*(Convenience Translation of the Independent Auditor's Report*
*Originally Prepared and Issued in Turkish)*

# DENİZBANK ANONİM ŞİRKETİ AND ITS FINANCIAL SUBSIDIARIES

## INDEPENDENT AUDITOR'S REVIEW REPORT, CONSOLIDATED FINANCIAL STATEMENTS AND NOTES FOR THE NINE MONTH PERIOD ENDED 30 SEPTEMBER 2026

I. Independent Auditor's Review Report

II. Publicly Disclosed Consolidated Financial Report

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

**Independent Auditors' Report on Review of Consolidated Interim Financial Information**

**To the Board of Directors of DenizBank Anonim Şirketi;**

*Introduction*

We have reviewed the consolidated statement of financial position of DenizBank A.Ş. ("the Bank") and its subsidiaries (together will be referred as "the Group"), at September 30, 2026 and the related consolidated statement of profit or loss, consolidated statement of profit or loss and other comprehensive income, consolidated statement of changes in shareholders' equity, consolidated statement of cash flows and a summary of significant accounting policies and other explanatory notes to the consolidated financial statements for the nine month period then ended. The Group Management is responsible for the preparation and fair presentation of interim consolidated 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 consolidated financial statements based on our review.

*Scope of Review*

We conducted our review in accordance with the Standard on Review Engagements (SRE) 2410, "Limited 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.

*Basis of Qualified Conclusion*

As explained in Section Five Part II.h.3, the accompanying consolidated financial statements as at September 30, 2026 include a free provision at an amount of Million TL 8,700 which was provided in prior years and does not meet the recognition criteria of TAS 37 "Provisions, Contingent Liabilities and Contingent Assets".

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*Qualified Conclusion*

Based on our review, except for the effect of the matter referred in the basis of qualified conclusion paragraph on the consolidated financial statements, nothing has come to our attention that causes us to believe that the accompanying consolidated financial statements do not give a true view of the financial position of the Group at September 30, 2026 and of the results of its consolidated operations and its consolidated cash flows for the nine month period then ended in all material respects in accordance with the BRSA Accounting and Financial Reporting Legislation.

*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 consolidated 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

Fatma Ebru Yücel, SMMM
Partner

October 23, 2026
İstanbul, Türkiye

# DENİZBANK A.Ş.
# CONSOLIDATED FINANCIAL REPORT FOR THE NINE MONTHS PERIOD ENDED 30 SEPTEMBER 2026


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www.denizbank.com

E-mail address of the Bank
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The nine months consolidated financial report package prepared in accordance with the statement "Financial Statements and Related Disclosures and Footnotes to be Announced to Public" as required by the Banking Regulation and Supervision Agency (BRSA), is comprised of the following sections:

- GENERAL INFORMATION ABOUT THE PARENT BANK
- CONSOLIDATED FINANCIAL STATEMENTS OF THE PARENT BANK
- DISCLOSURES ON ACCOUNTING POLICIES IN RELATED PERIOD
- INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT OF THE CONSOLIDATED GROUP
- DISCLOSURES AND FOOTNOTES TO CONSOLIDATED FINANCIAL STATEMENTS
- AUDITOR'S REVIEW REPORT
- INTERIM ACTIVITY REPORT

Our structured entity and subsidiaries whose financial statements have been consolidated under this consolidated financial report are as follows:

| | Subsidiaries |
|---|---|
| 1 | Denizbank AG, Vienna |
| 2 | Deniz Yatırım Menkul Kıymetler A.Ş. |
| 3 | JSC Denizbank, Moscow |
| 4 | Deniz Portföy Yönetimi A.Ş. |
| 5 | Deniz Finansal Kiralama A.Ş. |
| 6 | Deniz Faktoring A.Ş. |
| 7 | Deniz Gayrimenkul Yatırım Ortaklığı A.Ş. |
| 8 | CR Erdberg Eins GmbH & Co KG |
| 9 | Denizöde Elektronik Para ve Ödeme Hizmetleri A.Ş. |
| | **Structured Entity** |
| 1 | DFS Funding Corp. |

The consolidated financial statements and related disclosures and footnotes that were subject to independent audit review , are prepared in accordance with the "Regulation on Accounting Principles and Documentations", Turkish Accounting Standards, Turkish Financial Reporting Standards and the related statements, and in compliance with the financial records of our Bank. Unless stated otherwise, the accompanying consolidated financial statements are presented in **millions of Turkish Lira**.

23 October 2026

**HESHAM ABDULLA QASSIM AL QASSIM**
Chairman of Board of Directors

**RECEP BAŞTUĞ**
Member of Board of Directors and Chief Executive Officer

**RUSLAN ABİL**
Executive Vice President Financial Affairs and Chief Financial Officer

**ELBURUZ İNCEMAN**
Senior Vice President Financial Reporting and Accounting

**ERKAN DOĞAN**
Member of Board of Directors and Chairman of Audit Committee

**AHMED MOHAMMED AQIL QASSIM AL QASSIM**
Member of Board of Directors and Audit Committee


Contact information for questions on this financial report:
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Fax No: 0 212 336 6186

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# SECTION ONE
# GENERAL INFORMATION

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

(Section One I. "Amounts are expressed in full Turkish Lira")

Denizbank A.Ş. ("the Bank") following the resolution of the High Council of Privatization numbered 97/5 and dated 20 March 1997 to privatize 100% of shares of Denizbank A.Ş., share sale agreement between Zorlu Holding A.Ş. and the Privatization Administration was signed on 29 May 1997 and the Bank started its activities on 25 August 1997 upon the receipt of its official authorisation. Bank's shares have been quoted on Borsa Istanbul ("BIST") on 1 October 2004.

Dexia Participation Belgique SA, owned 100% directly and indirectly by Dexia SA/NV, acquired 75% of the outstanding shares of the Bank from Zorlu Holding A.Ş. on 17 October 2006, and Dexia Participation Belgique SA's partnership share has reached 99,85% with subsequent acquisitions following the share transfer.

On 27 December 2012, 99,85% of the Bank's shares were transferred from Dexia Group to Sberbank of Russia ("Sberbank") with a total purchase price of TL 6,90 billion (Euro 2,98 billion).

On 22 May 2018, Emirates NBD Bank PJSC (Emirates NBD) and Sberbank of Russia (Sberbank) signed a definite contract regarding the sales of 99,85% share of the Bank held by Sberbank and with the "Renewed Contract" signed on 2 April 2019, the parties have reached an agreement to the amount of TL 15,48 billion within the rearranged framework regarding the total amount of the relevant shares based on the consolidated equity of the Bank amounting to TL 15,51 billion. Upon obtaining the approvals of the regulatory authorities of Türkiye, Russia, United Arab Emirates and the other countries where the Bank operates, the share transfer was completed on 31 July 2019.

As of 31 July 2019, as a result of ENBD's acquisition of 99,85% of DenizBank's shares, obligations arose for ENBD to make mandatory tender offer (MTO) for the Bank as per the provisions of the Capital Markets Board's (CMB) Communiqué on Takeover Bids (II-26.1); and sell-out right; the Bank's shareholders other than ENBD got the right to sell their shares to ENBD as per the provisions of the CMB's Communiqué on Squeeze Out and Selling Rights (II-27.2).

Within the scope of the Communiqué on Squeeze Out and Selling Rights, the rights to sell were used by other shareholders within the three-month sell-out right-ending period between 1 August 2019 and 31 October 2019. Upon completion of the three-month sell-out right-ending period on 31 October 2019, ENBD applied to the Bank on 3 November 2019, requesting the exclusion of other shareholders, who did not use their right to sell. In this context, in the process of ENBD's exercising its right to squeeze out and removing it from the BIST; regarding the amendment of Article 6 of the Bank's articles of association and the capital decrease by canceling 1.426.214.154 public shares of other shareholders who do not use the Bank's right to sell, and making capital allocation to the ENBD simultaneously with the shares issued against these shares. Necessary regulatory approvals were obtained and were approved at the Extraordinary General Assembly Meeting held on 12 December 2019. The "Issuance Document" approved by the CMB with the decisions of the mentioned General Assembly Meeting was registered in the trade registry on 13 December 2019.

Within the scope of Central Registry Agency application, the shares of the shareholders other than the controlling shareholder were canceled, the newly issued shares were transferred to the controlling shareholder account and TL 21,2, which is the price determined in accordance with the CMB regulations, was paid to the shareholders on 13 December 2019. At the end of this transaction, the share of ENBD in the Bank has reached to 100%. Following the completion of the process, the Bank's shares were removed from the stock market as of 16 December 2019.

At the Board of Directors' meeting dated 9 January 2020, it has been decided to be submitted to the approval of the General Assembly for the increase of the TL 3.316.100.000 paid-in capital of the Bank by TL 2.380.000.000 in cash, and amending the Article 6 titled "Capital of the Bank" of the Articles of Association of the Bank. The amendment was approved in the Extraordinary General Assembly Meeting held on 3 February 2020. The total capital increase amounting to TL 2.380.000.000 was paid in cash by ENBD before the registration of the capital increase.

With the decision of the Board of Directors of the Bank dated 1 April 2024 and 18 April 2024 it was decided to increase the capital of the Parent Bank from TL 5.696.100.000 to TL 19.638.600.000 and to increase the capital of the Bank in cash by TL 13.942.500.000 to be covered from the amount transferred to the name and account of ENBD as 'capital advance' as a result of the early repayment of the subordinated loans ('TIER II') obtained from ENBD, the main shareholder of the Bank, within the framework of the BRSA's approval, and within this scope, it has been approved at the Extraordinary General Assembly Meeting on 16 May 2024 and capital increase was registered on 23 May 2024 to amend Article 6 of the Articles of Association of the Parent Bank titled "Capital of the Bank" accordingly.

## II. Capital structure of the Parent Bank, shareholders holding directly or indirectly, individually or collectively, the management and supervision of the Parent Bank changes in these matters during the year, if any and the explanation regarding the Group that the Bank is involved

| | Current Period (*) | | Prior Period (*) | |
|---|---|---|---|---|
| Name of the Shareholder | Amount (Full TL) | Share (%) | Amount (Full TL) | Share (%) |
| Emirates NBD Bank PJSC | 19.638.599.996 | 100,00 | 19.638.599.996 | 100,00 |
| Other | 4 | -- | 4 | -- |
| **Total** | **19.638.600.000** | **100,00** | **19.638.600.000** | **100,00** |

(*) Explanation is given in Section One, note I.

## III. Explanations regarding the Parent Bank's board of directors, board members, audit committee members, general manager and assistant general managers, and their shares in the Parent Bank and areas of responsibility, if any

| Name | Title | Shares owned (%) |
|---|---|---|
| **Chairman of the Board of Directors** | | |
| Hesham Abdulla Qassim Al Qassim | Chairman | -- |
| **Board of Directors(**)** | | |
| Recep Baştuğ | Member and CEO | -- |
| Ahmed Mohammed Aqil Qassim Al Qassim | Member | 0,00000001 |
| Patrick John Sullivan | Member | -- |
| Eman Mahmood Ahmed Abdulrazzaq | Member | -- |
| Shayne Keith Nelson | Member | -- |
| Burcu Çalıklı | Member | -- |
| Erkan Doğan | Member | -- |
| Aazar Ali Khwaja | Member | -- |
| **Audit and Risk Committee(**)** | | |
| Erkan Doğan | Chairman of the Audit Committee | -- |
| Ahmed Mohammed Aqil Qassim Al Qassim | Member | -- |
| **Executive Vice Presidents(*)** | | |
| Bora Böcügöz | Treasury, Financial Institutions | -- |
| Ruslan Abil | Financial Affairs | -- |
| Akın Ekici | Chief Legal Advisor | -- |
| Ayşenur Hıçkıran | Retail Banking | -- |
| Öcal Ağar | SME Banking, Agricultural Banking | -- |
| Özgür Tüzemen | Data and Transformation | -- |
| İlker Yavaş | Branch and Head Office Operations | -- |
| Murat Atay | Loans | -- |
| Feridun Aktaş | Technology | -- |
| Tuba Köseoğlu Okçu | Human Resources | -- |
| Demet Yavuz | Corporate and Commercial Banking | -- |

(*) Pursuant to a decision of the Parent Bank's Board of Directors dated March 25, 2026, Tuba Köseoğlu Okçu was appointed as Deputy General Manager in charge of the Human Resources Group and Mehmet Feridun Aktaş was appointed as Deputy General Manager in charge of the Technology Group; following the completion of legal procedures, they assumed their positions effective April 7, 2026.

By a Board of Directors resolution dated April 15, 2026, Demet Yavuz was appointed as Deputy General Manager responsible for the Corporate and Commercial Banking Group.

By a Board of Directors resolution dated June 19, 2026, Erkan Doğan was appointed to commence the position on June 22, 2026.

(**) Following Björn Lenzman's resignation, the Board of Directors, in a resolution dated June 19, 2026, decided to elect Board Members Erkan Doğan and Ahmed Mohammed Aqil Qassim Alqassım to the Audit Committee, and Board Members Burcu Çalıklı and Aazar Ali Khwaja to the Risk Committee.

## IV. Explanations regarding the persons and institutions that have qualified shares in the Parent Bank

| Commercial Title | Share Amounts | Share Percentages % | Paid-in Capital | Unpaid Capital |
|---|---|---|---|---|
| Emirates NBD Bank PJSC | 19.639 | 100 | 19.639 | -- |

ENBD is the controlling party of the Parent Bank's capital having both direct and indirect qualified shares.

As of 30 June 2026 the capital structure of ENBD is as follows:

| Shareholders | Curent Period Share Percentages % | Prior Period Share Percentages % |
|---|---|---|
| Investment Corporation of Dubai | 40,92 | 40,92 |
| DH 7 LLC | 14,84 | 14,84 |
| Capital Assets LLC | 5,33 | 5,33 |
| Publicly traded | 38,91 | 38,91 |
| **Total** | **100,00** | **100,00** |

## V. Type of services of the Parent Bank and summary information including the areas of activity

The Parent Bank is a private sector deposit bank which provides banking services to its customers through 563 domestic brances (31 December 2025: 574) and 2 foreign branch as of 30 September 2026 (31 December 2025:2).

Activities of the Parent Bank as stated in the 3rd clause of the Articles of Association are as follows:

In accordance with the Banking Law and regulations;

- Performing all kinds of banking activities,
- Dealing with transactions on all kinds of capital market instruments within the limits set by the related regulations and Capital Market Law regulations,
- Participating, undertaking the management and performing control activities in domestic and foreign entities and banks, financial institutions and all kinds of investment partnerships by obtaining the permission of the Banking Regulation and Supervision Agency in accordance with the Banking Law, by purchasing its shares or share certificates,
- Conducting all kinds of insurance agency transactions in domestic and abroad and signing insurance agency agreements with insurance companies for this purpose.

Apart from the above-mentioned activities, in case different activities deemed advantageous and necessary for the Parent Bank are to be undertaken in the future, they will be submitted to approval of the General Assembly based on Board of Director's decision and the Parent Bank will be able to implement activities after the relevant decision is made by General Assembly.

## VI. A short explanation on application differences between consolidation practices as per the Regulation on Preparation of Consolidated Financial Statements of Banks and as per the Turkish Accounting Standards, and entities subject to full or proportional consolidation or deducted from equity or not subject to any of these three methods

Pursuant to "Communiqué on Preparation of Consolidated Financial Statements of Banks", Banks are obliged to prepare consolidated financial statements with their associates and subsidiaries qualifying as credit institution and financial institution by applying Turkish Accounting Standards. There is no difference between the consolidated financial statements based on the related Communiqué and those prepared in accordance with Turkish Accounting Standards except the scope difference regarding non-financial associates and subsidiaries. Information in regards to consolidated subsidiaries and consolidation methods are given in Section Three, note III.

## VII. Existing or potential, actual and legal barriers to immediate transfer of capital or repayment of debts between the Parent Bank and its subsidiaries

None.

# SECTION TWO
# CONSOLIDATED FINANCIAL STATEMENTS


I. Consolidated Statement of Financial Position (Balance Sheet)
II. Consolidated Statement of Off-Balance Sheet Items
III. Consolidated Statement of Profit or Loss
IV. Consolidated Statement of Profit or Loss and Other Comprehensive Income
V. Consolidated Statement of Changes in Shareholders' Equity
VI. Consolidated Statement of Cash Flows

| | ASSETS | Note | Reviewed CURRENT PERIOD (30/09/2026) | | | Audited PRIOR PERIOD (31/12/2025) | | |
|---|---|---|---|---|---|---|---|---|
| | | | TL | FC | Total | TL | FC | Total |
| **I.** | **FINANCIAL ASSETS (Net)** | | **243.649** | **585.700** | **829.349** | **220.334** | **507.367** | **727.701** |
| **1.1** | **Cash and Cash Equivalents** | | **156.474** | **421.511** | **577.985** | **136.381** | **367.795** | **504.176** |
| 1.1.1 | Cash and Balances with Central Bank | (5.I.a) | 154.696 | 266.703 | 421.399 | 131.542 | 207.743 | 339.285 |
| 1.1.2 | Banks | (5.I.a) | 400 | 153.311 | 153.711 | 4.834 | 158.752 | 163.586 |
| 1.1.3 | Due From Money Markets | | 1.378 | 1.533 | 2.911 | 5 | 1.350 | 1.355 |
| 1.1.4 | Expected Credit Loss (-) | | -- | 36 | 36 | -- | 50 | 50 |
| **1.2** | **Financial Assets at Fair Value Through Profit or Loss** | (5.I.b) | **12.304** | **2.777** | **15.081** | **10.993** | **5.597** | **16.590** |
| 1.2.1 | Government Debt Securities | | 434 | 379 | 813 | 161 | 2.381 | 2.542 |
| 1.2.2 | Equity Instruments | | -- | 2.316 | 2.316 | -- | 1.982 | 1.982 |
| 1.2.3 | Other Financial Assets | | 11.870 | 82 | 11.952 | 10.832 | 1.234 | 12.066 |
| **1.3** | **Financial Assets at Fair Value Through Other Comprehensive Income** | (5.I.c) | **74.123** | **145.504** | **219.627** | **71.811** | **121.576** | **193.387** |
| 1.3.1 | Government Debt Securities | | 73.866 | 116.474 | 190.340 | 71.810 | 95.144 | 166.954 |
| 1.3.2 | Equity Instruments | | 1 | 2 | 3 | 1 | 2 | 3 |
| 1.3.3 | Other Financial Assets | | 256 | 29.028 | 29.284 | -- | 26.430 | 26.430 |
| **1.4** | **Derivative Financial Assets** | | **748** | **15.908** | **16.656** | **1.149** | **12.399** | **13.548** |
| 1.4.1 | Derivative Financial Assets at Fair Value Through Profit or Loss | (5.I.b) | 748 | 15.908 | 16.656 | 1.149 | 12.399 | 13.548 |
| 1.4.2 | Derivative Financial Assets at Fair Value Through Other Comprehensive Income | (5.I.c) | -- | -- | -- | -- | -- | -- |
| **II.** | **FINANCIAL ASSETS MEASURED AT AMORTISED COST (Net)** | | **975.079** | **612.292** | **1.587.371** | **721.003** | **466.862** | **1.187.865** |
| **2.1** | **Loans** | (5.I.d) | **917.120** | **580.798** | **1.497.918** | **679.583** | **446.814** | **1.126.397** |
| **2.2** | **Lease Receivables** | (5.I.i) | **7.653** | **35.872** | **43.525** | **4.644** | **25.161** | **29.805** |
| **2.3** | **Factoring Receivables** | | **27.865** | **6.488** | **34.353** | **12.692** | **4.371** | **17.063** |
| **2.4** | **Other Financial Assets Measured at Amortised Cost** | (5.I.e) | **83.881** | **--** | **83.881** | **72.034** | **--** | **72.034** |
| 2.4.1 | Government Debt Securities | | 83.881 | -- | 83.881 | 72.034 | -- | 72.034 |
| 2.4.2 | Other Financial Assets | | -- | -- | -- | -- | -- | -- |
| **2.5** | **Expected Credit Loss (-)** | | **61.440** | **10.866** | **72.306** | **47.950** | **9.484** | **57.434** |
| **III.** | **NON CURRENT ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (NET)** | (5.I.m) | **--** | **--** | **--** | **--** | **--** | **--** |
| 3.1 | Held for Sale | | -- | -- | -- | -- | -- | -- |
| 3.2 | Discontinued Operations | | -- | -- | -- | -- | -- | -- |
| **IV.** | **EQUITY INVESTMENTS** | | **5.552** | **3** | **5.555** | **5.557** | **3** | **5.560** |
| **4.1** | **Investments in Associates (Net)** | (5.I.f) | **26** | **--** | **26** | **31** | **--** | **31** |
| 4.1.1 | Associates Valued Based on Equity Method | | -- | -- | -- | -- | -- | -- |
| 4.1.2 | Unconsolidated Associates | | 26 | -- | 26 | 31 | -- | 31 |
| **4.2** | **Subsidiaries (Net)** | (5.I.g) | **5.523** | **3** | **5.526** | **5.523** | **3** | **5.526** |
| 4.2.1 | Unconsolidated Financial Subsidiaries | | -- | -- | -- | -- | -- | -- |
| 4.2.2 | Unconsolidated Non-Financial Subsidiaries | | 5.523 | 3 | 5.526 | 5.523 | 3 | 5.526 |
| **4.3** | **Joint Ventures (Net)** | (5.I.h) | **3** | **--** | **3** | **3** | **--** | **3** |
| 4.3.1 | Joint Ventures Valued Based on Equity Method | | -- | -- | -- | -- | -- | -- |
| 4.3.2 | Unconsolidated Joint Ventures | | 3 | -- | 3 | 3 | -- | 3 |
| **V.** | **PROPERTY AND EQUIPMENT (Net)** | | **44.490** | **1.630** | **46.120** | **38.241** | **1.551** | **39.792** |
| **VI.** | **INTANGIBLE ASSETS (Net)** | | **7.713** | **596** | **8.309** | **6.730** | **603** | **7.333** |
| 6.1 | Goodwill | | -- | -- | -- | -- | -- | -- |
| 6.2 | Other | | 7.713 | 596 | 8.309 | 6.730 | 603 | 7.333 |
| **VII.** | **INVESTMENT PROPERTIES (Net)** | (5.I.k) | **6.757** | **--** | **6.757** | **4.164** | **--** | **4.164** |
| **VIII.** | **CURRENT TAX ASSET** | | **1.793** | **159** | **1.952** | **--** | **102** | **102** |
| **IX.** | **DEFERRED TAX ASSET** | (5.I.l) | **6.638** | **--** | **6.638** | **718** | **41** | **759** |
| **X.** | **OTHER ASSETS (Net)** | (5.I.n) | **94.442** | **18.694** | **113.136** | **64.151** | **11.810** | **75.961** |
| | **TOTAL ASSETS** | | **1.386.113** | **1.219.074** | **2.605.187** | **1.060.898** | **988.339** | **2.049.237** |

| | LIABILITIES | Note | Reviewed CURRENT PERIOD (30/09/2026) | | | Audited PRIOR PERIOD (31/12/2025) | | |
|---|---|---|---|---|---|---|---|---|
| | | | TL | FC | Total | TL | FC | Total |
| I. | DEPOSITS | (5.II.a) | 869.199 | 787.903 | 1.657.102 | 621.750 | 662.454 | 1.284.204 |
| II. | FUNDS BORROWED | (5.II.c) | 28.412 | 313.286 | 341.698 | 7.582 | 242.114 | 249.696 |
| III. | DUE TO MONEY MARKETS | | 1.092 | 9.080 | 10.172 | 6.447 | 10.034 | 16.481 |
| IV. | SECURITIES ISSUED (Net) | (5.II.d) | 6.922 | 128.287 | 135.209 | 2.156 | 102.825 | 104.981 |
| 4.1 | Bills | | 6.922 | 4.007 | 10.929 | 2.156 | 3.585 | 5.741 |
| 4.2 | Assets Backed Securities | | -- | -- | -- | -- | -- | -- |
| 4.3 | Bonds | | -- | 124.280 | 124.280 | -- | 99.240 | 99.240 |
| V. | FUNDS | | -- | -- | -- | -- | -- | -- |
| 5.1 | Borrower Funds | | -- | -- | -- | -- | -- | -- |
| 5.2 | Other | | -- | -- | -- | -- | -- | -- |
| VI. | FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS | | -- | -- | -- | - | - | - |
| VII. | DERIVATIVE FINANCIAL LIABILITIES | | 469 | 16.048 | 16.517 | 137 | 6.612 | 6.749 |
| 7.1 | Derivative Financial Liabilities at Fair Value Through Profit or Loss | (5.II.b) | 469 | 16.048 | 16.517 | 137 | 6.612 | 6.749 |
| 7.2 | Derivative Financial Liabilities at Fair Value Through Other Comprehensive Income | (5.II.g) | -- | -- | -- | -- | -- | -- |
| VIII. | FACTORING LIABILITIES | | -- | -- | -- | -- | -- | -- |
| IX. | LEASE LIABILITIES | (5.II.f) | 2.217 | 95 | 2.312 | 1.731 | 95 | 1.826 |
| X. | PROVISIONS | (5.II.h) | 22.358 | 2.305 | 24.663 | 19.213 | 3.621 | 22.834 |
| 10.1 | Restructuring Provisions | | -- | -- | -- | -- | -- | -- |
| 10.2 | Reserve for Employee Benefits | | 4.872 | 289 | 5.161 | 4.243 | 304 | 4.547 |
| 10.3 | Insurance for Technical Provision (Net) | | -- | -- | -- | -- | -- | -- |
| 10.4 | Other Provisions | | 17.486 | 2.016 | 19.502 | 14.970 | 3.317 | 18.287 |
| XI. | CURRENT TAX LIABILITY | (5.II.i) | 12.131 | 1.081 | 13.212 | 12.234 | 611 | 12.845 |
| XII. | DEFERRED TAX LIABILITIES | (5.II.i) | 2.224 | 539 | 2.763 | 1.461 | 406 | 1.867 |
| XIII. | NON CURRENT LIABILITIES HELD FOR SALE AND DISCONTINUED OPERATIONS (Net) | (5.II.j) | -- | -- | -- | -- | -- | -- |
| 13.1 | Held for Sale | | -- | -- | -- | -- | -- | -- |
| 13.2 | Discontinued Operations | | -- | -- | -- | -- | -- | -- |
| XIV. | SUBORDINATED DEBT INSTRUMENTS | | -- | 17.362 | 17.362 | -- | 15.392 | 15.392 |
| 14.1 | Loans | (5.II.c) | -- | 17.362 | 17.362 | -- | 15.392 | 15.392 |
| 14.2 | Other Debt Instruments | | -- | -- | -- | -- | -- | -- |
| XV. | OTHER LIABILITIES | (5.II.e) | 103.954 | 21.934 | 125.888 | 78.723 | 36.481 | 115.204 |
| XVI. | SHAREHOLDERS' EQUITY | (5.II.k) | 186.906 | 71.383 | 258.289 | 146.656 | 70.502 | 217.158 |
| 16.1 | Paid-in Capital | | 19.639 | -- | 19.639 | 19.639 | -- | 19.639 |
| 16.2 | Capital Reserves | | 29 | -- | 29 | 29 | -- | 29 |
| 16.2.1 | Share Premium | | -- | -- | -- | -- | -- | -- |
| 16.2.2 | Share Cancellation Profits | | -- | -- | -- | -- | -- | -- |
| 16.2.3 | Other Capital Reserves | | 29 | -- | 29 | 29 | -- | 29 |
| 16.3 | Accumulated Other Comprehensive Income or Loss Not Reclassified Through Profit or Loss | | 9.840 | 608 | 10.448 | 9.908 | 562 | 10.470 |
| 16.4 | Accumulated Other Comprehensive Income or Loss Reclassified Through Profit or Loss | | (42.189) | 61.839 | 19.650 | (36.667) | 60.281 | 23.614 |
| 16.5 | Profit Reserves | | 156.231 | 1.563 | 157.794 | 102.947 | 1.563 | 104.510 |
| 16.5.1 | Legal Reserves | | 3.993 | 5 | 3.998 | 3.389 | 5 | 3.394 |
| 16.5.2 | Status Reserves | | -- | -- | -- | -- | -- | -- |
| 16.5.3 | Extraordinary Reserves | | 152.238 | 1.558 | 153.796 | 99.558 | 1.558 | 101.116 |
| 16.5.4 | Other Profit Reserves | | -- | -- | -- | -- | -- | -- |
| 16.6 | Income or (Loss) | | 41.961 | 7.371 | 49.332 | 49.500 | 8.095 | 57.595 |
| 16.6.1 | Prior Periods' Income or (Loss) | | 1.372 | 1.315 | 2.687 | 1.372 | 1.315 | 2.687 |
| 16.6.2 | Current Period Income or (Loss) | | 40.589 | 6.056 | 46.645 | 48.128 | 6.780 | 54.908 |
| 16.7 | Minority Shares | | 1.395 | 2 | 1.397 | 1.300 | 1 | 1.301 |
| | TOTAL LIABILITIES | | 1.235.884 | 1.369.303 | 2.605.187 | 898.090 | 1.151.147 | 2.049.237 |

# DENİZBANK ANONİM ŞİRKETİ
## CONSOLIDATED STATEMENT OF OFF-BALANCE SHEET ITEMS AS OF 30 SEPTEMBER 2026

(Currency: Millions of TL - Turkish Lira)

*Convenience Translation of Consolidated Financial Report Originally Issued in Turkish*

| | | Note | Reviewed CURRENT PERIOD (30/09/2026) TL | FC | Total | Audited PRIOR PERIOD (31/12/2025) TL | FC | Total |
|---|---|---|---|---|---|---|---|---|
| **A.** | **OFF BALANCE SHEET COMMITMENTS AND CONTINGENCIES (I+II+III)** | | **1.776.247** | **2.096.251** | **3.872.498** | **1.363.256** | **1.498.656** | **2.861.912** |
| **I.** | **GUARANTEES** | (5.III.a) | **267.737** | **226.868** | **494.605** | **176.807** | **149.609** | **326.416** |
| 1.1. | Letters of Guarantee | | 224.779 | 137.023 | 361.802 | 152.064 | 89.453 | 241.517 |
| 1.1.1. | Guarantees Subject to State Tender Law | | -- | -- | -- | -- | -- | -- |
| 1.1.2. | Guarantees Given for Foreign Trade Operations | | 79 | 603 | 682 | 79 | 577 | 656 |
| 1.1.3. | Other Letters of Guarantee | | 224.700 | 136.420 | 361.120 | 151.985 | 88.876 | 240.861 |
| 1.2. | Bank Acceptances | | 295 | 1.884 | 2.179 | 554 | 1.112 | 1.666 |
| 1.2.1. | Import Letter of Acceptance | | 295 | 1.884 | 2.179 | 554 | 1.112 | 1.666 |
| 1.2.2. | Other Bank Acceptances | | -- | -- | -- | -- | -- | -- |
| 1.3. | Letters of Credit | | 2.182 | 79.002 | 81.184 | -- | 53.835 | 53.835 |
| 1.3.1. | Documentary Letters of Credit | | 2.182 | 56.855 | 59.037 | -- | 42.909 | 42.909 |
| 1.3.2. | Other Letters of Credit | | -- | 22.147 | 22.147 | -- | 10.926 | 10.926 |
| 1.4. | Prefinancing Given As Guarantee | | -- | -- | -- | -- | -- | -- |
| 1.5. | Endorsements | | -- | -- | -- | -- | -- | -- |
| 1.5.1. | Endorsements to the Central Bank of Türkiye | | -- | -- | -- | -- | -- | -- |
| 1.5.2. | Other Endorsements | | -- | -- | -- | -- | -- | -- |
| 1.6. | Purchase Guarantees for Securities Issued | | -- | -- | -- | -- | -- | -- |
| 1.7. | Factoring Related Guarantees | | -- | -- | -- | -- | -- | -- |
| 1.8. | Other Collaterals | | 40.481 | 8.959 | 49.440 | 24.189 | 5.209 | 29.398 |
| 1.9. | Other Sureties | | -- | -- | -- | -- | -- | -- |
| **II.** | **COMMITMENTS** | (5.III.a) | **1.172.524** | **43.684** | **1.216.208** | **938.384** | **70.020** | **1.008.404** |
| 2.1. | Irrevocable Commitments | | 1.166.395 | 43.684 | 1.210.079 | 934.019 | 69.801 | 1.003.820 |
| 2.1.1. | Asset Purchase and Sale Commitments | | 5.779 | 32.078 | 37.857 | 17.866 | 51.795 | 69.661 |
| 2.1.2. | Deposit Purchase and Sales Commitments | | -- | -- | -- | -- | -- | -- |
| 2.1.3. | Share Capital Commitments to Associates and Subsidiaries | | -- | -- | -- | -- | -- | -- |
| 2.1.4. | Loan Granting Commitments | | 156.230 | 5.114 | 161.344 | 111.018 | -- | 111.018 |
| 2.1.5. | Securities Issuance Brokerage Commitments | | -- | -- | -- | -- | -- | -- |
| 2.1.6. | Commitments for Reserve Deposit Requirements | | -- | -- | -- | -- | -- | -- |
| 2.1.7. | Commitments for Cheque Payments | | 28.191 | -- | 28.191 | 23.297 | -- | 23.297 |
| 2.1.8. | Tax and Fund Obligations from Export Commitments | | 2 | -- | 2 | 2 | -- | 2 |
| 2.1.9. | Commitments for Credit Card Limits | | 975.998 | -- | 975.998 | 778.253 | -- | 778.253 |
| 2.1.10. | Commitments for Promotional Operations Re-Credit Cards and Banking Services | | 55 | -- | 55 | 33 | -- | 33 |
| 2.1.11. | Receivables from "Short" Sale Commitments On Securities | | -- | -- | -- | -- | -- | -- |
| 2.1.12. | Payables for "Short" Sale Commitments On Securities | | -- | -- | -- | -- | -- | -- |
| 2.1.13. | Other Irrevocable Commitments | | 140 | 6.492 | 6.632 | 3.550 | 18.006 | 21.556 |
| 2.2. | Revocable Commitments | | 6.129 | -- | 6.129 | 4.365 | 219 | 4.584 |
| 2.2.1. | Revocable Loan Granting Commitments | | 6.128 | -- | 6.128 | 4.365 | 219 | 4.584 |
| 2.2.2. | Other Revocable Commitments | | 1 | -- | 1 | -- | -- | -- |
| **III.** | **DERIVATIVE FINANCIAL INSTRUMENTS** | | **335.986** | **1.825.699** | **2.161.685** | **248.065** | **1.279.027** | **1.527.092** |
| **3.1.** | **Hedging Purpose Derivatives** | | -- | -- | -- | -- | -- | -- |
| 3.1.1. | Fair Value Hedge | | -- | -- | -- | -- | -- | -- |
| 3.1.2. | Cash Flow Hedge | | -- | -- | -- | -- | -- | -- |
| 3.1.3. | Hedging of a Net Investment in Foreign Subsidiaries | | -- | -- | -- | -- | -- | -- |
| **3.2.** | **Trading Purpose Derivatives** | | **335.986** | **1.825.699** | **2.161.685** | **248.065** | **1.279.027** | **1.527.092** |
| 3.2.1. | Forward Foreign Currency Purchases/Sales | | 69.329 | 142.469 | 211.798 | 45.107 | 71.469 | 116.576 |
| 3.2.1.1. | Forward Foreign Currency Purchases | | 7.155 | 106.814 | 113.969 | 3.302 | 57.377 | 60.679 |
| 3.2.1.2. | Forward Foreign Currency Sales | | 62.174 | 35.655 | 97.829 | 41.805 | 14.092 | 55.897 |
| 3.2.2. | Currency and Interest Rate Swaps | | 37.587 | 1.145.250 | 1.182.837 | 76.844 | 913.300 | 990.144 |
| 3.2.2.1. | Currency Swaps-Purchases | | -- | 355.184 | 355.184 | 5.892 | 308.039 | 313.931 |
| 3.2.2.2. | Currency Swaps-Sales | | 28.677 | 458.804 | 487.481 | 66.642 | 331.977 | 398.619 |
| 3.2.2.3. | Interest Rate Swaps-Purchases | | 4.455 | 165.631 | 170.086 | 2.155 | 136.642 | 138.797 |
| 3.2.2.4. | Interest Rate Swaps-Sales | | 4.455 | 165.631 | 170.086 | 2.155 | 136.642 | 138.797 |
| 3.2.3. | Currency, Interest Rate and Security Options | | 226.650 | 306.997 | 533.647 | 126.114 | 174.351 | 300.465 |
| 3.2.3.1. | Currency Options-Purchases | | 110.706 | 146.784 | 257.490 | 59.906 | 87.011 | 146.917 |
| 3.2.3.2. | Currency Options-Sales | | 115.944 | 144.097 | 260.041 | 66.208 | 82.094 | 148.302 |
| 3.2.3.3. | Interest Rate Options-Purchases | | -- | 8.058 | 8.058 | -- | 2.623 | 2.623 |
| 3.2.3.4. | Interest Rate Options-Sales | | -- | 8.058 | 8.058 | -- | 2.623 | 2.623 |
| 3.2.3.5. | Securities Options-Purchases | | -- | -- | -- | -- | -- | -- |
| 3.2.3.6. | Securities Options-Sales | | -- | -- | -- | -- | -- | -- |
| 3.2.4. | Currency Futures | | 2.420 | 2.204 | 4.624 | -- | -- | -- |
| 3.2.4.1. | Currency Futures-Purchases | | -- | 2.204 | 2.204 | -- | -- | -- |
| 3.2.4.2. | Currency Futures-Sales | | 2.420 | -- | 2.420 | -- | -- | -- |
| 3.2.5. | Interest Rate Futures | | -- | -- | -- | -- | -- | -- |
| 3.2.5.1. | Interest Rate Futures-Purchases | | -- | -- | -- | -- | -- | -- |
| 3.2.5.2. | Interest Rate Futures-Sales | | -- | -- | -- | -- | -- | -- |
| 3.2.6. | Others | | -- | 228.779 | 228.779 | -- | 119.907 | 119.907 |
| **B.** | **CUSTODY AND PLEDGED ITEMS (IV+V+VI)** | | **7.457.483** | **3.990.496** | **11.447.979** | **6.781.112** | **3.510.395** | **10.291.507** |
| **IV.** | **ITEMS HELD IN CUSTODY** | | **317.620** | **573.808** | **891.428** | **359.896** | **603.005** | **962.901** |
| 4.1. | Customers' Securities and Portfolios Held | | 3 | -- | 3 | 3 | -- | 3 |
| 4.2. | Securities Held in Custody | | 286.972 | 530.574 | 817.546 | 339.998 | 572.542 | 912.540 |
| 4.3. | Checks Received for Collection | | 23.027 | 11.130 | 34.157 | 14.179 | 7.297 | 21.476 |
| 4.4. | Commercial Notes Received for Collection | | 7.617 | 7.487 | 15.104 | 5.714 | 1.485 | 7.199 |
| 4.5. | Other Assets Received for Collection | | -- | -- | -- | -- | -- | -- |
| 4.6. | Assets Received for Public Offering | | -- | -- | -- | -- | -- | -- |
| 4.7. | Other Items under Custody | | 1 | 24.617 | 24.618 | 2 | 21.681 | 21.683 |
| 4.8. | Custodians | | -- | -- | -- | -- | -- | -- |
| **V.** | **PLEDGED ITEMS** | | **7.115.411** | **3.409.610** | **10.525.021** | **6.403.799** | **2.902.778** | **9.306.577** |
| 5.1. | Securities | | 43.590 | 10.879 | 54.469 | 42.392 | 8.255 | 50.647 |
| 5.2. | Guarantee Notes | | 5.344.170 | 924.496 | 6.268.666 | 4.919.777 | 836.030 | 5.755.807 |
| 5.3. | Commodities | | 130.315 | 96.926 | 227.241 | 99.738 | 82.508 | 182.246 |
| 5.4. | Warrants | | -- | -- | -- | -- | -- | -- |
| 5.5. | Immovables | | 1.173.366 | 1.503.504 | 2.676.870 | 1.118.351 | 1.247.171 | 2.365.522 |
| 5.6. | Other Pledged Items | | 423.970 | 873.805 | 1.297.775 | 223.541 | 728.814 | 952.355 |
| 5.7. | Pledged Items-Depository | | -- | -- | -- | -- | -- | -- |
| **VI.** | **ACCEPTED INDEPENDENT GUARANTEES AND WARRANTIES** | | **24.452** | **7.078** | **31.530** | **17.417** | **4.612** | **22.029** |
| | **TOTAL OFF BALANCE SHEET ITEMS (A+B)** | | **9.233.730** | **6.086.747** | **15.320.477** | **8.144.368** | **5.009.051** | **13.153.419** |

