

NUROL YATIRIM BANKASI ANONIM SIRKETI

PUBLICLY ANNOUNCED UNCONSOLIDATED
FINANCIAL STATEMENTS, RELATED
DISCLOSURES AND
INDEPENDENT AUDITORS' REPORT
AS OF AND FOR THE PERIOD END 30 JUNE 2026



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with confidence**

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Convenience Translation of the Auditor’s Review Report Originally Issued in Turkish

Independent Auditors’ Report on Review of Unconsolidated Interim Financial Information

To the Board of Directors of Nurol Yatırım Bankası A.Ş.

Introduction

We have reviewed the unconsolidated statement of financial position of Nurol Yatırım Bankası A.Ş. (“the Bank”) at June 30, 2026 and the related unconsolidated statement of profit or loss, unconsolidated statement of profit or loss and other comprehensive income, unconsolidated statement of changes in shareholders’ equity, unconsolidated statement of cash flows and a summary of significant accounting policies and other explanatory notes to the unconsolidated financial statements for the six months period then ended. The Bank Management is responsible for the preparation and fair presentation of interim unconsolidated financial information 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 Agency and circulars and interpretations published by BRSA and Turkish Accounting Standard 34 “Interim Financial Reporting” for those matters not regulated by the aforementioned regulations. Our responsibility is to express a conclusion on these interim unconsolidated financial statements based on our review.

Scope of Review

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

Conclusion

Based on our review, nothing has come to our attention that causes us to believe that the accompanying unconsolidated financial statements do not give a true view of the unconsolidated financial position of the Bank as at June 30, 2026 and the results of its operations and its unconsolidated cash flows for the six months period then ended in all material respects in accordance with the BRSA Accounting and Financial Reporting Legislation.

Other Matter

The Bank’s unconsolidated financial statements as at 31 December 2025 and 30 June 2025, prepared in accordance with the BRSA Accounting and Financial Reporting Legislation, were audited and reviewed, respectively, by another independent audit firm. In its independent auditor’s report dated 3 March 2026, the predecessor auditor expressed an unmodified opinion on the unconsolidated financial statements as at 31 December 2025. In its review report dated 31 July 2025, the predecessor auditor reported an unmodified conclusion on the unconsolidated financial statements as at 30 June 2025.



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Report on other regulatory requirements arising from legislation

Based on our review, nothing has come to our attention that causes us to believe that the financial information provided in the accompanying interim activity report in Section VII, are not consistent with the reviewed unconsolidated financial statements and disclosures in all material respects.

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

Aykut Üşenti, SMMM
Partner

July 31, 2026
İstanbul, Türkiye

**UNCONSOLIDATED FINANCIAL REPORT OF NUROL YATIRIM BANKASI A.Ş. AS OF AND FOR
THE SIX-MONTH PERIOD ENDED 30 JUNE 2026**

Address of the Parent Bank's
Headquarters :Maslak Mah. Büyükdere Cad. Nurol Plaza No: 255 B Blok Kat:15
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Web site of the Bank : www.nurolbank.com.tr
E-mail for correspondence : nurolbank@nurolbank.com.tr

The unconsolidated six month period financial report includes the following sections in accordance with the Communiqué on Financial Statements and Related Explanations and Notes that will be Publicly Announced as sanctioned by the Banking Regulation and Supervision Agency.

- General Information About Bank
- Unconsolidated Financial Statements of Bank
- Explanations on Accounting Policies
- Information Related to Unconsolidated Financial Position and Risk Management
- Explanations and Notes Related to Unconsolidated Financial Statements
- Other Explanations and Notes
- Limited Independent Auditor's Report
- Interim Activity Report

The accompanying unconsolidated financial statements for the six-month period and notes to the three-month interim period which are expressed, unless otherwise stated, in **millions of Turkish Lira ("TL")**, have been prepared and presented based on the accounting books of the Bank in accordance with the Regulation on Accounting Applications for Banks and Safeguarding of Documents, Turkish Accounting Standards, Turkish Financial Reporting Standards, and related appendices and interpretations of these, and have been audited and presented hereafter.

Ziya Akkurt
Board Chairman

Özgür Altuntaş
CEO

Zafer Babür Hakarar
Deputy CEO

Recep Gül
Deputy General Manager

İzzet Şahin
Audit committee chairman

Yusuf Serbest
Audit committee member

Contact information of the personnel in charge of the addressing of questions about this financial report:

Name-Surname/Title : Nazlı Bayındır / Group Manager

Telephone Number : (212) 286 81 00

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CONVENIENCE TRANSLATION OF THE AUDITOR'S REPORT ORIGINALLY ISSUED IN TURKISH

NUROL YATIRIM BANKASI ANONİM ŞİRKETİ NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 30 JUNE 2026

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

SECTION ONE

GENERAL INFORMATION

I. Bank's foundation date, start-up statute, history about the changes in this mentioned statute

Bank was established as an "investment bank" with the decision of the Council of Ministers dated 6 August 1998 and numbered 98/11565 and started its banking operations in May 1999.

Provided that necessary permissions are obtained from the competent authorities, the Bank may operate in the capital markets, invest with the resources provided by using capital market instruments, provide consultancy services including transfer and merger issues in order to ensure that enterprises have an effective management and sound financial structure, and conduct investment banking and related activities related to investment banking. was established to operate in all fields.

II. Explanation about the Bank's capital structure, shareholders of the Bank who are in charge of the management and/or auditing of the Bank directly or indirectly, changes in these matters (if any) and the group the Bank belongs to

Name Surname /Commercial Title	Total Capital	Share Percentage (%)	Paid in capital	Unpaid Portion
Nurol Holding A.Ş.	5,684	96.33	5,684	-
Other	216	3.67	216	-

The capital group that directly or indirectly controls the Bank's capital is the Nurol Group. Nurol Group of Companies operates in the construction industry, defense industry, finance, tourism, mining, real estate, marketing and manufacturing industries with 33 companies, 4 joint ventures and 11 domestic and foreign subsidiaries.

III. Explanation on the Board of Directors, members of the audit committee, president and executive vice presidents, changes in these matters (if any) and shares of the Bank they possess

Name Surname	Title	Start Date	Education	Before starting work previous banking and business experience	Share (%)
Board Members					
Ziya AKKURT	Chairman of the Board Directors	26.02.2016	Graduate	39 years	-
M. Oğuz ÇARMIKLI	Vice Board Chairman	27.05.1999	Graduate	39 years	0.65
İzzet ŞAHİN	Board Member (Chairman of the Audit Committee)	02.05.2024	Graduate	38 years	-
Yusuf SERBEST	Board Member - (Audit Committee Member)	08.08.2022	Graduate	35 years	-
Ahmet ŞİRİN	Board Member	08.08.2022	Graduate	17 years	-
Mehmet Mete BAŞOL	Board Member- (Corporate Governance Committee Member-Credit Committee Member)	12.08.2014	Graduate	25 years	-
Özgür ALTUNTAŞ	Board Member - CEO	03.10.2013	Graduate	25 years	-
Ahmet Kerim KEMAHİ	Board Member	10.03.2010	Graduate	25 years	-
Eyüp Sabri ÇARMIKLI	Board Member	21.04.2016	Graduate	13 years	0.57
Oğuzhan ÇARMIKLI	Board Member	19.02.2026	Graduate	13 years	0.19
Zafer Babür HAKARAR	Deputy General Manager	03.10.2013	Postgraduate	25 years	-
Dr. Murat ÇİMEN	Deputy General Manager	03.10.2013	PhD	25 years	-
Gülbin ÇAKIR	Assistant General Manager	26.01.2024	Graduate	26 years	-
Recep GÜL	Assistant General Manager	14.02.2023	Graduate	30 years	-
Çiğdem GÜVEN	Assistant General Manager	26.01.2024	PhD	22 years	-
Sezai TEZCAN	Assistant General Manager	26.01.2024	Graduate	29 years	-
Ebru ERSOY	Assistant General Manager	25.12.2024	Graduate	20 years	-
Yiğit FEKE	Assistant General Manager	31.10.2025	Graduate	33 years	-
Ömer Ali ÖZDİL	Assistant General Manager	31.10.2025	Graduate	30 years	-

CONVENIENCE TRANSLATION OF THE AUDITOR'S REPORT ORIGINALLY ISSUED IN TURKISH

NUROL YATIRIM BANKASI ANONİM ŞİRKETİ NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 30 JUNE 2026

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

GENERAL INFORMATION (Continued)

IV. Explanation on shareholders having control shares

Explanation on shareholders having control shares of the Bank is stated below:

Name Surname /Commercial Title	Share Amounts	Share Percentage (%)	Paid in Capital	Unpaid Portion
Nurol Holding A.Ş.	5,684	96.33	5,684	-

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

The Bank was established to carry out all kinds of banking transactions, including but not limited to the matters stipulated below, 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 aims and subjects of the Bank are as follows;

1.It can provide all kinds of cash and guarantees, bills of exchange, endorsements or acceptances, or lend in any form and form, open letters of credit, open letters of credit to institutions and organizations engaged in all economic sectors, primarily in the construction and contracting sector. may confirm letters of credit, carry out other transactions related to letters of credit and guarantees or commercial vehicles in general, form partnerships with them and participate in established ones,

2. Assists in the realization of projects and studies to be carried out directly or in partnerships by entrepreneurs at home and abroad,

3. Assists and mediates foreign and domestic capital to invest in Türkiye, to participate in established or to be established companies,

4. Contributes to the development and dissemination of investment banking instruments in Türkiye,

5. Short, medium and long term loans can be made against pledges, mortgages and other collateral or in the form of open loans,

6.It can participate in companies that have been or will be established and, when necessary, can establish new ventures with the Bank's resources,

7. It can carry out capital or money market transactions on all kinds of securities, in cooperation with national/international institutions when necessary, and participate in companies established/to be established for this purpose,

8. It can be a party to all kinds of leasing transactions, including cross-border, can give guarantees, mediate, establish companies for this purpose and participate in companies to be established,

9. It can carry out all kinds of derivative transactions, all kinds of foreign currency transactions including forward foreign currency purchase/sale, factoring, forfaiting, repo, reverse repo transactions, may become a member of the exchanges established or to be established related to these, and may trade in these exchanges,

10. It can buy, sell, import and export gold, silver and other precious metals, become a member of the precious metal and metal exchanges that have been established or will be established, and can trade in these exchanges,

11. Can rent safes to customers,

12. Can do internet banking and electronic banking,

13. Establish correspondent relations with domestic and foreign banks,

14. It can operate in Turkish Lira and foreign currency in all national and international established or to be established money markets,

15. Pursuant to the relevant articles of the Banking Law and on the condition of complying with the conditions written in the articles of association, it can buy and sell commercial and industrial commodities and real estate, make all kinds of legal savings on them, establish mortgages, remove established mortgages, conclude commercial enterprise pledges, can enter into lease agreements,

CONVENIENCE TRANSLATION OF THE AUDITOR'S REPORT ORIGINALLY ISSUED IN TURKISH

NUROL YATIRIM BANKASI ANONİM ŞİRKETİ NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 30 JUNE 2026

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

GENERAL INFORMATION (Continued)

V. Information on the Bank's service type and field of operations (Continued)

16. In order to ensure that the receivables are secured or collected, it can take mortgages in its own favor, remove it, make garamme mortgage agreements, establish commercial enterprise pledges and movable pledges, remove them, conclude lease agreements,

17. It can issue all kinds of capital market instruments authorized by the legislation, make all kinds of legal savings on them, pledge them, establish pledges on them in its favor, remove them,

18. Engage in insurance activities, act as an insurance agency,

19. It may engage in securities brokerage activities authorized by the banks by the Capital Market Law, may establish, operate and manage securities investment funds in accordance with the relevant provisions of the Capital Market Law, engage in capital market activities in accordance with the relevant provisions of the Capital Market Law, may perform other business and transactions by using the rights and authorities granted or to be granted to banks by the Banking Law and other laws and regulations,

20. It can buy and sell 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. can make all kinds of legal dispositions, pledge them, establish or remove pledges on them in favor of themselves,

21. It can carry out training, economic organization and consultancy activities related to banking,

22. Donations can be made within the scope of social responsibility and in accordance with the procedures and principles determined in the relevant legislation,

23. It can conduct studies and publish on these issues by following the developments in the field of economic, financial, technical and banking at home and abroad,

24. It can also carry out all kinds of money and capital market activities permitted within the framework of legal rules and regulations of the Capital Markets Board, as an agency of the institutions authorized to do these works,

25. Within the framework of the Banking Law and the current legislation, providing financing to public and private sector institutions, project finance, company mergers and acquisitions, company restructuring, privatization, public offering, security issuance, equity, share and stock evaluations and transfers, feasibility studies and can provide brokerage and consultancy services on sector research and mutual trade,

26. It can carry out national and international banking transactions that the legislation authorizes or will make the banks authorized from now on,

27. All transactions allowed within the framework of banking and capital markets legislation as well as all other legislation applicable to banks, including future amendments to the provisions of the said legislation, and provided that necessary permits have been obtained within the framework of the relevant legislation.

VI. Explanation of the differences between the Communiqué on the Preparation of Consolidated Financial Statements of Banks and the consolidation transactions made in accordance with Turkish Accounting Standards, and the companies that are fully consolidated or proportionately consolidated, deducted from equity or not included in these three methods

Nurol Varlık Kiralama A.Ş., a subsidiary of the Bank, and Nurol Portföy Yönetim A.Ş. and Ortak Varlık Yönetim A.Ş. covered by full consolidation.

VII. Existing or potential, actual or legal obstacles on immediate equity transfer between the bank and its subsidiaries or repayment of the debt

None.

**CONVENIENCE TRANSLATION OF THE AUDITOR'S REPORT ORIGINALLY
ISSUED IN TURKISH**

**NUROL YATIRIM BANKASI ANONIM ŐIRKETI
NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS
AS OF 30 JUNE 2026**

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

SECTION TWO

UNCONSOLIDATED FINANCIAL STATEMENTS

- I. Balance Sheet (Statement of Financial Position)
- II. Statement of Off-Balance Sheet and Commitments
- III. Statement of Profit or Loss
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- V. Statement of Changes in Shareholders' Equity
- VI. Statement of Cash Flow

CONVENIENCE TRANSLATION OF THE AUDITOR'S REPORT ORIGINALLY ISSUED IN TURKISH

NUROL YATIRIM BANKASI ANONIM ŞİRKETİ UNCONSOLIDATED BALANCE SHEET (STATEMENT OF FINANCIAL POSITION) AS OF 30 JUNE 2026

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

		Reviewed Current Period 30.06.2026			Audited Prior Period 31.12.2025		
ASSETS	Section5 Note	TL	FC	Total	TL	FC	Total
I. FINANCIAL ASSETS (Net)		39,239	13,279	52,518	32,578	9,327	41,905
1.1 Cash and cash equivalents	I-1	4,531	1,274	5,805	12,553	1,877	14,430
1.1.1 Cash and balances at Central Bank	I-1	2,274	872	3,146	8,319	856	9,175
1.1.2 Banks	I-3	5	402	407	107	1,021	1,128
1.1.3 Money market placements		2,254	-	2,254	4,132	-	4,132
1.1.4 Expected credit losses (-)		2	-	2	5	-	5
1.2 Financial assets at fair value through profit or loss	I-2	23,054	3,605	26,659	13,686	216	13,902
1.2.1 Government securities		-	-	-	-	-	-
1.2.2 Equity instruments		-	-	-	-	-	-
1.2.3 Other financial assets		23,054	3,605	26,659	13,686	216	13,902
1.3 Financial assets at fair value through other comprehensive income	I-5	11,488	8,161	19,649	6,251	7,163	13,414
1.3.1 Government securities		8,875	2,354	11,229	3,970	2,214	6,184
1.3.2 Equity instruments		9	-	9	9	-	9
1.3.3 Other financial assets		2,604	5,807	8,411	2,272	4,949	7,221
1.4 Derivative financial assets	I-2	166	239	405	88	71	159
1.4.1 Derivative financial assets measured at fair value through profit or loss		166	239	405	88	71	159
1.4.2 Derivative financial assets measured at fair value through other comprehensive income		-	-	-	-	-	-
II. FINANCIAL ASSETS MEASURED AT AMORTISED COST (Net)		43,080	18,306	61,386	30,416	19,902	50,318
2.1 Loans	I-6	43,970	18,115	62,085	30,851	19,956	50,807
2.2 Receivables from leasing transactions	I-11	-	234	234	-	-	-
2.3 Factoring receivables	I-12	-	-	-	-	-	-
2.4 Other financial assets measured at amortized cost	I-7	-	-	-	-	-	-
2.4.1 Government securities		-	-	-	-	-	-
2.4.2 Other financial assets		-	-	-	-	-	-
2.5 Expected credit losses (-)		890	43	933	435	54	489
III. ASSETS HELD FOR SALE AND ASSETS OF DISCONTINUED OPERATIONS (Net)	I-16	-	-	-	-	-	-
3.1 Assets held for sale		-	-	-	-	-	-
3.2 Assets from discontinued operations		-	-	-	-	-	-
IV. INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		500	-	500	500	-	500
4.1 Investments in associates (Net)	I-8	-	-	-	-	-	-
4.1.1 Associates unconsolidated by using equity method		-	-	-	-	-	-
4.1.2 Unconsolidated associates		-	-	-	-	-	-
4.2 Investments in subsidiaries (Net)	I-9	500	-	500	500	-	500
4.2.1 Unconsolidated financial subsidiaries		500	-	500	500	-	500
4.2.2 Unconsolidated non-financial subsidiaries		-	-	-	-	-	-
4.3 Jointly Controlled Partnerships (Joint Ventures) (Net)	I-10	-	-	-	-	-	-
4.3.1 Joint ventures unconsolidated by using equity method		-	-	-	-	-	-
4.3.2 Unconsolidated joint ventures		-	-	-	-	-	-
V. TANGIBLE ASSETS (Net)		181	-	181	189	-	189
VI. INTANGIBLE ASSETS (Net)		291	-	291	253	-	253
6.1 Goodwill		-	-	-	-	-	-
6.2 Other		291	-	291	253	-	253
VII. INVESTMENT PROPERTIES (Net)	I-14	153	-	153	153	-	153
VIII. CURRENT TAX ASSETS		-	-	-	-	-	-
IX. DEFERRED TAX ASSETS	I-15	485	-	485	351	-	351
X. OTHER ASSETS	I-17	5,004	29	5,033	2,790	23	2,813
TOTAL ASSETS		88,933	31,614	120,547	67,230	29,252	96,482

The accompanying notes are an integral part of these financial statements

CONVENIENCE TRANSLATION OF THE AUDITOR'S REPORT ORIGINALLY ISSUED IN TURKISH

NUROL YATIRIM BANKASI ANONIM ŞİRKETİ UNCONSOLIDATED BALANCE SHEET (STATEMENT OF FINANCIAL POSITION) AS OF 30 JUNE 2026

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

			Reviewed Current Period 30.06.2026			Audited Prior Period 31.12.2025		
LIABILITIES		Section 5 Note	TL	FC	Total	TL	FC	Total
I.	DEPOSITS	II-1	-	-	-	-	-	-
II.	FUNDS BORROWED	II-3	6,417	1,344	7,761	60	1,773	1,833
III.	MONEY MARKET FUNDS	II-5	1,595	1,859	3,454	3,007	3,415	6,422
IV.	SECURITIES ISSUED (Net)	II-6	23,294	3,390	26,684	14,572	1,534	16,106
4.1	Bills		7,164	-	7,164	11,667	-	11,667
4.2	Asset backed securities		-	-	-	-	-	-
4.3	Bonds		16,130	3,390	19,520	2,905	1,534	4,439
V.	FUNDS	II-4	6,876	2,375	9,251	6,107	3,417	9,524
5.1	Funds Provided by Loan Customers		13	2	15	559	26	585
5.2	Other		6,863	2,373	9,236	5,548	3,391	8,939
VI.	FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS		-	-	-	-	-	-
VII.	DERIVATIVE FINANCIAL LIABILITIES		25	1,077	1,102	39	911	950
7.1	Derivative financial assets measured at fair value through profit or loss	II-2	25	1,077	1,102	39	911	950
7.2	Derivative financial assets measured at fair value through other comprehensive income	II-9	-	-	-	-	-	-
VIII.	FACTORING PAYABLES		-	-	-	-	-	-
IX.	LEASE PAYABLES (Net)	II-8	82	-	82	80	-	80
X.	PROVISIONS	II-10	285	308	593	300	352	652
10.1	Restructuring Reserves		-	-	-	-	-	-
10.2	Reserves for employee benefits		183	-	183	39	-	39
10.3	Insurance technical reserves (Net)		-	-	-	-	-	-
10.4	Other provisions		102	308	410	261	352	613
XI.	CURRENT TAX LIABILITIES	II-11	273	-	273	443	-	443
XII.	DEFERRED TAX LIABILITIES		-	-	-	-	-	-
XIII.	LIABILITIES FOR ASSETS HELD FOR SALE AND ASSETS OF DISCONTINUED OPERATIONS (Net)	II-12	-	-	-	-	-	-
13.1	Assets held for sale		-	-	-	-	-	-
13.2	Assets from discontinued operations		-	-	-	-	-	-
XIV.	SUBORDINATED DEBTS	II-13	-	1,891	1,891	-	1,740	1,740
14.1	Borrowings		-	-	-	-	-	-
14.2	Other debt instruments		-	1,891	1,891	-	1,740	1,740
XV.	OTHER LIABILITIES	II-7	2,104	52,492	54,596	1,288	44,596	45,884
XVI.	SHAREHOLDERS' EQUITY		14,427	433	14,860	12,349	499	12,848
16.1	Paid-in capital	II-14	5,900	-	5,900	5,900	-	5,900
16.2	Capital reserves		-	-	-	-	-	-
16.2.1	Share Premiums	II-15	-	-	-	-	-	-
16.2.2	Share cancellation profits		-	-	-	-	-	-
16.2.3	Other capital reserves		-	-	-	-	-	-
16.3	Other Comprehensive Income/Expense Items not to be Recycled to Profit or Loss		3	-	3	3	-	3
16.4	Other Comprehensive Income/Expense Items to be Recycled to Profit or Loss	II-16	(149)	433	284	(182)	499	317
16.5	Profit reserves		2,419	-	2,419	1,798	-	1,798
16.5.1	Legal reserves		1,748	-	1,748	1,127	-	1,127
16.5.2	Statutory reserves		-	-	-	-	-	-
16.5.3	Extraordinary reserves		19	-	19	19	-	19
16.5.4	Other profit reserves		652	-	652	652	-	652
16.6	Profit or loss		6,254	-	6,254	4,830	-	4,830
16.6.1	Prior years' profits or losses		3,368	-	3,368	233	-	233
16.6.2	Current period net profit or loss		2,886	-	2,886	4,597	-	4,597
16.7	Minority interest	II-17	-	-	-	-	-	-
TOTAL LIABILITIES			55,378	65,169	120,547	38,245	58,237	96,482

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

CONVENIENCE TRANSLATION OF THE AUDITOR'S REPORT ORIGINALLY ISSUED IN TURKISH

NUROL YATIRIM BANKASI ANONIM ŞİRKETİ UNCONSOLIDATED STATEMENT OF OFF BALANCE SHEET AND COMMITMENTS AS OF 30 JUNE 2026

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

		Reviewed Current Period 30.06.2026			Audited Prior Period 31.12.2025		
Section 5 Note		TL	FC	Total	TL	FC	Total
A.	OFF-BALANCE SHEET COMMITMENTS (I+II+III)	101,414	164,255	265,669	56,111	103,797	159,908
I.	GUARANTEES AND WARRANTIES	15,504	1,420	16,924	10,397	1,430	11,827
1.1	Letters of Guarantee	15,504	1,376	16,880	10,397	1,353	11,750
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	15,504	1,376	16,880	10,397	1,353	11,750
1.2	Bank Acceptances	-	-	-	-	-	-
1.2.1	Import Letter of Acceptance	-	-	-	-	-	-
1.2.2	Other Bank Acceptances	-	-	-	-	-	-
1.3	Letters of Credit	-	44	44	-	77	77
1.3.1	Documentary Letters of Credit	-	44	44	-	77	77
1.3.2	Other Letters of Credit	-	-	-	-	-	-
1.4	Refinancing 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	Securities Issue Purchase Guarantees	-	-	-	-	-	-
1.7	Factoring Guarantees	-	-	-	-	-	-
1.8	Other Guarantees	-	-	-	-	-	-
1.9	Other Collaterals	-	-	-	-	-	-
II.	COMMITMENTS	25,445	25,488	50,933	6,340	5,790	12,130
2.1	Irrevocable Commitments	25,445	25,488	50,933	6,338	5,790	12,128
2.1.1	Asset Purchase and Sales Commitments	25,445	25,383	50,828	6,338	5,406	11,744
2.1.2	Deposit Purchase and Sales Commitments	-	105	105	-	384	384
2.1.3	Share Capital Commitments to Associates and Subsidiaries	-	-	-	-	-	-
2.1.4	Commitments for Loan Limits	-	-	-	-	-	-
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	Promotion Commitments for Credit Cards and Banking Services	-	-	-	-	-	-
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
2.2.1	Revocable Commitments for Loan Limits	-	-	-	2	-	2
2.2.2	Other Revocable Commitments	-	-	-	-	-	-
III.	DERIVATIVE FINANCIAL INSTRUMENTS	60,465	137,347	197,812	39,374	96,577	135,951
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 Derivative Financial Instruments	60,465	137,347	197,812	39,374	96,577	135,951
3.2.1	Forward Foreign Currency Buy/Sell Transactions	6,524	6,361	12,885	6,930	6,672	13,602
3.2.1.1	Forward Foreign Currency Transactions-Buy	-	6,361	6,361	-	6,672	6,672
3.2.1.2	Forward Foreign Currency Transactions-Sell	6,524	-	6,524	6,930	-	6,930
3.2.2	Swap Transactions Related to Foreign Currency and Interest Rates	52,528	129,814	182,342	31,889	89,305	121,194
3.2.2.1	Foreign Currency Swap-Buy	16,035	64,495	80,530	1,821	51,879	53,700
3.2.2.2	Foreign Currency Swap-Sell	16,237	65,319	81,556	17,372	37,426	54,798
3.2.2.3	Interest Rate Swap-Buy	10,128	-	10,128	6,348	-	6,348
3.2.2.4	Interest Rate Swap-Sell	10,128	-	10,128	6,348	-	6,348
3.2.3	Foreign Currency, Interest rate and Securities Options	1,413	1,172	2,585	555	600	1,155
3.2.3.1	Foreign Currency Options-Buy	-	1,172	1,172	-	566	566
3.2.3.2	Foreign Currency Options-Sell	1,413	-	1,413	555	34	589
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)	159,403	28,890	188,293	74,300	20,112	94,412
IV.	ITEMS HELD IN CUSTODY	71,732	15,556	87,288	28,033	12,326	40,359
4.1	Customer Fund and Portfolio Balances	-	-	-	-	-	-
4.2	Investment Securities Held in Custody	71,666	14,704	86,370	27,966	11,598	39,564
4.3	Cheques Received for Collection	66	-	66	67	-	67
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	-	852	852	-	728	728
4.8	Custodians	-	-	-	-	-	-
V.	PLEDGES RECEIVED	87,549	12,868	100,417	46,145	7,358	53,503
5.1	Marketable Securities	13	-	13	13	-	13
5.2	Guarantee Notes	10,449	203	10,652	7,423	186	7,609
5.3	Commodity	25,991	1,900	27,891	17,261	1,098	18,359
5.4	Warranty	-	-	-	-	-	-
5.5	Immovable	4,506	5,974	10,480	4,176	5,215	9,391
5.6	Other Pledged Items	46,590	4,791	51,381	17,272	859	18,132
5.7	Pledged Items-Depository	-	-	-	-	-	-
VI.	ACCEPTED INDEPENDENT GUARANTEES AND WARRANTIES	122	466	588	122	428	550
TOTAL OFF BALANCE SHEET ACCOUNTS (A+B)		260,817	193,145	453,962	130,411	123,909	254,320

