and the credit amount before the credit risk reduction		The credit conversion rate and the credit amount after the credit risk reduction		Risk weighted amount and risk weighted amount density	
		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	Risk weighted amounts	Risk weighted amount density
Risk Classes							
1	Receivables from central government or central banks	1,552,400	-	1,552,400	-	-	0%
2	Receivables from regional or local governments	-	-	-	-	-	-
3	Receivables from administrative units and non-commercial enterprises	-	-	-	-	-	-
4	Multilateral development receivables from banks	-	-	-	-	-	-
5	Receivables from international organizations	-	-	-	-	-	-
6	Receivables from banks and intermediary institutions	547,696	520,000	547,696	520,000	366,372	34%
7	Corporate receivables	6,118,801	1,032,389	6,118,801	720,254	3,589,061	52%
8	Retail receivables	146,767	20,226	146,767	10,113	117,660	75%
9	Receivables secured with real estate mortgage for residence	-	-	-	-	-	-
10	Receivables secured with mortgages on commercial property	44,750	-	44,750	-	22,375	50%
11	Delayed receivables	4,632	-	4,632	-	4,632	100%
12	Receivables determined as with high-risk by the Board	-	-	-	-	-	-
13	Mortgage-backed securities	-	-	-	-	-	-
14	Short-term receivables from banks and intermediary institutions and short-term corporate receivables	-	-	-	-	-	-
15	Investments in the nature of collective investment enterprise	-	-	-	-	-	-
16	Other receivables	332,571	-	332,571	-	332,571	100%
17	Equity investments	-	-	-	-	-	-
18	Total	8,747,617	1,572,615	8,747,617	1,250,367	4,432,671	44%
Prior Period		The credit conversion rate and the credit amount before the credit risk reduction		The credit conversion rate and the credit amount after the credit risk reduction		Risk weighted amount and risk weighted amount density	
		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	Risk weighted amounts	Risk weighted amount density
Risk Classes							
1	Receivables from central government or central banks	505,587	-	505,587	-	-	0%
2	Receivables from regional or local governments	-	-	-	-	-	-
3	Receivables from administrative units and non-commercial enterprises	-	-	-	-	-	-
4	Multilateral development receivables from banks	-	-	-	-	-	-
5	Receivables from international organizations	-	-	-	-	-	-
6	Receivables from banks and intermediary institutions	613,215	385,000	613,215	385,000	339,095	34%
7	Corporate receivables	2,481,775	786,845	2,481,775	631,033	1,609,067	52%
8	Retail receivables	23,059	45,219	23,059	30,484	40,158	75%
9	Receivables secured with real estate mortgage for residence	-	-	-	-	-	-
10	Receivables secured with mortgages on commercial property	-	-	-	-	-	-
11	Delayed receivables	12,140	-	12,140	-	12,140	100%
12	Receivables determined as with high-risk by the Board	22	-	22	-	33	150%
13	Mortgage-backed securities	-	-	-	-	-	-
14	Short-term receivables from banks and intermediary institutions and short-term corporate receivables	-	-	-	-	-	-
15	Investments in the nature of collective investment enterprise	-	-	-	-	-	-
16	Other receivables	239,367	-	239,367	-	239,367	100%
17	Equity investments	-	-	-	-	-	-
18	Total	3,875,165	1,217,064	3,875,165	1,046,517	2,239,860	46%

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

IX. Explanations on risk management (cont'd)

c. Credit Risk Disclosures (cont'd)

8. Standardized Approach - Receivables according to risk classes and risk weights

Current Period										
Risk Classes/ Risk Weight	0%	10%	20%	50%	75%	100%	150%	200%	Other	Total Risk Amount
Exposures to sovereigns and their central banks	1,552,400	-	-	-	-	-	-	-	-	1,552,400
Exposures to regional and local government	-	-	-	-	-	-	-	-	-	-
Exposures to administrative bodies and non-commercial entities	-	-	-	-	-	-	-	-	-	-
Exposures to multilateral development banks	-	-	-	-	-	-	-	-	-	-
Exposures to international organizations	-	-	-	-	-	-	-	-	-	-
Exposures to banks and brokerage houses	-	-	530,102	520,000	-	-	-	-	17,594	1,067,696
Exposures to corporates	-	-	1,981,591	3,329,441	-	1,528,023	-	-	-	6,839,055
Retail exposures	-	-	-	-	156,880	-	-	-	-	156,880
Exposures secured by residential property	-	-	-	-	-	-	-	-	-	-
Exposures secured by commercial property	-	-	-	44,750	-	-	-	-	-	44,750
Past-due items	-	-	-	-	-	4,632	-	-	-	4,632
Receivables determined as with high-risk by the Board	-	-	-	-	-	-	-	-	-	-
Exposures in the form of bonds secured by mortgages	-	-	-	-	-	-	-	-	-	-
Short term exposures to banks, brokerage houses and corporates	-	-	-	-	-	-	-	-	-	-
Exposures in the form of collective investment undertakings	-	-	-	-	-	-	-	-	-	-
Equity share investments	-	-	-	-	-	-	-	-	-	-
Other Receivables	-	-	-	-	-	332,571	-	-	-	332,571
Total	1,552,400	-	2,511,693	3,894,191	156,880	1,865,226	-	-	17,594	9,997,984

Prior Period										
Risk Classes/ Risk Weight	0%	10%	20%	50%	75%	100%	150%	200%	Other	Total Risk Amount
Exposures to sovereigns and their central banks	505,587	-	-	-	-	-	-	-	-	505,587
Exposures to regional and local government	-	-	-	-	-	-	-	-	-	-
Exposures to administrative bodies and non-commercial entities	-	-	-	-	-	-	-	-	-	-
Exposures to multilateral development banks	-	-	-	-	-	-	-	-	-	-
Exposures to international organizations	-	-	-	-	-	-	-	-	-	-
Exposures to banks and brokerage houses	-	-	513,869	472,155	-	-	-	-	12,191	998,215
Exposures to corporates	-	-	1,445,370	694,891	-	972,547	-	-	-	3,112,807
Retail exposures	-	-	-	-	53,543	-	-	-	-	53,544
Exposures secured by residential property	-	-	-	-	-	-	-	-	-	-
Exposures secured by commercial property	-	-	-	-	-	-	-	-	-	-
Past-due items	-	-	-	-	-	12,140	-	-	-	12,140
Receivables determined as with high-risk by the Board	-	-	-	-	-	-	22	-	-	22
Exposures in the form of bonds secured by mortgages	-	-	-	-	-	-	-	-	-	-
Short term exposures to banks, brokerage houses and corporates	-	-	-	-	-	-	-	-	-	-
Exposures in the form of collective investment undertakings	-	-	-	-	-	-	-	-	-	-
Equity share investments	-	-	-	-	-	-	-	-	-	-
Other Receivables	-	-	-	-	-	239,367	-	-	-	239,367
Total	505,587	-	1,959,239	1,167,046	53,543	1,224,054	22	-	12,191	4,921,682

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

IX. Explanations on risk management (cont'd)

d. Counterparty credit risk ('CCR') disclosures

1. Qualitative explanations on counterparty credit risk:

The Standardized Method detailed in the Regulation on Measurement and Assessment of Capital Adequacy of Banks and Communiqué on Credit Risk Mitigation Techniques is used for counterparty credit risk calculations.

Bank limits and collaterals subject to counterparty credit risk are determined by the Board of Directors based on authorization level. For corporate customers other than banks, approval authorizations determined for the standard credit allocation process are applied.