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

| | INCOME AND EXPENSES | Note | Reviewed CURRENT PERIOD (01/01-30/09/2026) | Reviewed PRIOR PERIOD (01/01-30/09/2025) | Reviewed CURRENT PERIOD (01/07-30/09/2026) | Reviewed PRIOR PERIOD (01/07-30/09/2025) |
|---|---|---|---|---|---|---|
| **I.** | **INTEREST INCOME** | (5.IV.a) | **339.064** | **266.903** | **124.119** | **96.467** |
| 1.1 | Interest on Loans | | 252.484 | 186.727 | 93.221 | 67.408 |
| 1.2 | Interest on Reserve Requirements | | 27.407 | 23.597 | 9.951 | 8.648 |
| 1.3 | Interest on Banks | | 13.051 | 17.083 | 4.740 | 6.447 |
| 1.4 | Interest on Money Market Transactions | | 674 | 2.701 | 224 | 450 |
| 1.5 | Interest on Marketable Securities Portfolio | | 35.575 | 29.703 | 12.539 | 11.022 |
| 1.5.1 | Fair Value Through Profit or Loss | | 311 | 261 | 72 | 90 |
| 1.5.2 | Fair Value Through Other Comprehensive Income | | 22.549 | 18.237 | 7.995 | 6.871 |
| 1.5.3 | Measured at Amortized Cost | | 12.715 | 11.205 | 4.472 | 4.061 |
| 1.6 | Financial Lease Interest Income | | 3.356 | 2.754 | 1.274 | 862 |
| 1.7 | Other Interest Income | | 6.517 | 4.338 | 2.170 | 1.630 |
| **II.** | **INTEREST EXPENSE (-)** | (5.IV.b) | **227.119** | **199.513** | **86.135** | **71.699** |
| 2.1 | Interest on Deposits | | 201.233 | 177.508 | 76.164 | 64.787 |
| 2.2 | Interest on Funds Borrowed | | 19.836 | 14.295 | 7.830 | 5.070 |
| 2.3 | Interest Expense on Money Market Transactions | | 1.572 | 2.968 | 225 | 655 |
| 2.4 | Interest on Securities Issued | | 3.727 | 3.956 | 1.640 | 1.025 |
| 2.5 | Interest on Leases | | 567 | 380 | 209 | 144 |
| 2.6 | Other Interest Expenses | | 184 | 406 | 67 | 18 |
| **III.** | **NET INTEREST INCOME (I - II)** | | **111.945** | **67.390** | **37.984** | **24.768** |
| **IV.** | **NET FEES AND COMMISSIONS INCOME** | | **43.989** | **29.811** | **16.040** | **11.082** |
| 4.1 | Fees and Commissions Received | | 72.975 | 52.342 | 26.535 | 19.672 |
| 4.1.1 | Non-Cash Loans | | 2.292 | 1.439 | 831 | 518 |
| 4.1.2 | Other | | 70.683 | 50.903 | 25.704 | 19.154 |
| 4.2 | Fees and Commissions Paid (-) | | 28.986 | 22.531 | 10.495 | 8.590 |
| 4.2.1 | Non-Cash Loans | | 97 | 49 | 40 | 14 |
| 4.2.2 | Other | | 28.889 | 22.482 | 10.455 | 8.576 |
| **V** | **DIVIDEND INCOME** | | **370** | **329** | **5** | **319** |
| **VI.** | **TRADING INCOME / LOSS (Net)** | (5.IV.c) | **(13.024)** | **(1.414)** | **(5.263)** | **(388)** |
| 6.1 | Trading Gains / (Losses) on Securities | | 3.549 | 3.775 | 1.226 | 1.197 |
| 6.2 | Gains / (Losses) on Derivate Financial Transactions | | (14.773) | (838) | 1.191 | 6.424 |
| 6.3 | Foreign Exchange Gains / (Losses) | | (1.800) | (4.351) | (7.680) | (8.009) |
| **VII.** | **OTHER OPERATING INCOME** | (5.IV.d) | **13.926** | **13.085** | **2.315** | **2.488** |
| **VIII.** | **GROSS OPERATING INCOME (III+IV+V+VI+VII)** | | **157.206** | **109.201** | **51.081** | **38.269** |
| **IX.** | **EXPECTED CREDIT LOSS (-)** | (5.IV.e) | **29.974** | **16.334** | **10.926** | **6.201** |
| **X.** | **OTHER PROVISION EXPENSES (-)** | | **1.728** | **(358)** | **816** | **133** |
| **XI.** | **PERSONNEL EXPENSE (-)** | (5.IV.f) | **28.567** | **19.960** | **10.351** | **7.171** |
| **XII.** | **OTHER OPERATING EXPENSES (-)** | (5.IV.f) | **35.711** | **22.705** | **13.036** | **7.865** |
| **XIII.** | **NET OPERATING INCOME /LOSS (VIII-IX-X-XI-XII)** | | **61.226** | **50.560** | **15.952** | **16.899** |
| **XIV.** | **INCOME AFTER MERGER** | | **-** | **-** | **-** | **-** |
| **XV.** | **INCOME /( LOSS ) FROM INVESTMENTS IN SUBSIDIARIES CONSOLIDATED BASED ON EQUITY METHOD** | | **-** | **-** | **-** | **-** |
| **XVI.** | **INCOME / (LOSS) ON NET MONETARY POSITION** | | **-** | **-** | **-** | **-** |
| **XVII.** | **PROFIT / LOSS BEFORE TAX FROM CONTINUED OPERATIONS (XIII+...+XVI)** | (5.IV.g) | **61.226** | **50.560** | **15.952** | **16.899** |
| **XVIII.** | **TAX PROVISIONS FOR CONTINUED OPERATIONS (±)** | (5.IV.h) | **(14.485)** | **(10.014)** | **(3.856)** | **(3.434)** |
| 18.1 | Current Tax Provision | | (14.865) | (5.228) | 620 | (401) |
| 18.2 | Deferred Tax Income Effect (+) | | (22.986) | (22.626) | (10.691) | (7.550) |
| 18.3 | Deferred Tax Expense Effect (-) | | 23.366 | 17.840 | 6.215 | 4.517 |
| **XIX.** | **CURRENT PERIOD PROFIT / LOSS FROM CONTINUED OPERATIONS (XVII±XVIII)** | | **46.741** | **40.546** | **12.096** | **13.465** |
| **XX.** | **INCOME FROM DISCONTUNIUED OPERATIONS** | | **-** | **-** | **-** | **-** |
| 20.1 | Income from Non-Current Assets Held for Sale | | -- | - | -- | **-** |
| 20.2 | Profit from Sales of Associates, Subsidiaries and Joint Ventures | | -- | - | -- | **-** |
| 20.3 | Income from Other Discontinued Operations | | -- | - | -- | **-** |
| **XXI.** | **EXPENSES FOR DISCONTINUED OPERATIONS (-)** | | **-** | **-** | **-** | **-** |
| 21.1 | Expenses for Non-current Assets Held for Sale | | -- | - | -- | **-** |
| 21.2 | Loss from Sales of Associates, Subsidiaries and Joint Ventures | | -- | - | -- | **-** |
| 21.3 | Expenses for Other Discontinued Operations | | -- | - | -- | **-** |
| **XXII.** | **PROFIT/LOSS BEFORE TAX FROM DISCONTINUED OPERATIONS (XX-XXI)** | | -- | - | -- | **-** |
| **XXIII.** | **TAX PROVISION FOR DISCONTINUED OPERATIONS (±)** | | -- | - | -- | **-** |
| 23.1 | Current Tax Provision | | -- | - | -- | **-** |
| 23.2 | Deferred Tax Expense Effect (+) | | -- | - | -- | **-** |
| 23.3 | Deferred Tax Income Effect (-) | | -- | - | -- | **-** |
| **XXIV.** | **NET PROFIT/LOSS FROM DISCONTINUED OPERATIONS (XXII±XXIII)** | | **-** | **-** | **-** | **-** |
| **XXV.** | **NET PROFIT/(LOSS) (XIX+XXIV)** | (5.IV.i) | **46.741** | **40.546** | **12.096** | **13.465** |
| 25.1 | Profit / (Loss) of Group | | 46.645 | 40.491 | 12.074 | 13.431 |
| 25.2 | Profit / (Loss) of Minority Shares (-) | | 96 | 55 | 22 | 34 |
| | Profit / (Loss) Per Share (full TRY) | | 2,38 | 2,06 | 0,62 | 0,69 |

| | | Reviewed CURRENT PERIOD (01/01-30/09/2026) | Reviewed PRIOR PERIOD (01/01-30/09/2025) |
|---|---|---|---|
| **I.** | **CURRENT PERIOD INCOME/LOSS** | **46.741** | **40.546** |
| **II.** | **OTHER COMPREHENSIVE INCOME/EXPENSE** | **(3.986)** | **8.756** |
| **2.1** | **Not Reclassified Through Profit or Loss** | **(22)** | **109** |
| 2.1.1 | Property and Equipment Revaluation Increase/Decrease | (34) | 139 |
| 2.1.2 | Intangible Assets Revaluation Increase/Decrease | -- | - |
| 2.1.3 | Defined Benefit Pension Plan Remeasurement Gain/Loss | -- | - |
| 2.1.4 | Other Comprehensive Income Items Not Reclassified Through Profit or Loss | -- | - |
| 2.1.5 | Tax on Other Comprehensive Income Items Not Reclassified Through Profit or Loss | 12 | (30) |
| **2.2** | **Reclassified Through Profit or Loss** | **(3.964)** | **8.647** |
| 2.2.1 | Exchange Differences on Translation | 7.724 | 17.630 |
| 2.2.2 | Valuation and/or Reclassification Income/Expense of the Financial Assets at Fair Value through Other Comprehensive Income | (9.405) | 2.599 |
| 2.2.3 | Cash Flow Hedge Income/Loss | -- | - |
| 2.2.4 | Foreign Net Investment Hedge Income/Loss | (7.169) | (15.437) |
| 2.2.5 | Other Comprehensive Income Items Reclassified Through Profit or Loss | -- | - |
| 2.2.6 | Tax on Other Comprehensive Income Items Reclassified Through Profit or Loss | 4.886 | 3.855 |
| **III.** | **TOTAL COMPREHENSIVE INCOME (I+II)** | **42.755** | **49.302** |

# DENİZBANK ANONİM ŞİRKETİ
## CONSOLIDATED STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY
## FOR THE PERIOD ENDED 30 SEPTEMBER 2026
(Currency: Millions of TL - Turkish Lira)

*Convenience Translation of*
*Consolidated Financial Report*
*Originally Issued in Turkish*

| | Reviewed CHANGES IN SHAREHOLDERS' EQUITY ITEMS | Paid In Capital | Share Premiums | Share Cancellation Profits | Other capital reserves | Accumulated Revaluation Increase/Decrease of Fixed Assets | Accumulated Remeasurement Gain/Loss of Defined Benefit Pension Plan | Accumulated Other Comprehensive Income or Expense Not Reclassified through Profit or Loss: Other(Shares of Investments Valued by Equity Method In Other Comprehensive Income Not Classified Through Profit or Loss and Other Accumulated Amounts of Other Comprehensive Income Items Not Reclassified Through Other Profit or Loss) | Foreign Currency Translation Differences | Accumulated Other Comprehensive Income or Expense Reclassified through Profit or Loss: Accumulated Revaluation and/or Remeasurement Gain/Loss of the Financial Assets at Fair Value Through Other Comprehensive Income | Accumulated Other Comprehensive Income or Expense Reclassified through Profit or Loss: Other (Cash Flow Hedge Gain/Loss, Shares of Investments Valued by Equity Method In Other Comprehensive Income Classified Through Profit or Loss and Other Accumulated Amounts of Other Comprehensive Income Items Reclassified Through Other Profit or Loss) | Profit reserves | Prior Period Profit or (Loss) | Current Period Profit or (Loss) | Total Equity Except Minority Shares | Minority Shares | Total Equity |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | **PRIOR PERIOD 01/01-30/09/2025** | | | | | | | | | | | | | | | |
| **I.** | **Prior Period End Balance** | **19.639** | **–** | **–** | **15** | **1.243** | **(822)** | **11.992** | **37.473** | **(3.477)** | **(23.340)** | **60.290** | **2.785** | **44.882** | **150.680** | **912** | **151.592** |
| **II.** | **Corrections and Accounting Policy Changes Made According to TAS 8** | **–** | **–** | **–** | **–** | **–** | **–** | **–** | **–** | **–** | **–** | **–** | **–** | **–** | **–** | **–** | **–** |
| 2.1 | Effects of Corrections | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | **–** | -- | **–** |
| 2.2 | Effects of the Changes in Accounting Policies | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | **–** | -- | **–** |
| **III.** | **Adjusted Beginning Balance (I+II)** | **19.639** | **–** | **–** | **15** | **1.243** | **(822)** | **11.992** | **37.473** | **(3.477)** | **(23.340)** | **60.290** | **2.785** | **44.882** | **150.680** | **912** | **151.592** |
| **IV.** | **Total Comprehensive Income** | **–** | **–** | **–** | **–** | **109** | **–** | **–** | **17.630** | **1.823** | **(10.806)** | **–** | **–** | **40.491** | **49.247** | **55** | **49.302** |
| **V.** | **Capital Increase by Cash** | **–** | **–** | **–** | **–** | **–** | **–** | **–** | **–** | **–** | **–** | **–** | **–** | **–** | **–** | **–** | **–** |
| **VI.** | **Capital Increase by Internal Sources** | **–** | **–** | **–** | **–** | **–** | **–** | **–** | **–** | **–** | **–** | **–** | **–** | **–** | **–** | **–** | **–** |
| **VII.** | **Paid In Capital Inflation Adjustment Difference** | **–** | **–** | **–** | **–** | **–** | **–** | **–** | **–** | **–** | **–** | **–** | **–** | **–** | **–** | **–** | **–** |
| **VIII.** | **Convertible Bonds to Share** | **–** | **–** | **–** | **–** | **–** | **–** | **–** | **–** | **–** | **–** | **–** | **–** | **–** | **–** | **–** | **–** |
| **IX.** | **Subordinated Debt Instruments** | **–** | **–** | **–** | **–** | **–** | **–** | **–** | **–** | **–** | **–** | **–** | **–** | **–** | **–** | **–** | **–** |
| **X.** | **Increase / Decrease by Other Changes** | **–** | **–** | **–** | **10** | **–** | **–** | **–** | **–** | **–** | **–** | **–** | **(10)** | **–** | **–** | **–** | **–** |
| **XI.** | **Profit Distribution** | **–** | **–** | **–** | **–** | **–** | **–** | **–** | **–** | **–** | **–** | **44.220** | **(88)** | **(44.882)** | **(750)** | **–** | **(750)** |
| 11.1 | Dividends Paid | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | (750) | **(750)** | -- | **(750)** |
| 11.2 | Transfers to Reserves | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | 44.220 | (88) | (44.132) | **–** | -- | **–** |
| 11.3 | Other | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | **–** | -- | **–** |
| | **Period End Balance (III+IV+.....+X+XI)** | **19.639** | **–** | **–** | **25** | **1.352** | **(822)** | **11.992** | **55.103** | **(1.654)** | **(34.146)** | **104.510** | **2.687** | **40.491** | **199.177** | **967** | **200.144** |
| | **CURRENT PERIOD 01/01-30/09/2026** | | | | | | | | | | | | | | | |
| **I.** | **Prior Period End Balance** | **19.639** | **–** | **–** | **29** | **6.802** | **(1.267)** | **5.135** | **57.960** | **1.180** | **(35.526)** | **104.510** | **2.687** | **54.908** | **215.857** | **1.301** | **217.158** |
| **II.** | **Corrections and Accounting Policy Changes Made According to TAS 8** | **–** | **–** | **–** | **–** | **–** | **–** | **–** | **–** | **–** | **–** | **–** | **–** | **–** | **–** | **–** | **–** |
| 2.1 | Effects of Corrections | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | **–** | -- | **–** |
| 2.2 | Effects of the Changes in Accounting Policies | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | **–** | -- | **–** |
| **III.** | **Adjusted Beginning Balance (I+II)** | **19.639** | **–** | **–** | **29** | **6.802** | **(1.267)** | **5.135** | **57.960** | **1.180** | **(35.526)** | **104.510** | **2.687** | **54.908** | **215.857** | **1.301** | **217.158** |
| **IV.** | **Total Comprehensive Income** | **–** | **–** | **–** | **–** | **(22)** | **–** | **–** | **7.724** | **(6.669)** | **(5.019)** | **–** | **–** | **46.645** | **42.659** | **96** | **42.755** |
| **V.** | **Capital Increase by Cash** | **–** | **–** | **–** | **–** | **–** | **–** | **–** | **–** | **–** | **–** | **–** | **–** | **–** | **–** | **–** | **–** |
| **VI.** | **Capital Increase by Internal Sources** | **–** | **–** | **–** | **–** | **–** | **–** | **–** | **–** | **–** | **–** | **–** | **–** | **–** | **–** | **–** | **–** |
| **VII.** | **Paid In Capital Inflation Adjustment Difference** | **–** | **–** | **–** | **–** | **–** | **–** | **–** | **–** | **–** | **–** | **–** | **–** | **–** | **–** | **–** | **–** |
| **VIII.** | **Convertible Bonds to Share** | **–** | **–** | **–** | **–** | **–** | **–** | **–** | **–** | **–** | **–** | **–** | **–** | **–** | **–** | **–** | **–** |
| **IX.** | **Subordinated Debt Instruments** | **–** | **–** | **–** | **–** | **–** | **–** | **–** | **–** | **–** | **–** | **–** | **–** | **–** | **–** | **–** | **–** |
| **X.** | **Increase / Decrease by Other Changes** | **–** | **–** | **–** | **–** | **–** | **–** | **–** | **–** | **–** | **–** | **–** | **–** | **–** | **–** | **–** | **–** |
| **XI.** | **Profit Distribution** | **–** | **–** | **–** | **–** | **–** | **–** | **–** | **–** | **–** | **–** | **53.284** | **–** | **(54.908)** | **(1.624)** | **–** | **(1.624)** |
| 11.1 | Dividends Paid | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | (1.624) | (1.624) | -- | **(1.624)** |
| 11.2 | Transfers to Reserves | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | 53.284 | -- | (53.284) | **–** | -- | **–** |
| 11.3 | Other | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | **–** | -- | **–** |
| | **Period End Balance (III+IV+.....+X+XI)** | **19.639** | **–** | **–** | **29** | **6.580** | **(1.267)** | **5.135** | **65.684** | **(5.489)** | **(40.545)** | **157.794** | **2.687** | **46.645** | **256.892** | **1.397** | **258.289** |

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

| | | Reviewed CURRENT PERIOD (01/01-30/09/2026) | Reviewed PRIOR PERIOD (01/01-30/09/2025) |
|---|---|---|---|
| **A.** | **CASH FLOWS FROM BANKING OPERATIONS** | | |
| **1.1** | **Operating profit before changes in operating assets and liabilities (+)** | **38.219** | **32.980** |
| 1.1.1 | Interest received (+) | 300.477 | 232.315 |
| 1.1.2 | Interest paid (-) | 215.767 | 206.108 |
| 1.1.3 | Dividends received (+) | 368 | 329 |
| 1.1.4 | Fees and commissions received (+) | 72.975 | 52.342 |
| 1.1.5 | Other income (+) | 17.057 | 11.989 |
| 1.1.6 | Collections from previously written off loans and other receivables (+) | 25.242 | 22.383 |
| 1.1.7 | Cash payments to personnel and service suppliers (-) | 27.953 | 19.778 |
| 1.1.8 | Taxes paid (-) | 24.669 | 12.387 |
| 1.1.9 | Other (+/-) | (109.511) | (48.105) |
| **1.2** | **Changes in operating assets and liabilities subject to banking operations** | **(44.974)** | **(4.510)** |
| 1.2.1 | Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss (+/-) | 10.724 | (2.881) |
| 1.2.2 | Net (increase) decrease in due from banks (+/-) | 10.473 | 6.285 |
| 1.2.3 | Net (increase) decrease in loans | (375.785) | (189.862) |
| 1.2.4 | Net (increase) decrease in other assets (+/-) | (65.929) | (60.961) |
| 1.2.5 | Net increase (decrease) in bank deposits (+/-) | 27.610 | 13.449 |
| 1.2.6 | Net increase (decrease) in other deposits (+/-) | 323.475 | 219.265 |
| 1.2.7 | Net increase (decrease) in financial liabilities at fair value through profit or loss (+/-) | -- | -- |
| 1.2.8 | Net increase (decrease) in funds borrowed (+/-) | 17.556 | (24.388) |
| 1.2.9 | Net increase (decrease) in matured payables (+/-) | -- | -- |
| 1.2.10 | Net increase (decrease) in other liabilities (+/-) | 6.902 | 34.583 |
| **I.** | **Net cash provided from banking operations(+/-)** | **(6.755)** | **28.470** |
| **B.** | **CASH FLOWS FROM INVESTING ACTIVITIES** | | |
| **II.** | **Net cash provided from / used in investing activities(+/-)** | **(31.084)** | **(29.672)** |
| 2.1 | Cash paid for the purchase of associates, subsidiaries and joint ventures (-) | -- | -- |
| 2.2 | Cash obtained from the sale of associates, subsidiaries and joint ventures (+) | -- | -- |
| 2.3 | Cash paid for the purchase of tangible and intangible asset (-) | 6.978 | 3.520 |
| 2.4 | Cash obtained from the sale of tangible and intangible asset (+) | 530 | 2.302 |
| 2.5 | Cash paid for the purchase of financial assets at fair value through other comprehensive income (-) | 39.325 | 68.385 |
| 2.6 | Cash obtained from the sale of financial assets at fair value through other comprehensive income (+) | 14.689 | 30.851 |
| 2.7 | Cash paid for the purchase of financial assets at amortised cost (-) | -- | -- |
| 2.8 | Cash obtained from sale of financial assets at amortised cost (+) | -- | 9.080 |
| 2.9 | Other (+/-) | -- | -- |
| **C.** | **CASH FLOWS FROM FINANCING ACTIVITIES** | | |
| **III.** | **Net cash flows from financing activities (+/-)** | **55.179** | **16.766** |
| 3.1 | Cash obtained from funds borrowed and securities issued (+) | 236.773 | 176.048 |
| 3.2 | Cash outflow from funds borrowed and securities issued (-) | 178.705 | 157.326 |
| 3.3 | Equity instruments issued (+) | -- | -- |
| 3.4 | Dividends paid (-) | 1.624 | 750 |
| 3.5 | Payments for lease liabilities (-) | 1.265 | 1.206 |
| 3.6 | Other (+/-) | -- | -- |
| **IV.** | **Effect of change in foreign exchange rate on cash and cash equivalents(+/-)** | **47.933** | **32.466** |
| **V.** | **Net increase in cash and cash equivalents** | **65.273** | **48.030** |
| **VI.** | **Cash and cash equivalents at the beginning of the period (+)** | **311.307** | **314.218** |
| **VII.** | **Cash and Cash Equivalents at the End of the Period** | **376.580** | **362.248** |

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

# SECTION THREE
# ACCOUNTING POLICIES

## I. Explanations on the presentation principles

### a. Preparation of the consolidated financial statements and the accompanying footnotes in accordance with Turkish Accounting Standards and Regulation on the Procedures and Principles for Accounting Practices and Retention of Documents by Banks

Consolidated financial statements have been prepared in accordance with the regulations, communiqués, explanations and circulars published with respect to accounting and financial reporting principles by the Banking Regulation and Supervision Agency (‘‘BRSA’’) within the framework of the provisions of the Regulation on the Procedures and Principles for Accounting Practices and Retention of Documents by Banks published in the Official Gazette no. 26333 dated 1 November 2006 in relation with the Banking Law no. 5411, as well as the Turkish Accounting Standards (’’TAS’’) and Turkish Financial Reporting Standards (‘‘TFRS’’) enforced by the Public Oversight Accounting and Auditing Standards Authority (‘‘POA’’) (hereinafter collectively referred to as ‘‘BRSA Accounting and Financial Reporting Legislation’’). The form and contents of the consolidated financial statements which have been prepared and which will be disclosed to public have been prepared in accordance with the ‘‘Communiqué on the Financial Statements and Related Explanations and Footnotes to be Announced to Public by the Banks’’ and ‘‘Communiqué On Disclosures About Risk Management To Be Announced To Public By the Banks’’ as well as the communiqués that introduce amendments and additions to these. Parent Bank keeps its accounting records in Turkish Lira, in accordance with the Banking Law, Turkish Code of Commerce and Turkish Tax legislation.

Consolidated financial statements have been prepared based on historical cost principle, except for the financial assets and liabilities measured at their fair values.

The amounts in the consolidated financial statements and explanations and footnotes relating to these statements have been expressed in Millions of Turkish Lira unless otherwise stated.

In the preparation of consolidated financial statements according to TAS, the management of the Parent Bank should make assumptions and estimations regarding the assets and liabilities in the balance sheet and the contingent issues as of the balance sheet date. These assumptions and estimations include the fair value calculations and impairment of financial assets and are reviewed regularly, necessary corrections are made and the effects of these corrections are reflected in the statement of profit or loss. The assumptions and estimations used are explained in the related footnotes.

The Parent Bank and its consolidated subsidiaries are referred to as "DFS Group" in the footnotes related to the consolidated financial statements.

### b. Accounting policies and changes in the presentation of financial statements

Accounting policies and valuation principles used in the preparation of the consolidated financial statements are determined in accordance with the regulations, communiqués, interpretations and legislations related to accounting and financial reporting principles published by BRSA, and in cases where a specific regulation is not made, TAS/TFRS (hereinafter collectively referred to as **‘‘**BRSA Accounting and Financial Reporting Legislation**’’**) put into effect by POA shall be valid.

On November 23, 2023, Public Oversight Agency (“POA”) announced that financial statements of entities applying Turkish Financial Reporting Standards and the Financial Reporting Standard for Large and Medium-Sized Enterprises (BOBİ FRS) for the annual reporting period ending on or after 31 December 2023, “Turkish Accounting Standard 29 Financial Reporting in Hyperinflationary Economies” and “BOBİ FRS Section 25 Financial Reporting in Hyperinflationary Economies,” adjusted for the effects of inflation; however, the BRSA has issued an announcement stating that institutions or organizations authorized to regulate and supervise in their respective fields may establish transition dates different from those outlined above regarding the application of the provisions in IAS 29 or BOBİ FRS. Pursuant to this announcement, in accordance with BRSA Decision No. 10744 dated December 12, 2023, the financial statements of banks, as well as financial leasing, factoring, financing, savings financing, and asset management companies as of 31 December 2023, are exempt from the inflation adjustment required under IAS 29; Through Decision No. 10825 dated January 11, 2024, the BRSA set the transition date for the application of IAS 29 as January 1, 2025; Subsequently, by Decision No. 11021 dated December 5, 2024, it was decided not to apply IAS 29 in 2025 either; and pursuant to Decision No. 11340 dated December 18, 2025, it was decided not to apply IAS 29 in 2026. In this context, no inflation adjustment was made in accordance with IAS 29 when preparing the financial statements as of 30 September 2026.

## II. Explanation on the strategy for the use of financial instruments and transactions denominated in foreign currencies

### a. Strategy for the use of financial instruments

DFS Group's external sources of funds are comprised of deposits with various maturity periods, and external borrowings. Funds provided are generally fixed rate and are interested in high yield financial assets. The majority of the funds are allocated to high yield, fixed or floating interest instruments, such as Turkish Lira and foreign currency Government debt securities and Eurobonds in order to diversify the assets and support liquidity as well as being allocated to loans with a selective approach. The liquidity structure that ensures meeting all liabilities falling due, is formed by keeping sufficient levels of cash and cash equivalents by diversifying the sources of funds. The Bank assesses the maturity structure of the sources, and the maturity structure and yield of assets at market conditions and adopts a high yield policy in long-term assets.

DFS Group carries risks within pre-determined risk limits in short-term currency, interest and price movements in money and capital markets and due to changes in market conditions. These positions are closely monitored by the Risk Management System of the Parent Bank and the necessary precautions are taken if the limits are exceeded or should there be a change in the market environment. In order to avoid interest rate risk, assets and liabilities with fixed and floating interests are monitored, taking the maturity structure into consideration. The asset-liability balance is monitored on a daily basis in accordance with the maturity structure and foreign currency type. The risks associated with short-term positions are hedged through derivatives such as forwards, swaps and options.

The net foreign currency position of DFS Group in foreign enterprises is evaluated together with the Parent Bank's net foreign currency position and all positions are evaluated within the framework of risk limits.

### b. Transactions denominated in foreign currencies

#### Foreign currency exchange rates used in converting transactions denominated in foreign currencies and their presentation in the financial statements

The DFS Group recognises the transactions denominated in foreign currencies in accordance with TAS 21 "The Effects of Changes in Foreign Exchange Rates" and the foreign exchange gains and losses arising from transactions that are completed as of the end of the period are converted to TL by using historical foreign currency exchange rates. As at the end of the reporting dates, balances of the foreign currency denominated assets and liabilities are converted into TL by using foreign currency exchange rates of the Parent Bank and the resulting exchange differences are recorded as foreign exchange gains and losses. The Parent Bank's foreign currency exchange rates used in valuations as of the period ends are as follows:

| | 30 September 2026 | 31 December 2025 | 30 September 2025 |
|---|---|---|---|
| US Dollar | TL 48,9303 | TL 42,8457 | TL 41,5068 |
| Euro | TL 55,5567 | TL 50,2859 | TL 48,7512 |

#### Foreign exchange gains and losses included in the net profit and loss

As of 30 September 2026, net foreign exchange loss included in the statement of profit or loss amounts to TL 1.800 (1 January – 30 September 2025: TL 4.351 net foreign exchange loss).

#### Total amount of valuation fund arising from foreign currency exchange rate differences

Parent Bank has translated the assets and liabilities of its FC subsidiaries within the scope of consolidation from the period-end closure exchange rate and has converted the income and expense items to Turkish Lira using annual average Parent Bank rates. Translation difference profit/loss amounts arising from the conversion of statements of profit or loss of the consolidated subsidiaries to Turkish Lira and the Turkish Lira equivalent of their equities as well as the "Subsidiaries" amounts accounted for at the Parent Bank are accounted in the consolidated financial statements under "Other Accumulated Comprehensive Income That Will Be Reclassified in Profit or Loss".