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

CONVENIENCE TRANSLATION OF THE AUDITOR'S REPORT ORIGINALLY ISSUED IN TURKISH

NUROL YATIRIM BANKASI ANONIM ŞİRKETİ

UNCONSOLIDATED STATEMENT OF PROFIT OR LOSS AS OF 30 JUNE 2026

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

		Reviewed Current Period (01.01.2026 30.06.2026)	Reviewed Prior Period (01.01.2025 30.06.2025)	Reviewed Prior Period (01.04.2026 30.06.2026)	Reviewed Prior Period (01.04.2025 30.06.2025)	
Section 5 Note		Total	Total	Total	Total	
I.	INTEREST INCOME	IV-1	12,961	7,533	6,966	4,332
1.1	Interest Income on Loans		7,751	3,585	4,368	2,023
1.2	Interest Income on Reserve Requirements		-	-	-	-
1.3	Interest Income on Banks		2,317	869	957	293
1.4	Interest Income on Money Market Transactions		685	726	353	598
1.5	Interest Income on Securities Portfolio		1,972	2,122	1,120	1,289
1.5.1	Financial Assets Measured at Fair Value Through Profit and Loss		-	-	-	-
1.5.2	Financial Assets Measured at Fair Value Through Other Comprehensive Income		1,972	2,122	1,120	1,289
1.5.3	Financial Assets at Measured by Amortized Cost		-	-	-	-
1.6	Financial Lease income		1	-	1	-
1.7	Other Interest Income		235	231	167	129
II.	INTEREST EXPENSES	IV-2	5,677	3,877	3,239	1,996
2.1	Interests on Deposits		-	-	-	-
2.2	Interest on Funds Borrowed		767	403	557	225
2.3	Interests on Money Market Transactions		658	673	363	265
2.4	Interest on Securities Issued		3,384	2,221	1,874	1,188
2.5	Lease Interest Expenses		14	11	7	5
2.6	Other Interest Expenses		854	569	438	313
III.	NET INTEREST INCOME/EXPENSE (I - II)		7,284	3,656	3,727	2,336
IV.	NET FEE AND COMMISSION INCOME/EXPENSE		116	94	60	51
4.1	Fees and Commissions Received		232	178	130	93
4.1.1	From Non-Cash Loans		151	96	81	58
4.1.2	Other		81	82	49	35
4.2	Fees and Commissions Given		116	84	70	42
4.2.1	To Non-Cash Loans		7	6	4	3
4.2.2	Other		109	78	66	39
V.	DIVIDEND INCOME	IV-3	470	365	4	1
VI.	TRADING PROFIT/LOSS (Net)	IV-4	(3,312)	(1,612)	(1,642)	(1,290)
6.1	Trading Profit/(Loss) on Securities		2,224	1,139	1,467	630
6.2	Profit/Loss from Derivative Financial Transactions		(4,106)	(1,916)	(1,796)	(1,436)
6.3	Profit/Loss on Foreign Exchange Transactions		(1,430)	(835)	(1,313)	(484)
VII.	OTHER OPERATING INCOME	IV-5	718	49	635	20
VIII.	GROSS OPERATING INCOME (III+IV+V+VI+VII)		5,276	2,552	2,784	1,118
IX.	EXPECTED CREDIT LOSSES (-)	IV-6	926	63	798	28
X.	OTHER PROVISION EXPENSES	IV-6	144	81	70	41
XI.	PERSONNEL EXPENSES		426	272	214	139
XII.	OTHER OPERATING EXPENSES	IV-7	658	442	366	236
XIII.	NET OPERATING PROFIT/LOSS (VIII IX-X-XI XII)		3,122	1,694	1,336	674
XIV.	INCOME RESULTED FROM MERGERS		-	-	-	-
XV.	INCOME/LOSS FROM INVESTMENTS UNDER EQUITY		-	-	-	-
XVI.	GAIN/LOSS ON NET MONETARY POSITION		-	-	-	-
XVII.	PROFIT/LOSS FROM CONTINUED OPERATIONS BEFORE TAX (XIII+...+XVI)	IV-9	3,122	1,694	1,336	674
XVIII.	TAX PROVISION FOR CONTINUED OPERATIONS (±)	IV-10	(236)	(106)	(9)	1
18.1	Provision for Current Tax		(353)	-	(26)	-
18.2	Deferred Tax Expense Effect		117	(106)	17	1
18.3	Deferred Tax Income Effect		-	-	-	-
XIX.	CONTINUING OPERATIONS PERIOD NET PROFIT/LOSS (XVII±XVIII)	IV-11	2,886	1,588	1,327	675
XX.	INCOME FROM DISCONTINUED OPERATIONS		-	-	-	-
20.1	Income from Assets Held for Sale		-	-	-	-
20.2	Income from Sales of Associates, Subsidiaries and Joint Ventures		-	-	-	-
20.3	Other Discontinued Operating Income		-	-	-	-
XXI.	EXPENSES FROM DISCONTINUED OPERATIONS		-	-	-	-
21.1	Expenses on Assets Held for Sale		-	-	-	-
21.2	Expenses on Sales of Associates, Subsidiaries and Joint Ventures		-	-	-	-
21.3	Other Discontinued Operating Expenses		-	-	-	-
XXII.	PROFIT/LOSS ON DISCONTINUED OPERATIONS BEFORE TAX (XX-XXI)	IV-9	-	-	-	-
XXIII.	TAX PROVISION FOR DISCONTINUED OPERATIONS (±)	IV-10	-	-	-	-
23.1	Provision for Current Tax		-	-	-	-
23.2	Deferred Tax Expense Effect		-	-	-	-
23.3	Deferred Tax Income Effect		-	-	-	-
XXIV.	DISCONTINUED OPERATIONS PERIOD NET PROFIT/LOSS (XXII±XXIII)		-	-	-	-
XXV.	NET PROFIT/LOSS FOR THE PERIOD (XIX+XXIV)	IV-11	2,886	1,588	1,327	675
	Earnings/Loss Per Share		0.48915	0.26915	0.22492	0.11441

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

**CONVENIENCE TRANSLATION OF THE AUDITOR'S REPORT ORIGINALLY ISSUED IN
TURKISH**

NUROL YATIRIM BANKASI ANONIM ŞİRKETİ
**UNCONSOLIDATED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE
INCOME AS OF 30 JUNE 2026**

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

	Reviewed Current Period (01.01.2026 30.06.2026)	Reviewed Prior Period (01.01.2025 30.06.2025)
I. PERIOD PROFIT/LOSS	2,886	1,588
II. OTHER COMPREHENSIVE INCOME	(33)	(4)
2.1 Not to be reclassified to Profit or Loss	-	-
2.1.1 Gains (Losses) on Revaluation of Property, Plant and Equipment	-	-
2.1.2 Gains (losses) on revaluation of Intangible Assets	-	-
2.1.3 Gains (losses) on remeasurements of defined benefit plans	-	-
2.1.4 Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit or Loss	-	-
2.1.5 Taxes Relating to Components of Other Comprehensive Income That Will Not Be Reclassified to Profit or Loss	-	-
2.2 Other Comprehensive Income That Will Be Reclassified to Profit or Loss	(33)	(4)
2.2.1 Exchange Differences on Translation	-	-
2.2.2 Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income	(50)	(11)
2.2.3 Income (Loss) Related with Cash Flow Hedges	-	-
2.2.4 Income (Loss) Related with Hedges of Net Investments in Foreign Operations	-	-
2.2.5 Other Components of Other Comprehensive Income that will be Reclassified to Other Profit or Loss	-	-
2.2.6 Taxes Relating to Components of Other Comprehensive Income That Will Be Reclassified to Profit or Loss	17	7
III. TOTAL COMPREHENSIVE INCOME (I+II)	2,853	1,584

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

CONVENIENCE TRANSLATION OF THE AUDITOR'S REPORT ORIGINALLY ISSUED IN TURKISH

NUROL YATIRIM BANKASI ANONİM ŞİRKETİ UNCONSOLIDATED STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY AS OF 30 JUNE 2026

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

		Other Accumulated Comprehensive Income and Expenses Not to be Reclassified to Profit or Loss				Other Accumulated Comprehensive Income and Expenses to be Reclassified to Profit or Loss									
Reviewed	Section 5 Note V	Paid-in capital	Share Premium	Share Cancellation Profits	Other Capital Reserves	Accumulated Revaluation Increases/ decreases of Fixed Assets	Accumulated Remeasurement Gains/losses of Defined Benefit Pension Plan	Other ^(*)	Foreign Currency Conversion Differences	Accumulated Revaluation and/or Reclassification Gains/Losses of Financial Assets at Fair Value Through Other Comprehensive Income	Other	Profit Reserves	Prior Period Profit / (Loss)	Net Profit or Loss for the Period	Total Equity
I. Prior Period 01.01 – 30.06.2025															
Balance at the Beginning of the Period		3,600	-	-	-	-	-	3	-	15	-	813	139	4,219	8,789
II. Amendments Made Pursuant to TAS 8		-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.1 Effect of Fixing Errors		-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.2 Effect of Changes in Accounting Policy		-	-	-	-	-	-	-	-	-	-	-	-	-	-
III. New Balance (I+II)		3,600	-	-	-	-	-	3	-	15	-	813	139	4,219	8,789
IV. Total Comprehensive Income		-	-	-	-	-	-	-	-	(4)	-	-	-	1,588	1,584
V. Capital Increase in Cash		-	-	-	-	-	-	-	-	-	-	-	-	-	-
VI. Capital Increase from Internal Resources		2,300	-	-	-	-	-	-	-	-	-	984	(3,284)	-	-
VII. Paid-in Capital Inflation Adjustment Difference		-	-	-	-	-	-	-	-	-	-	-	-	-	-
VIII. Convertible Bonds		-	-	-	-	-	-	-	-	-	-	-	-	-	-
IX. Subordinated Debt Instruments		-	-	-	-	-	-	-	-	-	-	-	-	-	-
X. Increase/Decrease Due to Other Changes		-	-	-	-	-	-	-	-	-	-	-	-	-	-
XI. Profit Distribution		-	-	-	-	-	-	-	-	-	-	-	3,379	(4,219)	(840)
11.1 Dividends Distributed		-	-	-	-	-	-	-	-	-	-	-	(840)	-	(840)
11.2 Amounts Transferred to Reserves		-	-	-	-	-	-	-	-	-	-	-	4,219	(4,219)	-
11.3 Other		-	-	-	-	-	-	-	-	-	-	-	-	-	-
End of Period Balance (III+IV+.....+X+XI)		5,900	-	-	-	-	-	3	-	11	-	1,797	234	1,588	9,533
I. Current Period - 01.01 – 30.06.2026		5,900	-	-	-	-	-	3	-	317	-	1,798	233	4,597	12,848
II. Prior Period End Balance		-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.1 Amendments Made Pursuant to TAS 8		-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.2 Effect of Fixing Errors		-	-	-	-	-	-	-	-	-	-	-	-	-	-
III. Effect of Changes in Accounting Policy		5,900	-	-	-	-	-	3	-	317	-	1,798	233	4,597	12,848
IV. New Balance (I+II)		-	-	-	-	-	-	-	-	(33)	-	-	-	2,886	2,853
V. Total Comprehensive Income		-	-	-	-	-	-	-	-	-	-	-	-	-	-
VI. Capital Increase in Cash		-	-	-	-	-	-	-	-	-	-	-	-	-	-
VII. Capital Increase from Internal Resources		-	-	-	-	-	-	-	-	-	-	-	-	-	-
VIII. Paid-in Capital Inflation Adjustment Difference		-	-	-	-	-	-	-	-	-	-	-	-	-	-
IX. Convertible Bonds		-	-	-	-	-	-	-	-	-	-	-	-	-	-
X. Subordinated Debt Instruments		-	-	-	-	-	-	-	-	-	-	-	-	-	-
XI. Increase/Decrease Due to Other Changes		-	-	-	-	-	-	-	-	-	-	621	3,135	(4,597)	(841)
11.1 Profit Distribution		-	-	-	-	-	-	-	-	-	-	-	(841)	-	(841)
11.2 Dividends Distributed		-	-	-	-	-	-	-	-	-	-	621	3,976	(4,597)	-
11.3 Amounts Transferred to Reserves		-	-	-	-	-	-	-	-	-	-	-	-	-	-
End of Period Balance (III+IV+.....+X+XI)		5,900	-	-	-	-	-	3	-	284	-	2,419	3,368	2,886	14,860

(*) Accumulated amounts of other comprehensive income of investments valued using the equity method that will not be reclassified to profit or loss and other comprehensive income items that will not be reclassified as other profit or loss

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

CONVENIENCE TRANSLATION OF THE AUDITOR'S REPORT ORIGINALLY ISSUED IN TURKISH

NUROL YATIRIM BANKASI ANONİM ŞİRKETİ UNCONSOLIDATED STATEMENT OF CASH FLOWS AS OF 30 JUNE 2026

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

	Section 5 Note	Reviewed Current Period (01.01.2026 30.06.2026)	Reviewed Prior Period (01.01.2025 30.06.2025)
A. CASH FLOWS FROM BANKING ACTIVITIES			
1.1 Operating Profit Before Changes in Assets and Liabilities of Banking Activity		1,509	(277)
1.1.1 Interests Received		12,432	6,563
1.1.2 Interests Paid		(4,933)	(3,690)
1.1.3 Dividends Received		470	363
1.1.4 Fees and Commissions Received		232	178
1.1.5 Other Earnings		623	213
1.1.6 Collections from Non-Performing Receivables Accounted as Loss		94	-
1.1.7 Cash Payments to Personnel and Service Providers		(929)	(587)
1.1.8 Taxes Paid		(607)	(176)
1.1.9 Other		(5,873)	(3,141)
1.2 Change in Assets and Liabilities Subject to Banking Activities		(13,665)	15,241
1.2.1 Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		(10,806)	(1,480)
1.2.2 Net (Increase) Decrease in Banks Account		-	-
1.2.3 Net (Increase) Decrease in Loans		(11,062)	(7,998)
1.2.4 Net (Increase) Decrease in Other Assets		(2,514)	(1,158)
1.2.5 Net Increase (Decrease) in Banks' 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 Loans Received		6,840	1,623
1.2.9 Net Increase (Decrease) in Overdue Payables		-	-
1.2.10 Net Increase (Decrease) in Other Payables		3,877	24,254
I. Net Cash Flow from Banking Activities		(12,156)	14,964
B. CASH FLOWS FROM INVESTMENT ACTIVITIES			
II. Net Cash Flow from Investment Activities		(6,337)	(5,965)
2.1 Acquired Affiliates, Subsidiaries and Joint Ventures (Joint Partnerships)		-	-
2.2 Divorced Affiliates, Subsidiaries and Joint Ventures (Joint Partnerships)		-	-
2.3 Securities and Real Estate Purchased		(10)	(52)
2.4 Securities and Real Estate Dispossessed		-	-
2.5 Financial Assets at Fair Value Through Other Comprehensive Income		(30,568)	(11,765)
2.6 Disposal Financial Assets at Fair Value Through Other Comprehensive Income		24,336	5,918
2.7 Financial Assets Purchased at Amortized Cost		-	-
2.8 Financial Assets Measured at Amortized Cost Sold		-	-
2.9 Other		(95)	(66)
C. CASH FLOWS FROM FINANCE ACTIVITIES			
III. Net Cash from Financing Activities		9,433	1,500
3.1 Cash from Loans and Issued Securities		61,684	57,891
3.2 Cash Outflow from Loans and Securities Issued		(51,365)	(55,516)
3.3 Issued Capital Instruments		-	-
3.4 Dividend Payments		(841)	(840)
3.5 Rental Payments		(45)	(35)
3.6 Other		-	-
IV. Effect of Foreign Currency Translation Differences on Cash and Cash Equivalents		257	688
V. Net Increase in Cash and Cash Equivalents I+II+III+IV		(8,803)	11,187
VI. Cash and Cash Equivalents at the Beginning of the Period		13,865	7,091
VII. Cash and Cash Equivalents at the End of the Period V+VI		5,062	18,278

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

CONVENIENCE TRANSLATION OF THE AUDITOR'S REPORT ORIGINALLY ISSUED IN TURKISH

NUROL YATIRIM BANKASI ANONİM ŞİRKETİ UNCONSOLIDATED STATEMENT OF PROFIT DISTRIBUTION AS OF 30 JUNE 2026

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

SECTION THREE

EXPLANATIONS ON ACCOUNTING POLICIES

I. Basis of presentation

1. Financial statements to be made publicly available and related disclosures

a. The unconsolidated financial statements are prepared in accordance with the "Regulation on the Principles and Procedures Regarding Banks' Accounting Applications and Safeguarding of Documents:

The unconsolidated financial statements have been prepared in accordance with the "Regulation on the Principles and Procedures Regarding Banks' Accounting Practices and Retention of Documents" ("Regulation"), published in the Official Gazette No. 26333 dated November 1, 2006 with respect to the Banking Law No. 5411 ("Banking Law"), the other regulations regarding banks' accounting and financial reporting principles issued by the Banking Regulation and Supervision Board, and the circulars and interpretations issued by the Banking Regulation and Supervision Agency ("BRSA"). For matters not regulated by these provisions, the financial statements have been prepared in accordance with the provisions of Turkish Accounting Standard 34 ("IAS 34") Interim Financial Reporting, issued by the Public Oversight, Accounting and Auditing Standards Authority ("POA") (collectively referred to as the "BRSA Accounting and Financial Reporting Legislation"). However, as explained below, IAS 29 "Financial Reporting in Hyperinflationary Economies" included in TFRS is not applied by banks, financial leasing, factoring, financing, savings financing and asset management companies. Amounts presented in the unconsolidated financial statements and the related disclosures and notes are expressed in Millions of Turkish Lira unless otherwise stated.

Prepared in accordance with the "Communiqué on Financial Statements to be Publicly Announced by Banks and Related Disclosures and Footnotes" published in the Official Gazette No. 28337 dated June 28, 2012, and the "Communiqué on Public Disclosures Regarding Risk Management by Banks" published in the Official Gazette No. 29511 dated October 23, 2015, as well as the communiqués introducing amendments and supplements thereto. The Bank maintains its accounting records in Turkish Lira in accordance with the Banking Law, the Turkish Commercial Code and Turkish Tax Legislation.

According to IAS 29 *Financial Reporting in Hyperinflationary Economies*, entities whose functional currency is the currency of a hyperinflationary economy are required to present their financial statements in terms of the purchasing power of money at the end of the reporting period. IAS 29 identifies characteristics that may indicate that an economy is hyperinflationary. Furthermore, IAS 29 requires all entities reporting in the currency of a hyperinflationary economy to apply the Standard from the same date. In its announcement dated November 23, 2023, the Public Oversight, Accounting and Auditing Standards Authority ("POA") stated that entities applying Turkish Financial Reporting Standards ("TFRS") should present their financial statements for annual reporting periods ending on or after December 31, 2023, adjusted for the effects of inflation in accordance with the relevant accounting principles set out in IAS 29. However, the POA also noted that regulatory and supervisory authorities authorized within their respective sectors may determine different transition dates for the application of IAS 29. Pursuant to BRSA Decision No. 10744 dated December 12, 2023, banks and financial leasing, factoring, financing, savings financing and asset management companies were exempted from applying inflation adjustments under IAS 29 in their financial statements as of December 31, 2023. Subsequently, pursuant to BRSA Decision No. 10825 dated January 11, 2024, it was announced that inflation accounting would be implemented starting from January 1, 2025. However, pursuant to BRSA Decision No. 11021 dated December 5, 2024, it was decided that inflation accounting would not be applied during 2025. Finally, pursuant to BRSA Decision No. 11340 dated December 18, 2025, BRSA Decision No. 10825 dated January 11, 2024 was repealed, and it was announced that banks and financial leasing, factoring, financing, savings financing and asset management companies would not be subject to inflation adjustments in 2026. Accordingly, IAS 29 has not been applied and no inflation adjustment has been made in the unconsolidated financial statements as of June 30, 2026.

b. Accounting policies and valuation principles used in the preparation of the unconsolidated financial statements:

The accounting policies and valuation principles applied in the preparation of unconsolidated financial statements, are determined and applied in accordance with regulations, communiqués, explanations and circulars on accounting and financial reporting principles published by the BRSA. Aforementioned accounting policies and valuation principles for the current period are explained with VI and XXV notes.

CONVENIENCE TRANSLATION OF THE AUDITOR'S REPORT ORIGINALLY ISSUED IN TURKISH

NUROL YATIRIM BANKASI ANONİM ŞİRKETİ UNCONSOLIDATED STATEMENT OF PROFIT DISTRIBUTION AS OF 30 JUNE 2026

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

EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

I. Basis of presentation (Continued)

2. Strategy for use of financial instruments

The Bank concentrates its activities on corporate banking and investment banking. The risks that the Bank may take in the financial markets are determined by the decisions of the Board of Directors and the Assets and Liabilities Committee ("ALCO"). With the decision of the Board of Directors, the position limits that the Treasury and Financial Institutions Department can carry out are limited. Intraday limit, overnight carrying limit and stop loss limits are determined on the basis of authorization, and their controls are carried out by the Internal Control Department. At the weekly ALCO meetings, the markets, the bank's asset-liability structure and the risks being carried are discussed in detail and the strategy is determined.

According to the standard method, the exchange rate risk is calculated on a weekly basis, and attention is paid to the balance of the long and short positions. In order to hedge currency risk, mainly USD and Euro positions are kept in balance by following the changing market conditions. The Bank tries to keep its foreign currency position in balance and not to take cross-currency risk, taking into account the economic problems experienced in the past years against the exchange rate risk.

3. Explanations of foreign currency transactions

Foreign exchange gains and losses arising from foreign currency transactions were recorded in the period when the transaction was made. At the end of the periods, foreign currency asset and liabilities balances are converted into Turkish Lira with the Bank's counter foreign exchange purchase rates at the end of the period and other than exchange differences arising from the securities representing the share in the capital in the securities portfolio whose fair value difference is reflected in other comprehensive income, exchange rate differences are recorded as foreign exchange gain or loss. As of 30 June 2026, the USD exchange rate used in the conversion of foreign currency transactions into Turkish currency and their reflection in the financial statements is 46.5747 TL and the EURO exchange rate is TL 53.0866.

II. Presentations of information on unconsolidated subsidiaries and joint ventures

The accompanying unconsolidated financial statements have been prepared in accordance with TFRS 10 "Turkish Financial Reporting Standard on Unconsolidated Financial Statements" and BRSA's "Communiqué on the Preparation of Unconsolidated Financial Statements of Banks" published in the Official Gazette No. 26340 on 8 November 2006.

The titles of the companies within the scope of consolidation, the places where their headquarters are located, their fields of activity and the share ratios of the Group are as follows:

	Consolidation Method	Place of Establishment	Subject of Activity	Effective Share of the Group (%)	
				30 June 2026	31 December 2025
Nurol Varlık Kiralama Anonim Şirketi	Full Consolidation	Türkiye	Asset Lease	100.00	100.00
Nurol Portföy Yönetim Anonim Şirketi	Full Consolidation	Türkiye	Portfolio Management	100.00	100.00
Ortak Varlık Yönetim Anonim Şirketi	Full Consolidation	Türkiye	Asset Management	100.00	100.00

The Bank accounts for non-financial capital investments as financial assets measured at fair value through profit or loss, in accordance with the "Communiqué on the Preparation of Consolidated Financial Statements of Banks" issued by the Banking Regulation and Supervision Agency (BDDK).

CONVENIENCE TRANSLATION OF THE AUDITOR'S REPORT ORIGINALLY ISSUED IN TURKISH

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

EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

II. Presentation of information on uncolidated subsidiaries and joint ventures (Continued)

The financial statements of the subsidiaries, which are prepared in accordance with the principles and rules regarding the presentation of financial statements and reports as determined by the Turkish Commercial Code, the Financial Leasing Law and/or the communiqués of the Capital Markets Board ("CMB"), have been adjusted and aligned with the regulations, communiqués, explanations and circulars issued by the Banking Regulation and Supervision Agency ("BRSA") on accounting and financial reporting principles. In cases where no specific regulation has been issued by the BRSA, compliance has been ensured with the Turkish Accounting Standards ("TAS"), which include Turkish Accounting Standards and Turkish Financial Reporting Standards ("TFRS") and related addenda and interpretations, all of which have been issued by the Public Oversight, Accounting and Auditing Standards Authority ("POA").

As of 30 June 2026, the Bank has no associates. Subsidiaries are accounted for in accordance with the "Communiqué on Turkish Accounting Standards on Individual Financial Statements" ("TAS 27") in the not unconsolidated financial statements. Subsidiaries not traded on organized markets and for which fair value cannot be determined reliably have been carried at cost in the financial statements, after impairment allowances have been recognized.

Subsidiaries are those whose capital or management is directly or indirectly controlled by the Parent Bank.

The control has the power over the investment made by the Parent Bank with a legal entity, is exposed to variable returns due to its relationship with the investee, or has rights to these returns, and has the ability to use its power over the investee to affect the amount of returns to be obtained. Has been accepted as.

Subsidiaries are consolidated using the full consolidation method on the basis of their operating results, assets and equity sizes. Subsidiaries are included in the scope of consolidation from the date on which control over their operations is transferred to the Group. The accounting policies used in the financial statements of the subsidiary included in the consolidated financial statements are not different from the accounting policies of the Parent Bank.

According to the full consolidation method, 100% of the assets, liabilities, income, expense and off-balance sheet items of the subsidiaries are combined with the Parent Bank's assets, liabilities, income, expense and off-balance sheet items. The book value of the Group's investment in the subsidiary and the Group's portion of the subsidiary's capital are offset. The balances arising from the transactions between the partnerships within the scope of consolidation and unrealized profits and losses are set off mutually.

III. Explanations on forward transactions, options and derivative instruments

Derivative financial instruments of the Bank (forward foreign currency purchase and sale contracts, swap transactions) are classified, measured and accounted under "TFRS 9 Financial Instruments" ("TFRS 9"), Payables and receivables arising from the derivative instruments are recorded in the off-balance sheet accounts at their contractual values. The fair value differences of derivative financial instruments designated at fair value through profit or loss are recognized in the income statement under trading profit/loss line in profit/loss from derivative financial transactions.

In order to manage credit risk arising from derivative transactions, the Bank may obtain cash collateral from counterparties based on the amount to be purchased at maturity. Such collateral amounts are monitored under the accounts "390050 TL and 391050 FC - Liabilities from Derivative Financial Instruments / Collaterals Received" in accordance with the Uniform Chart of Accounts. These accounts are presented under "XV. Other Liabilities" in the balance sheet format subject to this report.

CONVENIENCE TRANSLATION OF THE AUDITOR'S REPORT ORIGINALLY ISSUED IN TURKISH

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

EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

IV. Explanations on interest income and expense

Interest is recorded according to the effective interest rate method (rate equalizing future cash flows of financial assets or liabilities to net present value) defined in the TFRS 9 "Financial Instruments" standard by applying the effective interest rate to the gross carrying amount of a financial asset except for: purchased or originated credit-impaired financial assets or financial assets that are not purchased or originated credit-impaired financial assets but subsequently have become credit-impaired financial assets.

If a financial asset is credit-impaired and classified as non-performing loans, effective interest is applied to the amortized cost of the asset in subsequent reporting periods for such financial assets. The said interest income calculation is made on the basis of each contract for all financial assets subject to impairment calculation. In the expected credit loss models, the effective interest rate is applied when calculating the loss-to-default rate, and the expected credit loss calculation includes this interest amount.

For this reason, a classification is made between the "Expected Loss Provisions Expenses" account and the "Interests Received from Loans" account in the income statement for the related amount calculated. If the credit risk of the financial instrument improves such that the financial asset is no longer credit-impaired and this improvement can be objectively attributed to a later event (such as an increase in the borrower's credit rating), interest income for subsequent reporting periods is calculated by applying the effective interest rate to the gross book value. Interest income and expenses are recorded at their fair values and are accounted for on an accrual basis using the effective interest method (the rate that equates the future cash flows of the financial asset or liability to its current netbook value) considering the current principal amount.

V. Explanations on fee and commission income and expense

Except for fees and commissions that are integral part of the effective interest rates of financial instruments measured at amortized costs, the fees and commissions are accounted for in accordance with TFRS 15 Revenue from Contracts with Customers. Except for certain fees related with certain banking transactions and recognized when the related service is given, fees and commissions received or paid, and other fees and commissions paid to financial institutions are accounted under accrual basis of accounting throughout the service period. Income from asset purchases to a third party or by natural or legal persons contracts are recognized in the period they occur.

VI. Explanations on financial assets

Recognition of financial instruments for the first time

A financial asset or a financial liability is recognized in the statement of financial position only when it becomes a party to the contractual provisions of the financial instrument. Regular way purchases or sales of financial instruments are recognized or derecognized using one of the accounting methods on the transaction date or delivery date. Purchases and sales of securities are accounted on the settlement date.

Initial measurement of financial instruments

The classification of financial instruments at initial recognition depends on the contractual terms and the relevant business model. Apart from measured at fair value through profit or loss, transaction cost related to acquisition or issuance of initial measurement of financial assets and liabilities are added to or deducted from their fair value.

Classification of financial instruments

The category in which financial instruments are classified at initial recognition depends on the relevant business model used for management and the characteristics of the contractual cash flows.

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

EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

VI. Explanations on financial assets (Continued)

Business model assessment

In accordance with TFRS 9, the business model is determined at a level that shows how groups of financial assets are managed together to achieve a specific management objective. The business model is not dependent on management's intentions for an individual financial instrument, so the requirement is not an instrument-based classification approach, but rather an aggregate assessment of financial assets.

The aforementioned business models consist of three categories. These categories are listed below:

- **Business Model Aimed at Retaining Financial Assets to Collect Contractual Cash Flows:**

It is the business model in which financial assets are held for the purpose of collecting contractual cash flows that will occur throughout their lives. Financial assets held under this business model are measured at amortized cost if the contractual terms of the financial asset pass the cash flow test, which includes only the principal and interest payments on the principal balance at specified dates.

- **Business Model Aimed at Collecting and Selling Contractual Cash Flows of Financial Assets:**

It is the business model in which financial assets are held for both the collection of contractual cash flows and the sale of financial assets. Financial assets held under this business model are accounted for at fair value through other comprehensive income if the contractual terms of the financial asset pass the cash flow test, which includes only the principal and interest payments on the principal balance at specified dates.

- **Other Business Models:**

Business models in which financial assets are not held to collect contractual cash flows or to collect contractual cash flows and sell financial assets and are measured at fair value through profit or loss.

Contractual cash flows that include only principal and interest payments on the principal balance

In accordance with TFRS 9, if a financial asset is held under a business model that aims to collect contractual cash flows or a business model that aims to collect contractual cash flows and sell Financial assets, that Financial asset is classified on the basis of the characteristics of the contractual cash flows. In a basic lending agreement, the time value of money and the cost of credit risk are often the most important elements of interest. Judgment is used to assess whether that element simply pays for the passage of time, taking into account relevant factors such as the currency in which the financial asset is expressed and the period in which the interest rate applies. Where the terms of the contract begin to expose it to risks or the volatility of cash flows that are inconsistent with a underlying lending agreement, the financial asset is measured at fair value through profit or loss.

Measurement categories of financial assets and liabilities

The Bank has classified its financial assets on the basis of the business model used for the management of these assets. In this context, financial assets are as follows on the basis of three main classes:

- Financial assets measured at fair value through profit or loss
- Financial assets measured at fair value through other comprehensive income and
- Financial assets measured at amortized cost.

