

Türkiye İş Bankası Anonim Şirketi

Consolidated Financial Statements As at and For the Nine Month Period Ended September 30, 2025

*This report includes "Limited Review Report"
comprising 2 pages and, "Consolidated Financial
Statements and Related Disclosures and Footnotes"
comprising 109 pages.*



AUDITOR'S REVIEW REPORT ON INTERIM FINANCIAL INFORMATION

(Convenience translation of the independent auditor's review report originally issued in Turkish, See Note I of Section Three)

To the General Assembly of Türkiye İş Bankası A.Ş.;

Introduction

We have reviewed the consolidated balance sheet of Türkiye İş Bankası A.Ş. ("the Bank") and its consolidated subsidiaries (collectively referred to as "the Group") as at 30 September 2025 and the related consolidated statement of profit or loss, consolidated statement of profit or loss and other comprehensive income, consolidated statement of changes in shareholders' equity, consolidated statement of cash flows 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 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 ("TAS 34") "Interim Financial Reporting" for those matters not regulated by the aforementioned regulations. Our responsibility is to express a conclusion on this interim financial information based on our review.

Scope of Review

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



Conclusion

Based on our review nothing has come to our attention that causes us to believe that the accompanying consolidated interim financial information does not present fairly in all material respects the interim consolidated financial position of the Group at 30 September 2025 and the results of its consolidated financial performance and its consolidated cash flows for the nine-month-period then ended in accordance with the BRSA Accounting and Financial Reporting Legislation.

Report on other 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 Eight, is not consistent with the reviewed consolidated financial statements and disclosures in all material respects.

Additional Paragraph for Convenience Translation:

BRSA Accounting and Financial Reporting Legislation explained in detail in Section Three differ from International Financial Reporting Standards ("IFRS") issued by the International Accounting Standards Board including the application of IAS 29 - Financial Reporting in Hyperinflationary Economies as of 30 September 2025. Accordingly, the accompanying consolidated financial statements are not intended to present fairly the consolidated financial position, results of operations, changes in equity and cash flows of the Bank in accordance with IFRS.

PwC Bağımsız Denetim ve
Serbest Muhasebeci Mali Müşavirlik A.Ş.

Talar Gül, SMMM
Independent Auditor

Istanbul, 31 October 2025

TÜRKİYE İŞ BANKASI A.Ş.
THE CONSOLIDATED FINANCIAL REPORT
AS AT AND FOR THE NINE-MONTH PERIOD ENDED

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The consolidated financial report as at and for the six-month period ended prepared in accordance with the communiqué of “Financial Statements and Related Disclosures and Footnotes to be announced to Public by Banks” as regulated by Banking Regulation and Supervision Agency, comprises the following sections:

- GENERAL INFORMATION ABOUT THE PARENT BANK
- CONSOLIDATED FINANCIAL STATEMENTS OF THE PARENT BANK
- EXPLANATIONS ON THE ACCOUNTING POLICIES
- INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT OF THE GROUP
- DISCLOSURES AND FOOTNOTES ON THE CONSOLIDATED FINANCIAL STATEMENTS
- OTHER EXPLANATIONS
- LIMITED REVIEW REPORT
- INTERIM ACTIVITY REPORT

Associates, subsidiaries and structured entities whose financial statements have been consolidated in the consolidated financial report are as follows:

Subsidiaries	Associates
ANADOLU ANONİM TÜRK SİGORTA ŞİRKETİ	ARAP TÜRK BANKASI A.Ş.
ANADOLU HAYAT EMEKLİLİK A.Ş.	
EFES VARLIK YÖNETİM A.Ş.	Jointly Controlled Entities
İŞ FAKTÖRİNG A.Ş.	MOKA UNITED ÖDEME HİZMETLERİ VE ELEKTRONİK PARA KURULUŞU A.Ş.
İŞ FİNANSAL KİRALAMA A.Ş.	
İŞ GAYRİMENKUL YATIRIM ORTAKLIĞI A.Ş.	
İŞ GİRİŞİM SERMAYESİ YATIRIM ORTAKLIĞI A.Ş.	
İŞ PORTFÖY YÖNETİMİ A.Ş.	
İŞ YATIRIM MENKUL DEĞERLER A.Ş.	
İŞ YATIRIM ORTAKLIĞI A.Ş.	
İSBANK AG	
JOINT STOCK COMPANY İSBANK (JSC İSBANK)	
JOINT STOCK COMPANY İSBANK GEORGIA (JSC İSBANK GEORGIA)	
LEVENT VARLIK KİRALAMA A.Ş.	
MAXİS GİRİŞİM SERMAYESİ PORTFÖY YÖNETİMİ A.Ş.	
MAXİS INVESTMENTS LTD.	
MİLLİ REASÜRANS T.A.Ş.	
TSKB GAYRİMENKUL YATIRIM ORTAKLIĞI A.Ş.	
TÜRKİYE SİNAI KALKINMA BANKASI A.Ş.	
YATIRIM FİNANSMAN MENKUL DEĞERLER A.Ş.	
YATIRIM VARLIK KİRALAMA A.Ş.	
Structured Entities	
TİB DIVERSIFIED PAYMENT RIGHTS FINANCE COMPANY	

The consolidated nine-month period ended financial statements and related disclosures and footnotes in this report are prepared, in accordance with the Regulation on the Procedures and Principles for Accounting Practices and Retention of Documents by Banks. Banking Regulation and Supervision Agency (BRSA) regulations, Turkish Accounting Standards, Turkish Financial Reporting Standards and the related statements and guidance and in compliance with the financial records of our Bank. Unless otherwise stated the accompanying consolidated financial report is presented in thousands of Turkish Lira (TL) and has been subjected to limited review and presented as the attached.

Sadrettin Yurtsever
Member of the Board and
the Audit Committee

Güzide Meltem Kökden
Deputy Chairperson of the Board of
Directors and Chairperson of the
Audit Committee

Adnan Bali
Chairperson of the Board of
Directors

Hürdoğan İrmak
Head of Financial Management
Division

The authorized contact person for questions on this
consolidated financial report:
Name – Surname / Title: Nilgün Yosef Osman / Head
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investorrelations@isbank.com.tr

Mehmet Türk
Deputy Chief Executive
In Charge of Financial Reporting

Hakan Aran
Chief Executive Officer

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TÜRKİYE İŞ BANKASI A.Ş.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

FOR THE NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2025

(Amounts expressed in thousand Turkish Lira (TL) unless otherwise stated.)

SECTION ONE: GENERAL INFORMATION ABOUT THE PARENT BANK

I. Explanations on the Establishment Date and Initial Status of the Parent Bank, and History Including the Changes in the Former Status

TÜRKİYE İŞ BANKASI A.Ş. ("the Bank" or "the Parent Bank") was established on August 26, 1924, to operate in all kinds of banking activities and to initiate and/or participate in all kinds of financial and industrial sector undertakings when necessary. There is no change in the Bank's status since its establishment

II. Explanations on the Capital Structure, Shareholders who Directly or Indirectly, Solely or Jointly Undertake the Management and Control of the Parent Bank, any Changes in the Period, and Information on the Parent Bank's Risk Group

As of September 30, 2025, the Bank's shares are distributed as follows;

38.66% of the shares are owned by the Türkiye İş Bankası A.Ş. Members' Supplementary Pension Fund Foundation (December 31, 2024: 38.59%).

28.09% of the shares belong to Atatürk and, in accordance with his will, are represented by the Republican People's Party (CHP) (December 31, 2024: 28.09%). As stipulated in Atatürk's will, the dividend income from these shares is allocated to the Turkish Language Association and the Turkish Historical Society, and dividend payments are made to these institutions in accordance with the provisions of the will and applicable legal regulations.

33.25% of the shares are in free float (December 31, 2024: 33.32%).

III. Explanations on the Chairperson's, Directors', Auditors', Chief Executive Officer's, and Deputy Chief Executives' Shares, if any, and the Areas of their Responsibility at the Bank

Chairperson and Members of the Board of Directors:

Name Surname	Areas of Responsibility
Adnan Bali	Chairperson of the Board of Directors, Remuneration Committee, Chairperson of the Risk Committee, Sustainability Committee, Chairperson of the Board of Directors Operating Principles Committee, and the Member of the Credit Committee
Güzide Meltem Kökden	Deputy Chairperson of the Board of Directors, Chairperson of the Audit Committee, TRNC Internal Systems Committee and Operational Risk Committee, Member of the Risk Committee
Hakan Aran	Chief Executive Officer and Board Member, Chairperson of the Credit Committee, Human Resources Committee and Information Systems Strategy Committee, Natural Member of the Risk Committee, Chairperson of the Executive Committee, Member of the Operational Risk Committee
Sadrettin Yurtsever	Director, Chairperson of the Corporate Governance Committee, Member of the Audit Committee, Remuneration Committee, TRNC Internal Systems Committee, Sustainability Committee Risk Committee, Member of the Operational Risk Committee Corporate Social Responsibility Committee, and the Member of the Board of Directors Operating Principles Committee
Fazlı Bulut	Director, Member of Corporate Social Responsibility Committee, Corporate Governance Committee and Substitute Member of the Credit Committee
Durmuş Öztekin	Director, Member of Corporate Social Responsibility Committee, and the Member of the Board of Directors Operating Principles Committee
Şebnem Aydın	Director, Member of Corporate Governance Committee, Corporate Social Responsibility Committee and Sustainability Committee, Substitute Member of the Credit Committee
Recep Hakan Özyıldız	Director
Mustafa Rıdvan Selçuk	Director
Ahmet Gökhan Sungur	Director
Bahattin Özarslantürk	Director, Member of the Credit Committee

(Yetkili İmza / Kaşe)

TÜRKİYE İŞ BANKASI A.Ş.**NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS****FOR THE NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2025***(Amounts expressed in thousand Turkish Lira (TL) unless otherwise stated.)*

Name Surname	Scope of Duties and Responsibilities
Hakan Aran	Chief Executive Officer and Member of the Board of Directors, Credit Committee, Chairperson of Human Resources Committee and Information Technologies Strategic Committee Natural Member of Risk Committee, Member of Operational Risk Committee and Chairperson of the Executive Committee
Ebru Özşuca	Financial Institutions, Treasury, Capital Markets, Economic Research, Investor Relations and Sustainability, Member of Risk Committee and Sustainability Committee.
Hasan Cahit Çınar	Subsidiaries, Credit Strategy Management, Corporate and Retail Loan Allocation, Project Financing, Commercial Loans, Member of Risk Committee and Sustainability Committee.
Ozan Gürsoy	Transaction Banking, Corporate and Commercial Banking Marketing, Corporate and Commercial Banking Sales, Cross-Border Banking, Free Zone Branches, Member of the Sustainability Committee
Sezgin Yılmaz	SME and Business Banking Marketing, Sales and, Agricultural Banking Marketing, Commercial Banking Product, Member of the Corporate Social Responsibility Committee and Sustainability Committee
Sabri Gökmenler	Information Technologies, Data Analytics and Artificial Intelligence, Member of Operational Risk Committee and Information Systems Strategy Committee
Sezgin Lüle	Retail Banking Marketing, Sales and Product, Digital Banking, Customer Relations, Payment Systems Ecosystem, Product and Operations, Member of Operational Risk
Suat Ergenekon Sözen	General Secretariat, Corporate Communications, Private Banking Marketing and Sales, Member of the Corporate Social Responsibility Committee and Member of the
Olgun Tufan Kurbanoglu	Legal Affairs and Follow-Up, Legal Counsellorship, Credit Monitoring, Retail Loans Recovery, Commercial and Corporate Loans and Retail Loans Proceeding
Mehmet Celayir	Support Services, Human Resources Management, Construction and Real Estate Management, Talent Management, Consumer Relations Coordination Officer, Member of Operational Risk and Sustainability Committee.
Mehmet Türk	Financial Management, Strategy and Corporate Performance Management, Member of Information Systems Strategy and Sustainability Committee
Gürler Özkök	Internal Control, Corporate Compliance, Risk Management, Operational Risk Committee, Member of Risk Committee and Sustainability Committee, Consultant Member of Information Systems Strategy Committee

Mr. Nevzat Burak Seyrek has resigned from their position at the Bank.

The Parent Bank's shares attributable to the Directors and members of the Audit Committee, to the CEO and the Deputy Chief Executives are of minor importance.

TÜRKİYE İŞ BANKASI A.Ş.**NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS****FOR THE NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2025***(Amounts expressed in thousand Turkish Lira (TL) unless otherwise stated.)***IV. Information on the Parent Bank's Qualified Shareholders**

Name Surname/Company	Shares	Ownership	Paid-in Capital	Unpaid Capital
T. İş Bankası A.Ş. Mensupları Munzam Sosyal Güvenlik ve Yardımlaşma Sandığı Vakfı ("İşbank Members' Supplementary Pension Fund")	9,665,357	38.66%	9,665,357	
Cumhuriyet Halk Partisi – Republican People's Party (Atatürk's Shares)	7,023,013	28.09%	7,023,013	

V. Summary Information on the Parent Bank's Functions and Business Lines

In line with the relevant legislation and principles stated in the Articles of Incorporation of the Bank, the Bank's activities include operating in retail, commercial, corporate, and private banking, foreign currency and money market operations, marketable securities operations, international banking services and other banking operations, as well as initiating or participating in all kinds of financial and industrial sector corporations as may be required.

VI. Differences between the Communiqué on Preparation of Consolidated Financial Statements of Banks and Turkish Accounting Standards and Explanation about the Institutions Subject to Full Consolidation Method or Proportional Consolidation and Institutions which are Deducted from Equity or not Included in These Three Methods

Banks are obligated to prepare consolidated financial statements for credit institutions and financial subsidiaries for creating legal restrictions on a consolidated basis based on the "Communiqué on Preparation of Consolidated Financial Statements of Banks" by applying Turkish Accounting Standards. There is not any difference between the related Communiqué and the consolidation operations that is based on Turkish Accounting Standards and Turkish Financial Reporting Standards.

The consolidated financial statements in this report includes the subsidiaries of the Bank, which are credit or financial institutions, in accordance with the BRSA regulations. As of current period, there is no credit or financial institution subsidiaries which are excluded in the scope of the consolidation.

The Parent Bank and its subsidiaries:

- ANADOLU ANONİM TÜRK SİGORTA ŞİRKETİ
- ANADOLU HAYAT EMEKLİLİK A.Ş.
- EFES VARLIK YÖNETİM A.Ş.
- İŞ FAKTORING A.Ş.
- İŞ FİNANSAL KİRALAMA A.Ş.
- İŞ GAYRİMENKUL YATIRIM ORTAKLIĞI A.Ş.
- İŞ GİRİŞİM SERMAYESİ YATIRIM ORTAKLIĞI A.Ş.
- İŞ PORTFÖY YÖNETİMİ A.Ş.
- İŞ YATIRIM MENKUL DEĞERLER A.Ş.
- İŞ YATIRIM ORTAKLIĞI A.Ş.
- İŞBANK AG
- JSC İŞBANK
- JSC İŞBANK GEORGIA
- MAXİS GİRİŞİM SERMAYESİ PORTFÖY YÖNETİMİ A.Ş.
- MAXİS INVESTMENTS LTD.
- MİLLİ REASÜRANS T.A.Ş.
- MOKA ÖDEME VE ELEKTRONİK PARA KURULUŞU A.Ş.
- TSKB GAYRİMENKUL YATIRIM ORTAKLIĞI A.Ş.
- TÜRKİYE SİNAİ KALKINMA BANKASI A.Ş.
- YATIRIM FİNANSMAN MENKUL DEĞERLER A.Ş.
- YATIRIM VARLIK KİRALAMA A.Ş.

and Structured Entity:

- TIB DIVERSIFIED PAYMENT RIGHTS FINANCE COMPANY

is included in the consolidated financial statements with "full consolidation method".

TÜRKİYE İŞ BANKASI A.Ş.
NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS
FOR THE NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2025
(Amounts expressed in thousand Turkish Lira (TL) unless otherwise stated.)

The Parent Bank's associate acting as a credit institution;

- ARAP TÜRK BANKASI A.Ş.

with a credit institution or financial institution that is a jointly controlled entity;

- MOKA UNITED ÖDEME HİZMETLERİ VE ELEKTRONİK PARA KURULUŞU A.Ş.

is included in the consolidated financial statements with "full consolidation method".

Consolidated companies are active in the areas of banking, insurance and reinsurance, private pensions, payment services, finance leasing, factoring, real estate investment, venture capital investment, brokerage, investment consulting, portfolio and asset management. Those companies are explained below.

Anadolu Anonim Türk Sigorta Şirketi

The Company was established in 1925 and operates in almost all non-life insurance service. The Company's shares are traded in the Borsa İstanbul A.Ş.

Anadolu Hayat Emeklilik A.Ş.

The Company was founded in 1990 and its' headquarter is located in Istanbul. The company's main activities are private, or group pension and life/death insurance and all kinds of insurance services related to these branches. There are 40 private pension funds offered by the company to the subscribers. The company's shares are traded in the Borsa İstanbul A.Ş.

Efes Varlık Yönetim A.Ş.

The field of activity of the company, which was founded in February 2011, is to purchase and sell the receivables with other assets of deposit banks, participation banks and other financial institutions.

İş Faktoring A.Ş.

The field of operation of the Company, which operates in the factoring sector since 1993, is domestic and foreign factoring operations.

İş Finansal Kiralama A.Ş.

The Company, whose field of activity is financial leasing within the country and abroad started its business in 1988. The Company's shares are traded in the Borsa İstanbul A.Ş.

İş Gayrimenkul Yatırım Ortaklığı A.Ş.

The Company, whose main field of activity is investing in real estate, capital market instruments backed by real estate, real estate projects and capital market instruments, is conducting its business in the sector as a real estate investment trust since 1999. The Company's shares are traded in the Borsa İstanbul A.Ş. since its establishment.

İş Girişim Sermayesi Yatırım Ortaklığı A.Ş.

The Company, which started its venture capital business in the year 2000, aims to make long term investments in venture capital firms which established or to be founded in Türkiye, have potential development and need resources. The Company's shares are traded in the Borsa İstanbul A.Ş. since the year 2004.

TÜRKİYE İŞ BANKASI A.Ş.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS FOR THE NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2025

(Amounts expressed in thousand Turkish Lira (TL) unless otherwise stated.)

İş Portföy Yönetimi A.Ş.

The Company which was founded in 2000 and operating under the supervision of the Capital Markets Board, establishes investment funds, provides portfolio management services to individual and institutional investors, manages pension funds, and offers investment advisory services.

İş Yatırım Ortaklığı A.Ş.

The Company's main field of activity is composed of intermediary, corporate finance, investment consulting and private portfolio management services. The Company's shares are traded in the Borsa İstanbul A.Ş. since May 2007.

İş Yatırım Ortaklığı A.Ş.

The aim of the Company, which was founded in İstanbul in the year 1995, is to operate in capital market activities which is stated in the principal agreement, and Company's main field of activities is portfolio management. The Company's shares are traded in the Borsa İstanbul A.Ş. since April 1996.

İşbank A.G.

İşbank AG was founded to carry out the banking transactions in Europe. İşbank AG has 9 branches in total, 8 branches in Germany and 1 branch in Netherlands.

JSC İşbank

The Bank, which was acquired in 2011 and based in Moscow, is operating banking services as, corporate banking, individual deposits, treasury transactions and foreign trade financing operations with its Moscow Branch and representative offices in St. Petersburg and Kazan.

JSC İşbank Georgia

The Bank, which was established in Georgia in the third quarter of 2015, is operating banking services mainly deposit, loan and exchange transactions. As part of the organizational structure of Parent Bank in abroad, it continues its operations through the Head Office in Tbilisi and the branch it opened in Tbilisi in 2014.

Levent Varlık Kiralama A.Ş.

Established in November 2023, the Company's main activity is to issue lease certificates in accordance with the Capital Markets Law and related legislation.

Maxis Girişim Sermayesi Portföy Yönetimi A.Ş.

The purpose of the Company, which was founded in November 2017, is to establish and manage capital investment funds in accordance with the Capital Markets Law and related legislations.

Maxis Investments Ltd.

The purpose of the Company, which was founded in England in the year 2005, is to operate in activities in foreign capital markets.

Milli Reasürans T.A.Ş.

The Company, which was founded in 1929, aims to provide reinsurance and retrocession services in foreign and domestic branches. It has 1 branch in Singapore.

TÜRKİYE İŞ BANKASI A.Ş.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS FOR THE NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2025

(Amounts expressed in thousand Turkish Lira (TL) unless otherwise stated.)

TSKB Gayrimenkul Yatırım Ortaklığı A.Ş.

The core business activity of the Company, which was founded in 2006, is to create and develop an investment property portfolio and to invest in capital market instruments that are based on investment properties. The Company's shares are traded in the Borsa İstanbul A.Ş. since April 2010.

Türkiye Sınai Kalkınma Bankası A.Ş.

Türkiye Sınai Kalkınma Bankası A.Ş. (TSKB) which is an industrial development, and an investment bank is founded specially to support private sector investments in industry and to provide domestic and foreign capital to Turkish companies. The Bank's shares are traded in the Borsa İstanbul A.Ş.

Yatırım Finansman Menkul Değerler A.Ş.

The Company was founded in 1976. The purpose of the Company is to engage in capital market operations stated in its articles of association.

Yatırım Varlık Kiralama A.Ş.

The purpose of the Company, which is founded on September 20, 2019, is to issue lease certificates exclusively within the framework of the Capital Market Law and related legislation provisions.

VII. Existing or Potential, Actual or Legal Obstacles on the Transfer of Shareholders' Equity between the Parent Bank and its Subsidiaries or the Reimbursement of Liabilities

None.

VIII. Written Policies on Assessment of Ensuring Compliance on Market Discipline, Disclosure Obligations, Frequency and Accuracy of the Related Disclosures

The Parent Bank has written policies on assessment of ensuring compliance on market discipline, disclosure obligations, frequency and accuracy of related disclosures. The mentioned policies which are agreed by Board of Directors can be obtained from the Parent Bank's website.

TÜRKİYE İŞ BANKASI A.Ş.
CONSOLIDATED BALANCE SHEET AS OF SEPTEMBER 30, 2025
(Amounts expressed in thousand Turkish Lira (TL) unless otherwise stated.)

SECTION TWO: CONSOLIDATED FINANCIAL STATEMENTS

TÜRKİYE İŞ BANKASI A.Ş. CONSOLIDATED BALANCE SHEET (STATEMENT OF FINANCIAL POSITION)								
ASSETS	Footnotes	THOUSAND TL						
		CURRENT PERIOD (30/09/2025)			PRIOR PERIOD (31/12/2024)			
		TL	FC	Total	TL	FC	Total	
I. FINANCIAL ASSETS (NET)		693,794,961	920,916,375	1,614,711,336	615,642,840	639,596,921	1,255,239,761	
1.1 Cash and Cash Equivalents		311,951,066	626,194,221	938,145,287	311,967,779	421,360,397	733,328,176	
1.1.1 Cash and Balances with Central Bank	V-I-a	265,913,450	499,082,912	764,996,362	278,450,061	354,096,475	632,546,536	
1.1.2 Banks	V-I-d	32,202,080	127,531,660	159,733,740	22,914,928	67,508,683	90,423,611	
1.1.3 Money Market Placements		13,919,515	-	13,919,515	10,813,365	-	10,813,365	
1.1.4 Expected Credit Loss (-)		83,979	420,351	504,330	210,575	244,761	455,336	
1.2 Financial Assets at Fair Value Through Profit or Loss	V-I-b	51,972,864	44,144,915	96,117,779	46,089,229	29,685,102	75,774,331	
1.2.1 Government Debt Securities		2,104,944	39,976,297	42,081,241	571,659	26,681,100	27,252,759	
1.2.2 Equity Securities		2,086,636	258,193	2,344,829	6,407,420	467,439	6,874,859	
1.2.3 Other Financial Assets		47,781,284	3,910,425	51,691,709	39,110,150	2,536,563	41,646,713	
1.3 Financial Assets at Fair Value Through Other Comprehensive Income	V-I-e	328,275,174	231,072,514	559,347,688	254,347,393	171,801,635	426,149,028	
1.3.1 Government Debt Securities		324,748,169	208,853,341	533,601,510	251,170,013	160,779,443	411,949,456	
1.3.2 Equity Securities		560,250	5,511,856	6,072,106	417,432	4,023,536	4,440,968	
1.3.3 Other Financial Assets		2,966,755	16,707,317	19,674,072	2,759,948	6,998,656	9,758,604	
1.4 Derivative Financial Assets	V-I-c-I	1,595,857	19,504,725	21,100,582	3,238,439	16,749,787	19,988,226	
1.4.1 Derivative Financial Assets at Fair Value Through Profit or Loss		1,595,857	19,504,725	21,100,582	3,238,439	16,749,787	19,988,226	
1.4.2 Derivative Financial Assets at Fair Value Through Other Comprehensive Income		-	-	-	-	-	-	
II. Financial Assets Measured at Amortised Cost (Net)		1,627,458,582	1,143,731,149	2,771,189,731	1,328,499,830	841,806,291	2,170,306,121	
2.1 Loans	V-I-f	1,411,383,321	1,075,511,779	2,486,895,100	1,096,594,825	790,696,012	1,887,290,837	
2.2 Lease Receivables	V-I-k	6,413,302	38,609,001	45,022,303	6,624,783	21,205,949	27,830,732	
2.3 Factoring Receivables		30,867,990	10,350,495	41,218,485	26,216,589	9,294,028	35,510,617	
2.4 Other Financial Assets Measured at Amortised Cost (Net)	V-I-g	240,080,714	44,547,344	284,628,058	240,288,834	41,068,345	281,357,179	
2.4.1 Government Debt Securities		237,571,194	26,897,236	264,468,430	236,823,940	23,827,649	260,651,589	
2.4.2 Other Financial Assets		2,509,520	17,650,108	20,159,628	3,464,894	17,240,696	20,705,590	
2.5 Expected Credit Loss (-)		61,286,745	25,287,470	86,574,215	41,225,201	20,458,043	61,683,244	
III. ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	V-I-o	90,014	22,829	112,843	34,000	18,344	52,344	
3.1 Held for Sale		90,014	22,829	112,843	34,000	18,344	52,344	
3.2 Discontinued Operations		-	-	-	-	-	-	
IV. EQUITY INVESTMENTS		135,825,380	-	135,825,380	111,411,807	-	111,411,807	
4.1 Investments in Associates (Net)	V-I-h	1,195,219	-	1,195,219	651,282	-	651,282	
4.1.1 Associates Accounted by using Equity Method		989,929	-	989,929	554,844	-	554,844	
4.1.2 Unconsolidated Associates		205,290	-	205,290	96,438	-	96,438	
4.2 Subsidiaries (Net)	V-I-i	133,595,452	-	133,595,452	110,616,058	-	110,616,058	
4.2.1 Unconsolidated Financial Subsidiaries		-	-	-	-	-	-	
4.2.2 Unconsolidated Non-Financial Subsidiaries		133,595,452	-	133,595,452	110,616,058	-	110,616,058	
4.3 Joint Ventures (Net)	V-I-j	1,034,709	-	1,034,709	144,467	-	144,467	
4.3.1 Joint Ventures Accounted by using Equity Method		949,226	-	949,226	-	-	-	
4.3.2 Unconsolidated Joint Ventures		85,483	-	85,483	144,467	-	144,467	
V. TANGIBLE ASSETS (Net)		83,245,069	668,102	83,913,171	70,597,501	548,097	71,145,598	
VI. INTANGIBLE ASSETS (Net)		17,504,458	217,006	17,721,464	12,075,964	238,404	12,314,368	
6.1 Goodwill		-	-	-	27,994	-	27,994	
6.2 Other		17,504,458	217,006	17,721,464	12,047,970	238,404	12,286,374	
VII. INVESTMENT PROPERTY (Net)	V-I-m	23,827,273	-	23,827,273	25,407,317	-	25,407,317	
VIII. CURRENT TAX ASSET		245,234	130,678	375,912	96,312	13,761	110,073	
IX. DEFERRED TAX ASSET	V-I-n	35,932,720	-	35,932,720	30,811,538	-	30,811,538	
X. OTHER ASSETS	V-I-p	170,091,699	67,723,661	237,815,360	138,971,673	44,927,721	183,899,394	
TOTAL ASSETS		2,788,015,390	2,133,409,800	4,921,425,190	2,333,548,782	1,527,149,539	3,860,698,321	

(Yetkili İmza / Kaşe)

TÜRKİYE İŞ BANKASI A.Ş.
CONSOLIDATED BALANCE SHEET AS OF SEPTEMBER 30, 2025
(Amounts expressed in thousand Turkish Lira (TL) unless otherwise stated.)

LIABILITIES	Footnotes	THOUSAND TL					
		CURRENT PERIOD (30/09/2025)			PRIOR PERIOD (31/12/2024)		
		TL	FC	Total	TL	FC	Total
I. DEPOSITS	V-II-a	1,573,020,639	1,344,774,223	2,917,794,862	1,203,500,844	975,916,686	2,179,417,530
II. FUNDS BORROWED	V-II-c	20,030,236	350,996,456	371,026,692	48,988,007	252,713,125	301,701,132
III. MONEY MARKETS		159,411,100	165,348,718	324,759,818	259,797,239	97,857,054	357,654,293
IV. SECURITIES ISSUED (Net)	V-II-d	23,699,115	227,693,198	251,392,313	14,609,149	157,927,691	172,536,840
4.1 Bills		22,736,133	2,953,291	25,689,424	6,964,236	-	6,964,236
4.2 Asset Backed Securities		-	-	-	2,052,309	-	2,052,309
4.3 Bonds		962,982	224,739,907	225,702,889	5,592,604	157,927,691	163,520,295
V. FUNDS		124,375	539,472	663,847	30,945	652,954	683,899
5.1 Borrower Funds		124,375	539,472	663,847	30,945	652,954	683,899
5.2 Other		-	-	-	-	-	-
VI. FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS		-	-	-	-	-	-
VII. DERIVATIVE FINANCIAL LIABILITIES	V-II-b-g	529,495	9,384,935	9,914,430	279,118	11,518,855	11,797,973
7.1 Derivative Financial Liabilities at Fair Value Through Profit or Loss		529,495	9,384,935	9,914,430	279,118	11,518,855	11,797,973
7.2 Derivative Financial Liabilities at Fair Value Through Other Comprehensive Income		-	-	-	-	-	-
VIII. FACTORING PAYABLES		-	-	-	-	-	-
IX. LEASE PAYABLES (Net)	V-II-f	5,331,235	523,771	5,855,006	3,413,844	458,566	3,872,410
X. PROVISIONS	V-II-h	131,643,615	62,668,963	194,312,578	109,178,239	49,411,690	158,589,929
10.1 Restructuring Provisions		-	-	-	-	-	-
10.2 Reserve for Employee Benefits		8,965,732	18,648	8,984,380	7,092,554	11,868	7,104,422
10.3 Insurance Technical Provisions (Net)		88,870,283	60,536,045	149,406,328	70,674,366	46,847,513	117,521,879
10.4 Other Provisions		33,807,600	2,114,270	35,921,870	31,411,319	2,552,309	33,963,628
XI. CURRENT TAX LIABILITY	V-II-i	23,968,048	226,522	24,194,570	14,942,949	472,319	15,415,268
XII. DEFERRED TAX LIABILITY	V-II-i	3,426,715	24,056	3,450,771	2,907,265	28,449	2,935,714
XIII. LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS		-	-	-	-	-	-
13.1 Held for Sale		-	-	-	-	-	-
13.2 Discontinued Operations		-	-	-	-	-	-
XIV. SUBORDINATED DEBT		2,337,255	75,168,710	77,505,965	2,340,183	55,446,014	57,786,197
14.1 Loans		-	-	-	-	-	-
14.2 Other Debt Instruments		2,337,255	75,168,710	77,505,965	2,340,183	55,446,014	57,786,197
XV. OTHER LIABILITIES	V-II-e	237,974,187	54,847,820	292,822,007	179,493,801	46,101,221	225,595,022
XVI. SHAREHOLDERS' EQUITY	V-II-j	436,465,433	11,266,898	447,732,331	367,632,994	5,079,120	372,712,114
16.1 Paid-in capital		25,000,000	-	25,000,000	25,000,000	-	25,000,000
16.2 Capital Reserves		4,086,588	-	4,086,588	4,597,476	-	4,597,476
16.2.1 Share Premium		566,161	-	566,161	121,391	-	121,391
16.2.2 Share Cancellation Profits		-	-	-	-	-	-
16.2.3 Other Capital Reserves		3,520,427	-	3,520,427	4,476,085	-	4,476,085
16.3 Accumulated Other Comprehensive Income or Loss Not Reclassified Through Profit or Loss		74,748,654	910	74,749,564	69,464,585	910	69,465,495
16.4 Accumulated Other Comprehensive Income or Loss Reclassified Through Profit or Loss		23,227,536	2,456,596	25,684,132	12,207,203	(925,800)	11,281,403
16.5 Profit Reserves		195,966,448	3,498,109	199,464,557	154,643,193	2,060,375	156,703,568
16.5.1 Legal Reserves		20,118,508	261,152	20,379,660	16,351,074	136,513	16,487,587
16.5.2 Status Reserves		1,502,505	-	1,502,505	863,802	-	863,802
16.5.3 Extraordinary Reserves		174,345,435	3,236,957	177,582,392	137,428,317	1,923,862	139,352,179
16.5.4 Other Profit Reserves		-	-	-	-	-	-
16.6 Profit or Loss		46,391,476	5,008,171	51,399,647	47,486,855	3,634,089	51,120,944
16.6.1 Prior Periods' Profit or Loss		5,076,158	2,196,356	7,272,514	4,815,021	769,044	5,584,065
16.6.2 Current Period Profit or Loss		41,315,318	2,811,815	44,127,133	42,671,834	2,865,045	45,536,879
16.7 Minority Shares	V-II-k	67,044,731	303,112	67,347,843	54,233,682	309,546	54,543,228
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY		2,617,961,448	2,303,463,742	4,921,425,190	2,207,114,577	1,653,583,744	3,860,698,321

(Yetkili İmza / Kaşe)

TÜRKİYE İŞ BANKASI A.Ş.
CONSOLIDATED BALANCE SHEET AS OF SEPTEMBER 30, 2025
(Amounts expressed in thousand Turkish Lira (TL) unless otherwise stated.)