Total of the relevant conversion differences are TL 64.932 as of 30 September 2026 (31 December 2025: TL 57.276).

The foreign exchange difference of TL 752 (31 December 2025: TL 684) arising from the translation of the financial statements of Bahrain branch of the Parent Bank to Turkish Lira in accordance with TAS 21 has been recorded under "Other Accumulated Comprehensive Income That Will Be Reclassified in Profit or Loss".

In order to hedge the foreign exchange rate risk arising from the foreign currency subsidiaries of the DFS Group, a net investment hedging strategy is applied. The same amounts of foreign currency deposits are designated as hedging instruments and the effective portion of the change caused by the change in exchange rate of these financial liabilities is recognised in hedge funds account under equity.

## III. Information regarding the consolidated subsidiaries

Consolidated financial statements have been prepared in accordance with TFRS 10, the "Turkish Accounting Standard for Consolidated Financial Statements".

Deniz Yatırım Menkul Değerler A.Ş. (Deniz Yatırım), Deniz Portföy Yönetimi A.Ş. (Deniz Portföy), Denizbank AG, JSC Denizbank, Deniz Finansal Kiralama A.Ş. (Deniz Leasing), Deniz Faktoring A.Ş. (Deniz Faktoring), Deniz Gayrimenkul Yatırım Ortaklığı A.Ş. (Deniz GYO) CR Erdberg Eins GmbH & Co KG (CR Erdberg) and Denizöde Elektronik Para ve Ödeme Hizmetleri A.Ş. ("Denizöde") shares of which are owned directly or inderctly by the Parent Bank are the subsidiaries included to the full scope consolidation.

DFS Funding Co. is the structured entity established for the Parent Bank's securitization transactions, and consolidated in the accompanying consolidated financial statements. The Parent Bank or any of its subsidiaries do not have any shareholding interests in this company.

Among the subsidiaries of the Parent Bank, Intertech Bilgi İşlem ve Pazarlama Ticaret A.Ş. (**"**Intertech**"**) and its affiliate controlled together, Bantaş Nakit ve Kıymetli Mal Taşıma ve Güvenlik Hizmetleri A.Ş. (**"**Bantaş**"**); Intertech**'**s subsidiary Neohub Teknoloji Yazılım Pazarlama ve Danışmanlık A.Ş, Neo Elektronik Ticaret Bilişim Teknolojileri Yazılım ve Danışmanlık A.Ş. ve Neohub Bulut Teknolojileri A.Ş.; Deniz Yatırım**'**s subsidiary Ekspres Gayrimenkul Turizm Yatırım İşletme ve Ticaret A.Ş. (**"**Ekspres Gayrimenkul**"**); Denizbank AG**'**s subsidiary Deniz Immobilien Service GmbH (**"**Deniz Immobilien**"**) have not been included to the consolidation since they are non-financial subsidiaries. Non-financial subsidiaries are recognized at fair value in accordance with "TFRS 9 Financial Instruments" ("TFRS 9") within the framework of TAS 27 "Separate Financial Statements". Investments in associates and jointly controlled entities are carried at cost less any provision for diminution in value.

### Important changes in consolidated subsidiaries during the period

None.

### Consolidation principles of the subsidiaries

Subsidiaries are the entities whose capital or management is controlled directly or indirectly by the Parent Bank. Subsidiaries are consolidated through the full consolidation method.

Control is considered as possessing power of the Bank over an investment in a legal entity, being exposed to variable returns due to its relationship with the legal entity invested, or having the right to use in these returns, and having the ability to use its power over the investee to influence the amount of returns.

This method aims to combine hundred percent of the assets, liabilities, income, expenses and off-balance sheet items of the subsidiaries included in the consolidated financial statements with the assets, liabilities, income, expenses and off-balance sheet items of the Parent Bank and to present minority rights as separate items in the balance sheet and the statement of profit or loss.

The carrying amount of the Parent Bank's investment in each subsidiary has been settled with the portion of the Parent Bank in the equity of the subsidiaries.

All intercompany transactions and intercompany balances between the consolidated subsidiaries and the Parent Bank are eliminated.

Financial statements used in the consolidation are prepared as of 30 September 2026 and in order to ensure the application of the identical accounting policies for similar transactions and events in similar circumstances, necessary adjustments were made on these financial statements of the subsidiaries considering the materiality level.

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

DFS Group's derivative transactions mainly consist of foreign currency and interest rate swaps, foreign currency options and foreign currency forward contracts.

In accordance with TFRS 9, forward foreign currency purchase/sale contracts, swaps, options and futures are classified as "Derivative Financial Assets/Liabilities at Fair Value Through Profit or Loss". Derivative transactions are recorded with their fair values at contract date. Also, the notional amounts of liabilities and assets arising from the derivative transactions are recorded in off-balance sheet items at their contractual amounts.

Derivative transactions are valued at fair value subsequent to initial recognition and are presented in the "Derivative Financial Assets/Liabilities at Fair Value Through Profit or Loss" items of the consolidated balance sheet depending on the positive or negative fair value amounts. Gains and losses arising from the change in the fair value are recognised in the statement of profit or loss. Fair value of derivatives are calculated either by marking the fair values in the market or by using the discounted cash flow model.

## V. Explanations on interest income and expenses

Interest income and expenses are recognised by applying the effective interest method. DFH Group tracks the accruals and rediscounts of non-performing receivable balances until the moment they are transferred to the follow-up accounts in the loan accrual/rediscount accounts in accordance with the Uniform Chart of Accounts ("UCA"). After loans are classified as non-performing loans, no rediscount calculation is made.

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

Fee and commission income and expenses are recognised on an accrual basis or via effective interest method and in accordance with TFRS 15 "Revenue from Customer Contracts Standard" and with their nature, other than the fee and commission incomes in respect of certain banking transactions which are recognized as income as they are collected. Incomes gained through contracts or through services related to transactions such as the purchase or sale of assets for a third real or legal person are recognised as income at the time of collection.

## VII. Explanations on financial assets

DFS Group classifies and recognises its financial assets as "Financial Assets at Fair Value through Profit / Loss", "Financial Assets at Fair Value through Other Comprehensive Income" or "Financial Assets measured at amortised cost". These financial assets are recognised or derecognised in accordance with the "Recognition and Derecognition from Financial Statements" under the third section of TFRS 9 regarding the classification and measurement of financial instruments, published in the Official Gazette dated 19 January 2017 and numbered 29953 by POA. Financial assets are measured at their fair values at initial recognition in the financial statements. In the initial measurement of financial assets other than "Financial Assets at Fair Value through Profit / Loss", transaction costs are added to the fair value or deducted from the fair value.

DFS Group includes a financial asset in the statement of financial position only when it becomes a party to the contractual terms of the financial instrument. During the initial recognition of a financial asset the business model determined by the Parent Bank management and the nature of the contractual cash flows of the financial asset are taken into consideration. When the business model determined by the Parent Bank management is changed, all affected financial assets are reclassified and reclassification is applied prospectively. In such cases, no adjustments are made to the gain, loss or interest previously recognised in the financial statements.

### a. Financial assets at fair value through profit or loss

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

**b. Financial assets at fair value through other comprehensive income**

In addition to Financial assets within a business model that aims to hold to collect contractual cash flows and aims to hold to sell, financial asset with contractual terms that lead to cash flows those are solely payments of principal and interest at certain dates are classified as fair value through other comprehensive income.

Financial assets at fair value through other comprehensive income are recognised by adding transaction cost to acquisition cost reflecting the fair value of the financial asset.

After the recognition, financial assets at fair value through other comprehensive income are remeasured at fair value. Interest income calculated with effective interest rate method arising from financial assets at fair value through other comprehensive income and dividend income from equity securities are recorded to statement of profit or loss. “Unrealised gains and losses” arising from the difference between the amortised cost and the fair value of financial assets at fair value through other comprehensive income are not reflected in the statement of profit or loss 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 “Other Accumulated Comprehensive Income or Expense to be Reclassified through Profit or Loss” under shareholders’ equity. When these securities are collected or disposed, the accumulated fair value differences reflected in the equity are reflected to the statement of profit or loss.

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.

During initial recognition, the entity may make an irrevocable decision to present subsequent changes in the fair value of the investment in an equity instrument that is not held for trading purposes under the other comprehensive income. If this decision is made, dividends received from such investment are recognised under profit or loss in the financial statements.

**c. Financial assets measured at amortised cost**

When the financial assets are held under business model aimed to collect contractual cash flows and contractual terms of the financial assets include solely payments of principal and interest in certain dates, the financial asset is classified as financial assets measured at amortised cost.

Financial assets measured at amortised cost are initially recognised at acquisition cost including the transaction costs which reflect the fair value of those instruments and subsequently recognised at amortised cost by using “effective interest rate (internal rate of return) method” following their recognition. Interest income obtained from financial assets measured at amortised cost is accounted in the statement of profit or loss.

Parent Bank’s portfolio of financial assets at fair value through other comprehensive income and the financial assets measured at amortised cost includes CPI indexed government bonds with a maturity of 5 - 10 years and which the real coupon rates of 6 months are fixed throughout the maturity. As stated by the undersecretariat of Treasury in CPI indexed investor guide, the reference indexes used in the calculation of the actual coupon payment amounts of these securities are formed according to the CPI indexes of two months prior to the coupon payment date. Parent Bank sets its projected inflation rate accordingly. The projected inflation rate used is updated as necessary during the year. In this context, the valuation of the relevant assets as of 30 September 2026, was based on a projected annual inflation rate of 29%.

## VIII. Explanations on expected credit loss

As of 1 January 2018, the Bank allocates provision for expected credit loss on financial assets measured at amortised cost and measured at fair value through other comprehensive income, also loan commitments and non-cash loans that are not carried at fair value through profit or loss in accordance with TFRS 9 'Financial Instruments' standard requirements according to the "Regulation on the Procedures and Principles for Classification of Loans by Banks and Provisions to be set aside" published in the Official Gazette dated 22 June 2016 numbered 29750.

The provision for expected credit loss is weighted according to the probabilities determined by taking into consideration possible results and reflects the time value of money as an unbiased amount, past events, current conditions and forecasts of future economic conditions as reasonable and supportable information that can be obtained without incurring excessive cost or effort at the reporting date.

According to TFRS 9, it is evaluated whether there is a significant increase in credit risk at each reporting date after the initial recognition of each financial instrument for which impairment is required to be evaluated.

The provision for expected credit loss calculation is performed to estimate the loss that the financial instrument will incur in the case of default.

Financial instruments are allocated to one of the following stages due to the deterioration in loan quality at initial recognition:

*Stage 1:* Financial instruments for which a 12-month provision for expected credit loss is calculated and no significant increase in credit risk is detected;

*Stage 2:* Financial instruments with a significant increase in credit risk and the provision for expected credit loss calculated for lifetime;

*Stage 3:* Impaired, non-performing (defaulted) loans.

### Significant increase in credit risk

Qualitative and quantitative evaluations are conducted in determining the significant increase in credit risk.

*Qualitative evaluation:*

If any of the following conditions are met as a result of qualitative evaluation, the relevant financial asset is classified as Stage 2 (significant increase in credit risk).

As of the reporting date,

- Lifetime expected credit losses are applied on an account basis for customers whose delay reaches 30 days. The Bank does not enforce this estimate only when it has positive, reasonable and supportable information about the customer repayment.
- In case a loan is restructured, it is monitored in Stage 2 during the monitoring period specified in the relevant regulations starting from the date of structuring. At the end of the monitoring period, if there is no significant deterioration in the loan, the transaction can be moved back to Stage 1.
- Existence of indemnified non-cash loans are considered as a significant risk increase.

*Quantitative evaluation:*

The significant increase in credit risk is quantitatively based on comparing the probability of default calculated at the opening of the loan with the probability of default on the same reporting date.

The financial instruments in Stage 1 are financial instruments that has been recognised for the first time in the financial statements or do not have a significant increase in the credit risk after the initial recognition in the financial statements. For these instruments, credit risk impairment provision is calculated as the provision for expected credit loss for 12-month default risk from the reporting date.

After the initial recognition, if a significant increase is observed in the credit risk and result of the provision for credit risk impairment for the financial instruments mentioned in Stage 2 is calculated as the provision for expected credit loss over the default risk through the remaining life from the reporting date.

Financial instruments in Stage 3 are assumed to be defaulted and therefore impaired. For such financial instruments, provision is calculated based on the expected lifetime credit loss.

Loans belonging to customers included in the scope of the "Financial Restructuring Framework Agreement" are classified regardless of the past due days criterion.

The provision for expected credit loss is calculated either as collectively or individually.

Financial instruments bearing common credit risk characteristics are grouped for provision for expected credit loss calculated collectively.

In the Parent Bank, grouping of credit risks according to common characteristics was made according to their 'risk segments'. The standards for the classification of credit risks by risk segments have been prepared in accordance with the Basel II recommendations for the assessment of capital adequacy based on credit risk in the context of the standard internal rating-based approach ("IRB"). The purpose of classifying credit risks according to risk segments is to determine the approach for analyzing and evaluating credit risk for the relevant risk segment.

The credit risk classification is as follows:

- Segment classification for non-retail loans are made based on all risks of the counterparty and the loan products requested by the counterparty, at the counterparty level and it is ensured that a counterparty is classified in a single risk segment;
- Segment classification for retail loans is based on both product level and counterparty characteristics. This means that counterparty's credit risks can be classified into different risk segments.

The main groupings on the basis of risk segment for the calculation of provision for expected credit loss are as follows:

- Corporate / Commercial loans
- Medium entreprises (ME) loans
- Small entreprises (SE) loans
- Agricultural loans
- Consumer loans
- Mortgage loans
- Vehicle loans
- Overdraft
- Credit cards
- Loans granted to local governments
- Project financing loans
- Central administrations
- Banks

The provision for expected credit loss assessed collectively are calculated by using the components such as exposure at default (EAD), probability of default (PD), loss given default (LGD) and effective interest rate of the loan.

**Exposure at default**

The amount of default is the expected economic receivable amount at the time of default.

In order to calculate the provision for expected credit loss, the EAD value of each loan is calculated by discounting the expected principal and interest payments from the future dates to the reporting date using the effective interest rate. The loan conversion rate is also applied to the EAD value.

**Probability of default**

Probability of default indicates the probability of default of the borrower within a certain period of time.

There are two types of PD values calculated in accordance with TFRS 9 requirements:

- 12-month PD: Estimation of the probability of default within 12 months after the reporting date of the financial instrument.
- Lifetime default probability: Estimation of the probability of default over the remaining life of the financial instrument.

The credit ratings, which are the outputs of the internal rating systems used by the Parent Bank in the loan allocation processes are used to classify customers in the calculation of provision for expected credit loss.

Internal rating systems used for non-retail customers are mainly divided into Corporate/Commercial, ME, SE and Agriculture model groups. Internal ratings in the Corporate/Commercial and ME model groups take into account the qualitative evaluation elements along with the quantitative characteristics of the customer such as indebtedness, liquidity and size. Internal ratings in the SE and Agriculture model groups reflect behavioural information, such as the trend of the customer's total limit utilisation rate within the banking sector, overdraft product life at the Parent Bank, or the recent frequency of delays in loan payments.

Internal rating systems for individual customers also differ at the level of Consumer, Mortgage, Vehicle Loans, Overdraft and Credit Card product groups. In order to generate these scores, behavioural data such as customer's trend in limit utilisation rate in the Bank and sector, frequency of current delays, cross-product ownership and payment routine of other products are used.

In the first step, the outputs of internal rating systems for PD calculations in accordance with TFRS 9 are grouped on the basis of risk segments according to common characteristics of credit risks. Retrospective historical default data of these groups have been prepared.In order to generate reasonable and valid accumulated default rates, a bucket generation analysis has been performed for the default data obtained form the model.

PD curves have been generated by regression method using the suitable statistical distribution from the data obtained for the buckets generated. The resulting PD values have been converted into 'point-in-time' PD values in accordance with TFRS 9 since they represent PD values 'throughout the life cycle'. In the last step, prospective macroeconomic expectations have been reflected in the PD.

For credit risk groups those do not have sufficient historical default data, external default statistics or minimum PD rates in Basel documentation are used.

Internal validation of the process described above is conducted at the end of the year.

### Loss given default

Loss given default define the economic loss to be incurred by the debtor in case of default, proportionally.

For the purpose of calculating the provision for expected credit loss, two types of LGD rate are calculated: LGD ratio for the unsecured credit risk and LGD ratio for the secured credit risk.

LGD ratio for unsecured credit risk is calculated by using the Parent Bank's collection data in the previous periods and is grouped on the basis of risk segments according to the common characteristics of credit risks.

The following TFRS 9 requirements have been taken into consideration for the LGD ratio calculation for unsecured credit risk:

- Long-term LGD is used (excluding regression effect is excluded)
- Conservative approach is excluded, if any
- Indirect costs are excluded, if any
- The figures obtained are discounted by the effective interest rate

The LGD ratio for secured loan risk is calculated by considering the collateral structure for each loan. To calculate this ratio, the consideration rates and liquidation periods for each type of collateral and effective interest rates of the loan to which the collateral belongs are used are determined by the Parent Bank for each type of collateral. Historical data have been used to determine the relevant consideration rates and liquidation periods; if these data are not available, the best estimates are used.

For unsecured credit risk groups that do not have sufficient historical collection data, the standard rate in Basel documentation is used.

Internal validation of the process described above is conducted at the end of the year.

### Effective interest rate

The effective interest rate is the discount rate that equals the future expected cash payments and collections those are expected to occur over the expected life of the financial asset or liability to the gross carrying amount of the financial asset or the amortised cost of the financial liability.

### Individual assessment

In addition to the provision for expected credit loss collectively calculated, a provision for expected credit loss based on the individual evaluation of the financial instruments exceeding a certain risk or within the scope determined by the Bank management are calculated. The calculation has been performed using at least two scenarios for each financial instrument in accordance with the discounted cash flow method in accordance with the ''Guidelines on the Calculation of Provision for Expected Credit Loss under TFRS 9" announced by BRSA to banks on 26 February 2018 and the internal policies. The final provision for expected credit loss of the financial instrument is calculated by weighing the provision for expected credit loss calculated for the related scenarios with the probability of occurrence of these scenarios.

Apart from the expected loan loss provisions, the affected portfolios are determined and additional expected loan loss provisions are calculated in order not to ignore the extraordinary situations that did not occur during the consideration periods of the Bank's model.

### Low credit risk

In accordance with TFRS 9, the financial instrument's credit risk is considered to be low given the fact that the default risk of the financial instrument is low, the borrower has a strong structure to meet the contractual cash flow obligations in the short term, and the negative changes in the economic conditions and operating conditions in the longer term reduce the borrower's ability to fulfil the contractual cash flow obligations, but this is not considered to be happening in a large context.

It has not been concluded that financial instruments have a low credit risk only if the risk of loss of the financial instruments is considered low because of the value of the collateral and if the credit risk of the related financial instrument is not considered low without this collateral.

Furthermore, it is not considered that the financial instruments have low credit risk just because the establishment has less risk than other financial instruments or the credit risk of the region in which it operates.

In the case of low risk determination of any financial instrument and also assuming that the loan risk does not increase significantly after the first recognition in the financial statements, the relevant financial instrument is evaluated in Stage 1.

Financial instruments considered as having low credit risk under TFRS 9 are as below:

- Receivables from CBRT.
- Risks where the counterparty is the Republic of Türkiye's Treasury
- Loans granted to subsidiaries of the main shareholder
- Transactions with banks with AAA rating

### Forward macroeconomic information

The Parent Bank uses models to reflect macroeconomic expectations in the assessment of significant increase in credit risk and expected credit loss calculation. These models differ according to risk segments and products. In forward-looking expectations, three different scenarios as base, pessimistic and optimistic are taken into account in proportion to their assigned realization probabilities. For periods beyond the macroeconomic forecast length, the long-term average of default is included in the calculation.

Macroeconomic variables considered in the models used; Gross Domestic Product (GDP) growth rate, unemployment rate, 3-month Treasury bill yield rate, 5-year CDS Premium, USDTRY and EURTRY parities. Models are reviewed annually, renewed for segments deemed necessary and subjected to validation process.

The Parent Bank has reflected its future expectations to the expected credit loss calculation in the financial statements, with the current economic conditions taking into account possible different scenarios and management evaluation. The study is reviewed periodically and updated according to expectations, and the Bank provides additional provisions in to the Expected Credit Loss model provisions against potential credit risks that may arise in line with macroeconomic expectations. Additional provisions are evaluated by the Bank's TFRS 9 Management Committee on a monthly basis and are canceled if it is concluded that the provisions are no longer relevant.

### Participation of senior management in TFRS 9 processes

Within the scope of the internal systems, risk management, corporate governance and regulations on the classification of loans and reliable loan risk applications issued in accordance with Banking Law No. 5411 and pursuant to the Article 20 of the ''Regulation on Procedures and Principles Regarding Classification of Loans and Provisions to be Reserved'' published in the Official Gazette dated 22 June 2016 and No. 29750, 'TFRS 9 Management Committee' has been established in accordance with the ''Guidelines on the the Calculation of Provision for Expected Credit Loss under TFRS 9'' ('Good Practice Guide') prepared by BRSA.

In accordance with TFRS 9, the Committee is responsible for the control of the classification and measurement of financial instruments, the approval of business models, and the control of an adequate calculation of the provision for expected credit loss. Committee is also responsible for controlling the establishment and maintenance of the Parent Bank's current policies and processes in accordance with TFRS 9 and related good practice guidelines.

The Committee is responsible for ensuring that the provision for expected credit loss are based on reliable and robust methods, that these methods are documented, developed, timely updated and are properly accounted.

The members of the Committee are Executive Board Member responsible for Loans, Assistant General Manager responsible for Financial Affairs, Assistant General Managers responsible for the duties of the Board Member responsible for loans and Assistant General Manager responsible for Risk.

## IX. Explanations on offsetting financial instruments

Financial assets and liabilities are presented on a net basis on the balance sheet when the Group has a legally enforceable right to offset the recognised amounts and there is an intention to collect/pay the related financial assets and liabilities on a net basis, or to realise the asset and settle the liability simultaneously.

## X. Explanations on sale and repurchase agreements and transactions related to the lending of securities

Government bonds and treasury bills sold to customers under repurchase agreements are classified under "Financial Assets at Fair Value through Profit or Loss", "Financial Assets at Fair Value through Other Comprehensive Income" and "Financial Assets Measured at Amortised Cost" according to the purpose of retaining the asset in the accompanying consolidated balance sheet and are subjected to valuation as per the valuation principles of the relevant portfolio. Funds obtained from repurchase agreements are presented in the liabilities of the consolidated balance sheet in "Receivables from money market" line. The accrual amounts corresponding to the period is calculated for the part of the difference between the sales and repurchase prices determined by the relevant repo agreements. Accrued interest expenses calculated for funds obtained from repurchase agreements are presented in "Due to money markets" account in liability part of the consolidated balance sheet.

Securities purchased with resale commitments are presented under "Due from money markets" line in the balance sheet. The accrual amounts for the corresponding part to the period of the resale and repurchase price difference determined in reverse repurchase agreements are calculated using the effective interest method. As of 30 September 2026, the Parent Bank has securities amount of TL 1.055 that are subject to borrowing activites (31 December 2025: TL 312).

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

In accordance with TFRS 5 ("Non-Current Assets Held for Sale and Discontinued Operations Standard"), assets that meet the criteria to be classified as held for sale are measured at the lower of their book value and fair value less costs to be incurred for sale, and depreciation is stopped on the assets in question and these assets are presented separately in the statement of financial position. In order for an asset to be classified as held for sale, the asset (or group of assets to be disposed of) must be available for immediate sale on terms customary and usual in the sale of such assets (or group of assets to be disposed of) and the sale must be highly probable. In order for the probability of sale to be high, a plan for the sale of the asset (or the asset group to be disposed of) must be made by an appropriate management level and an active program to identify buyers and complete the plan must be initiated. Additionally, the asset (or group of assets to be disposed of) must be actively marketed at a price consistent with its fair value. Various events or circumstances may delay the completion of the sale for more than one year. If there is sufficient evidence that the delay in question has occurred due to events or conditions beyond the Group's control and that the Group's sales plan for the sale of the relevant asset (or group of assets to be disposed of) is ongoing, the assets in question continue to be classified as assets held for sale.

A discontinued operation is a part of the Parent Bank that is classified as disposed of or held for sale. The results of discontinued operations are presented separately in the statement of profit or loss. The Parent Bank does not have any discontinued operations.

In addition, the Parent Bank measures its assets acquired through the settlement of non-performing loans in accordance with IFRS 5 and classifies them under the other assets. The positive difference between the book values and the value generated during the sale is shown as sales revenue in the financial statements under other operating income.

## XII. Explanations on goodwill and other intangible assets

### a. Goodwill

Goodwill represents the excess of the total acquisition costs over the shares owned in the net assets of the acquired company at the date of acquisition. The "net goodwill" resulted from the acquisition of the investment and to be included in the consolidated balance sheet, is calculated based on the financial statements of the investee company as adjusted according to the required accounting principles. Assets of the acquired company which are not presented on financial statements but separated from goodwill at fair values of tangible assets (credit card brand value, customer portfolio etc.) and/or contingent liabilities to financial statements in process of acquisition.

In accordance with "TFRS 3 – Business Combinations", the goodwill is not amortised, instead it is annually tested for impairment or more frequently when changes in circumstances indicate impairment according to "Turkish Accounting Standard 36 (TAS 36) - Impairment of Assets".

### b. Other intangible assets

Intangible assets are initially recognised in accordance with TAS 38 ''Intangible Fixed Assets'' at the cost value including acquisition costs and other direct expenses necessary to make the asset usable. Intangible assets are valuated at amounts remaining after deducting accumulated depreciation and any accumulated impairment losses from the cost value in the period following their recognition.

Intangible fixed assets consist of software programs, license rights, data/telephone lines and the customer portfolio values of credit cards and individual loans.

Intangible fixed assets acquired before 1 January 2003 and after 31 December 2006 are amortised according to straight-line method, whereas those received between these dates are amortised according to declining balance method. The useful life of the assets is determined by assessing the expected useful life of the asset, technical, technological or other types of obsolescence and maintenance costs necessary to obtain the expected economic benefit from the asset.

Maintenance costs related to the computer software currently in use are expensed in the period in which they occur.

## XIII. Explanations on tangible assets

While DFS Group was accounting all of its tangible fixed assets at cost in its records in accordance with TAS 16 "Tangible Fixed Assets" standard, as of 31 December 2016, the revaluation model has been adopted for the valuation of real estate in use, which is accounted under tangible fixed assets. The positive difference between the real estate values in the appraisal reports prepared by licensed valuation companies and the net book value of the relevant real estate are accounted in the equity accounts, negative differences are accounted from the positive differences recognized under equity in the previous reporting periods, and the remaining negative difference, if any, is followed in the income statement.

| | Estimated Economic Life (Year) | Depreciation Rate % |
|---|---|---|
| **Movables** | | |
| - Office machinery | 4 | 10 - 50 |
| - Furniture and fixtures | 5 | 10 - 50 |
| - Motor vehicles | 5 | 20 - 50 |
| - Other equipment | 10 | 2,50 - 50 |
| **Real estate** | 50 | 2 - 3,03 |

Maintenance and repair costs incurred for a tangible asset are recognised as expense. The capital expenditures which expand the capacity of the tangible asset or increase the future benefit of the asset are capitalized on the cost of the tangible asset.

There are no pledges, mortgages and other measures or commitments given for the purchase of tangible fixed assets.

## XIV. Explanations on investment property

Property, and land and buildings held for the purpose of earning rent or appreciation or for both, rather than being used in the production of goods and services or sold for administrative purposes or during the normal course of business are classified as “investment property”and they are valued with fair value method. Any gains or losses arising from changes in the fair value of investment property are recognised in profit or loss in the period in which they are incurred.

Investment property is derecognised through disposal or withdrawal from use and when no future economic benefit is expected from its disposal. Gains or losses arising from the disposal of investment property are recognised in profit or loss in the period in which they occur.

## XV. Explanations on leasing transactions

Fixed assets acquired through financial leasing are classified as tangible assets and depreciated in line with the related fixed assets group. The obligations arising from the lease contracts are presented under “Lease Liabilities” under liabilities. Interest expenses and foreign exchange differences related to leasing activities are reflected to the statement of profit or loss.

DFS Group has finance lease transactions as “Lessor” via its subsidiary, Deniz Leasing. The lease receivables related to leased assets are recorded as finance lease receivables. The asset subject to the financial leasing is presented in the balance sheet as receivable equal to the net leasing amount. Interest income is recognised over the term of the lease using the net investment method which reflects a constant periodic rate of return and the unrecognised portion is followed under unearned interest income account.

With the ”TFRS 16 Leases“ standard effective from 1 January 2019, the difference between operating leases and financial leases has been eliminated and the leasing transactions have been presented under “Liabilities from Leasing Operations”.

## XVI. Explanations on provisions and contingent liabilities

Specific and general provisions for loans and other receivables as well as the provisions and contingent liabilities other than the provisions for possible risks are recognised in accordance with TAS 37 ‘‘Provisions, Contingent Liabilities and Contingent Assets’’ standard; provisions are recognised immediately when they arise as a result of past events and DFS Group estimates the amount of the liability and reflects this amount in the consolidated financial statements. It is considered ‘‘Contingent’’ in cases where the amount of the obligation cannot be estimated. For contingent liabilities; if the probability of the realisation of the condition is higher than the probability of non-realisation and can be measured reliably, a provision is recognised; and where they are not able to be measured reliably or there is no probability of realisation of the condition or less than the probability of non-realisation, such liabilities are disclosed in the footnotes.

Contingent assets generally consist of unplanned or other unexpected events that create the possibility of an inflow of economic benefits to the entity. Since the recognition of contingent assets in the financial statements may result in the recognition of revenue that may never be received, such assets are not included in the financial statements.

Contingent assets are disclosed in the notes to the financial statements if it is probable that an inflow of economic benefits will arised. The Bank continually assesses the development of contingent assets to ensure that they are appropriately reflected in the financial statements. If it has become virtually certain that an inflow of economic benefits will arise, the asset and the related income are recognized in the financial statements of the period in which the change occurs.

## XVII. Explanations on obligations for employee benefits

The Parent Bank recognises employee benefits in accordance with TAS 19 ‘‘Employee Benefits’’ standard.

The Parent Bank in accordance with existing legislation in Türkiye, is liable to pay retirement and notice payments to each employee whose employment is terminated due to reasons other than resignation or misconduct. Except to this extents, the Parent Bank is liable to pay severance payment to each employee whose employment is terminated due to retirement, death, military service and to female employees following their marriage within one year leave the job of their own accords pursuant to Article 14 of the Labour Law.

In accordance with TAS 19, DFS Group recognises provision by estimating the present value of the probable future obligation of severance pay. Actuarial gains and losses arising after 1 January 2013 are accounted for under equity in accordance with revised TAS 19.

DFS Group has recognised vacation pay liability amount which is calculated from unused vacation to financial statement as a provision.

## XVIII. Explanations on tax applications

### a. Current tax

In accordance with the "Law No. 7456 on the Creation of Additional Motor Vehicle Tax for the Compensation of Economic Losses Caused by the Earthquakes Occurring on 6 February 2023 and Amending Certain Laws and the Decree Law No. 375" published in the Official Gazette dated 15 July 2023; the 25% corporate tax rate applicable to banks, financial leasing, factoring, financing and savings finance companies, electronic payment and money institutions, authorized foreign exchange institutions, asset management companies, capital market institutions, insurance and reinsurance companies and pension companies is 30%. The 20% corporate tax rate applicable to other companies has been increased to 25%. The tax rate change in question will be valid for the profits of companies in 2023 and subsequent taxation periods, starting from the returns that must be submitted as of 01 October 2023.

With Tax Procedure Law Circular/115, the deadlines for some tax returns to be submitted as of 1 April 2019 have been extended until a new determination is made. With the said circular, the corporation tax declaration can be declared from the first day of the fourth month to the evening of the last day following the month in which the relevant accounting period is closed.

The provision for corporate tax for the period is reflected as the “Current Tax Liability” in the liabilities and “Current Tax Provision” in the statement of profit or loss.

In accordance with the Corporate Tax Law, carry forward tax losses shown on the declaration can be deducted from the corporate tax base for up to five years. The tax authorities can inspect tax returns and the related accounting records for a retrospective maximum period of 5 years.

Besides institutions reside in Türkiye, dividends paid to the offices or the institutions earning through their permanent representatives in Türkiye are not subject to withholding tax. According to Presidential Decision No. 9286, published in the Official Gazette on December 22, 2024, certain withholding tax rates set forth in Article 94 of the Income Tax Law No. 193 and Articles 15 and 30 of the Corporate Tax Law No. 5520 have been revised. In this respect, the withholding tax rate applied to the dividend payments made to non-resident companies, tax-exempt narrow and full taxpayer institutions/real persons, limited and full taxpayer real persons, excluding non-residents who earn income through a workplace or their permanent representative in Türkiye is 15%. The Resolution entered into force on the date of its publication (22 December 2024). While applying the withholding tax rates on dividend payments to the foreign based institutions and the real persons, the withholding tax rates covered in the related Avoidance of Double Taxation Treaty are taken into account. Addition of profit to capital is not considered as profit distribution and therefore is not subject to withholding tax.

The foreign subsidiaries of DFS Group that operate in Austria and the Russian Federation are subject to corporate tax rates of 23% and 25%, respectively.

Tax effects related to transactions recognised directly in equity are also recognised in equity.

According to the TRNC Corporate Tax Law No. 41/1976, as amended, corporate earnings (including foreign corporations) are subject to 10% corporate tax and 15% income tax according to the Income Tax Law. Corporate tax is calculated based on the income earned by taxpayers within an accounting period. The tax base is determined by adding the expenses that are not allowed to be deducted by law to the commercial income of the institutions and by applying the exemptions and deductions in the tax laws.

The right of deduction of losses stipulated in the Corporate Tax Law, the right to investment allowances stipulated in the income tax legislation and the depreciation prescribed in the tax legislation are granted to corporations that certify the balance sheet, profit and loss statement and business accounts for the calculation of corporate tax without having them prepared and certified by an accountant and auditor authorized by the Ministry of Finance, and that corporations' rights are not recognized. Tax may be requested to any taxable institution within seven years following the taxation period, in cases where tax has not been assessed in previous years or if it is revealed that tax has been assessed less than the amount required to be paid. Corporate tax returns are declared to the tax office in the April following the closing date of the accounting period. Corporate tax is paid in two equal installments, one in May and the other in October. According to the decision of the TRNC Council of Ministers dated 25 March 2020, provisional taxes are calculated and paid quarterly at a tax rate of 15% on the financial earnings of that year. Provisional taxes paid during the year can be offset against the taxes calculated on that year's annual corporate tax return.

Pursuant to Law No.11 of 2024 dated September 1, 2024, Bahrain has implemented the Domestic Minimum Top-Up Tax (DMTT) regime to comply with the OECD's "Pillar Two / GloBE" framework. This regulation is effective for fiscal periods beginning on or after January 1, 2025 and applies to requires multinational corporate groups with a consolidated turnover of EUR 750 million or more to pay a top-up tax equal to the difference if the effective tax rate of their subsidiaries or branches in Bahrain falls below 15%.