2. Evaluation of counterparty credit risk according to measurement methods

		Renewal cost	Potential credit risk amount	Effective Expected Positive Risk Amount(*)	The alpha used to calculate the risk amount	Risk amount after CVA	RWA
	Current Period						
	Fair Value Valuation Method - ERR (for derivatives)	-	-	-	-	-	-
1	Standard Approach to Counterparty Credit Risk Measurement (for derivative transactions)	34,735	44,158	-	1,4	110,452	60,874
2	Internal Model Method (for derivative transactions and security financing transactions)	-	-	-	-	-	-
3	Simple financial collateral method used for CVA (for securities financing transactions)	-	-	-	-	13,430	505
4	Comprehensive financial collateral method used for CVA (for securities financing transactions)	-	-	-	-	-	-
5	Value-at-risk for securities financing transactions	-	-	-	-	-	-
6	Total						61,379

		Renewal cost	Potential credit risk amount	Effective Expected Positive Risk Amount(*)	The alpha used to calculate the risk amount	Risk amount after CVA	RWA
	Prior Period						
	Fair Value Valuation Method - ERR (for derivatives)	-	-	-	-	-	-
1	Standard Approach to Counterparty Credit Risk Measurement (for derivative transactions)	6,591	10,124	-	1,4	23,404	12,923
2	Internal Model Method (for derivative transactions and security financing transactions)	-	-	-	-	-	-
3	Simple financial collateral method used for CVA (for securities financing transactions)	-	-	-	-	6,910	1,382
4	Comprehensive financial collateral method used for CVA (for securities financing transactions)	-	-	-	-	-	-
5	Value-at-risk for securities financing transactions	-	-	-	-	-	-
6	Total						14,305

(*) Effective expected position amount

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (cont’d)

IX. Explanations on risk management (cont’d)

d. Counterparty credit risk (‘CCR’) disclosures (cont’d)

3. Capital requirement for credit valuation adjustments (‘CVA’)

	Current Period	Risk Amount (After Utilization of Credit Risk Mitigation Techniques)	Risk Weighted Amounts
	Total amount of portfolios subject to CVA capital requirement according to the Advanced Method	-	-
1	(i) Value at risk component (including 3* multiplier)	-	-
2	(ii) Value at stress risk (including 3* multiplier)	-	-
3	Total amount of portfolios subject to CVA capital requirement according to the Standardized Method	99,895	22,032
4	Total amount subject to CVA capital requirement	99,895	22,032

	Prior Period	Risk Amount (After Utilization of Credit Risk Mitigation Techniques)	Risk Weighted Amounts
	Total amount of portfolios subject to CVA capital requirement according to the Advanced Method	-	-
1	(i) Value at risk component (including 3* multiplier)	-	-
2	(ii) Value at stress risk (including 3* multiplier)	-	-
3	Total amount of portfolios subject to CVA capital requirement according to the Standardized Method	19,807	4,310
4	Total amount subject to CVA capital requirement	19,807	4,310

4. Standardized Approach - Counterparty credit risk by risk classes and risk weights

Current Period Risk Weights / Risk Classes	0%	10%	20%	50%	75%	100%	150%	Other	Total Credit Risk ⁽¹⁾
Receivables from central governments and central banks	882.482	-	-	-	-	-	-	-	-
Receivables from regional or local governments	-	-	-	-	-	-	-	-	-
Receivables from administrative units and non-trading enterprises	-	-	-	-	-	-	-	-	-
Receivables from multilateral development banks	-	-	-	-	-	-	-	-	-
Receivables from international organizations	-	-	-	-	-	-	-	-	-
Receivables from banks and brokerage houses	-	-	35.324	41.398	-	-	-	1.589	27.796
Corporate receivables	-	-	1.353	-	-	33.312	-	-	33.583
Retail receivables	-	-	-	-	-	-	-	-	-
Other receivables ⁽²⁾	-	-	-	-	-	-	-	-	-
Total	882.482	-	36.677	41.398	-	33.312	-	1.589	61.379

Prior Period Risk Weights / Risk Classes	0%	10%	20%	50%	75%	100%	150%	Other	Total Credit Risk ⁽¹⁾
Receivables from central governments and central banks	200.000	-	-	-	-	-	-	-	-
Receivables from regional or local governments	-	-	-	-	-	-	-	-	-
Receivables from administrative units and non-trading enterprises	-	-	-	-	-	-	-	-	-
Receivables from multilateral development banks	-	-	-	-	-	-	-	-	-
Receivables from international organizations	-	-	-	-	-	-	-	-	-
Receivables from banks and brokerage houses	-	-	8.837	10.829	-	-	-	3.597	7.254
Corporate receivables	-	-	-	-	-	7.051	-	-	7.051
Retail receivables	-	-	-	-	-	-	-	-	-
Other receivables ⁽²⁾	-	-	-	-	-	-	-	-	-
Total	200.000	-	8.837	10.829	-	7.051	-	3.597	14.305

(1) Total credit risk: The amount that is relevant to capital adequacy calculation after applying counterparty credit risk measurement techniques.

(2) Other receivables: Includes amounts not included in counterparty credit risk reported in the table of exposures to central counterparties.

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (cont’d)

IX. Explanations on risk management (cont’d)

d. Counterparty credit risk (‘CCR’) disclosures (cont’d)

5. Collaterals used for counterparty credit risk

Current Period	Derivative financial instrument collaterals				Other transaction collaterals	
	Collaterals received		Guarantees given		Collaterals received	Guarantees given
	Allocated	Unallocated	Allocated	Unallocated		
Cash - domestic currency	-	-	-	-	895,912	241,252
Cash - foreign currency	-	-	-	-	-	-
Government bonds - domestic	-	-	-	-	-	-
Government bonds - other	-	-	-	-	-	-
Public institution bonds/bills	-	-	-	-	-	-
Corporate bonds/bonds	-	-	-	-	-	-
Share certificates	-	-	-	-	-	-
Other collateral	-	-	-	-	-	-
Total	-	-	-	-	895,912	241,252

Prior Period	Derivative financial instrument collaterals				Other transaction collaterals	
	Collaterals received		Guarantees given		Collaterals received	Guarantees given
	Allocated	Unallocated	Allocated	Unallocated		
Cash - domestic currency	-	-	-	-	206,910	232,311
Cash - foreign currency	-	-	-	-	-	-
Government bonds - domestic	-	-	-	-	-	-
Government bonds - other	-	-	-	-	-	-
Public institution bonds/bills	-	-	-	-	-	-
Corporate bonds/bonds	-	-	-	-	-	-
Share certificates	-	-	-	-	-	-
Other collateral	-	-	-	-	-	-
Total	-	-	-	-	206,910	232,311

6. Credit Derivatives

None.