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

EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

VI. Explanations on financial assets (Continued)

Financial assets measured at fair value through profit or loss:

Financial assets at fair value through profit or loss are financial assets that are managed under business models other than those whose objective is either to hold assets in order to collect contractual cash flows or to both collect contractual cash flows and sell financial assets, as well as financial assets whose contractual terms do not give rise on specified dates to cash flows that are solely payments of principal and interest on the principal amount outstanding. They also include financial assets acquired for the purpose of generating profit from short term fluctuations in prices and similar market factors, or which, regardless of the reason for acquisition, form part of a portfolio managed with the objective of realizing short term profit. Financial assets at fair value through profit or loss are initially recognized at fair value and subsequently measured at fair value. Gains and losses arising from subsequent measurement are recognized in profit or loss. In accordance with the Uniform Chart of Accounts (UCA) explanations, the positive difference between the acquisition cost of a financial asset and its discounted value is recognized under "Interest Income". If the fair value of the asset exceeds its discounted value, the positive difference is recognized under "Capital Market Transaction Gains", whereas if the fair value is below its discounted value, the negative difference between the discounted value and fair value is recognized under "Capital Market Transaction Losses". In the event that the financial asset is disposed of prior to maturity, any resulting gains or losses are accounted for under the same principles. As of June 30, 2026, such assets amounted to TL 26,659 and were classified under "Other Financial Assets" within "Financial Assets at Fair Value Through Profit or Loss" in the financial statements (December 31, 2025: TL 13,902).

Financial Assets Measured at Fair Value Through Other Comprehensive Income:

"Financial Assets measured at Fair Value Through Other Comprehensive Income" are financial assets, which are managed with business model that aims to hold to collect contractual cash flows and aims to hold to sell; and if the contractual terms of the financial assets lead to cash flows representing solely payments of principal and interest at certain dates. Financial assets measured at fair value through other comprehensive income are recognized by adding transaction cost to acquisition cost which reflects the fair value of the financial asset. After initial recognition, financial assets at fair value through other comprehensive income are remeasured at fair value. Interest income calculated with effective interest rate method arising from financial assets at fair value through other comprehensive income and dividend income from equity securities are recorded to income statement. "Unrealized gains and losses" arising from the difference between the amortized cost and the fair value of financial assets at fair value through other comprehensive income are not reflected in the income statement of the period until the acquisition of the asset, sale of the asset, the disposal of the asset, and impairment of the asset and they are accounted under the "Accumulated other comprehensive income or expense to be reclassified through profit or loss" under shareholders' equity. Equity securities, which are classified as financial assets at fair value through other comprehensive income, that have a quoted market price in an active market and whose fair values can be reliably measured are carried at fair value. Equity securities that do not have a quoted market price in an active market and whose fair values cannot be reliably measured are carried at cost, less provision for impairment. As of 30 June 2026, its value is TL 8,411, and it is classified under the "Other Financial Assets" line item within "Fair Value Differences Recognized in Other Comprehensive Income" in the financial statements (31 December 2025: 7,221 TL).

During initial recognition an entity can make an irrevocable choice as to record the changes of the fair value of investment in an equity instrument that is not held for trading purposes in the other comprehensive income. In the case of this preference, the dividend from the investment is recognized in the financial statements as profit or loss.

CONVENIENCE TRANSLATION OF THE AUDITOR'S REPORT ORIGINALLY ISSUED IN TURKISH

NUROL YATIRIM BANKASI ANONİM ŞİRKETİ UNCONSOLIDATED STATEMENT OF PROFIT DISTRIBUTION AS OF 30 JUNE 2026

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

EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

VI. Explanations on financial assets (Continued)

Financial Assets Measured at Amortized Cost:

Financial assets that are held for collection of contractual cash flows where those cash flows represent solely payments of principal and interest are classified as financial assets measured at amortized cost. Financial assets measured at amortized cost are initially recognized at acquisition cost, including the transaction costs, which reflect the fair value of those instruments and subsequently recognized at amortized cost by using effective interest rate (internal rate of return) method. Interest income obtained from financial assets measured at amortized cost is accounted in the income statement. As of 30 June 2026, the Bank has no financial assets measured at amortized cost. (31 December 2025: None.).

Loans:

Loans are financial assets that have fixed or determinable payment terms and are not quoted in an active market. Loans are initially recognized at acquisition cost plus transaction costs presenting their fair value and subsequently measured at amortized cost using the effective interest rate (internal rate of return) method.

The Bank has carried out the test of whether the "Contractual Cash Flows Are Composed of Interest and Principal Only" and the related portfolios are measured with their amortized values.

VII. Explanations on expected credit loss

In accordance with TFRS 9 and the "Regulation on the Procedures and Principles Regarding the Classification of Loans and Provisions to be Set Aside for Them" published in the Official Gazette dated 22 June 2016 and numbered 29750 and entered into force as of 1 January 2018, the Bank sets aside an expected loss provision for all loans and financial assets measured at amortized cost and by reflecting the fair value difference to other comprehensive income, as well as loan commitments and non-cash loans whose fair value change is not reflected in profit or loss. At each reporting date, it is assessed whether there has been a significant increase in the credit risk of the financial instrument within the scope of impairment since it was first included in the financial statements. In making this assessment, the change in the expected default risk of the financial instrument is used.

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. These financial assets are divided into three categories depending on the gradual increase in credit risk observed since their initial recognition:

Stage 1:

For the financial assets at initial recognition or for those which do not have a significant increase in credit risk since initial recognition. Allowance for credit risk is recorded in the amount of 12-month expected credit losses. The 12-month expected credit loss is calculated based on the expectation of a default occurring in the 12 months following the reporting date. These expected 12-month default probabilities are applied to an estimated default amount and multiplied by the expected loss on default, discounted to date at the original effective interest rate of the loan.

Stage 2:

In the event of a significant increase in credit risk since initial recognition, the financial asset is transferred to Stage 2. Allowance for credit risk is determined on the basis of the instrument's lifetime expected credit losses.

The calculation method is similar to that described in the paragraph above, except that the probability of default and loss-on-default rates are estimated over the life of the instrument.

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

EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

VII. Explanations on expected credit loss (Continued)

Stage 3:

As of the reporting date, impaired financial assets are classified as Stage 3. The probability of default is taken into account as 100% in the calculation of the provision for impairment and the financial asset. The provision is calculated based on lifetime expected credit losses. In determining the impairment, the Bank takes into account the following criteria:

- Customers with more than 90 days of delay and legal proceedings have been initiated
- Not meeting the requirements for Stage 1 and Stage 2

Finally, it has been concluded that the provisions to be made for such receivables will continue according to the risk models used by the banks in calculating the expected credit losses under TFRS 9.

Calculation of expected credit losses

The Bank measures expected credit losses with reasonable, objective and supportable information that can be obtained without undue cost or effort as of the reporting date, weighted according to probabilities determined by considering possible outcomes, including estimates of the time value of money, past events, current conditions and future economic conditions. Calculation of expected credit losses consists of three main parameters: Probability of Default, Loss AT Default, Amount of Default. The PD and LGD parameters used in the expected credit loss calculation are calculated as instant PD, including both current and expected cycle changes.

Probability of Default

The default probability represents the probability that the debtor will default in a given time period. The 12-month default probability calculates the default probability in the next 12 months, and the lifetime expected default probability calculates the probability that will occur during the remaining life of the debtor. In modelling, different default probabilities are used for products with country risk.

In order to measure risk, internal rating systems, credit ratings given by external rating institutions, payment performances of customers, and risk center credit ratings for commercial customers are used at certain levels.

Default probabilities published on the basis of historical data published by international rating agencies are taken as basis. Country default probabilities published by international rating agencies are also used for assets whose counterparty is a country. The default probabilities are cumulative for the next ten years, and the interim periods are also calculated by interpolating.

In addition, the probability of default calculation is updated by taking into account historical data, current conditions and forward-looking macroeconomic expectations.

Loss in Default

It represents the economic loss that will be incurred in the event of the debtor's default. Loss in case of default is calculated over expected collections from collateral and other loan cash flows, taking into account the time value of money.

Collaterals are taken into account at certain rates in the calculation of loss in case of default. The rates of consideration are determined based on the rates specified in the "Regulation on the Procedures and Principles for Determining the Qualifications of Loans and Other Receivables by Banks and Provisions to be Set aside for These".

Default Amount

It is the expected economic receivable amount at the time of default. The expected default amount is calculated by discounting the expected principal and interest repayments and income accruals using the effective interest method. Loan conversion rates are used for non-cash loans in calculating the default amount.

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EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

VII. Explanations on expected credit loss (Continued)

Considering Macroeconomic Factors

The default probabilities are updated every period based on the 5-year Türkiye credit risk (CDS spread), which has a very high correlation with basic macroeconomic factors such as unemployment, growth, inflation and interest. During this update, the average and end-of-period value of the 5-year Türkiye credit risk (CDS spread) during the period are taken into account at certain rates. This approach, which was preferred in the provision calculations for 2026, will be reviewed in the following reporting periods, portfolio and future expectations.

Calculating the Expected Loss Period

In determining the lifetime expected loss, the period that the Bank will be exposed to credit risk is calculated by taking into account the maturity extensions and repayment options. The term in financial guarantees and other irrevocable commitments represents the loan term that the Bank is obliged to fulfill. By looking at the historical data for the indefinite letters of guarantee, the possible periods that the bank may be exposed to risk are calculated.

Significant increase in credit risk

Due to the significant increase in the credit risk, the Bank makes quantitative and qualitative evaluations in determining the financial assets to be classified as Stage 2 (Significant Increase in Credit Risk).

Quantitative assessments compare the relative change between the probability of default (PD) measured at the transaction date and the PD measured at the report date. In case of a significant deterioration in the PD value, as a result of the evaluations made by considering other factors, it is evaluated that there is a significant increase in the credit risk and the financial asset is classified as Stage 2.

Within the scope of qualitative assessments, if any of the following conditions are met, the related financial asset is classified as Stage 2.

- Receivables overdue more than 30 days at the reporting date
- Receivables evaluated within the scope of restructuring due to insolvency

VIII. Explanations on offsetting of financial assets and liabilities

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

IX. Derecognition of financial instruments

a) Derecognition of financial assets due to changes in contract conditions

Restructuring or changing the contractual cash flows of a financial instrument in accordance with TFRS 9 may result in derecognition of the existing financial asset. When a change in a financial asset results in derecognition of the existing financial asset and subsequent recognition of the modified financial asset, the modified financial asset is considered as a "new" financial asset for the purposes of TFRS 9. When evaluating the new contractual terms characteristics of the financial asset, the contractual cash flows including the currency change, conversion to stock, counterparty change and only the principal and interest payments on the principal balance are evaluated. If the contractual cash flows of a financial asset have been changed or otherwise restructured and such modification or restructuring does not result in derecognition of the financial asset, the gross carrying amount of the financial asset is recalculated and the restructuring gain or loss is recognized in profit or loss. In cases where all the risks and rewards of ownership of the asset are not transferred to another party and control of the asset is retained, the remaining interest in the asset and the liabilities arising from and due to this asset continue to be recognized. If all the risks and rewards of ownership of a transferred asset are retained, the transferred asset continues to be recognized, and a financial liability is recognized in exchange for the consideration received.

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EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

IX. Derecognition of financial instruments (Continued)

b) Derecognition of financial assets without change in contract terms

The asset is derecognized when the contractual rights to the cash flows of the financial asset expire or the related financial asset and all the risks and rewards of ownership of that asset are transferred to another party. The difference between the carrying amount and the amount obtained as a result of the complete derecognition of a financial asset, other than equity instruments at fair value through other comprehensive income, and the total amount of any accumulated gain or loss recognized directly in equity is recognized in profit or loss.

c) Derecognition of financial liabilities

A financial liability (or part of a financial liability) is removed from the statement of financial position only when the obligation ceases to exist, that is, when the contractual obligation is fulfilled, canceled or expired

X. Explanation On Sales And Repurchase Agreements And Securities Lending Transactions

Securities subject to repurchase agreements ("Repo") are classified as "Financial assets measured at fair value through profit or loss", "Financial assets measured at fair value through other comprehensive income" and "Financial assets measured at amortized cost " according to the investment purposes of the Bank and measured according to the portfolio to which they belong. Funds obtained from repurchase agreements are shown under "Money Market Funds" in balance sheet and the difference between the sale and repurchase price is accrued over the life of repurchase agreements using the effective interest method.

Funds given against securities purchased under agreements ("Reverse repo") to resell are accounted under "Receivables from Reverse Repurchase Agreements" on the balance sheet. The difference between the purchase and determined resell price is accrued over the life of repurchase agreements using the "effective interest method".

XI. Explanations On Assets Held For Resale And Fixed Assets From Discontinued Operations And Liabilities Related With These Assets

According to TFRS 5 ("Non Current Assets Held for Sale and Discontinued Operations"), which satisfy to be classified as held for sale, are measured by the lower of carrying value and fair value, less costs to sell and these assets are not amortized; and are separately presented in the financial statements.

For an asset (or else the group of assets) to be classified as held for sale; the asset should be ready for immediate sale in frequently seen and accustomed terms and the probability of sale should be high. For the probability of sale to be high, appropriate level of management should have made a plan for the sale of the asset (or else the group of assets) and a program should have been initiated in order to determine buyers as well as complete the plan. Also the asset (or else the group of assets) shall be actively marketed in conformity with its fair value. On the other hand, the sale is expected to be journalized as a completed sale within one year after the classification date; and the necessary transactions and procedures to complete the plan should demonstrate the fact that the possibility of making significant changes or cancelling the plan is low. Certain events and conditions may extend the duration of completion of sale to more than one year. If such delay arises from any events and conditions beyond the control of the entity and if there is sufficient evidence that the entity has an ongoing disposal plan for these assets, such assets (or else group of assets) are continued to be classified as assets held for sale (or else group of assets). A discontinued operation is a division of a bank that is either disposed or held for sale. Results of discontinued operations are included in the income statement separately. A discontinued operation is a part of a bank classified as held for sale or held for sale. The results of discontinued operations are presented separately in statement of profit or loss.

If the carrying amount of a non-current asset is to be recovered through a sale transaction rather than from continuing use and is expected to be recognized as a completed sale within one year from the date of classification, the Bank classifies the asset as held for sale.

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EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

XII. Explanations On Goodwill and Other Intangible Assets

The Bank's intangible assets consist of software programs and incorporeal rights.

Intangible assets are recorded at cost in accordance with the "Intangible Assets Recognition Standard" ("TAS 38").

Intangible assets are carried at historical costs after the deduction of accumulated amortization and the provision for value decreases, if any. Intangibles are amortized over their estimated useful lives using the straight-line method.

XIII. Explanations On Property and Equipment

Subsequently, property and equipment are carried at cost less accumulated depreciation and provision for value decrease, if any.

Expenditures for the regular repair and maintenance of property and equipment are recognized as expense. There are no pledges, mortgages or any similar encumbrances on tangible assets.

The estimated useful life periods used in the depreciation of property, plant and equipment are as follows:

Tangible Assets	Estimated useful life (Year)
Transport Vehicles	5-7
Other Tangible Assets	5-15

XIV. Explanations On Investment Properties

Land and buildings that are held for rental or appreciation, or both, rather than for use in the production of goods and services or for administrative purposes or for sale in the ordinary course of business, are classified as investment property. The Bank monitors its investment properties using the fair value method within the scope of "TAS 40 Investment Properties" standard, and changes in fair value are recognized in profit or loss in the period they occur. As of 30 June 2026, its value is TL 153, and it is presented in the financial statements under the "Investment Properties (Net)" line item (31 December 2025: TL 153).

XV. Explanations On Leasing Transactions

Assets acquired under finance lease agreements are capitalized at the inception of the lease at the "lower of the fair value of the leased asset or the present value of the amount of cash consideration given for the leased asset". Leased assets are included in the property and equipment and depreciation is charged on a straight-line basis over the useful life of these assets. If there is any diminution in value of the leased asset, a "Provision for value decrease" is recognized. Liabilities arising from the leasing transactions are included in "Financial Lease Payables" on the balance sheet. Interest and foreign exchange expenses regarding lease transactions are charged to the income statement.

The Bank has started to apply the TFRS 16 Leases (TFRS 16) standard published by the Public Oversight Authority ("POA") in the Official Gazette dated 16 April 2018 and numbered 29826 in its financial statements, as of 1 January 2019. Within the scope of TFRS 16, the bank considers operational leasing activities on the actual beginning date of the transaction and measures the lease liability at the present value of the lease payments that were not paid at that date (lease liability) and depreciate the related right-of-use asset over the lease term as of the same date. Lease payments are discounted using that rate if the implied interest rate on the lease can be easily determined. The Bank, as the lessee, uses the Bank's own alternative borrowing interest rate if this rate cannot be easily determined. As the lessee, the Bank records the interest expense on the lease liability and the depreciation expense of the right-of-use asset, separately.

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EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

XV. Explanations On Leasing Transactions (Continued)

TFRS 16 standard eliminates the dual accounting model, which is the current practice for lessees, in which financial leasing transactions are shown on the balance sheet and operational leasing transactions are shown off-balance sheet. Instead, a balance sheet-based singular accounting model is introduced, similar to the current leasing accounting. Accounting for lessors remains substantially similar to current practices. The Bank has started to apply TFRS 16 Leases standard as of 1 January 2019. Due to the Bank's implementation of TFRS 16, the net amount of useful assets classified under tangible fixed assets is TL 67 as of 30 June 2026 (31 December 2025: TL 66), while the lease liability is TL 82 (31 December 2025: TL 79).

XVI. Explanations On Provision and Contingent Commitments

Provisions and contingent liabilities are accounted in accordance with the "Turkish Accounting Standard for Provisions, Contingent Liabilities and Contingent Assets" (TAS 37).

Provisions are recognized when the Bank has a present legal or constructive obligation as a result of past events, it is probable that an outflow of resources embodying economic benefits will be required to settle the obligation, and a reliable estimate of the amount of the obligation can be made. The provision for contingent liabilities arising from past events should be recognized in the same period of occurrence in accordance with the "Matching principle".

When the amount of the obligation cannot be estimated and there is no possibility of an outflow of resources from the Bank, it is considered that a "Contingent" liability exists and it is disclosed in the related notes to the financial statements.

XVII. Explanations On Obligations Related to Employee Rights

Obligations related to employee termination and vacation rights are accounted for in accordance with "Turkish Accounting Standard for Employee Rights" ("TAS 19") and are classified under "Reserve for Employee Rights" account in the balance sheet.

Under the Turkish Labor Law, the Bank is required to pay a specific amount to the employees who have retired or whose employment is terminated other than the reasons specified in the Turkish Labor Law. The reserve for employment termination benefits represents the present value of the estimated total reserve for the future probable obligation of the Bank arising from this liability. The main estimates used in the calculation of the provision for severance pay are as follows:

	30 June 2026	31 December 2025
Interest Rate	27.80	27.80
Inflation Rate	23.90	23.90
Discount Rate	3.15	3.15

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EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

XVIII. Explanations on Taxation

Corporate Tax

With Article 21 of Law No. 7456 dated July 15, 2023, published in the Official Gazette dated July 5, 2023, and numbered 32249, the corporate tax rate for the corporate earnings of banks, companies within the scope of Law No. 6361, electronic payment and money institutions, authorized foreign exchange institutions, asset management companies, capital market institutions, and insurance and reinsurance companies, and pension companies has been determined as 30%, starting from the declarations to be submitted as of October 1, 2023. Prepaid taxes are followed in the "Current Tax Liability" or "Current Tax Asset" accounts to be offset against the corporate tax liability of the relevant year. The corporate tax rate is applied to the net corporate income obtained by adding expenses that are not deductible according to the tax laws to the commercial income of the corporations and by deducting the exemptions and discounts included in the tax laws. The corporate tax is declared by the evening of the twenty-fifth day of the fourth month following the end of the relevant year and paid by the end of the relevant month. The withholding tax rate applied to dividend payments other than those made to resident corporate taxpayers in Türkiye is 15%.

If there is any remaining amount of prepaid temporary tax after offsetting, this amount can either be refunded in cash or carried forward as an offset. With Law No. 7456, published in the Official Gazette dated 15 July 2023 and numbered 32249, the corporate tax rate for banks has been set at 30%.

Within the scope of repetitive article 298 of the Tax Procedure Law, it has been decided that the financial statements will be subject to inflation adjustment if the increase in the producer price index is more than 100% in the last 3 accounting periods, including the current period, and more than 10% in the current accounting period. As of September 2022, these conditions have been fulfilled. However, with the "Law on the Amendment of the Tax Procedure Law and the Corporate Tax Law" numbered 7352 published in the Official Gazette dated 29 January 2022 and numbered 31734, the temporary article 33 was added to the Tax Procedure Law numbered 213, including provisional tax periods. With this amendment, financial statements will not be subject to inflation adjustment for the 2021 and 2022 accounting periods (for those designated as a special accounting period, as of the 2022 and 2023 accounting periods) and the provisional tax periods for the 2023 accounting period, regardless of whether the conditions for the repetitive inflation adjustment within the scope of Article 298 are met. It has been enacted that the 30 June 2026 financial statements will be subject to inflation adjustment regardless of whether the conditions for the inflation adjustment are met, and the profit/loss differences arising from the inflation adjustment to be made will be shown in the previous years' profit/loss account. According to Article 17 of Law No. 7491, published in the Official Gazette dated December 28, 2023, and numbered 32413, it has been legislated that banks, companies within the scope of Law No. 6361 on Financial Leasing, Factoring, Financing, and Savings Financing Companies dated November 21, 2012, payment and electronic money institutions, authorized currency exchange institutions, asset management companies, capital market institutions, insurance and reinsurance companies, and pension companies will not take into account the gains/losses arising from inflation adjustments made during the 2024 and 2025 accounting periods, including temporary tax periods, in determining the income. Furthermore, in accordance with the decision of the Banking Regulation and Supervision Board dated December 5, 2024 and numbered 11021, it was resolved that banks would not apply inflation accounting in 2025.

In addition to the aforementioned regulatory arrangements, pursuant to Article 34 of Law No. 7571 on Amendments to the Turkish Penal Code, Certain Laws and Decree Law No. 631, published on December 24, 2025, Provisional Article 37 was introduced to the Tax Procedure Law. This provision stipulates that financial statements shall not be subject to inflation adjustment under Article 298 (repeated), regardless of whether the relevant conditions are met, for the 2025 fiscal period and the 2026 and 2027 fiscal periods, including interim tax periods.

According to the Corporate Tax Law, financial losses shown on the declaration can be carried forward to offset against future corporate tax base up to 5 years. Declarations and related accounting records can be examined by the tax office within five years.

As of 30 June 2026, the Bank does not have any deferred investment allowance that it foresees to benefit from in the future.

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EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

XVIII. Explanations on Taxation (Continued)

Global Minimum Corporate Tax

In September 2023, the Public Oversight, Accounting and Auditing Standards Authority (KGK) issued amendments to Turkish Accounting Standard 12 (TMS 12 / IAS 12) concerning the recognition and disclosure of deferred taxes related to Second Pillar income taxes. The amendments clarify that TMS 12 will apply to income taxes arising from tax laws enacted or nearing enactment to implement the OECD-published Second Pillar Model Rules. The changes also introduce specific disclosure requirements for entities affected by such tax laws. The exemption stating that information on deferred taxes within this scope will not be recognized or disclosed, and the accompanying note that the exemption has been applied, will be applicable upon publication of the amendment.

A bill presented to the Turkish Grand National Assembly (TBMM) on 16 July 2024 has begun the adoption of the OECD's Global Minimum Top-up Tax regulations (Pillar Two). These regulations entered into force through laws published in the Official Gazette on 2 August 2024. The implementation in Türkiye is largely aligned with the OECD Pillar Two Model Rules, with similarities in areas such as scope, exemptions, consolidation, tax calculations, and filing deadlines. While a secondary regulation addressing calculation details and the method of application has not yet been published, preliminary assessments that take into account OECD-issued regulations indicate that the aforementioned regulations are not expected to have a material impact on the financial statements. Nevertheless, regulatory changes are monitored in Türkiye and in other countries where the Bank operates. The Bank's financial position or performance is not materially affected.

Domestic Minimum Corporate Tax

Türkiye has enacted the Domestic Minimum Corporate Tax through laws published in the Official Gazette on 2 August 2024. It will be applicable from the 2025 tax period. Law No. 7524 introduced the concept of a Domestic Minimum Corporate Tax, providing that the corporate tax calculated before deductions and exemptions shall not be less than 10% of pre-deduction corporate earnings. The regulation will come into effect upon publication for application to the 2025 tax period earnings. Additionally, General Communiqué No. 23 on Corporate Tax has been issued in relation to the matter.

Deferred Taxes

Tax liability or asset is determined by calculating the tax effects of the "temporary differences" between the values of assets and liabilities shown in the financial statements and the amounts taken into account in the calculation of the legal tax base, in accordance with the "Turkish Accounting Standard for Income Taxes" ("TAS 12"), according to the balance sheet method. According to the tax legislation, differences that do not affect the financial or commercial profit of the assets or liabilities at the acquisition date are excluded from this calculation.

Deferred tax income or expense is recognized in the income statement under the "Deferred Tax Provision" item. For the Bank, a 30% rate was used in calculating the deferred tax amounts as of 30 June 2026.

Deferred taxes related to assets directly associated with equity are associated with equity account group and netted off with related accounts in this group.

Carrying value of deferred tax asset is reviewed as of each balance sheet date. Carrying value of deferred tax asset is decreased to the extent that it is no longer probable that sufficient taxable profit will be available to allow some or all of the deferred tax asset to be recovered.

Deferred tax is calculated over the tax rates valid in the period when assets are created or liabilities are fulfilled and recorded as expense or income in the income statement. However, if the deferred tax relates to assets directly associated with equity in the same or a different period, it is directly associated with the equity account group.

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EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

XVIII. Explanations on Taxation (Continued)

Deferred Taxes (Continued)

The Bank calculates deferred tax on the general provisions of the 1st and 2nd Stage loans.

The current tax amounts payable are netted as they are related to the prepaid tax amounts. Deferred tax receivables and liabilities are also netted off.

Transfer Pricing

Transfer pricing is regulated through article 13 of Corporate Tax Law dated 18 November 2007, titled "Transfer Pricing through camouflage of earnings". Detailed information for the practice regarding the subject is found in the "General Communiqué Regarding Camouflage of Earnings Through Transfer Pricing".

According to the aforementioned regulations, in the case of making purchase or sales of goods or services with relevant persons/corporations at a price that is determined against "arm's length principle", the gain is considered to be distributed implicitly through transfer pricing and such distribution of gains is not subject to deductions in corporate tax base.

XIX. Explanations On Borrowings

In the case of assets that require significant time to be ready for use or sale, borrowing costs directly attributable to their acquisition, construction or production are included in the cost of the asset until it is ready for use or sale. Financial investment income obtained by temporarily investing the unspent portion of the investment loan in financial investments is deducted from the borrowing costs eligible for capitalization.

All other borrowing costs are recorded in the income statement in the period in which they are incurred.

In the current period, the Bank has started to provide resources to qualified investors by issuing bonds. These transactions are recorded at the purchase cost at the transaction date and are valued at their discounted prices.

The bank has not issued convertible bonds.

XX. Explanations On Issuance Of Shares Certificates

The Bank has not issued any share certificates (31 December 2025: None).

XXI. Explanations On Avalized Drafts and Acceptances

Avalized drafts and acceptances shown as liabilities against assets are included in the "Off-balance sheet commitments". As of the balance sheet dates, there are no bills and acceptances shown as liabilities against assets.

XXII. Explanations on Government Incentives

The bank does not have any government incentives received as of 30 June 2026, and 31 December 2025.

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EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

XXIII. Explanations On Reporting According to Segmentation

Information on the Bank's organizational and internal reporting structure and the fields of activity determined in accordance with the provisions of the "Turkish Accounting Standard for Operating Segments" – ("TFRS 8") are presented in Note X of Section Four.

XXIV. Explanations On Profit Reserves and Profit Distribution

Except for statutory reserves, retained earnings are available for distribution, subject to the legal reserve requirements outlined below. Statutory reserves consist of first and second legal reserves as prescribed by the Turkish Commercial Code ("TCC"). The TCC requires that the first legal reserve be appropriated at 5% of annual profits until it reaches 20% of the paid-in share capital. The second legal reserve is appropriated at 10% of all cash distributions exceeding 5% of paid-in share capital; however, holding companies are exempt from this requirement. In accordance with the provisions of the TCC, statutory reserves may only be used to offset losses and, unless they exceed 50% of the paid-in share capital, may not be used for any other purpose.

At the Annual General Assembly for the year 2025 held on March 27, 2026, it was resolved to distribute a cash dividend of TL 841 from the distributable net profit for the year 2025, in proportion to the shareholders' ownership interests.

XXV. Other Issues

None (31 December 2025 None).

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SECTION FOUR

INFORMATION RELATED TO UNCONSOLIDATED FINANCIAL POSITION AND RISK MANAGEMENT

I. Information about shareholders' equity items

The calculation of the equity and capital adequacy standard ratio is conducted in accordance with the provisions of the "Regulation on the Measurement and Assessment of Banks' Capital Adequacy," "Communiqué on Credit Risk Mitigation Techniques," "Communiqué on the Calculation of Risk-Weighted Amounts for Securitization," and "Regulation on Banks' Equity." The Bank's capital adequacy standard ratio is 15.81% (21.63% as of 31 December 2025).