According to the temporary article 33 added to the Tax Procedure Law by Law No. 7352 published in the Official Gazette dated 29 January 2022; It has been considered that the financial statements dated 31 December 2023 will be subject to inflation adjustment regardless of whether the inflation adjustment conditions are met or not. The profit/loss difference resulting from the inflation adjustment will be shown in the previous years' profit/loss account; It has been determined that the previous year's profit determined in this way will not be subject to tax, and the previous year's loss will not be accepted as loss. Although the Banks will apply inflation accounting together with the financial leasing, factoring, savings finance companies, payment and electronic money institutions, authorized foreign exchange institutions, asset management companies, capital market institutions, insurance - reinsurance companies, pension companies and other taxpayers within the scope, there will be no tax consequences as a result of the correction in these institutions.

Article 7 and 8 of the Law No. 7524 and Article 263 of the Tax Procedure Law has been amended and Article 274/A has been added published in the Official Gazette dated August 2, 2024 and numbered 32620. With this regulation, the valuation provisions of precious metals have been harmonized with the foreign currency valuation principles. Banks are required to use the quoted market price as the basis for valuation for tax purposes.

With the Law No. 7491 on the Amendment of Certain Laws and Decree Laws, it has been regulated that the profit / loss difference arising from the inflation adjustment to be made by the banks in the 2024 and 2025 accounting periods, including the provisional tax periods, will not be taken into account in the determination of earnings. With the Tax Procedure Law General Communiqué numbered 582 published in the Official Gazette dated February 15, 2025 and numbered 32814, it has been declared that it is appropriate not to make inflation adjustment as of the end of the first provisional tax, second and third provisional tax periods of the 2025 accounting period. In accordance with the provisional Article 33 of the Tax Procedure Law, the tax effects arising from the inflation adjustment of the financial statements in accordance with the Tax Procedure Law is presented in the current tax provision in the financial statements for the periods of March, June and September 2025.

According to the temporary Article 37 added to the Tax Procedure Law No. 213 by Law No. 7571 published in the Official Gazette dated 25 December 2025 and numbered 33118; for the 2025 accounting period and the 2026 and 2027 accounting periods, including provisional tax periods (for those with a special accounting period, for the accounting periods ending in 2026, 2027 and 2028) financial statements shall not be subject to inflation adjustment, regardless of whether the conditions for inflation adjustment under Repeated Article 298 are met. For the purposes of applying paragraph (C) of the repeated Article 298, the periods specified in the first paragraph as not subject to inflation adjustment (including periods extended under the authority) shall be considered as periods in which the conditions for inflation adjustment have not been met. Therefore, depreciable economic assets included in the balance sheet (except those subject to sale-lease-back transactions or lease certificate issuance as long as they retain these characteristics) and the depreciation allocated on them and shown on the liabilities side of the balance sheet may be subject to revaluation within the scope of Repeated Article 298/ç of the Tax Procedure Law.

## b. Deferred tax

The Group calculates and recognises deferred tax in accordance with TAS 12 "Income Taxes" for the temporary differences between the accounting policies and valuation principles applied and the tax basis determined in accordance with the tax legislation.

The deferred tax assets and liabilities of the entities included in the consolidation have been netted within themselves and have not been netted in the consolidated balance sheet. As a result of this, deferred tax asset amounting to TL 6.638 as of 30 September 2026 (31 December 2025: TL 759) and deferred tax liabilities amounting to TL 2.763 (31 December 2025: TL 1.867) have been recognised in the accompanying financial statements.

The deferred tax liability is calculated for all taxable temporary differences whereas deferred tax assets arising from deductible temporary differences are calculated provided that it is highly likely to benefit from these differences in the future by generating taxable profit.

Deferred taxes directly related to equity items are recognised and offset in related equity accounts.

The tax effects arising from the revaluation of amortised fixed assets in accordance with the Tax Procedure Law are shown in the deferred tax provision in the financial statements as of 30 September 2026.

In deferred tax calculations, 30% rate is used for corporations in Türkiye (31 December 2025: 30%).

## c. Transfer pricing

In the framework of the provisions on "Disguised Profit Distribution Through Transfer Pricing" regulated under article 13 of Corporate Tax Law no. 5520, pursuant to the Corporate Tax Law General Communiqué no. 1, which became effective upon its promulgation in the Official Gazette dated 3 April 2007 and numbered 26482, Corporate Tax Law General Communiqué no. 3, which became effective upon its promulgation in the Official Gazette dated 20 November 2008 and numbered 27060, Council of Ministers Decree no. 2007/12888, which became effective upon its promulgation in the Official Gazette dated 6 December 2007 and numbered 26722, Council of Minister Decree no. 2008/13490, which became effective upon its promulgation in the Official Gazette dated 13 April 2008 and numbered 26846, "General Communiqué No. 1 on Disguised Profit Distribution Through Transfer Pricing", which became effective upon its promulgation in the Official Gazette dated 18 November 2007 and numbered 26704 and "General Communiqué No. 2 on Disguised Profit Distribution Through Transfer Pricing", which became effective upon its promulgation in the Official Gazette dated 22 April 2008 and numbered 26855, "General Communiqué No. 3 on Disguised Profit Distribution Through Transfer Pricing", which became effective upon its promulgation in the Official Gazette dated 7 December 2017 and numbered 30263 and the Communiqué on the Amendment of the "General Communiqué on Disguised Profit Distribution through Transfer Pricing" no. 1, which became effective after being published in the Official Gazette dated 01 September 2020 and numbered 31231, profits shall be deemed to have been wholly or partially distributed in a disguised manner through transfer pricing if companies engage in the sales or purchases of goods or services with related parties at prices or amounts defined contrary to the arm's length principle. Buying, selling, manufacturing and construction operations and services, renting and leasing transactions, borrowing or lending money, bonuses, wages and similar payments are deemed as purchase of goods and services in any case and under any condition.

Corporate taxpayers are obliged to fill in the "The Form on Transfer Pricing, Controlled Foreign Corporation and Thin Capital" regarding the purchases or sales of goods or services they perform with related parties during a fiscal period and submit it to their tax office in the attachment of the corporate tax return.

The taxpayers registered in the Large Taxpayers Tax Administration (Büyük Mükellefler Vergi Dairesi Başkanlığı) must prepare the "Annual Transfer Pricing Report" in line with the designated format for their domestic and cross-border transactions performed with related parties during a fiscal period until the filing deadline of the corporate tax return, and if requested after the expiration of this period, they must submit the report to the Administration or those authorized to conduct tax inspection. The organizational structure of corporate taxpayers, who are affiliated to the multinational business group and whose asset size in the balance sheet and net sales amount in the income statement are both TL 500 million and above, which are attached to the corporate tax declaration for the previous accounting period, the definition of the business activities, the intangible rights they have, it is obligatory to prepare the general report containing the financial transactions of the group and the financial and tax status of the group for the previous year until the end of the current year and submit it to the Administration or those authorized to conduct tax inspections, if requested. According to the consolidated financial statements of the previous accounting period from the reported accounting period, total consolidated group income of Euro 750 million and over multinational enterprises resident group in Türkiye ultimate parent company or proxy business, the reported accounting period's income until the end of twelfth month, before tax it prepares a country-based report including profit / loss, accrued and paid corporate tax, capital, previous year profits, number of employees and tangible assets other than cash and cash equivalents, and submits it to the Administration electronically. Within the framework of the explanations stated in the "Communiqué on the Amendment to the General Communiqué on Disguised Profit Distribution through

Transfer Pricing (Serial No: 1)" with Serial No: 5, which entered into force after being published in the Official Gazette dated October 17, 2024 and numbered 32695, it is stipulated that the notification form regarding which entity will make country-based reporting within the scope of country-based reporting will be submitted electronically via the Digital Tax Office until the end of the sixth month following the end of the accounting period.

### d. Local and Global Supplementary Minimum Corporate Tax

Law No. 7524 on Amendments to Tax Laws, Certain Laws and Decree Law No. 375, which was published in the Official Gazette dated 2 August 2024 and numbered 32620, and the 11 Additional Articles to the Corporate Tax Law ("KVK") and "Local and "Global Minimum Supplementary Corporate Tax" has been added. In Additional Article 1 of KVK, the gains of the subsidiaries of multinational business groups whose annual consolidated revenue in the consolidated financial statements of their ultimate parent company exceeds the Turkish lira equivalent limit of Euros 750 million in at least two of the four accounting periods preceding the accounting period in which the revenue is reported are subject to local and global minimum supplementary corporate tax.

The Parent Bank are within the scope of a Multinational Enterprise (MNE) with consolidated revenues of Euro 750 million or more in at least two of the last four financial years.

The calculated global minimum supplementary corporate income tax is declared and paid by the last day of fifteenth (eighteenth for the first year) month following the close of the accounting period. The calculated local minimum supplementary corporate income tax is declared and paid from the first day to the last day of the twelfth month following the close of the accounting period.

Under the OECD Pillar Two rules, in addition to the Global Minimum Complementary Corporate Tax return, there is also an obligation to file the GloBE Information Return (GIR - Global Minimum Tax Information Statement), which reports the information and calculations underlying the global minimum tax calculations. As part of the Pillar Two reporting obligations for the 2024 fiscal year, DenizBank filed a Local MST Return in January 2026. In addition, DenizBank filed the Global MST return for the 2024 fiscal year on July 2026. In addition, the ENBD Group's ENBD London Branch, which operates in the United Kingdom, submitted the first GIR for the 2024 fiscal year at the group level to the competent authorities in June 2026 through a Designated Filing Entity (DFE). In this context, the Parent Bank provided ENBD with the necessary financial information required for the preparation of the GIR.

### e. Domestic minimum corporate tax

Article 32/C has been added to the Law No. 5520 with Article 36 of the Corporate Tax Law with the Law No. 7524 on the Amendment of Tax Laws and Certain Laws and Decree Law No. 375, which entered into force after being published in the Official Gazette dated August 2, 2024 and numbered 32620.

2025 and the following taxation periods, and for corporations subject to special accounting period, it is applied to the earnings obtained in the special accounting period starting in the calendar year 2025 and the following taxation periods.

The corporate tax calculated by applying the rate to be determined by applying the provisions of paragraphs one to nine of Article 32 of the Corporate Tax Law and Article 32/A to the earnings of the corporations within an accounting period shall not be less than 10% of the corporate income before deducting discounts and exemptions.

In the event that the amount remaining after deducting the tax amounts not collected due to the discounted rate applications by taking into account the provisions of Articles 32 and 32/A of the Corporate Tax Law from the calculated minimum corporate tax exceeds the tax amount calculated upon the taxpayer's declaration, minimum tax will be calculated up to the excess amount.

Corporate tax paid by withholding for the accounting period and advance taxes paid can be deducted from the calculated minimum tax.

## XIX. Additional explanations on borrowings

Borrowings are initially recognised at cost representing their fair value and remeasured at amortised cost based on the internal rate of return at next periods. Foreign currency borrowings have been translated using the foreign currency buying rates of the Parent Bank at the balance sheet date. Interest expense incurred for the period has been recognised in the accompanying financial statements.

General hedging techniques are used for borrowings against liquidity and currency risks. The Parent Bank, if required, borrows funds from domestic and foreign institutions. The Parent Bank also borrows funds in the forms of syndication loans and securitization loans from foreign institutions.

## XX. Explanations on issuance of share certificates

In 2026 and 2025, the Parent Bank does not have issuance of share certificates.

## XXI. Explanations on bill of guarantee and acceptances

Bill of guarantee and acceptances are followed-up as off-balance sheet liabilities as possible debts and commitments. Cash transactions regarding guarantee and acceptances are realised simultaneously with the customer payments.

As of the balance sheet date, there are no bill of guarantee and acceptances shown as liability against assets.

## XXII. Explanations on government incentives

As of the balance sheet date, DFS Group does not have any government incentives used.

## XXIII. Explanations on segment reporting

Segment reporting is presented in Section Four, note XII.

## XXIV. Explanations on other matters

None.

## XXV. Classifications

None.

# SECTION FOUR
# INFORMATION ON CONSOLIDATED FINANCIAL STRUCTURE AND RISK MANAGEMENT

## I. Explanations related to the consolidated shareholders' equity

Capital and capital adequacy ratio are calculated in accordance with the "Regulation on Equities of Banks" and "Regulation on Measurement and Assessment of Capital Adequacy Ratios of Banks".

With the decision of BRSA numbered 10747 dated 12 December 2023, to be implemented as of 1 January 2024;

If the net valuation differences of the securities owned by banks in the " Financial Assets at Fair Value Through Other Comprehensive Income" portfolio are negative as of 1 January 2024, these differences will be calculated in accordance with the Regulation on Banks' Equity published in the Official Gazette dated 5 September 2013 and numbered 28756 and to be taken into account in the equity amount to be used for the capital adequacy ratio, to continue to apply the existing provisions of the said Regulation for " Financial Assets at Fair Value Through Other Comprehensive Income" acquired after 1 January 2024,

In the calculation of the amount subject to credit risk in accordance with the Regulation on Measurement and Evaluation of Capital Adequacy of Banks, published in the Official Gazette dated 23 October 2015 and numbered 29511, specified in the Board Decision No. 10496 dated 31 January 2023; the application for using the foreign exchange buying rate of the Central Bank of the Republic of Türkiye (Central Bank) as of 30 December 2022, calculating the valued amounts of monetary assets and non-monetary assets, other than items in foreign currency measured in historical cost, in accordance with Turkish Accounting Standards and the relevant special provision amounts implemented as of 1 January 2024, it was decided to continue using the Central Bank foreign exchange buying rate of 26 June 2023 until a Board Decision to the contrary is taken. With the decision of BRSA dated 19 December 2024 and numbered 11038, it has been decided to continue using the Central Bank foreign exchange buying rate of 28 June 2024, to be applied as of 1 January 2025.

Pursuant to the decision of the Banking Regulation and Supervision Agency (BRSA) dated 13 November 2025 and numbered 11286, as of 1 January 2026, the applications of the Board Decision dated 12 December 2023 and numbered 10747 and the Board Decision dated 19 December 2024 and numbered 11038, as explained above, have been terminated. If the regulatory change were applied to capital adequacy calculated as of 31 December 2025, the ratio would be 15,72%.

As of 30 September 2026 the equity of the Group amounts to TL 288.867 (31 December 2025: TL 242.162) while its capital adequacy standard ratio is 14,04% (31 December 2025: 17,91%).

## a. Components of consolidated equity items

| | Current Period 30 September 2026 | Prior Period 31 December 2025 |
|---|---|---|
| **COMMON EQUITY TIER I CAPITAL** | | |
| Paid-in capital following all debts in terms of claim in liquidation of the Bank | 19.639 | 19.639 |
| Share issue premiums | -- | -- |
| Reserves | 157.794 | 104.510 |
| Gains recognised in equity as per TAS | 37.404 | 38.747 |
| Profit | 49.332 | 57.595 |
| Current Period Profit | 46.645 | 54.908 |
| Prior Period Profit | 2.687 | 2.687 |
| Shares acquired free of charge from subsidiaries, affiliates and jointly controlled partnerships and cannot be recognised within profit for the period | 10 | 10 |
| Minorities' Share | 1.397 | 1.301 |
| **Common Equity Tier I Capital Before Deductions** | **265.576** | **221.802** |
| **Deductions from Common Equity Tier I Capital** | | **--** |
| Common Equity as per the 1st clause of Provisional Article 9 of the Regulation on the Equity of Banks | -- | -- |
| Portion of the current and prior periods' losses which cannot be covered through reserves and losses reflected in equity in accordance with TAS | 7.288 | 1.643 |
| Improvement costs for operating leasing | 938 | 690 |
| Goodwill (net of related tax liability) | -- | -- |
| Other intangibles other than mortgage-servicing rights (net of related tax liability) | 8.309 | 7.333 |
| Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability) | -- | -- |
| Differences are not recognised at the fair value of assets and liabilities subject to hedge of cash flow risk | -- | -- |
| Communiqué Related to Principles of the amount credit risk calculated with the Internal Ratings Based Approach, total expected loss amount exceeds the total provision | -- | -- |
| Gains arising from securitization transactions | -- | -- |
| Unrealised gains and losses due to changes in own credit risk on fair valued liabilities | -- | -- |
| Defined-benefit pension fund net assets | -- | -- |
| Direct and indirect investments of the Bank in its own Common Equity | -- | -- |
| Shares obtained contrary to the 4th clause of the 56th Article of the Law | -- | -- |
| Portion of the total of net long positions of investments made in equity items of banks and financial institutions outside the scope of consolidation where the Bank owns 10% or less of the issued common share capital exceeding 10% of Common Equity of the Bank | -- | -- |
| Portion of the total of net long positions of investments made in equity items of banks and financial institutions outside the scope of consolidation where the Bank owns 10% or more of the issued common share capital exceeding 10% of Common Equity of the Bank | -- | -- |
| Portion of mortgage servicing rights exceeding 10% of the Common Equity | -- | -- |
| Portion of deferred tax assets based on temporary differences exceeding 10% of the Common Equity | -- | -- |
| Amount exceeding 15% of the common equity as per the 2nd clause of the Provisional Article 2 of the Regulation on the Equity of Banks | -- | -- |
| Excess amount arising from the net long positions of investments in common equity items of banks and financial institutions outside the scope of consolidation where the Bank owns 10% or more of the issued common share capital | -- | -- |
| Excess amount arising from mortgage servicing rights | -- | -- |
| Excess amount arising from deferred tax assets based on temporary differences | -- | -- |
| Other items to be defined by the BRSA | -- | -- |
| Deductions to be made from common equity due to insufficient Additional Tier I Capital or Tier II Capital | -- | -- |
| **Total Deductions From Common Equity Tier I Capital** | **16.535** | **9.666** |
| **Total Common Equity Tier I Capital** | **249.041** | **212.136** |
| **ADDITIONAL TIER I CAPITAL** | | |
| Preferred Stock not Included in Common Equity and the Related Share Premiums | -- | -- |
| Debt instruments and premiums approved by BRSA | -- | -- |
| Debt instruments and premiums approved by BRSA (Temporary Article 4) | -- | -- |
| Third parties' share in the Additional Tier I capital | -- | -- |
| Third parties' share in the Additional Tier I capital (Temporary Article 3) | -- | -- |
| **Additional Tier I Capital before Deductions** | **--** | **--** |
| **Deductions from Additional Tier I Capital** | | **--** |
| Direct and indirect investments of the Bank in its own Additional Tier I Capital | -- | -- |
| Investments of Bank to Banks that invest in Bank's additional equity and components of equity issued by financial institutions with compatible with Article 7. - | -- | -- |
| Total of Net Long Positions of the Investments in Equity Items of Consolidated Banks and Financial Institutions where the Bank Owns 10% or less of the Issued Share Capital Exceeding the 10% Threshold of above Tier I Capital - | -- | -- |
| The Total of Net Long Position of the Direct or Indirect Investments in Additional Tier I Capital of Consolidated Banks and Financial Institutions where the Bank Owns more than 10% of the Issued Share Capital - | -- | -- |
| Other items to be defined by the BRSA | -- | -- |
| **Transition from the Core Capital to Continue to deduce Components** | | -- |
| Goodwill and other intangible assets and related deferred tax liabilities which will not be deducted from Common Equity Tier I capital for the purposes of the first sub-paragraph of the Provisional Article 2 of the Regulation on Banks' Own Funds (-) | -- | -- |
| Net deferred tax asset/liability which is not deducted from Common Equity Tier I capital for the purposes of the sub-paragraph of the Provisional Article 2 of the Regulation on Banks' Own Funds (-) | -- | -- |
| Deductions to be made from common equity in the case that adequate Additional Tier I Capital or Tier II Capital is not available (-) | -- | -- |
| **Total Deductions From Additional Tier I Capital** | **--** | **--** |
| **Total Additional Tier I Capital** | **--** | **--** |
| **Total Tier I Capital (Tier I Capital=Common Equity+Additional Tier I Capital)** | **249.041** | **212.136** |

| | | |
|---|---|---|
| **TIER II CAPITAL** | | |
| Debt instruments and share issue premiums deemed suitable by the BRSA | 17.203 | 15.252 |
| Debt instruments and share issue premiums deemed suitable by BRSA (Temporary Article 4) | -- | -- |
| Third parties' share in the Tier II Capital | -- | -- |
| Third parties' share in the Tier II Capital (Temporary Article 3) | -- | -- |
| Provisions (Article 8 of the Regulation on the Equity of Banks) | 22.629 | 14.784 |
| **Tier II Capital Before Deduction** | **39.832** | **30.036** |
| **Deductions From Tier II Capital** | | **--** |
| Direct and indirect investments of the Bank on its own Tier II Capital (-) | -- | -- |
| Investments of Bank to Banks that invest on Bank's Tier II and components of equity issued by financial institutions with the conditions declared in Article 8. | -- | -- |
| Portion of the total of net long positions of investments made in Additional Tier I Capital item of banks and financial institutions outside the scope of consolidation where the Bank owns 10% or more of the issued common share capital exceeding 10% of Common Equity of the Bank | -- | -- |
| Portion of the total of net long positions of investments made in Additional Tier I Capital item of banks and financial institutions outside the scope of consolidation where the Bank owns 10% or more of the issued common share capital exceeding 10% of Common Equity of the Bank | -- | -- |
| Other items to be defined by the BRSA (-) | -- | -- |
| **Total Deductions from Tier II Capital** | **--** | **--** |
| **Total Tier II Capital** | **39.832** | **30.036** |
| **Total Capital (The sum of Tier I Capital and Tier II Capital)** | **288.873** | **242.172** |
| **Deductions from Total Capital** | | |
| Deductions from Capital Loans granted contrary to the 50th and 51th Article of the Law | -- | -- |
| Net Book Values of Movables and Immovables Exceeding the Limit Defined in the Article 57, Clause 1 of the Banking Law and the Assets Acquired against Overdue Receivables and Held for Sale but Retained more than Five Years | -- | -- |
| Other items to be defined by the BRSA | 6 | 10 |
| **In transition from Total Core Capital and Supplementary Capital (the capital) to Continue to Download Components** | | |
| The Sum of net long positions of investments (the portion which exceeds the 10% of Banks Common Equity) in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity which will not be deducted from Common Equity Tier I capital, Additional Tier I of the issued common share capital of the entity which will not be deducted from Common Equity Tier I capital, Additional Tier I capital, Tier II capital for the purposes of the first sub-paragraph of the Provisional Article 2 of the Regulation on Banks' Own Funds | -- | -- |
| The Sum of net long positions of investments in the Additional Tier I capital and Tier II capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity which will not be deducted from Common Equity Tier I capital, Additional Tier I capital, Tier II capital for the purposes of the first sub-paragraph of the Provisional Article 2 of the Regulation on Banks' Own Funds | -- | -- |
| The Sum of net long positions of investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity, mortgage servicing rights, deferred tax assets arising from temporary differences which will not be deducted from Common Equity Tier I capital for the purposes of the first sub-paragraph of the Provisional Article 2 of the Regulation on Banks' Own Funds | -- | -- |
| **TOTAL CAPITAL** | | |
| Total Capital ((The sum of Tier I Capital and Tier II Capital) | 288.867 | 242.162 |
| Total risk weighted amounts | 2.057.827 | 1.352.247 |
| **CAPITAL ADEQUACY RATIOS** | | **--** |
| Core Capital Adequacy Ratio (%) | 12,10 | 15,69 |
| Tier I Capital Adequacy Ratio (%) | 12,10 | 15,69 |
| Capital Adequacy Ratio (%) | 14,04 | 17,91 |
| **BUFFERS** | | |
| Total additional Common Equity Tier I Capital requirement ratio | 3,632 | 2,545 |
| Capital conservation buffer requirement (%) | 2,500 | 2,500 |
| Bank specific total common equity tier I capital ratio (%) | 0,132 | 0,045 |
| Systemic significant bank buffer ratio (%) | 1,000 | -- |
| The ratio of Additional Common Equity Tier I capital which will be calculated by the first paragraph of the Article 4 of Regulation on Capital Conservation and Countercyclical Capital buffers to Risk Weighted Assets (%) | 1,129 | 3,021 |
| **Amounts below the Excess Limits as per the Deduction Principles** | | **--** |
| Portion of the total of net long positions of investments in equity items of Consolidated banks and financial institutions where the bank owns 10% or less of the issued share capital exceeding the 10% threshold of above Tier I capital | -- | -- |
| Portion of the total of investments in equity items of Consolidated banks and financial institutions where the bank owns 10% or less of the issued share capital exceeding the 10% threshold of above Tier I capital | -- | -- |
| Amount arising from mortgage-servicing rights | -- | -- |
| Amount arising from deferred tax assets based on temporary differences | -- | -- |
| **Limits related to provisions considered in Tier II calculation** | | **--** |
| General provisions for standard based receivables (before one hundred twenty five in ten thousand limitation) | 30.450 | 25.396 |
| Up to 1.25% of total risk-weighted amount of general reserves for receivables where the standard approach used | 22.629 | 14.784 |
| Excess amount of total provision amount to credit risk Amount of the Internal Ratings Based Approach in accordance with the Communiqué on the Calculation | -- | -- |
| Excess amount of total provision amount to 0,6% of risk weighted receivables of credit risk Amount of the Internal Ratings Based Approach in accordance with the Communiqué on the Calculation | -- | -- |
| **Debt instruments subjected to Article 4 (to be implemented between 1 January 2018 and 1 January 2022)** | | **--** |
| Upper limit for Additional Tier I Capital subjected to temporary Article 4 | -- | -- |
| Amounts Excess the Limits of Additional Tier I Capital subjected to temporary Article 4 | -- | -- |
| Upper limit for Additional Tier II Capital subjected to temporary Article 4 (1) | -- | -- |
| Amounts Excess the Limits of Additional Tier II Capital subjected to temporary Article 4 | -- | -- |

(1) There are no loans included in Tier II capital related to "Temporary Article 4".

## b. Information on debt instruments included in the calculation of equity

| | | |
|---|---|---|
| Issuer | ENBD PJSC | ENBD PJSC |
| Unique identifier (eg CUSIP, ISIN) | Subordinated Loans | Subordinated Loans |
| Governing law(s) of the instrument | "Regulations on Banks' Equity " dated 5 September 2013. | "Regulations on Banks' Equity " dated 5 September 2013. |
| **Regulatory treatment** | | |
| Subject to 10% deduction as of 1/1/2015 | Not Deducted | Not Deducted |
| Eligible at solo/group/group&solo | Eligible | Eligible |
| Instrument type | Loan | Loan |
| Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date) | 6389 | 10814 |
| Par value of instrument (Currency in mil) | 6389 | 10814 |
| Accounting classification | 3470102 | 3470102 |
| Original date of issuance | 30.09.2014 | 31.01.2014 |
| Perpetual or dated | Dated | Dated |
| Original maturity date | 20 years | 20 years |
| Issuer call subject to prior supervisory approval | Yes | Yes |
| Optional call date, contingent call dates and redemption amount | Subject to the written approval of the Banking Regulation and Supervision Agency, repayable in full on condition that it is at fifth years of the loan is given. | Subject to the written approval of the Banking Regulation and Supervision Agency, repayable in full on condition that it is at fifth years of the loan is given. |
| Subsequent call dates, if applicable | None. | None. |
| **Coupons/Dividends** | | |
| Fixed or floating dividend/coupon | Fixed | Fixed |
| Coupon rate and any related index | 6,85% | 8,375% |
| Existence of a dividend stopper | None. | None. |
| Fully discretionary, partially discretionary or mandatory | -- | -- |
| Existence of step up or other incentive to redeem | None. | None. |
| Noncumulative or cumulative | -- | -- |
| **Convertible or non-convertible** | | |
| If convertible, conversion trigger (s) | May be fully or partially extinguished principal amount and interest payment liabilities of loan or converted into capital in accordance with the related regulations in the case that the operation authorization of the Bank is revoked or in the event of an occurring possibility that the Bank may be transferred to the Fund. | May be fully or partially extinguished principal amount and interest payment liabilities of loan or converted into capital in accordance with the related regulations in the case that the operation authorization of the Bank is revoked or in the event of an occurring possibility that the Bank may be transferred to the Fund. |
| If convertible, fully or partially | Convertible fully. | Convertible fully. |
| If convertible, conversion rate | -- | -- |
| If convertible, mandatory or optional conversion | -- | -- |
| If convertible, specify instrument type convertible into | -- | -- |
| If convertible, specify issuer of instrument it converts into | -- | -- |
| **Write-down feature** | | |
| If write-down, write-down trigger(s) | None. | None. |
| If write-down, full or partial | -- | -- |
| If write-down, permanent or temporary | -- | -- |
| If temporary write-down, description of write-up mechanism | -- | -- |
| Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | In the event of the litigation of the Bank, gives the owner the authority to collect the claim after the borrowing instruments to be included in the additional principal capital and after deposit holders and all other claimants. | In the event of the litigation of the Bank, gives the owner the authority to collect the claim after the borrowing instruments to be included in the additional principal capital and after deposit holders and all other claimants. |
| Whether conditions which stands in article of 7 and 8 of Banks' shareholder equity law are possessed or not | Possessed for Article 8. | Possessed for Article 8. |
| According to article 7 and 8 of Banks' shareholders equity law that are not possessed | -- | -- |

**c.** Main differences between “Equity” amount mentioned in the prior tables’ equity statements and “Equity” amount in consolidated balance sheet arise from stage 1 and stage 2 loss provisions. The portion of main amount to credit risk of stage 1 and stage 2 loss provisions up to 1,25% considered as supplementary capital in the calculation of “Equity” amount included in equity statement as result of deductions mentioned in scope of Regulation on Equity of Banks. Additionally, Losses reflected to equity are determined through excluding losses sourcing from cash flow hedge reflected in equity in accordance with TAS which are subjects of discount from Core Capital. On the other hand, leasehold improvement costs monitored under Plant, Property and Equipment in balance sheet, intangible assets and deferred tax liabilities related to intangible assets and certain other accounts determined by the Board are taken into consideration in the calculation as assets deducted from capital.

## II. Explanations related to the consolidated foreign currency exchange rate risk

### a. Foreign exchange rate risk the Group is exposed to, related impact estimations, and the limits set by the Board of Directors of the Parent Bank for positions which are monitored daily

Foreign currency risk arises from the DFS Group's net foreign exchange position arising from foreign currency in balance sheet and off-balance sheet assets and liabilities. Against foreign currency risk, the Bank performs foreign currency transactions, as well as foreign currency transactions. Foreign currency indexed transactions are also accepted in foreign currency in the management of exchange rate risk.

The management and follow-up of currency risk has been handled through separate processes for trading and banking accounts. In the management of the position arising from trading accounts, risk-based value-at-risk limit, position limits, option sensitivity limits and stop loss limits are defined and monitored daily. The limit system was formed in two levels by the Board of Directors and the Asset-Liability Committee.

The ultimate responsibility for the management of currency risk arising from banking accounts lies in the Asset-Liability Committee (“ALCO”). Positions are constantly monitored and transactions are carried out in line with the strategy determined by ALCO. In addition to the legal limits, the limits determined by the Board of Directors on the basis of total and foreign currency are taken into account in managing the exchange rate risk.

### b. The magnitude of hedging foreign currency debt instruments and net foreign currency investments by using derivatives

In accordance with TFRS 9, DFS Group applies net investment hedge accounting to avoid foreign currency exchange rate risk arising from translation of its foreign investments in its consolidated financial statements.

Information relating to investment hedge to avoid foreign currency exchange rate risk arising from retranslation of its foreign investments are explained in Section Four, note XI-a.

### c. Foreign currency risk management policy

The procedures and principles regarding the management of currency risk have been written down in the Currency Risk Policy. The limit system, which is the most important element of the Bank's risk management policy, is reviewed once a year and approved by the Board of Directors, considering the general economic situation and developments in the markets.

### d. The Parent Bank’s current foreign exchange buying rates announced to the public as of the financial statement date and for the last five working days before that date

| | |
|---|---|
| US Dollar purchase rate at the balance sheet date | TL 48,9303 |
| Euro purchase rate at the balance sheet date | TL 55,5567 |

| Date | US Dollar | Euro |
|---|---|---|
| 24 September 2026 | 48,7671 | 55,4945 |
| 25 September 2026 | 48,7901 | 55,5878 |
| 28 September 2026 | 48,9008 | 55,6307 |
| 29 September 2026 | 48,9131 | 55,5103 |
| 30 September 2026 | 48,9303 | 55,5567 |

### e. The simple arithmetic average of the Parent Bank’s current foreign exchange buying rate for the last thirty days from the date of the financial statements

The arithmetical average US Dollar and Euro purchase rates for September 2026 are TL 48,5432 and TL 55,8989 respectively.

## f. Information on currency risk

| Current Period | EURO | USD | Other FC [5] | Total |
|---|---|---|---|---|
| **Assets** | | | | |
| Cash Equivalents and Central Bank | 100.017 | 67.223 | 99.463 | **266.703** |
| Banks | 26.709 | 122.965 | 3.601 | **153.275** |
| Financial Assets at Fair Value through Profit or Loss (Net) [1] | 1.065 | 4.544 | 95 | **5.704** |
| Due from Money Markets | -- | 1.533 | -- | **1.533** |
| Financial Assets at Fair Value through Other Comprehensive Income | 52.946 | 91.008 | 1.550 | **145.504** |
| Loans [2] | 406.758 | 199.425 | 6.252 | **612.435** |
| Investments in Associates, Subsidiaries and Joint Ventures | 3 | -- | -- | **3** |
| Financial Assets Measured at Amortised Cost | -- | -- | -- | **--** |
| Hedging Derivative Financial Assets | -- | -- | -- | **--** |
| Tangible Fixed Assets | 1.585 | -- | 45 | **1.630** |
| Intangible Fixed Assets [3] | -- | -- | -- | **--** |
| Other Assets [4] | 2.950 | 10.712 | 4.911 | **18.573** |
| **Total Assets** | **592.033** | **497.410** | **115.917** | **1.205.360** |
| | | | | |
| **Liabilities** | | | | |
| Bank Deposits | 19.025 | 2.984 | 2.029 | **24.038** |
| Foreign Currency Deposits | 334.858 | 215.781 | 213.226 | **763.865** |
| Due to Money Markets | 564 | 7.656 | 860 | **9.080** |
| Funds Borrowed | 116.805 | 209.447 | 4.396 | **330.648** |
| Securities Issued | 20.793 | 100.551 | 6.943 | **128.287** |
| Miscellaneous Payables | -- | -- | -- | **--** |
| Hedging Derivative Financial Liabilities | -- | -- | -- | **--** |
| Other Liabilities [6] | 14.276 | 13.506 | 710 | **28.492** |
| **Total Liabilities** | **506.321** | **549.925** | **228.164** | **1.284.410** |
| | | | | |
| **Net on Balance Sheet Position** | **85.712** | **(52.515)** | **(112.247)** | **(79.050)** |
| **Net off-Balance Sheet Position [7]** | **(90.148)** | **41.546** | **124.114** | **75.512** |
| Financial Derivative Assets | 141.253 | 466.487 | 173.012 | **780.752** |
| Financial Derivative Liabilities | (231.401) | (424.941) | (48.898) | **(705.240)** |
| **Net Positions** | **(4.436)** | **(10.969)** | **11.867** | **(3.538)** |
| Non Cash Loans | 84.509 | 135.596 | 6.763 | **226.868** |
| | | | | |
| **Prior Period** | | | | |
| Total Assets | 494.400 | 404.063 | 79.110 | **977.573** |
| Total Liabilities | 432.494 | 477.471 | 165.670 | **1.075.635** |
| **Net on Balance Sheet Position** | **61.906** | **(73.408)** | **(86.560)** | **(98.062)** |
| **Net off-Balance Sheet Position** | **(64.983)** | **67.081** | **95.252** | **97.350** |
| Financial Derivative Assets | 115.912 | 337.861 | 120.626 | **574.399** |
| Financial Derivative Liabilities | (180.895) | (270.780) | (25.374) | **(477.049)** |
| **Net Positions** | **(3.077)** | **(6.327)** | **8.692** | **(712)** |
| Non Cash Loans | 56.603 | 85.728 | 7.278 | **149.609** |

(1) : Foreign currency differences of derivative financial assets amounting to TL 12.981 are excluded.
(2) : Foreign currency indexed loans amounting to TL 143 are included.
(3) : Intangible assets amounting to TL 596 are not included.
(4) : Prepaid expenses amounting to TL 280 are not included.
(5) : There are gold balances amounting to TL 61.390 under total assets and TL 137.082 in total liabilities.
(6) : FX equity amounting to TL 71.383 and foreign exchange rate differences related to derivative financial liabilities amounting to TL 13.510 are not included.
(7) : Net amount of receivables and liabilities from financial derivatives is shown on the table. Spot foreign exchange buy/sale transactions that are reported under the “Asset Purchase Commitments” are included in “Net Off-Balance Sheet Position”.