TÜRKİYE İŞ BANKASI A.Ş. CONSOLIDATED STATEMENT OF OFF-BALANCE SHEET ITEMS							
OFF-BALANCE SHEET ITEMS	Footnotes	THOUSAND TL					
		CURRENT PERIOD (30/09/2025)			PRIOR PERIOD (31/12/2024)		
		TL	FC	Total	TL	FC	Total
A. OFF-BALANCE SHEET CONTINGENCIES and COMMITMENTS (I+II+III)		2,772,871,246	2,389,017,283	5,161,888,529	1,515,029,648	1,858,850,923	3,373,880,571
I. GUARANTEES AND SURETYSHIPS	V-III	383,783,418	453,596,188	837,379,606	285,407,206	307,809,745	593,216,951
1.1 Letters of Guarantee		356,349,277	284,253,337	640,602,614	262,874,566	191,978,642	454,853,208
1.1.1 Guarantees Subject to State Tender Law		2,682,092	2,630,749	5,312,841	2,241,617	2,241,930	4,483,547
1.1.2 Guarantees Given for Foreign Trade Operations		72,827,357	126,985,089	199,812,446	26,321,882	76,460,281	102,782,163
1.1.3 Other Letters of Guarantee		280,839,828	154,637,499	435,477,327	234,311,067	113,276,431	347,587,498
1.2 Bank Acceptances		25,808,821	9,743,064	35,551,885	20,465,688	5,747,638	26,213,326
1.2.1 Import Letter of Acceptance		-	3,825,017	3,825,017	-	2,450,307	2,450,307
1.2.2 Other Bank Acceptances		25,808,821	5,918,047	31,726,868	20,465,688	3,297,331	23,763,019
1.3 Letters of Credit		1,621,832	153,359,416	154,981,248	2,063,314	104,381,611	106,444,925
1.3.1 Documentary Letters of Credit		1,466,952	114,055,174	115,522,126	1,714,172	76,593,552	78,307,724
1.3.2 Other Letters of Credit		154,880	39,304,242	39,459,122	349,142	27,788,059	28,137,201
1.4 Prefinancing Given as Guarantee		-	-	-	-	-	-
1.5 Endorsements		-	-	-	-	-	-
1.5.1 Endorsements to the Central Bank of Turkey		-	-	-	-	-	-
1.5.2 Other Endorsements		-	-	-	-	-	-
1.6 Purchase Guarantees for Securities Issued		-	-	-	-	-	-
1.7 Factoring Guarantees		-	-	-	-	-	-
1.8 Other Guarantees		3,488	6,240,371	6,243,859	3,638	5,701,854	5,705,492
1.9 Other Suretyships		-	-	-	-	-	-
II. COMMITMENTS		2,083,735,303	180,718,487	2,264,453,790	1,025,159,850	84,084,334	1,109,244,184
2.1 Irrevocable Commitments		2,076,100,157	148,976,407	2,225,076,564	1,019,978,192	61,262,813	1,081,241,005
2.1.1 Forward Asset Purchase Commitments		47,707,113	108,459,433	156,166,546	7,945,928	27,609,536	35,555,464
2.1.2 Forward Deposit Purchase and Sales Commitments		-	-	-	-	-	-
2.1.3 Capital Commitments to Associates and Subsidiaries		-	156,112	156,112	-	142,284	142,284
2.1.4 Loan Granting Commitments		427,384,455	5,418,883	432,803,338	232,701,080	3,907,881	236,608,961
2.1.5 Securities Underwriting Commitments		-	-	-	-	-	-
2.1.6 Commitments for Reserve Deposit Requirements		-	-	-	-	-	-
2.1.7 Commitments for Cheque Payments		22,444,529	-	22,444,529	15,115,800	-	15,115,800
2.1.8 Tax and Fund Liabilities from Export Commitments		1,680,887	-	1,680,887	1,096,921	-	1,096,921
2.1.9 Commitments for Credit Card Expenditure Limits		1,542,491,085	-	1,542,491,085	737,663,382	-	737,663,382
2.1.10 Commitments for Credit Cards and Banking Services Promotions		2,873,555	-	2,873,555	2,267,499	-	2,267,499
2.1.11 Receivables from Short Sale Commitments		-	-	-	-	-	-
2.1.12 Payables for Short Sale Commitments		-	-	-	-	-	-
2.1.13 Other Irrevocable Commitments		31,518,533	34,941,979	66,460,512	23,187,582	29,603,112	52,790,694
2.2 Revocable Commitments		7,635,146	31,742,080	39,377,226	5,181,658	22,821,521	28,003,179
2.2.1 Revocable Loan Granting Commitments		7,635,146	31,742,080	39,377,226	5,181,658	22,821,521	28,003,179
2.2.2 Other Revocable Commitments		-	-	-	-	-	-
III. DERIVATIVE FINANCIAL INSTRUMENTS		305,352,525	1,754,702,608	2,060,055,133	204,462,592	1,466,956,844	1,671,419,436
3.1 Derivative Financial Instruments Held for Risk Management		-	86,716,045	86,716,045	-	69,298,701	69,298,701
3.1.1 Fair Value Hedges		-	86,716,045	86,716,045	-	69,298,701	69,298,701
3.1.2 Cash Flow Hedges		-	-	-	-	-	-
3.1.3 Net Foreign Investment Hedges		-	-	-	-	-	-
3.2 Derivative Financial Instruments Held for Trading		305,352,525	1,667,986,563	1,973,339,088	204,462,592	1,397,658,143	1,602,120,735
3.2.1 Forward Foreign Currency Buy/Sell Transactions		84,125,672	167,860,870	251,986,542	27,479,935	99,633,598	127,113,533
3.2.1.1 Forward Foreign Currency Buy Transactions		27,724,399	99,546,092	127,270,491	14,835,593	48,888,485	63,724,078
3.2.1.2 Forward Foreign Currency Sell Transactions		56,401,273	68,314,778	124,716,051	12,644,342	50,745,113	63,389,455
3.2.2 Currency and Interest Rate Swaps		159,576,243	1,217,931,845	1,377,508,088	162,009,487	1,165,689,686	1,327,699,173
3.2.2.1 Currency Swap Buy Transactions		10,552,668	274,623,001	285,175,669	11,029,664	312,159,655	323,189,319
3.2.2.2 Currency Swap Sell Transactions		117,932,895	300,902,698	418,835,593	121,060,177	274,545,733	395,605,910
3.2.2.3 Interest Rate Swap Buy Transactions		15,545,340	321,203,073	336,748,413	15,409,823	289,492,149	304,901,972
3.2.2.4 Interest Rate Swap Sell Transactions		15,545,340	321,203,073	336,748,413	14,509,823	289,492,149	304,001,972
3.2.3 Currency, Interest Rate and Security Options		43,216,946	84,553,371	127,770,317	11,229,965	43,904,183	55,134,148
3.2.3.1 Currency Call Options		22,418,176	34,979,083	57,397,259	5,968,328	15,823,362	21,791,690
3.2.3.2 Currency Put Options		20,198,995	35,749,517	55,948,512	4,119,355	16,421,795	20,541,150
3.2.3.3 Interest Rate Call Options		-	6,910,720	6,910,720	-	5,829,513	5,829,513
3.2.3.4 Interest Rate Put Options		-	6,910,720	6,910,720	-	5,829,513	5,829,513
3.2.3.5 Securities Call Options		244,639	3,331	247,970	263,607	-	263,607
3.2.3.6 Securities Put Options		355,136	-	355,136	878,675	-	878,675
3.2.4 Currency Futures		15,090,200	20,251,355	35,341,555	1,356,040	1,711,894	3,067,934
3.2.4.1 Currency Buy Futures		731,779	19,254,594	19,986,373	515,915	1,287,679	1,803,594
3.2.4.2 Currency Sell Futures		14,358,421	996,761	15,355,182	840,125	424,215	1,264,340
3.2.5 Interest Rate Futures		-	-	-	-	-	-
3.2.5.1 Interest Rate Buy Futures		-	-	-	-	-	-
3.2.5.2 Interest Rate Sell Futures		-	-	-	-	-	-
3.2.6 Other		3,343,464	177,389,122	180,732,586	2,387,165	86,718,782	89,105,947
B. CUSTODY AND PLEDGES RECEIVED (IV+V+VI)		3,630,238,951	6,494,043,391	10,124,282,342	2,821,321,627	5,100,248,268	7,921,569,895
IV. ITEMS HELD IN CUSTODY		436,452,770	402,184,293	838,637,063	256,203,469	314,199,435	570,402,904
4.1 Customers' Securities Held		-	-	-	-	-	-
4.2 Investment Securities Held in Custody		297,870,868	12,311,100	310,181,968	145,968,039	9,938,561	155,906,600
4.3 Cheques Received for Collection		124,376,227	178,475,182	302,851,409	98,646,479	145,603,209	244,249,688
4.4 Commercial Notes Received for Collection		8,848,745	102,058,519	110,907,264	7,285,957	75,099,924	82,385,881
4.5 Other Assets Received for Collection		-	-	-	-	-	-
4.6 Assets Received for Public Offering		-	-	-	-	-	-
4.7 Other Items Under Custody		5,356,930	109,339,492	114,696,422	4,302,994	83,557,741	87,860,735
4.8 Custodians		-	-	-	-	-	-
V. PLEDGED ITEMS		3,193,786,181	6,091,859,098	9,285,645,279	2,565,118,158	4,786,048,833	7,351,166,991
5.1 Marketable Securities		101,205,551	619,110,490	720,316,041	100,345,097	472,290,340	572,635,437
5.2 Guarantee Notes		43,480,457	140,112,581	183,593,038	36,931,932	115,217,517	152,149,449
5.3 Commodity		564,010,537	838,083,939	1,402,094,476	474,402,725	683,951,078	1,158,353,803
5.4 Warranty		-	-	-	-	-	-
5.5 Real Estates		1,718,447,854	2,676,077,400	4,394,525,254	1,318,538,444	2,134,925,561	3,453,464,005
5.6 Other Pledged Items		766,641,782	1,818,474,688	2,585,116,470	634,899,960	1,379,664,337	2,014,564,297
5.7 Pledged Items-Depository		-	-	-	-	-	-
VI. ACCEPTED BILL, GUARANTEES AND SURETIES		-	-	-	-	-	-
TOTAL OFF-BALANCE SHEET COMMITMENTS (A+B)		6,403,110,197	8,883,060,674	15,286,170,871	4,336,351,275	6,959,099,191	11,295,450,466

(Yetkili İmza / Kaşe)

TÜRKİYE İŞ BANKASI A.Ş.**CONSOLIDATED PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME AS OF SEPTEMBER 30, 2025***(Amounts expressed in thousand Turkish Lira (TL) unless otherwise stated.)*

TÜRKİYE İŞ BANKASI A.Ş. CONSOLIDATED STATEMENT OF PROFIT OR LOSS					
STATEMENT OF PROFIT OR LOSS	Footnotes	THOUSAND TL			
		CURRENT PERIOD (01/01-30/09/2025)	PRIOR PERIOD (01/01-30/09/2024)	CURRENT PERIOD (01/01-30/09/2025)	PRIOR PERIOD (01/01-30/09/2024)
I. INTEREST INCOME	V-IV-a	615,249,134	422,197,455	219,434,245	161,571,502
1.1 Interest Income on Loans		388,628,149	269,791,345	140,844,071	102,352,232
1.2 Interest Income on Reserve Deposits		56,818,563	22,793,312	20,867,226	11,427,465
1.3 Interest Income on Banks		12,650,574	9,040,655	4,236,904	2,897,079
1.4 Interest Income on Money Market Placements		5,743,620	3,584,438	1,593,887	1,000,699
1.5 Interest Income on Marketable Securities Portfolio		137,436,614	107,611,349	46,733,441	40,772,544
1.5.1 Financial Assets At Fair Value Through Profit or Loss		1,318,064	1,027,637	512,112	504,284
1.5.2 Financial Assets At Fair Value Through Other Comprehensive Income		79,883,898	54,532,445	28,058,461	20,480,629
1.5.3 Financial Assets At Measured at Amortised Cost		56,234,652	52,051,267	18,162,868	19,787,631
1.6 Financial Lease Income		4,025,610	3,214,528	1,482,217	1,166,559
1.7 Other Interest Income		9,946,004	6,161,828	3,676,499	1,954,924
II. INTEREST EXPENSE (-)	V-IV-b	514,840,058	364,387,872	178,143,967	149,268,765
2.1 Interest on Deposits		375,919,703	256,167,057	137,085,244	102,358,584
2.2 Interest on Funds Borrowed		25,803,958	18,075,995	6,387,004	7,668,741
2.3 Interest on Money Market Funds		89,801,442	68,159,162	26,507,309	32,581,834
2.4 Interest on Securities Issued		21,487,830	16,526,964	7,635,338	6,137,897
2.5 Financial Lease Expense		942,257	546,311	382,791	308,150
2.6 Other Interest Expenses		884,868	4,912,383	146,281	213,559
III. NET INTEREST INCOME (I - II)		100,409,076	57,809,583	41,290,278	12,302,737
IV. NET FEES AND COMMISSIONS INCOME		87,792,293	61,180,958	32,764,678	22,521,660
4.1 Fees and Commissions Received		115,502,620	85,428,910	43,090,254	31,673,812
4.1.1 Non-cash Loans		5,619,944	4,129,597	1,990,362	1,481,047
4.1.2 Other		109,882,676	81,299,313	41,099,892	30,192,765
4.2 Fees and Commissions Paid		27,710,327	24,247,952	10,325,576	9,152,152
4.2.1 Non-cash Loans		140,952	140,148	49,136	47,568
4.2.2 Other		27,569,375	24,107,804	10,276,440	9,104,584
V. DIVIDEND INCOME		428,417	261,198	14,506	35,613
VI. TRADING INCOME /(LOSS) (Net)	V-IV-c	4,357,138	5,136,352	2,057,820	9,554,575
6.1 Gains/(Losses) on Securities Trading		13,778,459	28,015,671	6,795,929	9,485,605
6.2 Derivative Financial Transactions Gains/Losses		(26,508,933)	(48,299,932)	(502,660)	(7,806,064)
6.3 Foreign Exchange Gains / (Losses)		17,087,612	25,420,613	(4,235,449)	7,875,034
VII. OTHER OPERATING INCOME	V-IV-d	95,480,497	75,718,449	28,786,709	22,935,277
VIII. GROSS OPERATING INCOME (III+IV+V+VI+VII)		288,467,421	200,106,540	104,913,991	67,349,862
IX. EXPECTED CREDIT LOSS (-)	V-IV-e	42,204,984	17,701,733	16,504,123	7,457,004
X. OTHER PROVISION EXPENSES (-)	V-IV-e	912,910	765,481	339,513	276,521
XI. PERSONNEL EXPENSE (-)		53,708,994	42,113,762	19,454,443	16,965,590
XII. OTHER OPERATING EXPENSES (-)	V-IV-f	131,085,537	94,361,940	46,935,813	35,026,071
XIII. NET OPERATING INCOME/(LOSS) (VIII-IX-X-XI-XII)		60,554,996	45,163,624	21,680,099	7,624,676
XIV. AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		-	-	-	-
XV. PROFIT/LOSS FROM ASSOCIATES ACCOUNTED FOR USING THE EQUITY METHOD		10,461,076	7,625,795	1,378,981	2,225,299
XVI. NET MONETARY POSITION GAIN/LOSS		-	-	-	-
XVII. PROFIT/LOSS ON CONTINUING OPERATIONS BEFORE TAX (XIII+...+XVI)		71,016,072	52,789,419	23,059,080	9,849,975
XVIII. TAX PROVISION FOR CONTINUING OPERATIONS (±)	V-IV-g	10,725,155	4,323,948	3,774,550	344,395
18.1 Current Tax Provision		14,446,408	10,556,637	4,170,530	3,441,588
18.2 Deferred Tax Income Effect (+)		12,898,435	15,631,513	7,023,052	9,912,100
18.3 Deferred Tax Expense Effect (-)		16,619,688	21,864,202	7,419,032	13,009,293
XIX. NET PERIOD PROFIT/LOSS FROM CONTINUING OPERATIONS (XVI±XVII)		60,290,917	48,465,471	19,284,530	9,505,580
XX. INCOME ON DISCONTINUED OPERATIONS		-	-	-	-
19.1 Income on Assets Held for Sale		-	-	-	-
19.2 Gain on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		-	-	-	-
19.3 Other Income on Discontinued Operations		-	-	-	-
XXI. EXPENSE ON DISCONTINUED OPERATIONS (-)		-	-	-	-
20.1 Expense on Assets Held for Sale		-	-	-	-
20.2 Loss on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		-	-	-	-
20.3 Other Expense on Discontinued Operations		-	-	-	-
XXII. PROFIT/LOSS ON DISCONTINUED OPERATIONS BEFORE TAX (XX-XXI)		-	-	-	-
XXIII. TAX PROVISION FOR DISCONTINUED OPERATIONS (±)	V-IV-g	-	-	-	-
22.1 Current Tax Provision		-	-	-	-
22.2 Deferred Tax Expense Effect (+)		-	-	-	-
22.3 Deferred Tax Income Effect (-)		-	-	-	-
XXIV. NET PERIOD PROFIT/LOSS FROM DISCONTINUED OPERATIONS (XXII±XXIII)		-	-	-	-
XXV. NET PERIOD PROFIT/LOSS (XIX+XXIV)	V-IV-h	60,290,917	48,465,471	19,284,530	9,505,580
25.1 Group's Profit / Loss		44,127,133	34,846,429	14,088,650	5,515,852
25.2 Non-controlling Interest Profit / Loss (-)		16,163,784	13,619,042	5,195,880	3,989,728
Earnings per Share (*)	III-XX	1.7651	1.3939	0.5635	0.2206

(*) Presentation of the earnings/losses per share corresponding to each share with a nominal value of 1 TL.

(Yetkili İmza / Kaşe)

TÜRKİYE İŞ BANKASI A.Ş.**CONSOLIDATED PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME AS OF SEPTEMBER 30, 2025***(Amounts expressed in thousand Turkish Lira (TL) unless otherwise stated.)*

TÜRKİYE İŞ BANKASI A.Ş. CONSOLIDATED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME		
PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME	THOUSAND TL	
	CURRENT PERIOD (01/01-30/09/2025)	PRIOR PERIOD (01/01-30/09/2024)
I. PROFIT/LOSS FOR THE PERIOD	60,290,917	48,465,471
II. OTHER COMPREHENSIVE INCOME	23,004,357	(5,808,712)
2.1 Other comprehensive income that will not be reclassified to profit or loss	9,482,742	4,506,728
2.1.1 Revaluation Surplus on Tangible Assets	8,688,164	3,174,169
2.1.2 Revaluation Surplus on Intangible Assets	-	-
2.1.3 Gains/(Losses) on remeasurements of Defined Benefit Plans	(86,332)	(1,757,552)
2.1.4 Other Income/Expense Items of Other Comprehensive Income not to be Reclassified to Profit Or Loss	1,482,747	1,359,087
2.1.5 Taxes Relating To Components Of Other Comprehensive Income not to be Reclassified To Profit Or Loss	(601,837)	1,731,024
2.2 Other Income/Expense Items not be Reclassified to Profit or Loss	13,521,615	(10,315,440)
2.2.1 Exchange Differences on Translation	7,656,326	3,318,535
2.2.2 Valuation and/or Reclassification Profit or Loss from Financial Assets at Fair Value through Other Comprehensive Income	2,028,811	(25,278,814)
2.2.3 Income/(Loss) Related with Cash Flow Hedges	-	-
2.2.4 Income/(Loss) Related with Hedges of Net Investments in Foreign Operations	(5,631,654)	(2,284,381)
2.2.5 Other Income/Expense Items of Other Comprehensive Income to be Reclassified to Other Profit or Loss	7,943,864	5,542,622
2.2.6 Taxes Relating To Components Of Other Comprehensive Income to be Reclassified To Profit Or Loss	1,524,268	8,386,598
III. TOTAL COMPREHENSIVE INCOME (I+II)	83,295,274	42,656,759

(Yetkili İmza / Kaşe)

TÜRKİYE İŞ BANKASI A.Ş.
CONSOLIDATED CHANGES IN SHAREHOLDERS' EQUITY AS OF SEPTEMBER 30, 2025
(Amounts expressed in thousand Turkish Lira (TL) unless otherwise stated.)

TÜRKİYE İŞ BANKASI A.Ş. CONSOLIDATED STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY																	
CHANGES IN SHAREHOLDERS' EQUITY	Footnotes	THOUSAND TL															
						Accumulated Other Comprehensive Income That will not be Reclassified in Profit/(Loss)			Accumulated Other Comprehensive Income That will be Reclassified in Profit/(Loss)								
		Paid-in Capital	Share Premium	Share Certificate Cancellation Profits	Other Capital Reserves	Tangible assets accumulated revaluation reserve Increase/(Decrease)	Accumulated gains/(losses) on remeasurements of defined benefit plans	Other (1)	Exchange differences on translation reserve	Accumulated gains/(losses) due to revaluation and/or reclassification of financial assets measured at fair value through other comprehensive income	Other (2)	Profit Reserves	Prior Period Profit/(Loss)	Net Current Period Profit/(Loss)	Total Shareholders' Equity Except Non-controlling Interest	Non-controlling Interest	Total Shareholder's Equity
PRIOR PERIOD (30/09/2024)																	
I. Beginning Balance		10,000,000	138,553		1,131,401	31,172,456	(2,620,265)	16,976,367	12,499,003	2,959,293	12,454,863	110,860,179	72,625,319		268,197,169	35,159,671	303,356,840
II. Adjustment in accordance with TAS 8																	
2.1 The Effect of Adjustments																	
2.2 The Effect of Changes in Accounting Policies																	
III. New Balance (I+II)		10,000,000	138,553		1,131,401	31,172,456	(2,620,265)	16,976,367	12,499,003	2,959,293	12,454,863	110,860,179	72,625,319		268,197,169	35,159,671	303,356,840
IV. Total Comprehensive Income						2,961,952	(1,169,880)	1,368,141	3,297,281	(17,517,966)	3,934,915			34,846,429	27,720,872	14,935,887	42,656,759
V. Capital Increase in Cash		15,000,000										(15,000,000)					
VI. Capital Increase Through Internal Reserves																	
VII. Paid-in Capital inflation adjustment difference																	
VIII. Convertible Bonds																	
IX. Subordinated Debt																	
X. Increase/(Decrease) Through Other Changes (*)	(18,799)				(65,665)							1,513,238	197,951		1,626,725	268,641	1,895,366
XI. Profit Distribution												60,716,961	(67,707,190)		(6,990,229)	(621,827)	(7,612,056)
11.1 Dividend Paid													(7,017,722)		(7,017,722)	(631,084)	(7,648,806)
11.2 Transfer to Reserves												60,689,468	(60,689,468)				
11.3 Other (**)												27,493			27,493	9,257	36,750
Ending Balance (III+IV+...-X+XI)		25,000,000	119,754	-	1,065,736	34,134,408	(3,790,145)	18,344,508	15,796,284	(14,558,673)	16,389,778	158,090,378	5,116,080	34,846,429	290,554,537	49,742,372	340,296,909
CURRENT PERIOD (30/09/2025)																	
I. Beginning Balance		25,000,000	121,391		4,476,085	45,092,948	(3,536,701)	27,909,248	14,858,197	(19,959,127)	16,382,333	156,703,568	51,120,944		318,168,886	54,543,228	372,712,114
II. Adjustment in accordance with TAS 8																	
2.1 The Effect of Adjustments																	
2.2 The Effect of Changes in Accounting Policies																	
III. New Balance (I+II)		25,000,000	121,391		4,476,085	45,092,948	(3,536,701)	27,909,248	14,858,197	(19,959,127)	16,382,333	156,703,568	51,120,944		318,168,886	54,543,228	372,712,114
IV. Total Comprehensive Income						6,588,241	(34,162)	1,488,382	7,627,504	1,559,434	5,215,765			44,127,133	66,572,297	16,722,977	83,295,274
V. Capital Increase in Cash																	
VI. Capital Increase Through Internal Reserves																	
VII. Paid-in Capital inflation adjustment difference																	
VIII. Convertible Bonds																	
IX. Subordinated Debt																	
X. Increase/(Decrease) Through Other Changes (*)			444,770		(955,658)	(419,818)	(48)	(2,338,526)		26		3,062,114	240,569		33,429	(71,326)	(37,897)
XI. Profit Distribution												39,698,875	(44,088,999)		(4,390,124)	(3,847,836)	(8,237,169)
11.1 Dividend Paid													(4,475,968)		(4,475,968)	(3,870,790)	(8,346,758)
11.2 Transfer to Reserves												39,613,031	(39,613,031)				
11.3 Other (**)												85,844			85,844	23,754	109,598
Ending Balance (III+IV+...-X+XI)		25,000,000	566,161	-	3,520,427	51,261,371	(3,570,911)	27,059,104	22,485,701	(18,399,667)	21,598,098	199,464,557	7,272,514	44,127,133	380,384,488	67,347,843	447,732,331
(1) The accumulated amounts of items from investments valued using the equity method that will not be classified in profit or loss from other comprehensive income, along with other comprehensive income items that will not be reclassified as other gains or losses.																	
(2) Gains/losses from hedging against net investment risk related to foreign operations, the portions of investments valued using the equity method that will be classified in profit or loss from other comprehensive income, and the accumulated amounts of other comprehensive income items that will be reclassified as other gains or losses.																	
(*) Includes the effects of changes made within the framework of the compliance of the group companies with the accounting policies applied in the preparation of the group's consolidated financial statements, as well as changes in the group's shares.																	
(**) Provisions allocated for profit distribution to personnel in the relevant period, in accordance with TAS 19 "Employee Benefits," have been added to the distributable profit amount.																	

(Yetkili İmza / Kaşe)

TÜRKİYE İŞ BANKASI A.Ş.**CONSOLIDATED CASH FLOWS AS OF SEPTEMBER 30, 2025***(Amounts expressed in thousand Turkish Lira (TL) unless otherwise stated.)*

	Footnotes	THOUSAND TL	
		CURRENT PERIOD (01/01-30/09/2025)	PRIOR PERIOD (01/01-30/09/2024)
A. CASH FLOWS FROM BANKING OPERATIONS			
1.1 Operating Profit Before Changes in Operating Assets and Liabilities		103,786,978	59,846,675
1.1.1 Interest Received		587,764,172	381,879,562
1.1.2 Interest Paid		(517,507,514)	(347,986,279)
1.1.3 Dividend Received		428,417	261,198
1.1.4 Fees and Commissions Received		115,502,620	85,571,306
1.1.5 Other Income		87,881,736	74,095,879
1.1.6 Collections from Previously Written Off Loans and Other Receivables		7,500,943	4,658,549
1.1.7 Cash Payments to Personnel and Service Suppliers		(101,556,570)	(78,279,891)
1.1.8 Taxes Paid		(19,975,106)	(19,987,596)
1.1.9 Other	V-VI	(56,251,720)	(40,366,053)
1.2 Changes in Operating Assets and Liabilities		(33,673,774)	76,971,968
1.2.1 Net (Increase) / Decrease in Financial Assets at Fair Value Through Profit or Loss		(6,067,786)	(18,523,868)
1.2.2 Net (Increase) / Decrease in Due From Banks		(116,986,442)	(94,802,439)
1.2.3 Net (Increase) / Decrease in Loans		(398,014,489)	(366,434,368)
1.2.4 Net (Increase) / Decrease in Other Assets		(45,545,475)	(45,373,167)
1.2.5 Net Increase / (Decrease) in Bank Deposits		628,577	(23,369,461)
1.2.6 Net Increase / (Decrease) in Other Deposits		509,980,765	290,812,321
1.2.7 Net Increase/ (Decrease) in Financial Liabilities at Fair Value Through Profit or Loss		-	-
1.2.8 Net Increase / (Decrease) in Funds Borrowed		1,364,072	50,221,897
1.2.9 Net Increase / (Decrease) in Matured Payables		-	-
1.2.10 Net Increase / (Decrease) in Other Liabilities	V-VI	20,967,004	284,441,053
I. Net Cash Provided From Banking Operations		70,113,204	136,818,643
B. CASH FLOWS FROM INVESTING ACTIVITIES			
II. Net Cash Provided from Investing Activities		(92,949,286)	(137,200,460)
2.1 Cash Paid for the Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		(6,249,730)	(2,935,743)
2.2 Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		704,705	804,499
2.3 Cash Paid for the Purchase of Tangible Asset		(9,005,018)	(3,953,615)
2.4 Cash Obtained from the Sale of Tangible Asset		7,224,847	111,828
2.5 Cash Paid for Purchase of Financial Assets at Fair Value Through Other Comprehensive Income		(397,751,330)	(186,025,196)
2.6 Cash Obtained from Sale of Financial Assets at Fair Value Through Other Comprehensive Income		300,670,213	88,805,027
2.7 Cash Paid for Purchase of Financial Assets Measured at Amortised Cost		(43,372,771)	(103,476,263)
2.8 Cash Obtained from Sale of Financial Assets Measured at Amortised Cost (*)		61,752,290	72,824,632
2.9 Other	V-VI	(6,922,492)	(3,355,629)
C. CASH FLOWS FROM FINANCING ACTIVITIES			
III. Net cash provided from financing activities		57,037,243	(4,266,017)
3.1 Cash obtained from funds borrowed and securities issued		164,973,210	95,686,633
3.2 Cash used for repayment of funds borrowed and securities issued		(97,076,158)	(90,741,947)
3.3 Equity Instruments		-	-
3.4 Dividends Paid		(8,346,758)	(7,648,806)
3.5 Payments for Finance Leases		(2,513,051)	(1,561,897)
3.6 Other	V-VI	-	-
IV. Effect of change in foreign exchange rate on cash and cash equivalents	V-VI	8,873,382	8,689,990
V. Net increase in cash and cash equivalents		43,074,543	4,042,156
VI. Cash and cash equivalents at beginning of the period		395,130,686	397,294,605
VII. Cash and cash equivalents at end of the period		438,205,229	401,336,761

(*) It also includes financial assets measured at amortized cost.

(Yetkili İmza / Kaşe)

TÜRKİYE İŞ BANKASI A.Ş.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

FOR THE NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2025

(Amounts expressed in thousand Turkish Lira (TL) unless otherwise stated.)

SECTION THREE: EXPLANATION ON ACCOUNTING POLICIES

I. Basis of Presentation

The consolidated financial statements, related notes and explanations in this report are prepared in accordance with the “Regulation on Accounting Applications for Banks and Safeguarding of Documents” and other regulations on accounting records of Banks published by Banking Regulation and Supervision Agency and circulars and interpretations published by Banking Regulation and Supervision Authority, (together referred as “BRSA Accounting and Financial Reporting Legislation”) and requirements of Turkish Financial Reporting Standards (TFRS) published the Public Oversight Accounting and Auditing Standards Authority for the matters not regulated by the aforementioned legislations.