	Current Period 30 June 2026	Prior Period 31 December 2025
Information on Shareholder's Equity:		
Common Equity Tier 1 Capital		
Directly issued qualifying common share capital plus related stock surplus	5,900	5,900
Share premium	-	-
Legal reserves	2,419	1,798
Projected gains to shareholders' equity of the accounting standards in Türkiye	287	453
Profit	6,254	4,831
Net current period profit	2,886	4,597
Prior period profit	3,368	234
Free shares from investments and associates, subsidiaries and joint ventures that is not recognized in profit	-	-
Common Equity Tier 1 capital before regulatory adjustments	14,860	12,982
Common Equity Tier 1 capital: regulatory adjustments		
Prudential valuation adjustments	-	-
Sum of current year net loss and prior period's loss that is not covered with reserves and losses on shareholders' equity of the accounting standards in Türkiye	-	-
Development cost of operating lease	33	38
Goodwill (net of related tax liability)	-	-
Other intangibles other than mortgage-servicing rights (net of related tax liability)	290	253
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	-	-
Cash-flow hedge reserve	-	-
Gains and losses due to changes in own credit risk on fair valued liabilities	-	-
Securitization gain on sale	-	-
Gains and losses due to changes in own credit risk on fair valued liabilities	-	-
Defined-benefit pension fund net assets	-	-
Investments in own shares (if not already netted off paid-in capital on reported balance sheet)	-	-
Reciprocal cross-holdings in common equity	-	-
Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)	-	-
Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold)	-	-
Mortgage servicing rights (amount above 10% threshold)	-	-
Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	-	-
Amount exceeding the 15% threshold	-	-
of which: significant investments in the common stock of financials	-	-
of which: mortgage servicing rights	-	-
of which: deferred tax assets arising from temporary differences	-	-
National specific regulatory adjustments	-	-
Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	-	-
Total regulatory adjustments to Common equity Tier 1	323	291
The positive difference between the expected loan loss provisions under TFRS 9 and the total provision amount calculated before the application of TFRS 9	-	-
Common Equity Tier 1 capital (CET 1)	14,537	12,691

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INFORMATION RELATED TO UNCONSOLIDATED FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

I. Information about shareholders' equity items (Continued)

	Current Period 30 June 2026	Prior Year 31 December 2025
Additional Tier 1 capital: instruments		
Directly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: classified as equity under applicable accounting standards	-	-
Directly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: classified as liabilities under applicable accounting standards	-	-
Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1) of which: instruments issued by subsidiaries subject to phase out	-	-
Additional Tier 1 capital before regulatory adjustments	-	-
Additional Tier 1 capital: regulatory adjustments	-	-
Investments in own Additional Tier 1 instruments	-	-
Reciprocal cross-holdings in Additional Tier 1 instruments	-	-
Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)	-	-
Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	-	-
National specific regulatory adjustments	-	-
The process of transition will continue to reduce from Tier 1 Capital	-	-
Goodwill or other intangibles and deferred tax liabilities of which the regulation concerning transitional Article 2 of subsection of core capital not reduced from (-)	-	-
Net deferred tax asset/liability which is not deducted from Common Equity Tier 1 capital for the purposes of the subparagraph of the Provisional Article 2 of the Regulation on Banks' Own Funds (-)	-	-
Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions (-)	-	-
Total regulatory adjustments to Additional Tier 1 capital	-	-
Additional Tier 1 capital (AT1)	-	-
Tier 1 capital (T1 = CET1 + AT1)	14,537	12,691
Tier 2 capital: instruments and provisions	1,938	2,332
Directly issued qualifying Tier 2 instruments plus related stock surplus	1,863	1,714
Directly issued qualifying Tier 2 instruments plus related stock surplus	-	-
Provisions	75	618
Tier 2 capital before regulatory adjustments	1,938	2,332
Tier 2 capital: regulatory adjustments	-	-
Investments in own Tier 2 instruments (-)	-	-
Reciprocal cross-holdings in Tier 2 instruments	-	-
Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold) (-)	-	-
Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	-	-
National specific regulatory adjustments (-)	-	-
Total regulatory adjustments to Tier 2 capital	-	-
Tier 2 capital (T2)	1,938	2,332
Total capital (TC = T1 + T2)	16,475	15,023
Total risk weighted assets	-	-
Loans extended being non-compliant with articles 50 and 51 of the Law	-	-
Portion of the sum of the banks' real estate net book values, which is in excess of fifty per cent of their own funds and net book values of those of merchandise and real estate which have to be acquired due to their receivables and disposed of pursuant to Article 57 of the Banking Law, which cannot be disposed of despite the lapse of a period of five years since the date of such acquisition (-)	-	-
National specific regulatory adjustments	-	-
The process of transition will continue to reduce from Common Equity Tier 1 capital and	-	-
Additional Tier 1 capital	-	-
of which: The sum of partnership share on banks and financial institutions (domestic and abroad), with shareholding of less than 10%	-	-
of which: Partnership share on banks and financial institutions (domestic and abroad) that are not consolidated, with a shareholding of 10% and above	-	-
of which: Partnership share on banks and financial institutions (domestic and abroad) that are not consolidated, with a shareholding of 10% and above	-	-

**CONVENIENCE TRANSLATION OF THE AUDITOR'S REPORT ORIGINALLY
ISSUED IN TURKISH**

**NUROL YATIRIM BANKASI ANONİM ŞİRKETİ UNCONSOLIDATED
STATEMENT OF PROFIT DISTRIBUTION AS OF 30 JUNE 2026**

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

**INFORMATION RELATED TO UNCONSOLIDATED FINANCIAL POSITION AND RISK
MANAGEMENT (Continued)**

I. Information about shareholders' equity items (Continued)

	Current Period 30 June 2026	Prior Year 31 December 2025
Shareholders' Equity		
Total shareholders' equity	16,475	15,023
Total risk weighted items	104,232	69,448
CAPITAL ADEQUACY RATIOS		
Core Capital Adequacy Ratio (%)	%13.95	%18.27
Tier 1 Capital Adequacy Ratio (%)	%13.95	%18.27
Capital Adequacy Standard Ratio (%)	%15.81	%21.63
BUFFERS		
Total additional core capital requirement ratio (a+b+c)	%2.56	%2.54
a) a) Capital conservation buffer requirement (%)	%2.50	%2.50
b) b) Bank specific countercyclical buffer requirement (%)	%0.06	%0.04
Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) (%)	-	-
Amounts below the thresholds for deduction (before risk weighting)		
Non-significant investments in the capital of other financials	-	-
Significant investments in the common stock of financials	-	-
Mortgage servicing rights (net of related tax liability)	-	-
Deferred tax assets arising from temporary differences (net of related tax liability)	-	-
Applicable caps on the inclusion of provisions in Tier 2		
Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardized approach (prior to application of cap)	1,303	868
Cap on inclusion of provisions in Tier 2 under standardized approach	75	618
Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	-	-
Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	-	-
Debt instruments subjected to Article 4 (to be implemented between 1 January 2018 and 1 January 2022)		
Current cap on common equity T1 capital instruments subject to phase out arrangements	-	-
Amount excluded from common equity T1 capital due to cap (excess over cap after redemptions and maturities)	-	-
Current cap on additional T1 capital instruments subject to phase out arrangements	-	-
Amount excluded from additional T1 capital due to cap (excess over cap after redemptions and maturities)	-	-

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

I. Explanations on Equity Items (Continued)

Information on instruments to be included in the equity calculation

Current period 30 June 2026	
Information on the instruments to be included in the equity calculation:	
Issuer	NUROL Yatırım Bankası A.Ş.
Instrument identifier (CUSIP, ISIN, etc.)	XS3105240348
Regulatory framework applicable to the instrument	The instrument is issued under Turkish law and is governed by Turkish law in general, with English law applicable to certain provisions. It was issued within the framework of the SPK's Debt Securities Communiqué and the BRSA's Regulation on Banks' Own Funds.
Equity measurement treatment	
10% reduction from 1 January 2015	Yes
Applicability on consolidated basis, on separate (non-consolidated) financial statements basis, or on both consolidated and separate bases.	Applicable on a non-consolidated and consolidated basis.
Instrument type	Equity-Subordinated debt instrument (Bond)
Amount considered in the equity calculation (as of the latest reporting date).	USD 40 (TL 1,863)
Nominal value of the instrument	USD 40 (TL 1,863)
The ledger account used to record the instrument.	Equity-Subordinated Loans (Account 347011)
Issuance date of the instrument	29 July 2025
Instrument Maturity Structure (Non-maturing / Maturing)	Maturing
Initial maturity date of the instrument	10 years (Maturity date: 30 October 2035)
Existence of the issuer's redemption right, subject to BRSA approval	Exist
Redemption option date; Contingent redemption options; Redemption amount	There is a call option exercisable by the issuer during the period from 30 July 2030 (inclusive) to 30 October 2030 (inclusive), provided that bondholders are given at least 10 days' and no more than 60 days' notice. Redemption amount: USD 41 (TL 1,891).
Subsequent redemption option dates	-
Interest and Dividend Payments	
Fixed or variable interest and dividend payments	Fixed
Interest rate and related index value	8.88%
Existence of any restriction on the suspension of dividend payments	No issuer
Fully discretionary, partially discretionary, or mandatory feature	No issuer
Existence of any feature that would incentivize redemption, such as an increase in the interest rate	No issuer
Accrual/non-accrual feature	Non-accrual
Conversion into Shares feature	
If convertible into shares, triggering events for conversion	Not applicable
Fully or partially convertible into shares feature	Not applicable
Conversion rate (if convertible into shares)	Not applicable
Mandatory or optional convertibility into shares feature	Not applicable
Types of instruments convertible into shares	Not applicable
Issuer of the debt instrument to be converted into shares	Not applicable
Impairment feature	
If it has a depreciation feature, the triggering event(s) that will cause the depreciation	Within the framework of Article 71 of the Banking Law, (1) the Bank's operating license is revoked and liquidated due to the losses incurred, or (2) the shareholding rights of the Bank's shareholders (including dividends) and the management and control of the Bank are transferred to the SDIF, provided that the loss is deducted from the capital of the existing shareholders, or if there are possibilities related to the liquidation, it may be deleted from the records based on the decision made by the BRSA in this regard.
If it has a depreciation feature, it has a fully or partially depreciation feature	Partially or completely
If it has the feature of depreciation, it has the feature of being permanent or temporary	Continuous
If its value can be temporarily reduced, the value increase mechanism	There is no temporary value reduction.
In what order it is in terms of the right to receivable in case of liquidation (The vehicle just above this vehicle)	In the receivables ranking, it comes after debt instruments that are not subordinated debt instruments.
Whether the conditions in Articles 7 and 8 of the Regulation on Banks' Equity are not met,	It has the conditions in Article 8.
Which of the conditions in Articles 7 and 8 of the Regulation on Banks' Equity are not met?	It does not meet the conditions in Article 7.

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INFORMATION RELATED TO UNCONSOLIDATED FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

I. Information about shareholders' equity items (Continued)

Explanations regarding the reconciliation of equity items and balance sheet amounts:

Differences exist between the amounts presented in the table of equity items and those reported in the balance sheet. In this context, the portion of expected credit loss provisions related to Stage 1 and Stage 2 exposures up to 1.25% of the credit risk exposure amount has been recognized as Tier 2 capital. In addition, valuation adjustments calculated in accordance with Article 9, paragraph 1, subparagraph (i) of the Regulation on Banks' Equity have been considered in the table of equity items.

II. Explanations on unconsolidated credit risk

It has not been prepared in accordance with Article 25 of the Communiqué on Financial Statements and Related Explanations and Footnotes to be Announced to the Public by Banks.

III. Explanations on unconsolidated currency risk

The difference between the Bank's foreign currency and foreign currency indexed assets and foreign currency liabilities is defined as the "FX net general position" and constitutes the basis for exchange rate risk.

Currency risk that the Bank is exposed to, estimating the effects of this situation, limits determined by the Bank's Board of Directors for the positions monitored Daily.

The Standard Method used in legal reporting and the Value at Risk Method are used to measure the currency risk that the Bank is exposed to.

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

The currency risk position of the Bank is evaluated at the Board of Directors meetings held every two months

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INFORMATION RELATED TO UNCONSOLIDATED FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

III. Explanations on unconsolidated currency risk (Continued)

The extent of hedging foreign currency debt instruments and net foreign currency investments with derivatives for hedging purposes, if material

As of 30 June 2026, the Bank has no derivative instruments classified for hedging purposes.

Foreign currency risk management policy

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

There is a FX risk management policy for taking positions within the upper and lower limits determined in the light of both national legislation and international practices and within the scope of the current equity profile, and there is no speculative position.

The balance sheet date of the Bank and the current foreign exchange buying rates announced to the public in the last five working days backwards from this date are given in the table below:

		USD	EUR
Foreign exchange rates as of	30.06.2026	46.5747	53.0866
Before the balance sheet date;			
1. Bid rate	29.06.2026	46.5551	53.0950
2. Bid rate	26.06.2026	46.4482	52.9289
3. Bid rate	25.06.2026	46.4302	52.7177
4. Bid rate	24.06.2026	46.4099	52.6683
5. Bid rate	23.06.2026	46.3925	52.9191
		USD	EUR
Arithmetic average – 30 days		46.1783	53.1865

Information on the Bank's currency risk:

The table below shows the Bank's FX net general position on the basis of major currencies. In accordance with the Uniform Chart of Accounts, foreign currency indexed assets are shown in Turkish Lira, not in foreign currency. Foreign currency indexed assets are taken into account as a foreign currency item in the calculation of the foreign currency net general position.

In accordance with the provisions of the "Regulation on Calculation and Application of Foreign Currency Net General Position/Equity Standard Ratio by Banks on Consolidated and unconsolidated Basis", Financial Assets, Derivative Financial Assets, Deferred Tax Assets, Expected Loss Provisions and Prepaid Expenses, Deferred Tax Liabilities, Derivative Financial Liabilities and Equity in liabilities are not taken into account in the calculation of currency risk. Therefore, there are differences between the total foreign currency assets and liabilities shown in the table below and those seen in the balance sheet. The table below shows the real foreign currency position of the Bank in financial and economic terms:

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**INFORMATION RELATED TO UNCONSOLIDATED FINANCIAL POSITION AND RISK
MANAGEMENT (Continued)**

III. Explanations on unconsolidated currency risk (Continued)

Current Period	EUR	USD	Other	Total
Assets				
Cash and Cash Equivalents (Cash in vault, effectiveness, money in transfer and cheques purchased) and Balances with the Central Bank of Türkiye	311	555	6	872
Due from Banks	66	307	29	402
Financial Assets at Fair Value Through Profit or Loss (***)	56	3,549	-	3,605
Money Market Placements	-	-	-	-
Financial assets at fair value through other comprehensive income	1,034	7,127	-	8,161
Financial Assets Measured at Amortised Cost	11,018	7,288	-	18,306
Investments in Associates, Subsidiaries and Joint Ventures	-	-	-	-
Financial assets at fair value through profit or loss	-	-	-	-
Derivative Financial Assets	-	-	-	-
Property and Equipment	-	-	-	-
Intangible Assets	-	-	-	-
Other Assets	-	29	-	29
Total Assets	12,485	18,855	35	31,375
Liabilities				
Bank Deposits	-	-	-	-
Foreign Currency Deposits	-	-	-	-
Funds From Interbank Money Market	536	1,262	61	1,859
Funds Borrowed From Other Financial Institutions	263	1,081	-	1,344
Marketable Securities Issued	-	5,281	-	5,281
Miscellaneous Payables ⁽³⁾	39,630	12,855	7	52,492
Derivative Financial Liabilities ⁽⁴⁾	-	-	-	-
Other Liabilities ^{(2) (*) (****)}	622	2,002	59	2,683
Total Liabilities	41,051	22,481	127	63,659
Net On-balance Sheet Position	(28,566)	(3,626)	(92)	(32,284)
Net Off-balance Sheet Position	28,845	3,155	92	32,092
Derivative Financial Assets	45,066	52,253	92	97,411
Derivative Financial Liabilities	16,221	49,098	-	65,319
Net Position	279	(471)	-	(192)
Non-Cash Loans (**)	281	1,139	-	1,420
Prior Period				
Total Assets	12,364	16,671	146	29,181
Total Liabilities	32,348	24,339	140	56,827
Net On-balance Sheet Position	(19,984)	(7,668)	6	(27,646)
Net Off-balance Sheet Position	20,029	7,034	-	27,063
Derivative Financial Assets	34,542	29,981	-	64,523
Derivative Financial Liabilities	14,513	22,947	-	37,460
Net Position	45	(634)	6	(583)
Non-Cash Loans	207	1,223	-	1,430

(*) Derivative financial liabilities amounting to TL 1,077 and securities valuation difference amounting to TL 433 are not included in the currency risk table.

(**) Non-cash loans are not included in the total of "Net Off-Balance Account Position."

(***) Derivative financial assets amounting to TL 239 are not included in the currency risk table.

(****) Funds amounting to TL 2,375, provisions amounting to TL 308 are shown in other liabilities.

(*****) Derivative collaterals amounting to TL 49,917 is presented under the Other liabilities line item.

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INFORMATION RELATED TO UNCONSOLIDATED FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

IV. Explanations on unconsolidated interest rate risk

Interest rate risk arising from banking book positions is calculated and reported on a monthly basis in accordance with the Regulation on Measurement and Evaluation of Interest Rate Risk Arising from Banking Book Positions under the Standardised Approach, published in the Official Gazette No. 32898 dated 12 May 2025 and effective as of 1 October 2025.

Interest Rate Risk Arising from Banking Book (IRRBB) is defined as the change in the economic value (EVE) of all on-balance sheet and off-balance sheet positions, excluding trading book positions, due to movements in interest rates, and is measured as an indicator of the level of interest rate risk exposure and monitored on a daily basis. The Bank manages the EVE impact that may arise under various interest rate shock scenarios within its defined risk appetite limits.

The results of the analyses are shared with ALCO on a weekly basis to ensure that appropriate and timely actions are taken to manage interest rate risk. In managing this risk, both on-balance sheet positions (fixed/floating rate and short/long-term) and off-balance sheet derivative instruments are utilised.

For loan products that contain prepayment options and therefore are subject to repricing risk prior to contractual maturity, prepayment rates determined by the regulatory authority are applied.

The Bank's interest rate risk arising from banking book positions is presented in the table below:

	EDD(*)	EDD(*)
	Current Period	Prior Period
	30.06.2026	31.12.2025
Parallel Up	1,128	1,095
Parallel Down	(1,180)	(1,159)
Steepener	24	56
Flattener	288	212
Short-Term Up	892	776
Short-Term Down	(902)	(776)
Maximum	1,128	1,095
Tier 1 Capital	14,537	12,691

(*) The amounts presented in the table above have been converted into their Turkish lira equivalents based on the currencies and interest rate-linked commodities specified in Article 5, paragraph 2, subparagraph (a) of the Regulation on Measurement and Evaluation of Interest Rate Risk Arising from Banking Book Positions under the Standardised Approach

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INFORMATION RELATED TO UNCONSOLIDATED FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

IV. Explanations on unconsolidated interest rate risk (Continued)

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

	Up to 1 Month	1-3 Month	3-12 Month	1-5 Year	5 Year and over	No Interest Bearing ^(*)	Total
Current Period							
Assets							
Cash and Cash Equivalents (Cash in vault, effectiveness, money in transfer and cheques purchased) and Balances with the CB of Türkiye	2,265	-	-	-	-	880	3,145
Due from Banks	2	-	-	-	-	405	407
Financial Assets at Fair Value Through Profit/Loss(**)	241	46	30	89	-	26,658	27,064
Money Market Placements	2,253	-	-	-	-	-	2,253
Financial assets at fair value through other comprehensive income	7,581	6,288	5,771	-	-	9	19,649
Loans	17,343	8,102	21,842	13,270	93	736	61,386
Financial assets measured at amortized cost	-	-	-	-	-	-	-
Other Assets ^(*)	-	-	-	-	-	6,643	6,643
Total Assets	29,685	14,436	27,643	13,359	93	35,331	120,547
Liabilities							
Bank Deposits	-	-	-	-	-	-	-
Other Deposits	-	-	-	-	-	-	-
Funds From Interbank Money Market	2,070	156	1,228	-	-	-	3,454
Miscellaneous Payables (5)	42,548	3,861	5,983	-	-	2,204	54,596
Marketable Securities Issued	2,265	2,943	21,224	252	1,891	-	28,575
Funds Borrowed From Other Financial Institutions	6,286	1,103	372	-	-	-	7,761
Other Liabilities ^(**)	1,446	2,200	4,368	328	-	17,819	26,161
Total Liabilities	54,615	10,263	33,175	580	1,891	20,023	120,547
Balance Sheet Long Position	-	4,173	-	12,779	-	15,308	32,260
Balance Sheet Short Position	(24,930)	-	(5,532)	-	(1,798)	-	(32,260)
Off-balance Sheet Long Position	-	-	-	-	-	-	-
Off-balance Sheet Short Position	-	-	-	-	-	-	-
Total Position	(24,930)	4,173	(5,532)	12,779	(1,798)	15,308	-

(*) As of 30 June 2026, the balance sheet includes TL 181 of tangible fixed assets, TL 291 of intangible fixed assets, TL 153 of investment properties, TL 500 of subsidiaries, TL 485 of deferred tax assets and TL 5,033 of other assets. These figures are presented net of expected credit loss provisions.

(**) As of 30 June 2026, the balance sheet presents the following amounts under the line item of other liabilities: TL 15 in funds provided by loan customers, TL 9,236 in other funds, TL 1,102 in derivative financial liabilities TL 82 in lease liabilities, TL 593 in provisions, TL 273 in current tax liabilities, and TL 14,860 in equity.

(***) The amount of TL 405 related to derivative financial assets is reflected in the line item of financial assets carried at fair value through other comprehensive income, representing the fair value difference. .

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INFORMATION RELATED TO UNCONSOLIDATED FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

IV. Explanations on unconsolidated interest rate risk (Continued)

"Interest sensitivity of assets, liabilities and off-balance sheet items (As to repricing periods)":

	Up to 1 Month	1-3 Month	3-12 Month	1-5 Year	5 Year and over	No Interest Bearing ^(*)	Total
Prior Period							
Assets							
Cash and Cash Equivalents (Cash in vault, effectiveness, money in transfer and cheques purchased) and Balances with the CB of Türkiye	8,312	-	-	-	-	860	9,172
Due from Banks	106	101	-	-	-	921	1,128
Financial Assets at Fair Value Through Profit/Loss ^(***)	144	3	7	5	-	13,902	14,061
Money Market Placements	4,130	-	-	-	-	-	4,130
Financial assets at fair value through other comprehensive income	2,328	5,203	5,874	-	-	9	13,414
Loans	15,976	5,136	19,582	8,304	1,276	44	50,318
Financial assets measured at amortised cost	-	-	-	-	-	-	-
Other Assets ^(*)	-	-	-	-	-	4,259	4,259
Total Assets	30,996	10,443	25,463	8,309	1,276	19,995	96,482
Liabilities							
Bank Deposits	-	-	-	-	-	-	-
Other Deposits	-	-	-	-	-	-	-
Funds From Interbank Money Market	6,326	96	-	-	-	-	6,422
Miscellaneous Payables	29,983	10,876	3,813	-	-	1,210	45,882
Marketable Securities Issued	2,150	3,823	10,133	-	1,740	-	17,846
Funds Borrowed From Other Financial Institutions	1,645	26	163	-	-	-	1,834
Other Liabilities ^(**)	3,017	2,499	3,270	418	-	15,294	24,498
Total Liabilities	43,121	17,320	17,379	418	1,740	16,504	96,482
Balance Sheet Long Position	-	-	8,084	7,891	-	3,491	19,466
Balance Sheet Short Position	(12,125)	(6,877)	-	-	(464)	-	(19,466)
Off-balance Sheet Long Position	-	-	-	-	-	-	-
Off-balance Sheet Short Position	-	-	-	-	-	-	-
Total Position	(12,125)	(6,877)	8,084	7,891	(464)	3,491	-

(*) As of 31 December 2025, the financial statement includes tangible fixed assets amounting to TL 189, intangible fixed assets amounting to TL 253, investment properties amounting to TL 153, subsidiaries amounting to TL 500, deferred tax assets amounting to TL 351 and other assets amounting to TL 2,813. These amounts are presented after deduction of expected impairment provisions.

(**) As of 31 December 2025, the balance sheet displays the following amounts under the line item of other liabilities: TL 585 in borrowing funds, TL 8,939 in other funds, TL 950 in derivative financial liabilities, TL 80 in lease liabilities, TL 652 in provisions, TL 443 in current tax liabilities and TL 12,849 in equity.

(***) The amount of TL 159 in derivative financial assets is presented under the line "Financial assets measured at fair value through other comprehensive income."

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**INFORMATION RELATED TO UNCONSOLIDATED FINANCIAL POSITION AND RISK
MANAGEMENT (Continued)**

IV. Explanations on unconsolidated interest rate risk (Continued)

Average interest rates for monetary financial instruments

The average interest rates in the tables below are calculated by weighting the simple interest rates applied to different maturity brackets with the principal amounts corresponding to the relevant maturity brackets.

Current Period	EUR %	US Dollar %	Other %	TL %
Assets				
Cash (Cash in Vault, Effectives, Cash in Transit, Cheques Purchased) and Balances with the CBRT	-	3.76	-	38.95
Banks	2.42	3.58	-	39.03
Financial Assets at Fair Value Through Profit/Loss	-	-	-	-
Interbank Money Market Placements	-	-	-	40.27
Financial assets at fair value through other comprehensive income	8.50	8.55	-	44.66
Loans	7.73	7.72	-	43.26
Financial assets measured at amortized cost	-	-	-	-
Liabilities				
Bank Deposits	-	-	-	-
Other Deposits	-	-	-	-
Funds From Interbank Money Market	1.00	0.72	0.22	32.07
Funds	6.67	9.29	0.75	39.13
Miscellaneous Payables	-	-	-	-
Marketable Securities Issued	-	7.20	-	40.36
Funds Borrowed From Other Financial Institutions	2.80	4.51	-	38.87
Prior Period	EUR %	US Dollar %	Other %	TL %
Assets				
Cash (Cash in Vault, Effectives, Cash in Transit, Cheques Purchased) and Balances with the CBRT	-	-	-	-
Banks	3.10	4.98	-	43.71
Financial Assets at Fair Value Through Profit/Loss	-	-	-	-
Interbank Money Market Placements	-	-	-	46.72
Financial assets at fair value through other comprehensive income	8.50	8.88	-	48.93
Loans	9.06	9.00	-	49,64
Financial assets measured at amortized cost	-	-	-	-
Liabilities				
Bank Deposits	-	-	-	-
Other Deposits	-	-	-	-
Funds From Interbank Money Market	0.76	0.78	0.44	38.25
Funds	6.67	9.28	0.75	45,28
Miscellaneous Payables	-	-	-	-
Marketable Securities Issued	-	8.88	-	44.72
Funds Borrowed From Other Financial Institutions	2.63	4.23	3.40	42.95

CONVENIENCE TRANSLATION OF THE AUDITOR'S REPORT ORIGINALLY ISSUED IN TURKISH

NUROL YATIRIM BANKASI ANONİM ŞİRKETİ UNCONSOLIDATED STATEMENT OF PROFIT DISTRIBUTION AS OF 30 JUNE 2026

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

INFORMATION RELATED TO UNCONSOLIDATED FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

V. Explanations on unconsolidated equity position risk

Shares in the Bank's portfolio are classified as financial assets at fair value through other comprehensive income. The stocks in the portfolio are traded in Borsa Istanbul A.Ş. and their current values are obtained daily. The weighted average cost method is used to determine the cost of stocks. "Accumulated Other Comprehensive Income or Expenses to be Reclassified in Profit or Loss", whose fair value differences are among equity items of equities classified as financial assets at fair value through other comprehensive income are recorded. In the event of the disposal of stocks classified as financial assets at fair value through other comprehensive income, the value created in the equity accounts as a result of the fair value application is reflected in the income statement.

Stock Investments	Comparing		
	Balance sheet value	Fair Value	Balance sheet value
1. Stock investment group A	-	-	-
Traded on the stock exchange	-	-	-
2. Stock investment group B	-	-	-
Traded on the stock exchange	-	-	-
3. Stock investment group C	-	-	-
Traded on the stock exchange	-	-	-
4. Equity Investment Group Other	-	-	-

Portfolio	Gain/loss realized during the period	Revaluation Value Increases		Unrealized Gains and Losses		
		Total	Included in the main capital	Total	Included in the main capital	Contribution Included in Capital
1. Private equity investments	-	-	-	-	-	-
2. Stocks traded on the stock exchange	-	-	-	-	-	-
3. Other Stocks	-	-	-	4	-	-
4. Total	-	-	-	4	-	-

VI. Explanations on Unconsolidated Liquidity Risk and Liquidity Coverage Ratio Related to The Net Stable Funding Ratio (Continued)

Liquidity risk is the risk that the bank will not be able to fulfill its payment obligations in a timely manner due to the instability in the cash flow of the bank, as a result of not having enough cash or cash inflows to meet the cash outflows fully and on time. This situation arises if the persons/organizations providing funds to the bank suddenly withdraw funds beyond expected, and the bank cannot meet these outflows through cash resources and borrowing opportunities through securities to be given as collateral.

Liquidity risk is defined as the risk of not fulfilling its payment obligations in a timely manner, as a result of the imbalance in the cash flow, due to the lack of cash or cash inflows at the level and quality to meet the cash outflows fully and on time.

Liquidity risk related to the market:

It refers to the possibility of loss if the Bank cannot enter the market properly, close its positions at an affordable price, in sufficient amounts and quickly, or cannot exit positions due to the shallow market structure in some products and barriers and divisions in the markets.

Liquidity risk related to funding:

It represents the possibility of not being able to fulfill its funding obligation at a reasonable cost due to the irregularities in cash inflows and outflows and maturity-related cash flow mismatches.