## III. Explanations related to the consolidated interest rate risk

Interest rate risk arises from mismatch between the repricing dates of the assets, liabilities and off-balance sheet items (for floating-rate products) or maturities (for fixed-rate products). Although this mismatch is a structural situation in the banking system, it may affect the bank's interest income and expense and the economic value of the balance sheet if there are unexpected changes in interest rates.

The ultimate responsibility for managing the interest rate risk is in the Asset and Liability Committee (ALCO). However, the Treasury and Asset Liability and Capital Management units are responsible for identifying the most appropriate strategies for interest rate risk management and recommending them to decision makers. There are limits approved by the Board of Directors for the control of interest rate risk.

### a. Interest rate sensitivity of assets, liabilities and off-balance sheet items (In terms of time remaining for repricing):

| End of The Current Period | Up to 1 Month | 1 - 3 Month | 3 - 12 Month | 1 - 5 Year | 5 Years and Over | Non-Interest Bearing | Total |
|---|---|---|---|---|---|---|---|
| **Assets** | | | | | | | |
| Cash Equivalents and Central Bank | 69.222 | -- | -- | -- | -- | 352.177 | **421.399** |
| Banks[1] | 65.675 | 20.940 | 18.641 | -- | -- | 48.419 | **153.675** |
| Financial Assets at Fair Value through Profit or Loss | 296 | 4 | 278 | 390 | 85 | 30.684 | **31.737** |
| Due from Money Markets | 2.911 | -- | -- | -- | -- | -- | **2.911** |
| Financial Assets at Fair Value through Other Comprehensive Income | 25.894 | 7.850 | 68.700 | 88.278 | 28.902 | 3 | **219.627** |
| Loans | 639.040 | 225.642 | 349.910 | 244.125 | 20.699 | 24.085 | **1.503.501** |
| Financial Assets Measured at Amortised Cost[2] | 13.881 | 5.189 | 58.789 | 1.907 | 4.104 | -- | **83.870** |
| Other Assets [3] | 1 | 2 | 108 | 2.072 | 32 | 186.252 | **188.467** |
| **Total Assets** | **816.920** | **259.627** | **496.426** | **336.772** | **53.822** | **641.620** | **2.605.187** |
| **Liabilities** | | | | | | | |
| Bank Deposits | 22.079 | 13.943 | 2.998 | -- | -- | 3.856 | **42.876** |
| Other Deposits | 623.094 | 271.245 | 253.540 | 40.226 | 114 | 426.007 | **1.614.226** |
| Due to Money Markets | 10.103 | 69 | -- | -- | -- | -- | **10.172** |
| Miscellaneous Payables | -- | -- | -- | -- | -- | -- | **--** |
| Securities Issued | 13.593 | 53.297 | 50.174 | 18.145 | -- | -- | **135.209** |
| Funds Borrowed | 59.676 | 165.511 | 86.338 | 29.195 | 18.340 | -- | **359.060** |
| Other Liabilities [4] | 874 | 52 | 5.436 | 2.313 | -- | 434.969 | **443.644** |
| **Total Liabilities** | **729.419** | **504.117** | **398.486** | **89.879** | **18.454** | **864.832** | **2.605.187** |
| Balance Sheet Long Position | 87.501 | -- | 97.940 | 246.893 | 35.368 | -- | **467.702** |
| Balance Sheet Short Position | -- | (244.490) | -- | -- | -- | (223.212) | **(467.702)** |
| Off-balance Sheet Long Position | -- | -- | 4.912 | -- | -- | -- | **4.912** |
| Off-balance Sheet Short Position | (23.517) | (65.887) | -- | (7.510) | (100) | -- | **(97.014)** |
| **Total Position** | **63.984** | **(310.377)** | **102.852** | **239.383** | **35.268** | **(223.212)** | **(92.102)** |

(1) Includes stage 1 and stage 2 provisions for expected credit loss amounting of TL (36).

(2) Includes stage 1 and stage 2 provisions for expected credit loss amounting of TL(11).

(3) Other assets / non-interest bearing column includes; tangible assets, intangible assets, investment properties, investments in associates, subsidiaries and joint ventures, tax assets, assets to be disposed, the provisions for expected credit loss of other assets and other assets with balances of TL 44.048, TL 8.309, TL 6.757, TL 5.555, TL 8.590, TL 21.017, TL (103) and TL 92.079, respectively.

(4) Other liabilities / non-interest bearing column includes; shareholders' equity, current tax liabilities, deferred tax liabilities, provisions, derivative financial liabilities and other liabilities amounting to TL 258.289, TL 13.212, TL 2.763, TL 24.663, TL 16.517 and TL 119.525, respectively.

| End of The Prior Period | Up to 1 Month | 1 - 3 Month | 3 - 12 Month | 1 - 5 Year | 5 Years and Over | Non-Interest Bearing | Total |
|---|---|---|---|---|---|---|---|
| **Assets** | | | | | | | |
| Cash Equivalents and Central Bank | 17.452 | 28.876 | -- | -- | -- | 292.957 | **339.285** |
| Banks (1) | 66.983 | 34.932 | 37.914 | -- | -- | 23.706 | **163.535** |
| Financial Assets at Fair Value through Profit or Loss (Net) | 1.865 | 3.057 | 1.576 | 740 | 530 | 22.370 | **30.138** |
| Due from Money Markets | 1.355 | -- | -- | -- | -- | -- | **1.355** |
| Financial Assets at Fair Value through Other Comprehensive Income | 19.689 | 16.327 | 36.531 | 77.446 | 43.391 | 3 | **193.387** |
| Loans | 425.602 | 149.614 | 297.467 | 189.417 | 33.566 | 20.175 | **1.115.841** |
| Financial Assets Measured at Amortised Cost (2) | 2.503 | 43.201 | 16.062 | 6.261 | 3.997 | -- | **72.024** |
| Other Assets (3) | 16 | 2 | 14 | 1.646 | -- | 131.993 | **133.671** |
| **Total Assets** | **535.466** | **276.009** | **389.564** | **275.510** | **81.484** | **491.204** | **2.049.237** |
| **Liabilities** | | | | | | | |
| Bank Deposits | 5.188 | 7.570 | 537 | -- | -- | 1.743 | **15.038** |
| Other Deposits | 509.951 | 202.522 | 180.798 | 34.172 | 131 | 341.593 | **1.269.167** |
| Due to Money Markets | 12.955 | 3.526 | -- | -- | -- | -- | **16.481** |
| Miscellaneous Payables | -- | -- | -- | -- | -- | -- | **--** |
| Securities Issued | 100 | 53.355 | 37.033 | 10.907 | 3.585 | -- | **104.980** |
| Funds Borrowed | 17.822 | 83.123 | 146.325 | 2.566 | 15.252 | -- | **265.088** |
| Other Liabilities (4) | 18.603 | 59 | 17.938 | 1.826 | -- | 340.057 | **378.483** |
| **Total Liabilities** | **564.619** | **350.155** | **382.631** | **49.471** | **18.968** | **683.393** | **2.049.237** |
| Balance Sheet Long Position | -- | -- | 6.933 | 226.039 | 62.516 | -- | **295.488** |
| Balance Sheet Short Position | (29.153) | (74.146) | -- | -- | -- | (192.189) | **(295.488)** |
| Off-balance Sheet Long Position | -- | -- | 502 | -- | -- | -- | **502** |
| Off-balance Sheet Short Position | (16.031) | (33.503) | -- | (13.709) | (100) | -- | **(63.343)** |
| **Total Position** | **(45.184)** | **(107.649)** | **7.435** | **212.330** | **62.416** | **(192.189)** | **(62.841)** |

(1) Includes stage 1 and stage 2 provisions for expected credit loss amounting of TL (51).
(2) Includes stage 1 and stage 2 provisions for expected credit loss amounting of TL (10).
(3) Other assets / non-interest bearing column includes; tangible assets, intangible assets, investment properties, investments in associates, subsidiaries and joint ventures, tax assets, assets to be disposed, the provisions for expected credit loss of other assets and other assets with balances of TL 38.146, TL 7.333, TL 4.164, TL 5.560, TL 861, TL 23.122, TL (100) and TL 52.907, respectively.
(4) Other liabilities / non-interest bearing column includes; shareholders' equity, current tax liabilities, deferred tax liabilities, provisions, derivative financial liabilities and other liabilities amounting to TL 217.158, TL 12.845, TL 1.867, TL 22.834, TL 6.749 and TL 78.604, respectively.

## b. Average interest rates applied to monetary financial instruments

| Current Period - 30 September 2026 | EURO % | USD % | Yen % | TL % |
|---|---|---|---|---|
| **Assets** | | | | |
| Cash Equivalents and Central Bank | 2,75 | -- | -- | 37,00 |
| Banks | 3,16 | 4,50 | -- | 31,00 |
| Financial Assets at Fair Value through Profit or Loss | 5,67 | 6,73 | -- | 37,42 |
| Due from Money Markets | -- | 9,50 | -- | 38,93 |
| Financial Assets at Fair Value through Other Comprehensive Income | 3,27 | 6,90 | -- | 38,41 |
| Loans | 6,39 | 7,22 | 6,00 | 47,91 |
| Financial Assets Measured at Amortised Cost | -- | -- | -- | 20,88 |
| **Liabilities** | | | | |
| Bank Deposits | 2,61 | 5,17 | -- | 37,18 |
| Other Deposits | 1,95 | 3,44 | -- | 38,79 |
| Due to Money Markets | 2,75 | 4,25 | -- | 33,91 |
| Miscellaneous Payables | -- | -- | -- | -- |
| Securities Issued | 4,73 | 6,83 | -- | 41,14 |
| Funds Borrowed | 4,33 | 5,33 | -- | 39,15 |

| Prior Period - 31 December 2025 | EURO % | USD % | Yen % | TL % |
|---|---|---|---|---|
| **Assets** | | | | |
| Cash Equivalents and Central Bank | 2,75 | -- | -- | 38,00 |
| Banks | 2,27 | 4,38 | -- | 36,04 |
| Financial Assets at Fair Value through Profit or Loss | 3,78 | 6,58 | -- | 39,23 |
| Due from Money Markets | -- | 7,50 | -- | 39,28 |
| Financial Assets at Fair Value through Other Comprehensive Income | 3,43 | 6,98 | -- | 37,81 |
| Loans | 6,22 | 7,46 | 6,00 | 49,18 |
| Financial Assets Measured at Amortised Cost | -- | -- | -- | 22,58 |
| **Liabilities** | | | | |
| Bank Deposits | 1,91 | 4,69 | -- | 37,91 |
| Other Deposits | 1,66 | 3,30 | -- | 40,38 |
| Due to Money Markets | 2,25 | 4,94 | -- | 35,41 |
| Miscellaneous Payables | -- | -- | -- | -- |
| Securities Issued | 4,56 | 6,90 | -- | 39,85 |
| Funds Borrowed | 4,01 | 5,47 | -- | 37,20 |

## IV. Position risk of equity shares arising from banking accounts

### a. Comparison of book value, fair value and market value of equity shares

As of 30 September 2026 and 31 December 2025, the Group has no subsidiaries or subsidiaries that are traded on the BIST markets and are not consolidated.

### b. Information on realised gains/losses, revaluation surpluses and unrealised gains/losses on equity shares and their amounts included in the Tier I and Tier II capitals

None.

## V. Explanations related to the consolidated liquidity risk management, liquidity coverage ratio and net stable funding ratio

Liquidity risk can form as a result of significant changes which can happen in market liquidity or a general funding risk. Funding risk states the risk of not meeting cash outflows completely because of maturity mismatch between assets and liabilities while market liquidity risk states the risk of not liquidating assets because of a collision in market conditions or insufficient market depth.

**Information on liquidity risk management, including the Parent Bank's risk capacity, responsibilities and structure of liquidity risk management, liquidity risk reporting in the Parent Bank, liquidity risk strategy, policy and practices, communication with the board of directors and business lines**

The procedures and principles regarding the liquidity risk management within the Parent Bank are determined by the ‘‘Liquidity Risk Management Policy’’ approved by the Board of Directors. This policy includes the main duties and principles of liquidity risk management within the Parent Bank, including related methods, procedures, controls and reporting framework. Within the Liquidity Risk Management Policy, ‘‘Liquidity Emergency Action Plan’’ has been established and measures that can be taken against unexpected liquidity shortages have been included.

‘‘Risk Appetite Statement’’ approved by the Board of Directors is reviewed annually in order to manage the risks in accordance with the Bank's strategy and financial strength. Risk Appetite Statement includes limits for liquidity risk as well as other risk limits. Risk appetite limits are reported to the senior management on a monthly basis within the scope of risk management activities. In the risk appetite statement (RAS), limits are determined based on criteria such as loan / deposit ratio, liquidity coverage ratio, life expectancy under stress conditions and deposit concentration. Other indicators followed by these metrics are; liquidity buffer, large deposits, core deposits.

The short-term liquidity management of the Parent Bank is the responsibility of the Treasury Group. The Treasury Group reports to the ALCO on a weekly basis regarding the liquidity structure. ALCO possesses the ultimate responsibility for structural liquidity and funding management. ALCO plays an active role in monitoring and decision-making processes as well as establishing systems related to liquidity and funding management. Monitoring the current liquidity status and legal and internal liquidity indicators, taking decisions regarding liquidity management by taking into consideration the Parent Bank's strategy and risk appetite framework are under the authority and responsibility of ALCO. Financial Institutions Group, Financial Affairs Group and Risk Management Group contribute to the liquidity management process of the Bank in accordance with the ALCO decisions and also provide the necessary support to the ALCO with the information, analysis and recommendations needed in the decision-making process.

**Information on the degree of centralization of liquidity management and funding strategy and the functioning of the Parent Bank and the functioning between Parent Bank and its subsidiaries**

Liquidity risk management is performed on unconsolidated and consolidated basis. In this context, although the liquidity monitoring and management of the affiliate is carried out by the related affiliate, they are closely monitored by the Parent Bank. Limits are allocated by the Parent Bank in order to meet the liquidity needs of affiliates in the event of emergencies.

**Information on the Bank's funding strategy, including policies on the diversity of funding sources and durations**

Liquidity risk management arising from funding forms the basis of the Bank's liquidity management activities. The source of deposits is the Bank's main funding source due to the more stable funding and diversification effect compared to the loans provided by the Banks and other sources. In addition, securities issuance and credit utilisation activities are carried out to extend the maturity of funding.

On the other hand, the securities portfolio of the Parent Bank carried for liquidity risk management arising from the market is structured in a way to consist of securities issued by Republic of Türkiye Treasury in order to reduce liquidity risk sourcing from market to minimum level since they allow repurchase transactions carried

out under CBRT/BIST. The criteria and principles regarding the securities investments to be included in this portfolio have been written and approved by the relevant committee.

**Information on liquidity management in terms of currencies which constitute at least five percent of the total liabilities of the Parent Bank**

Majority of the Parent Bank's liabilities consist of Turkish Lira, US Dollar, Euro and gold. The main foreign currency funding source of the Parent Bank consists of deposits and loans obtained from credit institutions. The foreign currency liquidity risk of the Parent Bank is low due to the fact that the foreign currency sources of the Parent Bank are higher level than FX loans. For this reason, Turkish Lira is generated through swap transactions by using the current foreign currency liquidity. In other words, foreign currency liabilities are used in the funding of Turkish Lira assets.

**Information on liquidity risk mitigation techniques used**

In order to mitigate the liquidity risk, a liquidity buffer is created and closely monitored to meet possible fund outflows. Securities required for repurchase used to manage short-term risks are kept at a certain level within the balance sheet. On the other hand, diversification of funding sources and extension of the maturity structure are aimed to reduce the structural liquidity risk. The strategy of wide spread deposit base is another important element.

**Explanations related to using the stress test**

In order to measure the liquidity level under stress conditions, scenario analyses are performed in which special conditions that are not experienced and likely to be experienced and which are important in terms of liquidity are included. Within the scope of the scenario analyses, the measures that can be taken are also evaluated and a sufficient level of liquidity is targeted to meet all liabilities even under stress conditions. Assumptions regarding liquidity stress tests are reviewed on an annual basis at minimum. Within the scenarios determined, the Risk Management Department regularly performs stress tests and monitors the liquidity situation, calculates the time the Bank can survive, compares the limits with the determined results and presents them to the relevant committees.

**General information on the liquidity emergency and contingency plan**

In order to be prepared for the liquidity crises that may be experienced and to be able to manage them in a healthy and planned way, the ‘‘Liquidity Unexpected Situation Plan Regulation’’ was prepared to guide the processes. In this document, early warning indicators, action plans, duties and responsibilities of the units within the Bank are used to determine the unexpected liquidity situation.

**a. Liquidity coverage ratio**

Liquidity coverage ratios calculated in accordance with the Regulation on Calculation of Liquidity Coverage Ratio of Banks published in the Official Gazette dated 21 March 2014 and numbered 28948 are as follows.

The lowest monthly consolidated foreign currency ratio for the last three months was 415,05 in July, the highest 466,10 in September, and the total lowest liquidity coverage ratio has been calculated as 143,51 in July and 159,69 in September as the highest.

The liquidity coverage ratio calculation table is reported to the BRSA on a monthly basis and monitored on a daily basis within the Bank.

High quality liquid assets included in the ratio calculation consist of cash assets, reserves held in CBRT and free securities. Cash outflows consist of deposits, bank borrowings, non-cash loans, derivatives and other payables with no maturity date. However, some bank borrowings are presented as cash outflows regardless of their maturities due to the provision of conditional early payment. In addition, cash outflows include additional collateral requirements that may arise from changes in the fair value of derivative transactions. Cash inflows consist of loans with maturities less than 30 days with definite due dates and receivables from banks and derivative products.

LCR is considered as an important liquidity management measure for the Bank. The Bank carried out to manage its liquidity within the framework of minimum LCR limits of 80% for foreign currency and 100% in total. In the Risk Appetite Statement, internal limits above the legal minimum limits have been determined for LCR and the related ratio is reported and monitored at ALCO, senior management and the Board of Directors level.

| | Current Period | Total unweighted value (*) | | Total weighted value (*) | |
|---|---|---|---|---|---|
| | | TL+FC | FC | TL+FC | FC |
| **HIGH QUALITY LIQUID ASSETS (HQLA)** | | | | | |
| 1 | Total High Quality Liquid Assets | | | 494.523 | 245.653 |
| **CASH OUTFLOWS** | | | | | |
| 2 | Retail deposits and deposits from small business customers, of which | 976.357 | 475.258 | 88.985 | 47.526 |
| 3 | Stable deposits | 173.020 | -- | 8.651 | -- |
| 4 | Less stable deposits | 803.337 | 475.258 | 80.334 | 47.526 |
| 5 | Unsecured wholesale funding, of which | 466.841 | 217.187 | 285.298 | 116.884 |
| 6 | Operational deposits | 11.946 | 7.151 | 2.934 | 1.778 |
| 7 | Non-operational deposits | 360.718 | 185.894 | 188.187 | 90.964 |
| 8 | Unsecured debt | 94.177 | 24.142 | 94.177 | 24.142 |
| 9 | Secured wholesale funding | | | 7.406 | 7.406 |
| 10 | Other cash outflows | 15.822 | 22.233 | 12.235 | 19.056 |
| 11 | Outflows related to derivative exposures and other collateral requirements | 9.843 | 16.937 | 9.843 | 16.937 |
| 12 | Outflows related to loss of funding on debt products | -- | -- | -- | -- |
| 13 | Credit and liquidity facilities | 5.979 | 5.296 | 2.392 | 2.119 |
| 14 | Other contractual funding obligations | 11.012 | 11.011 | 11.011 | 11.011 |
| 15 | Other contingent funding obligations | 1.616.590 | 216.194 | 106.123 | 22.099 |
| **16** | **TOTAL CASH OUTFLOWS** | | | **511.058** | **223.982** |
| **CASH INFLOWS** | | | | | |
| 17 | Secured lending | 1.483 | 1.483 | -- | -- |
| 18 | Unsecured lending | 247.187 | 110.890 | 178.504 | 102.307 |
| 19 | Other cash inflows | 947 | 82.284 | 947 | 82.284 |
| **20** | **TOTAL CASH INFLOWS** | **249.617** | **194.657** | **179.451** | **184.591** |
| | | | | Top Limit Applied Values | |
| **21** | **TOTAL HQLA** | | | **494.523** | **245.653** |
| **22** | **TOTAL NET CASH OUTFLOWS** | | | **331.607** | **56.047** |
| **23** | **LIQUIDITY COVERAGE RATIO (%)** | | | **149,6** | **438,8** |

(*) Simple arithmetic average values of the last three months by taking the weekly simple arithmetic average

| | Prior Period | Total unweighted value (*) | | Total weighted value (*) | |
|---|---|---|---|---|---|
| | | TL+FC | FC | TL+FC | FC |
| **HIGH QUALITY LIQUID ASSETS (HQLA)** | | | | | |
| 1 | Total High Quality Liquid Assets | | | 396.913 | 190.457 |
| **CASH OUTFLOWS** | | | | | |
| 2 | Retail deposits and deposits from small business customers, of which | 757.250 | 351.508 | 69.038 | 35.151 |
| 3 | Stable deposits | 133.754 | -- | 6.688 | -- |
| 4 | Less stable deposits | 623.496 | 351.508 | 62.350 | 35.151 |
| 5 | Unsecured wholesale funding, of which | 382.701 | 169.329 | 236.881 | 89.036 |
| 6 | Operational deposits | 9.265 | 4.291 | 2.271 | 1.066 |
| 7 | Non-operational deposits | 294.241 | 140.626 | 155.415 | 63.558 |
| 8 | Unsecured debt | 79.195 | 24.412 | 79.195 | 24.412 |
| 9 | Secured wholesale funding | | | 4.617 | 4.617 |
| 10 | Other cash outflows | 10.824 | 17.452 | 7.981 | 15.033 |
| 11 | Outflows related to derivative exposures and other collateral requirements | 6.085 | 13.420 | 6.085 | 13.420 |
| 12 | Outflows related to loss of funding on debt products | -- | -- | -- | -- |
| 13 | Credit and liquidity facilities | 4.739 | 4.032 | 1.896 | 1.613 |
| 14 | Other contractual funding obligations | 13.476 | 13.475 | 13.476 | 13.475 |
| 15 | Other contingent funding obligations | 1.113.864 | 153.775 | 73.992 | 15.065 |
| **16** | **TOTAL CASH OUTFLOWS** | | | **405.985** | **172.377** |
| **CASH INFLOWS** | | | | | |
| 17 | Secured lending | 624 | 624 | -- | -- |
| 18 | Unsecured lending | 212.637 | 88.494 | 162.053 | 80.205 |
| 19 | Other cash inflows | 3.733 | 54.298 | 3.733 | 54.298 |
| **20** | **TOTAL CASH INFLOWS** | **216.994** | **143.416** | **165.786** | **134.503** |
| | | | | Top Limit Applied Values | |
| **21** | **TOTAL HQLA** | | | **396.913** | **190.457** |
| **22** | **TOTAL NET CASH OUTFLOWS** | | | **240.199** | **46.421** |
| **23** | **LIQUIDITY COVERAGE RATIO (%)** | | | **165,7** | **420,7** |

(*) Simple arithmetic average values of the last three months by taking the weekly simple arithmetic average.

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

| End of The Current Period | Demand | Up to 1 Month | 1-3 Months | 3-12 Months | 1-5 Years | 5 Years and Over | Undistributed (*) | Total |
|---|---|---|---|---|---|---|---|---|
| **Assets** | | | | | | | | |
| Cash Equivalents and Central Bank | 353.411 | 67.988 | -- | -- | -- | -- | -- | **421.399** |
| Banks (1) | 48.419 | 31.229 | 20.027 | 30.094 | 23.906 | -- | -- | **153.675** |
| Financial Assets at Fair Value through Profit or Loss (Net) | 14.028 | 4.070 | 5.430 | 4.422 | 2.398 | 1.389 | -- | **31.737** |
| Due from Money Markets | -- | 2.911 | -- | -- | -- | -- | -- | **2.911** |
| Financial Assets at Fair Value through Other Comprehensive Income | 3 | 1.863 | 2.552 | 16.296 | 157.108 | 41.805 | -- | **219.627** |
| Loans | -- | 286.404 | 413.516 | 316.010 | 374.182 | 89.304 | 24.085 | **1.503.501** |
| Financial Assets Measured at Amortised Cost (2) | -- | -- | -- | 7.159 | 7.117 | 69.594 | -- | **83.870** |
| Other Assets | 121.933 | 1 | 2 | 14 | 139 | 32 | 66.346 | **188.467** |
| **Total Assets** | **537.794** | **394.466** | **441.527** | **373.995** | **564.850** | **202.124** | **90.431** | **2.605.187** |
| **Liabilities** | | | | | | | | |
| Bank Deposits | 3.856 | 22.079 | 13.943 | 2.998 | -- | -- | -- | **42.876** |
| Other Deposits | 426.007 | 623.103 | 271.269 | 253.275 | 40.431 | 141 | -- | **1.614.226** |
| Fund Borrowed | -- | 9.798 | 75.041 | 145.453 | 114.334 | 14.434 | -- | **359.060** |
| Due to Money Markets | -- | 10.103 | 69 | -- | -- | -- | -- | **10.172** |
| Securities Issued | -- | 13.593 | 4.928 | 32.070 | 74.902 | 9.716 | -- | **135.209** |
| Miscellaneous Payables | -- | -- | -- | -- | -- | -- | -- | **--** |
| Other Liabilities | 117.685 | 13.643 | 7.674 | 11.509 | 1.076 | 1.292 | 290.765 | **443.644** |
| **Total Liabilities** | **547.548** | **692.319** | **372.924** | **445.305** | **230.743** | **25.583** | **290.765** | **2.605.187** |
| **Net Liquidity Excess/ (Gap)** | **(9.754)** | **(297.853)** | **68.603** | **(71.310)** | **334.107** | **176.541** | **(200.334)** | **--** |
| **Net Off-balance sheet Position** | **--** | **(667)** | **(3.714)** | **(1.329)** | **(363)** | **--** | **--** | **(6.073)** |
| Financial Derivative Assets | -- | 299.427 | 344.356 | 277.663 | 88.916 | 67.444 | -- | **1.077.806** |
| Financial Derivative Liabilities | -- | (300.094) | (348.070) | (278.992) | (89.279) | (67.444) | -- | **(1.083.879)** |
| Non Cash Loans | -- | 71.431 | 33.960 | 168.592 | 204.884 | 15.738 | -- | **494.605** |
| **End of The Prior Period** | | | | | | | | |
| Total Assets | 425.427 | 286.711 | 323.616 | 314.196 | 442.594 | 199.915 | 56.778 | 2.049.237 |
| Total Liabilities | 554.857 | 540.197 | 227.324 | 389.970 | 180.061 | 23.877 | 132.951 | 2.049.237 |
| **Net Liquidity Excess/ (Gap)** | **(129.430)** | **(253.486)** | **96.292** | **(75.774)** | **262.533** | **176.038** | **(76.173)** | **--** |
| **Net Off-balance sheet Position** | **--** | **8.119** | **6.269** | **(15.367)** | **3.529** | **(3.264)** | **--** | **(714)** |
| Financial Derivative Assets | -- | 276.918 | 200.617 | 155.956 | 83.056 | 46.642 | -- | 763.189 |
| Financial Derivative Liabilities | -- | (268.799) | (194.348) | (171.323) | (79.527) | (49.906) | -- | (763.903) |
| Non Cash Loans | -- | 48.678 | 33.135 | 111.136 | 123.005 | 5.194 | 5.268 | 326.416 |

(1) Includes stage 1 and stage 2 provisions for expected credit loss amounting of TL (36).

(2) Includes stage 1 and stage 2 provisions for expected credit loss amounting of TL (11).

(*) Certain assets on the balance sheet that are necessary for the banking operations but not convertible into cash in the short run such as tangible fixed assets, investments in associates, joint ventures and subsidiaries, stationary supplies, non- performing loans (net) and prepaid expenses are included in this column.

## c. Net stable funding ratio

While the liquidity coverage ratio is used to measure the short-term liquidity level, the net stable funding ratio is used to measure the liquidity levels of the funding risk that banks may be exposed to in the long term. The net stable funding rate is calculated on a consolidated and unconsolidated basis by dividing the available stable funding amount by the required stable funding amount. The available stable fund includes the portion of banks' liabilities and equity that are expected to be permanent; the required stable funding refers to the fund requirement that banks create by considering the nature and maturity of their on-balance sheet assets and off-balance sheet liabilities. This ratio is a measure that shows whether the bank has sufficient and stable financial resources to fund its long-term assets, and in this regard, it is considered a complementary metric to the liquidity coverage ratio in terms of liquidity risk management.

The three-month simple arithmetic average of the consolidated and unconsolidated net stable funding ratio calculated monthly can not be less than one hundred percent as of March, June, September and December. In addition, depending on the Bank's risk appetite, internal limits are set to be more conservative than the legal limit and are managed within this framework.

The net stable funding rate calculated in accordance with the Regulation on the Calculation of Net Stable Funding Rates of Banks published in the Official Gazette No. 32202 dated 26 May 2023 and the items related to this rate are listed below for the current and previous period end.

| | End of The Current Period | a | b | c | ç | d |
|---|---|---|---|---|---|---|
| | | Amount According to Remaining Maturity, Without Consideration Rate Applied | | | | Total Amount with Consideration Rate Applied |
| | | Demand | Up to 6 months | 6-12 months | Over 1 year | |
| **Available Stable Funding** | | | | | | |
| 1 | Equity Items | -- | -- | -- | 285.238 | 285.238 |
| 2 | Tier I Capital and Tier II Capital | -- | -- | -- | 285.238 | 285.238 |
| 3 | Other equity items | -- | -- | -- | -- | -- |
| 4 | Retail deposits/participation fund | 277.447 | 612.401 | 72.762 | 34.670 | 906.310 |
| 5 | Stable deposit/participation fund | 51.385 | 123.442 | 273 | 33 | 166.377 |
| 6 | Less stable deposits/participation fund | 226.062 | 488.959 | 72.489 | 34.637 | 739.933 |
| 7 | Debts to other parties | -- | 703.640 | 189.859 | 199.027 | 510.367 |
| 8 | Operational deposit/participation fund | -- | 404.585 | 26.151 | -- | 215.368 |
| 9 | Other liabilities | -- | 299.055 | 163.708 | 199.027 | 294.999 |
| 10 | Liabilities equivalent to interconnected assets | | -- | -- | -- | -- |
| 11 | Other Liabilities | 160.903 | -- | -- | -- | -- |
| 12 | Derivative Liabilities | | | 13.982 | | |
| 13 | Other equity elements and liabilities not listed above | 146.920 | -- | -- | -- | -- |
| 14 | Available stable funding | | | | | 1.701.915 |
| **Required Stable Funding** | | | | | | |
| 15 | High quality liquid assets | | | | | 73.380 |
| 16 | Operational deposit/participation fund deposited in credit institutions or financial institutions | -- | 150.441 | -- | 27.275 | 49.841 |
| 17 | Current receivables | -- | 512.236 | 197.342 | 767.494 | 1.005.748 |
| 18 | Receivables from credit institutions or financial institutions whose collateral is first quality liquid assets | -- | 1.496 | -- | -- | 150 |
| 19 | Unsecured or secured receivables from credit institutions or financial institutions whose collateral is not first quality liquid assets | -- | -- | -- | -- | -- |
| 20 | Receivables from corporate customers, organizations, natural persons and retail customers, central governments, central banks and public institutions other than credit institutions or financial institutions | -- | 510.740 | 197.342 | 735.654 | 979.347 |
| 21 | Receivables subject to a risk weight of 35% or less | -- | -- | -- | -- | -- |
| 22 | Receivables secured by residential real estate mortgages | -- | -- | -- | -- | -- |
| 23 | Receivables subject to a risk weight of 35% or less | -- | -- | -- | -- | -- |
| 24 | Shares and debt instruments traded on the stock exchange that do not qualify as high-quality liquid assets | -- | -- | -- | 31.840 | 26.251 |
| 25 | Assets equivalent to interconnected liabilities | | | | | |
| 26 | Other assets | -- | -- | -- | -- | -- |
| 27 | Physically secured commodities, including gold | -- | | | | 3.455 |
| 28 | Initial margin of derivative contracts or guarantee fund given to the central counterparty | | | -- | | -- |
| 29 | Derivative assets | | | 16.090 | | 7.692 |
| 30 | Amount of derivative liabilities before deducting variation margin | | | 1.398 | | 1.398 |
| 31 | Other assets not listed above | 241.428 | -- | -- | -- | 241.428 |
| 32 | Off-balance sheet liabilities | | 1.661.007 | -- | -- | 83.050 |
| 33 | Required stable funding | | | | | 1.465.993 |
| 34 | Net stable funding rate | | | | | 116,1 |

Three-month simple arithmetic average of the net stable funding values for the last three months.