The format and content of the consolidated financial statements, as well as the explanations and footnotes, have been prepared in accordance with the "Communiqué on Financial Statements to be Disclosed to the Public by Banks and the Explanations and Footnotes Related to Them", published in the Official Gazette No. 28337 on June 28, 2012, and the "Communiqué on Public Disclosure of Risk Management by Banks", published in the Official Gazette No. 29511 on October 23, 2015, as well as the amendments and additions made to these communiqués. The Bank prepares its accounts in Turkish currency in accordance with the provisions of the Banking Law, the Turkish Commercial Code and the Turkish Tax Law.

TAS 29 Financial Reporting in Hyperinflation Economies requires entities whose functional currency is that of a hyperinflationary economy to prepare their financial statements in terms of the measuring unit current at the end of the reporting period. TAS 29 describes characteristics that may indicate that an economy is hyperinflationary, and it requires all entities that report in the currency of the same hyperinflationary economy apply this Standard from the same date. With the announcement made on November 23, 2023, POA stated that, entities that is applying TFRS on their financial statements for the annual reporting period ending on or after December 31, 2023 should be presented by adjusting for the inflation effect in accordance with the relevant accounting principles in the TAS 29 standard, on the other hand, POA explained that institutions or organizations authorized to regulate and supervise may determine different transition dates in their own fields for the implementation of TMS 29 provisions. Pursuant to the decision of the Banking Regulation and Supervision Agency (BRSA) dated December 12 2023 and numbered 10744, it was resolved that the financial statements dated December 31, 2023 of banks as well as financial leasing, factoring, financing, savings financing, and asset management companies shall not be subject to inflation adjustment within the scope of TAS 29. Subsequently, with the decision dated January 11 2024 and numbered 10825, it was announced that the application of inflation accounting would commence as of January 1 2025. However, the decision dated December 5, 2024 and numbered 11021 stipulated that inflation accounting shall not be applied in the year 2025 either. Accordingly, TAS 29 has not been applied, and no inflation adjustment has been made in the financial statements dated September 30, 2025.

The TFRS 17 “Insurance Contracts” standard, published by POA on February 16, 2019, to be applied for accounting periods starting after December 31, 2022, determines the principles regarding the recognition, measurement, presentation, and disclosure of insurance contracts within the scope of the standard. The purpose of TFRS 17 is to ensure that entities display these contracts fairly. POA has decided to apply TFRS 17 on consolidated and individual financial statements of companies as of January 1, 2024. On the other hand, according to the letter sent by POA to the Banks Association of Turkey dated February 15, 2024, the effective date of TFRS 17 for insurance, reinsurance companies, pension companies, banks with investments/partnerships in these companies, and other companies with investments/partnerships in these companies has been postponed to January 1, 2025, and in the letter dated January 14, 2025, the effective date has been postponed again to January 1, 2026. Accordingly, the relevant standard has not been applied in the financial statements dated September 30, 2025, and the effects on the financial statements are being evaluated.

The accounting policies applied in the current period are in line with the prior period financial statements. The accounting policies and valuation principles used in the preparation of consolidated financial statements are presented below in detail.

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II. Strategy for Use of Financial Instruments and on Foreign Currency Transactions

1. The Group's Strategy on Financial Instruments

The Group's main financial activities comprise a wide range of activities such as banking, insurance and reinsurance services, brokerage services, investment consulting, real estate portfolio and asset management, payment services, financial lease, factoring services, portfolio and asset management. The liabilities on the Group's balance sheet are mainly composed of relatively short-term deposits, parallel to general liability structure of the banking system, which is its main field of activity. As for the non-deposit liabilities, funds are collected through medium and long-term instruments. The liquidity risk that may arise from this liability structure can be easily controlled through deposit continuity, as well as widespread network of the correspondent banks, market maker status (The Parent Bank is one of the market maker banks) and by the use of liquidity facilities of the Central Bank of the Republic of Türkiye (CBRT). As a result, the liquidity of the Group and the banking system can be easily monitored. On the other hand, foreign currency liquidity requirements are met by the money market operations and currency swaps.

Most of the funds collected bear fixed-interest, and by closely monitoring the developments in the sector, both fixed and floating rate placements are made based on the yields of alternative investment instruments.

Some of the fixed interest liabilities that are issued/used by the Group companies are subject to fair value hedge accounting. The fair value risk of the related fixed interest financial liabilities is protected by interest rate swaps. Explanations on hedge accounting are explained in Section Three, footnote IV.2.

The principle of safety is prioritized in investment activities, and investments are directed towards high-yield, low-risk assets, taking into account their maturity structure. Accordingly, a pricing policy aimed at high returns is generally applied in long-term investments, and attention is paid to maximizing opportunities for generating non-interest income. The Bank determines its credit strategy by considering international and national economic data and expectations, market conditions, the expectations and trends of current and potential credit customers, and risks such as interest rates, liquidity, exchange rates, and credit. Additionally, the Bank and its consolidated subsidiaries act in line with this strategy and within legal limits in their balance sheet management.

The primary objectives related to balance sheet components are set by the long-term plans shaped along with budgeting; and the Parent Bank takes the required positions against the short-term currency, interest rates and price fluctuations in accordance with these plans and the course of the market conditions.

Foreign currency, interest rate and price fluctuations in the markets are monitored instantaneously. While taking positions, in addition to the legal limits, the Parent Bank's own transaction and control limits are also effectively monitored in order to avoid limit overrides. The Parent Bank's asset-liability management is executed by the Asset-Liability Management Committee, within the risk limits determined by the Board of Directors, in order to keep the liquidity risk, interest rate risk, currency risk and credit risk within certain limits depending on the equity adequacy and to maximize profitability.

2. Foreign Currency Transactions

The financial statements of the Parent Bank's branches and financial institutions that have been established abroad are prepared in functional currency prevailing in the economic environment that they operate in; and when they are consolidated, they are presented in TL, which are the functional currency of the Parent Bank and also the currency used in presentation of the financial statements.

Foreign currency monetary assets and liabilities on the balance sheet are converted into Turkish Lira by using the prevailing exchange rates at the balance sheet date. Non-monetary items in foreign currencies carried at fair value are converted into Turkish Lira by the rates at the date of which the fair value is determined. Exchange rate differences arising from the conversions of monetary foreign currency items and the collections of and payments in foreign currency transactions are reflected to the income statement.

While the Parent Bank and Türkiye Sınai Kalkınma Bankası A.Ş. one of the consolidated subsidiaries, use their own foreign currency exchange rates for their foreign currency transactions, other consolidated institutions residing domestically use the CBRT rates for their foreign currency transactions.

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Assets and liabilities of the foreign branches of the Parent Bank and financial institutions that have been established abroad are converted into TL by using the prevailing exchange rates at the balance sheet date. Income and expenses of foreign branches are converted by at exchange rates at the dates of the transactions. Incomes and expenses of foreign financial institutions are converted into TL at average foreign currency rates of the balance sheet date as long as there is not a significant fluctuation in currency rates during the period. The exchange rate differences arising from the conversion to TL are recognized in the shareholders' equity.

As of November 1, 2023, the Parent Bank applies hedge accounting for its net investment amounting to EUR 468.6 million in Isbank AG, a subsidiary headquartered in Germany and whose functional currency is Euro, in order to hedge its foreign currency risk. The portion of demand deposits in EURO subject to hedge accounting is designated as hedging instrument. Exchange rate changes in the portion of demand deposits in foreign currency subject to hedge accounting are recognized in equity under "Accumulated Other Comprehensive Income or Expenses Reclassified to Profit or Loss".

III. Information on the Consolidated Companies

1. Basis of Consolidation:

The consolidated financial statements have been prepared in accordance with the procedures and principles listed in the "Communiqué Related to Regulation on the Preparation of the Consolidated Financial Statements of Banks" published in the Official Gazette numbered 26340 dated November 8, 2006.

a. Subsidiaries:

A subsidiary is an entity that is controlled by the Parent.

Control; is the power of the Parent Bank to appoint or remove from office the decision-taking majority of members of board of directors through direct or indirect possession of the majority of a legal person's capital irrespective of the requirement of owning minimum fifty-one per cent of its capital; or by having control over the majority of the voting right as a consequence of holding privileged shares or of agreements with other shareholders although not owning the majority of capital.

As per the "Communiqué Related to the Preparation of Consolidated Financial Statements of Banks" published in the Official Gazette numbered 26340 dated 8 November, there is no subsidiary or financial institution that is not included in the scope of consolidation as of the current period. Detailed information about the Bank's subsidiaries related to credit and financial institution is given in Section Five Note I.i.3

Under full consolidation method, the assets, liabilities, income and expenses, and off-balance sheet items of subsidiaries are combined with the equivalent items of the Parent Bank. The book value of the Parent Bank's investment in each of the subsidiaries and the Group's portion of equity of each subsidiary are eliminated. All significant transactions and balances between consolidated subsidiaries are eliminated reciprocally. Non-controlling interests in the net profit or loss and in the equity of consolidated subsidiaries are calculated separately from the Group's net profit or loss and the Group's shareholders' equity. Non-controlling interests are presented separately in the balance sheet and in the statement of profit and loss.

In preparing its consolidated financial statements, the Bank performed necessary corrections to ensure consistency of accounting policies used by consolidated subsidiaries. On the other hand, insurance companies under consolidation are obliged to carry their activities in accordance with the regulations issued by T.R Ministry of Treasury and Finance in the accompanying consolidated financial statements, financial reporting presentations of these companies are maintained in accordance with the insurance legislation.

TFRS 3 "Business Combinations" standard prescribes no depreciation to be recognized for goodwill arising on the acquisitions on or after March 31, 2004, realizing positive goodwill as an asset and application of impairment analysis as of balance sheet dates. In the same standard, it is also required from that date onwards that the negative goodwill, which occurs in the case of the Group's interest in the fair value of acquired identifiable assets and liabilities exceeds the acquisition cost to be recognized in profit or loss.

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The positive consolidation goodwill amounting to TL 27,994, which arose upon the acquisition of Moka Ödeme ve Elektronik Para Kuruluşu A.Ş. that had previously been included in the scope of consolidation as a subsidiary, has been derecognized in the current period financial statements, as it is no longer applicable due to the merger of the said company with Birleşik Ödeme Hizmetleri ve Elektronik Para A.Ş.

The structured entity that is established within the Bank's securitization loan transactions are included in the consolidated financial statement although the bank does not have any subsidiaries.

b. Associates:

An associate is a domestic or foreign entity which the Parent Bank participates in its capital and over which it has a significant influence but no control.

Significant influence is the power to participate in the financial and operating policy of the investee. If the Parent Bank holds qualified shares in the associate, it is presumed that the Parent Bank has significant influence unless otherwise demonstrated. A substantial or majority ownership by another investor does not necessarily preclude the Parent Bank from having significant influence.

Qualified share is the share that directly or indirectly constitutes ten or more than ten percent of an entity's capital or voting rights and irrespective of this requirement, possession of privileged shares giving right to appoint members of board of directors.

Equity method is a method of accounting whereby the book value of the investor's share capital in the subsidiary or the joint venture is either added to or subtracted in proportion with investor's share from the change in the subsidiary's or joint venture's equity within the period. The method also foresees that profit will be deducted from the subsidiaries' or joint venture's accordingly recalculated value.

Arap-Türk Bankası A.Ş. is a subsidiary of the Bank acting as a credit institution or financial institution, is accounted under the equity method in the consolidated financial statements according to the "Communiqué on the Preparation of Consolidated Financial Statements". Accounting policies of Arap Türk Bankası A.Ş. are not different than the Parent Bank's accounting policies. Detailed information about Arap Türk Bankası A.Ş. is given in Section Five Note I.h.2.

c. Jointly controlled entities:

A joint venture is an agreement in which the Group has joint control, whereby the Group has rights to the net assets of the arrangement, rather than rights to its assets and obligations for its liabilities.

Moka United Payment Services and Electronic Money Institution Inc., which is a jointly controlled affiliate of the Bank that is a credit institution or financial institution, is accounted for using the equity method in the consolidated financial statements in accordance with the "Communiqué on the Preparation of Consolidated Financial Statements of Banks." The accounting policies applied by Moka United Payment Services and Electronic Money Institution Inc. are not different from those of the Parent Bank. Explanatory information regarding Moka United Payment Services and Electronic Money Institution Inc. is provided in Note I.h.2 of Section Five.

d. Principles applied during share transfer, merger and acquisition:

Business combinations are considered to be the merger of separate legal entities or businesses into a single reporting entity. Business combinations are accounted for under the purchase method in accordance with IFRS 3 "Business Combinations."

Legal mergers between businesses controlled by the Group are not evaluated under IFRS 3. Therefore, goodwill is not calculated in such mergers. Additionally, transactions arising between the parties in legal mergers are subject to adjustment during the preparation of consolidated financial statements.

In a business combination that occurs in stages, the Group remeasures its previously held equity interest in the acquired business at fair value as of the acquisition date and, if any, recognizes the resulting gain or loss in the "Profit or Loss from Equity Method Investments" account. Amounts arising from the acquired business's share that were previously recognized in other comprehensive income are transferred to the period's profit or loss or prior years' profit or loss, assuming that such shares have been disposed of.

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2. Presentation of subsidiaries, associates and jointly controlled entities which are not credit or financial institutions in consolidated financial statements:

The subsidiaries, associates and jointly controlled entities which are not credit or financial institutions owned by the Bank and its subsidiaries are accounted accordingly to the equity method described in TAS 28 “Investments in Associates and Joint Ventures”.

IV. Forward, Option Contracts and Derivative Instruments

Derivative transactions of the Group consist of foreign currency and interest rate swaps, forwards, foreign currency options and interest rate options. The Group has no derivative instruments decomposed from the main contract.

The Group classifies derivative products “Derivative Financial Instruments at Fair Value through Profit or Loss” or “Derivative Financial Instruments through Other Comprehensive Income” according to the “TFRS 9-Financial Instruments” principles.

1. Derivative Financial Instruments

Derivative transactions are recorded at their fair values as of the date of the contract and receivables and payables arising from these transactions are recorded in off-balance sheet accounts. Derivative transactions are measured at their fair values in the reporting periods after their recognition and if the valuation difference is positive, difference is presented under the “Derivative Financial Assets at Fair Value through Profit or Loss” and if the valuation difference is negative, then it is presented under the “Derivative Financial Liabilities at Fair Value through Profit and Loss”. The differences arising from the valuation of derivative transactions are associated with the income statement. On off-balance sheet items table, options which generated assets for the Group are presented under “call options” line and which generated liabilities are presented under “put options” line.

2. Hedging Derivative Financial Instruments

TFRS 9 “Financial Instruments” rules that TAS 39 “Financial Instruments: Recognition and Measurement” value hedge accounting may continue to be implemented to hedge the fair value changes against interest rate risk. In this context, the principles of TAS 39 regarding hedge accounting for fair value hedge accounting continue to be applied in the accompanying financial statements.

Interest rate swaps are performed in order to hedge the changes in fair value of fixed interest rate financial instruments.

In this context, if the valuation differences of the derivative transactions are positive, they are included in “Derivative financial assets at Fair Value through Profit or Loss” and if the valuation differences are negative, they are included in “Derivative Financial Liabilities at Fair Value through Profit or Loss”. Changes in the fair value of the fixed rate financial liabilities subject to hedge accounting and changes in the fair value of interest rate swaps as hedging instruments are recorded under “Trading Profit/Loss” in the income statement.

At the beginning of the hedging transaction and in each reporting period, it is expected that the hedging transaction will offset the changes in the hedged risk arising from the hedged transaction (related to the hedged risk) and effectiveness tests are performed in this context. Efficiency tests are carried out with the “Dollar off-set method” and the hedging accounting is continued if the efficiency is between 80% and 125%.

The hedge accounting is terminated if the hedging instrument is terminated, realized, sold or the effectiveness test is ineffective. In the case of termination of fair value hedge accounting, the valuation effects of the fair value hedge accounting applied on the hedged financial instruments is reflected to the statement of profit or loss on a straight-line basis over the life of the hedged financial instrument.

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V. Interest Income and Expenses

Interest income is calculated using the effective interest method (the rate that equates the future cash flows of a financial asset or liability to its current net book value) in accordance with the provisions of IFRS 9 “Financial Instruments.” This applies to financial assets that are credit-impaired at the time of purchase or creation, as well as financial assets that are not credit-impaired at the time of purchase or creation but subsequently become credit-impaired. -impaired at the time of purchase or creation, but which subsequently became credit-impaired financial assets, is calculated by applying the effective interest rate to the gross carrying amount of the financial asset.

The Group does not cancel interest accruals and discounts on loans and other receivables that have become non-performing under IFRS 9 and, while recognizing such amounts as interest income, calculates the expected credit loss allowance on these amounts in accordance with the relevant methodology.

VI. Fee and Commission Income and Expenses

Fees and commissions other than those that are an integral part of the effective interest rate of financial instruments measured at amortized cost are accounted for in accordance with IFRS 15 “Revenue from Contracts with Customers.” Fee and commission income/expenses are accounted for on an accrual basis or using the effective interest method, depending on the nature of the transaction. Income earned in exchange for services provided through contracts or in connection with transactions such as the purchase or sale of assets on behalf of a third party is recognized in the income statement in the period in which it is received.

VII. Financial Assets

The financial assets of banks and companies within the scope of consolidation are classified and accounted for under IFRS 9 “Financial Instruments” based on the business model under which they are managed and the contractual cash flow characteristics, as either “Fair Value Through Profit or Loss,” “Fair Value Changes Recognized in Other Comprehensive Income,” or “Measured at Amortized Cost.” Financial assets are recognized or derecognized in accordance with the provisions of IFRS 9 on “Recognition and Derecognition of Financial Instruments.” A financial asset is recognized in the statement of financial position only when the entity is a party to the contractual provisions of the financial instrument. Financial assets are measured at fair value upon initial recognition in the financial statements.

The Group has three different business models for the classification of financial assets:

- Business model for holding financial assets for the purpose of collecting contractual cash flows: Financial assets held under this business model are managed for the purpose of collecting contractual cash flows that will arise over the life of these assets. The Group manages the assets it holds in this portfolio for the purpose of collecting specific contractual cash flows.
- Business model aimed at collecting and selling contractual cash flows of financial assets: In this business model, the Group aims to both collect contractual cash flows of financial assets and sell these assets.
- Other business models: This is a business model in which financial assets are not held under a business model that aims to collect contractual cash flows or a business model that aims to collect contractual cash flows and sell financial assets, and in which changes in fair value are measured by reflecting gains or losses.

When the business model used solely for the management of financial assets is changed, all financial assets affected by this change may be reclassified.

A financial asset is derecognized when the rights to the cash flows from the financial asset expire, the entity transfers substantially all the risks and rewards of the financial asset, or the entity no longer controls the financial asset.

1. Financial Assets at Fair Value Through Profit or Loss:

Financial assets other than those measured at amortized cost or whose fair value changes are recognized in other comprehensive income are measured at fair value through profit or loss. Financial assets whose fair value changes are recognized in profit or loss are financial assets held for the purpose of generating profit from short-term fluctuations in prices and similar factors in the market, or financial assets that are part of a portfolio aimed at generating short-term profit regardless of the reason for their acquisition, or financial assets that are not held within the scope of business models aimed at collecting and/or selling the contractual cash flows of financial assets.

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Financial assets whose fair value changes are recognized in profit or loss are reflected on the balance sheet at their fair values and are subject to valuation at their fair values following their initial recognition. The gains or losses resulting from such valuation are recognized in the income statement.

In some cases, restructuring, modifying, or changing the counterparty of the contractual cash flows of loans may result in the loan being derecognized in accordance with TFRS 9. When a change in a financial asset results in the removal of the existing financial asset from the financial statements and the subsequent inclusion of the modified financial asset in the financial statements, the modified financial asset is considered a new financial asset for the purposes of IFRS 9. In cases where significant changes are identified between the initial terms of the contracts and the new terms related to the new financial asset, the new financial asset is evaluated in accordance with existing business models. If the assessment determines that the contract terms do not result in cash flows consisting solely of principal and interest payments at specified dates, the financial asset is recognized at fair value and subject to valuation. Any differences arising from the valuation are reflected in the income statement.

Loans whose contractual terms do not result in cash flows consisting of principal and interest payments arising from the principal balance on specific dates are tracked under financial assets whose fair value differences are reflected in profit or loss. These loans are subject to valuation at their fair value following their initial recognition, and any resulting gains or losses are included in the income statement.

2. Financial Assets Measured at Fair Value Through Other Comprehensive Income:

Financial assets at fair value through other comprehensive income are financial assets held within a business model whose objective is both to collect contractual cash flows and to sell the financial assets, and which give rise to contractual cash flows that include payments of principal and interest on the principal balance at specified dates.

Financial assets whose fair value changes are recognized in other comprehensive income are initially recognized in the financial statements at their fair value, including transaction costs. The initial recognition and subsequent measurement of such financial assets, including transaction costs, are based on fair value, and the difference between the discounted value and the cost, calculated using the effective interest method for debt instruments, is recognized in profit or loss. Dividend income from investments in equity instruments classified as fair value changes recognized in other comprehensive income is also recognized in profit or loss.

Gains and losses arising from changes in the fair values of financial assets recognized in other comprehensive income, excluding impairment gains or losses and foreign exchange gains or losses, are recognized in other comprehensive income until the financial asset is derecognized or reclassified. When the related asset is collected or disposed of, the fair value changes in equity accounts are recognized in the income statement.

When first recognized in the financial statements, financial assets that are not held for trading or that are subject to the provisions of IFRS 3 “Business Combinations,” an irreversible choice may be made to present changes in the fair value of an investment in an equity instrument within the scope of IFRS 9 in other comprehensive income in subsequent periods. In such a case, dividends received from the investment are recognized in profit or loss in the financial statements.

3. Financial Assets Measured at Amortized Cost:

Financial assets measured at amortized cost are financial assets held within a business model whose objective is to collect contractual cash flows over the life of the asset, which give rise to cash flows that include principal and interest payments on specified dates in accordance with the terms of the contract. Financial assets measured at amortized cost, whose initial recognition is based on fair value including transaction costs, are valued at their discounted cost using the effective interest method. The interest income calculated using the effective interest method is recognized as interest income in the income statement.

The Bank and its affiliates evaluate their loans within the framework of their current business models and may classify them as “Financial Assets Measured at Amortized Cost” based on these evaluations.

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On the other hand, the Bank's securities portfolio includes government bonds indexed to consumer prices (CPI) classified as financial assets whose fair value changes are recognized in other comprehensive income, financial assets whose fair value changes are recognized in profit or loss, and financial assets measured at amortized cost. In discounting the interest income of these securities, the estimated inflation curve created by taking into account the actual CPI data announced by TÜİK and the Central Bank of the Republic of Turkey's Sectoral Inflation Expectations Survey (the average of market participants' and the real sector's annual inflation expectations for the next 12 months) is used. The future cash flows of the securities are periodically recalculated using the aforementioned inflation curve as actual CPI data and expectations are announced. Interest income is discounted in accordance with the effective interest method, taking into account the reference index calculation formula specified in the Ministry of Treasury and Finance's CPI-Indexed Bonds Investor Guide.

VIII. Impairment of Financial Assets

In accordance with the “IFRS 9- Financial Instruments” and the regulation and related decision “Procedures and Principles regarding Classification of Loans and Allowances Allocated for Such Loans” issued by BRSA, the Bank recognizes expected credit loss allowance on financial assets at fair value through other comprehensive income, financial assets measured at amortized cost, impaired credit commitments and financial guarantee contracts.

Within the scope of IFRS 9, the expected credit loss is calculated according to the “three-stage” impairment model based on the change in the loan quality of financial assets after the initial recognition and detailed in the following headings:

Stage 1:

An important determinant for calculating the expected credit loss in accordance with IFRS 9 is to assess whether there is a significant increase in the credit risk of the financial asset. Financial assets that have not experienced a significant increase in credit risk since the initial recognition are monitored in the stage 1. Impairment for credit risk for the Stage 1 financial assets is equal to the 12-month expected credit losses.

Stage 2:

Financial assets that experienced a significant increase in the credit risk since initial recognition, are transferred to Stage 2. The expected credit loss of these financial assets are measured at an amount equal to the instrument's lifetime expected credit loss.

In order to classify a financial asset in the Stage 2, the following criteria is considered:

- Overdue between 30-90 days
- Restructuring of the loan
- Significant deterioration in the probability of default

In case of a significant deterioration in the probability of default, the credit risk is considered to be increased significantly and the financial asset is classified as stage 2. The absolute and gradual thresholds used to increase the probability of default are differentiated on the basis of portfolio and product group. In this manner, for the commercial portfolio, definition of increase in the probability of default is the comparison between the probability of default on loan's opening date, obtained from the integrated rating/score based on internal rating and probability of default of the same loan on reporting date, obtained from the integrated rating/score based on internal rating.

For the individual portfolio, it is accepted that the probability of default is worsened in cases where the behavioral score falls below the thresholds determined on the basis of the product and the probability of default exceeds the thresholds determined on the basis of the product.

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Stage 3:

Financial assets with sufficient and fair information for impairment at the reporting date, are classified in the third stage. Expected credit loss of these financial assets is measured at an amount equal to the lifetime expected credit loss. The following basic factors are considered for the classification of a financial asset in the third stage:

- More than 90 days past due
- Whether the credit rating is weakened, has suffered a significant weakness or cannot be collected or there is a certain opinion on this matter

While estimating the expected credit loss, statistical models, methods and tools are used in accordance with the relevant legislation and accounting standards. Expected credit loss is measured using reasonable and supportable information by taking current and forecasts of future economic information into consideration, including macroeconomic factors. Three scenarios, base scenario, optimistic scenario and the worst scenario, are used in forecasting studies made by macroeconomic models. These forecasts leverage indicators such as the Industrial Production Index, Employment Rate, and Credit Default Swap (CDS) spreads. The validity of the risk parameter estimates used in the calculation of expected credit losses is reviewed and evaluated at least annually within the framework of model validation processes. In the prior period, loss at default models were updated in individual and commercial portfolios, and statistical models that estimate the loss at default parameter through decision trees differentiated according to risk variables in the relevant portfolios began to be used in loan loss calculations. Macroeconomic forecasts and risk delinquency data used in risk parameter models are re-evaluated every quarter to reflect the changes in economic conjuncture and are updated if needed. Except for demand or revolving loans, the maximum period for which expected credit losses are to be determined is the contractual life of the financial asset. For demand or revolving loans, maturity is determined by taking the future risk mitigation processes into account such as behavioral maturity analyses performed by the Bank and cancellation/revision of the Bank's credit limit.

While calculating the expected credit loss, aside from assessment of whether there is a significant increase in credit risk or not, basic parameters expressed as probability of default, loss given default and exposure at default are used.

Probability of Default: Represents the probability of default on the loan over a specified time period. In this context, the Bank has developed models to calculate 12-month and life-time default probabilities by using internal rating based credit rating models. As for the Group Companies historical probability of default data has also been observed.

Loss Given Default (LGD): Defined as the damage caused by the default of borrower to the total balance of the exposure at the time of default. The LGD estimates are determined by models in terms of credit risk groups that are detailed in the Bank's data resources and system facilities.

The model used for LGD forecasting based on the Bank's historical collection data, statistical models are used to explain the LGD ratios formed in past periods, taking into account the direct cost items in the collection process, using risk variables that differ for each credit risk group.

Exposure at Default: For cash loans, the cash balance at the date of report, for non-cash loans the balance calculated using the Credit Conversion Factor (CCF) is represented by Exposure at Default.

Credit Conversion Factor: It is calculated for non-cash loans (undrawn limit for revolving loans, commitments, non-cash loans etc.) The historical limit usage data of the Bank for revolving loans are analyzed and the limit amount that can be used until the moment of default is estimated. For non-cash loans, the cash conversion ratio of the loan amount is estimated by analyzing the product type and the past compensation amount of the Group.

Credit risks, which require qualitative assessments due to their characteristics and differ followed by grouping in this manner, are considered as individual within the internal policies. Calculations are made by the method of discounted cash flows with the effective interest rate expected from the relevant financial instrument. Discounted cash flows are estimated for 3 different scenarios in which parameters are differentiated, and individual expected credit loss is calculated by taking into consideration the cash deficit amounts weighted according to probabilities.

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As mentioned above, the Bank allocated expected credit losses by reflecting additional provisions through individual assessments performed for the customers that operates in sectors where the impact might be high in accordance with the Bank's risk policies.

Expected credit loss is reflected in the income statement. Released provisions in the current year are accounted under "Expected Credit Loss Expenses" and released provision which is carried from the prior year are accounted under "Other Operating Income".

Receivables evidenced through the Legal Process that collection is not possible can be written-off by fulfilling the requirements of the Tax Procedure Law. Besides, the loans for which specific provision is allocated and for which there is no reasonable expectation of recovery might be written-off.

IX. Offsetting Financial Instruments

Financial assets and financial liabilities shall be offset and the net amount shall be presented in the balance sheet only when a party currently has a legally enforceable right to set off the recognized amounts or intends either to settle on a net basis or to realize the asset and settle the liability simultaneously.

X. Sale and Repurchase Agreements and Securities Lending Transactions

Marketable securities subject to repurchase agreements are classified under "Financial Assets at Fair Value through Profit and Loss", "Financial Assets at Fair Value through Other Comprehensive Income" or "Financial Assets Measured at Amortized Cost" in the portfolio and they are valued according to the valuation principles of the related portfolios.

Funds obtained from the repurchase agreements are recognized under "Funds from Repurchase Transactions" account in liabilities. For the difference between the sale and repurchase prices determined by the repo agreements for the period; expense accrual is calculated using the effective interest rate method.

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

XI. Non-current Assets Held for Sale and Discontinued Operations and Related Liabilities

Assets that meet the criteria to be classified as held for sale within the scope of "TFRS 5 – Non-current Assets Held for Sale and Discontinued Operations" are measured at the lower one of their fair value and their carrying amount which from the costs to sell are deducted and presented separately within the financial statements. In order to classify a tangible fixed asset as held for sale, the asset (or the disposal group) should be available for an immediate sale in its present condition subject to the terms of any regular sales of such assets (or such disposal groups) and the sale should be highly probable. For a highly probable sale, the appropriate level of management must be committed to a plan to sell the asset (or the disposal group), and an active programme to complete the plan should be initiated to locate a customer. Also, the asset (or the disposal group) should have an active market sale value, which is a reasonable value in relation to its current fair value. Events or circumstances may extend the completion of the sale more than one year. Such assets are still classified as held for sale if there is sufficient evidence that the delay in the sale process is due to the events and circumstances occurred beyond the control of the entity or the entity remains committed to its plan to sell the asset (or disposal group).

A discontinued operation is a component of a bank that either has been disposed off or is classified as held for sale. Gains or losses relating to discontinued operations are presented separately in the income statement.

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XII. Goodwill and Other Intangible Assets

The Group's intangible assets consist of consolidation goodwill, software programs and rights. Goodwill arising from the acquisition of a subsidiary represents the excess of cost of acquisition over the fair value of Group's share of the identifiable assets, liabilities, or contingent liabilities of the acquired subsidiary at the date of acquisition of the control. Goodwill is recognized as an asset at cost and then carried at cost less accumulated impairment losses. In impairment-loss test, goodwill is allocated between the Group's every cash-generating unit that is expected to benefit from the synergies of the business combination.

To control whether there is an impairment loss in the cash-generating units that goodwill is allocated, impairment-loss test is applied every year or more often if there are indications of impairment loss. In the cases, recoverable amount of cash-generating unit is smaller than its book value; impairment loss is firstly used in reduction of book value of the cash-generating unit, and then the other assets proportionally. Goodwill which is allocated for the impairment losses could not be reversed.

When a subsidiary is to be sold, related goodwill amount is combined with the profit/loss relating to this disposal. Positive goodwill arising from the Group's investments in its subsidiaries is recognized in "Intangible Assets" in the assets of the consolidated balance sheet. Explanations on consolidation goodwill are given in Section Three, Note III.1.a.

As for other intangible assets, the purchased items are presented with their acquisition costs less the accumulated amortization and impairment provisions. In case there is an indication of impairment, the recoverable amount of the related intangible asset is estimated within the framework of TAS 36 "Impairment of Assets" and impairment provision is set aside in case the recoverable amount is below its acquisition cost. The related assets are amortized by the straight-line method considering their estimated useful life. The amortization method and period are periodically reviewed at the end of each year.