The Bank's liquidity management is the responsibility of the Treasury Department. In this section, the Bank's short-term and long-term cash flow is monitored and compliance with the relevant legal ratios is ensured. In order to manage liquidity risk effectively, Bank and market data are regularly monitored, and necessary analyzes such as unds from interbank money market concentration and maturity structure, market borrowing volumes, and idle FX liquidity are made. In order not to miss the sudden changes in the balance sheet of the Bank, the liquidity ratio simulations are made by the Financial Control Department and reported to the Senior Management. When an emergency liquidity situation arises, actions are taken within the framework of the procedures determined in the "Liquidity Contingency Plan" and when necessary, in the "Emergency Plan". The Bank's liquidity and funding policy is to have liquidity reserves and funding opportunities to fulfill its obligations even in stress situations arising from market or Bank-specific conditions.

With its strong capital structure and diversified domestic and international borrowing resources, the Bank has the ability to provide additional liquidity with quality liquid securities in its portfolio and ready-to-use limits at the CBRT and other money markets.

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INFORMATION RELATED TO UNCONSOLIDATED FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

VI. Explanations on Unconsolidated Liquidity Risk and Liquidity Coverage Ratio Related to The Net Stable Funding Ratio (Continued)

ALCO takes decisions regarding the use of alternative funding sources, pricing of funds provided and loans extended, and other daily liquidity management. The Treasury and Financial Institutions Department ensures that the Bank can fulfill its short, medium and long-term liquidity obligations through the transactions it carries out to evaluate the fund surplus on the basis of foreign currency types and maturities or to close the fund deficit, in line with ALCO decisions. Compliance checks for cash flow carried out by the Treasury Department and simulations carried out by the Financial Control Department constitute the primary protection stage for liquidity risk.

The analyzes made by using cash flow and gap analysis in the liquidity risk calculation of the Bank are reported to the Senior Management and Audit Committee by the Risk Management Department. Stress tests and scenario analyzes regarding liquidity are performed monthly by the Risk Management Department. In cases where stress tests and scenario analyzes indicate a significant change in the liquidity ratio, the Treasury and Financial Institutions Department takes care of it quickly. Liquidity ratios are controlled by the Internal Control Department on a weekly basis using the re-realization method and reported with a weekly internal control report. These activities constitute the secondary protection stage for the liquidity risk.

The management of liquidity risk is shared by the Audit Committee, ALCO, Treasury and Financial Institutions Department, Internal Control Department and Risk Management Department. The Audit Committee determines the liquidity management policies and the level of liquidity risk in line with the Bank's risk appetite and monitors whether the liquidity risk is managed within the framework of the determined policies and within the determined limits.

The Risk Management Department measures and monitors the liquidity risk through the reports it prepares and the analyzes it performs and informs the senior management. Liquidity risk reporting consists of periodic reports prepared to be discussed at the Audit Committee and ALCO meetings, stress tests, scenario analyzes, risk limits compliance reports and legal liquidity reports.

All activities of the Bank are periodically audited by the Internal Audit Department within the scope of the annual business plan. Within the scope of each audit, control points in the Bank's processes are tested and it is examined whether primary and secondary controls are carried out by the units involved in the processes. In this context, compliance with the legislation, effectiveness and adequacy of the first and second protection stages for each risk type determined as important by the Bank is audited.

Regulations regarding the calculation of the Bank's liquidity coverage ratio and liquidity adequacy are aimed at ensuring compliance with the legal liquidity ratio as risk appetite. Pursuant to the Regulation on Banks' Liquidity Coverage Ratio Calculation, the minimum limits for total and foreign currency liquidity coverage ratios are determined as 100% and 80%, respectively. With the decision of the Banking Regulation and Supervision Agency, it has been decided to apply the consolidated and unconsolidated total and foreign currency liquidity coverage ratios as zero percent for development and investment banks until the Board determines otherwise.

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INFORMATION RELATED TO UNCONSOLIDATED FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

VI. Explanations on Unconsolidated Liquidity Risk and Liquidity Coverage Ratio Related to The Net Stable Funding Ratio (Continued)

	<i>Current Period</i>	Total amount which is not applied consideration rate (*)		Total amount which is applied consideration rate (*)	
		TP+YP	YP	TP+YP	YP
	High-quality Liquidity Assets (HLA)			17,336	3,520
1	High-quality Liquidity Assets	17,336	3,520	17,336	3,520
	Cash Outflows	54,900	35,135	40,900	26,285
2	Real person assets and retail assets	-	-	-	-
3	Stable assets	-	-	-	-
4	Lower Stable assets	-	-	-	-
5	Out of junior debts from real person assets and retail assets	47,886	34,406	37,427	24,522
6	Operational assets	-	-	-	-
7	Non-Operational assets	-	-	-	-
8	Other Junior debt	47,886	34,406	37,427	24,522
9	Secured Debts			1,471	1,199
10	Other Cash Outflows	548	548	548	548
11	Derivative liabilities and margin liabilities	548	548	548	548
12	Debts from Structured financial instruments	-	-	-	-
13	Payment commitments for debts to financial markets and other off-balance sheet liabilities	908	-	363	-
14	Revocable off-balance sheet other liabilities and other contractual liabilities notwithstanding to any conditions	-	-	-	-
15	Other irrevocable or conditionally revocable off-balance sheet liabilities	5,558	181	1091	16
16	TOTAL CASH OUTFLOWS			40,900	26,285
	CASH INFLOWS	21,216	5,918	17,567	4,840
17	Secured receivables	-	-	-	-
18	Unsecured receivables	20,476	5,813	16,827	4,735
19	Other cash inflows	740	105	740	105
20	TOTAL CASH INFLOWS	21,216	5,918	17,567	4,840
				Upper limit applied amount	
21	TOTAL HLA STOCK			17,336	3,520
22	TOTAL NET CASH OUTFLOWS			23,333	21,445
23	LIQUIDITY COVERAGE RATION (%)			74.30	16.41

(*) The average of the liquidity coverage ratio calculated for the last three months, computed by taking the simple arithmetic average on a weekly basis.

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INFORMATION RELATED TO UNCONSOLIDATED FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

VI. Explanations on Unconsolidated Liquidity Risk and Liquidity Coverage Ratio Related to The Net Stable Funding Ratio (Continued).

Prior Period	Total amount which is not applied consideration rate (*)		Total amount which is applied consideration rate (*)	
	TP+YP	YP	TP+YP	YP
High-quality Liquidity Assets (HLA)			20,754	2,790
1 High-quality Liquidity Assets	20,754	2,790	20,754	2,790
Cash Outflows	50,327	33,724	35,062	24,239
2 Real person assets and retail assets	-	-	-	-
3 Stable assets	-	-	-	-
4 Lower Stable assets	-	-	-	-
5 Out of junior debts from real person assets and retail assets	44,733	32,975	31,027	22,883
6 Operational assets	-	-	-	-
7 Non-Operational assets	-	-	-	-
8 Other Junior debt	44,733	32,975	31,027	22,883
9 Secured Debts			2,303	825
10 Other Cash Outflows	505	505	505	505
11 Derivative liabilities and margin liabilities	505	505	505	505
12 Debts from Structured financial instruments	-	-	-	-
13 Payment commitments for debts to financial markets and other off-balance sheet liabilities	739	11	296	4
14 Revocable off-balance sheet other liabilities and other contractual liabilities notwithstanding to any conditions	-	-	-	-
15 Other irrevocable or conditionally revocable off-balance sheet liabilities	4,350	233	931	22
16 TOTAL CASH OUTFLOWS			35,062	24,239
CASH INFLOWS	16,525	7,099	13,649	5,418
17 Secured receivables	-	-	-	-
18 Unsecured receivables	16,183	6,985	13,307	5,304
19 Other cash inflows	342	114	342	114
20 TOTAL CASH INFLOWS	16,525	7,099	13,649	5,418
			Upper limit applied amount	
21 TOTAL HLA STOCK			20,754	2,790
22 TOTAL NET CASH OUTFLOWS			21,413	18,821
23 LIQUIDITY COVERAGE RATION (%)			96.92	14.83

(*) The average of the liquidity coverage ratio calculated for the last three months, computed by taking the simple arithmetic average on a weekly basis.

The maximum and minimum liquidity coverage ratio for 1 January 2026 – 30 June 2026 are presented.

	Maximum	Date	Minimum	Date
TL+FC	144.91	02.06.2026	24.86	04.05.2026
FC	29.45	02.06.2026	5.14	02.05.2026

The maximum and minimum liquidity coverage ratio for 1 January 2025 – 30 June 2025 are presented.

	Maximum	Date	Minimum	Date
TPL+FC	230.96	15.05.2025	32.15	12.04.2025
FC	121.53	22.05.2025	6.35	12.04.2025

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INFORMATION RELATED TO UNCONSOLIDATED FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

VI. Explanations on Unconsolidated Liquidity Risk and Liquidity Coverage Ratio Related to The Net Stable Funding Ratio (Continued).

Breakdown of assets and liabilities according to their outstanding maturities

Current Period	Demand	Up to 1 Month	1-3 Month	3-12 Month	1-5 Year	5 year and over	Unclassified	Total
Assets								
Cash (Cash in Vault, Effectives, Cash in Transit, Cheques Purchased) and Balances with the CBRT	880	2,265	-	-	-	-	-	3,145
Due From Banks (***)	405	2	-	-	-	-	-	407
Financial Assets at Fair Value Through Profit/Loss	-	241	46	30	89	-	26,658	27,064
Interbank Money Market Placements (***)	-	2,253	-	-	-	-	-	2,253
Financial assets at fair value through other comprehensive income (***)	-	398	735	1,515	11,466	5,526	9	19,649
Loans (***)	-	17,343	8,102	21,842	13,363	-	736	61,386
Financial assets measured at amortized cost	-	-	-	-	-	-	-	-
Other Assets (***)	-	-	-	-	-	-	6,643	6,643
Total Assets	1,285	22,502	8,883	23,387	24,918	5,526	34,046	120,547
Liabilities								
Bank Deposits	-	-	-	-	-	-	-	-
Other Deposits	-	-	-	-	-	-	-	-
Funds Borrowed From Other Financial Institutions (***)	-	6,286	1,103	372	-	-	-	7,761
Funds Borrowed From Money Markets	-	2,070	156	1,228	-	-	-	3,454
Marketable Securities Issued (***)	-	2,265	2,943	21,224	252	1,891	-	28,575
Miscellaneous Payables	2,204	42,548	3,861	5,983	-	-	-	54,596
Other Liabilities (**)	2,674	1,446	2,200	4,368	329	-	15,144	26,161
Total Liabilities	4,878	54,615	10,263	33,175	581	1,891	15,144	120,547
Liquidity Gap	(3,593)	(32,113)	(1,380)	(9,788)	24,337	3,635	18,902	-
Net Off-Balance Sheet Liquidity Gap	-	(717)	(332)	(458)	-	-	-	(1,507)
Financial Derivative Assets	-	93,862	13,330	8,254	8,128	-	-	123,574
Financial Derivative Liabilities	-	94,564	13,662	8,712	8,128	-	-	125,066
Non-cash Loans	-	2	1,312	9,936	202	5,472	-	16,924
Prior Period								
Total Assets	1,781	28,785	5,339	22,014	15,385	4,963	18,215	96,482
Total Liabilities	3,206	43,120	17,320	17,379	418	1,740	13,299	96,482
Liquidity Gap	(1,425)	(14,335)	(11,981)	4,635	14,967	3,223	4,916	-
Net Off-Balance Sheet Liquidity Gap	-	(501)	(693)	(201)	-	-	-	(1,395)
Financial Derivative Assets	-	48,674	14,028	4,192	5,798	-	-	72,692
Financial Derivative Liabilities	-	49,175	14,721	4,393	5,798	-	-	74,087
Non-cash Loans	-	442	2,913	3,921	488	4,063	-	11,827

(*) As of 30 June 2026, the balance sheet includes tangible fixed assets totaling TL 181 intangible fixed assets amounting to TL 291, investment properties valued at, TL 153, subsidiaries at TL 500, deferred tax assets of , TL 485, and other assets totaling TL 5,033. These figures are presented net of expected loss provisions.

(**) As of 30 June 2026, the balance sheet presents the following amounts under the line item of other liabilities: TL 15 in funds provided by loan customers TL 9,236 in other funds, TL 14,860 in equity, TL 593 in provisions amounting, TL 582 in financial leasing transactions, TL 273 in current tax liabilities, and TL 1,102 in derivative financial liabilities.

(***) Expected loss provisions are deducted.

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**INFORMATION RELATED TO UNCONSOLIDATED FINANCIAL POSITION AND RISK
MANAGEMENT (Continued)**

**VI. Explanations on Unconsolidated Liquidity Risk and Liquidity Coverage Ratio Related to The Net
Stable Funding Ratio (Continued).**

Net Stable Funding Ratio

Pursuant to the "Regulation on the Calculation of Banks' Net Stable Funding Rate" published in the Official Gazette dated 26 May 2023 and numbered 32202, the procedures and principles have been determined to ensure that banks provide stable funding in order to prevent the funding risk that they may be exposed to on a consolidated and non-consolidated basis in the long term from causing deterioration in their liquidity levels.

The net stable funding ratio is calculated on a consolidated and non-consolidated basis by dividing the current stable fund amount by the required stable fund amount. The current stable fund represents the part of banks' liabilities and equity that is expected to be permanent; the required stable fund represents the part of banks' on-balance sheet assets and off-balance sheet liabilities that is expected to be re-funded. The current stable fund amount is calculated by adding the amounts to be found after applying the relevant consideration ratios to the amounts of banks' liabilities and equity items valued in accordance with TFRS. The required stable fund amount is calculated by adding the amounts to be found after applying the relevant consideration ratios to the value calculated by deducting the specific provisions set aside in accordance with the Regulation on the Procedures and Principles Regarding the Classification of Loans and Provisions to be Set Aside from the TFRS valued amounts of banks' on-balance sheet assets and off-balance sheet liabilities.

The three-month simple arithmetic average of the consolidated and non-consolidated net stable funding ratio calculated monthly as of the equity calculation periods cannot be less than one hundred percent as of the periods of March, June, September and December. Development and investment banks are exempt from meeting the minimum ratios until otherwise determined by the Board.

The three-month simple arithmetic average of the net stable funding rates for the last three months, including the reporting period, was calculated as 72.31%, while the three-month simple arithmetic average of the previous period was calculated as 81.37%.

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VI. Explanations on Unconsolidated Liquidity Risk and Liquidity Coverage Ratio Related to The Net Stable Funding Ratio (Continued).

Net stable funding ratio (Continued)

Current period	a	b	c	ç	d
	Amount Before Applying Recognition Rate, According to Remaining Maturity				Total Amount After Applying Recognition Rate
	Demand	Shorter than 6 Months	6 Months to Less Than 1 Year	1 Year and Longer	
Available Stable Funding					
1 Equity Components	15,809	-	-	453	16,262
2 Core Capital and Additional Capital	15,809	-	-	-	15,809
3 Other Equity Components	-	-	-	453	453
4 Deposit/Participation Fund from Individuals and Retail Customers	-	-	-	-	-
5 Stable Deposits/Participation Funds	-	-	-	-	-
6 Less Stable Deposits/Participation Funds	-	-	-	-	-
7 Other Borrowings	-	67,154	2,087	-	34,621
8 Operational Deposits/Participation Funds	-	-	-	-	-
9 Other Borrowings	-	67,154	2,087	-	34,621
10 Liabilities Equivalent to Interconnected Assets					
11 Other Liabilities	36,114	9,720	-	-	-
12 Derivative Liabilities			1,145		
13 Other Equity Components and Liabilities Not Listed Above	36,114	8,575	-	-	-
14 Available Stable Funding					50,883
Required Stable Funding					
15 High-Quality Liquid Assets					236
16 Operational Deposits/Participation Funds Deposited with Credit Institutions or Financial Institutions	-	-	-	-	-
17 Live Receivables	-	23,339	27,809	18,542	34,249
18 Receivables from Credit Institutions or Financial Institutions Secured by High-Quality Liquid Assets	-	-	-	-	-
19 Unsecured Receivables or Receivables Secured by non-high-quality Liquid Assets From Credit Institutions or Financial Institutions	-	23,339	1,551	7,222	11,498
20 Receivables from Corporate Costumers, Institutions, Individuals and Retail Customers, Central Governments, Central Banks, and Public Institutions Other than Credit Institutions or Financial Institutions	-	-	26,258	-	13,129
21 <i>Receivables Subject to a Risk Weight of 35% or Lower</i>	-	-	-	-	-
22 Receivables Secured by Residential Real Estate Mortgages	-	-	-	-	-
23 <i>Receivables Subject to a Risk Weight of 35% or Lower</i>	-	-	-	11,320	9,622
24 Publicly Traded Equity Securities and Debt Instruments that do not Qualify as high-quality Liquid Assets	-	-	-	11,320	9,622
25 Assets Equivalent to Interconnected Liabilities					
26 Other Assets	6,433	33,387	-	-	35,028
27 Physically Delivered Commodities, Including Gold	-				-
28 Initial Margin for Derivative Contracts or Guarantee Fund Given to Central Counterparties				-	-
29 Derivative Assets				491	491
30 The Amount Before the Variation Margin of Derivative Liabilities is Deducted				-	-
31 Other Assets not Listed Above	6,433	32,896	-	-	34,537
32 Off-balance sheet liabilities		5,151	5,949	6,053	858
33 Required Stable Funding					70,371
34 Net Stable Funding Ratio (Continued)					72.31

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VI. Explanations on Unconsolidated Liquidity Risk and Liquidity Coverage Ratio Related to The Net Stable Funding Ratio (Continued).

Net Stable Funding Ratio (Continued)

Prior Period	a	b	c	ç	d
	Amount Before Applying Recognition Rate, According to Remaining Maturity				Total Amount After Applying Recognition Rate
	Demand	Shorter than 6 Months	6 Months to Less Than 1 Year	1 Year and Longer	
Available Stable Funding					
1 Equity Components	14,426	-	-	571	14,997
2 Core Capital and Additional Capital	14,426	-	-	-	14,426
3 Other Equity Components	-	-	-	571	571
4 Deposit/Participation Fund from Individuals and Retail Customers	-	-	-	-	-
5 Stable Deposits/Participation Funds	-	-	-	-	-
6 Less Stable Deposits/Participation Funds	-	-	-	-	-
7 Other Borrowings	-	50,395	1,844	-	26,120
8 Operational Deposits/Participation Funds	-	-	-	-	-
9 Other Borrowings	-	50,395	1,844	-	26,120
10 Liabilities Equivalent to Interconnected Assets					
11 Other Liabilities	43,365	4,173	-	-	-
12 Derivative Liabilities			1,057		
13 Other Equity Components and Liabilities Not Listed Above	43,365	3,116	-	-	-
14 Available Stable Funding					41,117
Required Stable Funding					
15 High-Quality Liquid Assets					85
16 Operational Deposits/Participation Funds Deposited with Credit Institutions or Financial Institutions	-	-	-	-	-
17 Live Receivables	-	20,354	29,620	8,273	25,322
18 Receivables from Credit Institutions or Financial Institutions Secured by High-Quality Liquid Assets	-	-	-	-	-
19 Unsecured Receivables or Receivables Secured by non-high-quality Liquid Assets From Credit Institutions or Financial Institutions	-	20,354	6,009	2,847	8,904
20 Receivables from Corporate Customers, Institutions, Individuals and Retail Customers, Central Governments, Central Banks, and Public Institutions Other than Credit Institutions or Financial Institutions	-	-	23,611	-	11,806
21 <i>Receivables Subject to a Risk Weight of 35% or Lower</i>	-	-	-	-	-
22 Receivables Secured by Residential Real Estate Mortgages	-	-	-	-	-
23 <i>Receivables Subject to a Risk Weight of 35% or Lower</i>	-	-	-	5,426	4,612
24 Publicly Traded Equity Securities and Debt Instruments that do not Qualify as high-quality Liquid Assets	-	-	-	5,426	4,612
25 Assets Equivalent to Interconnected Liabilities					
26 Other Assets	5,643	24,422	-	-	24,543
27 Physically Delivered Commodities, Including Gold	-				-
28 Initial Margin for Derivative Contracts or Guarantee Fund Given to Central Counterparties				-	-
29 Derivative Assets				214	214
30 The Amount Before the Variation Margin of Derivative Liabilities is Deducted	-	-	-	-	-
31 Other Assets not Listed Above	5,643	24,208	-	-	24,329
32 Off-balance sheet liabilities		4,676	2,753	4,123	578
33 Required Stable Funding					50,528
34 Net Stable Funding Ratio (Continued)					81.37

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INFORMATION RELATED TO UNCONSOLIDATED FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

VII. Explanations on unconsolidated leverage ratio

The Bank's leverage ratio, calculated based on the average amounts for the last three months of the relevant period as of 30 June 2026, is 10.23% (31 December 2025: 11.61%). This ratio is above the minimum required ratio.

Asset On The Balance Sheet	Current Period 30 June 2026 (*)	Prior Period 31 December 2025 (*)
Assets on the balance sheet (excluding derivative financial instruments and loan derivatives, including collaterals)	117,496	95,446
2 (Assets deducted from core capital)	(311)	(273)
3 Total risk amount for assets on the balance sheet	117,185	95,173
Derivative Financial Instruments and Loan Derivatives		
4 Renewal cost of derivative financial instruments and loan derivatives	479	203
5 Potential credit risk amount of derivative financial instruments and loan derivatives	1,089	492
6 Total risk amount of derivative financial instruments and loan derivatives	1,568	695
Financing Transactions With Securities Or Goods Warranties		
7 Risk amount of financial transactions with securities or goods warranties (excluding those in the balance sheet)	-	-
8 Risk amount arising from intermediated transactions	-	-
9 Total risk amount of financing transactions with securities or goods warranties	-	-
Off-the-Balance Sheet Transactions		
10 Gross nominal amount of the off-the-balance sheet transactions	17,153	11,552
11 Adjustment amount arising from multiplying by the credit conversion rate	-	-
12 Total risk amount for off-the-balance sheet transactions	17,153	11,552
Capital and Total Risk		
13 Core capital	13,906	12,476
14 Total risk amount (Sum of rows 3, 6, 9, and 12)	135,906	107,420
Leverage Ratio		
15 Leverage ratio	10.23	11.61

(*) The amounts in the table represent the last three-month averages of the relevant period.

VIII. Explanations on unconsolidated the risk management

Footnotes and related explanations prepared in accordance with the "Communiqué on Risk Management to Public Disclosures by Banks" published in the Official Gazette No. 29511 on October 23, 2015 and entered into force as of 30 June 2016 are given in this section. The following tables, which are required to be submitted semi-annually in accordance with the relevant communiqué, are used in the Bank's capital adequacy calculation, since the standard approach is used, Not submitted as of 30 June 2026.

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**INFORMATION RELATED TO UNCONSOLIDATED FINANCIAL POSITION AND RISK
MANAGEMENT (Continued)**

VIII. Explanations on unconsolidated the risk management (Continued)

GB1 - General view to risk weighted amounts

	Risk weighted amounts		Minimum capital requirements	
	Current	Prior Period	Current	Prior Period
	Period 30 June 2026	31 December 2025	Period 30 June 2026	31 December 2025
1 Credit risk (excluding counterparty credit risk) (CCR)	89,384	58,487	7,151	4,679
2 Of which standardized approach (SA)	89,384	58,487	7,151	4,679
3 Of which internal rating-based (IRB) approach	-	-	-	-
4 Counterparty credit risk	845	1,800	68	144
5 Of which standardized approach for counterparty credit risk (SA-CCR)	845	1,800	68	144
6 Of which internal model method (IMM)	-	-	-	-
7 Equity positions in banking book under market-based approach	-	-	-	-
8 Equity investments in funds – look-through approach	-	-	-	-
9 Equity investments in funds – mandate-based approach	-	-	-	-
10 Equity investments in funds – fallback 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	3,842	2,840	307	227
17 Of which standardized approach (SA)	3,842	2,840	307	227
18 Of which internal model approaches (IMM)	-	-	-	-
19 Operational risk	10,161	6,321	813	506
20 Of which Basic Indicator Approach	10,161	6,321	813	506
21 Of which Standardized Approach	-	-	-	-
22 Of which Advanced Measurement Approach	-	-	-	-
23 Amounts below the thresholds for deduction (subject to 250% risk weight)	-	-	-	-
24 Floor adjustment	-	-	-	-
25 Total (1+4+7+8+9+10+11+12+16+19+23+24)	104,232	69,448	8,339	5,556

A. General Information on Credit Risk

1) CR1 – Credit quality of assets:

	a	b	c	d
Current Period	Gross amount measured in accordance with TAS		Provisions	Net value
	Defaulted	Non-Defaulted		
1 Loans	1,622	60,697	933	61,386
2 Debt instruments	-	46,308	-	46,308
3 Off-balance sheet receivables	17	16,907	10	16,914
4 Total	1,639	123,912	943	124,608

	a	b	c	d
Prior Period	Gross amount measured in accordance with TAS		Provisions	Net value
	Defaulted	Non-Defaulted		
1 Loans	99	50,708	489	50,318
2 Debt instruments	-	27,316	-	27,316
3 Off-balance sheet receivables	14	11,814	11	11,817
4 Total	113	89,838	499	89,451

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**INFORMATION RELATED TO UNCONSOLIDATED FINANCIAL POSITION AND RISK
MANAGEMENT (Continued)**

X. Explanations on unconsolidated the risk management (Continued)

A. General Information on Credit Risk (Continued)

2) CR2 – Changes in the stock of defaulted receivables and debt instruments:

		Current Period	Prior Period
1	Amount of defaulted loans and debt instruments at the end of the previous reporting period	99	90
2	Loans and debt instruments in default since the last reporting period	1,541	21
3	Receivables that are not in default again	-	-
4	Amounts written off from assets	-	-
5	Other changes	(18)	(12)
6	Amount of defaulted loans and debt instruments at the end of the reporting period (1+2-3-4+5)	1,622	99

B. Credit risk mitigation

1) KR3 – Credit risk mitigation techniques – overview:

		a	b	C	d	e	f	g
	Current Period	Amount measured in accordance with TAS	Receivables secured by collateral	Secured portions of collateralized receivables	Receivables covered by financial guarantees	Covered portions of receivables protected by financial guarantees	Receivables covered by credit derivatives	Hedged portions of receivables covered by credit derivatives
1	Loans	60,698	688	688	-	-	-	-
2	Debt instruments	46,308	-	-	-	-	-	-
3	Total	107,006	688	688	-	-	-	-
4	In default	1,622	-	-	-	-	-	-

(*) The defaulted amount is presented on a gross basis.

		A	b	c	d	e	f	g
	Prior Period	Amount measured in accordance with TAS	Receivables secured by collateral	Secured portions of collateralized receivables	Receivables covered by financial guarantees	Covered portions of receivables protected by financial guarantees	Receivables covered by credit derivatives	Hedged portions of receivables covered by credit derivatives
1	Loans	50,066	252	99	-	-	-	-
2	Debt instruments	27,316	-	-	-	-	-	-
3	Total	77,382	252	99	-	-	-	-
4	In default	99	-	-	-	-	-	-

(*) The defaulted amount is presented on a gross basis.