When examining the highest amounts considered as of 30 September 2026 TL 288,9 billion, in full TL, consists of Tier I and Tier II Capital, and TL 922,5 billion, in full TL, consists of individual and retail deposits, representing 69,6% of the total existing stable funds. When examining the highest amounts in the required stable funds, TL 1023,3 billion, in full TL, consists of performing receivables, representing 66,4% of the total required stable funds.

| | End of The Prior Period | a | b | c | ç | d |
|---|---|---|---|---|---|---|
| | | Amount According to Remaining Maturity, Without Consideration Rate Applied | | | | Total Amount with Consideration Rate Applied |
| | | Demand | Up to 6 months | 6-12 months | Over 1 year | |
| **Current Stable Funding** | | | | | | |
| 1 | Equity Items | -- | -- | -- | 235.782 | 235.782 |
| 2 | Tier I Capital and Tier II Capital | -- | -- | -- | 235.782 | 235.782 |
| 3 | Other equity items | -- | -- | -- | -- | -- |
| 4 | Retail deposits/participation fund | 187.474 | 493.568 | 39.069 | 32.962 | 684.466 |
| 5 | Stable deposit/participation fund | 39.226 | 94.490 | 281 | 19 | 127.314 |
| 6 | Low stable deposit/participation fund | 148.248 | 399.078 | 38.788 | 32.943 | 557.151 |
| 7 | Debts to other parties | -- | 565.220 | 160.731 | 151.748 | 401.307 |
| 8 | Operational deposits/participation fund | -- | 319.037 | 11.633 | -- | 165.335 |
| 9 | Other liabilities | -- | 246.183 | 149.097 | 151.748 | 235.972 |
| 10 | Liabilities equivalent to interconnected assets | | | | | |
| 11 | Other Liabilities | 117.796 | -- | -- | -- | -- |
| 12 | Derivative Liabilities | | | 5.693 | | |
| 13 | Other equity elements and liabilities not listed above | 112.103 | -- | -- | -- | -- |
| 14 | Available stable funding | | | | | 1.321.555 |
| **Required Stable Funding** | | | | | | |
| 15 | High quality liquid assets | | | | | 43.237 |
| 16 | Operational deposit/participation fund deposited in credit institutions or financial institutions | -- | 121.284 | -- | 26.372 | 44.564 |
| 17 | Current receivables | -- | 349.077 | 191.866 | 561.976 | 747.128 |
| 18 | Receivables from credit institutions or financial institutions whose collateral is first quality liquid assets | -- | 892 | -- | -- | 89 |
| 19 | Unsecured or secured receivables from credit institutions or financial institutions whose collateral is not first quality liquid assets | -- | -- | -- | -- | -- |
| 20 | Receivables from corporate customers, organizations, natural persons and retail customers, central governments, central banks and public institutions other than credit institutions or financial institutions | -- | 348.185 | 191.866 | 540.121 | 729.129 |
| 21 | Receivables subject to a risk weight of 35% or less | -- | -- | -- | -- | -- |
| 22 | Receivables secured by residential real estate mortgages | -- | -- | -- | -- | -- |
| 23 | Receivables subject to a risk weight of 35% or less | -- | -- | -- | -- | -- |
| 24 | Shares and debt instruments traded on the stock exchange that do not qualify as high-quality liquid assets | -- | -- | -- | 21.855 | 17.910 |
| 25 | Assets equivalent to interconnected liabilities | | | | | |
| 26 | Other assets | -- | -- | -- | -- | -- |
| 27 | Physically secured commodities, including gold | -- | | | | 1.837 |
| 28 | Initial margin of derivative contracts or guarantee fund given to the central counterparty | | | -- | | -- |
| 29 | Derivative assets | | | 11.641 | | 6.143 |
| 30 | Amount of derivative liabilities before deducting variation margin | | | 569 | | 569 |
| 31 | Other assets not listed above | 178.281 | -- | -- | -- | 178.281 |
| 32 | Off-balance sheet liabilities | | 1.119.606 | -- | -- | 55.980 |
| 33 | Required stable funding | | | | | 1.077.739 |
| 34 | Net stable funding rate | | | | | 122,66 |

Three-month simple arithmetic average of the net stable funding values for the last three months.

When the balance sheet items that significantly affect the net stable funding rate are evaluated, in the available stable funding calculation, equity items and borrowings with a maturity of more than one year are 100%, retail deposits are 95% or 90%, other deposits and borrowings with a remaining maturity less than one year are weighted with 50% or 0% depending on their counterparty. In the required stable funding calculation, cash and receivables from the central bank are 0%, high quality liquid assets that are not subject to collateral or have a collateral period of less than six months are 5%, non-cash loans are 5%, secured receivables are 10%, remaining maturities from financial institutions are less than 6 months receivables are 15%, loans with a remaining maturity of less than 1 year are 50%, housing loans with a maturity of more than one year and meeting the conditions specified in the regulation are 65%, loans with a maturity of more than one year are 85%, net derivative products reflected in the balance sheet and other receivables with a maturity of more than one year are weighted by 100%.

TL 241,5 billion, in full TL, was composed of Tier I and Tier II Capital, TL 706,9 billion, in full TL, of real person and retail deposits and their share in total available stable funds was 69,7% as of 31 December 2025. When the highest amounts in required stable funds are analyzed, TL 777,4 billion, in full TL, was composed of performing receivables and its share in total required stable funds was realized as 67,3%.

## VI. Explanations related to leverage ratio

### Information on matters causing difference between leverage ratios of current period and previous period

As of 30 September 2026, the leverage ratio of the DFS Group is calculated as 5,80% (31 December 2025: 6,31%). This rate is above the minimum rate. The main reason for the difference between the current period and the prior period leverage ratio is the increase in the balance sheet assets.

### Summary comparison table of total asset amount and total risk amount in the financial statements prepared in accordance with TAS :

| | | Current Period (**) | Prior Period (**) |
|---|---|---|---|
| 1 | Total assets in the consolidated financial statements prepared in accordance with TAS (*) | 2.561.272 | 2.002.254 |
| 2 | Differences between the total assets in the consolidated financial statements prepared in accordance with TAS and the total assets in the consolidated financial statements prepared in accordance with Communique on Preparation of Consolidated Financial Statements of the Banks | (19.110) | (4.522) |
| 3 | Differences between the balances of derivative financial instruments and the loan derivatives in the consolidated financial statements prepared in accordance with the Communique on Preparation of Consolidated Financial Statements of the Banks and their risk exposures | 3.519 | 8.201 |
| 4 | Differences between the balances of securities financing transactions in the consolidated financial statements prepared in accordance with the Communique on Preparation of Consolidated Financial Statements of the Banks and their risk exposures | -- | -- |
| 5 | Differences between off- balance sheet items in the consolidated financial statements prepared in accordance with the Communique on Preparation of Consolidated Financial Statements of the Banks and their risk exposures | (1) | (1) |
| 6 | Other differences in the consolidated financial statements prepared in accordance with the Communique on Preparation of Consolidated Financial Statements of the Banks and their risk exposures | 1.694.078 | 1.230.862 |
| 7 | **Total Risk** | **4.239.758** | **3.236.794** |

(*) These consolidated financial statements are prepared in accordance with the sixth paragraph of the Article 5 of the Communique on Preparation of Consolidated Financial Statements of the Banks.
(**) Quarterly average amounts.

### Leverage ratio public disclosure template:

| | | Current Period (*) | Prior Period (*) |
|---|---|---|---|
| | **On-balance sheet exposures** | | |
| 1 | On-balance sheet items (exclude derivatives and SFTs; include collateral) | 2.542.162 | 1.997.732 |
| 2 | (Assets deducted in determining Basel III Tier I capital) | (9.052) | (7.618) |
| 3 | Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2) | 2.533.110 | 1.990.114 |
| | **Derivative exposures** | | |
| 4 | Replacement cost | 16.170 | 11.301 |
| 5 | Add-on amount | 3.519 | 8.201 |
| 6 | Total derivative exposures (sum of lines 4 and 5) | 19.689 | 19.502 |
| | **Securities or commodity collateral financing transaction exposures** | | |
| 7 | Gross SFT assets (with no recognition of accounting netting) | 4.586 | 14.219 |
| 8 | Agent transaction exposures | | |
| 9 | Total securities financing transaction exposures (sum of lines 7 and 8) | 4.586 | 14.219 |
| | **Other off-balance sheet exposures** | | |
| 10 | Off-balance sheet exposures with gross nominal amount | 1.682.374 | 1.212.959 |
| 11 | (Adjustment amount off-balance sheet exposures with credit conversion factor) | (1) | (1) |
| 12 | Total off-balance sheet exposures (sum of lines 10 and 11) | 1.682.373 | 1.212.957 |
| | **Capital and total exposures** | | |
| 13 | Tier I Capital | 246.152 | 204.323 |
| 14 | Total exposures (sum of lines 3,6,9 and 12) | 4.239.758 | 3.236.794 |
| | **Leverage ratio** | | |
| 15 | Leverage ratio | 5,80 | 6,31 |

(*) Quarterly average amounts.

## VII. Explanations related to risk management

The footnotes and explanations prepared in accordance with the "Communiqué On Disclosures About Risk Management To Be Announced To Public By the Banks" published in the Official Gazette dated 23 October 2015 and numbered 29511 and entered into force as of 31 March 2016 are given in this section. Since standard approach is used in the capital adequacy calculation of the Parent Bank, the tables to be prepared within the scope of Internal Rating Based Approach (IR) are not presented as of 30 September 2026.

Risk management explanations are prepared in accordance with the internal control process adopted by the Board of Directors.

### a. Risk management approach and risk weighted assets

#### 1. Overview of risk weighted amounts

| | | Risk Weighted Amount | | Minimum Capital Requirement |
|---|---|---|---|---|
| | | Current Period | Prior Period | Current Period |
| 1 | Credit risk (excluding counterparty credit risk) (CCR) | 1.796.499 | 1.170.092 | 143.720 |
| 2 | *Standardized approach (SA)* | 1.796.499 | 1.170.092 | 143.720 |
| 3 | *Internal rating-based (IRB) approach* | -- | -- | -- |
| 4 | Counterparty credit risk | 12.798 | 11.222 | 1.024 |
| 5 | *Standardized approach for counterparty credit risk (SA-CCR)* | 12.798 | 11.222 | 1.024 |
| 6 | *Internal model method (IMM)* | -- | -- | -- |
| 7 | Basic risk weight approach to internal models equity position in the banking account | -- | -- | -- |
| 8 | Investments made in collective investment companies - look-through approach | 1.028 | 1.436 | 82 |
| 9 | Investments made in collective investment companies - mandate-based approach | -- | -- | -- |
| 10 | Investments made in collective investment companies - %1250 weighted risk approach | -- | -- | -- |
| 11 | Settlement risk | -- | -- | -- |
| 12 | Securitization positions in banking accounts | -- | -- | -- |
| 13 | *IRB ratings-based approach (RBA)* | -- | -- | -- |
| 14 | *IRB Supervisory Formula Approach (SFA)* | -- | -- | -- |
| 15 | *SA/simplified supervisory formula approach (SSFA)* | -- | -- | -- |
| 16 | Market risk | 54.937 | 40.235 | 4.395 |
| 17 | *Standardized approach (SA)* | 54.937 | 40.235 | 4.395 |
| 18 | *Internal model approaches (IMM)* | -- | -- | -- |
| 19 | Operational Risk | 192.566 | 129.261 | 15.405 |
| 20 | *Basic Indicator Approach* | 192.566 | 129.261 | 15.405 |
| 21 | *Standard Approach* | -- | -- | -- |
| 22 | *Advanced measurement approach* | -- | -- | -- |
| 23 | The amount of the discount threshold under the equity (subject to a 250% risk weight) | -- | -- | -- |
| 24 | Floor adjustment | -- | -- | -- |
| **25** | **Total (1+4+7+8+9+10+11+12+16+19+23+24)** | **2.057.827** | **1.352.246** | **164.626** |

## VIII. Explanations related to hedging transactions

### a. Net investment risk

DFS Group applies net investment hedge strategy to hedge against the currency risk arising on a consolidated basis from the net investments amounting to a total of Euro 1.360 million of one of its subsidiaries Denizbank AG. A part consisting of the same amounts of its foreign currency deposit of the Group has been defined as "hedging instrument". The effective part of the change in value of the foreign currency deposit arising from change in exchange rate has been recognised as "hedging funds" under equity.

On the other hand, as of 1 April 2014, the Parent Bank stopped applying net investment hedge accounting due to its net investment to hedge against the currency risk on the subsidiary of JSC Denizbank, and the total hedging fund which is booked under equity for that subsidiary is amounting to TL (58).

Total abroad net investment hedging funds recognised under equity is amounting to TL (40.545) as of 30 September 2026 (31 December 2025: TL (35.526))

### b. Cash flow risk

None.

## IX. Explanations related to the consolidated segment reporting

DFS Group operates in four main areas; wholesale banking, SME and agricultural banking, retail banking, and treasury.

Wholesale banking provides financial solutions and banking services to large-scale national and international corporate and commercial customers. Short and long term business loans, investment loans, financial and operational leasing services and factoring loan products, non-cash loans, foreign exchange purchase-sales, foreign trade financing, project financing, structured financing, corporate finance, deposits and cash management services are provided in order to meet the needs of customers for investment, working capital and projects.

Within the scope of retail banking, loan products (consumer, mortgage, vehicle, workplace, tractor, agricultural equipment and investment loans), credit cards with different features, producer cards, investment products (mutual funds, stocks, treasury bills/government bonds, repurchase), deposit products (demand, term, protected), insurance products as well as financial and operational leasing services and factoring loan products are provided to SME and agricultural customers. Alternative distribution channels allow customers to meet their banking needs without the need to physically visit the branches. Among products that meet every day needs of customers are overdraft loans, automated bill payment, chequebooks and rental safes.

Treasury covers the Group's short, medium and long-term price strategies and maturity nonconformities, as well as spot and forward TL and foreign exchange trading, treasury bills, bonds and other domestic and international securities trading and derivative products. Bank also performs activities to provide medium and long-term funding, diversification of funding sources and establishment of an international investor base in this field.

Information on business segments has been prepared in accordance with the data provided from the Parent Bank's Management Reporting System.

### Information on business segments are presented in the following tables:

| Current Period (01/01/2026-30/09/2026) | Corporate & Commercial | Retail Banking | Treasury | Other | Total |
|---|---|---|---|---|---|
| Net interest income | 17.242 | 24.468 | 44.938 | 25.297 | **111.945** |
| Net fees and commission income | 3.104 | 41.330 | 419 | (864) | **43.989** |
| Other income/loss, net | 5.118 | 15.180 | (39.546) | 20.520 | **1.272** |
| **Total segment income** | **25.464** | **80.978** | **5.811** | **44.953** | **157.206** |
| Other operational expenses (*) | (11.010) | (49.165) | (2.374) | (1.729) | **(64.278)** |
| Provisions for expected credit loss and other provisions | 1.563 | (31.542) | (1.644) | (79) | **(31.702)** |
| Taxation | | | | | **(14.485)** |
| **Net profit from continuing operations** | **16.017** | **271** | **1.793** | **43.145** | **46.741** |
| Net profit from discontinued operations | | | | | **--** |
| **Net profit for the period** | **16.017** | **271** | **1.793** | **43.145** | **46.741** |
| **Current Period (30/09/2026)** | | | | | |
| Segment assets | 684.806 | 818.361 | 913.553 | -- | **2.416.720** |
| Subsidiaries and associates | | | | | **5.555** |
| Undistributed assets | | | | | **182.912** |
| **Total assets** | | | | | **2.605.187** |
| Segment liabilities | 564.708 | 861.369 | 778.958 | -- | **2.205.035** |
| Undistributed liabilities | | | | | **141.863** |
| Equity | | | | | **258.289** |
| **Total liabilities** | | | | | **2.605.187** |

(*) It also includes personnel expenses.

| Prior Period (01/01/2025-30/09/2025) | Corporate & Commercial | Retail Banking | Treasury | Other | Total |
|---|---|---|---|---|---|
| Net interest income | 14.973 | 31.288 | 21.122 | 7 | **67.390** |
| Net fees and commission income | 2.330 | 28.162 | 206 | (886) | **29.811** |
| Other income/loss, net | 6.937 | 10.229 | (14.766) | 9.600 | **12.000** |
| **Total segment income** | **24.240** | **69.679** | **6.562** | **8.721** | **109.201** |
| Other operational expenses (*) | (8.221) | (32.945) | (1.376) | (123) | **(42.665)** |
| Provisions for expected credit loss and other provisions | 3.553 | (19.769) | 226 | 14 | **(15.976)** |
| Taxation | | | | | **(10.014)** |
| **Net profit from continuing operations** | **19.572** | **16.965** | **5.412** | **8.611** | **40.546** |
| Net profit from discontinued operations | | | | | **--** |
| **Net profit for the period** | **19.572** | **16.965** | **5.412** | **8.611** | **40.546** |
| **Prior Period (31/12/2025)** | | | | | |
| Segment assets | 525.121 | 590.701 | 799.744 | -- | **1.915.566** |
| Subsidiaries and associates | | | | | **5.560** |
| Undistributed assets | | | | | **128.111** |
| **Total assets** | | | | | **2.049.237** |
| Segment liabilities | 441.274 | 672.660 | 588.229 | -- | **1.702.163** |
| Undistributed liabilities | | | | | **129.916** |
| Equity | | | | | **217.158** |
| **Total liabilities** | | | | | **2.049.237** |

(*) It also includes personnel expenses.

# SECTION FIVE

# DISCLOSURES AND FOOTNOTES TO CONSOLIDATED FINANCIAL STATEMENTS

## I. Explanations and disclosures related to consolidated assets

### a. Cash and cash equivalents

#### 1. Information on cash balances and balances with the Central Bank of the Republic of Türkiye

| | Current Period | | Prior Period | |
|---|---|---|---|---|
| | TL | FC | TL | FC |
| Cash in TL / Foreign Currency | 2.774 | 8.908 | 2.493 | 6.932 |
| Central Bank of the Republic of Türkiye | 151.896 | 175.613 | 129.049 | 122.729 |
| Other (*) | 26 | 82.182 | -- | 78.082 |
| **Total** | **154.696** | **266.703** | **131.542** | **207.743** |

(*) This includes the balances of foreign subsidiaries in foreign central banks subject to consolidation.

#### 2. Information on balances with the Central Bank of the Republic of Türkiye

| | Current Period | | Prior Period | |
|---|---|---|---|---|
| | TL | FC | TL | FC |
| Unrestricted Demand Deposits | 78.430 | 87.747 | 61.338 | 55.019 |
| Unrestricted Time Deposits | 13.022 | -- | 15.172 | -- |
| Restricted Time Deposits | 60.444 | 87.866 | 52.539 | 67.710 |
| **Total** | **151.896** | **175.613** | **129.049** | **122.729** |

#### 3. Explanations on reserve requirements

As per the Communiqué no. 2013/15 “Reserve Deposits” of the Central Bank of the Republic of Türkiye (“CBRT”), the Bank keeps reserve deposits at the CBRT for their TL and FC liabilities mentioned in the communiqué.

As of 30 September 2026, all banks operating in Türkiye should provide a reserve requirements in a range of 3% to 17% (31 December 2025: between 3% and 17%), excluding accounts providing exchange rate protection support, in a range of 22% to 40% (31 December 2025: between 22% and 40%), including accounts providing exchange rate protection support, depending on the terms of the deposits for their liabilities in Turkish Lira and in a range of 0% to 32% (31 December 2025: between 0% and 30%) for their liabilities in foreign currencies.

The interest income received from reserve requirements of the Bank with the CBRT is amounting to TL 27.407 (1 January - 30 September 2025: TL 23.597). The related interest income recognised under “Interest on Reserve Requirements”.

#### 4. Information on Banks

| | Current Period | | Prior Period | |
|---|---|---|---|---|
| | TL | FC | TL | FC |
| **Banks** | | | | |
| Domestic | 108 | 618 | 4.367 | 3.087 |
| Foreign | 292 | 152.693 | 467 | 155.665 |
| Foreign head offices and branches | -- | -- | -- | -- |
| **Total** | **400** | **153.311** | **4.834** | **158.752** |

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

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

None.

#### 2. Financial assets at fair value through profit or loss subject to repurchase agreements

None.

#### 3. Other financial assets

As of 30 September 2026, other financial assets include securities other than government debt securities and equity instruments.

### 4. Positive differences related to derivative financial assets held for trading

| | Current Period | | Prior Period | |
|---|---|---|---|---|
| | TL | FC | TL | FC |
| Forward Transactions | 76 | 2.187 | 70 | 472 |
| Swap Transactions | 672 | 9.973 | 1.079 | 10.066 |
| Futures Transactions | -- | -- | -- | -- |
| Options | -- | 3.748 | -- | 1.861 |
| Other | -- | -- | -- | -- |
| **Total** | **748** | **15.908** | **1.149** | **12.399** |

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

### 1. Major types of financial assets at fair value through other comprehensive income

Financial assets at fair value through other comprehensive income consist of share certificates, Government Debt Securities, Eurobonds and foreign currency bonds issued by the Turkish Treasury and foreign private sector debt securities.

### 2. Characteristics and book value of financial assets at fair value through other comprehensive income pledged as collateral

Financial assets at fair value through other comprehensive income which are given as collateral consist of securities issued to various financial institutions, primarily the Central Bank of the Republic of Türkiye and Istanbul Takas ve Saklama Bankası A.Ş. (Settlement and Custody Bank), for interbank money market, foreign exchange market and other transactions. These financial assets include government bonds and Eurobonds, and their total book value amounts to TL 83.224 (31 December 2025: TL 52.451).

### 3. Information on financial assets at fair value through other comprehensive income given as collateral/blocked

| *Given as collateral or blocked* | Current Period | | Prior Period | |
|---|---|---|---|---|
| *Financial assets at fair value through other comprehensive income* | TL | FC | TL | FC |
| Share Certificates | -- | -- | -- | -- |
| Bills, Bonds and Similar Securities | 10.630 | 72.594 | 11.145 | 41.306 |
| Other | -- | -- | -- | -- |
| **Total** | **10.630** | **72.594** | **11.145** | **41.306** |

### 4. Financial assets at fair value through other comprehensive income subject to repurchase agreements

| *Subject to repurchase agreements* | Current Period | | Prior Period | |
|---|---|---|---|---|
| *Financial assets at fair value through other comprehensive income* | TL | FC | TL | FC |
| Government Bonds | 80 | 11.824 | 503 | 14.713 |
| Treasury Bills | -- | -- | -- | -- |
| Other Debt Securities | 1.012 | -- | -- | 3.406 |
| Bank Bills and Bank Guaranteed Bills | -- | -- | -- | -- |
| Asset Backed Securities | -- | -- | -- | -- |
| Other | -- | -- | -- | -- |
| **Total** | **1.092** | **11.824** | **503** | **18.119** |

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

| *Financial assets at fair value through other comprehensive income* | Current Period | Prior Period |
|---|---|---|
| **Debt Securities** | **219.624** | **193.384** |
| Quoted on Stock Exchange (*) | 219.624 | 193.384 |
| Unquoted on Stock Exchange | -- | -- |
| **Share Certificates** | **3** | **3** |
| Quoted on Stock Exchange | -- | -- |
| Unquoted on Stock Exchange | 3 | 3 |
| **Impairment Provisions (-)** | **--** | **--** |
| **Total** | **219.627** | **193.387** |

(*) It includes bank and corporate bills.

## d. Explanations on loans

### 1. Information on the balance of any kind of loan or advance granted to shareholders and employees of the Bank

| | Current Period | | Prior Period | |
|---|---|---|---|---|
| | Cash | Non-Cash | Cash | Non-Cash |
| **Direct Loans Granted to Shareholders** | **--** | **189** | **--** | **172** |
| Corporate Shareholders | -- | 189 | -- | 172 |
| Individual Shareholders | -- | -- | -- | -- |
| **Indirect Loans Granted to Shareholders** | **--** | **--** | **--** | **--** |
| **Loans Granted to Employees** | **1.800** | **--** | **1.332** | **--** |
| **Total** | **1.800** | **189** | **1.332** | **172** |

### 2. Information on standard loans and loans under close monitoring and loans under restructuring

| Current Period | | Loans Under Close Monitoring | | |
|---|---|---|---|---|
| | | | Restructured Loans | |
| Cash loans (*) | Standard Loans | Not included in restructured loans | Changes in conditions of contract | Refinancing |
| **Non-specialized loans** | **1.166.455** | **48.105** | **65.120** | **5.475** |
| Corporate loans | 170.587 | 1.237 | 5.543 | 2.976 |
| Export loans | 145.186 | 5.510 | 6.414 | -- |
| Import loans | -- | -- | -- | -- |
| Financial sector loans | 8.587 | -- | -- | -- |
| Consumer loans | 126.700 | 9.525 | 26.398 | -- |
| Credit cards | 202.581 | 14.587 | 22.928 | -- |
| Others | 512.814 | 17.246 | 3.837 | 2.499 |
| **Specialized loans** | **104.869** | **17.438** | **9.949** | **--** |
| **Other receivables** | **84.525** | **3.483** | **525** | **504** |
| **Total** | **1.355.849** | **69.026** | **75.594** | **5.979** |

(*) It includes loans measured at amortised cost.

| Prior Period | | Loans Under Close Monitoring | | |
|---|---|---|---|---|
| | | | Restructured Loans | |
| Cash loans (*) | Standard Loans | Not included in restructured loans | Changes in conditions of contract | Refinancing |
| **Non-specialized loans** | **856.673** | **39.134** | **43.131** | **6.566** |
| Corporate loans | 111.169 | 2.881 | 4.925 | 3.614 |
| Export loans | 101.398 | 5.887 | 1.012 | -- |
| Import loans | -- | -- | -- | -- |
| Financial sector loans | 13.273 | -- | -- | -- |
| Consumer loans | 100.842 | 8.130 | 18.248 | -- |
| Credit cards | 137.794 | 10.485 | 16.370 | -- |
| Others | 392.197 | 11.751 | 2.576 | 2.952 |
| **Specialized loans** | **93.302** | **18.536** | **3.729** | **--** |
| **Other receivables** | **53.881** | **2.953** | **356** | **3** |
| **Total** | **1.003.856** | **60.623** | **47.216** | **6.569** |

(*) It includes loans measured at amortised cost.

| | Current Period | | Prior Period | |
|---|---|---|---|---|
| Stage 1 and Stage 2 Provisions for Expected Credit Loss | Standard Loans | Loans Under Close Monitoring | Standard Loans | Loans Under Close Monitoring |
| 12-Month provision for expected credit loss | 9.641 | -- | 7.899 | -- |
| Significant increase in credit risk | -- | 17.390 | -- | 14.699 |
| **Total** | **9.641** | **17.390** | **7.899** | **14.699** |

## 3. Information on consumer loans, individual credit cards and personnel credit cards

| | Short Term | Medium or Long Term | Total |
|---|---|---|---|
| **Consumer Loans-TL** | **35.211** | **82.187** | **117.398** |
| Real estate Loans | -- | 216 | **216** |
| Vehicle Loans | 13 | 5 | **18** |
| General Purpose Loans | 35.198 | 81.966 | **117.164** |
| Other | -- | -- | **--** |
| **Consumer Loans-Indexed to FC** | **--** | **8** | **8** |
| Real estate Loans | -- | 7 | **7** |
| Vehicle Loans | -- | -- | **--** |
| General Purpose Loans | -- | 1 | **1** |
| Other | -- | -- | **--** |
| **Consumer Loans-FC** | **--** | **1** | **1** |
| Real estate Loans | -- | 1 | **1** |
| Vehicle Loans | -- | -- | **--** |
| General Purpose Loans | -- | -- | **--** |
| Other | -- | -- | **--** |
| **Individual Credit Cards-TL** | **159.034** | **27.053** | **186.087** |
| Installment | 46.587 | 27.053 | **73.640** |
| Non installment | 112.447 | -- | **112.447** |
| **Individual Credit Cards-FC** | **204** | **--** | **204** |
| Installment | -- | -- | **--** |
| Non installment | 204 | -- | **204** |
| **Loans Given to Employees-TL** | **477** | **736** | **1.213** |
| Real estate Loans | -- | -- | **--** |
| Vehicle Loans | -- | -- | **--** |
| General Purpose Loans | 477 | 736 | **1.213** |
| Other | -- | -- | **--** |
| **Loans Given to Employees - Indexed to FC** | **--** | **--** | **--** |
| Real estate Loans | -- | -- | **--** |
| Vehicle Loans | -- | -- | **--** |
| General Purpose Loans | -- | -- | **--** |
| Other | -- | -- | **--** |
| **Loans Given to Employees – FC** | **--** | **--** | **--** |
| Real estate Loans | -- | -- | **--** |
| Vehicle Loans | -- | -- | **--** |
| General Purpose Loans | -- | -- | **--** |
| Other | -- | -- | **--** |
| **Personnel Credit Cards - TL** | **545** | **11** | **556** |
| Installment | 174 | 11 | **185** |
| Non installment | 371 | -- | **371** |
| **Personnel Credit Cards - FC** | **8** | **--** | **8** |
| Installment | -- | -- | **--** |
| Non installment | 8 | -- | **8** |
| **Overdraft Loans-TL (Real Persons) (*)** | **43.997** | **--** | **43.997** |
| **Overdraft Loans-FC (Real Persons)** | **6** | **--** | **6** |
| **Total** | **239.482** | **109.996** | **349.478** |

(*) The overdraft account used by the personnel of the Parent Bank amounts to TL 23 (31 December 2025: TL 24).

## 4. Information on commercial installment loans and corporate credit cards

| | Short Term | Medium or Long Term | Total |
|---|---|---|---|
| **Installment Commercial Loans - TL** | **22.104** | **136.663** | **158.767** |
| Real estate Loans | 2 | 43 | **45** |
| Vehicle Loans | 137 | 25.684 | **25.821** |
| General Purpose Loans | 20.041 | 97.917 | **117.958** |
| Other | 1.924 | 13.019 | **14.943** |
| **Installment Commercial Loans - Indexed to FC** | **--** | **4.261** | **4.261** |
| Real estate Loans | -- | -- | **--** |
| Vehicle Loans | -- | -- | **--** |
| General Purpose Loans | -- | 4.261 | **4.261** |
| Other | -- | -- | **--** |
| **Installment Commercial Loans - FC** | **88.706** | **148.180** | **236.886** |
| Real estate Loans | -- | -- | **--** |
| Vehicle Loans | -- | 3.145 | **3.145** |
| General Purpose Loans | 443 | 85.467 | **85.910** |
| Other | 88.263 | 59.568 | **147.831** |
| **Corporate Credit Cards - TL** | **50.552** | **2.668** | **53.220** |
| Installment | 10.520 | 2.668 | **13.188** |
| Non installment | 40.032 | -- | **40.032** |
| **Corporate Credit Cards - FC** | **21** | **--** | **21** |
| Installment | -- | -- | **--** |
| Non installment | 21 | -- | **21** |
| **Overdraft Loans-TL (Legal Entities)** | **20.839** | **--** | **20.839** |
| **Overdraft Loans-FC (Legal Entities)** | **707** | **--** | **707** |
| **Total** | **182.929** | **291.772** | **474.701** |

## 5. Distribution of domestic and foreign loans

| | Current Period | Prior Period |
|---|---|---|
| Domestic Loans | 1.389.477 | 1.052.623 |
| Foreign Loans | 116.970 | 65.641 |
| **Total** | **1.506.447** | **1.118.264** |

## 6. Loans granted to subsidiaries and associates

| | Current Period | Prior Period |
|---|---|---|
| Direct loans granted to subsidiaries and associates | -- | -- |
| Indirect loans granted to subsidiaries and associates | -- | -- |
| **Total** | **--** | **--** |

## 7. Specific provisions for loans or provisions for stage 3 loans

| Provisions related to loans or credit impaired lossess (stage 3) | Current Period | Prior Period |
|---|---|---|
| Loans with Limited Collectability | 7.577 | 6.521 |
| Loans with Doubtful Collectability | 18.150 | 12.484 |
| Uncollectible Loans | 19.537 | 15.821 |
| **Total** | **45.264** | **34.826** |

## 8. Information on non-performing loans (Net)

(i) Information on non-performing loans and restructured loans by the Group

| | Group III<br>Loans with Limited Collectability | Group IV<br>Loans with Doubtful Collectability | Group V<br>Uncollectible Loans |
|---|---|---|---|
| **Current Period** | **350** | **559** | **5.180** |
| (Gross amounts before the provisions) | | | |
| Restructured loans | 350 | 559 | 5.180 |
| **Prior Period** | **343** | **1.292** | **6.762** |
| (Gross amounts before the provisions) | | | |
| Restructured loans | 343 | 1.292 | 6.762 |

(ii) Information on movement of total non-performing loans

| | Group III<br>Loans with limited collectability | Group IV<br>Loans with doubtful collectability | Group V<br>Uncollectible loans |
|---|---|---|---|
| **Balances at Beginning of the Period** | **16.064** | **19.187** | **19.750** |
| Additions (+) | 31.218 | 24.746 | 2.762 |
| Transfers from Other Categories of Non-Performing Loans (+) | -- | 18.287 | 27.586 |
| Transfers from Other Categories of Non-Performing Loans (-) | 18.287 | 27.586 | -- |
| Collections (-) | 11.652 | 6.364 | 7.226 |
| Write-offs (-)(*) | -- | -- | 9.074 |
| Sales (-)(*) | -- | 418 | 9.697 |
| Corporate and Commercial Loans | -- | -- | -- |
| Retail Loans | -- | 66 | 3.955 |
| Credit Cards | -- | 74 | 3.577 |
| Other | -- | 278 | 2.165 |
| FX difference | -- | 53 | -- |
| **Balances at End of the Period** | **17.343** | **27.905** | **24.101** |
| Specific Provisions (-) | 7.577 | 18.150 | 19.537 |
| **Net Balance on Balance Sheet** | **9.766** | **9.755** | **4.564** |

(*) DFH Group has written off 9.074 TL of its non-performing loan portfolio and sold 10.115 TL of it to asset management firms. The impact of the sale of the non-performing loan portfolio and the write-offs on the conversion rate to non-performing loans is 115 basis points.

(iii) Information on non-performing loans utilised in foreign currencies

| | Group III<br>Loans with limited collectability | Group IV<br>Loans with doubtful collectability | Group V<br>Uncollectible loans |
|---|---|---|---|
| **Current Period: 30 September 2026** | | | |
| Balance as of the Period End | 150 | 44 | -- |
| Provisions (-) | 54 | 36 | -- |
| **Net Balance on Balance Sheet** | **96** | **8** | **--** |
| **Prior Period: 31 December 2025** | | | |
| Balance as of the Period End | 332 | 1.144 | -- |
| Provisions (-) | 140 | 806 | -- |
| **Net Balance on Balance Sheet** | **192** | **338** | **--** |

(iv) Information on gross and net amounts of non-performing loans according to beneficiary group

| | Group III<br>Loans with limited collectability | Group IV<br>Loans with doubtful collectability | Group V<br>Uncollectible loans |
|---|---|---|---|
| **Current Period (Net): 30 September 2026** | **9.766** | **9.755** | **4.564** |
| Loans Granted to Real Persons and Legal Entities (Gross) | 17.343 | 27.905 | 24.101 |
| Provisions (-) | 7.577 | 18.150 | 19.537 |
| Loans Granted to Real Persons and Legal Entities (Net) | 9.766 | 9.755 | 4.564 |
| Banks (Gross) | -- | -- | -- |
| Provisions (-) | -- | -- | -- |
| Banks (Net) | -- | -- | -- |
| Other Loan (Gross) | -- | -- | -- |
| Provisions (-) | -- | -- | -- |
| Other Loan (Net) | -- | -- | -- |
| **Priod Period (Net): 31 December 2025** | **9.543** | **6.703** | **3.929** |
| Loans Granted to Real Persons and Legal Entities (Gross) | 16.064 | 19.187 | 19.750 |
| Provisions (-) | 6.521 | 12.484 | 15.821 |
| Loans Granted to Real Persons and Legal Entities (Net) | 9.543 | 6.703 | 3.929 |
| Banks (Gross) | -- | -- | -- |
| Provisions (-) | -- | -- | -- |
| Banks (Net) | -- | -- | -- |
| Other Loans (Gross) | -- | -- | -- |
| Provisions (-) | -- | -- | -- |
| Other Loans (Net) | -- | -- | -- |

(v) Information on interest accruals, rediscount and valuation differences for non-performing loans and their provisions

| | Group III Loans with Limited Collectability | Group IV Loans with Doubtful Collectability | Group V Uncollectible Loans |
|---|---|---|---|
| **Current Period (Net)** | **1.650** | **2.223** | **592** |
| Interest accruals and rediscount and valuation differences | 2.871 | 6.803 | 4.222 |
| Amount of provision (-) | 1.221 | 4.580 | 3.630 |
| **Prior Period (Net)** | **2.279** | **1.273** | **359** |
| Interest accruals and rediscount and valuation differences | 3.677 | 3.603 | 2.602 |
| Amount of provision (-) | 1.398 | 2.330 | 2.243 |

## e. Information on financial assets measured at amortised cost

### 1. Information on securities subject to repurchase agreement and given as collateral or blocked

(i) Information on securities subject to repurchase agreement

There are no financial assets subject to repo transactions that are valued at amortized cost (31 December 2025: None).