XIII. Tangible Assets

The Bank and Group companies follows its real estates in use, which are recorded under tangible fixed assets, according to the revaluation model within the framework of "TAS 16 – Property, Plant and Equipment". The positive difference between the net book value of real estate property values and the renewed expertise values which are determined by the licensed valuation companies, are recorded under the shareholders' equity in current period.

In case there is an indication of impairment, the recoverable amount of the related intangible asset is estimated within the framework of "TAS 36 – Impairment of Assets" and impairment provision is set aside in case the recoverable amount is below its acquisition cost.

Tangible assets other than the land and construction in progress are amortized at the straight-line method, according to their estimated useful lives. The estimated useful life, residual amount and the method of amortization are reviewed every year for the possible effects of the changes that occur in the estimates and if there is any change in the estimates, they are recognized prospectively.

Assets held under finance lease are depreciated over the expected useful life of the related assets.

Assets subject to leasing are depreciated according to relevant contract periods.

Within the scope of the TFRS 16 "Leases" standard, development costs related to leases that cannot be added to the cost of the right-of-use asset and are within the scope of exceptions in the mentioned standard are amortized in equal amounts, taking into account the useful-life period. However, in any case the useful life cannot exceed leasing term. When the lease period is not certain or longer than 5 years, the amortization period is recognized as 5 years.

The difference between the sales proceeds arising from the disposal of tangible assets or the inactivation of tangible asset and the book value of the tangible assets are recognized in the profit and loss accounts.

Regular maintenance and repair costs incurred for tangible assets are recognized as expense.

(Yetkili İmza / Kaşe)

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The depreciation rates used in amortization of tangible assets and their estimated useful lives are as follows:

	Estimated Economic Life	Depreciation Rate
Buildings	50	2%
Safe Boxes	2-50	2% - 50%
Other Movables	2-25	4% - 50%

XIV. Investment Property

Investment properties are kind of properties held by the Group to earn rent income or benefit from valuation surplus. The investment properties of the Group are measured at their fair values in the consolidated financial statements in accordance with "TAS 40 Investment Property". Any gains or losses arising from changes in fair values of investment properties are recognised in "Other Operating Incomes" and "Other Operating Expenses" for the related period.

XV. Leasing Transactions

The Bank and its consolidated subsidiaries accounts for its leases within the scope of the "IFRS 16-Leases" standard (IFRS 16). For contracts within the scope of IFRS 16, right-of-use assets and lease liabilities are reflected in the financial statements, and these are shown under "Tangible Assets" and "Leasing Transaction Liabilities ", respectively.

In accordance with IFRS 16, the right of use asset is first measured at cost. The cost of the right-of-use asset consists of the present value of the lease payments as of the date the lease obligation begins, the amount obtained by deducting all lease incentives received, and the sum of all initial direct costs incurred by the lessee. The Bank and its consolidated subsidiaries measures right-of-use assets using the cost method. Fixed assets accounted for as right-of-use assets are depreciated taking into account the contract period.

In accordance with IFRS 16, the lease liability is calculated by discounting future lease payments using the Bank's borrowing interest rate at the date of initial application or contract. The interest on the lease liability for each period in the lease term is the amount found by applying a fixed periodic interest rate to the remaining balance of the lease liability. Interest expenses and exchange differences related to lease liabilities are associated with the profit or loss statement.

Within the scope of consolidation, there is 1 company (İş Finansal Kiralama A.Ş.) which is exclusively engaged in financial leasing transactions and 1 bank (Türkiye Sınai Kalkınma Bankası A.Ş.) which is engaged in financial leasing activities in accordance with Article 4 of the 5411 Banking Law, and financial leasing activities are carried out in accordance with the Financial Leasing, Factoring, Financing and Savings Finance Companies Law No. 6361.

XVI. Insurance Technical Income and Expense

As claims are incurred, expenses are recorded, and at the end of the period, provisions are set aside for outstanding claims that have not yet been paid and for incurred but not reported claims. The reinsurers' shares of paid claims are netted out. On the other hand, appropriate actuarial methods are used to estimate the amount of the provision that should be set aside in the current period based on historical damage data. The provision amount determined by the method is added to or subtracted from the outstanding claims provision amount.

Insurance premium income represents the amount remaining after cancellations are deducted from the premiums written during the period. Earned premium income is reflected in the financial statements on an accrual basis by setting aside unearned premium reserves based on the premiums written.

XVII. Insurance Technical Provisions

IFRS 4 "Insurance Standards" requires that all contracts issued by insurance companies be classified as either insurance contracts or investment contracts. Contracts with significant insurance risk are considered insurance contracts. Insurance risk is defined as risk, other than financial risk, transferred from the holder of a contract to the issuer. Contracts issued by insurance companies without significant insurance risk are considered investment contracts. Investment contracts are accounted for in accordance with TAS 39 "Turkish Accounting Standard for Financial Instruments: Recognition and Measurement".

(Yetkili İmza / Kaşe)

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Within the framework of the current insurance regulation, insurance technical provisions accounted by insurance companies for unearned premium claims, unexpired risk reserves, outstanding claims and life-mathematical reserves are presented in the consolidated financial statements.

Unearned premium reserve is recognized on accrued premiums without discount or commission which extends to the next period or periods on a daily basis for the current insurance contracts.

Provision for ongoing risks is allocated, if any deficiency is identified, based on the evaluation of the adequacy of the recognized technical provisions using current estimates of future cash flows.

If the outstanding claim reserve is established and confirmed by approximation and if there are unpaid or unidentified compensation amounts in both prior and current accounting periods; it is separated for estimated yet unreported compensation amounts.

Mathematical reserve is recognized on actuarial bases in order to meet the requirements of policyholders and beneficiaries for life, health and personal accident insurance contracts for a period longer than a year.

On the other hand, actuarial chain ladder method is used to estimate the reserve amount to be set aside in the current period by looking at the data of the past materialized losses. If the reserve amount found as a result of this method exceeds the amount of reserve for the amount of uncertain indemnity, additional reserve must be set aside for the difference.

Reinsurance companies recognize for the outstanding claims that is declared by the companies, accrued and determined on account.

Insurance companies of the Group cede premium and risks in the normal course of business in order to limit the potential for losses arising from risks accepted. Insurance premiums ceded to reinsurers on contracts that are deemed to transfer significant insurance risk are recognized as an expense in a manner that is consistent with the recognition of insurance premium revenue arising from the underlying risks being protected.

Costs which vary and are directly associated with the acquisition of insurance and reinsurance contracts including brokerage, commissions, underwriting expenses and other acquisition costs are deferred and amortized over the period of contract, consistent with the earning of premium.

XVIII. Provisions and Contingent Liabilities

As of the end of the reporting period, a past event is deemed to give rise to a present obligation if, taking account of all available evidence, it is more likely than not that a present obligation exists, the entity recognizes a provision in the financial statements. As of the end of the reporting period where it is more likely that no present obligation exists at the end of the reporting period, the entity discloses a contingent liability on footnotes unless the possibility of an outflow of resources embodying economic benefits is remote.

In the financial statements, a provision is made for an existing commitment resulted from past events if it is probable that the commitment will be settled, and a reliable estimate can be made of the amount of the obligation.

Provisions are calculated based on the reliable estimates of management of the Parent Bank and subsidiaries on the expenses to incur as of the balance sheet date to fulfill the liability by considering the risks and uncertainties related to the liability. In case the provision is measured by using the estimated cash flows required to fulfill the existing liability, the book value of the related liability is equal to the present value of the related cash flows.

If the amount is not reliably estimated and there is no probability of cash outflow from the Group to settle the liability, the related liability is considered as “contingent” and disclosed in the notes to the financial statements.

XIX. Contingent Assets

The contingent assets usually arise from unplanned or other unexpected events that give rise to the possibility of an inflow of economic benefits to the Parent Bank and the Group. Since showing the contingent assets in the financial statements may result in the accounting of an income, which will never be generated, the related assets are not included in the financial statements, but if there is a possibility that an inflow of economic benefits of these assets may occur then it is explained in the footnotes of the financial statements. Nevertheless, the developments related to the contingent assets are constantly evaluated and 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.

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XX. Liabilities Regarding Employee Benefits

1. Severance Indemnities and Short-Term Employee Benefits

According to the related regulation and the collective bargaining agreements, the Parent Bank and consolidated Group companies (excluding the subsidiaries residing outside Türkiye) are obliged to pay termination benefits for employees who retire, die, quit for their military service obligations, who have been dismissed as defined in the related regulation or (for the female employees) who have voluntarily quit within one year after the date of their marriage. Within the scope of TAS 19 "Employee Benefits", the Parent Bank allocates severance indemnity provisions for employee benefits by estimating the present value of the probable future liabilities. According to TAS 19, all actuarial gains and losses occurred are recognized under shareholders' equity. As the legislations of the countries in which the Parent Bank's non-resident subsidiaries operate do not require retirement pay provision, no provision liability has been recognized for the related companies. In addition, provision is also allocated for the unused paid vacation.

2. Retirement Benefit Obligations

Türkiye İş Bankası A.Ş. Emekli Sandığı Vakfı ("İşbank Pension Fund"), of which each Bank employee is a member, has been established according to the provisional Article 20 of the Social Security Act No. 506. As per provisional article numbered 23 of the Banking Law numbered 5411, it is ruled that Bank pension funds, which were established within the framework of Social Security Act, will be transferred to the Social Security Institution, within 3 years after the publication of such law. Methods and principles related to transfer have been determined as per the Cabinet decision dated November 30, 2006 numbered 2006/11345. However, the related article of the act has been cancelled upon the President's application dated November 2, 2005, by the Supreme Court's decision dated March 22, 2007, numbered E,2005/39, K,2007/33, which was published on the Official Gazette dated March 31, 2007 and numbered 26479 and the execution decision was ceased as of the issuance date of the related decision.

After the justified decree related to cancelling the provisional Article 23 of the Banking Law was announced by the Constitutional Court on the Official Gazette dated December 15, 2007 and numbered 26731, Turkish Grand National Assembly started to work on establishing new legal regulations, and after it was approved at the General Assembly of the TGNA, the Law numbered 5754 "Emendating Social Security and General Health Insurance Act and Certain Laws and Decree Laws", which was published on the Official Gazette dated May 8, 2008 and numbered 26870, came into effect.

The new law decrees that the contributors of the Bank pension funds, the ones who receive salaries or income from these funds and their rightful beneficiaries will be transferred to the Social Security Institution and will be subject to this Law within 3 years after the release date of the related article, without any need for further operation. The three-year transfer period can be prolonged for maximum 2 years by the Cabinet decision.

However, related transfer period has been prolonged for 2 years by the Cabinet decision dated March 14, 2011, which was published on the Official Gazette dated April 9, 2011 and numbered 27900. In addition, by the Law "Emendating Social Security and General Health Insurance Act", which was published on the Official Gazette dated 8 March 2012 and numbered 28227, this period of 2 years has been raised to 4 years after that related transfer period has been prolonged for one more year by the Cabinet decision dated April 8, 2013, which was published on the Official Gazette dated May 3, 2013 and numbered 28636 also this period has revalidated one more year by the Cabinet decision dated February 24, 2014, which was published on the Official Gazette dated April 30, 2014 and numbered 28987.

The Council of Ministers has been lastly authorized to determine the transfer date in accordance with the last amendment in the first paragraph of the 20th provisional article of Law No,5510 implemented by the Law No. 6645 on Amendment of the "Occupational Health and Safety Law and Other Laws and Decree Laws" published in the Official Gazette dated April 23, 2015 and numbered 29335. This authority was transferred to the President with the delegated legislation No,703 which published in the repetitive Official Gazette No. 30473 dated July 9, 2018.

On the other hand, the application made on June 19, 2008 by the Republican People's Party to the Constitutional Court for the annulment and motion for stay of some articles, including the first paragraph of the provisional article 20 of the Law, which covers provisions on transfers, was rejected in accordance with the decision taken at the meeting of the aforementioned court on March 30, 2011.

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The above mentioned Law also states that;

- Through a commission constituted by the attendance of one representative separately from the Social Security Institution, Ministry of Finance and Treasury, State Planning Organization, Banking Regulation and Supervision Agency, Savings Deposit Insurance Fund, one from each pension fund, and one representative from the organization employing pension fund contributors, related to the transferred persons, the cash value of the liabilities of the pension fund as of the transfer date will be calculated by considering their income and expenses in terms of the lines of insurance within the context of the related Law, and technical interest rate of 9.8% will be used in the actuarial calculation of the value in cash,
- And that after the transfer of the pension fund contributors, the ones who receive salaries or income from these funds and their rightful beneficiaries to the Social Security Institution, these persons' uncovered social rights and payments, despite being included in the trust indenture that they are subject to, will be continued to be covered by the pension funds and the employers of pension fund contributors.

In accordance with the new law, the Parent Bank had an actuarial valuation performed by an actuary registered in the actuarial registry as of December 31, 2024 for the aforementioned fund. In the financial statements for the said period, a provision has been recognized in the amount of the actual and technical deficit as stated in the actuarial report. The actuarial assumptions used in the said report are disclosed in Note V-II.g.4.1. In the financial statements for the said period, a provision has been recognized in the amount of the actual and technical deficit stated in the actuarial report, and an additional provision amounting to TL 870,000 has been allocated in the current period's financial statements by considering the potential technical deficit.

Anadolu Anonim Türk Sigorta Şirketi, Milli Reasürans T.A.Ş. and Türkiye Sınai Kalkınma Bankası A.Ş. also had actuarial valuations as of December 31, 2025 for their pension funds. A provision has been recognized in the year-end financial statements in the amount of the actual and technical deficit calculated based on the actuarial report of Milli Reasürans T.A.Ş. According to actuarial report of Anadolu Anonim Türk Sigorta Şirketi and Türkiye Sınai Kalkınma Bankası, there is not any additional operational or actuarial liability.

On the other hand, within the scope of the temporary article added to the Social Insurance and General Health Insurance Law dated May 31, 2006 and numbered 5510, with the Law No. 7438 published in the Official Gazette dated March 1, 2023 and numbered 32121, among those who request pension after the effective date of the relevant article, those who will be granted an old-age or retirement pension according to the relevant regulations, are provided with the opportunity to benefit from old-age and retirement pensions if they meet the conditions other than age in the said provisions.

İşbank Members' Supplementary Pension Fund has been founded by the Parent Bank to provide beneficiaries with additional social security and solidarity rights to compulsory social security benefits as per the provisions of the Turkish Commercial Code and Turkish Civil Code. Those are also valid for the supplementary pension funds of the employees of Anadolu Anonim Türk Sigorta Şirketi, Milli Reasürans T.A.Ş. and Türkiye Sınai Kalkınma Bankası A.Ş. which are among the other financial institutions of the Group.

XXI. Taxation

1. Corporate Tax:

Turkish tax legislation does not permit a parent company and its subsidiary to file a consolidated tax return. Therefore, provisions for taxes, as reflected in the accompanying consolidated financial statements, have been calculated on a separate-entity basis.

Pursuant to the amendment made in Article 32 of the Corporate Tax Law with the Law No. 7394, the corporate tax rate has been determined as 25%, starting from the declarations that must be submitted as of July 01, 2022 and being valid for the corporate earnings for the taxation period starting from January 1, 2022. On the other hand, the Law No. 7456 published in the Official Gazette No. 32249 dated July 15, 2023 and the Corporate Tax Law No. 32. in accordance with the amendment made to the article, the corporate tax rate has been determined as 30% starting from the returns that must be submitted as of October 1, 2023 and applying to corporate earnings of institutions for the year 2023 and subsequent taxation periods. The Corporate Tax rate valid for the period of September 30, 2025, is 30%.

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As per the Corporate Tax law, temporary tax is calculated and in the first nine months of the year paid quarterly in line with the principles of the Income Tax Law and at the corporate tax rate. The temporary tax payments are deducted from the current period's corporate tax.

Tax provision consists of current tax provision and deferred tax income/expense. The current tax liability is calculated over the portion of the period subject to taxation. The taxable profit differs from the profit involved in the statement of profit and loss, as the income and expense items that can be taxable or deductible at other periods, and items that are not taxable or deductible are excluded. The current tax amounts payable is netted off with prepaid tax amounts and presented on the financial statements.

Within the framework of the Corporate Tax Law numbered 5520, 75% of the gains on the sale of the participation shares, which were held in the assets for a minimum of 2 whole years and 75% of the gains on the sale of immovable are exempt from tax provided that they are added to the capital as set forth by the Law or that they are kept in a special fund under liabilities for a period of 5 years. However, in accordance with Article 89 / a of the Law No. 7061 and Article 5.1.e and Article 5.1.f of the Corporate Tax Law, which were published in the Official Gazette dated December 5, 2017 and numbered 30261, the 75% applied in terms of immovable sales mentioned above has been reduced to 50% which is effective from the date of publication of the Law.

On the other hand, with the Law No. 7456 published in the Official Gazette dated July 15, 2023 and numbered 32249, the exception for 50% of the income arising from the sale of immovables in Article 5.1.e of the Corporate Tax Law has been abolished. However, pursuant to the temporary article 16 added to the Corporate Tax Law with the 22nd article of the Law No. 7456, the pre-amendment provisions will be taken into consideration for the immovables included in the assets of the institutions before July 15, 2023. The 50% rate will be applied as 25% for the real estate sales earnings to be made after July 15, 2023.

Additionally, with Presidential Decree No. 9160 published in the Official Gazette dated November 27, 2024, and numbered 32735, the exemption rate for gains arising from the sale of participation shares, founder's shares, usufruct shares, and pre-emptive rights has been reduced to 50%.

In accordance with the provision of Article 298/A of the Tax Procedure Law (TPL), the necessary conditions for inflation adjustment in the calculation of corporate tax as of the end of the 2021 calendar year have been met. However, the application of inflation adjustment in the calculation of corporate tax was postponed to 2023 with the regulation made with the "Law on the Amendment of the Tax Procedure Law and the Corporate Tax Law" numbered 7352 published in the Official Gazette dated January 29, 2022 and numbered 31734. Accordingly, VUK (Tax Procedure Law) financial statements for the 2021, 2022 and 2023 accounting periods, including the provisional tax periods, were not subjected to inflation adjustment, and the 2023 accounting period will not be subject to inflation adjustment as of the temporary tax periods will be subject to inflation adjustment regardless.

VUK Temporary 33. profit / loss differences arising from the inflation adjustment made on December 31, 2023 in accordance with the article and which must be shown in the profit/ loss accounts for previous years do not affect the corporate tax base. However, Some Laws and Decrees with the Force of Law No. 7491 regulate by Law on Amendments to Decrees with the Force of Law, the difference in profit / loss caused by the inflation adjustment that Banks and financial institutions will make in the 2024 and 2025 accounting periods, including the temporary tax periods, the difference in profit / loss caused by the inflation adjustment that Banks will make in the 2024 and 2025 accounting periods, the determination of Banks' 2024 and 2025 accounting earnings.

With the regulations in paragraph (Ç) of Article 298 of the TPL and Provisional Article 32, taxpayers have been given the opportunity to optionally revalue within the scope of the TPL General Communiqué No. 537. However, these revaluation opportunities cannot be used in periods where inflation adjustment is applied in accordance with Article 298 bis of the TPL. However, in accordance with paragraph (A) of Article 298 of the TPL and Provisional Article 33, revaluation cannot be made within the scope of paragraph (Ç) of the same article in periods when inflation adjustment is required. In case of inflation adjustment in the period following the end of the revaluation period, inflation adjustment is applied based on the values found by taking into account the last values of the revalued depreciated economic assets.

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On July 16, 2024, Türkiye began adopting the OECD's Global Minimum Tax (Pillar 2) regulations through a Bill submitted to the Grand National Assembly of Türkiye. These regulations entered into force with Law No. 7524, published in the Official Gazette No. 32620 on August 2, 2024. The implementation in Türkiye is largely aligned with the OECD's Pillar 2 Model Rules, showing similarities in terms of scope, exemptions, consolidation, tax calculations, and reporting deadlines.

However, secondary legislation detailing the calculation methods and implementation approach has not yet been published, and specific issues such as Türkiye's unique circumstances and existing incentives are expected to be clarified through the Ministry's secondary regulations. These changes have not had a significant impact on the Group's financial position or performance.

Additionally, Article 36 of Law No. 7524 has introduced Article 32/C, titled "Domestic Minimum Corporate Tax," into the Corporate Tax Law. According to this regulation, the corporate tax calculated under Articles 32 and 32/A cannot be less than 10% of the corporate income before applying deductions and exemptions. This regulation entered into force upon publication and will apply to corporate income for the 2025 tax period. Furthermore, Communiqué No. 23 on Corporate Tax was published in the Official Gazette No. 32676 on September 28, 2024, regarding this matter.

2. Deferred Tax:

Deferred tax asset or liability is determined by calculating the tax effects of temporary differences between the carrying amounts of assets and liabilities in the financial statements and the amounts considered in the legal tax base account, by taking the legal tax rates into account. Deferred tax liabilities are generally recognized for all taxable temporary differences and deferred tax assets are recognized to the extent that it is probable that taxable profits will be available against which deductible temporary differences can be utilized. Free provisions that are allocated for possible future risks are not subject to deferred tax calculation. No tax assets or liabilities are recognized for the temporary timing difference that affects neither the taxable profit nor the accounting profit and that arises from the initial recognition in the balance sheet, of assets and liabilities, other than the goodwill and mergers. The Bank calculates deferred tax for the provisions allocated for Stage 1 and Stage 2 expected credit loss.

The carrying values of deferred tax assets are reviewed at each balance sheet date and reduced to the extent that it is no longer probable that sufficient taxable profits will be available to allow all or part of the asset to be recovered.

Deferred tax is measured at enacted tax rates prevailing in the period or about to be enacted when the assets are realized or liabilities are settled, and the tax is recognized as income or expense in the income statement. Nonetheless, if the deferred tax is related to assets directly associated with the equity in the same or different period, it is directly recognized in the equity accounts.

According to the amendment to Article 32 of the Corporate Tax Law made by Law No. 7394, the corporate tax rate was set at 25% for tax periods starting from 1 January 2022 and for tax returns due from July 1, 2022 onwards. Furthermore, as per the amendment to Article 32 of the Corporate Tax Law introduced by Law No. 7456, published in the Official Gazette No. 32249 on July 15, 2023, the corporate tax rate has been adjusted to 30% for tax periods beginning on or after 1 October 2023, applicable to corporate earnings for 2023 and subsequent tax periods. The bank has used the 30% rate for its deferred tax calculations.

According to the temporary Article 33 of the Tax Procedure Law, the tax effects arising from the inflation adjustment of corporate tax have been included in the deferred tax calculation in the financial statements.

Deferred tax assets and liabilities of the bank and its consolidated subsidiaries are presented net in their individual financial statements. In the consolidated financial statements, however, the deferred tax assets and liabilities are shown separately within assets and liabilities, netted off from the individual companies.

(Yetkili İmza / Kaşe)

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3. Tax Practices in the Countries that Foreign Branches Operate:

Turkish Republic of Northern Cyprus (TRNC)

In accordance with TRNC tax legislation, 15% income tax is accrued on the remaining tax base after 10% corporate tax is deducted from corporate income. The tax bases for companies are determined by adding the expenses that cannot be deducted according to TRNC regulations, to commercial gains and by subtracting exemptions and deductions from commercial gains. Income tax is paid in September, and corporate tax payment is made in two equal installments, in May and in October. On the other hand, withholding tax is paid in TRNC over interest income and similar gains of the companies. The related withholding tax payments and provisional tax paid every quarter during the year are deducted from corporate tax payable and the difference between withholding and provisional tax amounts and corporate tax payable is discounted from income tax provided that the withholding tax and paid provisional tax amounts are higher than corporate tax amount.

England

Corporate earnings are subject to 25% corporate tax in England. The relevant rate is applied to the tax base that is determined by adding the expenses that cannot be deducted due to the regulations, to commercial gains and by subtracting exemptions and deductions from commercial gains. Respect to the current year, if the tax base calculated in accordance with the country legislation is within a certain range, the corporate tax is paid in July, October of the relevant year and in January and April of the following year; If it is over a certain amount, it is paid in 4 installments in March, June, September, and December of the relevant year. The corporate tax amount must be finalized and paid by the end of September of the year following the year of profit. In case the corporate tax payable as a result of the calculation is below the temporary taxes paid, the difference amount is deducted later or paid back to the Branch by the authority.

Bahrain

In Bahrain, the corporate income tax rate has been set at 15% pursuant to the Domestic Minimum Top-up Tax (DMTT) Law, which entered into force as of 1 January 2025. The DMTT applies to branches, subsidiaries, and similar entities operating in Bahrain that are part of multinational enterprise groups with consolidated revenues exceeding EUR 750 million. Enacted in line with the OECD's Pillar Two rules, the law aims to close any favorable gap between the local tax rate and the global minimum tax rate, requiring entities to pay an additional top-up tax based on the commercial profit calculated by considering the exemptions and deductions stipulated under local legislation.

Considering the consolidated revenue level of the Bank, the Bahrain Branch falls within the scope of the aforementioned tax law. However, taking into account the Bank's tax liabilities in other countries where it operates on a consolidated basis, it is expected that the 15% tax rate applied in Bahrain will remain below the Bank's global effective tax rate. Therefore, provided that the other conditions specified in the local DMTT legislation are met, it is assessed that the Bahrain Branch will not be subject to an additional (top-up) tax.

The Republic of Iraq (Iraq)

The corporate tax rate in Iraq is 15%, and the corporate tax is paid on a consolidated basis to the tax office of the foreign bank's central branch. The first branch established in Iraq is considered as the central branch. Foreign bank branches whose central branch is within the boundaries of the Central Government must present their consolidated financial statements and pay accrued tax to the relevant tax office by the end of May of the following year, and branches of foreign banks whose central branch is within the boundaries of the Northern Iraq Regional Government must present their financial statements and pay accrued tax by the end of September of the following year at the latest. Northern Iraq Regional Government tax offices can accrue fixed taxes other than the specified rate and can postpone the due date.

Georgia

According to Georgian legislation, corporate profits are subject to corporate income tax at a rate of 20%. This rate is applied to the tax base, which is determined by adding back expenses not accepted as deductions under tax laws to the commercial profit of the corporations, and as a result of applying exemptions and deductions. Income tax must be paid by the beginning of April of the following year.

(Yetkili İmza / Kaşe)

TÜRKİYE İŞ BANKASI A.Ş.

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However, according to Georgian legislation, in May, July, September, and December of each year, the calculated tax amount for the previous year is paid in four installments to the tax office, offset against the tax amount to be paid on the estimated income to be earned in the current year. If the tax paid in this manner is lower than the finalized corporate income tax, the difference is paid by the beginning of April of the following year; if it is higher, the excess is offset against any other tax liability payable by the company.

Germany

According to the tax regulations in Germany, corporate gains are subject to 15% corporate tax and 16,7% income and industry tax. In addition to this, a solidarity tax of 5.5% is calculated over this corporate tax. The tax bases for corporate taxes and income and industry taxes are determined by adding the expenses that cannot be deducted according to Germany regulations, to interest, commissions and other operating gains and by subtracting exemptions and deductions from these. The corporate tax payments are made as temporary tax payments in four installments and are deducted from the corporate tax that is finalized at the end of the current year.

Russia

According to the Russian regulations, corporate gains are subject to 25% corporate tax. The corporate tax base is determined on accrual basis and it is measured by adding the non-deductible expenses to the corporate income gained during the period. Companies in Russia make quarterly tax returns and make provisional tax payment by offsetting the advance taxes paid during the period. Final taxation period for corporate tax is one year and the corporate tax is paid until the end of March of the following year, by considering the provisional taxes paid during the year.

Coupon income from government bonds of the Russian Federation and Belarus, as well as the Ruble and some other private bonds issued by Russian companies after January 1, 2017 and traded on the stock exchange are subject to a corporate tax of 20%. The tax on the income of these securities, together with the tax on other securities, is paid on the day of payment of corporate tax.

4. Transfer Pricing

Transfer pricing is regulated through Article 13 of Corporate Tax Law titled “Transfer Pricing through Camouflage of Earnings”. Detailed information for the practice regarding the subject is found in the “General Communiqué Regarding Camouflage of Earnings through Transfer Pricing”.

According to the aforementioned regulations, in the case of making purchase or sales of goods or services with relevant persons/corporations at a price that is determined against “arm’s length principle”, the gain is considered to be distributed implicitly through transfer pricing and such distribution of gains is not subject to deductions according to article 11 of Corporate Tax Law in means of corporate tax.

XXII. Additional Information on Borrowings

The Parent Bank and its consolidated companies, whenever required, generates funds from individuals and institutions residing domestically and abroad by approaching the borrowing instruments in the form of syndication, securitization, collateralized borrowing and issue of bonds/bills. Such transactions are at first carried at acquisition cost, and in the following periods they are valued at amortized cost measured by using the effective interest rate method.

Part of the bills issued by the Group with fixed interest and a part of its liabilities with fixed interest are subject to fair value hedge accounting. While the rediscounted credit risk and accumulated interest amount subject to hedging liability are recognized in “Interest Expenses” under income statement; net amount resulted of the hedge accounting other than the credit risk and accumulated interest amount are recognized in “Derivative Financial Transactions Gains/Losses” under income statement by using fair value model. In the balance sheet, these valuations are presented with the related liabilities.

TÜRKİYE İŞ BANKASI A.Ş.**NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS****FOR THE NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2025***(Amounts expressed in thousand Turkish Lira (TL) unless otherwise stated.)***XXIII. Information on Equity Shares and Their Issuance**

Transaction costs related to the issuance of shares are accounted for as expenses. Dividends related to shares are determined by the Parent Bank's General Assembly. Dividends to be distributed are calculated independently of earnings/loss per share.

According to the "TAS 33 Earnings per Share" standard, the calculation of earnings per share considers the weighted average number of shares. In cases where the number of shares increases due to bonus issues resulting from capital increases via internal sources, earnings per share calculations for comparative periods are adjusted by recalculating the previously determined weighted average number of shares. This adjustment assumes that the bonus issue occurred at the beginning of the comparative period. If such changes in the number of shares occur after the balance sheet date but before the financial statements are approved for publication, earnings per share calculations are also based on the new number of shares.

The Bank's paid-in capital is 25,000,000 TL, which corresponds to a total of 625,002,250 shares divided into A, B, and C groups. This consists of 1 TL in A group shares, each with a nominal value of 1 penny, 29,000 TL in B group shares, each valued at 1 penny, and 24,999,970 TL in C group shares, each with a nominal value of 4 penny. For comparability with the previous period's calculations, which were based on 625,002,250 shares, the earnings per share, calculated per 1 nominal TL using a total of 25,000,000 shares that make up the paid-in capital, is presented below in its updated form.

	Current Period	Prior Period
Group's net profit	44,127,133	34,846,429
Number of shares in nominal TL equivalent (thousands)	25,000,000	25,000,000
Earnings per share – (in full TL)	1.7651	1.3939

XXIV. Bank Acceptances and Bills of Guarantee

Bill guarantees and acceptances are realized simultaneously with the customer payments, and they are presented as possible liabilities and commitments in the off-balance sheet accounts.

XXV. Government Incentives

There are no government incentives utilized by the Bank or the companies included in consolidation, during the current or prior accounting periods.

XXVI. Segment Reporting

Business segment is the part of an enterprise.

- which conducts business operations where it can gain revenues and make expenditures (including the revenues and expenses related to the transactions made with the other parts of the enterprise),
- whose operating results are regularly monitored by the authorities with the power to make decisions related to the operations of the enterprise in order to make decisions related to the funds to be allocated to the segment and to evaluate the performance of the segment and
- which has its separate financial information.

Information on business segmentation and related information is explained in Section IV Footnote VIII.

XXVII. Other Disclosures

None.

(Yetkili İmza / Kaşe)

TÜRKİYE İŞ BANKASI A.Ş.**NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS****FOR THE NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2025***(Amounts expressed in thousand Turkish Lira (TL) unless otherwise stated.)***SECTION FOUR: INFORMATION ON THE FINANCIAL POSITION AND RISK MANAGEMENT OF THE GROUP****I. Explanations on Shareholders' Equity:****1. Explanations on Consolidated Shareholders' Equity**

The Bank's consolidated capital adequacy standard ratio is 16.57% (December 31, 2024: 18.15%). Capital adequacy standard ratio is calculated based on the Regulation on Equity of Banks, Regulation on Measurement and Assessment of Capital Adequacy of Banks and BRSA decision dated December 12, 2023 and numbered 10747, December 19, 2024 and 11038 numbered and other related legal regulations. Within the framework of the aforementioned Board decision, the amount subject to credit risk item is calculated by using the foreign exchange buying rates of the Central Bank of the Republic of Türkiye as of June 28, 2024, and the equity item is calculated without taking into account the negative net valuation differences of the securities acquired on or before January 1, 2024 and included in the "Securities at Fair Value Through Other Comprehensive Income" portfolio.