7. Risks to the central counterparty (“CCP”)

	Current Period	Amount at risk (after the use of credit risk mitigation techniques)	Risk weighted amounts
1	Exposure to Qualified Central Counterparties (QCCPs) (total)	2,999	60
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	-	-
3	(a) OTC Derivatives	1,589	32
4	(b) Exchange-traded Derivatives	-	-
5	(c) Securities financing transactions	-	-
6	(d) Netting sets where cross-product netting has been approved	-	-
7	Segregated initial margin	-	-
8	Non-segregated initial margin	-	-
9	Pre-funded default fund contributions	1,410	28
10	Unfunded default fund contributions	-	-
11	Exposures to non-QCCPs (total)	-	-
12	Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions); of which	-	-
13	(a) OTC Derivatives	-	-
14	(b) Exchange-traded Derivatives	-	-
15	(c) Securities financing transactions	-	-
16	(d) Netting sets where cross-product netting has been approved	-	-
17	Segregated initial margin	-	-
18	Non-segregated initial margin	-	-
19	Pre-funded default fund contributions	-	-
20	Unfunded default fund contributions	-	-

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (cont’d)

IX. Explanations on risk management (cont’d)

d. Counterparty credit risk (‘CCR’) disclosures (cont’d)

7. Risks to the central counterparty (“CCP”)

	Prior Period	Amount at risk (after the use of credit risk mitigation techniques)	Risk weighted amounts
1	Exposure to Qualified Central Counterparties (QCCPs) (total)	5,383	108
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	-	-
3	(a) OTC Derivatives	3,597	72
4	(b) Exchange-traded Derivatives	-	-
5	(c) Securities financing transactions	-	-
6	(d) Netting sets where cross-product netting has been approved	-	-
7	Segregated initial margin	-	-
8	Non-segregated initial margin	-	-
9	Pre-funded default fund contributions	1,786	36
10	Unfunded default fund contributions	-	-
11	Exposures to non-QCCPs (total)	-	-
12	Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions); of which	-	-
13	(a) OTC Derivatives	-	-
14	(b) Exchange-traded Derivatives	-	-
15	(c) Securities financing transactions	-	-
16	(d) Netting sets where cross-product netting has been approved	-	-
17	Segregated initial margin	-	-
18	Non-segregated initial margin	-	-
19	Pre-funded default fund contributions	-	-
20	Unfunded default fund contributions	-	-

X. Explanations on market risk

Qualitative information on market risk

The Parent Bank defines market risk as the probability of loss that the Bank's on-balance sheet and off-balance sheet positions may be exposed to within the scope of currency risk, commodity risk, interest rate risk and equity position risk arising from movements in market prices, and within the framework of financial risk management, the Bank aims to balance its foreign currency position and minimize liquidity and interest rate risk in order to protect itself from risks that may arise in the markets.

The amount subject to market risk is calculated on a monthly basis according to the Standardized Method and included in the calculation of the capital adequacy standard ratio. The Board of Directors takes the necessary measures to maintain an effective internal control and risk management system within the Bank and closely monitors the development of market risk. Changes are analyzed and evaluated on a monthly basis.

The Bank's senior management monitors the distribution of the Bank's portfolio in terms of maturity and instruments as well as the developments in the markets. All treasury transactions are carried out within the knowledge of the senior management and the fund management strategy is revised by the Bank's senior management, if necessary, in line with the developments in the markets.

It is aimed to protect the Bank's balance sheet and capital structure from factors such as interest rate risk, currency risk and liquidity risk arising from interest rate and parity changes arising from fluctuations in financial markets and to minimize the risk.

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (cont’d)

X. Explanations on market risk (cont’d)

The “Standard Method” is used in accordance with the principles set out in the third part of the Regulation on the Measurement and Evaluation of Capital Adequacy of Banks published in the Official Gazette dated 23 October 2015 and numbered 29511 in the measurement of market risk at the Parent Bank and sent to the BRSA on a monthly basis. In addition, the Risk Management Department reports to the Audit Committee and the Board of Directors through reports prepared by the Risk Management Department on a monthly basis.

The table below details the market risk calculated as of 31 December 2025, in accordance with the principles in the third section of the “Regulation on the Measurement and Assessment of Capital Adequacy of Banks” published in the Official Gazette dated 23 October 2015 and numbered 29511.

Standard approach:

	Risk Weighted Amount	
	Current Period	Current Period
Outright (spot) products (*)		
1-Interest rate risk (general and specific)	31,304	178
2-Equity risk (general and specific)	-	-
3-Currency risk	20,623	15,380
4-Commodity risk	-	-
Options		
5-Simplified approach	-	-
6-Delta-plus method	-	-
7-Scenario approach	-	-
8-Securitization	-	-
9- Total	51,927	15,558

(*) Outright (spot) products refer to positions in non-option products.

XI. Explanations on operational risk

In compliance with the Article 24 of the “Regulation on Measurement and Assessment of Capital Adequacy of Banks”, the Basic Indicator Method is used in the calculation of the value at operational risk and the legal measurement is performed once a year.

As of 31 December 2025, the amount subject to operational risk is TL 887,079 (31 December 2024: 598,489) and the details of the calculation are shown below.

Current Period				Total/ No. of		Total
	31.12.2022	31.12.2023	31.12.2024	Positive Gross	Rate (%)	
Gross income	105,964	795,355	518,008	473,109	15	70,966
Value at Operational Risk (Total*12.5)						887,079

Prior Period				Total/ No. of		Total
	31.12.2021	31.12.2022	31.12.2023	Positive Gross	Rate (%)	
Gross income	56,264	105,964	795,355	319,194	15	47,879
Value at Operational Risk (Total*12.5)						598,489

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

XII. Interest rate risk arising from banking accounts

Interest rate risk ratio arising from banking accounts, is calculated and reported on a monthly basis in accordance with the "Regulation on the Measurement and Assessment of Interest Rate Risk Arising from Banking Accounts Using the Standard Approach," published in the Official Gazette dated 12 May 2025, and numbered 32898, which entered into force on 1 October 2025.

To measure and manage interest rate risk arising from banking accounts, the Economic Value Change (EVE) and Net Interest Income Change (NII) amounts to which all on-balance sheet and off-balance sheet positions, excluding trading positions, will be exposed as a result of specified interest rate shocks are monitored. These amounts are calculated using yield curves based on TL, USD, and EUR currencies. The EVE amounts calculated for each currency are aggregated to calculate the interest rate risk ratio arising from banking accounts, and limit and warning levels are set below the legal limit of 15% and monitored within the bank.

Pursuant to the second paragraph of Article 4 of Banking Law No. 5411, published in the Official Gazette dated 19 October 2005 and numbered 25983, the use of models cannot be applied in matters concerning the conditional early closure of core deposits or time deposits, as Development and Investment Banks do not engage in deposit-taking activities. Regarding early repayment of loans, the standard rates published by the Banking Regulation and Supervision Agency are applied.

The Parent Bank's interest rate risk calculation arising from its banking accounts is provided in the table below.

	EVE
	Current Period
	31.12.2025
Parallel Up	92,673
Parallel Down	(99,649)
Positive Slope	38,590
Negative Slope	33,994
Short-Term Up	76,662
Short-Term Down	(79,489)
Maximum	92,673
Tier 1 Capital	1,915,889

(*) The amounts in the table above are converted into Turkish Lira equivalents based on the currencies and interest-related commodities specified in paragraph (a) of the second clause of Article 5 of the Regulation on the Measurement and Assessment of Interest Rate Risk Arising from Banking Accounts Using the Standard Approach.

The cash flows used in the EVE analyses include interest margins, and the discount yield curves applied are TLREF for TL, ESTR for EUR, and SOFR for USD and other currencies.

Explanations regarding NII, as well as the current and prior period data for NII and the prior period data for EVE, have not been disclosed in the notes due to the deferral until 31 December 2026, in accordance with the provisional article of the Communiqué on Public Disclosures by Banks Regarding Risk Management.

XIII. Securitization Disclosures

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

XIV. 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.

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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	63,151	113,002	674	88,789
Other	-	-	-	-
Total	63,151	113,002	674	88,789

1.2. Information on the account of Central Bank of Türkiye

	Current Period		Prior Period	
	TL	FC	TL	FC
Unrestricted Demand Deposit ⁽¹⁾	1,086	345	674	285
Unrestricted Time Deposit	62,065	-	-	-
Required Reserve	-	112,657	-	88,504
Total	63,151	113,002	674	88,789

(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 7% 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.