(ii) Information on securities subject to given as collateral or blocked

Collateralized financial assets measured at amortised cost are government bonds, book value of which amounts to TL 3.864 (31 December 2025: TL 10.891).

### 2. Information on government debt securities measured at amortised cost

| *Government debt securities measured at amortised cost* | Current Period | Prior Period |
|---|---|---|
| Government Bonds | 83.881 | 72.034 |
| Treasury Bills | -- | -- |
| Other Government Debt Securities | -- | -- |
| **Total** | **83.881** | **72.034** |

### 3. Information on financial assets measured at amortised cost

| *Financial assets measured at amortised cost* | Current Period | Prior Period |
|---|---|---|
| **Debt Securities** | **83.881** | **72.034** |
| Quoted on Stock Exchange | 83.881 | 72.034 |
| Unquoted on Stock Exchange | -- | -- |
| **Impairment provisions (-)** | **--** | **--** |
| **Total** | **83.881** | **72.034** |

### 4. The movements of financial assets measured at amortised cost during the period

| | Current Period | Prior Period |
|---|---|---|
| **Balance at the beginning of the period** | **72.034** | **65.595** |
| Foreign exchange differences in monetary assets (*) | 11.847 | 15.519 |
| Purchases during the year | -- | -- |
| Disposals by sale and redemption | -- | (9.080) |
| **Impairment provisions (-)** | -- | **--** |
| **Total** | **83.881** | **72.034** |

(*) Accruals of financial assets measured at amortised cost are included in “foreign exchange differences in monetary assets”.

## f. Information on investments in associates

### 1. Investments in unconsolidated associates

| Title | Address (City/Country) | Share percentage of the Parent Bank(%) | Risk Group Share Percentage of the Parent Bank(%) |
|---|---|---|---|
| 1-Kredi Kayıt Bürosu A.Ş.[1] | Istanbul/Türkiye | 9,00 | -- |
| 2-Kredi Garanti Fonu A.Ş.[2] | Ankara/Türkiye | 2,00 | -- |
| 3-Ege Tarım Ürünleri Lisanslı Dep. A.Ş.[3] | Izmir/ Türkiye | 9,00 | -- |
| 4-İhracatı Geliştirme A.Ş.[2] | Istanbul/ Türkiye | 0,16 | -- |

| | Total Assets | Shareholders' Equity | Total Fixed Assets | Interest Income | Income on Securities Portfolio | Current Period Profit/(Loss) | Prior Period Profit/(Loss) | Fair Value |
|---|---|---|---|---|---|---|---|---|
| 1 | 9.011 | 5.258 | 3.016 | 400 | -- | 1.229 | 847 | -- |
| 2 | 11.350 | 7.540 | 67 | 3.220 | -- | 3.221 | 729 | -- |
| 3 | 340 | 307 | 261 | -- | -- | 28 | (5) | -- |
| 4 | 58.789 | 19.714 | 430 | 5.141 | -- | 45 | 1.308 | -- |

[1] Information on the financial statements is presented as of the period ended 30 June 2026.
[2] Information on the financial statements is presented as of the period ended 31 December 2025.
[3] Information on the financial statements is presented as of the period ended 30 September 2026.

### 2. Investments in consolidated associates

There are no investments in consolidated associates.

## g. Information on investments in subsidiaries

### 1. Information on shareholders' equity of major subsidiaries

The Parent Bank do not not have any capital requirement arising from its subsidiaries included in the consolidated capital adequacy standard ratio.

The amounts below are obtained from the financial data of 30 September 2026 prepared in accordance with the legislation to which Denizbank AG is subject to.

| | Denizbank AG |
|---|---|
| Paid-in capital | 12.880 |
| Share premium | 18.924 |
| Reserves | 41.472 |
| Deductions from capital | 107 |
| **Total Common Equity** | **73.169** |
| Total additional Tier I capital | -- |
| Deductions from capital | 429 |
| **Total Core Capital** | **72.740** |
| Total supplementary capital | -- |
| **Capital** | **72.740** |
| Deductions from capital | -- |
| **SHAREHOLDERS' EQUITY** | **72.740** |

## 2. Information on unconsolidated subsidiaries

| Title | Address (City/Country) | Share percentage of the Parent Bank (%) | Share percentage of other shareholders (%) |
|---|---|---|---|
| 1-İntertech Bilgi İşlem ve Pazarlama Ticaret A.Ş. | Istanbul / Türkiye | 100 | -- |
| 2-Deniz Immobilien Service GmbH | Vienna/ Austria | -- | 100 |
| 3-Ekspres Gayrimenkul Turizm Yatırım İşletme ve Ticaret A.Ş. | Istanbul / Türkiye | -- | 100 |
| 4-NeoHub Teknoloji Yazılım Pazarlama ve Danışmanlık A.Ş. | Istanbul / Türkiye | -- | 100 |
| 5-Neo Elektronik Ticaret Bilişim Teknolojileri Yazılım ve Danışmanlık A. Ş. | Istanbul / Türkiye | -- | 100 |
| 6-Neohub Bulut Teknolojileri A.Ş | Istanbul / Türkiye | -- | 100 |

| (**) | Total Assets | Shareholders' Equity | Total Fixed Assets | Interest Income | Income on Securities Portfolio | Current Period Profit/(Loss) | Prior Period Profit/(Loss) | Fair Value |
|---|---|---|---|---|---|---|---|---|
| (*)1 | 8.849 | 4.139 | 4.930 | 5 | -- | (72) | 489 | 5.491 |
| 2 | 3 | 3 | -- | -- | -- | -- | -- | -- |
| 3 | 167 | 41 | 9 | -- | -- | 41 | (2) | -- |
| (*)4 | 678 | 659 | 149 | -- | -- | 82 | 552 | -- |
| (*)5 | 5 | 1 | -- | -- | -- | (2) | (8) | -- |
| (*)6 | 15 | 15 | -- | -- | -- | 3 | 1 | -- |

(*) As of 31 December 2025, the total fair value of the Parent Bank's indirect subsidiaries is determined according to the valuation report prepared by an independent firm and is shown in line 1.

(**)TAS 29 has not been applied.

## 3. Information on consolidated subsidiaries

| | Title | Address (City/Country) | Share percentage of the Parent Bank (%) | Share percentage of other shareholders (%) (*) | Consolidation Method |
|---|---|---|---|---|---|
| 1 | Denizbank AG | Vienna/Austria | 100 | -- | Full consolidation |
| 2 | Deniz Yatırım Menkul Kıymetler A.Ş. | Istanbul/Türkiye | 100 | -- | Full consolidation |
| 3 | JSC Denizbank Moskova | Moscow / Russia | 100 | -- | Full consolidation |
| 4 | Deniz Portföy Yönetimi A.Ş. | Istanbul/Türkiye | -- | 100 | Full consolidation |
| 5 | Deniz Finansal Kiralama A.Ş. | Istanbul/Türkiye | 100 | -- | Full consolidation |
| 6 | Deniz Faktoring A.Ş. | Istanbul/Türkiye | 100 | -- | Full consolidation |
| 7 | Deniz Gayrimenkul Yatırım Ortaklığı A.Ş. | Istanbul/Türkiye | 72 | -- | Full consolidation |
| 8 | CR Erdberg Eins GmbH & Co KG | Vienna/Austria | -- | 100 | Full consolidation |
| 9 | Denizöde Elektronik Para ve Ödeme Hizmetleri A.Ş. | Istanbul/Türkiye | 100 | -- | Full consolidation |

(*) Represents risk group share percentage of the Bank.

| (*) | Total Assets | Shareholders' Equity | Total Fixed Assets | Interest Income | Income on Securities Portfolio | Current Period Profit/(Loss) | Prior Period Profit/(Loss) | Fair Value | Capital requirement |
|---|---|---|---|---|---|---|---|---|---|
| 1 | 394.626 | 78.228 | 672 | 10.853 | 1.166 | 3.288 | 2.398 | -- | -- |
| 2 | 17.715 | 15.731 | 126 | 5.522 | -- | 4.561 | 3.395 | -- | -- |
| 3 | 79.267 | 12.235 | 106 | 5.057 | -- | 2.737 | 2.423 | -- | -- |
| 4 | 2.972 | 2.329 | 8 | -- | -- | 1.322 | 989 | -- | -- |
| 5 | 71.129 | 18.657 | 15.565 | 3.403 | -- | 3.868 | 4.078 | -- | -- |
| 6 | 36.541 | 9.400 | 90 | 7.011 | -- | 2.126 | 1.554 | -- | -- |
| 7 | 7.273 | 5.410 | 4 | 110 | -- | 346 | 191 | 1.842 | -- |
| 8 | 1.733 | 1.506 | 1.449 | -- | -- | 32 | 14 | -- | -- |
| 9 | 334 | 263 | 65 | 37 | -- | (120) | (131) | -- | |

(*) TAS 29 has not been applied.

As of 30 September 2026, the amounts are adjusted according to the financial statements prepared for BRSA consolidation. Within the framework of BRSA regulations, it includes 30 September 2026 values that are not subjected to inflation accounting.

(i) Movement of consolidated subsidiaries during the period

| | Current Period | Prior Period |
|---|---|---|
| **Balance at the Beginning of the Period** | **11.751** | **11.347** |
| **Movements During the Period** | **299** | **404** |
| Purchases (*) | 200 | 150 |
| Bonus Shares Received | -- | -- |
| Dividends from Current Year Profit | -- | -- |
| Sales | -- | -- |
| Revaluation Increase, Effect of Inflation and F/X Difference | 99 | 254 |
| Other | -- | -- |
| Provision for Impairment | -- | -- |
| **Balance at the End of the Period** | **12.050** | **11.751** |
| **Capital Commitments** | | |
| **Share Percentage at the end of Period (%)** | **--** | **--** |

(*) The capital increase of "Denizöde Elektronik Para ve Odeme Hizmetleri A.Ş." has been made in the amount of TL 100 as of 7 May 2026, 30 January 2026 and TL 150 as of 13 June 2025.

(ii) Sectorial information on the consolidated subsidiaries and the related carrying amounts

| | Current Period | Prior Period |
|---|---|---|
| Banks | 2.314 | 2.314 |
| Insurance Companies | -- | -- |
| Factoring Companies | 2.491 | 2.491 |
| Leasing Companies | 3.934 | 3.934 |
| Finance Companies | -- | -- |
| Other Subsidiaries | 3.311 | 3.012 |
| **Total** | **12.050** | **11.751** |

The balances of the consolidated subsidiaries mentioned in the above have been eliminated in the accompanying financial statements.

(iii) Quoted subsidiaries within the consolidation scope

| | Current Period | Prior Period |
|---|---|---|
| Quoted on domestic markets | 1.842 | 2.155 |
| Quoted on foreign markets | -- | -- |

(iv) Consolidated subsidiaries disposed during the current period:

None.

(v) Consolidated subsidiaries acquired during the current period:

None.

## h. Information on jointly controlled entities (joint ventures)

### 1. Information on jointly controlled entities (joint ventures)

| Title | Share percentage of the Parent Bank (%) | Share percentage of the Group (%) | Current Assets | Non-Current Assets | Non-Current Liabilities | Income | Expenses |
|---|---|---|---|---|---|---|---|
| Bantaş Nakit ve Kıymetli Mal Taşıma ve Güvenlik Hizmetleri A.Ş. | 33 | 33 | 928 | 375 | 385 | 2.498 | (2.386) |

Information on the unaudited financial statements is presented as of the period ended 31 August 2026.

### 2. Reasons of being unconsolidated for unconsolidated jointly controlled entities (joint ventures) and method used in the accounting of jointly controlled entities (joint ventures) in the Parent Bank's unconsolidated financial statements

Although the Parent Bank represents Bantaş Nakit ve Kıymetli Mal Taşıma ve Güvenlik Hizmetleri A.Ş. ("Bantaş") with 33% of ownership rate as jointly controlled affiliate in its financial statements, it was not consolidated since it is a non-financial entity. This investment is carried at cost.

## i. Information on receivables from leasing transactions

### 1. Representation of investments in leasing transactions by remaining maturity

| | Current Period (*) | | Prior Period (*) | |
|---|---|---|---|---|
| | Gross | Net | Gross | Net |
| Less than 1 year | 4.443 | 4.141 | 6.100 | 5.740 |
| Between 1-4 years | 29.525 | 24.159 | 20.162 | 17.137 |
| Over 4 years | 17.759 | 14.428 | 7.198 | 5.953 |
| **Total** | **51.727** | **42.728** | **33.460** | **28.830** |

(*) Non-performing lease receivables of TL 797 are not included (31 December 2025: TL 975).

### 2. Information on net investments in lease transactions

| | Current Period (*) | Prior Period (*) |
|---|---|---|
| Gross finance lease investment | 51.727 | 33.460 |
| Unearned finance income from finance lease (-) | 8.999 | 4.630 |
| Cancelled leasing amounts (-) | -- | -- |
| **Net investment on finance leases** | **42.728** | **28.830** |

(*) Non-performing lease receivables of TL 797 are not included (31 December 2025: TL 975).

### 3. Information on operating leased

Deniz Finansal Kiralama A.Ş. started the fleet rental operations in the scope of operational leasing in June 2014.

Long-term receivables arising from leased assets are not recognised in the DFS Group's balance sheet. Receivables arising from the invoiced rents amounts within the period are recognised in the Group's balance sheet.

As of 30 September 2026, the DFS Group's receivables which arise from its operational leasing agreements and will emerge in the future are distributed as follows by year:

| | Current Period | Prior Period |
|---|---|---|
| Up to 1 year | 349 | 164 |
| Between 1-5 years | -- | -- |
| 5 years and over | -- | -- |
| **Total** | **349** | **164** |

## j. Explanations on Hedging Purpose Derivatives

None.

## k. Explanation on investment properties

Investment properties are properties held by Deniz GYO for the purpose of generating lease profit.

As of 30 September 2026, the DFS Group's investment properties amount to TL 6.757 (31 December 2025: TL 4.164) which are carried at fair value in the consolidated financial statements.

## l. Information on deferred tax asset

Deferred tax asset calculated within the scope of applicable regulation amounts to TL 6.638 (31 December 2025: TL 759) and deferred tax liability amounts to TL 2.763 (31 December 2025: TL 1.867). The mentioned value has been calculated by netting off the deductible and taxable temporary differences as of the balance sheet date.

The following table summarizes the distribution of deferred tax in terms of sources:

| | Current Period | Prior Period |
|---|---|---|
| Miscellaneous Provisions | 8.524 | 7.250 |
| Valuation Differences of Derivatives | 400 | -- |
| Provision for Employee Benefits | 1.416 | 1.225 |
| Unearned Revenue | 922 | 678 |
| **Deferred Tax Assets** | **11.262** | **9.153** |
| | | |
| Valuation Differences of Financial Assets | (5.531) | (6.885) |
| Valuation Differences of Tangible Assets | (1.354) | (1.807) |
| Valuation Differences of Derivatives | -- | (1.163) |
| Other | (502) | (406) |
| **Deferred Tax Liabilities** | **(7.387)** | **(10.261)** |
| **Net Deferred Tax Assets** | **3.875** | **(1.108)** |

## m. Explanation on non-current assets or disposal groups held for sale and from discontinued operations

None.

## n. Information on other assets

1. Information on prepaid expense, taxes and similar items

   DFS Group's total prepaid expenses are TL 35.053 (31 December 2025: TL 14.027).

2. Other assets do not exceed 10% of total assets excluding the off-balance sheet commitments.

## II. Explanations and disclosures related to consolidated liabilities

### a. Information on deposits

Foreign currency protected deposit product, the operating rules of which are determined by the Ministry of Treasury and Finance and the CBRT, and which ensures that TL deposits are valued with interest rates and are protected against foreign currency exchange rates, started to be offered to bank customers as of the year of 2021 accounting period reported. TL deposits include TL 1.082 deposits within this scope as of 30 September 2026 (31 December 2025: TL 6.530).

#### 1. Information on maturity structure of deposits

| Current Period: 30 September 2026 | Demand | 7 Days Notice | Up to 1 Month | 1-3 Months | 3-6 Months | 6 Months-1 Year | 1 Year and Over | Accumulated Deposit Accounts | Total |
|---|---|---|---|---|---|---|---|---|---|
| Saving Deposits | 49.789 | -- | 79.686 | 258.511 | 42.370 | 9.018 | 14.462 | 6 | **453.842** |
| Foreign Currency Deposits (*) | 207.904 | -- | 83.150 | 114.709 | 55.365 | 92.784 | 37.961 | -- | **591.873** |
| Residents in Türkiye | 105.551 | -- | 34.380 | 59.716 | 22.774 | 23.366 | 2.236 | -- | **248.023** |
| Residents Abroad | 102.353 | -- | 48.770 | 54.993 | 32.591 | 69.418 | 35.725 | -- | **343.850** |
| Public Sector Deposits | 10.053 | -- | 313 | 938 | 402 | -- | -- | -- | **11.706** |
| Commercial Deposits | 33.119 | -- | 77.159 | 78.348 | 90.873 | 63.426 | 25.960 | -- | **368.885** |
| Other Ins. Deposits | 1.462 | -- | 2.038 | 4.977 | 2.988 | 4.311 | 152 | -- | **15.928** |
| Precious Metal Deposits | 123.680 | -- | 587 | 21.697 | 5.402 | 4.665 | 15.961 | -- | **171.992** |
| Bank Deposits | 3.856 | -- | 15.839 | 20.091 | 2.983 | 94 | 13 | -- | **42.876** |
| Central Bank | 3.326 | -- | -- | -- | -- | -- | -- | -- | **3.326** |
| Domestic Banks | 82 | -- | 15.490 | 3.689 | -- | -- | -- | -- | **19.261** |
| Foreign Banks | 445 | -- | 349 | 16.402 | 2.983 | 94 | 13 | -- | **20.286** |
| Special Finan. Inst. | 3 | -- | -- | -- | -- | -- | -- | -- | **3** |
| Other | -- | -- | -- | -- | -- | -- | -- | -- | **--** |
| **Total** | **429.863** | **--** | **258.772** | **499.271** | **200.383** | **174.298** | **94.509** | **6** | **1.657.102** |

(*) Foreign Currency Deposit Account consists of Saving Deposit customers at the amount of TL 329.602 and Commercial Deposit customers at the amount of TL 262.271.

| Prior Period: 31 December 2025 | Demand | 7 Days Notice | Up to 1 Month | 1-3 Months | 3-6 Months | 6 Months-1 Year | 1 Year and Over | Accumulated Deposit Accounts | Total |
|---|---|---|---|---|---|---|---|---|---|
| Saving Deposits | 38.760 | -- | 48.071 | 238.048 | 7.451 | 6.996 | 12.354 | 6 | **351.686** |
| Foreign Currency Deposits (*) | 188.988 | -- | 73.504 | 97.525 | 64.997 | 67.858 | 36.585 | 9 | **529.466** |
| Residents in Türkiye | 93.046 | -- | 30.642 | 61.696 | 26.805 | 28.623 | 4.296 | 6 | **245.114** |
| Residents Abroad | 95.942 | -- | 42.862 | 35.829 | 38.192 | 39.235 | 32.289 | 3 | **284.352** |
| Public Sector Deposits | 5.541 | -- | 3.446 | 1.007 | 43 | -- | -- | -- | **10.037** |
| Commercial Deposits | 25.550 | -- | 53.793 | 88.532 | 21.755 | 52.536 | 3.556 | -- | **245.722** |
| Other Ins. Deposits | 939 | -- | 1.202 | 5.893 | 2.267 | 1.399 | 5 | -- | **11.705** |
| Precious Metal Deposits | 81.815 | -- | 1.272 | 14.371 | 4.276 | 5.048 | 13.768 | -- | **120.550** |
| Bank Deposits | 1.743 | -- | 576 | 11.653 | 529 | -- | 537 | -- | **15.038** |
| Central Bank | -- | -- | -- | -- | -- | -- | -- | -- | **--** |
| Domestic Banks | 98 | -- | 143 | 427 | 515 | -- | 526 | -- | **1.709** |
| Foreign Banks | 1.642 | -- | 433 | 11.226 | 14 | -- | 11 | -- | **13.326** |
| Special Finan. Inst. | 3 | -- | -- | -- | -- | -- | -- | -- | **3** |
| Other | -- | -- | -- | -- | -- | -- | -- | -- | **--** |
| **Total** | **343.336** | **--** | **181.864** | **457.029** | **101.318** | **133.837** | **66.805** | **15** | **1.284.204** |

(*) Foreign Currency Deposit Account consists of Saving Deposit customers at the amount of TL 276.498 and Commercial Deposit customers at the amount of TL 252.968.

## 2. Information on deposit insurance

(i) Information on saving deposits under the guarantee of insurance and exceeding the limit of insurance

Deposits owned by foreign subsidiaries in scope of consolidation are under insurance coverage according to legislations of countries in which they are located and are not included in following table.

| | Saving Deposit Insurance Fund | | Exceeding the Insurance Coverage Limit | |
|---|---|---|---|---|
| | Current Period | Prior Period | Current Period | Prior Period |
| Saving Deposits | 195.019 | 152.401 | 258.390 | 198.022 |
| Foreign Currency Saving Deposits | 76.385 | 63.559 | 199.348 | 155.225 |
| Other Deposits in the form of Saving Deposits | -- | -- | -- | -- |
| Foreign Branches' Deposits under Foreign Authorities' Insurance | -- | -- | -- | -- |
| Off-shore Banking Regions' Deposits under Foreign Authorities' Insurance | -- | -- | -- | -- |
| **Total** | **271.404** | **215.960** | **457.738** | **353.247** |

In accordance with the "Regulation on Amending the Regulation on the Insurable Deposit and Participation Funds and Premiums to be Collected by the Savings Deposit Insurance Fund" published in the Official Gazette dated 27 August 2022 and numbered 31936, official institutions in the presence of credit institutions, credit institutions and all deposits and participation funds, except those belonging to financial institutions, have started to be insured. In this context, commercial deposits covered by the insurance amount to TL 33.209 and the relevant amount is not included in the footnote.

(ii) Saving deposits of real persons which are not under the guarantee of insurance

| | Current Period | Prior Period |
|---|---|---|
| Deposits and Other Accounts in Foreign Branches | 22 | 18 |
| Deposits and Other Accounts belong to Major Shareholders with Their Parents, Spouse and Children under Their Wardship | -- | -- |
| Deposits and Other Accounts belong to Members of Board of Directors, CEO and Deputy CEO with Their Parents, Spouse and Children under Their Wardship | 1.281 | 954 |
| Deposits and Other Accounts linked to Crimes Mentioned in 282nd Article of 5237 Numbered Turkish Penal Code dated on 26/09/2004 | -- | -- |
| Deposits belong to Off-Shore Banks which are established in Türkiye | -- | -- |
| **Total** | **1.303** | **972** |

(iii) Saving deposits in Türkiye are not covered by any insurance in any other country since the Bank's headquarter is not located abroad.

## b. Information on derivative financial liabilities held for trading

### 1. Negative differences table for derivative financial liabilities held for trading

| | Current Period | | Prior Period | |
|---|---|---|---|---|
| | TL | FC | TL | FC |
| Forward Transactions | 1 | 1.267 | 1 | 1.063 |
| Swap Transactions | 452 | 11.112 | 136 | 4.133 |
| Futures Transactions | 16 | -- | -- | -- |
| Options | -- | 3.669 | -- | 1.416 |
| Other | -- | -- | -- | -- |
| **Total** | **469** | **16.048** | **137** | **6.612** |

## c. Information on funds borrowed

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

| | Current Period | | Prior Period | |
|---|---|---|---|---|
| | TL | FC | TL | FC |
| Central Bank Loans | -- | -- | -- | -- |
| Domestic Banks and Institutions | 17.140 | 6.053 | 2.057 | 4.850 |
| Foreign Banks, Institutions and Funds | 11.272 | 307.233 | 5.525 | 237.264 |
| **Total** | **28.412** | **313.286** | **7.582** | **242.114** |

### 2. Maturity information of funds borrowed

| | Current Period | | Prior Period | |
|---|---|---|---|---|
| | TL | FC | TL | FC |
| Short-Term | 25.627 | 23.673 | 6.981 | 1.794 |
| Medium and Long-Term | 2.785 | 289.613 | 601 | 240.320 |
| **Total** | **28.412** | **313.286** | **7.582** | **242.114** |

## d. Information on securities issued

| | Current Period | | Prior Period | |
|---|---|---|---|---|
| | TL | FC | TL | FC |
| Bonds(*) | -- | 124.280 | -- | 99.240 |
| Bills | 6.922 | 4.007 | 2.156 | 3.585 |
| Asset Backed Securities | -- | -- | -- | -- |
| **Total** | **6.922** | **128.287** | **2.156** | **102.825** |

(*) DFSG provides funds through securitization transactions based on foreign remittance flows through DFS Funding Corporation, a special purpose institution established abroad within the framework of its foreign borrowing program.

As of 30 September 2026, the Parent Bank has no repurchased the securities it has issued and netted them in its financial statements (31 December 2025: None).

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

Other liabilities do not exceed 10% of the balance sheet total excluding the off-balance sheet commitments.

## f. Information on lease liabilities

| | Current Period | | Prior Period | |
|---|---|---|---|---|
| | Gross | Net | Gross | Net |
| Less than 1 year | 448 | 253 | 1.286 | 746 |
| Between 1-4 years | 2.806 | 1.471 | 1.551 | 668 |
| Over 4 years | 1.001 | 588 | 1.205 | 412 |
| **Total** | **4.255** | **2.312** | **4.042** | **1.826** |

## g. Information on derivative financial liabilities for hedging purpose

None.

## h. Explanation on provisions

### 1. Provision for foreign exchange differences on foreign currency indexed loans

As of 30 September 2026, there is no provisions for foreign exchange differences on foreign currency indexed loans (31 December 2025: None). The amount of the provision for foreign exchange differences on foreign currency indexed loans are netted against loans and receivables under assets in the financial statements.

### 2. Liabilities of provision for employee benefits

TAS 19 requires using the actuarial valuation method for calculation of liabilities.

Accordingly, the following actuarial assumptions were used in the calculation of the total provision for employee termination benefits:

| | Current Period | Prior Period |
|---|---|---|
| Discount rate | 4,17% | 4,17% |
| İnterest rate | 30,04% | 30,04% |
| Estimated rate of increase in salary/severance pay limit | 24,83% | 24,83% |

As of 30 September 2026, TL 2.338 of provision for employee termination benefits (31 December 2025: TL 2.217) and TL 2.822 of unused vacation provisions and other rights (31 December 2025: TL 2.330) were reflected to the consolidated financial statements.

Movement of the provision for employee termination benefits during the period is as follows:

| | Current Period | Prior Period |
|---|---|---|
| **Balance at the Beginning of the Period** | **2.217** | **1.443** |
| Changes in the period | 758 | 611 |
| Actuarial loss/(gain) | -- | 635 |
| Paid in the period | (640) | (478) |
| FX difference | 3 | 6 |
| **Balance at the End of the Period** | **2.338** | **2.217** |

### 3. Information on other provisions

Information on the items and amounts causing the excess if other provisions exceed 10% of total provisions:

Current period:

TL 3.269 of other provisions represents stage 1 and stage 2 provisions for expected credit loss for non-cash loans, TL 1.677 is related to stage 3 provision for expected credit loss for non-cash loans that are unindemnified and not converted into cash, TL 1.369 is the provisions for the litigations against the Bank, TL 8.700 includes free provision and TL 4.487 includes other provisions.

Prior period:

TL 2.639 of other provisions represents stage 1 and stage 2 provisions for expected credit loss for non-cash loans, TL 2.882 is related to stage 3 provision for expected credit loss for non-cash loans that are unindemnified and not converted into cash, TL 1.182 is the provisions for the litigations against the Bank, TL 8.700 includes free provision and TL 2.884 includes other provisions.

## i. Explanations on tax liability

### 1. Information on current tax liability

(i) Information on tax provision

As of 30 September 2026, the corporate tax provision of DFS Group amounts to TL 14.971 (31 December 2025: TL 11.072), and it has been offset with advance taxes amounting to TL 12.860 (31 December 2025: TL 7.144).

(ii) Information on tax liabilities

| | Current Period | Prior Period |
|---|---|---|
| Corporate tax payables | 2.111 | 3.928 |
| Taxation on securities | 5.952 | 4.890 |
| Taxes on real estate capital gain | 26 | 21 |
| Banking Insurance Transaction Tax (BITT) | 3.186 | 2.728 |
| Taxes on foreign exchange transactions | 53 | 45 |
| Value added tax payables | 144 | 166 |
| Other | 1.041 | 674 |
| **Total** | **12.513** | **12.452** |

(iii) Information on premiums

| | Current Period | Prior Period |
|---|---|---|
| Social security premiums- employee share | 242 | 151 |
| Social security premiums- employer share | 378 | 212 |
| Bank pension fund premium- employee share | -- | -- |
| Bank pension fund premium- employer share | -- | -- |
| Pension fund membership fees and provisions- employee share | -- | -- |
| Pension fund membership fees and provisions- employer share | -- | -- |
| Unemployment insurance- employee share | 49 | 11 |
| Unemployment insurance- employer share | 30 | 19 |
| Other | -- | -- |
| **Total** | **699** | **393** |

### 2. Information on deferred tax liability

Deferred tax liability calculated within the scope of the applicable regulations amounts to TL 2.763 (31 December 2025: TL 1.867). The detail of deferred tax is disclosed in Note "I" of explanations and disclosures related to consolidated assets.

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

None.

## k. Information on shareholders' equity

### 1. Presentation of paid-in capital

| | Current Period | Prior Period |
|---|---|---|
| Share | 19.639 | 19.639 |
| Preferred Share | -- | -- |

Paid-in capital of the Parent Bank is shown at nominal value.

### 2. Paid-in capital amount, explanation as to whether the registered share capital system is applied at the bank; if so the upper limit of registered share capital

The registered share capital system is not applied.

### 3. Information on share capital increases and their sources and other information on any increase in capital shares during the current period

None.

### 4. Information on share capital increases from revaluation funds during the current period

None.

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

The capital is totally paid in and there are no capital commitments.

### 6. Prior period indicators of the Parent Bank's income, profitability and liquidity; and possible effects of the predictions on equity, considering uncertainty indicators

Balance sheets of the entities under DFS Group are managed prudently, to minimize the negative effects of interest rate, foreign currency and credit risks. This policy contributes to the progress of DFS Group's profitability with a steady increasing trend.

### 7. Summary information on the privileges given to stocks representing the capital

The Parent Bank does not have any preferred stocks.

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

| | Current Period | | Prior Period | |
|---|---|---|---|---|
| | TL | FC | TL | FC |
| Associates, Subsidiaries and JVs | 5.135 | -- | 5.135 | -- |
| Valuation Difference | (2.589) | (2.900) | (2.018) | 3.198 |
| FX Gain or Loss | -- | -- | -- | -- |
| **Total** | **2.546** | **(2.900)** | **3.117** | **3.198** |

### 9. Information on hedging funds

Explanations about hedging funds are in Section Four, note VIII.

### 10. Explanations on minority shares

| | Current Period | Prior Period |
|---|---|---|
| **Balance at the Beginning of the Period** | **1.301** | **912** |
| Minority shares in net income of consolidated subsidiaries | 96 | 389 |
| Increase/(decrease) in minority shares due to disposals | -- | -- |
| Other | -- | -- |
| **Balance at the End of the Period** | **1.397** | **1.301** |

## 11. Explanations on revaluation differences of tangible fixed assets

As of 31 December 2016, in the valuation of the properties in use that are recognised under tangible fixed assets, the cost model has been changed as revaluation model in accordance with TAS 16 "Tangible Fixed Assets". As a result of the revaluation made, the net revaluation difference after tax amounting to TL 6.580 has been accounted for in "Other Accumulated Comprehensive Income That Will Not Be Reclassified in Profit or Loss" under equities (31 December 2025: TL 6.602).

## 12. Explanations on profit distribution

At the Ordinary General Assembly meeting held on 26 March 2026, it was resolved to set aside TL 540, representing 5% of the net profit for the period, as the first-tier statutory reserve in accordance with Article 519/1 of the Turkish Commercial Code No. 6102, pursuant to the approval of the Banking Regulation and Supervision Agency dated 11 March 2026, a gross first cash dividend of TL 982 , corresponding to 5% of the capital, to be distributed to shareholders as a gross first cash dividend; after the first cash dividend is paid, TL 64, representing 10% of the total amount to be distributed, to be set aside as a second statutory reserve; and, pursuant to the approval of the Banking Regulation and Supervision Agency dated 11 March 2026, TL 642 gross second cash dividend to be distributed to shareholders, and the remaining net amount of TL 52.676 to be transferred to the Extraordinary Reserves account to support the Bank's capital adequacy, preserve its financial flexibility, and achieve its long-term strategic objectives; the dividend distribution took place on 30 March 2026.

## III. Explanations and disclosures related to consolidated off-balance sheet items

### a. Explanation on liabilities in off-balance sheet accounts

#### 1. Type and amount of irrevocable loan commitments

All of DFS Group's off-balance sheet loan commitments are in the nature of irrevocable commitments. As of 30 September 2026, loan granting commitments, commitments for credit card expenditure limits and commitments for cheque payments are TL 161.344, TL 975.998 and TL 28.191 respectively (31 December 2025: TL 111.018, TL 778.253 and TL 23.297 respectively). The details of these items are followed in the off-balance sheet accounts.

#### 2. Structure and amount of probable losses and commitments arising from off-balance sheet items

(i) Non-cash loans including guarantees, bill of guarantee and acceptances of bank and other letters of credit and commitments which can be considered as financial collateral

As of 30 September 2026, DFS Group has letters of guarantee amounting to TL 361.802, bill of guarantee and acceptances amounting to TL 2.179, and guarantees and warranties on letters of credit amounting to TL 81.184 and other guarantees and warranties amounting to TL 49.440.

As of 31 December 2025, DFS Group has letters of guarantee amounting to TL 241.517, bill of guarantee and acceptances amounting to TL 1.666, and guarantees and warranties on letters of credit amounting to TL 53.835 and other guarantees and warranties amounting to TL 29.398.

(ii) Final guarantees, provisional guarantees, sureties and similar transactions

| | Current Period | Prior Period |
|---|---|---|
| Provisional Letters of Guarantee | 11.387 | 6.712 |
| Final Letters of Guarantee | 230.871 | 150.098 |
| Letters of Guarantee for Advances | 30.414 | 20.652 |
| Letters of Guarantee given to Customs Offices | 682 | 656 |
| Other Letters of Guarantee | 88.448 | 63.399 |
| **Total** | **361.802** | **241.517** |

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

(i) Total amount of non-cash loans

| | Current Period | Prior Period |
|---|---|---|
| Non-Cash Loans Given for Obtaining Cash Loans | 125.084 | 88.226 |
| With Original Maturity of 1 Year or Less | 125.084 | 88.226 |
| With Original Maturity of More Than 1 Year | -- | -- |
| Other Non-Cash Loans | 369.521 | 238.190 |
| **Total** | **494.605** | **326.416** |

### b. Explanations on contingent assets and liabilities

In accordance with the precautionary principle regarding the lawsuits to which the Group is a party, TL 1.369 (31 December 2025: TL 1.182) provision has been set aside and these provisions are classified under "Other provisions" on the balance sheet. Except for those provisioned, other ongoing lawsuits are unlikely to result in a negative conclusion and cash outflow is not foreseen for them.