	Current Period	Prior Period
COMMON EQUITY TIER I CAPITAL		
Paid-in Capital to be Entitled for Compensation after All Creditors	26,615,938	26,615,938
Share Premium	566,161	121,391
Legal Reserves	198,012,852	155,363,002
Other Comprehensive Income According to TAS	150,502,554	120,761,699
Profit	51,399,647	51,120,944
Net Current Period Profit	44,127,133	45,536,879
Prior Period Profit	7,272,514	5,584,065
Bonus Shares from Associates, Subsidiaries and Joint-Ventures not Accounted in Current Period's Profit	-1,070	-1,070
Minority Shares	9,960,421	7,066,791
Common Equity Tier I Capital Before Deductions	437,056,503	361,048,695
Deductions From Common Equity Tier I Capital		
Valuation adjustments calculated as per the article 9, (i) of the Regulation on Bank Capital		
Current and prior periods' losses not covered by reserves, and losses accounted under equity according to TAS	24,541,981	11,989,792
Leasehold improvements on operational leases	745,124	524,607
Goodwill Netted with Deferred Tax Liabilities		27,994
Other Intangible Assets Netted with Deferred Tax Liabilities Except Mortgage Servicing Rights	16,528,128	11,553,162
Remaining after deducting from the related deferred tax liability with the deferred tax asset based on future taxable income, except for deferred tax assets based on temporary differences	7,735,662	3,861,893
Differences Arise When Assets and Liabilities Not Held at Fair Value, are Subjected to Cash Flow Hedge Accounting		
Total Credit Losses That Exceed Total Expected Loss Calculated According to the Regulation on Calculation of Credit Risk by Internal Ratings Based Approach		
Securitization Gains		
Unrealized Gains and Losses from Changes in Bank's Liabilities' Fair Values due to Changes in Creditworthiness		
Net Amount of Defined Benefit Plans		
Direct and Indirect Investments of the Bank on its own Tier I Capital	416,893	489,198
Shares Obtained against Article 56, Paragraph 4 of the Banking Law		
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		
Total of Net Long Positions of the Investments in Equity Items of Consolidated Banks and Financial Institutions where the Bank owns more than 10% of the Issued Share Capital Exceeding the 10% Threshold of above Tier I Capital		

(Yetkili İmza / Kaşe)

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Mortgage Servicing Rights (amount above 10% threshold of above Tier I capital)		
Deferred Tax Assets Arising from Temporary Differences (amount above 10% threshold of above Tier I Capital)		
Amount Exceeding the 15% Threshold of Tier I Capital as per the Article 2, Clause 2 of the Regulation on Measurement and Evaluation of Capital Adequacy of Banks		
The Portion of Net Long Position of the Investments in Equity Items of Unconsolidated Banks and Financial Institutions where the Bank Owns 10% or more of the Issued Share Capital not deducted from Tier I Capital		
Excess Amount arising from Mortgage Servicing Rights		
Excess Amount arising from Deferred Tax Assets from Temporary Differences		
Other Items to be Defined by the BRSA		
Deductions from Tier I Capital in Cases where there are no Adequate Additional Tier I or Tier II Capitals		
Total Deductions from Common Equity Tier 1	49,967,788	28,446,646
Total Common Equity Tier I capital	387,088,715	332,602,049
ADDITIONAL TIER I CAPITAL		
Privileged stocks not included in common equity and share premiums		
Debt Instruments and the Related Issuance Premiums Defined by the BRSA	33,024,510	10,519,950
Debt Instruments and the Related Issuance Premiums Defined by the BRSA (Covered by Temporary Article 4)		
Shares of Third Parties in Additional Tier I Capital	10,711,348	8,628,444
Shares of Third Parties in Additional Tier I Capital (Covered by Temporary Article 3)		
Additional Tier I Capital before Deductions	43,735,858	19,148,394
Deductions from Additional Tier I Capital		
Direct and Indirect Investments of the Bank on its own Additional Core Capital		
Investments in Equity Instruments Issued by Banks or Financial Institutions Invested in Bank's Additional Tier I Capital and Having Conditions Stated in the Article 7 of the Regulation		
Total of Net Long Positions of the Investments in Equity Items of Unconsolidated Banks and Financial Institutions where the Bank Owns 10% or less of the Issued Share Capital Exceeding the 10% Threshold of above Tier I Capital		
The Total of Net Long Position of the Direct or Indirect Investments in Additional Tier I Capital of Unconsolidated Banks and Financial Institutions where the Bank Owns more than 10% of the Issued Share Capital		
Other items to be defined by the BRSA		
Items to be Deducted from Tier I Capital during the Transition Period		
Goodwill and Other Intangible Assets and Related Deferred Taxes not deducted from Tier 1 Capital as per the Temporary Article 2, Clause 1 of the Regulation on Measurement and Evaluation of Capital Adequacy of Banks (-)		
Net Deferred Tax Asset/Liability not deducted from Tier 1 Capital as per the Temporary Article 2, Clause 1 of the Regulation on Measurement and Evaluation of Capital Adequacy of Banks (-)		
Deduction from Additional Tier 1 Capital when there is not enough Tier II Capital (-)		
Total Deductions from Additional Tier I Capital		
Total Additional Tier I Capital	43,735,858	19,148,394
Total Tier I Capital (Tier I Capital= Common Equity Tier I Capital + Additional Tier I Capital)	430,824,573	351,750,443
TIER II CAPITAL		
Debt Instruments and the Related Issuance Premiums Defined by the BRSA	29,785,000	38,110,000
Debt Instruments and the Related Issuance Premiums Defined by the BRSA (Covered by Temporary Article 4)		
Shares of Third Parties in Additional Tier I Capital	4,763,607	3,606,241
Shares of Third Parties in Additional Tier I Capital (Covered by Temporary Article 3)		
Provisions (Amounts explained in the first paragraph of the article 8 of the Regulation on Bank Capital)	33,234,405	25,171,023
Tier II Capital before Regulatory Adjustments	67,783,012	66,887,264
Deductions from Tier II Capital		
Direct and Indirect Investments of the Bank on its own Tier II Capital (-)		

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Investments in Equity Instruments Issued by Banks and Financial Institutions Invested in Bank's Tier II Capital and Having Conditions Stated in the Article 8 of the Regulation		
Total of Net Long Positions of the Investments in Equity Items of Unconsolidated Banks and Financial Institutions where the Bank Owns 10% or less of the Issued Share Capital Exceeding the 10% Threshold of above Tier I Capital (-)		
The Total of Net Long Position of the Direct or Indirect Investments in Additional Tier I Capital and Tier II Capital of Unconsolidated Banks and Financial Institutions where the Bank Owns 10% or more of the Issued Share Capital Exceeding the 10% Threshold of Tier I Capital		
Other items to be Defined by the BRSA (-)		
Total Deductions from Tier II Capital		
Total Tier II Capital	67,783,012	66,887,264
Total Equity (Total Tier I and Tier II Capital)	498,607,585	418,637,707
Deductions from Total Equity	31,437	6,269
Loans Granted against the Articles 50 and 51 of the Banking Law	31,437	6,269
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		
Items to be Deducted from the Sum of Tier I and Tier II Capital (Capital) during the Transition Period		
The Portion of Total of Net Long Positions of the Investments in Equity Items of Unconsolidated Banks and Financial Institutions where the Bank Owns 10% or less of the Issued Share Capital Exceeding the 10% Threshold of above Tier I Capital not deducted from Tier I Capital, Additional Tier I Capital or Tier II Capital as per the Temporary Article 2, Clause 1 of the Regulation		
The Portion of Total of Net Long Positions of the Investments in Equity Items of Unconsolidated Banks and Financial Institutions where the Bank Owns more than 10% of the Issued Share Capital Exceeding the 10% Threshold of above Tier I Capital not deducted from Additional Tier I Capital or Tier II Capital as per the Temporary Article 2, Clause 1 of the Regulation		
The Portion of Net Long Position of the Investments in Equity Items of Unconsolidated Banks and Financial Institutions where the Bank Owns 10% or more of the Issued Share Capital, of the Net Deferred Tax Assets arising from Temporary Differences and of the Mortgage Servicing Rights not deducted from Tier I Capital as per the Temporary Article 2, Clause 2, Paragraph (1) and (2) and Temporary Article 2, Clause 1 of the Regulation		
CAPITAL		
Total Capital (Total of Tier I Capital and Tier II Capital)	498,576,148	418,631,438
Total Risk Weighted Assets	3,008,468,378	2,306,082,780
CAPITAL ADEQUACY RATIOS		
Consolidated CET1 Capital Ratio (%)	12.87	14.42
Consolidated Tier I Capital Ratio (%)	14.32	15.25
Consolidated Capital Adequacy Ratio (%)	16.57	18.15
BUFFERS		
Total Additional Common Equity Requirement Ratio (a+b+c)	4.07	4.08
a) Capital Conservation Buffer Ratio (%)	2.50	2.50
b) Bank-specific Counter-Cyclical Capital Buffer Ratio (%)	0.07	0.08
c) Systemic Bank Buffer Ratio (%)	1.50	1.50
Additional CET1 Capital Over Total Risk Weighted Assets Ratio Calculated According to the Article 4 of Capital Conservation and Counter-Cyclical Capital Buffers Regulation (%)	8.32	9.25
Amounts Lower Than Excesses as per Deduction Rules		
Remaining Total of Net Long Positions of the Investments in Equity Items of Unconsolidated Banks and Financial Institutions where the Bank Owns 10% or less of the Issued Share Capital		
Remaining Total of Net Long Positions of the Investments in Tier I Capital of Unconsolidated Banks and Financial Institutions where the Bank Owns more than 10% or less of the Issued Share Capital	1,939,155	554,844
Remaining Mortgage Servicing Rights		
Net Deferred Tax Assets arising from Temporary Differences	35,932,720	30,811,538

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Limits for Provisions Used in Tier II Capital Calculation		
General Loan Provisions for Exposures in Standard Approach (before limit of one hundred and twenty-five per ten thousand)	50,314,403	34,382,763
General Loan Provisions for Exposures in Standard Approach Limited by 1.25% of Risk Weighted Assets	33,234,405	25,171,023
Total Loan Provision that Exceeds Total Expected Loss Calculated According to Communiqué on Calculation of Credit Risk by Internal Ratings Based Approach		
Total Loan Provision that Exceeds Total Expected Loss Calculated According to Communiqué on Calculation of Credit Risk by Internal Ratings Based Approach, Limited by 0.6% Risk Weighted Assets		
Debt Instruments Covered by Temporary Article 4 (effective between January 1, 2018 - January 1, 2022)		
Upper Limit for Additional Tier I Capital Items subject to Temporary Article 4		
Amount of Additional Tier I Capital Items Subject to Temporary Article 4 that Exceeds Upper Limit		
Upper Limit for Additional Tier II Capital Items subject to Temporary Article 4		
Amount of Additional Tier II Capital Items Subject to Temporary Article 4 that Exceeds Upper Limit		

1. Information on instruments to be included in the consolidated capital calculation::

Issuer	Türkiye İş Bankası A.Ş.	Türkiye İş Bankası A.Ş.	Türkiye İş Bankası A.Ş.
Unique identifier (CUSIP, ISIN etc.)	US90016BAF58 / XS1623796072	US900151AM36 / XS2970145012	US900151AN19 / XS3174368152
Governing law(s) of the instrument	It is subject to English Law except for certain articles that will be subject to Turkish Law. Issued within the scope of BRSA Regulation on Banks' Equity.	It is subject to English Law except for certain articles that will be subject to Turkish Law. Issued within the scope of BRSA Regulation on Banks' Equity.	It is subject to English Law except for certain provisions that are subject to Turkish Law. Issued in accordance with the BRSA Regulation on Banks' Own Funds.
Subject to 10% deduction as of January 1, 2015	No	No	No
Eligible at unconsolidated / consolidated	Unconsolidated - Consolidated	Unconsolidated - Consolidated	Unconsolidated - Consolidated
Instrument type (types to be specified by each jurisdiction)	Bond	Bond	Bond
Amount recognized in regulatory capital (Currency in mil. as of most recent reporting date)	8,250	20,625	20,625
Par value of instrument (Expressed in million TL)	20,625	20,625	20,625
Accounting classification	Subordinated Liabilities	Subordinated Liabilities	Subordinated Liabilities
Original date of issuance	29.06.2017	15.01.2025	29.09.2025
Perpetual or dated	Dated	Perpetual	Dated
Original maturity date	11 Years	-	10.5 Years
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date. contingent call dates and redemption amount	The Bank; (1) provided that subject to having obtained the prior approval of the related legislation, can purchase or otherwise acquire treasury stock (2) provided that subject to having obtained the prior approval of the BRSA, (a) can redeem all bonds if any taxes imposed or levied (b) can redeem all bonds in case of the deduction from equity.	The Bank has the option, subject to BRSA approval, to redeem all of the notes between January 15, 2030 and July 15, 2030. In addition, the Bank may (1) purchase or otherwise acquire the notes, subject to applicable regulations, and (2) subject to BRSA approval, redeem all of the notes in the event of (a) a tax event or (b) a capital disqualification event.	The Bank has the option, subject to BRSA approval, to redeem all of the notes between January 2, 2031 and April 2, 2031. In addition, the Bank may (1) purchase or otherwise acquire the notes, subject to the applicable regulations, and (2) subject to BRSA approval, redeem all of the notes in the event of (a) a tax event or (b) a capital disqualification event.

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	None.	The Bank has the option to redeem the notes on any interest payment date after July 15, 2030.	None.
Subsequent call dates, if applicable			
Coupons / dividends			
Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
Coupon rate and any related index	9.19%	9.13%	7.38%
Existence of a dividend stopper	None	None	None
Fully discretionary, partially discretionary or mandatory	None	The redemption is entirely at the discretion of the Bank.	None.
Existence of step up or other incentive to redeem	None.	None.	None.
Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative
Convertible or non-convertible	None.	None.	None.
If convertible, conversion trigger (s)			
If convertible, fully or partially			
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	In accordance with Regulations on Equities of Banks.Article 8(2)(ğ) bonds have deleted option from records	In accordance with Regulations on Equities of Banks.Article 7(2)(i)bonds have deleted option from records.	In accordance with Regulations on Equities of Banks.Article (8)(2)(ğ) bonds have deleted option from records.
If write-down, write-down trigger(s)	In the event that the Bank incurs losses leading to (1) the revocation of its operating license and liquidation pursuant to Article 71 of the Banking Law, or (2) the transfer of its shareholders' rights (excluding dividends), as well as the Bank's management and supervision to the Savings Deposit Insurance Fund (TMSF), provided that the losses are deducted from the existing shareholders' equity, or if there is a possibility of such circumstances, the related amounts may be derecognized from the records based on a decision to be taken by the Banking Regulation and Supervision Agency (BRSA).	In the event that (1) the Bank's operating license is revoked and the Bank is liquidated, or (2) the Bank's shareholders' rights (excluding dividend rights), as well as the management and control of the Bank, are transferred to the Savings Deposit Insurance Fund (SDIF) pursuant to Article 71 of the Banking Law, with the losses being deducted from the existing shareholders' capital, or in the event of the existence of such circumstances or the likelihood thereof, the notes may be written down upon a decision of the BRSA to that effect, or if the Common Equity Tier 1 Capital Adequacy Ratio falls below 5.125%.	In the event that the Bank incurs losses leading to (1) the revocation of its operating license and liquidation pursuant to Article 71 of the Banking Law, or (2) the transfer of its shareholders' rights (excluding dividends), as well as the Bank's management and supervision to the Savings Deposit Insurance Fund (TMSF), provided that the losses are deducted from the existing shareholders' equity, or if there is a possibility of such circumstances, the related amounts may be derecognized from the records based on a decision to be taken by the Banking Regulation and Supervision Agency (BRSA).

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If write-down, full or partial	Partially or completely	Partially or completely	Partially or completely
If write-down, permanent or temporary	Permanent	Temporary	Permanent
If temporary write-down, description of write-up mechanism		The trigger event(s) for the write-down will cease to exist when the Common Equity Tier 1 Capital Adequacy Ratio exceeds 5.125%.	
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	It will be paid after all other liabilities, but prior to equity instruments and other instruments qualifying as Common Equity Tier 1 capital.	It will be paid after all subordinated instruments qualifying as Additional Tier 1 capital and all other liabilities.	It will be paid after all other liabilities but prior to equity instruments and other instruments qualifying as Common Equity Tier 1 capital.
Incompliance with article number 7 and 8 of "Own fund regulation"	Yes	Yes	Yes
Details of incompliances with article number 7 and 8 of "Own fund regulation"	To vest conditions stated in clause of the Article 8 and don't vest the conditions stated in clause of the Article 7.	To vest conditions stated in clause of the Article 7 and don't vest the conditions stated in clause of the Article 8.	To vest conditions stated in clause of the Article 8 and don't vest the conditions stated in clause of the Article 7.

Issuer	Türkiye İş Bankası A.Ş.		
Unique identifier (CUSIP, ISIN etc.)	TRSTISB72712	TRSTISB62911	TRSTISB92918
Governing law(s) of the instrument	Is subject to Turkish Law. Has been issued in accordance with the BRSA Communiqué regarding the Equity of Banks.	Is subject to Turkish Law. Has been issued in accordance with the BRSA Communiqué regarding the Equity of Banks.	Is subject to Turkish Law. Has been issued in accordance with the BRSA Communiqué regarding the Equity of Banks.
Taking into account in equity calculation			
Subject to 10% deduction as of January 1, 2015	No	No.	No.
Eligible at unconsolidated / consolidated	Unconsolidated – Consolidated	Unconsolidated - Consolidated	Unconsolidated - Consolidated
Instrument type (types to be specified by each jurisdiction)	Bond	Bond	Bond
Amount recognized in regulatory capital (Currency in TL million, as of most recent reporting data)	220	480	210
Nominal value of instrument (TL Million)	1,100	800	350
Accounting classification	Subordinated Liabilities	Subordinated Liabilities	Subordinated Liabilities
Original date of issuance	08.08.2017	19.06.2019	26.09.2019
Perpetual or dated	Dated	Dated	Dated
Original maturity date	10 Years	10 Years	10 Years
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	No earlier than 5 years after issuance.	No earlier than 5 years after issuance.	No earlier than 5 years after issuance.
Subsequent call dates, if applicable	No earlier than 5 years after issuance.	No earlier than 5 years after issuance.	No earlier than 5 years after issuance.
Interest/Dividend Payment			
Fixed or floating coupon/dividend payments	Floating	Floating	Floating

(Yetkili İmza / Kaşe)

TÜRKİYE İŞ BANKASI A.Ş.**NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS****FOR THE NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2025***(Amounts expressed in thousand Turkish Lira (TL) unless otherwise stated.)*

Coupon rate and any related index	Government Debt Security for 5 years+350 base points	Turkish Lira Overnight Reference Interest Rate (TLREF) + 193 base points	Government Debt Security for 5 years + 350 base points
Existence of a dividend stopper	None.	None.	None.
Fully discretionary, partially discretionary or mandatory	None.	None.	None.
Existence of step up or other incentive to redeem	None.	None.	None.
Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
Convertible into equity shares	None.	None.	None.
If convertible, conversion trigger (s)			
If convertible, fully or partially			
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	In accordance with Regulations on Equities of Banks, Article 8.2(ğ) bonds have deleted option from records.	In accordance with Regulations on Equities of Banks, Article 8.2(ğ) bonds have deleted option from records.	In accordance with Regulations on Equities of Banks, Article 8.2(ğ) bonds have deleted option from records.
If write-down, write-down trigger(s)	In the event that the Bank incurs losses leading to (1) the revocation of its operating license and liquidation pursuant to Article 71 of the Banking Law, or (2) the transfer of its shareholders' rights (excluding dividends), as well as the Bank's management and supervision to the Savings Deposit Insurance Fund (SDIF), provided that the losses are deducted from the existing shareholders' capital, or if there is a possibility of such circumstances, the relevant amounts may be derecognized from the records based on a decision to be made by the Banking Regulation and Supervision Agency (BRSA).	In the event that the Bank incurs losses leading to (1) the revocation of its operating license and liquidation pursuant to Article 71 of the Banking Law, or (2) the transfer of its shareholders' rights (excluding dividends), as well as the Bank's management and supervision to the Savings Deposit Insurance Fund (SDIF), provided that the losses are deducted from the existing shareholders' capital, or if there is a possibility of such circumstances, the relevant amounts may be derecognized from the records based on a decision to be made by the Banking Regulation and Supervision Agency (BRSA).	In the event that the Bank incurs losses leading to (1) the revocation of its operating license and liquidation pursuant to Article 71 of the Banking Law, or (2) the transfer of its shareholders' rights (excluding dividends), as well as the Bank's management and supervision to the Savings Deposit Insurance Fund (SDIF), provided that the losses are deducted from the existing shareholders' capital, or if there is a possibility of such circumstances, the relevant amounts may be derecognized from the records based on a decision to be made by the Banking Regulation and Supervision Agency (BRSA).
If bond can be written-down, full or partially	Partially or Completely	Partially or Completely	Partially or Completely
If bond can be written-down, permanent or temporary	Permanent	Permanent	Permanent
If temporary write-down, description of write-up mechanism			

(Yetkili İmza / Kaşe)

TÜRKİYE İŞ BANKASI A.Ş.**NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS****FOR THE NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2025***(Amounts expressed in thousand Turkish Lira (TL) unless otherwise stated.)*

Position in subordination hierarchy in case of liquidation (instrument type immediately senior to the instrument)	Payments shall be made subsequent to all other liabilities, but before subordinated debts and equity instruments.	Payments shall be made subsequent to all other liabilities, but before subordinated debts and equity instruments.	Payments shall be made subsequent to all other liabilities, but before subordinated debts and equity instruments.
Incompliance with article number 7 and 8 of Regulation on Bank Capital	Yes.	Yes.	Yes.
Details of incompliances with article number 7 and 8 of Regulation on Bank Capital	To vest conditions stated in clause of the Article 8 and don't vest the conditions stated in clause of the Article 7.	To vest conditions stated in clause of the Article 8 and don't vest the conditions stated in clause of the Article 7.	To vest conditions stated in clause of the Article 8 and don't vest the conditions stated in clause of the Article 7.
Issuer		Türkiye Sınai Kalkınma Bankası A.Ş.	
Unique identifier (CUSIP, ISIN etc.)		XS2778918834 US90015YAF60	
Governing law(s) of the instrument		Regulation on Equity of Banks (Official Gazette Date: 05 September 2013 Official Gazette Number: 28756) Capital Markets Board Communiqué on Debt Instruments VII-128.8 (Official Gazette Date: 07 June 2013 Official Gazette Number: 28670)	
Taking into account in equity calculation			
Subject to 10% deduction as of January 1, 2015		No	
Eligible at unconsolidated / consolidated		Applicable on consolidated and unconsolidated basis	
Instrument type (types to be specified by each jurisdiction)		Bond issuance to be included in the calculation of Additional Tier I Capital	
Amount recognized in regulatory capital (Currency in TL million, as of most recent reporting data)		300	
Nominal value of instrument (TL Million)		300	
Accounting classification		347001 (Passive Account) - Subordinated Bonds	
Original date of issuance		21.03.2024	
Perpetual or dated		Perpetual	
Original maturity date		21.03.2024	
Issuer call subject to prior supervisory approval		Yes.	
Optional call date, contingent call dates and redemption amount		On 21 March 2029, there is an option to repay for the first 5 years (after the 5th year).	
Subsequent call dates, if applicable		After the 5th year, the option can be exercised, if not exercised after the 5th year, it can be exercised on each 5th anniversary.	
Interest/Dividend Payment			
Fixed or floating coupon/dividend payments		Pay fixed interest every 6 months	
Coupon rate and any related index		9.75%	
Existence of a dividend stopper		Yes.	
Fully discretionary, partially discretionary or mandatory		Partially discretionary	
Existence of step up or other incentive to redeem		No	
Noncumulative or cumulative		Noncumulative	
Convertible into equity shares			
If convertible, conversion trigger (s)		None.	
If convertible, fully or partially		None.	
If convertible, conversion rate		None.	
If convertible, mandatory or optional conversion		None.	
If convertible, specify instrument type convertible into		None.	
If convertible, specify issuer of instrument it converts into		None.	
Write-down feature			
If write-down, write-down trigger(s)		None.	
If bond can be written-down, full or partially		Partially or Completely	
If bond can be written-down, permanent or temporary		Permanent and temporary	
If temporary write-down, description of write-up mechanism		None.	
Position in subordination hierarchy in case of liquidation (instrument type immediately senior to the instrument)		Tier II Capital	
Meets the conditions in Article 7. Does not meet the conditions in Article 8.		Meets the conditions in Article 7. Does not meet the conditions in Article 8.	
Details of incompliances with article number 7 and 8 of Regulation on Bank Capital		Meets the conditions in Article 7. Does not meet the conditions in Article 8.	

(Yetkili İmza / Kaşe)

TÜRKİYE İŞ BANKASI A.Ş.**NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS****FOR THE NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2025***(Amounts expressed in thousand Turkish Lira (TL) unless otherwise stated.)***2. Explanations on Reconciliations of Amounts in the Consolidated Capital Items Table and Carrying Amounts in the Consolidated Financial Statements**

	Carrying Amount	Amounts in Equity Calculation ⁽¹⁾
Shareholders' Equity	447,732,331	427,683,864
Group Share	380,384,488	402,248,488
Minority Interest	67,347,843	25,435,376
Leasehold improvements on operational leases	745,124	-745,124
Goodwill and intangible assets	17,721,464	-16,528,128
Provisions	50,314,403	33,234,405
Subordinated debt	77,505,965	62,809,510
Deductions from shareholders' equity	7,878,379	-7,878,379
Capital		498,576,148

(1) These values are calculated in accordance with the provisions of the Regulation on Banks' Own Funds. Within this framework, up to 1.25% of Stage 1 and Stage 2 expected credit loss provisions relative to the credit risk exposure amount, as well as the amount of subordinated debt instruments determined in accordance with the Regulation, have been considered in the own funds calculation. Furthermore, the own funds amount and credit risk exposure amount calculated pursuant to the Banking Regulation and Supervision Agency's regulation dated December 12, 2023, and numbered 10747 have been used in the calculation.

I. Explanations on Currency Risk

The exposed currency risk of the Group is result of the difference between the assets denominated in and indexed to foreign currencies and liabilities denominated in foreign currencies. Furthermore, parity fluctuations of different foreign currencies are another element of the currency risk.

The currency risk of the Parent Bank is managed by the internal currency risk limits which are established as a part of the Parent Bank's risk policies. The Assets and Liabilities Committee and the Assets and Liabilities Management Unit meet regularly to take the necessary decisions for hedging exchange rate and parity risks, within the framework of the determined by the "Net Foreign Currency Overall Position/ Shareholders' Equity Standard" ratio, which is a part of the legal limits requirement and the internal currency risk limits specified by the Board of Directors. Foreign exchange risk management decisions are strictly applied.

In measuring the exposed currency risk of the Group, the Standard Method, the Value at Risk Model (VAR) and Expected Shortfall Model are used as applied in the statutory reporting.

Measurements made for the Parent Bank within the scope of the Standard Method are carried out on a monthly basis and form the basis of determining the capital requirement for hedging currency risk.

Risk measurements made within the context of the VAR are practiced on a daily basis using the historical and Monte Carlo simulation methods. Scenario analyses are conducted to support the calculations made within the VAR context. Expected loss calculations are performed daily as well.

The results of the measurements made on currency risk are reported to the Key Management and the risks are closely monitored by taking into account the market and the economic conditions.

The Parent Bank's foreign currency purchase rates at the date of balance sheet and for the last five working days of the period announced by the Parent Bank in TL are as follows:

Date	USD	EURO
September 30, 2025 ⁽¹⁾	41.2500	48.5147
September 29, 2025	41.2492	48.4059
September 26, 2025	41.2396	48.2503
September 25, 2025	41.1491	48.0622
September 24, 2025	41.1318	48.3011
September 23, 2025	41.0787	48.4687

(1) Balance sheet valuation exchange rate.

(Yetkili İmza / Kaşe)

TÜRKİYE İŞ BANKASI A.Ş.**NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS
FOR THE NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2025***(Amounts expressed in thousand Turkish Lira (TL) unless otherwise stated.)***The Parent Bank's last 30-days arithmetical average foreign currency purchase rates:****USD: 40,9061 TL****EURO: 48,0061 TL****Information on currency risk:**

	EURO	USD	Other FC	Total
Current Period				
Assets				
Cash (Cash in Vault, Foreign Currency Cash, Money in Transit, Cheques Purchased) and Balances with the Central Bank of Türkiye (1)	154,101,330	187,368,154	157,613,428	499,082,912
Banks	18,448,838	24,843,643	84,239,179	127,531,660
Financial Assets at Fair Value through Profit/Loss (2)	3,047,641	7,020,289	40,571,948	50,639,878
Money Market Placements				
Financial Assets at Fair Value through Other Comprehensive Income	40,562,244	190,485,236	25,034	231,072,514
Loans (3)	684,726,910	408,994,685	31,204,732	1,124,926,327
Investments in Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)				
Financial Assets measured at Amortized Cost	3,071,643	27,967,675	13,508,026	44,547,344
Derivative Financial Assets Held for Risk Management (2)		201,928		201,928
Tangible Assets (4)	318,366	4,067	368,498	690,931
Intangible Assets	118,765	2,635	95,606	217,006
Other Assets (2)	5,261,308	30,736,759	5,471,608	41,469,675
Total Assets	909,657,045	877,625,071	333,098,059	2,120,380,175
Liabilities				
Bank Deposits	14,439,723	7,459,403	2,215,026	24,114,152
Foreign Currency Deposits (5)	427,787,003	400,254,824	492,618,244	1,320,660,071
Money Market Funds	42,302,441	122,482,600	563,677	165,348,718
Funds Provided from Other Financial Inst,	147,862,089	202,904,957	229,410	350,996,456
Marketable Securities Issued (6)	13,144,603	279,192,367	10,524,938	302,861,908
Miscellaneous Payables	15,653,004	22,081,106	3,896,237	41,630,347
Derivative Financial Liabilities Held for Risk Management (2)		493,933		493,933
Other Liabilities (2) (7)	25,844,106	51,053,070	3,756,018	80,653,194
Total Liabilities	687,032,969	1,085,922,260	513,803,550	2,286,758,779
Net Balance Sheet Position	222,624,076	-208,297,189	-180,705,491	-166,378,604
Net Off Balance Sheet Position	-222,808,989	201,396,971	193,473,597	172,061,579
Derivative Financial Assets (8)	94,959,585	305,569,266	213,447,099	613,975,950
Derivative Financial Liabilities (8)	317,768,574	104,172,295	19,973,502	441,914,371
Non-Cash Loans	206,782,160	228,284,961	18,529,067	453,596,188
Prior Period				
Total Assets	626,233,983	715,330,518	175,985,205	1,517,549,706
Total Liabilities	469,846,226	879,250,564	293,035,005	1,642,131,795
Net Balance Sheet Position	156,387,757	-163,920,046	-117,049,800	-124,582,089
Net Off Balance Sheet Position	-160,129,109	139,942,871	131,539,459	111,353,221
Derivative Financial Assets	46,809,632	282,813,126	143,579,842	473,202,600
Derivative Financial Liabilities	206,938,741	142,870,255	12,040,383	361,849,379
Non-Cash Loans	131,807,664	161,153,596	14,848,485	307,809,745

(Yetkili İmza / Kaşe)

TÜRKİYE İŞ BANKASI A.Ş.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

FOR THE NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2025

(Amounts expressed in thousand Turkish Lira (TL) unless otherwise stated.)

(1) This item includes precious metal accounts amounting to TL 153,187,259

(2) In accordance with the provisions of the Regulation on the Calculation and Application of the Foreign Currency Net General Position/Equity Standard Ratio on a Consolidated and Non-Consolidated Basis by Banks, the following items have been excluded from the exchange rate risk calculation: TL 12,807,834 of Derivative Financial Asset Discounts from assets, TL 669,891 of Prepaid Expenses, TL 5,438,065 of Derivative Financial Liability Discounts from liabilities, and TL 11,266,898 from Equity. Other Assets and Other Liabilities include Expected Credit Loss Provisions, with the expected loss provision balance for foreign currency-indexed loans amounting to TL 6,652.