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INFORMATION RELATED TO UNCONSOLIDATED FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

X. Explanations on unconsolidated the risk management (Continued)

C. Credit Risk at the Point of Using the Standard Approach

1) CR4 – Standard Approach - Exposure to credit risk and credit risk mitigation effects:

Current Period		a	b	c	d	e	f
		Credit conversion rate and credit amount before credit risk mitigation		Credit conversion rate and credit amount after credit risk mitigation		Risk weighted amount and risk weighted amount concentration	
	Risk classes	Balance sheet amount	Off balance sheet amount	Balance sheet amount	Off balance sheet amount	Risk Weighted amount	Risk-weighted amount density
1	Receivables from central governments or central banks	15,075	-	15,075	-	-	%0
2	Receivables from regional or local governments	1,757	-	1,757	-	878	%50
3	Receivables from administrative units and non-commercial enterprises	2	2	2	2	2	%51
4	Receivables from multilateral development banks	-	-	-	-	-	%0
5	Receivables from international organizations	-	-	-	-	-	%0
6	Receivables from banks and intermediary institutions	10,831	2,687	10,831	2,187	5,361	%41
7	Corporate receivables	65,647	15,289	65,647	10,762	54,572	%71
8	Retail receivables	-	-	-	-	-	%0
9	Receivables secured by a residential real estate mortgage	-	-	-	-	-	%0
10	Receivables secured by commercial real estate mortgage	-	-	-	-	-	%0
11	Overdue receivables	736	-	736	-	449	%61
12	Receivables with high risk determined by the Board	-	8	-	4	4	%91
13	Mortgage-backed securities	-	-	-	-	-	%0
14	Short-term receivables from banks and intermediary institutions and short-term corporate receivables	-	-	-	-	-	%0
15	Investments as a collective investment institution	26,668	-	26,668	-	26,668	%100
16	Other receivables	1,719	-	1,719	-	1,579	%92
17	Stock investments	509	-	509	-	509	%100
18	Total	122,944	17,986	122,944	12,955	90,022	%66

Prior Period		a	b	c	d	e	f
		Credit conversion rate and credit amount before credit risk mitigation		Credit conversion rate and credit amount after credit risk mitigation		Risk weighted amount and risk weighted amount concentration	
	Risk classes	Balance sheet amount	Off balance sheet amount	Balance sheet amount	Off balance sheet amount	Risk Weighted amount	Risk-weighted amount density
1	Receivables from central governments or central banks	14,910	-	14,910	-	-	%0
2	Receivables from regional or local governments	1,469	-	1,469	-	734	%50
3	Receivables from administrative units and non-commercial enterprises	1	1	1	1	1	%37
4	Receivables from multilateral development banks	-	-	-	-	-	%0
5	Receivables from international organizations	-	-	-	-	-	%0
6	Receivables from banks and intermediary institutions	12,081	2,060	12,081	1,584	4,564	%33
7	Corporate receivables	51,923	9,907	51,923	6,902	39,615	%67
8	Retail receivables	-	-	-	-	-	%0
9	Receivables secured by a residential real estate mortgage	-	-	-	-	-	%0
10	Receivables secured by commercial real estate mortgage	-	-	-	-	-	%0
11	Overdue receivables	31	-	31	-	15	%50
12	Receivables with high risk determined by the Board	-	5	-	2	2	%69
13	Mortgage-backed securities	-	-	-	-	-	%0
14	Short-term receivables from banks and intermediary institutions and short-term corporate receivables	-	-	-	-	-	%0
15	Investments as a collective investment institution	13,809	-	13,809	-	12,963	%100
16	Other receivables	1,211	-	1,211	-	971	%80
17	Stock investments	509	-	509	-	509	%100
18	Total	95,944	11,973	95,944	8,489	59,374	%57

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**INFORMATION RELATED TO UNCONSOLIDATED FINANCIAL POSITION AND RISK
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X. Explanations on unconsolidated the risk management (Continued)

C. Credit Risk at the Point of Using the Standard Approach (Continued)

2) CR5 – Standard Approach: Receivables according to risk classes and risk weights:

	Current Period	a	b	c	d	e	f	g	h	i	J
	Risk classes/weights	0%	10%	20%	Guaranteed by 50% Real Estate Mortgage	75%	100%	150%	200%	Others	Total risk amount (after KDO and KRA
1	Receivables from central governments or central banks	15,075	-	-	-	-	-	-	-	-	15,075
2	Receivables from regional or local governments	-	-	-	1,757	-	-	-	-	-	1,757
3	Receivables from administrative units and non-commercial enterprises	2	-	-	-	-	2	-	-	-	4
4	Receivables from multilateral development banks	-	-	-	-	-	-	-	-	-	-
5	Receivables from international organizations	-	-	-	-	-	-	-	-	-	-
6	Receivables from banks and intermediary institutions	50	-	3,216	9,406	-	8	-	-	338	13,018
7	Corporate receivables	3,825	-	7,681	23,734	-	41,169	-	-	-	76,409
8	Retail receivables	-	-	-	-	-	-	-	-	-	-
9	Receivables secured by a residential real estate mortgage	-	-	-	-	-	-	-	-	-	-
10	Receivables secured by commercial real estate mortgage	-	-	-	-	-	-	-	-	-	-
11	Overdue receivables	-	-	-	574	-	162	-	-	-	736
12	Receivables with high risk determined by the Board	-	-	-	1	-	2	1	-	-	4
13	Mortgage-backed securities	-	-	-	-	-	-	-	-	-	-
14	Short-term receivables from banks and intermediary institutions and short-term corporate receivables	-	-	-	-	-	-	-	-	-	-
15	Investments as a collective investment institution	-	-	-	-	-	26,668	-	-	-	26,668
16	Stock investments	-	-	-	-	-	509	-	-	-	509
17	Other receivables	140	-	-	-	-	1,579	-	-	-	1,719
18	Total	19,092	-	10,897	35,472	-	70,099	1	-	338	135,899

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**INFORMATION RELATED TO UNCONSOLIDATED FINANCIAL POSITION AND RISK
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X. Explanations on unconsolidated the risk management (Continued)

C. Credit Risk at the Point of Using the Standard Approach (Continued)

2) CR5 – Standard Approach: Receivables according to risk classes and risk weights (Continued):

	Prior Period	a	b	c	d	e	f	g	h	i	j
	Risk classes/weights	0%	10%	20%	Guaranteed by 50% Real Estate Mortgage	75%	100%	150%	200%	Others	Total risk amount (after KDO and KRA)
1	Receivables from central governments or central banks	14,910	-	-	-	-	-	-	-	-	14,910
2	Receivables from regional or local governments	-	-	-	1,469	-	-	-	-	-	1,469
3	Receivables from administrative units and non-commercial enterprises	1	-	-	-	-	1	-	-	-	2
4	Receivables from multilateral development banks	-	-	-	-	-	-	-	-	-	-
5	Receivables from international organizations	-	-	-	-	-	-	-	-	-	-
6	Receivables from banks and intermediary institutions	286	-	6,895	6,298	-	5	-	-	181	13,665
7	Corporate receivables	4,626	-	5,957	19,637	-	28,605	-	-	-	58,825
8	Retail receivables	-	-	-	-	-	-	-	-	-	-
9	Receivables secured by a residential real estate mortgage	-	-	-	-	-	-	-	-	-	-
10	Receivables secured by commercial real estate mortgage	-	-	-	-	-	-	-	-	-	-
11	Overdue receivables	-	-	-	31	-	-	-	-	-	31
12	Receivables with high risk determined by the Board	-	-	-	2	-	-	-	-	-	2
13	Mortgage-backed securities	-	-	-	-	-	-	-	-	-	-
14	Short-term receivables from banks and intermediary institutions and short-term corporate receivables	-	-	-	-	-	-	-	-	-	-
15	Investments as a collective investment institution	-	-	19	-	-	13,790	-	-	-	13,809
16	Stock investments	-	-	-	-	-	509	-	-	-	509
17	Other receivables	240	-	-	-	-	971	-	-	-	1,211
18	Total	20,063	-	12,871	27,437	-	43,881	-	-	181	104,433

D. Counterparty Credit Risk Disclosures

1) KKR1 – Evaluation of KKR according to measurement methods:

		a	b	C	d	e	F
	Current Period(*)	Renewal cost	Potential credit risk amount	EBPRT	Alpha used to calculate the legal risk amount	Risk amount after credit risk mitigation	Risk-weighted amounts
1	Standard approach - KKR (for derivatives)	198	536		1.4	733	283
2	Internal Model Method (for derivative financial instruments, repo transactions, securities or commodity lending or borrowing transactions, transactions with long clearing periods, and margin securities transactions)			-	-	-	-
3	Simple method for credit risk mitigation - (for repurchase transactions, securities or commodities lending or borrowing transactions, transactions with long clearing periods, and credit securities transactions)					2,740	555
4	Comprehensive method for credit risk mitigation – (for repurchase transactions, securities or commodities lending or borrowing transactions, long clearing transactions, and credit securities transactions)					-	-
5	Value-at-risk for repurchase transactions, securities and commodities lending or borrowing transactions, long clearing transactions, and credit securities transactions					-	-
6	Total						838

(*) It is prepared taking into account the capital requirement calculated for KDA.

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INFORMATION RELATED TO UNCONSOLIDATED FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

X. Explanations on unconsolidated the risk management (Continued)

D. Counterparty Credit Risk Disclosures (Continued)

1) KKR1 – Evaluation of KKR according to measurement methods (Continued):

	A	b	c	d	e	F
Prior Period	Renewal cost	Potential credit risk amount	EBPRT	Alpha used to calculate the legal risk amount	Risk amount after credit risk mitigation	Risk-weighted amounts
1 Standard approach - KKR (for derivatives)	67	200		1.4	268	124
2 Internal Model Method (for derivative financial instruments, repo transactions, securities or commodity lending or borrowing transactions, transactions with long clearing periods, and margin securities transactions)	-	-	-	-	-	-
3 Simple method for credit risk mitigation - (for repurchase transactions, securities or commodities lending or borrowing transactions, transactions with long clearing periods, and credit securities transactions)	-	-	-	-	7,086	1,673
4 Comprehensive method for credit risk mitigation – (for repurchase transactions, securities or commodities lending or borrowing transactions, long clearing transactions, and credit securities transactions)	-	-	-	-	-	-
5 Value-at-risk for repurchase transactions, securities and commodities lending or borrowing transactions, long clearing transactions, and credit securities transactions	-	-	-	-	-	-
6 Total	-	-	-	-	-	1,797

(*) It is prepared taking into account the capital requirement calculated for KDA.

2) KKR2 – Capital requirement for KDA:

	a	b
Current Period	Risk amount (after using credit risk mitigation techniques)	Risk-weighted amounts
Total amount of portfolios subject to KDA capital requirement according to the advanced method	-	-
1 (i) Value-at-risk component (including 3*multiplier)		-
2 (ii) Stress value-at-risk (including 3*multiplier)		-
3 Total amount of portfolios subject to KDA capital requirement according to the standard method	1,267	196
4 Total amount subject to KDA capital requirement	1,267	196

	A	b
Prior Period	Risk amount (after using credit risk mitigation techniques)	Risk-weighted amounts
Total amount of portfolios subject to KDA capital requirement according to the advanced method	-	-
1 (i) Value-at-risk component (including 3*multiplier)		-
2 (ii) Stress value-at-risk (including 3*multiplier)		-
3 Total amount of portfolios subject to KDA capital requirement according to the standard method	1,814	102
4 Total amount subject to KDA capital requirement	1,814	102

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INFORMATION RELATED TO UNCONSOLIDATED FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

X. Explanations on unconsolidated the risk management (Continued)

D. Counterparty Credit Risk Disclosures (Continued)

3) KKR3 – Standard approach – KKR by risk classes and risk weights:

Current Period	a	b	c	d	e	f	g	h	i
Risk classes/Risk weight	0%	10%	20%	50%	75%	100%	150%	Other	Total Credit Risk (*)
Receivables from central governments or central banks	-	-	-	-	-	-	-	-	-
Receivables from regional or local governments	-	-	-	-	-	-	-	-	-
Receivables from administrative units and non-commercial enterprises	2	-	-	-	-	2	-	-	4
Receivables from multilateral development banks	-	-	-	-	-	-	-	-	-
Receivables from international organizations	-	-	-	-	-	-	-	-	-
Receivables from banks and intermediary institutions	51	-	354	336	-	-	-	-	741
Corporate receivables	2,041	-	113	1	-	574	-	-	2,729
Retail receivables	-	-	-	-	-	-	-	-	-
Receivables secured by a residential real estate mortgage	-	-	-	-	-	-	-	-	-
Overdue receivables	-	-	-	-	-	-	-	-	-
Receivables with high risk determined by the Board	-	-	-	-	-	-	-	-	-
Mortgage-backed securities	-	-	-	-	-	-	-	-	-
Securitization positions	-	-	-	-	-	-	-	-	-
Short-term receivables from banks and intermediary institutions and short-term corporate receivables	-	-	-	-	-	-	-	-	-
Investments as a collective investment institution	-	-	-	-	-	-	-	-	-
Stock investments	-	-	-	-	-	-	-	-	-
Other receivables	-	-	-	-	-	-	-	-	-
Other assets(**)	-	-	-	-	-	-	-	-	-
Total	2,094	-	467	337	-	576	-	-	3,474

(*) Total credit risk: The amount related to the capital adequacy calculation after applying the counterparty credit risk measurement techniques.

(**) Other assets: Includes amounts not included in counterparty credit risk reported in template KKR8.

Prior Period	a	b	c	d	e	f	g	h	i
Risk classes/Risk weight	0%	10%	20%	50%	75%	100%	150%	Other	Total Credit Risk (*)
Receivables from central governments or central banks	-	-	-	-	-	-	-	-	-
Receivables from regional or local governments	-	-	-	-	-	-	-	-	-
Receivables from administrative units and non-commercial enterprises	1	-	-	-	-	1	-	-	2
Receivables from multilateral development banks	-	-	-	-	-	-	-	-	-
Receivables from international organizations	-	-	-	-	-	-	-	-	-
Receivables from banks and intermediary institutions	286	-	84	130	-	-	-	-	500
Corporate receivables	4,610	-	643	28	-	1,571	-	-	6,852
Retail receivables	-	-	-	-	-	-	-	-	-
Receivables secured by a residential real estate mortgage	-	-	-	-	-	-	-	-	-
Overdue receivables	-	-	-	-	-	-	-	-	-
Receivables with high risk determined by the Board	-	-	-	-	-	-	-	-	-
Mortgage-backed securities	-	-	-	-	-	-	-	-	-
Securitization positions	-	-	-	-	-	-	-	-	-
Short-term receivables from banks and intermediary institutions and short-term corporate receivables	-	-	-	-	-	-	-	-	-
Investments as a collective investment institution	-	-	-	-	-	-	-	-	-
Stock investments	-	-	-	-	-	-	-	-	-
Other receivables	-	-	-	-	-	-	-	-	-
Other assets(**)	-	-	-	-	-	-	-	-	-
Total	4,897	-	727	158	-	1,572	-	-	7,354

(*) Total credit risk: The amount related to the capital adequacy calculation after applying the counterparty credit risk measurement techniques.

(**) Other assets: Includes amounts not included in counterparty credit risk reported in template KKR8.

4) KKR4 – Counterparty credit risk based on risk class and PD:

Since the standard method is used in the calculation of capital adequacy, the relevant table could not be given.

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INFORMATION RELATED TO UNCONSOLIDATED FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

X. Explanations on unconsolidated the risk management (Continued)

D. Counterparty Credit Risk Disclosures (Continued)

5) KKR5 – Guarantees used for KKR:

	a	b	c	d	e	f
	Derivative financial instrument guarantees				Other action guarantees	
	Received guarantees		Given guarantees		Received guarantees	Given guarantees
Current Period	Separated	Unseparated	Separated	Unseparated		
Cash – local currency	-	-	-	-	349	-
Cash – foreign currency	-	49,917	-	-	1,857	-
Government bonds/bills - domestic	-	-	-	-	-	38
Government debenture/bills - other	-	-	-	-	-	-
Public institution debenture/bonds	-	-	-	-	-	-
Corporate debenture/bonds	-	-	-	-	-	2,702
Stock	-	-	-	-	-	-
Other guarantee	-	-	-	-	-	-
Total	-	49,917	-	-	2,206	2,740

	a	b	c	d	e	f
	Derivative financial instrument guarantees				Other action guarantees	
	Received guarantees		Given guarantees		Received guarantees	Given guarantees
Prior Period	Separated	Unseparated	Separated	Unseparated		
Cash – local currency	-	-	-	-	2,996	-
Cash – foreign currency	-	44,026	-	-	2,544	-
Government bonds/bills - domestic	-	-	-	-	-	3,194
Government debenture/bills - other	-	-	-	-	-	-
Public institution debenture/bonds	-	-	-	-	-	-
Corporate debenture/bonds	-	-	-	-	-	3,892
Stock	-	-	-	-	-	-
Other guarantee	-	-	-	-	-	-
Total	-	44,026	-	-	5,540	7,086

6) KKR6 – Credit derivatives:

Since the Bank does not have risks arising from credit derivatives purchased or sold, the relevant table could not be given.

7) KKR7 – RAT changes regarding KKR within the scope of the internal model method

Since the standard method is used in the calculation of capital adequacy, the relevant table is not given.

8) KKR8 – Risks to the CCP ("CCP"):

Since the Bank has no risks to the central counterparty, the relevant table is not given.

E. Securitization Disclosures

The Bank has no securitization transactions.

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INFORMATION RELATED TO UNCONSOLIDATED FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

X. Explanations on unconsolidated the risk management (Continued)

F. Qualitative information to be disclosed to the public regarding market risk

		Current Period	Prior Period
	Direct (cash) products	RAT(*)	RAT(*)
1	Interest rate risk (general and specific)	1,392	869
2	Stock risk (general and specific)	-	-
3	Currency Risk	2,450	1,971
4	Commodity Risk	-	-
	Options		
5	Simplified Approach	-	-
6	Delta-plus Method	-	-
7	Scenario Approach	-	-
8	Securitization	-	-
9	Total	3,842	2,840

(*) Market Risk is the Risk Weighted Amount multiplied by 12.5 times the capital requirement.

IX. Explanations Regarding Hedging Transactions

The Bank does not account for hedging instruments.

X. Explanations on Unconsolidated Business Segments

The Bank operates in the capital markets, invests with the resources provided by using capital market instruments, provides consultancy services including transfer and merger issues in order to ensure that businesses have effective management and healthy financial structure, and operates in all fields related to investment banking.

The Bank offers its corporate, commercial and individual customers service packages consisting of investment and business loans, foreign trade transactions, investment products, cash management, leasing, factoring, insurance and other banking products.

Representation of certain financial statement items by operating segment:

Current Period (1 January -30 June 2026)	Personal Banking	Corporate Banking	Investment Banking	Other	Bank's Total Activity
Operating Gross Profit	1	5,275	-	-	5,276
Operating Income	1	5,275	-	-	5,276
Operating Profit/loss	1	3,121	-	-	3,122
Profit/loss before Tax	1	3,121	-	-	3,122
Corporation Tax	-	(353)	-	-	(353)
Deferred Tax income effect	-	117	-	-	117
Period net Profit/Loss	1	2,885	-	-	2,886

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Current Period (30 June 2026)	Personal Banking	Corporate Banking	Investment Banking	Other	Bank’s Total Activity
Partition Assets	3	120,044	-	-	120,047
Affiliate and subsidiaries	-	500	-	-	500
Total Assets	3	120,544	-	-	120,547
Departmental Obligations	19,733	85,954	-	-	105,687
Undistributed liabilities	-	-	-	14,860	14,860
Total Liabilities	19,733	85,954	-	14,860	120,547
<u>Other Section Items</u>					
Capital Investment	-	10	-	-	10
Depreciation Expense	-	-	-	(111)	(111)

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**INFORMATION RELATED TO UNCONSOLIDATED FINANCIAL POSITION AND RISK
MANAGEMENT (Continued)**

X. Explanations on unconsolidated business segments (Continued)

Prior Period (1 January -30 June 2025)	Personal Banking	Corporate Banking	Investment Banking	Other	Bank's Total Activity
Operating Income	2	2,549	-	-	2,551
Operating Income	2	2,549	-	-	2,551
Operating Profit/loss	2	1,692	-	-	1,694
Profit/loss before Tax	2	1,692	-	-	1,694
Corporation Tax	-	-	-	-	-
Deferred Tax income effect	-	(106)	-	-	(106)
Period net Profit/Loss	2	1,586	-	-	1,588
Prior Period (31 December 2025)	Personal Banking	Corporate Banking	Investment Banking	Other	Bank's Total Activity
Partition Assets	2	95,980	-	-	95,982
Affiliate and subsidiaries	-	500	-	-	500
Total Assets	2	96,480	-	-	96,482
Departmental Obligations	47,872	35,761	-	-	83,633
Undistributed liabilities	-	-	-	12,849	12,849
Total Liabilities	47,872	35,761	-	12,849	96,482
Other Section Items					
Capital Investment	-	9	-	-	9
Depreciation Expense	-	-	-	(77)	(77)

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SECTION FIVE

EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS

I. Explanations and notes related to unconsolidated assets

1.a) Information on cash and the account of the CBRT

	Current Period		Prior Period	
	TL	FC	LC	FC
Cash/Foreign currency	8	132	4	317
CBRT	2,266	740	8,315	539
Other	-	-	-	-
Total	2,274	872	8,319	856

1.b) Information on the account of the CBRT

	Current Period		Prior Period	
	TL	FC	LC	FC
Demand Unrestricted Amount	-	-	-	-
Time Unrestricted Amount	1,301	-	6,006	-
Time Restricted Amount	-	-	-	-
Reserve requirement	965	740	2,309	539
Total	2,266	740	8,315	539

As of 30 June 2026, a provision of TL 1 has been reserved to the CBRT account (31 December 2025: TL 3 available).

2. Information on financial assets at fair value through profit or loss

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

As of the balance sheet date, the Bank does not have any financial assets given as collateral/blocked at fair value through profit or loss (31 December 2025: None).

b) Financial assets at fair value through profit or loss subject to repurchase agreements

As of the balance sheet date, the Bank has no financial assets subject to repurchase agreements classified as at fair value through profit or loss (31 December 2025: None).

c) Positive differences related to derivative financial assets

	Current Period		Prior Period	
	TL	FC	LC	FC
Forward transactions	-	11	-	-
Swap transactions	166	225	88	68
Futures transactions	-	-	-	-
Options	-	3	-	3
Other	-	-	-	-
Total	166	239	88	71

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

I. Explanations and notes related to unconsolidated assets (Continued)

2. Information on financial assets at fair value through profit or loss (Continued)

d) Securities at fair value through profit or loss

	Current Period		Prior Period	
	TL	FC	TL	FC
Nurol Portföy Birinci Serbest Fonu(NJG)	8,155	-	114	-
Nurol Portföy Yönetimi A.Ş. Büyüyen İşletmeler Girişim Sermayesi Yatırım Fonu (NBI)	7,090	-	5,901	-
Nurol Portföy Yönetimi A.Ş. Dokuzuncu Girişim Sermayesi Yatırım Fonu (NDK)	5,946	-	5,396	-
Nurol Portföy Kısa Vadeli Serbest Fon (NLK)	972	-	626	-
Nurol Portföy Para Piyasası Fonu(PPN)	234	-	969	-
Nurol Portföy İkinci Serbest Fon (NTS)	215	-	178	-
Nurol Portföy 1. Borçlanma Araçları Fonu(NJR)	153	-	125	-
Nurol Portföy Para Piyasası Katılım Fonu (NSP)	140	-	271	-
Nurol Portföy Birinci Hisse Senedi Fonu (Hisse Senedi Yoğun Fon) (NPH)	80	-	76	-
Nurol Portföy Mutlak Getiri Hedefli Hisse Senedi Serbest Fon (Hisse Senedi Yoğun Fon) (NNU)	50	-	1	-
Nurol Portföy Birinci Katılım Fonu(NJY)	12	-	10	-
Nurol Portföy Altın Fonu(NJF)	7	-	6	-
Nurol Portföy İstatistiksel Arbitraj Hisse Senedi Serbest Fon (Hisse Senedi Yoğun Fon) (NSH)	-	-	13	-
Nurol Portföy Trada Serbest (Döviz) Özel Fonu (NTO)	-	3,462	-	85
Nurol Portföy Dördüncü Serbest (Döviz) Fon(NSD)	-	62	-	55
Nurol Portföy Beşinci Serbest (Döviz) Fon (NUB)	-	29	-	27
Nurol Portföy Mercan Katılım Serbest (Döviz) Fon (NME)	-	27	-	26
Nurol Portföy Zümrüt Katılım Serbest (Döviz) Fon (NZU)	-	25	-	22
Nurol Portföy Üçüncü Serbest (Döviz) Fon (NCS)	-	-	-	1
Total (*)	23,054	3,605	13,686	216

(*) The amounts are presented net of expected credit loss provisions..

Pursuant to the Board of Directors' resolution of Nurol Yatırım Bankası A.Ş. dated 26/11/2025 and numbered 3501, it was resolved to make an investment amounting to TL 4,556,550,000.00 by purchasing 4,556,550,000 participation units (nominal) at a sales price of TL 1 per unit on 27/11/2025 in Nurol Portföy Yönetimi A.Ş. Ninth Venture Capital Investment Fund, of which Nurol Portföy Yönetimi A.Ş. is the founder and manager.

Pursuant to the Investment Committee resolution of Nurol Portföy Yönetimi A.Ş. Ninth Venture Capital Investment Fund dated 27/11/2025 and numbered 2025/01, 126,307,021 Class B shares representing approximately 45.93% of Otosor Otomotiv Anonim Şirketi were acquired from Nurol Portföy Yönetimi A.Ş. Fourth Venture Capital Investment Fund for a total consideration of TL 4,556,550,000.00.

Pursuant to the Board of Directors' resolution of Nurol Yatırım Bankası A.Ş. dated 27/11/2025 and numbered 3502, it was resolved to redeem 126,143,096 participation units held in Nurol Portföy Yönetimi A.Ş. Fourth Venture Capital Investment Fund at a price of 35.590906 per unit.

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

I. Explanations and notes related to unconsolidated assets (Continued)

3. Information on banks

a) Information on banks

	Current Period		Prior Period	
	LC	FC	LC	FC
Banks				
Domestic	5	9	107	117
Foreign	-	393	-	904
Branches and offices abroad	-	-	-	-
Total	5	402	107	1,021

As at 30 June 2026, no provision has been allocated to the Banks account (31 December 2025: TL 2)

b) Information on foreign banks accounts

	Unrestricted Amount		Restricted Amount	
	Current Period	Prior Period	Current Period	Prior Period
European Union Countries	171	295	-	-
USA, Canada	202	592	-	-
OECD Countries (*)	20	17	-	-
Off-shore Banking Regions	-	-	-	-
Other	-	-	-	-
Total	393	904	-	-

(*) OECD Countries other than EU countries, USA and Canada

4. Receivables from Money Markets and Reverse Repo Transactions

As at the balance sheet date, the balance with Takasbank amounts to TL 2,254 (31 December 2025: TL 4,132). The Bank has no receivables from reverse repo transactions (31 December 2025: TL 2,607). No provision has been allocated for receivables from reverse repo transactions.

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

a.1) Information financial assets subject to repurchase agreements and given as collateral/blocked

	Current Period		Prior Period	
	LC	FC	LC	FC
Collateral/Blocked	49	2,301	858	1,088
Repurchase transaction	359	2,386	3,006	5,369
Total	408	4,687	3,864	6,457

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

I. Explanations and notes related to unconsolidated assets (Continued)

5. Information on financial assets at fair value through other comprehensive income (Continued)

b.1) Information on financial assets at fair value through other comprehensive income

	Current Period	Prior Period
Debt Securities^(*)	19,732	13,532
Quoted on Stock Exchange	17,127	11,231
Not Quoted	2,605	2,301
Share Certificates	9	9
Quoted on Stock Exchange	-	-
Not Quoted	9	9
Impairment Provision	(92)	(127)
Total	19,649	13,414

(*) The fair value difference of financial assets reflected in other comprehensive income traded of TL 8,875 (31 December 2025: TL 3,969) from government bonds, TL 5 (31 December 2025: TL 15) from bank bonds, and TL 3,126 (31 December 2025: TL 2,745) from securities issued by the private sector. Of this amount, TL 3,953 (31 December 2025: TL 3,521) is from domestic bank bonds, TL 2,354 (31 December 2025: TL 2,214) is from TR treasury bonds, and TL 1,327 (31 December 2025: TL 941) is from securities issued by the private sector. The fair value difference for other comprehensive income reflected financial assets has been allocated TL 33 (31 December 2025: TL 27).

6. Information on Loans

a) 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 Loans Granted to Shareholders	425	-	9,006	1
Loans Granted to Legal Entities	425	-	9,006	1
Loans Granted to Individuals	-	-	-	-
Indirect Loans Granted to Shareholders	-	3,162	-	983
Loans Granted to Employees^(*)	3	-	2	-
Total	428	3,162	9,008	984

(*) Includes advances given to bank personnel.