### c. Explanations on services carried out on behalf and account of other persons

The Parent Bank provides purchase, sale, custody, management and consultancy services on behalf and account of other persons.

# IV. Explanations and disclosures related to consolidated statement of profit or loss

## a. Interest income

### 1. Information on interest income received from loans

| | Current Period | | Prior Period | |
|---|---|---|---|---|
| | TL | FC | TL | FC |
| Short Term Loans(*) | 129.979 | 7.238 | 92.543 | 7.135 |
| Medium and Long Term Loans(*) | 92.900 | 19.325 | 70.462 | 14.540 |
| Loans Under Close Monitoring | 3.042 | -- | 2.047 | -- |
| Premiums Received from Resource Utilisation Support Fund | -- | -- | -- | -- |
| **Total** | **225.921** | **26.563** | **165.052** | **21.675** |

(*) Interest income received from loans also include fees and commissions from cash loans.

### 2. Information on interest income received from banks

| | Current Period | | Prior Period | |
|---|---|---|---|---|
| | TL | FC | TL | FC |
| Central Bank of the Republic of Türkiye | -- | -- | -- | -- |
| Domestic Banks | 4.619 | 6 | 11.384 | 483 |
| Foreign Banks | 1.215 | 7.211 | 520 | 4.696 |
| Foreign Head Offices and Branches | -- | -- | -- | -- |
| **Total** | **5.834** | **7.217** | **11.904** | **5.179** |

### 3. Information on interest income received from securities

| | Current Period | | Prior Period | |
|---|---|---|---|---|
| | TL | FC | TL | FC |
| Financial Assets at Fair Value Through Profit or Loss | 274 | 37 | 192 | 69 |
| Financial Assets at Fair Value Through Other Comprehensive Income | 16.853 | 5.696 | 13.688 | 4.549 |
| Financial Assets Measured at Amortised Cost | 12.715 | -- | 11.185 | 20 |
| **Total** | **29.842** | **5.733** | **25.065** | **4.638** |

As noted in Footnote VII of Section III, the parent company's portfolios of financial assets measured at fair value through other comprehensive income and financial assets measured at amortized cost include 5- to 10-year government bonds indexed to the Consumer Price Index (CPI), with 6-month real coupon rates that remain fixed throughout the term. As stated in the Treasury Undersecretariat's Investor Guide for CPI-Indexed Bonds, the reference indices used to calculate the actual coupon payment amounts for these securities are based on the CPI from two months prior. The Bank determines its estimated inflation rate accordingly. The estimated inflation rate used is updated as deemed necessary during the year. In this context, the valuation of these securities as of 30 September 2026, was based on an annual inflation estimate of 29%. If the valuation of these CPI-indexed securities had been performed based on the reference index valid as of 30 September 2026, the Bank's valuation differences for securities under equity would have decreased by TL 67,8, and net income for the period would have increased by TL 467 to TL 47.208.

### 4. Information on interest income received from associates and subsidiaries

| | Current Period | Prior Period |
|---|---|---|
| Interest Received from Associates and Subsidiaries | -- | -- |

## b. Interest expense

### 1. Information on interest expense related to funds borrowed

| | Current Period | | Prior Period | |
|---|---|---|---|---|
| | TL | FC | TL | FC |
| **Banks** | **6.283** | **13.553** | **1.713** | **12.582** |
| Central Bank of the Republic of Türkiye | -- | -- | -- | -- |
| Domestic Banks | 2.788 | 207 | 676 | 278 |
| Foreign Banks | 3.495 | 13.346 | 1.037 | 12.304 |
| Foreign Head Offices and Branches | -- | -- | -- | -- |
| **Other Institutions** | **--** | **--** | **--** | **--** |
| **Total** | **6.283** | **13.553** | **1.713** | **12.582** |

Interest expense related to funds borrowed also includes fees and commission expenses.

### 2. Information on interest paid to associates and subsidiaries

| | Current Period | Prior Period |
|---|---|---|
| Interest Paid to Associates and Subsidiaries | 6 | 1 |

### 3. Information on interest paid to securities issued

| | Current Period | | Prior Period | |
|---|---|---|---|---|
| | TL | FC | TL | FC |
| Interest Paid to Securities Issued | 782 | 2.945 | 1.561 | 2.395 |

### 4. Maturity structure of the interest expense on deposits

| | | Time Deposit | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Account Name | Demand Deposits | Up to 1 Month | Up to 3 Month | Up to 6 Month | Up to 1 Year | More than 1 Year | Cumulative Deposit | Total |
| **TL** | | | | | | | | |
| Bank Deposits | -- | 1.931 | -- | -- | -- | -- | -- | **1.931** |
| Saving Deposits | -- | 16.935 | 79.261 | 7.058 | 1.500 | 2.934 | 1 | **107.689** |
| Public Sector Deposits | -- | 383 | 304 | 63 | -- | -- | -- | **750** |
| Commercial Deposits | -- | 18.980 | 30.975 | 13.599 | 11.577 | 3.515 | -- | **78.646** |
| Other Deposits | -- | 902 | 1.513 | 611 | 805 | 3 | -- | **3.834** |
| 7 Days Call Account | -- | -- | -- | -- | -- | -- | -- | **--** |
| **Total** | **--** | **39.131** | **112.053** | **21.331** | **13.882** | **6.452** | **1** | **192.850** |
| **FC** | | | | | | | | |
| Deposits | 871 | 2.804 | 1.063 | 596 | 1.074 | 406 | 21 | **6.835** |
| Bank Deposits | 6 | 1.055 | 148 | 33 | -- | -- | -- | **1.242** |
| 7 Days Call Account | -- | -- | -- | -- | -- | -- | -- | **--** |
| Precious Metal Deposits | -- | 3 | 74 | 10 | 20 | 199 | -- | **306** |
| **Total** | 877 | 3.862 | 1.285 | 639 | 1.094 | 605 | 21 | **8.383** |
| **Grand Total** | **877** | **42.993** | **113.338** | **21.970** | **14.976** | **7.057** | **22** | **201.233** |

## c. Explanations on trading income/loss

| | Current Period | Prior Period |
|---|---|---|
| **Income** | **2.515.303** | **2.556.443** |
| Capital Market Transactions | 3.934 | 4.067 |
| Derivative Financial Instruments (*) | 65.589 | 35.281 |
| Foreign Exchange Gains | 2.445.780 | 2.517.095 |
| **Loss (-)** | **2.528.327** | **2.557.857** |
| Capital Market Transactions | 385 | 292 |
| Derivative Financial Instruments (*) | 80.362 | 36.119 |
| Foreign Exchange Losses | 2.447.580 | 2.521.446 |
| **Net Trading Income / Loss** | **(13.024)** | **(1.414)** |

(*) Net gain/(loss) from foreign exchange translation differences related to derivative financial instruments of Parent Bank, amounts to TL (29.709) (1 January - 30 September 2025: TL (2.558)).

## d. Information on other operating income

Other operating income consists of increased income from fees received from customers for various banking services, proceeds from the sale of fixed assets, and operational lease income. As explained in Note XI of Section 3, as of 30 September 2026, it also includes income totaling TL 8.159 (30 September 2025: TL 6.783) generated from the sale of fixed assets acquired in previous periods due to non-performing loans and held at carrying value in accordance with TFRS 5, through cash and in-kind transactions in the current period.

## e. Provisions for expected credit loss and other provisions

| | Current Period | Prior Period |
|---|---|---|
| Expected credit loss (*) | 29.974 | 16.334 |
| *12 months provision for expected credit loss (Stage 1)* | *2.004* | *363* |
| *Significant increase in credit risk (Stage 2)* | *2.057* | *(1.905)* |
| *NPL (Stage 3)* | *25.913* | *17.876* |
| Provisions for securities impairment | -- | -- |
| *Financial assets at fair value through profit or loss* | -- | -- |
| *Financial assets at fair value through other comprehensive income* | -- | -- |
| Associates, subsidiaries and provisions for financial assets measured at amortised cost impairment | -- | -- |
| *Associates* | -- | -- |
| *Subsidiaries* | -- | -- |
| *Joint ventures* | -- | -- |
| Others | 1.728 | *(358)* |
| **Total** | **31.702** | **15.976** |

(*) DFS Group has reported the provision for expected credit loss for loans in its financial statements, by netting off the reversals and collections made from loan provisions.

(**)Includes provisions outside the scope of TFRS 9.

## f. Information on other operating expenses

| | Current Period | Prior Period |
|---|---|---|
| Personnel Expenses (*) | 28.430 | 19.800 |
| Reserve for Employee Termination Benefits (*) | 137 | 160 |
| Reserve for Bank's Social Aid Fund Deficit | -- | -- |
| Impairment Losses on Tangible Assets | -- | -- |
| Depreciation Charges of Tangible Assets | 1.768 | 1.161 |
| Impairment Losses on Intangible Assets | -- | -- |
| Goodwill for impairment loss | -- | -- |
| Amortisation Charges of Intangible Assets | 3.099 | 2.326 |
| Impairment Losses on Investment Accounted for under Equity Method | -- | -- |
| Impairment of Assets to be Disposed | -- | -- |
| Depreciation of Assets to be Disposed | -- | -- |
| Impairment of Assets Held for Sale | -- | -- |
| Other Operating Expenses | 21.777 | 12.315 |
| *Operational Lease Expenses (**)* | *537* | *495* |
| *Repair and Maintenance Expenses* | *4.551* | *3.304* |
| *Advertisement Expenses* | *1.410* | *529* |
| *Other Expenses (***)* | *15.279* | *7.987* |
| Losses on Sale of Assets | 21 | 23 |
| Other (****) | 9.046 | 6.880 |
| **Total** | **64.278** | **42.665** |

(*) Personnel expenses and reserve for employee termination benefits are presented in "personnel expenses" in the statement of profit or loss.

(**) Includes the rent expenses outside the scope of TFRS 16.

(***) Other expenses in other operational expenses comprise; communication expenses, IT repair and maintenance and software fees, stationary, representation, heating and lighting, credit card service fee and others amounting to TL 1.124, TL 166, TL 337, TL 51, TL 315, TL 12.040 and TL 1.245 respectively (1 January - 30 September 2025: TL 733, TL 120, TL 176, TL 29, TL 280, TL 4.840 and TL 1.809 respectively).

(****)Other expenses comprise; BITT expenses, SDIF expenses, financial operating fees and others amounting to TL 3.453, TL 1.848, TL 1.814 and TL 1.931 respectively (1 January - 30 September 2025: TL 2.639, TL 1.444, TL 1.113 and TL 1.684).

## g. Information on profit / loss before tax from continued operations

As 1 January - 30 September 2026, DFS Group has a profit before tax from continued operations amounting to TL 61.226 (1 January - 30 September 2025: TL 50.560).

As 1 January - 30 September 2026, DFS Group has no profit before tax from discontinued operations (1 January - 30 September 2025: None).

## h. Information on tax provision for continued and discontinued operations

### 1. Calculated current tax income or expense and deferred tax income or expense

As of 1 January – 30 September 2026, the current tax charge on continued operations amounts to TL 14.865 (1 January – 30 September 2025: TL 5.228) while deferred tax charge amounts to TL 22.986 (1 January – 30 September 2025: TL 22.626) and deferred tax benefit amounts to TL 23.366 (1 January – 30 September 2025: TL 17.840).

There are no current tax expenses on discontinued operations (1 January – 30 September 2025: None). There is no deferred tax income (1 January – 30 September 2025: None).

## i. Explanations on net profit and loss for the period

### 1. If the disclosure of the characteristic, dimension and repetition rate of the income and expense items arising from ordinary banking transactions is necessary for the understanding of the Bank's performance during the period, the characteristic and amount of these items

DFS Group's income from ordinary banking transactions related to the current and previous period are interest income from loans and securities and other banking service income. The main sources of expenditure are interest expenses on deposits and similar borrowing items, which are the funding sources of loans and securities.

### 2. Profit/(loss) attributable to minority shares

| | Current Period | Prior Period |
|---|---|---|
| Profit/(loss) attributable to minority shares | 96 | 55 |

### 3. No changes have been made in the accounting estimates which may have a material effect in the current period and materially affect subsequent periods.

## j. If the other lines of the statement of profit or loss exceeds 10% of the period profit/loss, information on components making up at least 20% of other items

DFS Group has accounted for fees and commissions, transfer commissions, account operation fees and insurance brokerage commissions received from credit cards under the "Other" line under the "Fees and Commissions Received" account. Fees and commissions given to credit cards are accounted under the “Other” line under the “Fees and Commissions Given” account.

## V. Explanations and disclosures related to DFS Group's risk group

### a. Information on loans and other receivables of DFS Group's risk group

#### Current Period

| DFS Group's Risk Group (*) | Associates, Subsidiaries and Joint-Ventures | | Bank's Direct and Indirect Shareholder | | Other Real Persons and Legal Entities in Risk Group | |
|---|---|---|---|---|---|---|
| | Cash | Non-Cash | Cash | Non-Cash | Cash | Non-Cash |
| **Loans and Other Receivables** | | | | | | |
| Balance at the Beginning of the Period | -- | 141 | 19.440 | 172 | 3 | 0 |
| Balance at the End of the Period | -- | 313 | 5.012 | 189 | 18 | 79 |
| Interest and Commission Income | 2 | 1 | -- | -- | -- | -- |

(*) As described in the Article 49 of Banking Law no.5411. Related amounts also include bank placements.

#### Prior Period

| DFS Group's Risk Group (*) | Associates, Subsidiaries and Joint-Ventures | | Bank's Direct and Indirect Shareholder | | Other Real Persons and Legal Entities in Risk Group | |
|---|---|---|---|---|---|---|
| | Cash | Non-Cash | Cash | Non-Cash | Cash | Non-Cash |
| **Loans and Other Receivables** | | | | | | |
| Balance at the Beginning of the Period | -- | 179 | 1.089 | 154 | 2.220 | 56 |
| Balance at the End of the Period | -- | 141 | 19.440 | 172 | 3 | -- |
| Interest and Commission Income | 3 | -- | 22 | -- | -- | -- |

(*) As described in the Article 49 of Banking Law no.5411. Related amounts also include bank placements.

### b. Information on deposits and funds borrowed from DFS Group's risk group

| DFS Group's Risk Group (*) | Associates, Subsidiaries and Joint-Ventures | | Bank's Direct and Indirect Shareholder (**) | | Other Real Persons and Legal Entities in Risk Group | |
|---|---|---|---|---|---|---|
| | Current Period | Prior Period | Current Period | Prior Period | Current Period | Prior Period |
| Balance at the Beginning of the Period | 966 | 269 | 85.460 | 53.418 | 1.197 | 1.265 |
| Balance at the End of the Period | 1.168 | 966 | 104.368 | 85.460 | 1.290 | 1.197 |
| Interest and Commission Expense Paid | 6 | 1 | 3.912 | 3.109 | 15 | 70 |

(*) As described in the Article 49 of Banking Law no.5411.
(**) Includes the subordinated loans of US Dollar 221 million and Euro 115 million received from ENBD.

### c. Information on forward and option agreements and similar agreements made with DFS Group's risk group

| DFS Group's Risk Group (*) | Associates, Subsidiaries and Joint-Ventures | | Bank's Direct and Indirect Shareholder | | Other Real Persons and Legal Entities in Risk Group | |
|---|---|---|---|---|---|---|
| | Current Period | Prior Period | Current Period | Prior Period | Current Period | Prior Period |
| **Transactions for Financial Assets at Fair Value through Profit or Loss Purposes:** | | | | | | |
| Balance at the Beginning of the Period | -- | -- | 20.996 | 140 | 109 | -- |
| Balance at the End of the Period | -- | -- | 26.787 | 20.996 | 19.835 | 109 |
| Total Income/(Loss) | -- | -- | 659 | (84) | (2) | 6 |
| **Transactions for Hedging Purposes:** | | | | | | |
| Balance at the Beginning of the Period | -- | -- | -- | -- | -- | -- |
| Balance at the End of the Period | -- | -- | -- | -- | -- | -- |
| Total Income/(Loss) | -- | -- | -- | -- | -- | -- |

(*) As described in the Article 49 of Banking Law no.5411.

### d. Information on benefits provided to top management

As of 30 September 2026, a payment of TL 862 (30 September 2025: TL 613) has been accrued to the key management of the DFS Group.

### e. Information on transactions with DFS Group's risk group

As of 30 September 2026, the ratio of cash loans and other receivables extended to risk group companies to total loans and banks is 0,33%, the ratio of deposits and loans obtained from risk group companies to total deposits and loans used is 5,30%, and the ratio of non-cash loans extended to risk group companies to total non-cash loans is 0,12%.

The risk group, which includes DFH Group, carries out financial and operating leasing transactions with Deniz Leasing. The Parent Bank provides agency services for Deniz Yatırım through its branches. Amounts related to these transactions have been excluded from the accompanying financial statements within the scope of consolidation adjustments.

## VI. Subsequent events

None.

# SECTION SIX
# INDEPENDENT AUDITOR'S REVIEW REPORT

## I. Matters to be disclosed related to Independent Auditor's Review Report

The consolidated financial statements and notes to the consolidated financial statements of DFH Group have been reviewed by Güney Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik Anonim Şirketi (A member firm of Ernst & Young Global Limited) and the independent auditors' report dated 23 October 2026 is presented before the consolidated financial statements.

## II. Explanations and notes prepared by Independent Auditor

There are no explanations or notes, deemed to be required, and no significant issues which are not mentioned in the prior sections above related to the activities of the DFS Group.

# SECTION SEVEN(*)
# INTERIM ACTIVITY REPORT

**(*)** The amount stated in Chapter VII refers to full TL amounts unless otherwise specified.

## Message From the Chairman of the Board

Maintaining its steady growth momentum in the third quarter of 2026, DenizBank continued to support its customers and contribute to the development of the Turkish economy through the financial solutions it offers.

Despite shifting dynamics on both the global and local scale, the Turkish economy continues to demonstrate resilience. In this regard, as DenizBank, we remain firmly focused on our objectives of sustainable growth, prudent balance sheet management, and strengthening our position in the market, while continuing to invest in innovation and customer experience.

Reflecting our strong and resilient corporate structure, our total assets and customer deposits have increased by 27% since the beginning of the year. Our total loan portfolio, including both cash and non-cash loans, has also grown by 39% on a consolidated basis year-to-date.

Looking ahead, we remain confident in the long-term potential of the Turkish economy and remain devoted to our commitment to create sustainable value for all our stakeholders. We will continue to serve as a trusted financial partner supporting Türkiye’s development and progress.

## Message from the CEO

We have left the third quarter of 2026 behind in an environment where geopolitical risks and their impact on financial markets have come to the fore. Tensions that escalated into armed conflict at the end of February drove up energy costs while also heightening concerns about the inflation outlook. Failure to achieve the expected outcome from the peace talks signaled that risks to price stability could persist longer than anticipated. Despite the measures taken by central banks, elevated inflation expectations, combined with concerns over public finance in developed countries, have led to significant increases in long-term bond yields.

Despite the negative effects of these developments on macroeconomic indicators, the Turkish economy maintained its resilience. The rise in international commodity prices disrupted the disinflation process, while also leading to a widening of the current account deficit and a slowdown in economic growth.

On the other hand, thanks to the policy measures implemented, the outflow trend in capital movements that emerged at the onset of the conflict was reversed in a short time. The limited tendency among domestic residents to shift toward foreign currency assets, combined with the ability of our goods and services exporters to adapt changing conditions, played a significant role in limiting the deterioration in the external balance. Consequently, the current account deficit remained below its historical average, and the disinflation process regained momentum with the slowdown in the core inflation trend observed starting in the middle of the year.

As demonstrated in the recently announced Medium-Term Programme, the external shock experienced has caused a delay in reaching the macroeconomic targets. Despite that, the structural resilience of the Turkish economy, mainly driven by its low public debt stock and strong banking sector, has once again been confirmed under challenging conditions.

### We maintained active balance sheet management

During the third quarter, when changes in macroeconomic conditions and the impacts of the tight monetary policy were felt, as DenizBank, we have focused on using our resources effectively and dynamically managing the composition of our balance sheet. We have maintained our balanced growth through our asset-based balance sheet management approach while complying with regulatory requirements in loans and deposits. As a result of this approach, consolidated asset size amounted to TL 2.605 Billion as of the first nine months of 2026.

As savings continued to move toward TL-denominated assets with the impact of policies aimed at strengthening the Turkish lira, our key financial indicators also maintained their strong performance with the support of our expanding customer base. Within this scope, on a consolidated basis:

- Our total customer deposits reached TL 1.614 billion,
- Our cash loan volume reached TL 1.504 billion,
- Total sum of our cash and non-cash loan volume reached TL 1.998 billion,
- Our equity size reached TL 258.3 billion
- Our net profit reached TL 46.7 billion.

### Growing by deepening our customer relationships

During this time, as DenizBank, we used our resources efficiently and managed our balance sheet in accordance with the changeable conditions, hence maintaining our financial power. Despite challenging market conditions, we have increased our competitiveness in areas of strategic priority.

We continued to increase the number of our active customers, which is the greatest indicator of our economically inclusive growth strategy. Expanding our card portfolio and transaction volume, we have risen our market share in payment systems, which has a priority spot for the preservation of customer engagement. Thanks to this growth, we are steadily increasing our weight in the sector and becoming a more active actor.

We continue our growth in both cash and non-cash commercial loans, which we have sustained for the past two years. We are increasing the momentum that we built up in our focal areas.

SMEs are the backbones of the growth in our Bank, as they take on a determining role in the production, employment and export power of our economy. On the other hand, as we maintain our leading position among private banks, we have been supporting the agricultural sector for nearly a quarter of a century, which is strategically important for the food security and production capacity in our country.

One of our most important focal points is to improve our asset quality while continuing our competitive growth in credits. We have improved our NPL ratio thanks to the serious actions we launched in our risk policies and models. Prioritizing salary and pension customers in terms of general purpose loans has contributed to this important development as part of our risk management strategy.

Besides all of these, we continue to be stronger with the contributions of our subsidiaries. While the progress we make in line with our strategic priorities deepens our growth, it also contributes to the creation of a more agile, balanced and competitive banking structure.

As we continue to grow soundly, we enhance our operational quality to offer a better experience to our customers and render our business processes leaner and faster. With our investments in digital channels, we are aiming to provide them with a quick and convenient service model, through which they can meet all their needs digitally.

**Our total green finance funds reached USD 820 Million**

Considering the changeable needs of the real sector, we are expanding the funding facilities of SMEs to accelerate their transition to low-carbon economy. Our Transition Finance Framework, which we published as a first in Türkiye with our shareholder, has laid the foundation for our approach to support the conversion investments of carbon-intensive sectors in particular. Thanks to our collaborations with international financial institutions, we are also growing the scale of the funds that we have directed towards such area. With the recent USD 100 million transaction which we realized with the Asian Infrastructure Investment Bank (AIIB), our green finance funds have reached USD 820 million. We are continuing to increase our market share from the green finance that international development banks are extending to private banks in Türkiye. As signatory to the UN Principles for Responsible Banking, we reinforce our commitment to reflecting our environmental and social responsibility across all of our activities through international commitments.

In the days to come, we will deepen our relationships with our customers through our technology investments while maintaining our financial discipline, and we will continue to work with great determination to become their first choice in banking needs, increase the funding that we provide for our country's strategic sectors and to maintain our sustainable and profitable growth.

**Developments in DFSG Companies**

The changes in the top management of the bank in the first nine months of 2026 are presented below:

As per the board resolution dated 25 March 2026, it was decided to appoint Tuba Köseoğlu Okçu as Executive Vice President in charge of Human Resources Group, and Mehmet Feridun Aktaş as Executive Vice President in charge of Technology Group.

As a result of the Ordinary General Assembly held on 26 March 2026, it was decided to elect Hesham Abdulla Qassim AL Qassim as Chairman of the Board, and Shayne Keith Nelson as Deputy Chairman of the Board so as to serve until 20 March 2028 during the assignment of duty between the Board Members carried out on 26.03.2026.

Under the Bank's Board of Directors decision dated 15 April 2026, it was decided to appoint Demet Yavuz as Executive Vice President in charge of Corporate and Commercial Banking Group.

With the resolution dated 19.06.2026 of the Bank's Board of Directors, it was decided to appoint Erkan Doğan as Board Member after the resignation of Dr. Björn Lenzmann.

With the Bank's Board of Directors decision dated 19.06.2026, it was decided to structure the Audit and Risk Committee as separate Board Committees and to elect Board Member Erkan DOĞAN and Board Member Ahmed Mohammed Aqil Qassim ALQASSIM as Audit Committee members, and to elect Board Member Burcu ÇALIKLI and Board Member Aazar Ali KHWAJA as Risk Committee members.

Other developments that were announced through a material disclosure are summarized below:

- Fitch Ratings, an international credit rating agency, revised Türkiye's credit rating outlook to "Positive" from "Stable" on 23 January 2026, and affirmed its credit rating "BB-". Following this decision, on 28 January 2026, the rating agency affirmed DenizBank's Long Term FX and LT Turkish Lira Borrowing rating at "BB-" while revising its outlook to "Positive" from "Stable".
- Fitch Ratings announced on 10 March 2026 that DenizBank's Viability Rating was upgraded to bb- from b+.

- Within the scope of the Ordinary General Assembly decisions dated 26 March 2026; it was decided to (1) set aside 540.025.124,66 TL as first legal reserve from the net profit of TL 54.904.164.589,38 accrued according to the Bank's 2025 balance sheet, to distribute 981.930.000 TL in gross terms as first cash dividend at a rate of 5% of the capital to the shareholders, to distribute 642.070.000,00 TL as second cash dividend, to set side 64.207.000,00 TL, which is 10% of the total amount to be distributed, after paying first cash dividend, as general legal reserve, and to transfer the remaining amount to the Extraordinary Reserves account, (2) to select Güney Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik A.Ş.(EY Türkiye) as the Independent Auditor to perform the audit activities for the 2026 accounting period.
- Within the scope of the decision dated 08 December 2025 of the Bank's Board of Directors to realise the issuance of commercial papers and/or bonds domestically up to 25.000.000.000 TL (twenty five billion Turkish Lira) at maximum and for the required transactions to be performed by the relevant executives, an application was submitted to the Capital Market Board to renew the issuance cap. The application regarding the issuance cap has been approved by the Capital Market Board and the approval was promulgated in the Board's bulletin dated 26 March 2026 and numbered 2026/18.
- Our CMB application in line with the decision dated 09 February 2026 of the Bank's Board of Directors, related to issuance of conventional borrowing instruments up to USD 3.000.000.000 or equivalent in foreign currency or Turkish Lira, to be sold overseas by our Bank within the scope of EMTN Programme or independent of the EMTN Programme, was approved as announced with the CMB's bulletin dated 26 March 2026 and numbered 2026/18.
- Our CMB application in line with the decision dated 09 February 2026 of the Bank's Board of Directors, related to issuance of green/sustainable borrowing instruments up to USD 2.000.000.000 (USD 2 billion) or equivalent in foreign currency or Turkish Lira, to be sold overseas by our Bank was approved as announced with the CMB's bulletin dated 26 March 2026 and numbered 2026/18.
- Decisions of the Bank's Ordinary General Assembly Meeting, held on 26 March 2026, were registered on 07 April 2026.
- Fitch Ratings, an international credit rating agency, revised Türkiye's credit rating outlook to "Stable" from "Positive" on 10 April 2026, and affirmed its credit rating at "BB-". Following this decision, on 14 April 2026, the rating agency affirmed DenizBank's Long Term FX and Long Term Turkish Lira Borrowing rating at "BB-" while revising its outlook to "Stable" from "Positive".
- The international credit rating agency Moody's affirmed DenizBank's credit ratings on 22 July 2026 and maintained a "Stable" outlook on those ratings.
- The Bank completed the transfer of overdue receivable portfolios in its legal follow-up accounts for TL 2.6 billion in May, TL 2 billion in July, TL 4.4 billion in August, and TL 1.8 billion in September.
- On 12 June 2026, the Bank signed a blue syndicated loan of USD 265 million, EUR 154 million and CNY 518 million with a 367-day maturity; and USD 118 million and EUR 5 million with a 734-day maturity; and USD 165 million with a 3-year and 2-business-day maturity. Our syndicated loan will be on-lent in blue financing projects supporting the preservation and sustainable use of water resources, in line with DenizBank's Sustainable Finance Framework.
- The Sustainability Report of the Bank, prepared in accordance with the Turkish Sustainability Reporting Standards (TSRS), was disclosed to the public on July 24, 2026.
- Regarding the issuance of bonds or other capital market instruments qualified as debt instruments planned to be sold abroad by the Bank, on July 17, 2026, the EMTN (Euro Medium Term Notes) programme, established in 2020 for the equivalent of USD 3 billion, was updated to a total of USD 5 billion to be used in the issuance of conventional debt instruments up to USD 3 billion or equivalent in foreign currency or Turkish Lira and USD 2 billion equivalent in the issuance of green/sustainable bonds or debt instruments.
- In collaboration with the Asian Infrastructure Investment Bank (AIIB), DenizBank has issued a 5-year green bond worth USD 100 Million. In alignment with the Bank's Sustainable Finance Framework, the proceeds from the bond will be used to finance green investments with significant environmental impact, such as renewable energy, energy efficiency, emission reduction, and sustainable transportation.

### Amendments in the Articles of Association within the Period

There were no amendments to the Articles of Association within the Period.

### Revisions in Ratings

DenizBank's credit ratings were revised as follows in 2026 after Moody's and Fitch Ratings assessments.

Fitch Ratings revised Türkiye's credit rating outlook to "Positive" from "Stable" on 23 January 2026, and affirmed its credit rating "BB-". Following this decision, on 28 January 2026, the rating agency affirmed DenizBank's Long Term FX and LT Turkish Lira Borrowing rating at "BB-" while revising its outlook to "Positive" from "Stable".

Fitch Ratings announced on 10 March 2026 that DenizBank's Viability Rating was upgraded to bb- from b+.

Fitch Ratings revised Türkiye's credit rating outlook to "Stable" from "Positive" on 10 April 2026, and affirmed its credit rating "BB-". Following this decision, on 14 April 2026, the rating agency affirmed DenizBank's Long Term FX and LT Turkish Lira Borrowing rating at "BB-" while revising its outlook to "Stable" from "Positive".

The international credit rating agency Moody's affirmed DenizBank's credit ratings on 22 July 2026 and maintained a "Stable" outlook on those ratings.

Credit ratings are as follows as of 30 September 2026:

| Moody's* | |
|---|---|
| Outlook | **Stable** |
| Long-Term FX Deposit | **Ba2** |
| Short-Term FX Deposit | **Not Prime** |
| Long-Term Local Currency Deposit | **Ba1** |
| Short-Term Local Currency Deposit | **Not Prime** |
| Basic Credit Assessment (BCA) | **b1** |
| Adjusted Basic Credit Assessment (Adj. BCA) | **Ba1** |

* As of 22.07.2026

| Fitch Ratings** | |
|---|---|
| Outlook | **Stable** |
| Long-Term FX | **BB-** |
| Short-Term FX | **B** |
| Long Term Local Currency | **BB-** |
| Short-Term Local Currency | **B** |
| Financial Stability | **bb-** |
| Shareholder Support | **bb-** |
| National | **AA (tur) (Stable)** |

** As of 14.04.2026

## Financial Information

### a. Overview of the Banking Industry

The banking industry was assessed based on the BRSA weekly (25.09.2026) data*.

| | |
|---|---|
| - Of loan volume (excluding financial sector loans) | TL 28.622 billion |
| TL Loan Volume (excluding financial sector loans and FX Indexed Loans) | TL 18.292 billion |
| FX Loan Volume (excluding financial sector loans and including FX Indexed Loans) | USD 211 billion |
| Of deposits volume (excluding interbank deposits) | TL 32.675 billion |
| TL Deposits Volume (excluding interbank deposits) | TL 20.082 billion |
| FX Deposits Volume (excluding interbank deposits) | USD 257 billion |

As of August 2026, the total loan amount in the banking industry reached TL 28.622 billion. SME loans and credit cards were the segments that had a primary impact on the increase in loans. While consumer loans reached TL 3.485 billion in total, the loan balance of retail credit cards is TL 3.463 billion. SME loans reached TL 7.608 billion as of June 2026. NPL ratio was reported as 3,1% as of August 2026, while it ended 2025 at the rate of 2,5%.

Deposits reached TL 32.675 billion in September 2026. Total equity of the sector reached TL 4.772 billion as of August.

The net profit of the banking industry in the first eight months realized as TL 676.3 billion.

* The figures are taken from the BRSA weekly (25.09.2026) and monthly (August 2026) bulletin and include participation banks.

## b. Summary Financial Highlights

**Summary Consolidated Financial Highlights (TL millions)**

| Balance Sheet | 30.09.2026 | 31.12.2025 |
|---|---|---|
| Securities(1) | 318.589 | 282.011 |
| Loans, net | 1.503.501 | 1.115.841 |
| Cash and Cash Equivalents, net | 577.985 | 504.176 |
| Total Assets | 2.605.187 | 2.049.237 |
| Customer Deposits(2) | 1.614.226 | 1.269.166 |
| Time Deposits | 1.188.219 | 927.573 |
| Demand Deposits | 426.007 | 341.593 |
| Loans Borrowed | 341.698 | 249.696 |
| Securities Issued | 135.209 | 104.981 |
| Subordinated Loans | 17.362 | 15.392 |
| Equity | 258.289 | 217.158 |
| Paid-in Capital | 19.639 | 19.639 |
| Non-cash Loans | 494.605 | 326.416 |

| Income Statements | 30.09.2026 | 30.09.2025 |
|---|---|---|
| Net Interest Income | 111.945 | 67.390 |
| Net Fees and Commissions | 43.989 | 29.811 |
| Other Operating Income(3) | 1.272 | 12.000 |
| Total Operating Income | 157.206 | 109.201 |
| Personnel Expense | 28.567 | 19.960 |
| Other Operating Expenses | 35.711 | 22.705 |
| Expected Credit Loss | 29.974 | 16.334 |
| Other Provision Expenses | 1.728 | (358) |
| Net Operating Income | 61.226 | 50.560 |
| Tax Expense | (14.485) | (10.014) |
| Net Income | 46.741 | 40.546 |

(1) Financial Assets of which Fair Value Difference is reflected on Profit and Loss it is the total of Financial Assets of which Fair Value Difference is reflected on Other Comprehensive Income and Financial Assets Measured at Amortised Cost.
(2) Bank deposits have been excluded.
(3) Other operating income is the sum of trading profit/loss and dividend income.

| Other Highlights | 30.09.2026 | 31.12.2025 |
|---|---|---|
| Number of Branches(1) | 578 | 589 |
| Number of Employees | 12.401 | 12.647 |
| Number of ATMs | 3.044 | 3.046 |
| Number of POS Terminals | 446.214 | 354.027 |
| Number of Credit Cards | 7.756.595 | 6.996.884 |

(1) Subsidiary branches are included.

## c. Assessment of Financial Position and Risk Management

| | Consolidated | |
|---|---|---|
| (TL millions) | 30.09.2026 | 31.12.2025 |
| Capital Adequacy Ratio (%) | 14,04 | 17,91 |
| Shareholders' Equity | 258.289 | 217.158 |
| Return on Average Equity (%) | 26,22 | 30,13 |
| Non-performing Loans/Total Cash Loans Ratio (%) | 4,40 | 4,69 |