(3) This item includes balances from leasing receivables and factoring receivables, as well as foreign currency-indexed loans tracked in Turkish Lira accounts. Of the total TL 455,052 in foreign currency-indexed loans and receivables, TL 222,177 is indexed to USD, and TL 232,875 is indexed to EUR.

(4) Includes Non-Current Assets Held for Sale and Assets Related to Discontinued Operations (Net).

(5) This item includes precious metal deposit accounts amounting to TL 374,240,539.

(6) Includes subordinated debt instruments classified under subordinated borrowings in the balance sheet.

(7) Borrower funds are reported under the Other Liabilities line item based on the relevant foreign currency.

(8) Derivative transactions within the scope of forward foreign currency purchase and forward foreign currency sale commitments as defined in the aforementioned Regulation have been considered.

Explanations on Interest Rate Risk

Interest rate risk is defined as the impairment in the value of the interest sensitive asset, liabilities and off-balance sheet items due to interest rate fluctuations. A method which takes into consideration the effect of standard interest shocks on the economic values of the Parent Bank's on and off-balance sheet interest sensitive accounts is used for measuring the interest rate risk arising from the banking accounts, whereas the interest rate risk related to interest sensitive financial instruments followed under trading accounts is assessed within the scope of market risk.

Potential effects of interest rate risk on the Parent Bank's assets and liabilities, market developments, the general economic environment and expectations are regularly followed in meetings of the Asset-Liability Committee, where further measures to reduce risk are taken when necessary.

The Parent Bank's on and off-balance sheet interest sensitive accounts other than the assets and liabilities exposed to market risk are monitored and controlled by the limits on the ratio of structural interest rate risk to equity and tier 1 capital determined by the Board within the scope of asset-liability management risk policy. Moreover, scenario analyses formed in line with the average maturity gaps and the historical data and expectations are also used in the management of the related risk.

In addition, the impact of changes in interest rates on the Bank's net interest income is regularly analyzed. Within this framework, the limit on the ratio of change in net interest income to the capital is expected to occur under various scenarios are monitored and regularly reported to senior management

TÜRKİYE İŞ BANKASI A.Ş.**NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS****FOR THE NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2025***(Amounts expressed in thousand Turkish Lira (TL) unless otherwise stated.)***a. Interest sensitivity of assets, liabilities and off-balance sheet items (Based on time remaining to repricing date):**

Current Period	Up to 1 Month	1-3 Months	3-12 Months	1-5 Years	5 Years and Over	Non-interest Bearing	Total
Assets							
Cash (Cash in Vault, Foreign Currency Cash, Money in Transit, Cheques Purchased) and Balances with the Central Bank of Türkiye	258,180,500					506,815,862	764,996,362
Banks	66,994,732	3,518,869	773,956			88,446,183	159,733,740
Financial Assets at Fair Value through Profit/Loss ⁽¹⁾	12,721,515	6,578,445	42,784,707	2,858,071	303,410	51,972,213	117,218,361
Money Market Placements	10,494,693	2,606,204	818,618				13,919,515
Financial Assets at Fair Value Through Other Comprehensive Income	28,764,199	35,594,391	171,613,454	195,753,301	121,550,237	6,072,106	559,347,688
Loans ⁽²⁾	916,665,394	310,390,984	736,334,931	503,299,006	104,035,363	2,410,210	2,573,135,888
Financial Assets Measured at Cost	42,953,340	71,124,699	57,980,686	76,279,405	36,289,928		284,628,058
Other Assets ⁽³⁾	37,035,596	230,843	4,763,653	297,433		406,118,053	448,445,578
Total Assets	1,373,809,969	430,044,435	1,015,070,005	778,487,216	262,178,938	1,061,834,627	4,921,425,190
Liabilities							
Bank Deposits	41,854,899	6,770,538	6,338,394			9,672,189	64,636,020
Other Deposits	1,242,558,364	334,600,808	64,871,057	11,698,312	3,934,780	1,195,495,521	2,853,158,842
Money Market Funds	271,378,005	25,170,287	28,211,526				324,759,818
Miscellaneous Payables	15,975,139	80,117	3,050			222,136,115	238,194,421
Marketable Securities Issued ⁽⁴⁾	17,636,753	80,140,905	78,106,904	132,386,588	20,627,128		328,898,278
Funds Provided from Other Financial Institutions	135,939,789	118,837,794	93,928,777	21,415,243	905,089		371,026,692
Other Liabilities ^{(5) (6)}	7,002,467	5,359,641	3,469,255	1,713,814	4,436,543	718,769,399	740,751,119
Total Liabilities	1,732,345,416	570,960,090	274,928,963	167,213,957	29,903,540	2,146,073,224	4,921,425,190
Balance Sheet Long Position			740,141,042	611,273,259	232,275,398		1,583,689,699
Balance Sheet Short Position	-358,535,447	-140,915,655				-1,084,238,597	-
Off Balance Sheet Long Position		15,159,991		71,128,879	2,242,628		88,531,498
Off Balance Sheet Short Position	-18,278,297		-64,835,481				-83,113,778
Total Position	-376,813,744	-125,755,664	675,305,561	682,402,138	234,518,026	-1,084,238,597	5,417,720

*(1) Includes Derivative financial assets**(2) Includes leasing and factoring receivables.**(3) The expected loss provisions are shown in Non-Interest column.**(4) Includes Tier 2 subordinated bond which is classified on the balance sheet as subordinated debt**(5) Shareholders' equity is included in "non-interest bearing" column.**(6) The borrower funds are presented in "Up to 1 month" column in other liabilities.**(Yetkili İmza / Kaşe)*

TÜRKİYE İŞ BANKASI A.Ş.
**NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS
FOR THE NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2025**

(Amounts expressed in thousand Turkish Lira (TL) unless otherwise stated.)

Prior Period	Up to 1 Month	1-3 Months	3-12 Months	1-5 Years	5 Years and Over	Non-interest Bearing	Total
Assets							
Cash (Cash in Vault, Foreign Currency Cash, Money in Transit, Cheques Purchased) and Balances with the Central Bank of Türkiye	229,509,781					403,036,755	632,546,536
Banks	43,295,948	6,860,187	1,401,892			38,865,584	90,423,611
Financial Assets at Fair Value through Profit/Loss ⁽¹⁾	11,780,978	8,070,626	9,876,301	17,525,666	319,289	48,189,697	95,762,557
Money Market Placements	7,338,988	1,395,838	2,078,539				10,813,365
Financial Assets at Fair Value Through Other Comprehensive Income	75,904,055	38,513,176	66,692,411	124,465,558	116,104,915	4,468,913	426,149,028
Loans ⁽²⁾	661,102,497	196,417,042	589,741,531	403,715,600	98,161,334	1,494,182	1,950,632,186
Financial Assets Measured at Cost	39,237,150	61,045,791	76,904,323	68,853,324	35,316,591		281,357,179
Other Assets ⁽³⁾	30,290,901	3,425,217	2,512,596	216,697		336,568,448	373,013,859
Total Assets	1,098,460,298	315,727,877	749,207,593	614,776,845	249,902,129	832,623,579	3,860,698,321
Liabilities							
Bank Deposits	50,809,208	1,517,783	3,867,624			3,346,709	59,541,324
Other Deposits	936,917,204	245,819,977	72,412,685	12,356,651	2,802,934	849,566,755	2,119,876,206
Money Market Funds	325,652,696	25,678,929	6,301,572	21,096			357,654,293
Miscellaneous Payables	14,902,807	78,320	124,403	(52,198)		168,650,943	183,704,275
Marketable Securities Issued ⁽⁴⁾	18,500,946	63,872,751	33,382,948	87,081,081	27,485,311		230,323,037
Funds Provided from Other Financial Institutions	154,579,278	86,720,421	45,482,364	13,942,611	976,458		301,701,132
Other Liabilities ^{(5) (6)}	6,258,851	4,373,767	4,650,977	1,052,458	3,018,288	588,543,713	607,898,054
Total Liabilities	1,507,620,990	428,061,948	166,222,573	114,401,699	34,282,991	1,610,108,120	3,860,698,321
Balance Sheet Long Position			582,985,020	500,375,146	215,619,138		1,298,979,304
Balance Sheet Short Position	(409,160,692)	(112,334,071)				(777,484,541)	(1,298,979,304)
Off Balance Sheet Long Position	26,900,051	31,720,515		19,704,446			78,325,012
Off Balance Sheet Short Position			(72,110,785)		(446,141)		(72,556,926)
Total Position	(382,260,641)	(80,613,556)	510,874,235	520,079,592	215,172,997	(777,484,541)	5,768,086

(1) Includes Derivative financial assets.

(2) Includes receivables from leasing transactions and factoring receivables.

(3) The expected loss provisions are shown in Non-Interest column.

(4) Includes Tier 2 subordinated bond which is classified on the balance sheet as subordinated loan.

(5) Shareholders' equity is included in "non-interest bearing" column.

(6) The borrower funds are presented in "Up to 1 month" column in other liabilities.

(Yetkili İmza / Kaşe)

TÜRKİYE İŞ BANKASI A.Ş.**NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS
FOR THE NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2025***(Amounts expressed in thousand Turkish Lira (TL) unless otherwise stated.)***a. Average interest rates applied to monetary financial instruments:**

Current Period	EUR	USD	JPY	TL
	%	%	%	%
Assets				
Cash (Cash in Vault. Foreign Currency Cash. Money in Transit. Cheques Purchased) and Balances with the Central Bank of Türkiye	2.93	2.77		36.45
Banks	1.94	3.47		38.13
Financial Assets at Fair Value through Profit/Loss	3.81	4.62		29.58
Money Market Placements				41.46
Financial Assets at Fair Value Through Other Comprehensive Income	4.56	6.80		32.41
Loans ⁽¹⁾	6.32	8.17		48.32
Financial Assets Measured at Cost	4.71	7.33		30.76
Liabilities				
Bank Deposits	2.37	5.51		40.54
Other Deposits	0.26	0.31		33.92
Money Market Funds	2.60	5.34		40.51
Miscellaneous Payables				
Debt Securities Issued ⁽²⁾	4.11	7.01		45.11
Funds	0.25	0.50		30.00
Funds Provided from Other Financial Institutions	3.77	5.61		39.16

*(1) Includes leasing and factoring receivables.**(2) Includes Tier 2 subordinated bond which is classified on the balance sheet as subordinated loan.*

Prior Period	EUR	USD	JPY	TL
	%	%	%	%
Assets				
Cash (Cash in Vault. Foreign Currency Cash. Money in Transit. Cheques Purchased) and Balances with the Central Bank of Türkiye	3.50	3.50		35.11
Banks	2.77	4.31		52.53
Financial Assets at Fair Value through Profit/Loss	2.31	4.70		50.21
Money Market Placements				48.32
Financial Assets at Fair Value Through Other Comprehensive Income	4.81	6.75		34.87
Loans ⁽¹⁾	6.62	8.25		49.21
Financial Assets Measured at Amortized Cost	3.71	7.11		34.18
Liabilities				
Bank Deposits	3.62	6.99		48.09
Other Deposits	0.31	0.25		37.27
Money Market Funds	3.33	6.00		48.68
Miscellaneous Payables				
Debt Securities Issued ⁽²⁾	5.51	7.25		47.39
Funds	0.25	0.50		39.00
Funds Provided from Other Financial Institutions	4.73	6.28		46.14

*(1) Includes leasing and factoring receivables.**(2) Includes Tier 2 subordinated bond which is classified on the balance sheet as subordinated loan.**(Yetkili İmza / Kaşe)*

TÜRKİYE İŞ BANKASI A.Ş.**NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS
FOR THE NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2025***(Amounts expressed in thousand Turkish Lira (TL) unless otherwise stated.)***IV. Explanations on Equity Shares Risk Arising from Banking Book**

- a. Accounting policies and jointly controlled entities (joint ventures) related to equity investments in associates and subsidiaries can be seen in the Section Three Note III.2.
- b. Balance sheet value of equity investment, fair value and for publicly traded, if the market value is different from the fair value comparison to the market price:

Investment in Shares	Comparison		
	Book Value	Fair Value	Book Value ⁽³⁾
Quoted			
Subsidiaries ⁽¹⁾	92,093,194		60,430,952
Associate and Subsidiaries			
Jointly Controlled Entities (Joint Ventures)			
Non-Quoted			
Subsidiaries	41,502,258		
Associate and Subsidiaries ⁽²⁾	1,195,219		
Jointly Controlled Entities (Joint Ventures) (2)	1,034,709		

*(1) Türkiye Şişe ve Cam Fabrikaları A.Ş.**(2) Accounted under the equity method in the consolidated financial statements according to TAS 28 and 1st clause of Article 5 of the "Communiqué on the Preparation of Consolidated Financial Statements".**(3) Refers to the total market value of the Company.*

- c. Information on revaluation surpluses and unrealised gains/losses on equity securities and results included in Common Equity and Tier II Capital:

Portfolio	Realised Gains/losses During the period	Revaluation Increases		Unrealized Gains and Losses		
		Total	Including into Tier I Capital	Total	Including into Tier I Capital	Total
Private Equity Investments						
Shares Traded on a Stock Exchange		88,659,032	88,659,032			
Other Stocks		18,522,139	18,522,139			
Total		107,181,171	107,181,171			

- d. Capital requirement as per equity shares:

Portfolio ⁽¹⁾	Carrying Value	Total RWA	Minimum Capital Requirement
Private Equity Investments			
Share Traded on a Stock Exchange	92,093,194	92,093,194	7,367,456
Other Stocks	43,732,186	46,640,919	3,731,274
Total	135,825,380	138,734,113	11,098,730

*(1) Includes share investments characterized as affiliates, subsidiaries, and jointly controlled entities (joint ventures).**(Yetkili İmza / Kaşe)*

TÜRKİYE İŞ BANKASI A.Ş.**NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS****FOR THE NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2025***(Amounts expressed in thousand Turkish Lira (TL) unless otherwise stated.)***V. Explanations on Liquidity Risk Management and Consolidated Liquidity Coverage Ratio**

Liquidity risk may occur as a result of funding long-term assets with short-term liabilities; The Bank's liquidity is managed by the Asset-Liability Management Committee in accordance with the business strategies, legal requirements, current market conditions and expectations regarding the economic and financial conjuncture.

The Bank's principal source of funding is deposits. Although the average maturity of deposits is shorter than that of assets as a result of the market conditions, the Bank's wide network of branches and stable core deposit base are its most important safeguards of funding. Additionally, the Bank borrows medium and long-term funds from institutions abroad. Concentration limits are generally used in deposit and non-deposit borrowings in order to prevent adverse effects of concentrations in the liquidity risk profile of the Bank.

In order to meet the liquidity requirements that may arise from market fluctuations, considerable attention is paid to the need to preserve liquidity and efforts in this respect are supported by projections of Turkish Lira and Foreign Currency (FC) cash flows. The term structure of TL and FC deposits, their costs and amounts are monitored on a daily basis. During these studies historical events and future expectations are taken into account as well, based upon cash flow projections, prices are differentiated for different maturities and measures are taken accordingly to meet liquidity requirements. Moreover, potential alternative sources of liquidity are determined to be used in case of extraordinary circumstances.

The liquidity risk exposure of the Group has to be within the risk capacity limits which are prescribed by the legislation and the Group's risk appetite defined in its business strategy. It is essential for the Group to have an adequate level of unencumbered liquid asset stock which can be sold or pledged, in case a large amount of reduction in liquidity sources occurs. The level of liquid asset buffer is determined in accordance with the liquidity risk tolerance which is set by the Board of Directors. Asset-Liability Management Committee is responsible for monitoring the liquidity position, determining appropriate sources of funds and deciding the maturity structure in accordance with the limits which are set by the Board of Directors.

The Treasury Division is responsible for monitoring the liquidity risk, in accordance with the Asset-Liability Management Risk Policy limits, objectives set out in the business plan and the decisions taken at the meetings of Asset-Liability Management Committee. The Treasury Division is also responsible for making liquidity projections and taking necessary precautions to reduce liquidity risk, by using the results of stress testing and scenario analysis. Within this scope, Treasury Division is monitoring the Turkish Lira (TL) and foreign currency (FC) liquidity position instantly and prospectively based on the information provided from the branches, business units and IT infrastructure of the Bank. The assessment of long-term borrowing opportunities is carried out regularly in order to balance the cash inflows and outflows and to mitigate the liquidity risk. The Bank creates liquidity through repurchase agreements and secured borrowings based on the high-quality liquid asset portfolio, through securitization and other structured finance products which are created from the asset pools like credit card receivables and retail loans.

The Bank applies liquidity stress tests to measure liquidity risk. In this approach, in liquidity stress scenarios in which parameters are determined by the Board of Directors, the ability of the Bank's liquid assets' in covering cash outflows within a one-month horizon has been described. Liquidity adequacy limits for TL and FC are determined by Board of Directors, based on the liquidity requirements and risk tolerance of the Bank. The liquidity risk is measured by the Risk Management Division and results are reported to the related executive functions, senior management and Board of Directors.

It is essential for the Bank to monitor the liquidity position and funding strategy continuously. In case of a liquidity crisis that may arise from unfavorable market conditions, extraordinary macroeconomic situations and other reasons which are beyond the control of the Bank. "Emergency Action and Funding Plan" is expected to be commissioned. In that case, related committees have to report the precautions taken and their results to the Board of Directors through Audit Committee.

The Group's Foreign Currency (FC) and total (TL+FC) liquidity coverage ratio averages for the third three months, the highest value and the lowest value occurred in this period are given below.

	Current Period	
	TL+FC	FC
July 30, 2025	127.82	282.87
August 31, 2025	126.89	263.65
September 30, 2025	132.11	341.12
	Prior Period	
	TL+FC	FC
October 31, 2024	158.05	362.72
November 31, 2024	151.87	323.27
December 31, 2024	148.26	313.79

(Yetkili İmza / Kaşe)

TÜRKİYE İŞ BANKASI A.Ş.**NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS****FOR THE NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2025***(Amounts expressed in thousand Turkish Lira (TL) unless otherwise stated.)*

The Bank's Foreign Currency (FC) and total (TL+FC) liquidity coverage ratio (LCR) averaged for the first three months are given below.

Liquidity Coverage Ratio:

Current Period	Total Unweighted Value ⁽¹⁾		Total Weighted Value ⁽¹⁾	
	TL+FC	FC	TL+FC	FC
High Quality Liquid Assets				
High Quality Liquid Assets			1,043,066,628	526,654,457
Cash Outflows				
Retail and Small Business Customers, of which;	1,878,568,148	949,949,284	166,220,920	94,994,928
Stable deposits	432,717,897		21,635,895	
Less stable deposits	1,445,850,251	949,949,284	144,585,025	94,994,928
Unsecured wholesale funding, of which;	1,211,011,819	380,275,902	736,254,844	213,294,797
Operational deposits	12,618,850	427,998	3,120,520	106,999
Non-operational deposits	842,126,168	310,015,528	480,349,576	146,599,143
Other unsecured funding	356,266,801	69,832,376	252,784,748	66,588,655
Secured funding			17,518,413	17,635,832
Other cash outflows, of which;	6,698,498	18,197,948	6,698,498	18,197,948
Derivatives cash outflow and liquidity needs related to market valuation changes on derivatives or other transactions	6,698,498	18,197,948	6,698,498	18,197,948
Obligations related to structured financial products				
Commitments related to debts to financial markets and other off-balance sheet obligations				
Other revocable off-balance sheet commitments and contractual obligations	16,924,002	11,523,122	846,200	576,156
Other irrevocable or conditionally revocable off-balance sheet obligations	2,683,444,459	476,471,527	204,467,071	46,903,321
Total Cash Outflows			1,132,005,946	391,602,982
Cash Inflows				
Secured lending	615,073			
Unsecured lending	439,096,002	151,031,206	315,391,502	132,358,226
Other cash inflows	7,161,555	78,835,111	7,161,555	78,835,111
Total Cash Inflows	446,872,630	229,866,317	322,553,057	211,193,337
			Upper Limit Applied Values	
Total HQLA Stock			1,043,066,628	526,654,457
Total Net Cash Outflows			809,452,889	180,409,645
Liquidity Coverage Ratio (%)			128.94	295.88

(1) The simple arithmetic average calculated for the last three months of weekly simple arithmetic average.

(Yetkili İmza / Kaşe)

TÜRKİYE İŞ BANKASI A.Ş.**NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS****FOR THE NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2025***(Amounts expressed in thousand Turkish Lira (TL) unless otherwise stated.)*

Prior Period	Total Unweighted Value ⁽¹⁾		Total Weighted Value ⁽¹⁾	
	TL+FC	FC	TL+FC	FC
High Quality Liquid Assets				
High Quality Liquid Assets			710,111,189	379,980,700
Cash Outflows				
Retail and Small Business Customers, of which;	1,471,169,035	717,639,244	132,261,179	71,763,924
Stable deposits	297,114,489		14,855,724	
Less stable deposits	1,174,054,546	717,639,244	117,405,455	71,763,924
Unsecured funding, of which;	836,196,014	302,745,626	466,450,993	177,214,286
Operational deposits	8,561,676	39,011	2,117,409	9,753
Non-operational deposits	583,362,197	231,062,831	302,016,961	110,542,139
Other unsecured funding	244,272,141	71,643,784	162,316,623	66,662,394
Secured funding			9,895,838	10,187,890
Other cash outflows, of which;	9,192,000	19,836,349	9,192,000	19,836,349
Derivatives cash outflow and liquidity needs related to market valuation changes on derivative or other transactions	5,114,852	15,759,201	5,114,852	15,759,201
Obligations related to structured financial products				
Commitments related to debts to financial markets and other off-balance sheet obligations	4,077,148	4,077,148	4,077,148	4,077,148
Other revocable off-balance sheet commitments and contractual obligations	12,734,928	8,936,712	636,746	446,836
Other irrevocable or conditionally revocable off-balance sheet obligations	1,562,026,387	328,725,435	120,924,977	29,638,556
Total Cash Outflows			739,361,733	309,087,841
Cash Inflows				
Secured lending	430,480			
Unsecured lending	378,287,833	158,104,116	265,922,362	138,158,271
Other cash inflows	6,620,240	54,304,775	6,620,240	54,304,775
Total Cash Inflows	385,338,553	212,408,891	272,542,602	192,463,046
			Capped Values	
Total HQLA Stock			710,111,189	379,980,700
Total Net Cash Outflows			466,819,131	116,624,795
Liquidity Coverage Ratio (%)			152.73	333.26

(1) The simple arithmetic average of the values, which are calculated by taking the weekly simple arithmetic averages, for the last three months.

As of September 30, 2025, the consolidated liquidity coverage ratios were 128.94% in total and 295.88% in foreign currency (previous period: 152.73% in total and 333.26% in foreign currency).

Compared to the previous quarter, in the third quarter of 2025, it was observed that the FC liquidity coverage ratio increased due to the increase in the stock of high-quality liquid assets, while the total liquidity coverage ratio decreased due to the increase in net cash outflows despite the increase in the stock of high-quality liquid assets.(130.19% in total in the previous quarter, 287.75% in FC Nevertheless, the total and FC liquidity coverage ratios continue to remain well above the minimum regulatory thresholds of 100% and 80%, respectively.

The Liquidity Coverage Ratio which has been introduced to ensure banks to preserve sufficient stock of high-quality assets to meet their net cash outflows that may occur in the short term is calculated as per the Communiqué on “Measurement and Assessment of the Liquidity Coverage Ratio of Banks” published by BRSA. The ratio is directly affected by the level of unencumbered high-quality assets which can be liquidated at any time and net cash inflows and outflows arising from the Group’s assets, liabilities and off-balance sheet transactions.

(Yetkili İmza / Kaşe)

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The Group's high quality liquid asset stock primarily consists of cash, the accounts held at CBRT and unencumbered government bonds which are issued by Turkish Treasury.

Cash flows of derivatives that will take place within 30 days are considered in calculation of liquidity coverage ratio. Cash outflows of derivatives that arise from margin obligations, are reflected to the results in accordance with the methodology articulated in the related legislation.

The consolidated total results of the net stable funding ratio, which is complementary to the liquidity coverage ratio and another indicator used in the measurement of liquidity risk, are presented below for the current and prior periods.

Net Stable Funding Ratio:

Current Period		a	b	c	d	e
		Unweighted amount by residual maturity				Weighted Amount
		Undated / No Maturity	Up to 6 months	6 months to 1 year	1 year and more than 1 year	
Available Stable Funding						
1	Capital Instruments				498,321,022	498,321,022
2	Regulatory capital				484,574,585	484,574,585
3	Other capital instruments				13,746,437	13,746,437
4	Deposits (from retail and small business customers)	902,860,438	990,731,638	18,263,434	8,559,592	1,750,080,620
5	Stable Deposits (from retail and small business customers)	137,937,355	295,597,574	584,665	20,988	412,433,552
6	Less Stable Deposits (from retail and small business customers)	764,923,083	695,134,064	17,678,769	8,538,604	1,337,647,068
7	Wholesale funding	283,681,067	1,249,024,912	184,786,701	375,941,493	857,847,335
8	Operational deposits	18,416,327	36,452,815			27,434,571
9	Other wholesale funding	265,264,740	1,212,572,097	184,786,701	375,941,493	830,412,764
10	Liabilities with matching interdependent assets					
11	Other liabilities	6,763,341	381,954,553	12,227,738	113,251,674	259,473,456
12	Net Derivatives Liabilities				6,763,341	
13	All other liabilities and equity not included in the above categories		381,954,553	12,227,738	113,251,674	259,473,456
14	TOTAL AVAILABLE STABLE FUNDING					3,365,722,433
Required Stable Funding						
15	High Quality Liquid Assets (HQLA)					37,503,204
16	Deposits held at other financial institutions for operational purposes					
17	Performing loans and securities:	396,761,145	1,117,225,022	380,985,074	922,913,054	1,916,401,090
18	Performing loans to financial institutions secured by Level 1 HQLA		1,213,277			121,328
19	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	75,555,270	81,927,877	24,452,554	13,647,535	50,874,381
20	Performing loans to non- financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs	321,205,875	1,018,716,428	340,872,966	751,134,312	1,713,141,758
21	35% or Lower Risk Weight	6,927,145	7,466,718	4,895,441	5,630,287	14,343,410
22	Residential Mortgage Secured Loans		9,451,505	7,352,080	69,801,981	56,603,121
23	35% or Lower Risk Weight		5,236,106	5,456,323	55,651,778	41,519,870
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities		5,915,935	8,307,474	88,329,226	95,660,502
25	Assets with matching interdependent liabilities					
26	Other assets		305,584,584	1,725,462	465,370,210	671,286,443
27	Physical traded commodities (including gold)	9,341,045				7,939,888
28	Initial Margin of Derivative Contracts or Default Funds Provided to a Central Counterparty			37,694,461		32,040,292
29	Net Derivative Assets			19,515,224		19,515,224
30	Derivatives Liabilities Before Deducting Variation Margin Posted			419,198		419,198
31	All other assets not included in the above categories		296,243,539	1,725,462	407,741,327	611,371,841
32	Off Balance Sheet Liabilities		846,471,639	7,566,588	2,063,723,938	145,888,108
33	TOTAL REQUIRED STABLE FUNDING					2,771,078,845
34	NET STABLE FUNDING RATIO (%)					121.46

As of September 30, 2025, the total net stable funding rate was 121.46% (Previous Period: 123.56%)

Compared to the previous quarter, in the third quarter of 2025, it is observed that the net stable funding ratio decreased due to the increase in stable funding being lower than the increase in assets creating stable funding requirements.

(Yetkili İmza / Kaşe)

TÜRKİYE İŞ BANKASI A.Ş.
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(Amounts expressed in thousand Turkish Lira (TL) unless otherwise stated.)

Net stable funding rate, which was created to make the liability-structure of banks more stable and reliable by directing banks to medium and long-term funding sources, is the minimum stable funding required by the bank's funding structure and activities, with a maturity perspective longer than one month, unlike liquidity coverage ratio, it is based on comparing the requirements. The rate is calculated by dividing the "current stable funding amount" by the "required stable funding amount". While the current stable funding amount is determined according to the maturity and counterparties of the items in the liabilities, including equity; the required stable funding amount is calculated by taking into account varying rates depending on the maturity and liquidity quality of the items in assets.

The progress of the relevant rate in July, August and September 2025 and its 3-month averages are shown in the table below.

Period	Ratio
July 30, 2025	120.66%
August 31, 2025	121.03%
September 30, 2025	121.46%
Average of 3-months	121.05%

Prior Period	a	b	c	d	e
	Unweighted amount by residual maturity				Weighted Amount
	Undated / No Maturity	Up to 6 months	6 months to 1 year	1 year and more than 1 year	
Available Stable Funding					
1 Capital Instruments				408,930,520	408,930,520
2 Regulatory capital				401,034,251	401,034,251
3 Other capital instruments				7,896,269	7,896,269
4 Deposits (from retail and small business customers)	627,121,374	822,400,771	21,564,815	10,425,683	1,348,530,957
5 Stable Deposits (from retail and small business customers)	104,005,713	198,548,581	812,538	24,732	288,221,986
6 Less Stable Deposits (from retail and small business customers)	523,115,661	623,852,190	20,752,277	10,400,951	1,060,308,971
7 Wholesale funding	186,385,981	1,081,921,469	110,374,128	270,665,130	653,322,756
8 Operational deposits	8,637,980	26,703,601			17,670,791
9 Other wholesale funding	177,748,001	1,055,217,868	110,374,128	270,665,130	635,651,965
10 Liabilities with matching interdependent assets					
11 Other liabilities		267,364,415	10,182,173	88,453,059	201,309,720
12 Net Derivatives Liabilities					
13 All other liabilities and equity not included in the above categories		267,364,415	10,182,173	88,453,059	201,309,720
14 TOTAL AVAILABLE STABLE FUNDING					2,612,093,953
Required Stable Funding					Required Stable Funding
15 High Quality Liquid Assets (HQLA)					31,248,863
16 Deposits held at other financial institutions for operational purposes					
17 Performing loans and securities:	270,506,164	904,213,943	278,337,558	692,607,590	1,451,692,414
18 Performing loans to financial institutions secured by Level 1 HQLA		2,482,757			248,276
19 Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	29,499,724	90,644,890	23,765,880	4,584,905	36,629,405
20 Performing loans to non- financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs	241,006,440	799,100,378	244,706,675	551,961,230	1,287,033,414
21 35% or Lower Risk Weight	4,093,739	5,541,319	3,752,204	3,995,011	9,904,449
22 Residential Mortgage Secured Loans		6,450,836	5,000,655	55,128,520	43,641,951
23 35% or Lower Risk Weight		4,472,933	3,982,598	44,715,183	33,292,635
24 Securities that are not in default and do not qualify as HQLA, including exchange-traded equities		5,535,082	4,864,348	80,932,935	84,139,368
25 Assets with matching interdependent liabilities					
26 Other assets		225,024,911	1,621,648	368,864,514	549,214,950
27 Physical traded commodities (including gold)	2,451,535				2,083,804
28 Initial Margin of Derivative Contracts or Default Funds Provided to a Central Counterparty			34,689,641		29,486,195
29 Net Derivative Assets			11,499,936		11,499,936
30 Derivatives Liabilities Before Deducting Variation Margin Posted			516,240		516,240
31 All other assets not included in the above categories		222,573,377	1,621,648	322,158,698	505,628,775
32 Off Balance Sheet Liabilities		605,505,290	3,373,181	1,028,717,412	81,879,794
33 TOTAL REQUIRED STABLE FUNDING					2,114,036,021
34 NET STABLE FUNDING RATIO (%)					123.56

(Yetkili İmza / Kaşe)

TÜRKİYE İŞ BANKASI A.Ş.**NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS
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(Amounts expressed in thousand Turkish Lira (TL) unless otherwise stated.)

The progress of the relevant rate in October, November and December 2024 and its 3-month averages are shown in the table below.