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

Cash Loans				
Current Period	Standard Loans	Loans Under Close Monitoring		
		Not under the scope of restructuring	Restructured Loans	
			Modifications on agreement conditions	Refinancing
Non-specialized Loans	60,463	-	-	-
Loans given to enterprises	24,550	-	-	-
Export Loans	9,058	-	-	-
Import Loans	-	-	-	-
Financial Sector Loans	26,284	-	-	-
Consumer Loans	3	-	-	-
Credit Cards	-	-	-	-
Other	568	-	-	-
Specialized Loans	-	-	-	-
Other Receivables	-	-	-	-
Total	60,463	-	-	-

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(Continued)**

I. Explanations and notes related to unconsolidated assets (Continued)

b) Information on the first and second group loans and other receivables including loans that have been restructured or rescheduled (Continued)

Cash Loans				
Prior Period	Standard Loans	Loans Under Close Monitoring		
		Not under the scope of restructuring	Restructured Loans	
			Modifications on agreement conditions	Refinancing
Non-specialized Loans	49,656	1,052	-	-
Loans given to enterprises	17,623	1,052	-	-
Export Loans	2,331	-	-	-
Import Loans	-	-	-	-
Financial Sector Loans	24,958	-	-	-
Consumer Loans	2	-	-	-
Credit Cards	-	-	-	-
Other	4,742	-	-	-
Specialized Loans	-	-	-	-
Other Receivables	-	-	-	-
Total	49,656	1,052	-	-

	Standard Loans	Loans Under Close Monitoring
Current Period		
12 Months Expected Credit Loss	47	-
Significant Increase in Credit Risk	-	-
Prior Period		
12 Months Expected Credit Loss	53	-
Significant Increase in Credit Risk	-	381

c) Breakdown of loans according to their maturities

Cash Loans		Loans Under Close Monitoring	
Current Period	Standard Loans	Not under the scope of restructuring	Restructured Loans
Short-Term Loans	32,595	-	-
Medium and Long-Term Loans	27,868	-	-
Total	60,463	-	-

Cash Loans		Loans Under Close Monitoring	
Prior Period	Standard Loans	Not under the scope of restructuring	Restructured Loans
Short-Term Loans	26,882	-	-
Medium and Long-Term Loans	22,774	1,052	-
Total	49,656	1,052	-

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(Continued)**

I. Explanations and notes related to unconsolidated assets (Continued)

d) Information on consumer loans, individual credit cards, personnel loans and personnel credit cards

	Short terms	Medium and Long-Term	Total
Consumer Loans-TL	-	-	-
Housing Loans	-	-	-
Automobile Loans	-	-	-
Personal finance credit	-	-	-
Other	-	-	-
Consumer Loans - foreign currency indexed	-	-	-
Housing Loans	-	-	-
Automobile Loans	-	-	-
Personal finance credit	-	-	-
Other	-	-	-
Consumer Loans -FC	-	-	-
Housing Loans	-	-	-
Automobile Loans	-	-	-
Personal finance credit	-	-	-
Other	-	-	-
Personal credit cards-TL	-	-	-
Installments	-	-	-
Without installments	-	-	-
Personal credit cards -FC	-	-	-
Installments	-	-	-
Without installments	-	-	-
Personal credit cards -TL	2	1	3
Housing Loans	-	-	-
Automobile Loans	-	-	-
Personal finance credit	2	1	3
Other	-	-	-
Personnel Loans- foreign currency indexed	-	-	-
Housing Loans	-	-	-
Automobile Loans	-	-	-
Personal finance credit	-	-	-
Other	-	-	-
Personnel Loans -FC	-	-	-
Housing Loans	-	-	-
Automobile Loans	-	-	-
Personal finance credit	-	-	-
Other	-	-	-
Personal credit cards -TL	-	-	-
Installments	-	-	-
Without installments	-	-	-
Personal credit cards -FC	-	-	-
Installments	-	-	-
Without installments	-	-	-
Overdraft Account-TL (Real Person)	-	-	-
Overdraft Account -FC (Real Person)	-	-	-
Total	2	1	3

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(Continued)**

I. Explanations and notes related to unconsolidated assets (Continued)

e) Information on commercial instalment loans and corporate credit cards

	Short Term	Medium- Long Term	Total
Commercial installment loans-TL	1,026	945	1,971
Business residential loans	-	-	-
Automobile loans	-	-	-
Consumer loans	1,026	945	1,971
Other	-	-	-
Commercial installment loans- Indexed to FC	-	-	-
Business residential loans	-	-	-
Automobile loans	-	-	-
Consumer loans	-	-	-
Other	-	-	-
Commercial installment loans - FC	-	1,957	1,957
Business residential loans	-	-	-
Automobile loans	-	-	-
Consumer loans	-	1,957	1,957
Other	-	-	-
Corporate credit cards-TL	-	-	-
Installment	-	-	-
Non-Installment	-	-	-
Corporate credit cards-FC	-	-	-
Installment	-	-	-
Non-Installment	-	-	-
Overdraft accounts-TL (Commercial customer)	-	-	-
Overdraft accounts-FC (Commercial customer)	-	-	-
Total	1,026	2,902	3,928

f) Loans according to types of borrowers

	Current Period	Prior Period
Public	1,757	1,469
Private	58,706	49,239
Total (*)	60,463	50,708

(*) Does not include non-performing loans.

g) Distribution of domestic and foreign loans

	Current Period	Prior Period
Domestic Loans	60,182	50,633
Foreign Loans	281	75
Total (*)	60,463	50,708

(*) Does not include non-performing loans.

h) Loans granted to investments in associates and subsidiaries

	Current Period	Prior Period
Direct Loans To Subsidiaries and Affiliates	4,564	6,710
Indirect Loans To Subsidiaries and Affiliates	-	-
Total	4,564	6,710

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

I. Explanations and notes related to unconsolidated assets (Continued)

i) Specific provisions accounted for loans

	Current Period	Prior Period
Provisions		
Loans with limited collectability	886	54
Loans with doubtful collectability	-	-
Uncollectible loans	-	-
Total	886	54

j) Information on non-performing loans (Net)

j.1) Information on non-performing loans restructured or rescheduled and other receivables

As of the balance sheet date, the Bank has no non-performing loans and other receivables restructured or rescheduled (31 December 2025: None).

j.2) Information on the movement of total non-performing loans

	III. Group	IV. Group	V. Group
	Loans with limited collectability	Loans with doubtful collectability	Uncollectible loans
Prior period end balance	99	-	-
Additions (*)	1,617	-	-
Transfers from other categories of loans under follow-up	-	-	-
Transfers to other categories of loans under follow-up	-	-	-
Collections	(94)	-	-
Write down/Write-offs	-	-	-
Sold	-	-	-
Commercial and corporate loans	-	-	-
Individual loans	-	-	-
Credit cards	-	-	-
Other	-	-	-
Current period end balance	1,622	-	-
Provision	(886)	-	-
Net Balance on balance sheet (*)	736	-	-

(*) As of the balance sheet date, when calculated, the Bank's non-performing loan ratio is measured as 2.64% (31 December 2025: non-performing loan ratio 0.33%).

j.3) Information on non-performing loans granted as foreign currency loans

As of 30 June 2026, the balance of doubtful receivables arising from foreign currency loans amounts to TL 44. (31 December 2025: There is a non-performing loan balance arising from loans granted in foreign currency amounting to TL 45)

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I. Explanations and notes related to unconsolidated assets (Continued)

j.4) Information on non-performing loans based on types of borrowers

	III. Group	IV. Group	V. Group
	Loans with limited collectability	Loans with doubtful collectability	Uncollectible loans
Current period (Net)	736	-	-
Loans granted to real persons and legal entities (Gross)	1,622	-	-
Provision (-)	(886)	-	-
Loans granted to real persons and legal entities (Net)	736	-	-
Banks (Gross)	-	-	-
Provision (-)	-	-	-
Banks (Net)	-	-	-
Other loans (Gross)	-	-	-
Provision (-)	-	-	-
Other loans (Net)	-	-	-
Prior Period (Net)	45	-	-
Loans granted to real persons and legal entities (Gross)	99	-	-
Provision (-)	(54)	-	-
Loans granted to real persons and legal entities (Net)	45	-	-
Banks (Gross)	-	-	-
Provision (-)	-	-	-
Banks (Net)	-	-	-
Other loans (Gross)	-	-	-
Provision (-)	-	-	-
Other loans (Net)	-	-	-

j.5) Liquidation policy for loss loans and other receivables

Loans and other receivables in the nature of loss are collected through legal proceedings and conversion of guarantees into cash.

j.6) Information on the collection policy of non-performing loans and other receivables and information on the write-off policy of the Bank

Loans and other receivables in the nature of loss are collected through legal proceedings and the conversion of guarantees into cash through the court or the collections received based on the payment protocol made with the debtors. If there is still a remaining balance after the collection made through legal proceedings for the loans that have turned into losses, there is a policy of write-off from the Bank's assets after the approval of the Bank's Board of Directors on a transaction basis, by attaching it to a certificate of insolvency or a lack of pledge document.

As of 30 June 2026, we do not have any loans written off (31 December 2025: None).

7. Information on financial assets measured at amortized cost

a.1 Information financial assets subject to repurchase agreements and given as collateral/blocked

None (31 December 2025: None).

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(Continued)**

I. Explanations and notes related to unconsolidated assets (Continued)

a.2. Information financial assets subject to repurchase agreements and given as collateral/blocked

None (31 December 2025: None).

b.1. Information on government debt securities measured at amortized cost

None (31 December 2025: None).

c.1. Information on investments measured at amortized cost

None (31 December 2025: None).

d.1. Movements of investments measured at amortized cost during the year

None (31 December 2025: None).

8. Information on investments in associates (Net)

None (31 December 2025: None).

9. Information on subsidiaries (Net)

a) Information on consolidated subsidiaries in associates

None (31 December 2025: None).

b) Information on consolidated subsidiaries in associates

Title	Address (City/Country)	Bank's Share Ratio-If Different Vote Ratio (%)	Banka Risk Group Share Ratio (%)
1 NUROL VARLIK KİRALAMA ŞİRKETİ A.Ş.	İstanbul/TÜRKİYE	100.00	100.00
2 NUROL PORTFÖY YÖNETİM ŞİRKETİ A.Ş.	İstanbul/TÜRKİYE	100.00	100.00
3 ORTAK VARLIK YÖNETİM A.Ş.	İstanbul/TÜRKİYE	100.00	100.00

Asset Total (*)	Equity (*)	Fixed Assets Total (*)	Interest Income (*)	Securities Income (*)	Current Period profit/loss (*)	Prior Period profit/loss(**)	Fair Value
1 5,155	-	-	830	-	-	-	-
2 549	525	34	-	-	195	42	-
3 6,432	945	12	2,231	-	49	446	-

(*) It has been prepared based on the consolidated financial statements as of 30 June 2026, which have not been subject to limited independent audit.

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I. Explanations and notes related to unconsolidated assets (Continued)

b) Information on consolidated subsidiaries in associates (Continued)

	Current Period	Prior Period
Period beginning balance	500	500
Intra-period movements	-	-
Acquisitions (*)	-	-
Bonus Shares	-	-
Profit from current year share	-	-
Sales	-	-
Change Due to Reclassification	-	-
Revaluation difference	-	-
Value decrease provisions	-	-
Period ending balance	500	500
Capital commitments	-	-
Period-end capital contribution (100%)	100	100

10. Information on joint ventures

None (31 December 2025: None).

11. Information on lease receivables (Net)

a) Representation of investments made with financial leasing according to their remaining maturities

The bank does not have any net investments made through financial leasing. (31 December 2025: – None).

b) Information on net investments made under finance leases

The bank does not have any net investments made through financial leasing. (31 December 2025: – None).

12. Explanations on Factoring Receivables

None (31 December 2025 – None).

13. Information on hedging derivative financial assets

None (31 December 2025 – None).

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(Continued)**

I. Explanations and notes related to unconsolidated assets (Continued)

14. Explanations on investment properties

The Bank classifies the lands and real estates that it holds to earn rental income or value increase or both as investment property in accordance with TAS 40 and evaluates them using the fair value method. Under this account, the independent valuation report of lands and real estates was made in 2025 and the details of investment properties are as follows:

	Current Period	Prior Period
Opening	153	88
Additions	-	28
Sales (-)	-	54
Transfers (*)	-	-
Revaluation amount	-	91
Total	153	153

15. Explanations on deferred tax assets

As at the balance sheet date, the Bank has a deferred tax asset amounting to TL 485 (31 December 2025: deferred tax asset amounting to TL 351).

The amount of deferred tax assets recognized in the balance sheet for deductible temporary differences, tax losses, and tax credits and exemptions:

The bank has calculated deferred tax assets based on differences arising from "timing differences" between accounting policies and valuation principles applied in the financial statements and tax legislation and reflected them in its attached financial statements.

	Accumulated Temporary Differences		Deferred Tax Assets/Liabilities	
Deferred Tax Assets/(Liabilities)	Current Period	Prior Period	Current Period	Prior Period
Derivative revaluations	697	791	209	237
Revaluation differences of financial assets reflected in other comprehensive income	396	(599)	119	(180)
Provisions for litigation/consultancy/legal services	386	431	116	129
Provisions for expected losses	108	645	32	194
Employee benefits provision	48	36	14	11
Differences in useful lives of tangible assets	(2)	(60)	(1)	(18)
Revaluation differences of properties	-	(121)	-	(36)
Other	(18)	47	(4)	14
Total	1,615	1,170	485	351

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I. Explanations and notes related to unconsolidated assets (Continued)

15. Explanations on deferred tax assets (Continued)

The amount of deferred tax assets recognized in the balance sheet for deductible temporary differences, tax losses, and tax credits and exemptions (Continued):

	Current Peirod	Prior Period
Opening Balance	351	183
Recognized in the Profit or Loss Statement	117	290
Recognized in Other Comprehensive Income	17	(122)
Net Deferred Tax (Asset) / Liability	485	351

16. Explanations regarding assets held for sale and discontinued operations.

As at the reporting date, the Bank has no non-current assets classified as held for sale (31 December 2025: None).

17. Explanations on other assets

If the "other assets" item in the balance sheet exceeds 10% of the total balance sheet (excluding commitments recorded in off-balance sheet accounts), the names and amounts of sub-accounts that constitute at least 20% of this item

(31 December 2025: Not available).

II. EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED LIABILITIES

1. Information on the maturity structure of deposits

The Bank has no deposits due to its nature as an investment bank.

2. Fair Value Difference at Profit/Loss

a) Fair Value Difference at Profit/Loss

	Current Period		Prior Period	
	TL	FC	TL	FC
Forward transactions	-	69	-	96
Swap transactions	25	1,006	39	813
Futures transactions	-	-	-	-
Options transactions	-	2	-	2
Other	-	-	-	-
Total	25	1,077	39	911

3. Information on banks and other financial institutions

a) Information on borrowings

	Current Period		Prior Period	
	TL	FC	TL	FC
Borrowings from the CBRT	-	-	-	-
From domestic banks and institutions	6,395	1,091	-	1,012
From foreign banks, institutions and funds	22	253	60	761
Total	6,417	1,344	60	1,773

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(Continued)**

II. Explanations and notes on unconsolidated liabilities in the balance sheet

3. Information on banks and other financial institutions

b) Information on maturity structure of borrowings

	Current Period		Prior Period	
	LC	FC	LC	FC
Short-term	6,417	1,240	60	1,012
Medium and long-term	-	104	-	761
Total	6,417	1,344	60	1,773

The loans obtained constitute 6% of the total liabilities (31 December 2025: 2%).

4. Information on Funds

	Current Period		Prior Period	
	LC	FC	LC	FC
From domestic organization	6,870	2,043	6,100	3,119
From foreign institutions and funds	6	332	7	298
Total	6,876	2,375	6,107	3,417

Funds by maturity

	Current Period		Prior Period	
	LC	FC	LC	FC
Short-term	6,876	2,375	6,107	3,417
Medium and long-term	-	-	-	-
Total	6,876	2,375	6,107	3,417

Funds account for 8% of total liabilities (31 December 2025: 10%).

5. Money Market Funds

	Current Period		Prior Period	
	LC	FC	LC	FC
From domestic transactions	1,595	1,404	3,007	3,057
Financial institutions and organizations	1,281	374	289	22
Other institutions and organizations	310	751	2,716	2,745
Real People	4	279	2	290
From foreign transactions	-	455	-	358
Financial institutions and organizations	-	1	-	-
Other institutions and organizations	-	449	-	355
Real People	-	5	-	3
Total	1,595	1,859	3,007	3,415

Liabilities to money markets constitute 3% of total liabilities (31 December 2025: 7%).

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II. Explanations and notes on unconsolidated liabilities in the balance sheet (Continued)

6. Securities Issued

	Current Period		Prior Period	
	TL	FC	TL	FC
Bank Bills	7,164	-	11,667	-
Bonds	16,130	3,390	2,905	1,534
Total	23,294	3,390	14,572	1,534

Issued securities constitute 22% of total liabilities (31 December 2025: 17%).

The issuances made by the Bank as of 30 June 2026, which are not redeemed, are listed below:

EXPORT TYPE	CURRENCY TYPE	EXPORT DATE	MATURITY DATE	DAY	NOMINAL (*)	INTEREST RATE
BONO	TL	09.01.2026	10.07.2026	182	500,000,000	38.50%
BONO	TL	16.01.2026	17.07.2026	182	800,000,000	38.50%
BONO	TL	28.01.2026	30.07.2026	183	1,000,000,000	38.00%
BONO	TL	05.02.2026	07.08.2026	183	1,000,000,000	38.00%
BONO	TL	12.02.2026	14.08.2026	183	500,000,000	38.00%
BONO	TL	24.02.2026	26.08.2026	183	600,000,000	38.50%
BONO	TL	27.02.2026	26.08.2026	180	800,000,000	38.50%
BONO	TL	05.03.2026	03.09.2026	182	250,000,000	39.00%
BONO	TL	25.03.2026	23.09.2026	182	500,000,000	41.50%
BONO	TL	16.06.2026	17.12.2026	184	400,000,000	43.00%
BONO	TL	30.06.2026	29.12.2026	182	250,000,000	42.50%
BONO	TL	03.04.2026	02.10.2026	182	200,000,000	43.00%
BONO	TL	10.04.2026	09.10.2026	182	100,000,000	39.99%
BONO	TL	15.04.2026	16.10.2026	184	250,000,000	42.50%
BONO	TL	22.04.2026	21.10.2026	182	700,000,000	43.50%
BONO	TL	29.04.2026	27.10.2026	181	300,000,000	43.50%
BONO	TL	12.05.2026	12.11.2026	184	500,000,000	42.50%
BONO	TL	21.05.2026	20.11.2026	183	200,000,000	43.00%
BILL	TL	07.01.2026	12.01.2027	370	200,000,000	37.85%
BILL	TL	05.02.2026	10.02.2027	370	1,000,000,000	40.00%
BILL	TL	27.02.2026	02.03.2027	368	1,200,000,000	39.00%
BILL	TL	05.03.2026	16.03.2027	376	500,000,000	40.00%
BILL	TL	12.03.2026	23.03.2027	376	100,000,000	39.99%
BILL	TL	17.03.2026	30.03.2027	378	200,000,000	39.99%
BILL	TL	25.03.2026	02.04.2027	373	750,000,000	42.50%
BILL	TL	03.04.2026	13.04.2027	375	300,000,000	43.00%
BILL	TL	10.04.2026	13.04.2027	368	400,000,000	43.00%
BILL	TL	15.04.2026	20.04.2027	370	500,000,000	43.00%
BILL	TL	22.04.2026	30.04.2027	373	1,200,000,000	44.00%
BILL	TL	29.04.2026	30.04.2027	366	650,000,000	44.00%
BILL	TL	12.05.2026	25.05.2027	378	1,500,000,000	44.00%
BILL	TL	12.05.2026	14.05.2027	367	2,050,000,000	44.00%
BILL	TL	14.05.2026	21.05.2027	372	100,000,000	39.99%
BILL	TL	21.05.2026	03.06.2027	378	1,300,000,000	44.50%
BILL	TL	02.06.2026	03.06.2027	366	1,500,000,000	44.50%
BILL	TL	08.06.2026	09.06.2027	366	500,000,000	40.00%
BILL	TL	11.06.2026	22.06.2027	376	2,000,000,000	44.50%
BILL	TL	16.06.2026	22.06.2027	371	1,600,000,000	44.50%
BILL	TL	30.06.2026	13.07.2027	378	2,500,000,000	43.50%

(*) The nominal amounts stated in the table are the full TL amount.

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II. Explanations and notes on unconsolidated liabilities in the balance sheet (Continued)

7. If the other liabilities item of the balance sheet exceeds 10% of the balance sheet total excluding off-balance sheet commitments, the names and amounts of the sub-accounts constituting at least 20% of them

TL 59 of the Bank's other liabilities item consists of commissions collected in advance, and the amount of collateral received from derivative financial instruments of TL 49,917 (31 December 2025: commissions collected in advance of TL 36, collateral received from derivative financial instruments TL 44,026).

In derivative transactions, the Bank may obtain cash collateral from counterparties in order to manage credit risk, based on the notional amount of the underlying transaction to be purchased at maturity. These collateral amounts are monitored under the accounts "390050 TL and 391050 FC – Payables from Derivative Financial Instruments / Received Collateral" in accordance with the Uniform Chart of Accounts. The aforementioned accounts are presented under the item "XV. Other Liabilities" in the balance sheet format subject to this report.

8. General explanations regarding the criteria used in the determination of lease installments in financial leasing contracts, renewal and purchase options, and provisions that impose significant obligations on the bank in terms of restrictions in the contract

8.1 Explanations on liabilities arising from financial leasing transactions

None. (31 December 2025: None.).

8.2 Explanations on operating leases

The bank makes operating lease agreements when needed. The Bank's liability arising from operating lease agreements is TL 82 (31 December 2025: TL 80 operating lease).

9. Information on hedging derivative financial liabilities

None (31 December 2025: None).

10. Information on provisions

10.1 Information on provisions related with foreign currency difference of foreign indexed loans

None. (31 December 2025: None).

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

	Current Period	Prior Period
First Stage	14	8
Second Stage	-	164
Third Stage	10	11
Total	24	183

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EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

II. Explanations and notes on unconsolidated liabilities in the balance sheet (Continued)

10.3 Obligations related to employee rights

According to the Turkish Labor Law, the Bank is obliged to pay severance pay to its personnel who has completed one year of employment and has been terminated or retired due to compulsory reasons, has completed 25 years of service (20 for women) and is entitled to retirement (58 years old for women, 60 years old for men), is called up for military service or has passed away. . After the legislative change on 23 May 2002, some transitional clauses regarding the length of service before retirement were issued.

The bank's severance pay liability is calculated based on TL 64,948.77 full effective from 1 January 2026 (31 December 2025: Full TL 53,919.68). Severance pay liability is not subject to any legal funding and does not have any funding conditions.

The provision for severance pay is calculated by calculating the present value of the probable obligation that the Bank will have to pay in case of retirement of the employees. TAS 19 requires the use of actuarial valuation methods in order to calculate the liabilities of the enterprise. In determining the liability, the Bank has benefited from independent actuaries, and assumptions are made on issues such as discount rate, employee turnover and future salary increases. These assumptions are reviewed annually. In this context, the following actuarial assumptions were used in the calculation of total liabilities.

10.3 Obligations related to employee rights (Continued)

As of 30 June 2026, and 31 December 2025, the details of provisions for employee benefits are as follows:

	Current Period	Prior Period
Provision for severance pay	11	8
Permission provision	37	28
Premium provision	135	3
Total	183	39

10.4 Information on other provisions

The total amount of provision set aside by the Bank for the possible costs of local legal issues in which it is a relevant party and the possible costs to be paid to consultants for consultancy services received within the framework of the Bank's international compliance standards is TL 386 (31 December 2025: TL 430).

11. Information on taxes payable

11.1 Information on current year tax liability

11.1.1 Information on tax provision

After netting the provision for current taxes with the prepaid tax amount, the corporate tax payable by the Bank as of 30 June 2026 TL 26 tax payable as of 30 June 2026. (31 December 2025: corporate tax payable is TL 139)

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II. Explanations and notes on unconsolidated liabilities in the balance sheet (Continued)

11.1.2 Information on taxes payable

	Current Period	Prior Period
Corporate Tax Payable (*)	26	139
Taxation on Marketable Securities	87	78
Property Tax	-	-
Banking Insurance Transaction Tax	125	106
Foreign Exchange Transaction Tax	-	2
Payable Value Added Tax	3	12
Other	18	97
Total	259	434

(*) The period tax provision and the prepaid tax amount are shown by netting.

11. Information on taxes payable (Continued)

11.1.3 Information on premium payables

	Current Period	Prior Period
Social Security Premiums – Employee	5	4
Social Security Premiums – Employer	8	5
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	-	-
Unemployment Insurance – Employer	1	-
Other	-	-
Total	14	9

12. Information on liabilities for assets held for sale and assets of discontinued operations

None (31 December 2025: None).

13. Information on subordinated loans

The Bank has subordinated debt instruments amounting to TL 1,891 as of the balance sheet date. (December 31, 2025: On July 29, 2025, a debt instrument amounting to USD 40,000,000 with a fixed interest rate of 8.88%, a maturity of 10 years and semi-annual coupon payments was issued).

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II. Explanations and notes on unconsolidated liabilities in the balance sheet (Continued)

14. Information on shareholders' equity

14.1 Presentation of paid-in capital

	Current Period	Prior Period
Common Stock	5,900	5,900
Preferred Stock	-	-

14.2 Paid-in capital amount, explanation as to whether the registered share capital system is applied and if so, amount of registered share capital ceiling

Capital System	Paid in capital	Capital Ceiling
Registered capital system	5,900	-

The Bank does not have a capital increase for the distribution of its 2025 profit in the current period (31 December 2025: In line with the resolution adopted at the Extraordinary General Assembly held on 18 June 2025, the Bank's paid-in capital was increased to TL 5,900 fully covered from internal resources. The Extraordinary General Assembly Resolution regarding the capital increase was announced in the Turkish Trade Registry Gazette dated 31 December 2025 and numbered 11361).

The bank does not apply the registered capital system.

14.3 Information on share capital increases and their sources; other relevant information on increased share capital in current period

The Bank does not have a capital increase in the current period (December 31, 2025: TL 2,300 from internal resources).

14.4 Explanation on the transfers from capital reserve to paid-in capital in the current period

The Bank's paid-in capital amounting to TL 5,900 has not changed during the current period (December 31, 2025: its paid-in capital was increased to TL 5,900. The capital increase was covered from capital reserves amounting to TL 2,300).

14.5 Information on capital commitments, the general purpose and the estimated sources for these commitments until the end of the fiscal year and the subsequent periods

All of the capital has been fully paid and there are no outstanding capital commitments.

14.6 Information on the Bank's income, profitability, prior period indicators on liquidity and uncertainty on these indicators and their potential effects on the Bank's capital

None (31 December 2025: None).

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AS OF 30 JUNE 2026**

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

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

II. EXPLANATIONS AND NOTES RELATED TO LIABILITIES (Continued)

14.7 Summary information about privileged shares representing the capital

None (31 December 2025: None).

14.8 Other

None (31 December 2025: None).

15. Stock issue premiums

	Current Period	Prior Period
Number of stocks (Thousand)	5,900	5,900
Preferred stock	-	-
Stock issue premium	-	-
Stock cancellation profit	-	-
Other capital instruments	-	-

16. Information on marketable securities value increase fund

	Current Period		Prior Period	
	LC	FC	LC	FC
From investment and associates, subsidiaries and joint ventures (business partners)	-	-	-	-
Revaluation difference	-	-	-	-
Foreign exchange difference	-	-	-	-
Securities at Fair Value Reflected in Other Comprehensive Income	(149)	433	(182)	499
Valuation difference	(149)	433	(182)	499
Exchange rate differences	-	-	-	-
Total	(149)	433	(182)	499

17. Explanations on minority shares

None (31 December 2025: None).

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

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

1. Information on off-balance sheet commitments

The type and amount of non-cancelable credit commitments

The Bank does not have any non-cancelable credit commitments (31 December 2025: None), nor does it have payment commitments for checks (31 December 2025: None)

The structure and amount of potential losses and commitments arising from the following contingent account items

None (31 December 2025: None).

Non-cash loans, including guarantees, bank endorsements, and financial guarantees and other letters of credit

The total non-cash loans provided by the bank amount to TL 16,924 (31 December 2025: TL 11,827), out of which TL 16,880 (31 December 2025: TL 11,751) consists of letters of guarantee and out of which TL 44 (31 December 2025: TL 77) consists of letters of credits.

Letters of guarantee

	Current Period	Prior Period
Provisional letters of guarantee	2,156	81
Final letters of guarantee	7,218	6,446
Letters of guarantee for advances	53	50
Letters of guarantee given to customs offices	600	636
Letter of guarantees given against cash loans	6,853	4,537
Total	16,880	11,750

2. Revocable, irrevocable guarantees and other similar commitments and contingencies

Total amount of non-cash loans

	Current Period	Prior Period
Non-cash Loans Given against Cash Loans	6,853	4,537
With Original Maturity of 1 Year or Less Than 1 Year	-	-
With Original Maturity of More Than 1 Year	6,853	4,537
Other Non-cash Loans	10,071	7,290
Total	16,924	11,827

3. Information on Contingent Assets and Liabilities

None (31 December 2025: None).

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

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

1.a) Information on interest income on loans

	Current Period		Prior Period	
	LC	FC	LC	FC
Interest on Loans(*)	7,032	719	3,065	520
Short-term Loans	3,324	452	1,843	256
Medium/Long-term Loans	3,708	267	1,222	264
Interest on Loans Under Follow-up	-	-	-	-
Total	7,032	719	3,065	520

(*) It also includes fees and commission incomes related to cash loans.

b) Information on interest income on banks

	Current Period		Prior Period	
	LC	FC	LC	FC
From the CBRT	2,266	4	724	-
From Domestic Banks	13	27	43	96
From Foreign Banks	-	7	-	6
Branches and Offices Abroad	-	-	-	-
Total	2,279	38	767	102

c) Information on interest income on marketable securities

	Current Period		Prior Period	
	LC	FC	LC	FC
Financial assets at fair value through profit or loss	-	-	-	-
Financial assets at fair value through other comprehensive income	1,475	497	1,472	650
Financial assets measured at amortized cost	-	-	-	-
Total	1,475	497	1,472	650

d) Information on interest income received from investments in associates and subsidiaries

The bank has interest income of TL 1,164 from its subsidiary Ortak Varlık Yönetim A.Ş. (30 June 2025: TL 657 interest income).

2.a) Information on interest expense

	Current Period		Prior Period	
	LC	FC	LC	FC
Banks	524	15	218	22
The Central Bank of Türkiye	-	-	-	-
Domestic Banks	523	-	156	-
Foreign Banks	1	15	62	22
Branches and offices abroad	-	-	-	-
Other Institutions	129	99	123	40
Total	653	114	341	62

b) Information on interest expense given to investments in associates and subsidiaries

There is a dividend payment of TL 854 to Nurol Varlık Kiralama A.Ş., a subsidiary of the Bank (30 June 2025: There is a dividend payment of TL 569).

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

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

c) Interest expense on issued marketable securities

	Current Period		Prior Period	
	LC	FC	LC	FC
Interest expense on securities issued	3,255	129	2,221	-
Total	3,255	129	2,221	-

d) Maturity structure of the interest expense on deposits

The Bank has no deposits due to its nature as an investment bank. (30 June 2025: None).

3. Information on dividend income

Dividend income of the Bank as of 30 June 2026 is TL 470 (30 June 2025: 365 TL).

4. Information on trading income/loss

	Current Period	Prior Period
Income	16,815	21,623
Profit on trading account securities	2,452	1,242
Profit on derivative financial transactions	2,605	2,514
Foreign exchange gains	11,758	17,867
Loss	20,127	23,235
Losses on trading account securities	228	102
Losses on derivative financial transactions	6,711	4,431
Foreign exchange losses	13,188	18,702
Net Trading Income/Loss	(3,312)	(1,612)

5. Information on other operating income

	Current Period	Prior Period
Provision cancellations	634	33
Communication Expenses Passed on to Customers	-	-
Real estate sales revenues	-	-
Investment in Real Estate Valuation Difference	-	-
Right to Buy Commissions	-	-
Revenues from the Right to Buy Price Increase	-	-
Income from Sale of Assets	-	-
Other (*)	84	16
	718	49

(*) Other commission income amounting to TL 84 is included under other items. (June 30, 2025: Reversal of the provision for the 2024 corporate tax amounting to TL 3 and other commission income amounting to TL 13 are included under other items).