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

1. 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

There are no financial assets at fair value through profit or loss subject to repurchase agreements and given as collateral/blocked (31 December 2024: None).

Other Financial Assets : Other financial assets amounting to TL 337,819 consist of investment funds and presented at fair value though profit or loss (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	36,725	-	6,739	-
Swap Transactions	1,152	-	157	-
Futures Transactions	-	-	-	-
Options	-	-	-	-
Other	-	-	-	-
Total	37,877	-	6,896	-

4. Information on banks and other financial institutions

	Current Period		Prior Period	
	TL	FC	TL	FC
Banks				
<i>Domestic</i>	170,701	5,126	217,674	4,201
<i>Foreign</i>	-	86,703	-	131,519
<i>Branches and offices abroad</i>	-	-	-	-
Total	170,701	91,829	217,674	135,720

Foreign bank accounts

	Current Period		Prior Period	
	Unrestricted amount	Restricted amount	Unrestricted amount	Restricted amount
EU Countries	49,893	-	118,615	-
USA, Canada	36,810	-	12,904	-
OECD countries ⁽¹⁾	-	-	-	-
Off-shore banking regions	-	-	-	-
Other	-	-	-	-
Total	86,703	-	131,519	-

(1) Includes OECD countries other than EU countries, USA and Canada.

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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	895,912	-	191,827	-
Given as collateral / blocked	29,437	-	-	8,710
Total	925,349	-	191,827	8,710

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

	Current Period		Prior Period	
	TL	FC	TL	FC
Debt Securities	1,390,812	87,471	396,666	35,973
<i>Quoted on a Stock Exchange</i>	<i>1,390,812</i>	<i>87,471</i>	<i>396,666</i>	<i>35,973</i>
<i>Not Quoted</i>	-	-	-	-
Equity Shares	-	-	-	-
<i>Quoted on a Stock Exchange</i>	-	-	-	-
<i>Not Quoted</i>	-	-	-	-
Impairment Provision (-)	23	-	29	-
Total	1,390,789	87,471	396,637	35,973

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	291,347	38,190	592,457	69,348
Loans to employees	-	-	-	-
Total	291,347	38,190	592,457	69,348

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(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	6,512,558	-	-	-
<i>Corporation Loans</i>	2,044,357	-	-	-
<i>Export Loans</i>	467,831	-	-	-
<i>Import Loans</i>	-	-	-	-
<i>Loans Given to Financial Sector</i>	3,156,084	-	-	-
<i>Consumer Loans</i>	-	-	-	-
<i>Credit Cards</i>	-	-	-	-
<i>Other</i>	844,286	-	-	-
Specialized Loans	-	-	-	-
Other Receivables	-	-	-	-
Total	6,512,558	-	-	-

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	-	-	-	-
Total	2.584.376	-	-	-

	Current Period		Prior Period	
	Standard Loans	Loans Under Close Monitoring	Standard Loans	Loans Under Close Monitoring
12 Month Expected Credit Losses	6,707	-	1,143	-
Significant Increase in Credit Risk	-	-	-	-
Total	6,707	-	1,143	-

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

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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)

Extended Period with Payment Plan Amendment	Standard loans	Loans Under Close Monitoring
0-6 Months	-	-
6 Months - 12 Months	-	-
1-2 Years	-	-
2-5 Years	-	-
6 Years and More	-	-
Total	-	-

6.3. Maturity analysis of cash loans

	Current Period			Prior Period		
	Loans Under Close Monitoring			Loans Under Close Monitoring		
	Standard Loans	Restructuring or Rescheduling	Restructured	Standard Loans	Restructuring or Rescheduling	Restructured
Short-Term Loans	5,583,599	-	-	2,584,376	-	-
Medium and Long-Term Loans	928,959	-	-	-	-	-
Total	6,512,558	-	-	2,584,376	-	-

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

Current Period	Short-Term	Medium and Long-Term	Total
Commercial Instalment Loans-TL	30,465	152,355	182,820
Business Residential Loans	-	-	-
Automobile Loans	-	-	-
Consumer Loans	30,465	152,355	182,820
Other	-	-	-
Commercial Instalment Loans- Indexed to FC	-	-	-
Business Residential Loans	-	-	-
Automobile Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
Commercial Instalment Loans – FC	-	-	-
Business Residential Loans	-	-	-
Automobile Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
Corporate Credit Cards-TL	-	-	-
Instalment	-	-	-
Non-instalment	-	-	-
Corporate Credit Cards-FC	-	-	-
Instalment	-	-	-
Non-instalment	-	-	-
Overdraft Accounts-TL (Corporation)	-	-	-
Overdraft Accounts-FC (Corporation)	-	-	-
Total	30,465	152,355	182,820

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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 Instalment Loans-TL	75,988	-	75,988
Business Residential Loans	-	-	-
Automobile Loans	-	-	-
Consumer Loans	75,988	-	75,988
Other	-	-	-
Commercial Instalment Loans- Indexed to FC	-	-	-
Business Residential Loans	-	-	-
Automobile Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
Commercial Instalment Loans – FC	-	-	-
Business Residential Loans	-	-	-
Automobile Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
Corporate Credit Cards-TL	-	-	-
Instalment	-	-	-
Non-instalment	-	-	-
Corporate Credit Cards-FC	-	-	-
Instalment	-	-	-
Non-instalment	-	-	-
Overdraft Accounts-TL (Corporation)	-	-	-
Overdraft Accounts-FC (Corporation)	-	-	-
Total	75,988	-	75,988

6.6. Loan according to types of borrowers

	Current Period	Prior Period
Public	-	-
Private	6,512,558	2,584,376
Total	6,512,558	2,584,376

6.7. Distribution of domestic and foreign loans

	Current Period	Prior Period
Domestic Loans	6,512,558	2,584,376
Foreign Loans	-	-
Total	6,512,558	2,584,376

6.8. Loans granted to subsidiaries and associates

None.

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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	23,155	118
Total	23,155	14,698

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
Current Period	-	-	27,787
Gross Amounts before Provisions	-	-	27,787
Restructured Loans	-	-	-
Prior Period	-	26,720	118
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
Current Period			
Prior Period End Balance	-	26,720	118
Additions (+)	-	2,840	3,387
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 (-)	-	-	-
Sold (-)	-	-	-
Corporate and Commercial Loans	-	-	-
Retail Loans	-	-	-
Credit Cards	-	-	-
Other	-	-	-
Balance at the End of Period	-	-	27,787
Provision (-)	-	-	23,155
Net Balance on Balance Sheet	-	-	4,632

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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)

Prior Period	Group III Loans and receivables with limited collectability	Group IV Doubtful loans and receivables	Group V Uncollectible loans and receivables
Prior Period End Balance	-	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 (-)	-	-	-
Sold (-)	-	-	-
Corporate and Commercial Loans	-	-	-
Retail Loans	-	-	-
Credit Cards	-	-	-
Other	-	-	-
Balance at the End of Period	-	26,720	118
Provision (-)	-	14,580	118
Net Balance on Balance Sheet	-	12,140	-

6.12. Information on foreign currency non-performing loans

As of 31 December 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 Loans and receivables with limited collectability	Group IV Doubtful loans and receivables	Group V Uncollectible loans and receivables
Current Period (Net)	-	-	4,632
Loans to Individuals and Corporate (Gross)	-	-	27,787
Provision Amount (-)	-	-	23,155
Loans to Individuals and Corporate (Net)	-	-	4,632
Banks (Gross)	-	-	-
Provision Amount (-)	-	-	-
Banks (Net)	-	-	-
Other Loans (Gross)	-	-	-
Provision Amount (-)	-	-	-
Other Loans (Net)	-	-	-
Prior Period (Net)	-	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)	-	-	-