Period	Ratio
October 31, 2024	126.34%
November 30, 2024	127.23%
December 31, 2024	123.56%
Average of 3-months	125.71%

Presentation of assets and liabilities according to their remaining maturities:

	Demand	Up to 1 Month	1-3 Months	3-12 Months	1-5 Years	5 Years and Over	Unallocated ⁽¹⁾	Total
Current Period								
Assets								
Cash (Cash in Vault, Foreign Currency Cash, Money in Transit, Cheques Purchased) and Balances with the Central Bank of Türkiye	298,909,710	466,086,652						764,996,362
Banks	94,583,208	60,857,707	3,518,869	773,956				159,733,740
Financial Assets at Fair Value through Profit/Loss ⁽²⁾	51,970,608	12,822,034	6,261,411	42,842,914	2,849,255	472,139		117,218,361
Money Market Placements		10,494,693	2,606,204	818,618				13,919,515
Financial Assets at Fair Value Through Other Comprehensive Income	6,072,106	5,450,745	2,525,673	86,672,152	312,520,827	146,106,185		559,347,688
Loans ⁽³⁾⁽⁴⁾	150,044,943	553,537,312	259,265,012	747,849,873	678,373,300	120,416,495	63,648,953	2,573,135,888
Financial Assets Measured at Amortized Cost		4,725,192	8,569,255	18,680,094	177,428,472	75,225,045		284,628,058
Other Assets	35,884,527	77,456,313	1,312,965	4,805,650	5,750,129		323,235,994	448,445,578
Total Assets	637,465,102	1,191,430,648	284,059,389	902,443,257	1,176,921,983	342,219,864	386,884,947	4,921,425,190
Liabilities								
Bank Deposits	9,672,189	41,854,899	6,770,538	6,338,394				64,636,020
Other Deposits	1,195,495,521	1,242,557,570	334,598,465	64,868,130	11,704,376	3,934,780		2,853,158,842
Funds Provided from Other Financial Institutions		36,238,918	64,060,768	101,735,639	95,520,546	73,470,821		371,026,692
Money Market Funds		269,667,200	10,150,114	34,630,004	10,312,500			324,759,818
Marketable Securities Issued ⁽⁵⁾		16,849,364	15,830,887	85,689,094	168,249,755	42,279,178		328,898,278
Miscellaneous Payables	56,394,418	178,493,874	1,950,639	6,294	1,349,196			238,194,421
Other Liabilities ⁽⁶⁾	1,650,708	61,506,511	6,610,982	4,823,597	3,058,645	790,484	662,310,192	740,751,119
Total Liabilities	1,263,212,836	1,847,168,336	439,972,393	298,091,152	290,195,018	120,475,263	662,310,192	4,921,425,190
Liquidity Gap	-625,747,734	-655,737,688	-155,913,004	604,352,105	886,726,965	221,744,601	-275,425,245	
Net Off Balance Sheet Position		2,521,581	-5,366,229	1,193,197	3,208,981	1,851,705		3,409,235
Derivative Financial Assets		405,386,378	119,732,944	151,118,915	255,954,584	99,539,363		1,031,732,184
Derivative Financial Liabilities		402,864,797	125,099,173	149,925,718	252,745,603	97,687,658		1,028,322,949
Non-cash Loans	394,156,689	27,639,248	55,094,688	253,713,556	88,421,448	18,353,977		837,379,606
Prior Period								
Total Assets	524,341,770	849,299,410	284,749,821	655,454,629	912,428,776	304,919,237	329,504,678	3,860,698,321
Total Liabilities	898,852,279	1,547,663,942	280,760,135	273,798,153	203,984,210	105,698,696	549,940,906	3,860,698,321
Liquidity Gap	-374,510,509	-698,364,532	3,989,686	381,656,476	708,444,566	199,220,541	-220,436,228	
Net Off Balance Sheet Position		-5,183,657	1,707,949	901,201	2,637,323	1,371,114		1,433,930
Derivative Financial Assets		292,008,626	125,567,146	105,964,486	229,357,818	83,528,607		836,426,683
Derivative Financial Liabilities		297,192,283	123,859,197	105,063,285	226,720,495	82,157,493		834,992,753
Non-cash Loans	295,328,604	22,044,332	54,420,882	155,804,663	51,712,653	13,905,817		593,216,951

(1) Assets, such as Tangible Assets, Subsidiaries and Associates, Office Supply Inventory, Prepaid Expenses and Non-Performing Loans, which are required for banking operations and which cannot be converted into cash in short-term, other liabilities such as Provisions which are not considered as payables and Shareholders' Equity, are shown in 'Unallocated' column.

(2) The balances include financial derivative assets.

(3) Includes receivables from leasing transactions and factoring receivables.

(4) Stage 3 Non-performing loans are included in "Unallocated" column.

(5) Includes Tier 2 subordinated bond which is classified on the balance sheet as subordinated loan.

(6) The borrower funds are presented in "Up to 1 month" column in other liabilities.

Explanations on Leverage Ratio**a. Explanations on Differences Between Current and Prior Years' Leverage Ratios**

The Bank's consolidated leverage ratio calculated in accordance with the "Regulation on Measurement and Assessment of Leverage Levels of Banks" was realized as 5.20% (December 31, 2024: 5.65%). The Regulation stipulates a minimum leverage ratio of 3%. The change in the leverage ratio is mainly due to the increase in the total risk amount.

(Yetkili İmza / Kaşe)

TÜRKİYE İŞ BANKASI A.Ş.**NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS****FOR THE NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2025***(Amounts expressed in thousand Turkish Lira (TL) unless otherwise stated.)***b. Summary Comparison Table Related to Total Amount of Asset and Risk Situated in The Consolidated Financial Statements Prepared in Accordance with TAS:**

	Current Period	Prior Period
Summary Comparison Table Related to Total Amount of Asset and Risk Situated in The Consolidated Financial Statements Prepared in Accordance with TAS ⁽¹⁾	4,922,924,624	4,111,752,239
The difference between Total Amount of Asset in the Consolidated Financial Statements Prepared in Accordance with TAS and the Communiqué on Preparation of Consolidated Financial Statements of Banks	277,776,273	251,053,918
The difference between total amount and total risk amount of derivative financial instruments with credit derivative in the Communiqué on Preparation of Consolidated Financial Statements of Banks ⁽²⁾	-12,085,970	-8,069,522
The difference between total amount and total risk amount of risk investment securities or commodity collateral financing transactions in the Communiqué on Preparation of Consolidated Financial Statements of Banks ⁽²⁾	278,571,311	268,232,366
The difference between total amount and total risk amount of off-balance sheet transactions in the Communiqué on Preparation of Consolidated Financial Statements of Banks ⁽²⁾	34,675,078	27,205,080
The other differences between amount of assets and risk in the Communiqué on Preparation of Consolidated Financial Statements of Banks ⁽²⁾	-26,587,803	-13,140,307
Total Exposures ⁽²⁾	7,823,562,853	5,469,097,900

(1) Consolidated financial statements prepared in accordance with paragraph 6 of Article 5 of the "Communiqué on the Preparation of Consolidated Financial Statements of Banks" are prepared as of the end of the year and the end of June, and therefore the consolidated financial statement balances as of September 30, 2025, are included.

(2) The amounts shown in the table represent three-month averages.

c. Explanations on consolidated leverage ratio

	Current Period (1)	Prior Period (1)
On-Balance Sheet Items		
On-balance sheet items (excluding derivatives and SFTs. but including collateral)	4,833,867,709	3,764,909,286
Asset amounts deducted in determining Basel III Tier 1 capital	-20,287,468	-16,735,219
The total amount of risk on-balance sheet exposures	4,813,580,241	3,748,174,067
Derivative exposures and credit derivatives		
Replacement cost associated with derivative financial instruments and credit derivatives	17,216,693	20,301,107
The potential amount of credit risk with derivative financial instruments and credit derivatives	12,085,970	8,069,522
The total amount of risk on derivative financial instruments with credit derivatives	29,302,663	28,370,629
Investment securities or commodity collateral financing transactions		
The amount of risk investment securities or commodity collateral financing transactions (Excluding on balance sheet items)	59,337,652	70,153,325
Risk amount of exchange brokerage operations		
The total amount of risk investment securities or commodity collateral financial transactions	59,337,652	70,153,325
Off -Balance Sheet Items		
Gross notional amount for off-balance sheet items	2,953,900,491	1,647,026,584
Adjustments for conversion to credit equivalent amounts	-32,558,194	-24,626,705
The total amount of risk for off-balance sheet items	2,921,342,297	1,622,399,879
Capital and Total Exposures		
Tier 1 Capital	406,734,944	309,019,533
Total Exposures	7,823,562,853	5,469,097,900
Leverage Ratio		
Leverage Ratio	5.20	5.65

(1) Three-month average of the amounts in Leverage Ratio table.

(Yetkili İmza / Kaşe)

TÜRKİYE İŞ BANKASI A.Ş.
NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS
FOR THE NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2025
(Amounts expressed in thousand Turkish Lira (TL) unless otherwise stated.)

VII. Explanations on Risk Management

Explanations according to “*Communiqué on Public Disclosures about Risk Management*” published on the Official Gazette No,29511 dated 23 October 2015, are included below. Parent Bank uses standardised approach for calculation of capital adequacy, therefore other explanations within internal ratings-based approach are not included.

a. General Information on Risk Management and Risk Weighted Amounts

Overview of Risk Weighted Amounts:

	Risk Weighted Amount		Minimum Capital Requirements
	Current Period	Prior Period	Current Period
Credit risk (excluding counterparty credit risk) (CCR)	2,575,134,008	1,946,292,860	206,010,721
Of which standardised approach (SA)	2,575,134,008	1,946,292,860	206,010,721
Of which internal rating-based (IRB) approach			
Counterparty credit risk	33,207,684	30,437,706	2,656,615
Of which standardised approach for counterparty credit risk (CCR)	33,207,684	30,437,706	2,656,615
Of which internal model method (IMM)			
Equity positions in banking book under basic risk weighting or internal rating-based approach			
Equity investments in funds – look-through approach	45,562,797	35,564,124	3,645,024
Equity investments in funds – mandate-based approach			
Equity investments in funds - 1250% weighted risk approach			
Settlement risk		13	
Securitization positions in banking accounts			
Of which IRB ratings-based approach (RBA)			
Of which IRB Supervisory formula approach (SFA)			
Of which SA/simplified supervisory formula approach (SSFA)			
Market risk	44,703,688	73,974,638	3,576,295
Of which standardised approach (SA)	44,703,688	73,974,638	3,576,295
Of which internal model approaches (IMM)			
Operational Risk	305,012,313	218,426,329	24,400,985
Of which Basic Indicator Approach	305,012,313	218,426,329	24,400,985
Of which Standardised approach (SA)			
Of which Advanced measurement approach			
The amounts below the thresholds for deduction from capital (subject to a 250% risk weight)	4,847,888	1,387,110	387,831
Floor adjustment			
Total	3,008,468,378	2,306,082,780	240,677,471

VIII. Explanations on Segment Reporting

The Group's activities are classified under corporate/commercial banking, retail/private banking, treasury operations and investment activities, insurance and reinsurance activities and others.

Services to the large corporations, SMEs and other trading companies are provided through various financial instruments within the scope of the corporate and commercial operations. Services such as project financing, operating and investment loans, deposit and cash management, credit cards, cheques and bills, foreign trade transactions and financing, letter of guarantee, letter of credit, forfeiting, foreign currency trading, bill collections, payrolls, investment accounts, tax collections and other banking services are provided to the mentioned customer segments.

(Yetkili İmza / Kaşe)

TÜRKİYE İŞ BANKASI A.Ş.**NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS
FOR THE NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2025***(Amounts expressed in thousand Turkish Lira (TL) unless otherwise stated.)*

Retail banking services include deposits, consumer loans, overdraft accounts, credit cards, bill collections, remittances, foreign currency trading, safe-deposit boxes, insurance, tax collections, and investment accounts and other banking services for individuals. All kinds of financing and cash management services provided to individuals in the high-income level are recognized as Private Banking activities.

Treasury transactions are comprised of medium and long-term funding tools such as securities trading, money market transactions, spot and forward TL and foreign currency trading, and derivative transactions such as forwards, swaps, futures, and options, as well as syndications and securitizations. Investment activities of intermediary institutions and venture capital and real estate investment partnerships are also classified in this area. Investments of subsidiaries who operate in the real sector, investments of associates who operate both in financial and real sector and investments of jointly controlled entities that are presented in the consolidated financial statements are evaluated within the scope of investment activities.

Insurance and reinsurance activities include individual pension, life/non-life insurance transactions and reinsurance transactions. The Group's financial leasing, factoring, asset management, portfolio management, payment service activities are classified under the "Other" heading.

Information about The Group's segments are presented below.

Current Period	Corporate / Commercial Banking	Individual / Private Banking	Treasury Transaction/Investment Activities	Insurance and Reinsurance Activities	Other/ Unallocated	Total
Interest Income	256,464,176	120,617,549	221,482,449		16,684,960	615,249,134
Interest Expense	165,191,296	171,671,648	128,580,184	308	49,396,622	514,840,058
Commissions Income/Expense (Net)	61,374,099	30,114,248	3,083,863	-8,972,099	2,192,182	87,792,293
Dividend Income			428,417			428,417
Trading Income/Loss (Net)			4,357,138			4,357,138
Other Income	4,853,807	2,120,570	5,570,035	74,514,000	8,422,085	95,480,497
Expected Credit Loss and Other Provision Expenses	14,775,253	9,509,670		821,615	18,011,356	43,117,894
Other Operating Expense	21,002,492	49,701,625	5,139,023	69,922,267	39,029,124	184,794,531
Income/Loss from Investments in Subsidiaries Accounted by Equity Method			10,461,076			10,461,076
Income Before Tax						71,016,072
Tax Provision						10,725,155
Net Period Profit						60,290,917
Group Profit/Loss						44,127,133
Minority Interest Profit/Loss						16,163,784
Total Assets	1,705,197,193	714,169,845	1,390,935,443	79,414,043	1,031,708,666	4,921,425,190
Total Liabilities	1,156,094,048	1,838,537,917	959,643,896	226,750,939	740,398,390	4,921,425,190

(Yetkili İmza / Kaşe)

TÜRKİYE İŞ BANKASI A.Ş.**NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS****FOR THE NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2025***(Amounts expressed in thousand Turkish Lira (TL) unless otherwise stated.)*

Prior Period	Corporate /Commercial Banking	Individual / Private Banking	Treasury Transaction/I nvestment Activities	Insurance and Reinsurance Activities	Other/ Unallocated	Total
Interest Income	190,892,521	72,763,859	149,416,504		9,124,571	422,197,455
Interest Expense	118,262,374	117,771,308	94,975,783	343	33,378,064	364,387,872
Commissions Income/Expense (Net)	59,208,068	18,174,716	2,637,072	-5,671,826	-13,167,072	61,180,958
Dividend Income			261,198			261,198
Trading Income/Loss (Net)			5,136,352			5,136,352
Other Income	3,887,760	1,152,877	8,196,479	47,704,333	14,777,000	75,718,449
Expected Credit Loss and Other Provision Expenses	6,218,316	5,013,730	2,506	674,188	6,558,474	18,467,214
Other Operating Expense	14,764,252	36,331,261	3,208,135	45,254,386	36,917,668	136,475,702
Income/Loss from Investments in Subsidiaries Accounted by Equity Method			7,625,795			7,625,795
Income Before Tax						52,789,419
Tax Provision						4,323,948
Net Period Profit						48,465,471
Group Profit/Loss						34,846,429
Minority Interest Profit/Loss						13,619,042
Total Assets	1,338,198,054	500,417,145	1,115,843,993	66,609,390	839,629,739	3,860,698,321
Total Liabilities	792,287,602	1,403,465,304	933,256,291	173,620,470	558,068,654	3,860,698,321

(Yetkili İmza / Kaşe)

TÜRKİYE İŞ BANKASI A.Ş.**NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS****FOR THE NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2025***(Amounts expressed in thousand Turkish Lira (TL) unless otherwise stated.)***SECTION FIVE: DISCLOSURES AND FOOTNOTES ON THE CONSOLIDATED FINANCIAL STATEMENTS****I. DISCLOSURES AND FOOTNOTES ON CONSOLIDATED ASSETS****a. Cash and Central Bank of the Republic of Türkiye:****a.1. Information on Cash and Balances with the Central Bank of the Republic of Türkiye:**

	Current Period		Prior Period	
	TL	FC	TL	FC
Cash in TL / Foreign Currency	10,966,398	31,212,622	9,316,465	26,152,260
Central Bank of the Republic of Türkiye	254,947,052	458,508,842	269,133,596	325,467,494
Other		9,361,448		2,476,721
Total	265,913,450	499,082,912	278,450,061	354,096,475

a.2. Information on Balances with the CBRT:

	Current Period		Prior Period	
	TL	FC	TL	FC
Unrestricted Demand Deposit	106,524,154	140,855,027	161,735,514	120,322,609
Unrestricted Time Deposit				
Restricted Time Deposit				
Other ⁽¹⁾	148,422,898	317,653,815	107,398,082	205,144,885
Total	254,947,052	458,508,842	269,133,596	325,467,494

*(1) The amount of reserve deposits held at the Central Bank of the Republic of Türkiye.***a.3. Explanations on reserve requirement application:**

In accordance with the Central Bank of Türkiye's (TCMB) Communiqué on Reserve Requirements numbered 2013/15, banks are required to maintain reserve requirements for Turkish lira (TL) and foreign currency (FCY) liabilities with the TCMB.

The reserve requirement ratios vary based on the maturity structure of the liabilities. For TL deposits and other liabilities, the ratio ranges from 3% to 40%. For FCY deposits and precious metal deposit accounts, the ratio ranges from 22% to 32%, and for other FCY liabilities, it ranges from 5% to 25%. Additionally, an extra TL reserve requirement of 2.5% is applied to foreign currency deposits (excluding foreign bank deposits and precious metal accounts).

Required reserves are calculated every two weeks on Fridays and are maintained in 14-day periods.

Interest payments are made on TL reserves held by deposit banks based on different rates according to the "Renewal and Conversion Rate to TL" provided by the Central Bank for accounts with exchange rate/price protection support and Turkish lira deposit accounts.

For foreign currency deposits/participation funds (excluding foreign bank deposits/participation funds), and for the amounts required to be maintained in notice foreign currency deposit accounts (excluding the TL portion), the Central Bank applies commission rates based on the renewal and conversion to TL and the TL portion for accounts with exchange rate/price protection support (conversion

(Yetkili İmza / Kaşe)

TÜRKİYE İŞ BANKASI A.Ş.**NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS****FOR THE NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2025***(Amounts expressed in thousand Turkish Lira (TL) unless otherwise stated.)***b. Information on Financial Assets at Fair Value through Profit and Loss:****b.1.** Financial assets at fair value through profit and loss, which are given as collateral or blocked:

Financial assets at fair value through profit and loss, which are given as collateral or blocked as of September 30, 2025, amount to TL 402,711 (December 31, 2024: 605,425 TL).

b.2. Financial assets at fair value through profit and loss, which are subject to repurchase agreements:

Financial assets at fair value through profit and loss, which are subject to repurchase agreements as of September 30, 2025, amount to TL 37,957,432 (December 31, 2024: TL 22,268,576)

b.3. TL 4,044,996 of other financial assets consists of the mutual funds; Quasar İstanbul Konut Gayrimenkul and Quasar İstanbul Ticari Gayrimenkul which were founded by İş Portföy Yönetimi A.Ş. (December 31, 2024: TL 3,559,392)

c. Positive Differences on Derivative Financial Assets Held for Trading:

Derivative Financial Assets at Fair Value through Profit or Loss ⁽¹⁾	Current Period		Prior Period	
	TL	FC	TL	FC
Forward Transactions	1,215,916	781,105	924,847	813,588
Swap Transactions	269,498	18,168,032	2,208,751	14,451,024
Futures				
Options	110,443	353,660	104,841	365,768
Other				
Total	1,595,857	19,302,797	3,238,439	15,630,380

(1) Includes the positive differences related to derivative financial assets held for trading in derivative financial assets. Information on derivative financial assets for hedging purposes is disclosed in Section Five footnote I.1.

d. Banks Account:

	Current Period		Prior Period	
	TL	FC	TL	FC
Banks				
Domestic Banks	13,883,086	5,747,251	13,263,189	7,937,492
Foreign Banks	18,318,994	121,784,409	9,651,739	59,571,191
Foreign Head Office and Branches				
Total	32,202,080	127,531,660	22,914,928	67,508,683

e. Information on Financial Assets at Fair Value through Other Comprehensive Income:**e.1.** Information on financial assets at fair value through other comprehensive income, which are given as collateral or blocked:

Financial assets at fair value through other comprehensive income, which are given as collateral or blocked, amount to TL 99,237,763 as of September 30, 2025 (December 31, 2024: TL 98,247,680).

e.2. Information on financial assets at fair value through other comprehensive income, which are subject to repurchase agreements:

Financial assets at fair value through other comprehensive income which are subject to repurchase agreements amount to TL 204,767,705 as of September 30, 2025 (December 31, 2024: TL 226,227,108).

(Yetkili İmza / Kaşe)

TÜRKİYE İŞ BANKASI A.Ş.**NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS****FOR THE NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2025***(Amounts expressed in thousand Turkish Lira (TL) unless otherwise stated.)***e.3. Information on financial assets at fair value through other comprehensive income:**

	Current Period	Prior Period
Debt Securities	582,636,867	449,644,464
Quoted on a Stock Exchange	276,209,920	171,264,692
Not-Quoted ⁽¹⁾	306,426,947	278,379,772
Share Certificates	6,076,808	4,445,669
Quoted on a Stock Exchange	108,000	180,000
Not-Quoted	5,968,808	4,265,669
Provision for Impairment Losses (-)	29,365,987	27,969,050
Other		27,945
Total	559,347,688	426,149,028

(1) Refers to the debt securities, which are not quoted on the Stock Exchange, or which are not traded, while quoted, on the Stock Exchange at the end of the related period.

e. Information Related to Loans:

Leasing and factoring receivables are considered as loans in the footnotes of this section.

f.1. Information on all types of loans and advances given to shareholders and employees of the group:

	Current Period		Prior Period	
	Cash	Non-Cash	Cash	Non-Cash
Direct Lending to Shareholders				
Corporate Shareholders				
Individual Shareholders				
Indirect Lending to Shareholders				
Loans and Other Receivables to Employees	2,721,487	4,644	1,969,598	1,686
Total	2,721,487	4,644	1,969,598	1,686

f.2. Information about the standard loans and loans under close monitoring and loans under close monitoring that have been restructured:

Cash Loans	Standard Loans	Loans Under Close Monitoring		
		Loans Not Subject to Restructuring	Restructured Loans	
			Loans with Revised Contract Terms	Refinanced
Non-specialized loans	2,262,050,390	125,924,894	79,459,124	42,052,527
Corporation Loans	702,070,201	31,056,976	26,879,473	30,033,826
Export Loans	315,375,263	5,711,611	487,996	257,906
Import Loans				
Loans Extended to Financial Sector	65,701,955	156,289		
Consumer Loans	265,764,453	41,820,693	4,273	10,694,771
Credit Cards	410,951,014	32,628,207	42,222,618	
Other	502,187,504	14,551,118	9,864,764	1,066,024
Specialized Loans				
Other Receivables				
Total	2,262,050,390	125,924,894	79,459,124	42,052,527

(Yetkili İmza / Kaşe)

TÜRKİYE İŞ BANKASI A.Ş.**NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS****FOR THE NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2025***(Amounts expressed in thousand Turkish Lira (TL) unless otherwise stated.)*

	Current Period		Prior Period	
	Standard Loans	Loans Under Close Monitoring	Standard Loans	Loans Under Close Monitoring
12 Month Expected Credit Losses	12,560,114		7,863,144	
Significant Increase in Credit Risk		32,405,843		23,931,682

The aging analysis of the receivables past due but not impaired in terms of financial asset classes, is as follows:

Current Period	31-60 Days ⁽²⁾	61-90 Days ⁽²⁾	Total
Loans ⁽¹⁾	16,212,273	7,943,556	24,155,829
Corporate / Commercial Loans ⁽³⁾	1,099,923	1,717,387	2,817,310
Consumer Loans	3,415,941	1,645,249	5,061,190
Credit Cards	11,696,409	4,580,920	16,277,329
Finance Lease Receivables ⁽¹⁾	65,643	4,028	69,671
Insurance Activities Receivables	281,829	235,016	516,845
Total	16,559,745	8,182,600	24,742,345

(1) The loans classified as closely monitored that are not past due or past due for less than 31 days is TL 210,988,808

(2) Related figures show only overdue amounts of installment based commercial loans and installment-based consumer loans; the principal amounts of the loans which are not due are equal to TL6,189,386 and TL 6,032,851 respectively.

(3) Balances including factoring receivables.

Prior Period	31-60 Days ⁽²⁾	61-90 Days ⁽²⁾	Total
Loans ⁽¹⁾	9,155,753	4,093,867	13,249,620
Corporate / Commercial Loans ⁽³⁾	628,836	765,539	1,394,375
Consumer Loans	1,956,899	890,325	2,847,224
Credit Cards	6,570,018	2,438,003	9,008,021
Finance Lease Receivables ⁽¹⁾	26,991	730,635	757,626
Insurance Activities Receivables	351,671	186,155	537,826
Total	9,534,415	5,010,657	14,545,072

(1) The loans classified as closely monitored that are not past due or past due for less than 31 days is TL 141,634,297

(2) Related figures show only overdue amounts of installment based commercial loans and installment-based consumer loans; the principal amounts of the loans which are not due as of the balance sheet date are equal to TL 2,882,670 and TL 3,813,901 respectively.

(3) Balances including factoring receivables.

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TÜRKİYE İŞ BANKASI A.Ş.**NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS****FOR THE NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2025***(Amounts expressed in thousand Turkish Lira (TL) unless otherwise stated.)***f.3. Information on consumer loans, retail credit cards, personnel loans and personnel credit cards ⁽¹⁾:**

	Short-Term	Medium and Long-Term	Interest and Income Accruals	Total
Consumer Loans-TL	70,873,919	169,130,520	6,538,771	246,543,210
Real Estate Loans	108,287	75,954,568	1,275,756	77,338,611
Vehicle Loans	615,516	2,534,248	51,848	3,201,612
General Purpose Consumer Loans	70,150,116	90,641,704	5,211,167	166,002,987
Other				
Consumer Loans – FC Indexed		123	4,223	4,346
Real Estate Loans		123	4,223	4,346
Vehicle Loans				
General Purpose Consumer Loans				
Other				
Consumer Loans – FC	8,963	144,215	581	153,759
Real Estate Loans		20,328	123	20,451
Vehicle Loans				
General Purpose Consumer Loans	8,963	123,887	458	133,308
Other				
Retail Credit Cards-TL	346,483,657	32,055,216	8,546,527	387,085,400
With Installments	106,602,859	32,055,216	4,610,019	143,268,094
Without Installments	239,880,798		3,936,508	243,817,306
Retail Credit Cards-FC	1,462,199			1,462,199
With Installments				
Without Installments	1,462,199			1,462,199
Personnel Loans-TL	420,920	566,177	60,233	1,047,330
Real Estate Loans	492	15,489	232	16,213
Vehicle Loans				
Vehicle Loans	2,489	5,666	81	8,236
General Purpose Consumer Loans	417,939	545,022	59,920	1,022,881
Other				
Personnel Loans- FC Indexed				
Real Estate Loans				
Vehicle Loans				
General Purpose Consumer Loans				
Other				
Personnel Loans-FC	626	23,987	154	24,767
Real Estate Loans		16,742	107	16,849
Vehicle Loans		2,911		2,911
General Purpose Consumer Loans	626	4,334	47	5,007
Other				
Personnel Credit Cards-TL	1,242,720	8,459	5,224	1,256,403
With Installments	411,528	8,459		419,987
Without Installments	831,192		5,224	836,416
Personnel Credit Cards-FC	14,646			14,646
With Installments				
Without Installments	14,646			14,646
Overdraft Accounts – TL (real persons)	68,127,940		2,331,068	70,459,008
Overdraft Accounts – FC (real persons)	51,770			51,770
Total	488,687,360	201,928,697	17,486,781	708,102,838

(1) Individual loans totaling TL 17,785,819 extended by the Parent Bank to non-residents have not been included in the table (Credit cards: TL 5,152,063, Other consumer loans: TL 12,633,756).

(Yetkili İmza / Kaşe)

TÜRKİYE İŞ BANKASI A.Ş.**NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS****FOR THE NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2025***(Amounts expressed in thousand Turkish Lira (TL) unless otherwise stated.)***f.4. Information on commercial installments loans and corporate credit cards:**

	Short-Term	Medium and Long Term	Interest and Income Accruals	Total
Commercial Loans with Installments-TL	29,163,614	188,804,825	9,228,908	227,197,347
Real Estate Loans	24,347	3,877,723	358,663	4,260,733
Vehicle Loans	2,837,814	24,136,618	1,040,529	28,014,961
General Purpose Commercial Loans	26,301,453	160,563,922	7,822,227	194,687,602
Other		226,562	7,489	234,051
Commercial Loans with Installments-FC Indexed		10,329	109,345	119,674
Real Estate Loans				
Vehicle Loans				
General Purpose Commercial Loans		10,329	109,345	119,674
Other				
Commercial Loans with Installments-FC	3,350,685	26,580,656	764,522	30,695,863
Real Estate Loans				
Vehicle Loans		4,562		4,562
General Purpose Commercial Loans	601,510	16,046,198	621,014	17,268,722
Other	2,749,175	10,529,896	143,508	13,422,579
Corporate Credit Cards-TL	93,810,980	813,958	1,244,446	95,869,384
With Installments	24,597,237	813,958		25,411,195
Without Installments	69,213,743		1,244,446	70,458,189
Corporate Credit Cards-FC	113,807			113,807
With Installments				
Without Installments	113,807			113,807
Overdraft Accounts – TL (corporate)	27,964,287		508,988	28,473,275
Overdraft Accounts – FC (corporate)	1,692			1,692
Total	154,405,065	216,209,768	11,856,209	382,471,042

f.5. Domestic and foreign loans:

	Current Period	Prior Period
Domestic Loans	2,405,792,762	1,847,269,708
Foreign Loans	103,694,173	62,528,146
Total	2,509,486,935	1,909,797,854

f.6. Loans granted to subsidiaries and associates:

	Current Period	Prior Period
Direct Loans Granted to Subsidiaries and Associates	14,938,864	14,844,971
Indirect Loans Granted to Subsidiaries and Associates		
Total	14,938,864	14,844,971

f.7. Information on impairment provisions of Loans (Stage 3):

	Current Period	Prior Period
Loans with Limited Collectability	8,087,079	6,159,988
Loans with Doubtful Collectability	12,989,331	6,185,079
Uncollectible Loans	20,369,687	17,351,171
Total	41,446,097	29,696,238

(Yetkili İmza / Kaşe)

TÜRKİYE İŞ BANKASI A.Ş.**NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS****FOR THE NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2025***(Amounts expressed in thousand Turkish Lira (TL) unless otherwise stated.)***e f.8.** Information on non-performing loans (Net):**f.8.1.** Information on non-performing loans, which are restructured by the Group:

	Group III	Group IV	Group V
	Loans with Limited Collectability	Loans with Doubtful Collectability	Uncollectible Loans
Current Period			
(Gross amounts before the provisions)	2,184,673	3,193,291	9,088,167
Restructured Loans	2,184,673	3,193,291	9,088,167
Prior Period			
(Gross amounts before the provisions)	1,579,065	499,384	6,642,519
Restructured Loans	1,579,065	499,384	6,642,519

(Yetkili İmza / Kaşe)

TÜRKİYE İŞ BANKASI A.Ş.
**NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS
FOR THE NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2025**

(Amounts expressed in thousand Turkish Lira (TL) unless otherwise stated.)

e.8.2 Information on the movement of total non-performing loans:

	Group III	Group IV	Group V
	Loans with Limited Collectability	Loans with Doubtful Collectability	Uncollectible Loans
Prior Period Ending Balance	10,680,063	9,581,530	20,572,739
Corporate and Commercial Loans	4,610,737	2,517,952	16,478,571
Retail Loans	2,409,591	2,592,467	2,272,962
Credit Cards	3,659,735	4,471,111	1,690,211
Other			130,995
Additions (+)	48,469,702	306,176	1,796,638
Corporate and Commercial Loans	18,216,177	58,381	1,310,719
Retail Loans	11,321,196	38,541	431,509
Credit Cards	18,932,329	209,254	9,938
Other			44,472
Transfers from Other NPL Categories (+)		33,576,298	16,384,838
Corporate and Commercial Loans		14,216,216	5,528,758
Retail Loans		7,454,217	3,968,120
Credit Cards		11,905,865	6,887,960
Other			
Transfers to Other NPL Categories (-)	33,576,298	16,384,838	
Corporate and Commercial Loans	14,216,216	5,528,758	
Retail Loans	7,454,217	3,968,120	
Credit Cards	11,905,865	6,887,960	
Other			
Collections (-)	10,180,588	5,000,227	5,819,222
Corporate and Commercial Loans	2,980,092	1,599,130	4,236,708
Retail Loans	2,821,612	1,444,842	824,865
Credit Cards	4,378,884	1,956,255	684,519
Other			73,130
Prior Period Ending Balance	558	1,052	362,705
Corporate and Commercial Loans	171	157	340,995
Retail Loans	182	380	15,560
Credit Cards	205	515	6,150
Other			
Write-Offs (-)⁽¹⁾			6,788,640
Corporate and Commercial Loans			153,124
Retail Loans			2,550,523
Credit Cards			4,084,993
Other			
Debt Sale (-)	41,196	18,401	335,500
Corporate and Commercial Loans	30,954	9,998	289,170
Retail Loans	10,242	8,403	46,330
Credit Cards			
Other			
Effect of Changes in Exchange Rates	15,433,517	22,096,288	26,119,148
Corporate and Commercial Loans	5,661,389	9,674,502	18,876,391
Retail Loans	3,465,018	4,680,286	3,327,973
Credit Cards	6,307,110	7,741,500	3,812,447
Other			102,337
Current Period Ending Balance	8,087,079	12,989,331	20,369,687
Corporate and Commercial Loans	3,196,055	5,930,194	16,127,813
Retail Loans	1,343,517	2,094,345	1,312,796
Credit Cards	3,547,507	4,964,792	2,826,845
Other			102,233
Specific Provisions (-)	7,346,438	9,106,957	5,749,461

(1) In March 2025, a portion of the portfolio consisting of non-performing loan receivables amounting to TL 1,738,890 was sold to GSD Varlık Yönetim A.Ş., Hedef Varlık Yönetim A.Ş., Birikim Varlık Yönetim A.Ş., Dünya Varlık Yönetim A.Ş., Arsan Varlık Yönetim A.Ş., Gelecek Varlık Yönetimi A.Ş. and Denge Varlık Yönetim A.Ş., with a cash collection of TL 617,500 as the sales proceeds.