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

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

6. Provision expenses related to loans and other receivables

	Current Period	Prior Period
Expected Credit Loss	926	63
12 Month Expected Credit Loss (Stage 1)	81	49
Significant increase in credit risk (Stage 2)	-	3
Non-Performing Loans (Stage 3)	845	11
Marketable Securities Impairment Provision	-	-
Financial Assets at Fair Value Through Profit or Loss	-	-
Financial Assets At Fair Value Through Other Comprehensive Income	-	-
Investments in Associates, Subsidiaries and Held-to-Maturity Securities		
Value Decrease	-	-
Investments in Associates	-	-
Subsidiaries	-	-
Joint Ventures	-	-
Other(*)	144	81
Total	1,070	144

(*) As of 30 June 2026, provisions amounting to TL 9 for leave allowances and TL 135 for performance bonuses have been recognized (30 June 2025: provision for leave allowances TL 6 and TL 75 for performance bonuses).

7. Information related to other operating expenses:

	Current Period	Prior Period
Reserve for employee termination benefits	3	2
Bank social aid fund deficit provision	-	-
Fixed assets impairment expense	-	-
Depreciation expenses of fixed assets	42	27
Intangible assets impairment expense	-	-
Goodwill impairment expense	-	-
Amortization expenses of intangible assets	69	50
Shares (capital method applied) impairment expense	-	-
Impairment expense for investment securities that will be disposed	-	-
Amortization expenses of investment securities that will be disposed	-	-
Impairment expenses for property and equipment held for sale purpose and terminated operations	-	-
Other operating expenses	271	152
Leasing expenses related to TFRS 16 exemptions	-	-
Maintenance expenses	5	5
Advertisement expenses	7	3
Other expenses (**)	259	144
Loss on sales of assets	-	-
Other (*)	273	211
Total	658	442

(*) There is a balance of TL 156 for Tax, Duties, and Charges expenses and TL 116 for other expenses (30 June 2025: There was a balance of TL 132, TL for Tax, Duties, and Charges expenses and TL 79 for other expenses).

(**) Computer usage expenses amounting to TL 79, contribution to Nurol Holding shared expenses amounting to TL 108, and other expenses amounting to TL 72 are recognized (June 30, 2025: computer usage expenses amounting to TL 41, contribution to Nurol Holding shared expenses amounting to TL 58, and other expenses amounting to TL 45).

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

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

8. Information on net income/(loss) from continuing or discontinued operations

For the period ended 30 June 2026, net interest income is TL 7,284 (30 June 2025: TL 3,656), net fee and commission income is TL 116 (30 June 2025: TL 94) and other operating income is TL 718 (30 June 2025: TL 49).

9. Information on provision for taxes from continuing or discontinued operations

9.1 Calculated current tax income or expense and deferred tax income or expense

As of 30 June 2026, 353 TL tax expense from continuing operations. (30 June 2025: None) and 117 TL deferred tax expense (30 June 2025: 106 TL deferred tax income) were reflected from continuing operations.

9.2 Explanations on operating profit/loss after tax

None (30 June 2025: None).

10. Information on net income/(loss) from continuing or discontinued operations

The Bank doesn't have discontinued operations. The Bank's net profit from continuing operations amounting to TL 2,886 (30 June 2025: It has made a profit of TL 1,588 (30 June 2025: None).

11. Information on net income/(loss) for the period

11.1. If the disclosure of ordinary banking transactions and the composition of income and expense items is necessary to understand the annual performance of Bank, the composition and amount of these items

None (30 June 2025: None).

11.2. If an accounting estimate change significantly affects the profit/loss in the current period or has a probability to significantly affect the profit/loss in the subsequent periods, the overall effect is disclosed

None (30 June 2025: None).

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

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

11.3. There is no profit/loss related to minority rights in the accompanying unconsolidated financial statements.

11.4. There are no changes in the accounting estimates that have a significant effect in the current period or that are expected to have a significant effect in the following periods.

12. Disclosure of 20% of sub-accounts in the case of other line items exceed 10% of the income statement total

	Current Period	Prior Period
Profit Share - Loans	235	231
Profit Share – Securities	-	-
Other	-	-
Other Interest Income	235	231
Profit Share – Securities	853	569
Paid to Other Financial Institutions	1	-
Other	-	-
Other Interest Expenses	854	569

V. Explanations and notes related to main partnership bank's risk group

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

Current Period

Bank's Risk Group (*)	Investments in Associates, subsidiaries		Direct and indirect shareholders of the Bank		Other real and legal persons that have been included in the risk group (**)	
	Cash	Non-Cash	Cash		Cash	Non-Cash
Loans and Other Receivables						
Beginning of the Period	6,710	151	9,006	984	1,200	6
End of the Period	4,564	5	425	3,162	4,348	6
Interest and Commission Income Received	1,164	-	613	-	692	-

(*) Defined in Article 49 of the Banking Law No. 5411.

(**) It also includes loans given to the Bank's indirect subsidiaries.

Prior Period

Bank's Risk Group (*)	Investments in Associates, subsidiaries		Direct and indirect shareholders of the Bank		Other real and legal persons that have been included in the risk group (**)	
	Cash	Non-Cash	Cash		Cash	Non-Cash
Loans and Other Receivables						
Beginning of the Period	1,609	87	4,485	512	2,974	2
End of the Period	6,710	151	9,006	984	1,200	6
Interest and Commission Income Received (***)	747	-	277	-	1,035	-

(*) Defined in Article 49 of the Banking Law No. 5411.

(**) It also includes loans given to the Bank's indirect subsidiaries

(***) Represents the balances of 30 June 2025.

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(Continued)**

V. Explanations and notes related to main partnership bank’s risk group (Continued)

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

The Bank doesn’t have any deposits since it is an investment bank. However, there is a balance of TL 7,982 (31 December 2025: TL 8,422) belonging to the risk group in the borrower funds.

3. Information on forward and option agreements and other similar agreements made with the Bank’s risk group

The bank does not have any futures contracts, option contracts, or similar contracts with its associated risk group (31 December 2025: None).

4. Disclosures of transactions with the Bank’s risk group

Current Period	Balance	Share %
Financial assets at fair value through other comprehensive income	2,310	%12
Cash Loans	9,337	%15
Non-Cash Loans	3,173	%19
Borrowed Funds	7,982	%86
Other Operating Expenses	108	%16

Prior Period	Balance	Share %
Financial assets at fair value through other comprehensive income	2,144	%16
Cash Loans	16,917	%33
Non-Cash Loans	1,148	%10
Borrowed Funds	8,422	%88
Other Operating Expenses	58	%10

VI. Explanations and notes related to subsequent events:

EXPORT TYPE	CURRENCY TYPE	EXPORT DATE	EXPIRY DATE	DAY	NOMINAL (*)	INTEREST RATE
BOND	TL	03.04.2026	02.10.2026	182	200,000,000	43.00%
BOND	TL	10.04.2026	09.10.2026	182	100,000,000	39.99%
BOND	TL	15.04.2026	16.10.2026	184	250,000,000	42.50%
BILL	TL	03.04.2026	13.04.2027	375	300,000,000	43.00%
BILL	TL	10.04.2026	13.04.2027	368	400,000,000	43.00%
BILL	TL	15.04.2026	20.04.2027	370	500,000,000	43.00%

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SECTION SIXTH

Independent Auditor’s Review Report

I. Limited Matters to be explained regarding the independent auditor’s review report

As of June 30, 2026, and for the period then ended, the unconsolidated financial statements were subjected to a limited independent audit by Güney Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik A.Ş. (a member firm of Ernst & Young Global Limited), and the limited audit report dated July 31, 2026 is presented before the unconsolidated financial statements.

II. Explanations and footnotes prepared by the independent auditor

There are no significant issues related to the Bank's operations that are not mentioned in the above sections, and there are no explanations and footnotes deemed necessary.

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SECTION SEVEN

I. Explanations on the Interim Activity Report

CHAIRMAN OF THE BOARD OF DIRECTORS EVALUATION AND EXPECTATIONS (*)

The IMF World Economic Outlook projects 3.4% growth and a 28.6% annual CPI inflation rate for the Turkish economy in 2026. In the medium term, growth is expected to maintain its moderate course, while inflation is anticipated to continue its gradual decline. The IMF indicates that the downward revision to growth mainly reflects disruptions arising from conflicts in the Middle East, and considers sustained confidence in the macroeconomic rebalancing process, supported by consistent monetary policy, as the baseline scenario underpinning Türkiye's growth potential.

The Central Bank of the Republic of Türkiye (CBRT), at its Monetary Policy Committee meeting dated 22 April 2026, kept the one-week repo auction rate, which is the policy rate, unchanged at 37%. In the first quarter of the year, the tight monetary stance supporting the disinflation trend was maintained. In its latest reports, the CBRT revised its year-end 2026 inflation forecast range to 15%–21% and set the interim target at 16%, thereby continuing to guide market expectations.

According to BRSA data, as of the spring months of 2026, the rapid decline in the volume of FX-Protected Deposits (KKM) has largely reached completion, with the balance falling below TL 2 billion and its share in total deposits declining to 0.01%. Total loan volume amounts to TL 24.3 trillion, while total deposits stand at TL 27.8 trillion. In the banking sector, regulatory capital continues to remain robust, while the loan-to-deposit balance and the recovery in the net foreign currency general position are sustained.

International credit rating agencies Moody's, S&P and Fitch maintained Türkiye's credit ratings in the third quarter. Moody's affirmed its rating at B1 with a positive outlook, while S&P and Fitch affirmed it at BB– with a stable outlook.

International credit rating agencies have continued to assess Türkiye's macroeconomic stability. Fitch Ratings affirmed Türkiye's credit rating at "BB–" on 10 April 2026 and revised the outlook to stable following prior positive repricing. Similarly, S&P and Moody's maintained their assessments supporting a stable and broadly unchanged rating outlook.

The U.S. economy is expected to recover in the first quarter of 2026 following temporary slowdowns in the previous quarter, growing at an annualized rate of approximately 3.4%. The underlying growth trend is projected to stabilize at around 2.1%. During the first quarter, the Federal Reserve kept the federal funds rate unchanged within the target range of 3.50%–3.75% at FOMC meetings, in line with expectations; supported by strong growth data, it signaled that elevated real interest rates may be maintained for a period and that any rate cuts will proceed in a data-dependent manner.

The U.S. economy delivered a resilient performance in the first quarter of 2026, expanding by 3.4% on an annualized basis; however, structural risks have intensified. A "K-shaped" divergence in economic activity has become more pronounced, widening the gap between strong consumption among the technology sector and higher-income groups and the financing constraints faced by the real sector, thereby creating pressures on financial stability. On the monetary policy front, with Jerome Powell's term set to expire in May 2026, attention has shifted to the prospective policy direction under President Trump's nominee, Kevin Warsh, and his "regime shift" vision. Warsh's candidacy has raised questions regarding the Federal Reserve's independence, while the Fed's intention to accelerate rate cuts based on AI-driven productivity gains has introduced a three-way tension between Trump's pro-growth stance, Warsh's forward-looking policy approach, and Powell's data-dependent and cautious framework. According to S&P Global flash data for April 2026, the manufacturing PMI remained robust at 54, while the services PMI stood at 51.3, indicating continued expansion. Nevertheless, the Fed's decision to keep the policy rate unchanged within the 3.50%–3.75% range has reinforced market expectations that higher real interest rates will be maintained for longer amid prevailing political and structural uncertainties.

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In its latest World Economic Outlook Report, the IMF projected global economic growth at 3.0% and Türkiye’s economic growth at 2.9% for 2026. The report highlighted the adverse impact of tight financial conditions, slowing domestic demand and energy shocks on growth, while also emphasizing that the declining trend in global inflation has lost momentum. Furthermore, cost pressures on energy-importing economies and demand momentum driven by the artificial intelligence-focused technology cycle were identified as two contrasting forces shaping the global economy.

At its Monetary Policy Committee meeting held on June 11, 2026, the CBRT maintained the one-week repo auction rate, its policy rate, at 37%. Cost pressures on inflation arising from geopolitical developments and rising energy prices continued to be closely monitored. In light of these exceptional developments, the CBRT shifted from forecast ranges to point forecasts in its latest Inflation Report, revising its year-end 2026 inflation forecast upward to 26% and its interim target to 24%. Inflation targets for 2027 and 2028 were set at 15% and 9%, respectively.

According to BRSA data, as of July 10, 2026, the banking sector’s total loan volume increased to TL 26.8 trillion, while total deposits, including interbank transactions, reached TL 30.1 trillion. Consumer loans amounted to TL 3.4 trillion, whereas non-performing loans accounted for 2.9% of the total loan portfolio. The sector’s regulatory capital remained strong at TL 5.76 trillion. The gradual deterioration observed in asset quality indicators, driven by the impact of the high interest rate environment on both retail and commercial loan repayments, continued to be a key area of close monitoring across the sector.

In the assessments of international credit rating agencies, the impact of the war on macroeconomic balances remained a key determining factor. In its review dated July 17, 2026, Fitch Ratings affirmed Türkiye’s long-term foreign-currency credit rating at “BB-” and maintained its outlook as “Stable”. The agency forecasts that gross international reserves will reach USD 167 billion by the end of 2026, while the current account deficit is expected to increase to 3% of GDP due to weakening energy and tourism balances. Meanwhile, Moody’s placed Türkiye under review on July 24, 2026, maintaining its “Ba3” rating and stable outlook, whereas S&P Global Ratings is scheduled to conduct its second review of the year on October 16, 2026.

The U.S. economy grew by 2.1% in the first quarter of 2026, demonstrating a moderate recovery compared to the previous period. On the inflation front, a decline was observed, supported by lower energy prices; after peaking in May, CPI eased to 3.5% in June, while core inflation declined to 2.6%. On the monetary policy side, the Fed kept its policy rate unchanged at 3.50%-3.75% at its first meeting under the leadership of the new Chair, Kevin Warsh. Although the Fed’s latest projections point to the possibility of further monetary tightening, lower-than-expected inflation data have eased market concerns, shifting attention to the meeting scheduled for the end of July.

In the Eurozone, the energy shock triggered by the war led the European Central Bank to implement its first interest rate increase since 2023, with key policy rates being raised by 25 basis points in June. Although annual inflation in the region declined to 2.8% in June, energy costs continued to remain the primary source of inflationary pressure. According to the latest projections, inflation is expected to gradually converge to the 2% target by 2028; however, the 2026 growth forecast was revised downward to 0.8%, reflecting the adverse impact of commodity prices on real incomes.

The gold market experienced a sharp correction during the second quarter of the year. Spot gold, which reached an all-time high of USD 5,595 per ounce on January 29, 2026, declined to the USD 4,000-4,100 range by mid-July, losing approximately 28% of its value compared to its peak, due to the Fed’s move away from interest rate cuts, rising real yields, and weakening investment appetite for exchange-traded funds. Global banks significantly revised their year-end targets downward; Goldman Sachs lowered its end-2026 forecast from USD 5,400 to USD 4,900, while JPMorgan revised its fourth-quarter target to USD 4,500. Ongoing central bank purchases and structural demand supported by concerns over public finances continue to be regarded as key factors providing a floor for gold prices.

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Excessive volatility in energy markets was one of the most significant developments of the quarter. Brent crude oil, which experienced sharp fluctuations due to geopolitical tensions and the closure and reopening of the Strait of Hormuz, retreated to its pre-conflict levels following a temporary easing of tensions. However, prices resumed a rapid upward trend in July as geopolitical tensions escalated once again. This heightened price volatility continues to represent a major risk factor for energy-importing countries, primarily through its impact on cost-driven inflation.

The Chinese economy lost momentum and exhibited a slowdown trend in the second quarter of 2026. During this period, exports remained resilient despite global disruptions, while weakness in the housing market and declining investment continued to weigh on domestic demand. Following this slowdown in economic activity, market attention shifted to the Politburo meeting in July for potential signals regarding additional fiscal stimulus measures.

At Nurobank, we remain firmly committed to our sustainable growth strategy, which is built on closely monitoring market dynamics, maintaining a strong focus on risk management, and creating value for our customers.

Thanks to the trust of our customers, the strong relationships we have built with our stakeholders, and the dedicated contributions of our employees, we continue to move steadily towards our goals. In the period ahead, our priority will remain to contribute to the country's economy, support the real sector, and maintain a strong and reliable financial structure.

On behalf of the Board of Directors,

I would like to express my sincere appreciation to all our customers and business partners for their continued trust and support, and to our employees for their exceptional commitment and dedicated contributions.

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I. Explanations on the Interim Activity Report (Continued)

GENERAL MANAGER EVALUATION AND EXPECTATIONS (*)

Dear Shareholders, Customers, Employees and Business Partners of Nurolbank,

As we leave behind the second quarter of 2026, we have completed a period in which geopolitical developments, volatility in energy prices, and divergence in monetary policy paths played a defining role in the global economy. Rising tensions in the Middle East heightened concerns regarding energy supply security, reinforcing upside risks to the inflation outlook. While the Fed kept its policy rate unchanged at 3.50%-3.75% for the fourth consecutive meeting in June, the European Central Bank delivered its first interest rate increase since 2023, raising the deposit facility rate to 2.25%. Although annual inflation in the Eurozone declined from 3.2% in May to 2.8% in June, the divergence in the global interest rate outlook continued to support a cautious stance with respect to risk appetite in financial markets and capital flows toward emerging economies.

In Türkiye, the second quarter was characterized by a divergence among the components of economic activity despite the gradual normalization observed in inflation. Following a monthly increase of 4.18% in April, consumer prices rose by 1.71% and 0.99% in May and June, respectively, while annual inflation declined from 32.61% in May to 32.11% in June. The persistence of services inflation at 39.64% indicated that rigidities in pricing behavior continued. Retail sales volume increased by 13.7% year-on-year in May, pointing to relatively resilient domestic demand, whereas a 2.9% monthly decline in industrial production and stagnant annual growth highlighted the loss of momentum on the production side. Exports increased by 3.6% to USD 136.1 billion in the first half of the year, while the current account balance recorded a deficit of USD 1.5 billion in May. The CBRT maintained the policy rate at 37% at both its April and June meetings. Meanwhile, the year-end inflation expectation of 29.21% reported in the July Survey of Market Participants remained above the CBRT's 26% forecast, underscoring the continuing importance of expectation management.

In the banking sector, balance sheet growth continued, while developments in asset quality and capital adequacy remained under close scrutiny. As of May 2026, the sector's total assets reached TL 51.8 trillion, with assets, loans and deposits expanding by 10.3%, 12.6% and 8.9%, respectively, since the beginning of the year. The non-performing loan ratio stood at 2.69%, while the capital adequacy standard ratio was recorded at 16.34%. Total loans reached TL 26.1 trillion and deposits amounted to TL 29.7 trillion. In addition, the sector generated a net profit of TL 421.8 billion during the first five months of the year, representing a nominal increase of 29.1% compared to the same period of the previous year. Against this backdrop, strengthening the Turkish lira deposit base, enhancing customer experience and operational efficiency through digital channels, and maintaining selective lending policies remained among the sector's strategic priorities. Supporting export-oriented companies as well as technology and green transformation investments in loan allocation, together with a prudent approach focused on borrowers' repayment capacity and effective collection processes in retail lending, continued to constitute the main pillars of sustainable growth.

Looking ahead, the impact of geopolitical developments on energy prices, global supply chains, and financing conditions will remain a key determinant of the economic outlook. For Türkiye, the permanence of the improvement in the underlying inflation trend, the convergence of inflation expectations toward the CBRT's forecasts, and the preservation of external balances within a sustainable framework will continue to be closely monitored. Within the banking sector, healthy loan growth, asset quality, strong capital buffers, digital transformation, and sustainable finance will remain key priorities. While the divergence in the global interest rate outlook continues to keep financing risks elevated, it may also create new business and funding opportunities for banks with strong balance sheet structures and selective lending policies.

(*) Unless otherwise specified, the amounts in the activity report are expressed in full Turkish Lira (TL).

CONVENIENCE TRANSLATION OF THE AUDITOR'S REPORT ORIGINALLY ISSUED IN TURKISH

NUROL YATIRIM BANKASI ANONİM ŞİRKETİ UNCONSOLIDATED STATEMENT OF PROFIT DISTRIBUTION AS OF 30 JUNE 2026

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

I. Explanations on the Interim Activity Report (Continued)

Information on the Bank's first quarter realizations

Our debt instrument issuances, which are an important item among our funding sources, are continuing. We are focusing on ensuring resource diversification through non-deposit sources and diversifying our funding structure with long-term, low-cost resources. By continuously expanding our correspondent banking network, we are developing collaborations that will increase our bank's funding opportunities. Our Treasury Department will continue to manage foreign exchange, interest rate, and liquidity risks within the limits set by our Board of Directors and in line with the asset-liability management principles. We will continue to monitor developments in both foreign and domestic markets closely and make the best use of our resources.

CHANGES REGARDING THE MEMBERS OF THE BANK'S BOARD OF DIRECTORS DURING THE PERIOD (*)

There was no change in the shareholding structure of our Bank during the period.

NUROLBANK SHAREHOLDERS STRUCTURE		
Shareholders's Title	Nominal Share Amount (TL)	Ratio (%)
Nurol Holding A.S.	5,683,666,711	96.3332
Nurettin Carmikli	38,459,252	0.6519
Figen Çarmıklı	38,459,252	0.6519
Mehmet Oguz Carmikli	38,459,252	0.6519
Eyüp Sabri Çarmıklı	33,651,846	0.5704
Oguzhan Carmikli	11,217,281	0.1901
Saadet Ceyda Çarmıklı	11,217,281	0.1901
Eda Carmikli	11,217,281	0.1901
Gurhan Carmikli	16,825,922	0.2852
Gurol Carmikli	16,825,922	0.2852
TOTAL	5,900,000,000	100

As of 30 June 2026, the members of our Bank's Board of Directors are listed in the table below:

NUROLBANK BOARD OF DIRECTORS		Nominal Share Amount (TL)	Ratio (%)
Ziya Akkurt	Chairman of the Board	-	-
M. Oguz Carmikli	Vice Chairman of the Board	38,459,252	0.6519
Izzet Sahin	Board Member	-	-
Yusuf Serbest	Board Member	-	-
Ahmet Sirin	Board Member	-	-
Mehmet Mete Başol	Board Member	-	-
A. Kerim Kemahlı	Board Member	-	-
Eyüp Sabri Çarmıklı	Board Member	33,651,846	0.5704
Oğuzhan Çarmıklı	Board Member	11,217,281	0.1901
Ozgur Altuntas	Board Member – General Manager	-	-

CHANGES MADE TO THE MAIN AGREEMENT DURING THE PERIOD

There was no change in the Articles of Main Agreement of our Bank during the period.

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CONVENIENCE TRANSLATION OF THE AUDITOR'S REPORT ORIGINALLY ISSUED IN TURKISH

NUROL YATIRIM BANKASI ANONİM ŞİRKETİ UNCONSOLIDATED STATEMENT OF PROFIT DISTRIBUTION AS OF 30 JUNE 2026

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

I. Explanations on the Interim Activity Report (Continued)

EXPLANATIONS ON THE NUMBER OF BRANCHES, THE BANK'S SERVICE TYPE AND THE NATURE OF ACTIVITIES.

There has been no change in the activity of our bank, in the type of service. Our bank continues to serve with its Ankara branch.

THE SECOND QUARTER 2026 ECONOMIC EVALUATION AND OUR EXPECTATIONS

Developments in the Turkish Economy and Our Bank's Expectations:

GLOBAL

During the second quarter of 2026, the global economy faced heightened uncertainty amid ongoing geopolitical tensions in the Middle East and persistently elevated energy prices. Increasing risks to energy supply resulting from regional conflicts contributed to continued volatility in oil and natural gas prices, while these developments exerted upward pressure on global inflation expectations. Nevertheless, major central banks maintained their cautious and data-dependent monetary policy stances.

The Federal Reserve kept its policy rate unchanged within the 3.50%–3.75% range throughout the second quarter. In its communications, the Fed emphasized that, although inflation continued to improve gradually, upside risks stemming from energy prices remained, the labor market retained its relative strength, and future policy decisions would continue to be guided by incoming economic data. Market expectations for interest rate cuts during the remainder of the year weakened, with financial conditions expected to remain restrictive for an extended period.

Meanwhile, the European Central Bank raised its policy rates by 25 basis points in June due to the adverse impact of rising energy prices on the inflation outlook. Consequently, the deposit facility rate increased to 2.25%, the main refinancing operations rate to 2.40%, and the marginal lending facility rate to 2.65%. While maintaining its medium-term inflation target of 2%, the ECB stated that energy-driven inflationary pressures were being closely monitored and that future policy actions would remain data-dependent.

In its World Economic Outlook Report published in April, the International Monetary Fund (IMF) projected global economic growth of 3.1% in 2026 and 3.2% in 2027. The report noted that geopolitical developments, volatility in energy markets, and global financial conditions continued to represent the main risks to the growth outlook.

In commodity markets, Brent crude oil prices fluctuated at elevated levels throughout the second quarter, while gold prices maintained historically high levels, supported by safe-haven demand. Rising energy prices continued to be one of the key risk factors affecting both the inflation outlook and current account balances, particularly in energy-importing economies.

In China, the accommodative monetary policy stance was maintained. While the People's Bank of China left its benchmark lending rates unchanged, it continued to implement policies aimed at supporting domestic demand and maintaining favorable financing conditions. Nevertheless, the weak outlook for global trade and ongoing geopolitical risks continued to exert pressure on Asian economies.

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CONVENIENCE TRANSLATION OF THE AUDITOR'S REPORT ORIGINALLY ISSUED IN TURKISH

NUROL YATIRIM BANKASI ANONİM ŞİRKETİ UNCONSOLIDATED STATEMENT OF PROFIT DISTRIBUTION AS OF 30 JUNE 2026

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

I. Explanations on the Interim Activity Report (Continued)

TURKIYE

In the second quarter of 2026, the Turkish economy continued to implement tight monetary policies aimed at supporting the disinflation process, while rising global energy prices and geopolitical developments continued to pose upside risks to the inflation outlook.

At its June Monetary Policy Committee meeting, the Central Bank of the Republic of Türkiye (CBRT) kept the one-week repo auction rate, its policy rate, unchanged at 37%. The overnight lending and borrowing rates were maintained at 40% and 35.5%, respectively. In its statement, the Committee noted that although a limited improvement had been observed in the underlying trend of inflation, volatility in energy prices and global uncertainties continued to pose risks to price stability. The CBRT reiterated that monetary policy decisions would continue to be taken on a meeting-by-meeting basis in a data-driven manner. It was also stated that additional macroprudential measures could be introduced in the event of developments in credit and deposit markets beyond projections.

In its 2026-II Inflation Report published in May, the CBRT revised its year-end inflation forecast upward, citing energy prices, food prices and global geopolitical developments as the main drivers of the revision. The Bank assessed that its tight monetary policy stance would continue to support the disinflation process through demand, exchange rate and expectations channels.

Although the inflation outlook continued to exhibit a gradual improvement throughout the second quarter, upward price pressures persisted in the services and core goods groups due to rising energy prices. In its assessments, the CBRT emphasized that maintaining the improvement in inflation expectations remained the primary objective of monetary policy.

The banking sector preserved its strong balance sheet structure during the second quarter. According to BRSA data, the sector's total assets continued their upward trend, while loan volumes and deposit balances increased in a balanced manner. The capital adequacy ratio remained well above regulatory requirements, and the sector maintained its strong asset quality and equity structure. Profitability indicators continued to support the sector's resilience despite the tight monetary policy environment and developments in funding costs.

International credit rating agencies did not implement any significant changes to Türkiye's credit ratings during the second quarter. In the assessments of Fitch, S&P and Moody's, the disinflation process, reserve accumulation, external financing outlook, fiscal discipline and the sustainability of monetary policies continued to be the key factors underpinning their evaluations.

Overall, during the second quarter of 2026, geopolitical risks and energy prices continued to play a decisive role in the global economy, while Türkiye maintained its tight monetary policy stance, continued to implement measures aimed at supporting financial stability, and preserved the banking sector's stable outlook, supported by its strong capital structure.

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

Based on Nurolbank's Non-Consolidated Financial Statements for the First Quarter of 2026:

Net profit amounted to 2,886 million TL. In accordance with legal regulations and international practices, a total of 933 million TL has been set aside as provisions, including provisions for loans and other receivables. The total assets have increased by 24,9% compared to the end of 2025, reaching 20 billion 547 million TL. As of 30 June 2026, equity has increased by 15.7% compared to the end of 2025, reaching 14 billion 860 million TL. The total cash loans have increased by 22% compared to the end of 2025, amounting to 61 billion 386 million TL. The capital adequacy ratio has been realized at 15.81%.

Nurolbank Selected Non-Consolidated Financial Indicators

30 June 2026	One Million Turkish Lira (TL)
Gross Profit Before Tax and Provisions	4,192
Profit Before Tax	3,122
Net Profit	2,886
Cash Loans	61,386
Non-cash Loans	16,924
Total Assets	120,547
Equity	14,860

Significant Developments Regarding the Issuance and Redemption of Debt Instruments Between January 1, 2026, and 30 June 2026

In the first quarter of the year, our bank issued a total of 28,900 million Turkish Lira (TL) in bank bonds.

As of 30 June 2026, the total nominal Turkish Lira issuance amount in circulation is 30,400 million TL.

CHANGES IN MANAGEMENT AND CORPORATE GOVERNANCE PRACTICES

There have been no changes in the Board of Directors of our bank.

CHANGES OCCURRED DURING THE PERIOD

No changes occurred during the period.

DEVELOPMENTS IN INVESTMENTS, UTILIZATION OF INCENTIVES, AND THE EXTENT TO WHICH INCENTIVES HAVE BEEN UTILIZED

No changes occurred during the period.

(*) Unless otherwise specified, the amounts in the activity report are expressed in full Turkish Lira (TL).

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