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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
Current Period (Net)	-	-	3,149
Interest Accruals, Rediscounts and Valuation Differences	-	-	18,893
Provision Amount (-)	-	-	15,744
Prior Period (Net)	-	5,935	-
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	-	-	-	-
Total	-	-	-	-

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	-	-
Total	-	12,222

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	-	-
Impairment Provision (-)	-	-
Total	-	12,222

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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)
Impairment Provision (-)	-	-
Valuation Effect	(6,671)	797
End of Period Total	-	12,222

8. Investments in associates (Net)

The Parent Bank has no associates as of 31 December 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	481,219	250	-	173,517	-	-	-	-

9.2. Information on subsidiaries

	Current Period	Prior Period
Balance at the Beginning of the Period	250	-
Movements During the Period	-	250
Acquisitions	-	250
Shares Acquired Free of Charge	-	-
Profit Received from Current Year Share	-	-
Sales/Liquidation	-	-
Reclassification	-	-
Value Increase/Decrease	-	-
Foreign Subsidiaries' Net Exchange Difference	-	-
Provisions for Value Increase/Decrease	-	-
Balance at the End of the Period ⁽¹⁾	250	250
Capital Commitments	-	-
Share Percentage at the End of Period (%)	100	100

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

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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
End of Period Total	250	250

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 tangible assets

	Machinery, plant and equipment	Furniture and fixtures	Leasehold Improvement	Right-of- use assets	Buildings	Vehicles	Other PPE	Total
Prior Period								
Cost	12,478	1,504	2,300	12,540	172,403	37,339	3,521	242,085
Accumulated depreciation (-)	5,709	569	309	1,153	5,459	6,699	696	20,594
Net book value	6,769	935	1,991	11,387	166,944	30,640	2,825	221,491
Current Period								
Net book value at the beginning of the period	6,769	935	1,991	11,387	166,944	30,640	2,825	221,491
Acquired	1,407	337	-	5,075	380	12,112	2,938	22,249
Capitalized finance costs	-	-	-	-	-	-	-	-
Disposals (-), net	-	-	-	6,539	-	-	463	7,002
Disposals, depreciation cost	-	-	-	2,076	-	-	277	2,353
Transfers (-), net	-	-	-	-	-	-	-	-
Revaluation differences, cost	-	-	-	-	66,863	22,203	-	89,066
Revaluation differences, depreciation cost (-)	-	-	-	-	4,860	10,642	-	15,502
Depreciation cost (-)	2,212	322	488	4,231	2,049	5,690	817	15,809
Cost at the end of the period	13,885	1,841	2,300	11,076	239,646	71,654	5,996	346,398
Accumulated depreciation at the end of the period (-)	7,921	891	797	3,308	12,368	23,031	1,236	49,552
Closing net book value	5,964	950	1,503	7,768	227,278	48,623	4,760	296,846

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EXPLANATIONS AND NOTES ON CONSOLIDATED FINANCIAL STATEMENTS (cont’d)

I. EXPLANATIONS AND NOTES ON ASSETS (cont’d)

13. Information on intangible assets

	License and Software	Other Intangible Assets	Total
Prior Period			
Cost	83,936	-	83,936
Accumulated depreciation (-)	23,370	-	23,370
Net book value	60,566	-	60,566
Current Period			
Net book value at the beginning of the period	60,566	-	60,566
Acquired	16,026	-	16,026
Capitalized finance costs	-	-	-
Disposals (-), net	-	-	-
Depreciation cost (-)	17,399	-	17,399
Prior Year Accumulated Depreciation Adjustment (-)	-	-	-
Cost at the end of the period	99,962	-	99,962
Accumulated depreciation at the end of the period (-)	40,769	-	40,769
Closing net book value	59,193	-	59,193

14. Information on investment properties

None (31 December 2024: None).

15. 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	18,075	5,423	11,929	3,579
Tangible and intangible asset depreciation difference	(24,616)	(7,385)	(24,723)	(7,417)
Financial assets at fair value through other comprehensive income	(15,368)	(4,610)	6,206	1,862
Expected Credit Loss	8,797	2,639	4,095	1,228
Derivative Transactions	(3,894)	(1,168)	(627)	(188)
Other ^(*)	97,421	32,612	71,299	22,590
Deferred tax asset, net	80,415	27,511	68,179	21,654

^(*) The temporary differences shown under “Other” consist of TL 141,530 from the revaluation of fixed assets under Article 298/ç (Repeated) of the Tax Procedure Law (31.12.2024: none), TL (60,167) from the effect of fixed asset valuation, and TL 16,058 from other temporary differences (31.12.2024: TL 98,390 from the effect of inflation accounting revaluation, TL (25,487) from fixed asset valuation, and TL (1,604) from other temporary differences).

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

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

15. Information on deferred tax assets (cont'd)

	Current Period	Prior Period
As of 1 January	21,654	5,545
Deferred Tax Expense/(Income)	20,549	15,668
Deferred Tax Recognized Under Equity	(14,692)	441
Deferred tax asset, net	27,511	21,654

16. Information on assets held for sale and discontinued operations

None (31 December 2024: None).

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

None (31 December 2024: None).

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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	33,507	-	4,898	-
Swap Transactions	476	-	1,371	-
Futures Transactions	-	-	-	-
Options	-	-	-	-
Other	-	-	-	-
Total	33,983	-	6,269	-

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	-	400,970	2,000	505,634
From Foreign Banks, Institutions and Funds	973,197	748,943	28	320,744
Total	973,197	1,149,913	2,028	826,378

3.2 Maturity analysis of fund borrowed

	Current Period		Prior Period	
	TL	FC	TL	FC
Short-Term	973,197	1,149,913	2,028	727,286
Medium and Long-Term	-	-	-	99,092
Total	973,197	1,149,913	2,028	826,378

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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	386,191	99,184	139,776	24,957
From Foreign Organizations and Funds	777,638	854,696	749,574	291,279
Total	1,163,829	953,880	889,350	316,236

5. Information on debt securities issued

	Current Period		Prior Period	
	TL	FC	TL	FC
Bank bonds	1,438,425	-	336,931	-
Securities	-	-	-	-
Total	1,438,425	-	336,931	-

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

None (31 December 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 31 December 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 9,431 (31 December 2024: TL 12,153) related to lease transactions for the period ended 31 December 2025.

	Current Period		Prior Period	
	Gross	Net	Gross	Net
Less than 1 year	6,386	2,848	7,236	2,240
Between 1 and 4 years	9,166	6,583	15,143	9,461
More than 4 years	-	-	468	452
Total	15,552	9,431	22,847	12,153

8. Information on liabilities arising from hedging purpose derivatives

None (31 December 2024: None).

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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 31 December 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 bonuses	79,600	64,139
Provision for unused vacation	10,436	7,170
Provision for employment termination benefits	7,639	4,759
Balance at the end of the period	97,675	76,068

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	3,246	2,376
Paid during the year	(361)	(299)
Actuarial gains/(losses) in employee benefits	(5)	(1,163)
Adjustment for prior years' severance indemnity	-	-
Balance at the end of the period	7,639	4,759

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	4,118	4,540
Paid during the year	(852)	(451)
Balance at the end of the period	10,436	7,170

Movements of bonus 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	79,600	65,500
Paid during the year	(58,438)	(48,693)
Reversed during the year	(5,701)	-
Balance at the end of the period	79,600	64,139

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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 31 December 2025, the Group has provided expected credit losses amounting to TL 1,477 (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 31 December 2025, the Group's other provisions balance in the financial statements is TL 1,477 (31 December 2024: TL 2,763). Other provisions consist of expected credit losses on non-cash loans (31 December 2024: TL 2,763).

10. Information on taxes payables

10.1. Information on current tax liability

As of 31 December 2025, the Group's tax liability remaining after deducting temporary taxes paid during the period from corporate tax is TL 25,222 (31 December 2024: None).

10.2. Information on taxes payable

	Current Period	Prior Period
Corporate taxes payable	25,222	-
Taxation of securities	5,345	1,976
Property tax	-	-
Banking and insurance transaction tax (BITT)	13,623	7,514
Foreign exchange transaction tax	-	-
Value added tax payable	1,285	1,675
Other ⁽¹⁾	7,430	5,612
Total	52,905	16,777

(1) Other item consists of income tax payable amounting to TL 7,107 (31 December 2024: TL 5,292), stamp tax payable amounting to TL 177 (31 December 2024: TL 108) and other taxes amounting to TL 146 (31 December 2024: TL 209).

10.3. Information on premiums

	Current Period	Prior Period
Social security premiums-employee	1,451	994
Social security premiums-employer	2,260	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	86	56
Unemployment insurance-employer	171	112
Other	-	-
Total	3,968	2,731

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EXPLANATIONS AND NOTES ON CONSOLIDATED FINANCIAL STATEMENTS (cont’d)

II. EXPLANATIONS AND NOTES ON LIABILITIES (cont’d)

10. Information on taxes payables (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 27,511 of net deferred tax assets 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 31 December 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

As of 31 December 2025 and 31 December 2024, the Group has no subordinated loans.

13. Information on Subordinated Loans

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).

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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, it was decided to increase the Bank's capital of TL 200,000 by TL 1,200,000 in total, by providing TL 750,000 in cash and TL 450,000 from internal resources, to TL 1,400,000, 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 (31 December 2024: None).

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 31 December 2025 and 31 December 2024, there is no estimated effect on the Group's shareholders' equity of the projections to be made by taking into account the past indicators of the Group's revenues, 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
From Associates, Subsidiaries, and Joint Ventures	-	-	-	-
Valuation Differences	-	-	-	-
Foreign Exchange Difference	-	-	-	-
Marketable Securities at Fair Value through Other Comprehensive Income	8,978	2,167	(4,650)	468
Valuation Differences	8,978	2,167	(4,650)	468
Foreign Exchange Difference	-	-	-	-
Total	8,978	2,167	(4,650)	468

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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

Based on the decision of the Ordinary General Assembly dated 27 March 2025, the Parent Bank transferred TL 5,035 of retained earnings amounting to TL 100,704 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	2,913,294	-
Time Deposit Trading Commitments	-	-
Tax and Fund Liabilities from Export Commitments	-	-
Other Irrevocable Commitments	-	214,932
Total	2,913,294	214,932

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 non-cash loans of the Parent Bank amounting to TL 1,573,566 consist of letters of guarantee (31 December 2024: TL 1,031,217 of the Parent Bank's non-cash loans amounting to TL 1,034,431 consists of letters of guarantee and TL 3,214 consists of letters of credit).

1.3. Guarantees, suretyships, and similar transactions

	Current Period	Prior Period
Guarantee Letters	144,496	323,192
Temporary Guarantee Letters	-	-
Advance Guarantee Letters	-	-
Guarantee Letters Given for Customs	500,000	200,000
Letters of Guarantee Given for Cash Loans	929,070	508,025
Other Guarantee Letters	-	-
Total	1,573,566	1,031,217

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

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

1. Information on off-balance sheet liabilities (cont'd)

1.4. Information on non-cash loans

1.4.2. Total amount of non-cash loans

	Current Period	Prior Period
Non-cash loans given against cash loan risks	929,070	508,025
<i>With maturity of one year or less than one year</i>	385,000	295,000
<i>With maturity of more than one year</i>	544,070	213,025
Other non-cash loans	644,496	526,406
Total	1,573,566	1,034,431

1.4.2. Information on risk concentration in non-cash loans by sector

	Current Period			
	TL	(%)	FC	(%)
Agriculture	-	-	-	-
<i>Farming and raising Livestock</i>	-	-	-	-
<i>Forestry</i>	-	-	-	-
<i>Fishing</i>	-	-	-	-
Industry	103,481	6.59	4,070	100.00
<i>Mining and quarrying</i>	28,174	1.80	-	-
<i>Production</i>	75,307	4.80	4,070	100.00
<i>Electricity, gas, water</i>	-	-	-	-
Construction	1,000	0.06	-	-
Services	1,465,015	93.34	-	-
<i>Wholesale and retail trade</i>	40,000	2.55	-	-
<i>Hotel and food and beverage</i>	-	-	-	-
<i>Transportation and telecommunication</i>	500,000	31.86	-	-
<i>Financial institutions</i>	925,015	58.94	-	-
<i>Real estate and rental services</i>	-	-	-	-
<i>Self-employment services</i>	-	-	-	-
<i>Education services</i>	-	-	-	-
<i>Health and social services</i>	-	-	-	-
Other	-	-	-	-
Total	1,569,496	100	4,070	100

	Prior Period			
	TL	(%)	FC	(%)
Agriculture	15,750	1.72	-	-
<i>Farming and raising Livestock</i>	15,750	1.72	-	-
<i>Forestry</i>	-	-	-	-
<i>Fishing</i>	-	-	-	-
Industry	85,196	9.32	97,876	81.23
<i>Mining and quarrying</i>	37,547	4.11	-	-
<i>Production</i>	47,649	5.21	97,876	81.23
<i>Electricity, gas, water</i>	-	-	-	-
Construction	12,000	1.31	-	-
Services	800,991	87.64	22,618	18.77
<i>Wholesale and retail trade</i>	270,975	29.65	3,214	2.67
<i>Hotel and food and beverage</i>	-	-	-	-
<i>Transportation and telecommunication</i>	-	-	-	-
<i>Financial institutions</i>	530,016	57.99	19,404	16.10
<i>Real estate and rental services</i>	-	-	-	-
<i>Self-employment services</i>	-	-	-	-
<i>Education services</i>	-	-	-	-
<i>Health and social services</i>	-	-	-	-
Other	-	-	-	-
Total	913,937	100	120,494	100

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

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

1. Information on off-balance sheet liabilities (cont'd)

1.4. Information on non-cash loans (cont'd)

1.4.3. Non-cash loans classified under Group I and II

	Current Period			
	Group I		Group II	
	TL	FC	TL	FC
Non-cash loans				
Letters of guarantee	1,569,496	4,070	-	-
Bills of exchange and Bank acceptances	-	-	-	-
Letters of credit	-	-	-	-
Endorsements	-	-	-	-
Underwriting commitments	-	-	-	-
Factoring related guarantees	-	-	-	-
Other guarantees and securities	-	-	-	-
Total	1,569,496	4,070	-	-

	Prior Period			
	Group I		Group II	
	TL	FC	TL	FC
Non-cash loans				
Letters of guarantee	913,937	117,280	-	-
Bills of exchange and Bank acceptances	-	-	-	-
Letters of credit	-	3,214	-	-
Endorsements	-	-	-	-
Underwriting commitments	-	-	-	-
Factoring related guarantees	-	-	-	-
Other guarantees and securities	-	-	-	-
Total	913,937	120,494	-	-

2. Information on derivative financial instruments

	Current Period	Prior Period
Types of Trading Transactions		
Foreign Currency Related Derivative Transactions (I)	7,339,781	1,527,902
Forward Transactions	5,923,119	678,972
Swap Transactions	1,416,662	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)	-	-
A. Total Trading Derivative Transactions (I+II+III)	7,339,781	1,527,902
Types of Hedging Transactions		
Fair Value Hedges	-	-
Cash Flow Hedges	-	-
Net Investment Hedges	-	-
B. Total Hedging Related Derivatives	-	-
Total Derivative Transactions (A+B)	7,339,781	1,527,902

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EXPLANATIONS AND NOTES ON CONSOLIDATED FINANCIAL STATEMENTS (cont’d)

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

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).

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EXPLANATION AND NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS AS OF 31 DECEMBER 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 ⁽¹⁾				
<i>Short term loans</i>	1,574,770	66,975	893,742	46,327
<i>Medium and long term loans</i>	95,405	-	-	-
<i>Interest on non-performing loans</i>	1,752	-	7,985	-
Total	1,671,927	66,975	901,727	46,327

⁽¹⁾ 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	96,467	-	51,141	-
From Domestic Banks	5,479	1,907	16,316	6,036
From Foreign Banks	-	305	-	950
From branches and head offices abroad	-	-	-	-
Total	101,946	2,212	67,457	6,986

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	356,467	3,700	88,693	2,398
Financial Assets Measured at Amortized Cost	1,128	-	4,282	-
Total	357,595	3,700	92,975	2,398

1.4 Information on interest income received from associates and subsidiaries

	Current Period	Prior Period
Interest Income Received from Associates and Subsidiaries	-	-
Total	-	-

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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
Banks ⁽¹⁾	205,100	42,390	9,457	27,258
<i>Central Bank of Türkiye</i>	-	-	-	-
<i>Domestic Banks</i>	2,910	14,299	852	12,652
<i>Foreign Banks</i>	202,190	28,091	8,605	14,606
<i>Branches and head offices abroad</i>	-	-	-	-
Other institutions	-	-	-	-
Total	205,100	42,390	9,457	27,258

⁽²⁾ Commission and fee expense on funds borrowed has been included in Banks.

2.2. Information on interest expense to associates and subsidiaries

	Current Period	Prior Period
Interest Expense to Associates and Subsidiaries	-	-
Total	-	-

2.3. Information on interest expense to securities issued

	Current Period		Prior Period	
	TL	FC	TL	FC
Interest expenses from securities issued	343,139	-	137,019	-
Total	343,139	-	137,019	-

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	14,517	-	73,380	-
Interest on repurchase agreements	246,338	-	38,172	-
Total	260,855	-	111,552	-

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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	5,765	-	2,091	-
Total	5,765	-	2,091	-

3. Information on fees and commissions received

	Current Period		Prior Period	
	TL	FC	TL	FC
From non-cash loans	18,533	1,655	14,922	1,696
Other ⁽¹⁾	41,298	69,903	35,791	6,500
Total	59,831	71,558	50,713	8,196

⁽¹⁾ The portion of other fees and commissions amounting to TL 98,338 consists of investment banking service income and commission income from debt securities brokerage transactions.

4. Information on dividend income

The Parent Bank has no dividend income for the periods ended 31 December 2025 and 31 December 2024.

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

	Current Period	Prior Period
Profit	478,952	409,918
Gains on capital market operations	32,882	12,869
Gains on derivative financial instruments	245,409	215,325
Foreign exchange gains	200,661	181,724
Loss (-)	642,183	565,135
Loss on capital market operations	6	5,468
Loss on derivative financial instruments	434,177	395,847
Foreign exchange loss	208,000	163,820
Net trading profit / (loss)	(163,231)	(155,217)

6. Information on other operating income

TL 6,665 of the Group's other operating income amounting to TL 8,661 consists of reversal of prior years' provisions and TL 1,996 consists of other income (31 December 2024: TL 1,370 of the Group's other operating income amounting to TL 2,161 consists of prior years' adjustments, TL 12 consists of other non-interest income and TL 779 consists of other income).

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(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 credit loss and other provision expenses

	Current Period	Prior Period
Expected Credit Loss	8,877	8,889
12 Month Expected Credit Loss (Stage 1)	4,477	(937)
Significant Increase in Credit Risk (Stage 2)	-	-
Non-Performing Loans (Stage 3)	4,400	9,826
Marketable Securities Impairment Expense	226	123
Financial Assets Measured at Fair Value through Profit/Loss	-	-
Financial Assets Measured at Fair Value through Other Comprehensive Income	226	123
Impairment Provision for Associates, Subsidiaries and Joint Ventures	-	-
Associates	-	-
Subsidiaries	-	-
Joint Ventures	-	-
Total	9,103	9,012

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EXPLANATION AND NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS AS OF 31 DECEMBER 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 ⁽¹⁾	2,885	2,076
Bank social aid fund deficit provision	-	-
Impairment expenses of fixed assets	-	-
Depreciation expenses of tangible assets	15,809	9,691
Impairment expenses of intangible assets	-	-
Impairment expenses of goodwill	-	-
Amortization expenses of intangible assets	17,399	14,583
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	128,985	89,120
<i>Taxes, duties and fees</i>	15,522	8,252
<i>Computer usage expenses</i>	37,123	25,156
<i>Leasing Expenses Related to TFRS 16 Exceptions</i>	68	1,065
<i>Repair and maintenance expenses</i>	2,161	883
<i>Advertisement expenses</i>	18,571	12,874
<i>Other expenses</i>	55,540	40,890
Loss on sales of assets	-	-
Other	23,927	16,511
Total	189,005	131,981

(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) Under other operating expenses, TL 13,825 relates to communication expenses, TL 10,912 to Doğan Holding's shared expense contribution, TL 6,454 to membership fees, TL 4,830 to vehicle expenses, TL 4,670 to building maintenance fees, TL 2,814 to insurance expenses, TL 2,966 to donations and contributions, and TL 9,069 to other expenses (31 December 2024: TL 3,867 related to vehicle expenses, TL 2,901 to building maintenance fees, TL 9,385 to communication expenses, TL 2,468 to membership fees, TL 1,748 to insurance expenses, TL 2,346 to donations and contributions, TL 7,359 to Doğan Holding's shared expense contribution, and TL 10,816 to other expenses).

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

The fee information for the reporting period regarding the services received from the independent auditor or independent audit firm in accordance with the decision of the POA dated 26 March 2021 is given in the table below, excluding VAT.

	Current Period	Prior Period
Independent audit fee	7,500	4,590
Fees for tax consultancy services	-	-
Other assurance services fee	-	-
Fee for services other than independent audit	420	760
Total	7,920	5,350

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

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

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

The Group has realized TL 405,187 profit before tax from continuing operations (31 December 2024: TL 121,264 profit). The Group does not have discontinued operations.

11. Provision for taxes including taxes from continued and discontinued operations

As of 31 December 2025, the portion of TL 122,081 of the Group's total tax provision expense amounting to TL 101,532 consists of current tax expense and deferred tax income amounting to TL 20,549 (31 December 2024: The portion of TL 36,228 of the Group's total tax provision expense amounting to TL 20,560 consists of current tax expense and deferred tax income amounting to TL 15,668).

The Group does not have discontinued operations (31 December 2024: None).

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

For the period ended 31 December 2025, the Group has realized TL 303,655 continuing operations profit before tax (31 December 2024: TL 100,704 profit).

13. Information on net profit/loss

13.1. 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 (31 December 2024: None).

13.2. 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 (31 December 2024: None).

14. 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 (31 December 2024: None).

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

V. EXPLANATIONS AND NOTES TO THE STATEMENT OF CHANGES IN SHAREHOLDER'S EQUITY

1. Information on the decreases in the current period due to the application of the standard on accounting for financial instruments

1.1. Information on decreases after revaluation of financial assets at fair value through other comprehensive income

As of 31 December 2025, the Group's financial assets at fair value through other comprehensive income amounting to TL 1,478,260 (31 December 2024: TL 432,610) and the net increase of TL 11,145 (31 December 2024: TL 4,182 net decrease) arising from the revaluation of these financial assets at fair value is recognized in "Accumulated Other Comprehensive Income or Expense that will be Reclassified to Profit or Loss".

1.2. Information on decrease in cash flow risk hedging items

There are no cash flow hedging transactions (31 December 2024: None).

2. Information on dividends

2.1. Dividends declared after the balance sheet date but before the announcement of the financial statements

None (31 December 2024: None).

2.2. Net dividends per share to be distributed to shareholders after the balance sheet date

None (31 December 2024: None).

2.3. Amounts transferred to reserves account

	Current Period	Prior Period
Amount transferred to extraordinary reserves (*)	95,669	406,118
Amount transferred to legal reserves	5,035	21,375
Amount transferred to capital reserves	-	-
Total	100,704	427,493

(*) In the current period, TL 450,000 thousand was transferred to capital.

2.4. Information on share issuance

None (31 December 2024: None).

2.5. Effects of prior period adjustments on opening balance sheet

None (31 December 2024: None).

2.6. Offsetting of prior period losses

None (31 December 2024: None).

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

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

VI. EXPLANATIONS AND NOTES TO THE STATEMENT OF CASH FLOWS

1. The effect of other items stated in the Statement of Cash Flows and the change in the exchange rate on cash and cash equivalents

As of 31 December 2025, the Group's net cash outflow from banking activities is TL 776,510 (31 December 2024: TL 480,068 net cash inflow). Of this amount, TL (1,144,293) (net cash outflow) is due to changes in assets and liabilities (31 December 2024: TL 451,262 net cash inflow) and TL 367,783 is due to operating profit before changes in banking assets and liabilities (31 December 2024: TL 28,806 operating profit decrease).

As of 31 December 2025, the Group's net cash outflow from investing activities amounted to TL 1,072,034 (31 December 2024: TL 238,001 net cash outflow). This amount consists of a net cash inflow of TL 5,551 from purchased and sold financial assets measured at amortized cost (31 December 2024: TL 3,489 net cash inflow), a net cash outflow of TL 33,145 from purchased and disposed securities and real estate (31 December 2024: TL 41,280 net cash outflow), and a net cash outflow of TL 1,044,440 from financial assets at fair value through other comprehensive income (31 December 2024: TL 200,210 net cash outflow).

As of 31 December 2025, the Group recorded a net cash inflow of TL 1,800,095 from financing activities (31 December 2024: TL 122,971 net cash outflow). This amount consists of a net cash inflow of TL 1,058,234 from loans and issued debt securities (31 December 2024: TL 119,205 net cash outflow), TL 750,000 from issued equity instruments (31 December 2024: none), and TL 8,139 from payments related to financial leases (31 December 2024: TL 3,766).

Cash and cash equivalents amounting to TL 586,059 at the beginning of the period amounted to TL 566,775 at the end of the period.

The change in "Other" item under "Operating profit before changes in operating assets and liabilities" amounting to TL 218,127 (31 December 2024: TL 182,799) consists of other operating income and expenses excluding "Personnel expenses" and "Taxes paid".

The "Change in Assets and Liabilities from Banking Activities" consists of TL 3,805,157 from a "Net Increase in Loans" (31 December 2024: TL 931,922), TL 1,484,633 from a "Net Increase in Borrowings" (31 December 2024: TL 985,334), TL 1,551,953 from a "Net Increase in Other Liabilities," mostly consisting of borrowed funds (31 December 2024: TL 184,801), TL 23,414 from a "Net Decrease in Bank Accounts" (31 December 2024: TL 2,717 Net Increase), TL 337,819 from a "Net Increase in Financial Assets at Fair Value through Profit or Loss," and TL 14,489 from an "Increase in Other Assets" (31 December 2024: TL 210,332 Decrease).

The effect of changes in foreign exchange rates on cash and cash equivalents includes the effect of foreign exchange differences on cash and cash equivalents denominated in foreign currencies at the beginning of the period and amounts to TL 29,165 increase (31 December 2024: TL 41,164 increase).

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

VI. EXPLANATIONS AND NOTES TO THE STATEMENT OF CASH FLOWS (cont'd)

2. Information on cash and cash equivalents at the beginning of the period

Beginning of the Period	Current Period	Prior Period
Cash	-	-
<i>Cash in hand</i>	-	-
<i>Cash in foreign currency</i>	-	-
<i>Other</i>	-	-
Cash equivalents	586,059	425,799
<i>Central Bank</i>	960	63,088
<i>Banks and other financial institutions</i>	353,394	207,771
<i>Money markets</i>	232,311	155,551
<i>Income accruals on cash equivalents (-)</i>	606	611
Cash Equivalents	586,059	425,799

3. Information on cash and cash equivalents at the end of the period

End of the Period	Current Period	Prior Period
Cash	-	-
<i>Cash in hand</i>	-	-
<i>Cash in foreign currency</i>	-	-
<i>Other</i>	-	-
Cash equivalents	566,775	586,059
<i>Central Bank</i>	63,496	960
<i>Banks and other financial institutions</i>	262,530	353,394
<i>Money markets</i>	241,252	232,311
<i>Income accruals on cash equivalents (-)</i>	503	606
Cash Equivalents	566,775	586,059

VII. 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	Non-cash	Cash	Non-cash
Loans						
Balance at beginning of period	-	-	-	-	592,457	69,348
Balance at end of period	-	-	-	-	291,347	38,190
Interest and commission income	-	-	-	-	119,686	906
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	Non-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	-	-	-	-	238,195	1,955

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

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

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.

31 December 2025	Risk group	Total	Rate %
Cash loans	291,347	6,540,345	4.45
Non-cash loans	38,190	1,573,566	2.43
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 21,486 (31 December 2024: TL 8,739) and securities interest income amounting to TL 23,734 (31 December 2024: None) from the risk group private sector bonds carried in the securities portfolio within the scope of 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 Parent Bank has a risk group fund balance of TL 1,730,640 classified under other funds (31 December 2024: TL 1,173,002). Interest expense on funds obtained from the risk group to which the Bank belongs amounts to TL 369,417 (31 December 2024: TL 231,303), and interest expense on securities amounts to TL 7,769 (31 December 2024: TL 1,906).

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

Group's risk group – Prior Period	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	-	-	-	-	2,870	1,449
Total Profit / Loss	-	-	18,292	(10,594)	32,756	109,926
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 31 December 2025, total salaries and other benefits paid to the Group's top management during the year is TL 110,656 (31 December 2024: TL 82,912).

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

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

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

IX. 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).

X. EXPLANATIONS ON SUBSEQUENT EVENTS

None.

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

SECTION SIX

EXPLANATIONS ON INDEPENDENT AUDITOR'S REPORT

I. Explanations on independent audit report

The consolidated financial statements of the Group as at 31 December 2025 and for the period then ended, have been audited by DRT Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik A.Ş. and an independent audit report dated 27 February 2026 is presented before the accompanying financial statements.

II. Explanations and notes prepared by independent auditors

None.

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