In August 2025, another portion of the portfolio consisting of non-performing loan receivables amounting to TL 5,049,750 was sold to GSD Varlık Yönetim A.Ş., Hedef Varlık Yönetim A.Ş., Birikim Varlık Yönetim A.Ş., Dünya Varlık Yönetim A.Ş., Gelecek Varlık Yönetim A.Ş., Ortak Varlık Yönetim A.Ş., İstanbul Varlık Yönetim A.Ş., Emir Varlık Yönetim A.Ş. and Tuna Varlık Yönetim A.Ş., with a cash collection of TL 998,500 as the sales proceeds.

After the sale of the portfolio consisting of written-off receivables and non-performing loans, the Group's non-performing loan ratio decreased from 2.47% to 2.73% as of September 30, 2025.

(Yetkili İmza / Kaşe)

TÜRKİYE İŞ BANKASI A.Ş.**NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS****FOR THE NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2025***(Amounts expressed in thousand Turkish Lira (TL) unless otherwise stated.)***f.8.3. Information on foreign currency non-performing loans:**

	Group III	Group IV	Group V
	Loans with Limited Collectability	Loans with Doubtful Collectability	Uncollectible Loans
Current Period			
Balance at the End of the Period	720,111	3,622,753	9,463,210
Provisions (-)	465,735	2,252,127	8,304,326
Net Balance on Balance Sheet ⁽¹⁾	254,376	1,370,626	1,158,884
Prior Period			
Balance at the End of the Period	428,243	319,073	10,202,193
Provisions (-)	155,541	216,865	9,041,876
Net Balance on Balance Sheet ⁽¹⁾	272,702	102,208	1,160,317

*(1) In addition to the loans extended in foreign currency, loans which are monitored in Turkish Lira are included.***f.8.4. Information on gross and net non-performing loans as per customer categories:**

	Group III	Group IV	Group V
	Loans with Limited	Loans with Doubtful	Uncollectible Loans
Current Period (Net)	7,346,438	9,106,957	5,749,461
Loans to Individuals and Corporate (Gross)	15,433,517	22,096,288	26,016,811
Provisions (-)	8,087,079	12,989,331	20,267,454
Loans to Individuals and Corporate (Net)	7,346,438	9,106,957	5,749,357
Banks (Gross)			
Provisions (-)			
Banks (Net)			
Other Loans (Gross)			102,337
Provisions (-)			102,233
Other Loans (Net)			104
Prior Period (Net)	4,520,075	3,396,451	3,221,568
Loans to Individuals and Corporate (Gross)	10,680,063	9,581,530	20,441,744
Provisions (-)	6,159,988	6,185,079	17,238,197
Loans to Individuals and Corporate (Net)	4,520,075	3,396,451	3,203,547
Banks (Gross)			
Provisions (-)			
Banks (Net)			
Other Loans (Gross)			130,995
Provisions (-)			112,974
Other Loans (Net)			18,021

(Yetkili İmza / Kaşe)

TÜRKİYE İŞ BANKASI A.Ş.**NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS****FOR THE NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2025***(Amounts expressed in thousand Turkish Lira (TL) unless otherwise stated.)***f.8.5. Information on interest accruals, valuation differences and related provisions calculated for non-performing loans:**

	Group III	Group IV	Group V
	Loans with Limited	Loans with Doubtful	Uncollectible Loans
Current Period (Net)	1,017,734	1,391,066	651,708
Interest accruals and valuation differences	2,108,679	3,338,107	3,054,194
Provisions (-)	1,090,945	1,947,041	2,402,486
Prior Period (Net)	528,797	497,693	244,593
Interest accruals and valuation differences	1,123,506	1,408,183	1,915,043
Provisions (-)	594,709	910,490	1,670,450

f.8.6. Comments on the write-down policy

Our receivables, which are classified as non-performing receivables, are tried to be collected primarily within the framework of administrative contacts with the debtors, and if no results are obtained, through legal means.

On the Procedures and Principles Regarding the Classification of Loans and Provisions to be Set aside for them, published in the Official Gazette No. 27.11,2019/30961, following the amendment made in Article 53 of the Banking Law with the Law on Amending the Income Tax Law No. 19.07,2019/7186 and Some Laws. Within the framework of the provisions of the Regulation Amending the Regulation, matters are regulated in the Bank's write-off policy.

- The portion of the receivables, which are followed under the Fifth Group-Loans with a Loss Qualification and for which a lifetime expected credit loss provision has been made due to the default of the debtor, for which there is no reasonable expectation of its collection, within the period deemed appropriate from the first reporting period following their classification in this group can be write-off to the extent of the maximum provision amount,
- Whether the write-off is an accounting practice and does not result in the waiver of the receivable,

Receivables that are documented as uncollectible in the legal follow-up process can also be deducted from the record by fulfilling the requirements of the Tax Procedure Law.

g. Financial Assets Measured at Amortized Cost:**g.1. Financial Assets Measured at Amortized Cost given as collateral or blocked:**

Financial assets measured at Amortized cost given as collateral or blocked amount to TL 35,966,752 as of September 30, 2025 (December 31, 2023: TL 62,331,689).

g.2. Financial Assets Measured at Amortized Cost subject to repurchase agreements:

Financial assets measured at Amortized cost, which are subject to repurchase agreements amount to TL 103,562,564 as of September 30, 2025 (December 31, 2023: TL 136,950,399).

g.3. Information on government securities measured at Amortized cost:

	Current Period	Prior Period
Government Bonds	264,468,430	260,651,589
Treasury Bills		
Other Public Debt Securities		
Total	264,468,430	260,651,589

(Yetkili İmza / Kaşe)

TÜRKİYE İŞ BANKASI A.Ş.**NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS****FOR THE NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2025***(Amounts expressed in thousand Turkish Lira (TL) unless otherwise stated.)***g.4. Information on financial assets measured at amortized cost:**

	Current Period	Prior Period
Debt Securities	284,628,058	281,357,179
Quoted on a Stock Exchange	250,127,846	249,273,030
Not Quoted ⁽¹⁾	34,500,212	32,084,149
Impairment Losses (-)		
Total	284,628,058	281,357,179

(1) Indicates unlisted debt securities, and debt securities that have not been traded at the end of the related periods while they are listed.

g.5. Movement of financial assets measured at amortized cost within the year:

	Current Period	Prior Period
Beginning Balance	281,357,179	216,178,048
Foreign Exchange Differences Arising on Monetary Assets	8,086,858	5,968,244
Purchases During the Year	43,372,771	125,503,427
Transfers		
Disposals through Sales and Redemption	-61,752,290	-89,906,221
Impairment Losses (-)		
Valuation Effect	13,563,540	23,613,681
Balance at the End of the Period	284,628,058	281,357,179

h. Information on Associates (Net):

As per the “Communiqué on Preparation of Consolidated Financial Statements of Banks”, credit institutions or financial institutions associates are included in the scope of consolidated financial statements. Within this context, credit institutions and financial associates are accounted in the consolidated financial statements according to TAS 28 - Investments in Associates and Joint Ventures”.

h.1. Information on credit institution or financial institution associates that are not accounted by the equity method: None.

h.2. Information on credit institution or financial institution associates that are accounted by the equity method:

Title	Address (City/ Country)	Bank's Share Percentage-If Different. Voting Percentage (%)	Bank's Risk Group Share Percentage (%)
Arap Türk Bankası A.Ş.	İstanbul/Türkiye	20.58	79.42

Information on financial statements of associates in the above order:

Total Assets	Shareholder s' Equity	Total Tangible Assets	Interest Income (1)	Securities Income	Current Period Profit/Loss	Prior Period Profit/Loss	Fair Value
27,761,937	4,811,118	1,473,114	1,663,355	3,719	407,222	151,502	

(1) Includes interest income on securities.

(Yetkili İmza / Kaşe)

TÜRKİYE İŞ BANKASI A.Ş.**NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS
FOR THE NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2025***(Amounts expressed in thousand Turkish Lira (TL) unless otherwise stated.)***h.3. Movement of investments in consolidated associates ⁽¹⁾:**

	Current Period	Prior Period
Beginning Balance	554,844	453,026
Movements during the period		
Purchases ⁽²⁾	351,992	
Bonus shares acquired		
Dividends received from the current year profit		
Sales		
Revaluation Increase ⁽³⁾	83,093	101,818
Impairment		
Balance at the end of the period	989,929	554,844
Capital commitments		
Contribution in equity at the end of the period (%)		

*(1) Includes the information related to associate which is a credit institution in which the Bank has direct shares.**(2) Consists of the amount related to the capital increase of Arap Türk Bankası A.Ş.**(3) Includes the equity method accounting differences.***h.4. Sectoral information on consolidated associates and the related carrying amounts ⁽¹⁾:**

	Current Period	Prior Period
Banks	989,929	554,844
Insurance Companies		
Factoring Companies		
Leasing Companies		
Finance Companies		
Other Financial Participations		
Total	989,929	554,844

*(1) Includes the information related to associate which is a credit institution in which the Bank has direct shares.***h.5.** Consolidated associates traded on a stock exchange: None.**h.6.** Consolidated associates disposed of in the current period: None.**h.7.** Consolidated associates acquired in the current period: None.**h.8.** Other issues related to associates:

The accounting method for non-financial subsidiaries, associates and jointly controlled associates is changed in accordance with TAS 27 "Individual Financial Statements" to the equity method introduced in TAS 28. The effects of these changes are given in Section Three III.2 numbered footnotes in detail.

i. Information on Subsidiaries (Net):

As per the "Communiqué on Preparation of Consolidated Financial Statements of Banks", the Bank includes credit institutions or financial institutions subsidiaries in the scope of consolidated financial statements.

(Yetkili İmza / Kaşe)

TÜRKİYE İŞ BANKASI A.Ş.**NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS****FOR THE NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2025***(Amounts expressed in thousand Turkish Lira (TL) unless otherwise stated.)***i.1. Information on the equity of major subsidiaries:**

	Insurance / Reinsurance Companies	Türkiye Sınai Kalkınma Bankası A.Ş.	İşbank AG	İş Finansal Kiralama A.Ş.
COMMON EQUITY TIER I CAPITAL				
Common Equity Tier I Capital Before Deductions	71,278,194	43,175,195	21,931,506	11,191,152
Deductions from Common Equity Tier I Capital (-)	1,213,379	1,453,849	242,863	81,418
Total Common Equity Tier I Capital	70,064,815	41,721,346	21,688,643	11,109,734
ADDITIONAL TIER I CAPITAL				
Additional Tier I Capital before Deductions		12,399,510		
Deductions from Additional Tier I Capital (-)				
Total Capital	70,064,815	54,120,856	21,688,643	11,109,734
TIER II CAPITAL				
Tier II Capital Before Deductions		2,517,666		
Deduction from Tier II Capital (-)				
Total Additional Tier II Capital		2,517,666		
Total Capital and Tier II Capital	70,064,815	56,638,522	21,688,643	11,109,734
Deductions from Total Capital and Additional Tier I Capital (-)				
CAPITAL	70,064,815	56,638,522	21,688,643	11,109,734

i.2. Information on unconsolidated subsidiaries: None.**i.3. Information on consolidated subsidiaries:**

	Title	Address (City/ Country)	Bank's Share Percentage- If Different. Voting Rights (%) (1)	Bank's Risk Group Share Percentage (%)
1-	Anadolu Anonim Türk Sigorta Şirketi	İstanbul/Türkiye	50.21	49.79
2-	Anadolu Hayat Emeklilik A.Ş.	İstanbul/Türkiye	74.83	25.17
3-	Efes Varlık Yönetim A.Ş.	İstanbul/Türkiye	66.29	33.71
4-	İş Faktoring A.Ş.	İstanbul/Türkiye	46.51	53.49
5-	İş Finansal Kiralama A.Ş.	İstanbul/Türkiye	45.42	54.58
6-	İş Gayrimenkul Yatırım Ortaklığı A.Ş.	İstanbul/Türkiye	60.92	39.08
7-	İş Girişim Sermayesi Yatırım Ortaklığı A.Ş.	İstanbul/Türkiye	35.37	64.63
8-	İş Portföy Yönetimi A.Ş.	İstanbul/Türkiye	67.48	32.52
9-	İş Yatırım Menkul Değerler A.Ş.	İstanbul/Türkiye	67.98	32.02
10-	İş Yatırım Ortaklığı A.Ş.	İstanbul/Türkiye	24.46	75.54
11-	İşbank AG	Frankfurt/Germany	100.00	0.00
12-	JSC İşbank	Moscow/Russia	100.00	0.00
13-	JSC İşbank Georgia	Tblisi/Georgia	100.00	0.00
14-	Levent Varlık Kiralama A.Ş.	İstanbul/Türkiye	67.98	32.02
15-	Maxis Girişim Sermayesi Portföy Yönetimi A.Ş.	İstanbul/Türkiye	67.98	32.02
16-	Maxis Investments Ltd.	London/England	67.98	32.02
17-	Milli Reasürans T.A.Ş.	İstanbul/Türkiye	87.60	12.40
18-	TSKB Gayrimenkul Yatırım Ortaklığı A.Ş.	İstanbul/Türkiye	44.71	55.29
19-	Türkiye Sınai Kalkınma Bankası A.Ş.	İstanbul/Türkiye	50.46	49.54
20-	Yatırım Finansman Menkul Değerler A.Ş.	İstanbul/Türkiye	48.90	51.10
21-	Yatırım Varlık Kiralama A.Ş.	İstanbul/Türkiye	48.90	51.10

*(1) Indirect share of the Group is considered as the Parent Bank's share percentage.**(Yetkili İmza / Kaşe)*

TÜRKİYE İŞ BANKASI A.Ş.**NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS
FOR THE NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2025**

(Amounts expressed in thousand Turkish Lira (TL) unless otherwise stated.)

Financial statement information related to consolidated subsidiaries in the above order:

	Total Assets	Shareholders' Equity	Total Tangible Assets	Interest Income ⁽¹⁾	Securities Income	Current Period Profit/Loss	Prior Period Profit/Loss	Fair Value ⁽²⁾	Additional Shareholders' Equity Required
1-	116,685,878	30,777,090	1,773,382	8,887,340	7,135,895	8,957,602	8,278,820	42,740,000	
2-	376,617,287	11,713,016	636,231	4,108,102	290,127	4,074,147	2,998,276	38,935,640	
3-	1,206,766	645,033	10,820	440,414	2,548	44,181	85,672		
4-	42,815,896	5,880,279	46,974	8,480,479	210,156	1,420,631	695,532		
5-	98,138,869	12,471,212	132,021	12,516,231	446,770	2,522,907	1,385,101	11,392,534	
6-	47,379,793	42,838,081	39,394,086	484,659	600,933	6,389,105	8,155,266	18,094,489	
7-	10,242,829	5,996,548	20,076	60,000	218,566	1,817,507	1,116,653	6,104,109	
8-	3,763,451	3,367,795	76,942	234,796	1,159,533	1,423,839	814,358		
9-	98,031,331	31,141,338	6,560,334	10,404,205	5,691,504	11,637,573	9,096,333	65,862,000	
10-	624,522	619,240	3,399	130,609	49,855	104,645	112,750	1,494,055	
11-	105,978,732	23,640,081	437,116	4,140,562		782,722	1,065,530		
12-	33,003,405	5,284,520	223,290	2,571,713	114	1,771,622	840,326		
13-	7,164,239	2,414,529	151,496	429,020		143,044	135,792		
14-	91	-76		14		-222	-66		
15-	493,006	427,585	30,491	76,237	167,408	64,190	62,676		
16-	7,623,891	1,655,409	8,079	40,399		96,093	116,730		
17-	46,168,311	23,607,844	223,489	1,814,136	1,766,560	7,166,290	4,655,302		
18-	6,140,567	5,586,745	5,909,452	24,859		869,683	981,933	5,131,100	
19-	310,153,910	43,496,301	6,643,425	27,187,204	543,674	9,366,238	7,125,701	37,508,800	
20-	6,426,771	1,501,246	222,854	1,756,364	296,434	288,387	250,095		
21-	2,024	2,020				-81	-467		

(1) Includes interest income from securities.

(2) Fair value represents the market value of the company.

The financial statement information presented in the table above reflects amounts not adjusted for inflation accounting, as disclosed in the companies' publicly announced financial reports or in material event disclosures. In the preparation of the consolidated financial statements, these balances have been adjusted in line with the Group's accounting policies to meet the requirements of consolidation.

i.4. Movement of investments in subsidiaries ⁽¹⁾:

	Current Period	Prior Period
Balance at the Beginning of the Period	98,845,228	67,465,619
Movements in the Period		
Purchases ⁽²⁾	885,605	29,954
Bonus Shares Acquired		
Dividends Received from the Current Year Profit		
Sales ⁽³⁾	-70,876	
Revaluation Surplus/Deficit ⁽⁴⁾	27,888,396	31,349,655
Impairment		
Balance at the End of the Period	127,548,353	98,845,228
Capital Commitments		
Contribution in equity at the end of the period (%)		

(1) Reveals the information related to companies subject to consolidation in which Bank directly owns share.

(2) The current period balance consists of share purchases from the publicly held portions of İş Real Estate Investment Trust Inc., Anadolu Hayat Emeklilik Inc., and İş Leasing Inc.

(3) Includes the balance of Moka Ödeme Kuruluşu A.Ş., over which control was lost through the merger under Moka United Payment Services and Electronic Money Institution Inc

(4) Includes differences arising from equity method accounting.

(Yetkili İmza / Kaşe)

TÜRKİYE İŞ BANKASI A.Ş.**NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS
FOR THE NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2025***(Amounts expressed in thousand Turkish Lira (TL) unless otherwise stated.)***i.5.** Sectoral information on consolidated subsidiaries and the related carrying amounts ⁽¹⁾:

	Current Period	Prior Period
Banks	52,499,587	38,145,018
Insurance Companies	31,670,840	22,573,033
Factoring Companies		
Leasing Companies	2,745,683	2,021,433
Finance Companies		
Other Financial Subsidiaries	40,632,243	36,105,744
Total	127,548,353	98,845,228

*(1) Reveals the information related to companies subject to consolidation in which Bank directly owns share***ğ.6.** Consolidated subsidiaries traded on stock exchange ⁽¹⁾:

	Current Period	Prior Period
Traded on domestic stock exchanges	73,974,248	62,257,824
Traded on foreign stock exchanges		

*(1) Reveals the information related to companies subject to consolidation in which Bank directly owns share.***i.7.** Consolidated subsidiaries disposed of in the current period: None.

In the current period, Moka United Ödeme Hizmetleri ve Elektronik Para Kuruluşu A.Ş. was established as a result of the merger between Moka Ödeme ve Elektronik Para Kuruluşu A.Ş., which was 100% owned by the Bank in the previous period, and Birleşik Ödeme Hizmetleri ve Elektronik Para A.Ş. The Parent Bank's share in the partnership in question is 20.83%, the share of the Parent Bank's non-financial affiliate Trakya Yatırım Holding A.Ş. is 22.92%, and Türkiye İş Bankası A.Ş., a shareholder of the Parent Bank, Members Supplementary Social Security and Assistance Fund Foundation's subsidiary Efes Holding A.Ş. holds a 6.25% share, classified in the portfolio of jointly controlled partnerships valued using the equity method.

i.8. Subsidiaries acquired in the current period: None**i.9.** Other issues on subsidiaries:

As per the “Communiqué on Preparation of Consolidated Financial Statements of Banks”, jointly controlled entities as credit institutions or financial institutions are included in the scope of consolidated financial statements. There are no jointly controlled entities which are excluded in the scope of the consolidation.

On the other hand, as explained in Note III.2 of Section Three, non-financial subsidiaries, associates and jointly controlled associates are accounted by using the equity method defined in TAS 28 “Investments in Subsidiaries and Associates” within the scope of TAS 27 “Individual Financial Statements.

On January 27, 2025, İş Girişim Sermayesi Yatırım Ortaklığı A.Ş. acquired a 35.83% stake in Tatilbudur Seyahat Acenteliği ve Turizm A.Ş. for a consideration of TL 1,775,000, thereby increasing its ownership interest in the company to 99.98%.

The capital of Trakya Yatırım Holding A.Ş., a wholly owned subsidiary of the Parent Company Bank, amounted to TL 13,876,165. At the Extraordinary General Meeting held on January 16, 2025, it was increased by TL 1,675,000 to TL 16,012,250. and 1,330,000 TL at the Extraordinary General Meeting held on April 9, 2025, bringing it to 16,881,165 TL. These capital increases were registered on January 22, 2025, and April 14, 2025, respectively.

(Yetkili İmza / Kaşe)

TÜRKİYE İŞ BANKASI A.Ş.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS FOR THE NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2025

(Amounts expressed in thousand Turkish Lira (TL) unless otherwise stated.)

The transfer of Trakya Yatırım Holding A.Ş., a non-financial subsidiary in which the Parent Company holds a 100% stake, of its 80% stake in Bayek Tedavi Sağlık Hizmetleri ve İşletmeciliği A.Ş. to a party outside the group was registered as of July 18, 2025, as a result of the transfer, Trakya Yatırım Holding A.Ş.'s stake in Bayek Tedavi Sağlık Hizmetleri ve İşletmeciliği A.Ş. has been determined as 19.90%.

The transfer of the 80.38% stake held by İş Girişim Sermayesi Yatırım Ortaklığı A.Ş., one of the subsidiaries included in the consolidation, in Ortopro Tıbbi Aletler Sanayi ve Ticaret A.Ş. to outside the group pursuant to the Board of Directors' Decision dated June 2, 2025, was completed on June 3, 2025, and as a result of the transfer, İş Girişim Sermayesi Yatırım Ortaklığı A.Ş.'s stake in Ortopro Tıbbi Aletler Sanayi ve Ticaret A.Ş. was determined to be 16.85%.

Among the subsidiaries included in the consolidation, Agrinatura Gıda Üretim Sanayi ve Ticaret A.Ş. has acquired a 61.31% stake in a company operating in the agriculture and food sector, in accordance with the Board of Directors' resolution dated June 11, 2025, and the Extraordinary General Assembly decision dated June 19, 2025.

The affiliated companies included in the consolidation, İş Girişim Sermayesi Yatırım Ortaklığı A.Ş., decided to establish a company named Enlila Sağlık İlaç Arge Üretim ve Laboratuvar A.Ş. with 100% share ownership to operate in the healthcare sector, with a Board of Directors decision dated May 22, 2025. The establishment process was registered as of May 27, 2025.

j. Information on jointly controlled entities (Net)

As per the “Communiqué on Preparation of Consolidated Financial Statements of Banks”, jointly controlled entities as credit institutions or financial institutions are included in the scope of consolidated financial statements. There are no jointly controlled entities which are excluded in the scope of the consolidation.

In this context, the Bank's jointly controlled associates that are credit institutions or financial institutions are accounted for using the equity method in the consolidated financial statements in accordance with IAS 28 “Investments in Associates and Joint Ventures.”

j.1. Information on jointly controlled entities that are credit institutions or financial institutions not accounted for using the equity method: None.

j.2. Information on jointly controlled partnerships that are credit institutions or financial institutions accounted for using the equity method:

Title	Address (City/ Country)	Bank's Share Percentage-If Different. Voting Percentage (%) ⁽¹⁾	Bank's Risk Group Share Percentage (%)
Moka United Ödeme ve Elektronik Para Kuruluşu A.Ş.	İstanbul/Türkiye	43.75	56.25

(1) The parent company Bank's share in the company is 20.83%, and joint control is provided by the Bank's non-financial affiliate Trakya Yatırım Holding with a 22.92% share and the Bank's affiliate Efes Holding, which is affiliated with Türkiye İş Bankası A.Ş. Employees' Supplementary Social Security and Mutual Aid Fund Foundation, with a 6.25% share.

Financial statement information relating to the jointly controlled entity above:

Total Assets	Shareholder s' Equity	Total Tangible Assets	Interest Income ⁽¹⁾	Securities Income	Current Period Profit/Loss	Prior Period Profit/Loss	Fair Value
12,865,296	2,169,662	519,732	441,357		-66,275		

(1) Includes interest income on securities.

(Yetkili İmza / Kaşe)

TÜRKİYE İŞ BANKASI A.Ş.**NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS
FOR THE NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2025**

(Amounts expressed in thousand Turkish Lira (TL) unless otherwise stated.)

j.3. Movement table for jointly controlled entities⁽¹⁾:

	Current Period	Prior Period
Balance at the Beginning of the Period		
Movements in the Period		
Purchases ⁽²⁾	70,876	
Bonus Shares Acquired		
Dividends Received from the Current Year Profit		
Sales		
Revaluation Surplus/Deficit ⁽³⁾	878,350	
Impairment		
Balance at the End of the Period	949,226	
Capital Commitments		
Contribution in equity at the end of the period (%)		

(1) Includes the information related to associate which is a credit institution in which the Bank has direct shares.

(2) This consists of the amount classified in the portfolio of jointly controlled entities of Moka United Payment Services and Electronic Money Institution Inc.

(3) Includes differences arising from equity method accounting.

j.4. Sectoral information on consolidated associates and the related carrying amounts ⁽¹⁾:

	Current Period	Prior Period
Banks		
Insurance Companies		
Factoring Companies		
Leasing Companies		
Finance Companies		
Other Financial Subsidiaries	949,226	
Total	949,226	

(1) Includes the information related to associate which is a credit institution in which the Bank has direct shares.

j.5. Jointly controlled entities listed on the stock exchange: None.

j.6. Jointly controlled entities disposed of during the current period: None.

j.7. Jointly controlled entities acquired during the current period: None.

j.8. Other matters related to jointly controlled entities:

On the other hand, as explained in Note III.2 of Section Three, non-financial subsidiaries, associates and jointly controlled associates are accounted by using the equity method defined in TAS 28 "Investments in Subsidiaries and Associates" within the scope of TAS 27 "Individual Financial Statements.

In the previous period, "Moka Ödeme ve Elektronik Para Kuruluşu A.Ş." and "Birleşik Ödeme Hizmetleri ve Elektronik Para A.Ş." were included in the consolidation, and during the current period, they merged, with the new company name registered as "Moka United Ödeme Hizmetleri ve Elektronik Para Kuruluşu A.Ş." The jointly controlled partnership, in which the Parent Bank holds a 20.83% share, the Bank's non-financial subsidiary Trakya Yatırım Holding A.Ş. holds a 22.92% share, and Efes Holding A.Ş., a subsidiary of Türkiye İş Bankası A.Ş. Members Supplementary Social Security and Assistance Fund Foundation, holds a 6.25% share, has been included in the consolidated financial statements using the equity method during the current period.

(Yetkili İmza / Kaşe)

TÜRKİYE İŞ BANKASI A.Ş.**NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS****FOR THE NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2025***(Amounts expressed in thousand Turkish Lira (TL) unless otherwise stated.)***k. Information regarding finance lease receivables (Net):****k.1. Presentation of finance lease receivables according to their remaining maturities:**

	Current Period		Prior Period	
	Gross	Net	Gross	Net
Less than 1 Year	24,742,373	20,812,137	16,935,446	13,706,168
1-4 Years	22,998,057	19,573,271	14,407,367	12,507,918
More than 4 Years	3,745,057	3,380,184	1,011,912	859,753
Total	51,485,487	43,765,592	32,354,725	27,073,839

ı.2. Information regarding net investments made on finance lease:

	Current Period	Prior Period
Gross Finance Lease Investment	51,485,487	32,354,725
Unearned Finance Revenue from Finance Lease (-)	7,719,895	5,280,886
Net Finance Lease Investment	43,765,592	27,073,839

ı.3. Presentation of operating lease receivables according to their remaining maturities:

As of September 30, 2025, the remaining maturities of the Group's operating lease receivable is less than 1 year the total amount is TL 53,046 (December 31, 2024: TL 64,995).

l. Positive differences on derivative financial assets for hedging purposes:

Part of Derivative Financial Assets at Fair Value Through Profit Loss ⁽¹⁾	Current Period		Prior Period	
	Net	Gross	Net	Gross
Hedging Derivative Financial Assets		201,928		1,119,407
Hedging Cash Flow				
Protection from Net Investment Risk Abroad				
Total		201,928		1,119,407

(1) Includes information on derivative financial assets for hedging purposes classified under derivative financial assets.

The details of the derivative transaction for fair value hedge is presented below.

Derivative Financial Liabilities at Fair Value through Profit/Loss	Current Period			Prior Period		
	Contract Sum	Assets	Liability	Contract Sum	Assets	Liability
Interest Rate Swap Transactions	59,207,660	201,928	73,289	38,602,372	18,436	417,848
FC	59,207,660	201,928	73,289	38,602,372	18,436	417,848
TL						
Currency Swap Transactions	27,508,385		420,644	30,696,329	1,100,971	
FC	27,508,385		420,644	30,696,329	1,100,971	
TL						

(Yetkili İmza / Kaşe)

TÜRKİYE İŞ BANKASI A.Ş.**NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS****FOR THE NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2025***(Amounts expressed in thousand Turkish Lira (TL) unless otherwise stated.)*

The details of the fair value hedge accounting is presented below.

Current Period:

Hedging Instrument	Hedging Item	Risk Exposure	Fair Value Difference of Hedging Assets (1)	Net fair value of hedging instrument (1)		Income statement effect (profit / loss from derivative financial transactions)
				Assets	Liabilities	
Interest Rate Swap Transactions	Fixed Interest rate Eurobond and Greenbond	Interest Risk	-325,476	244,525		-80,951
Interest Rate Swap Transactions	Fixed Rate Loans Used	Interest Risk	69,483		-72,762	-3,279
Cross Currency Swap Transactions	Fixed Interest Rate Eurobond	Interest Risk	-68,161	269,739		201,578

(1) The fair value of the protected assets and the hedged assets subject to hedge accounting is shown as the net market value excluding the credit risk and the accumulated interest.

Prior Period:

Hedging Instrument	Hedging Item	Risk Exposure	Fair Value Difference of Hedging Assets (1)	Net fair value of hedging instrument (1)		Income statement effect (profit / loss from derivative financial transactions)
				Assets	Liabilities	
Interest Rate Swap Transactions	Fixed Interest rate Eurobond and Greenbond	Interest Risk	-27,268	21,597		-5,671
Interest Rate Swap Transactions	Fixed Rate Loans Used	Interest Risk	106,172		-113,852	-7,680
Cross Currency Swap Transactions	Fixed Interest Rate Eurobond	Interest Risk	-73,032	104,084		31,052

(1) The fair value of the protected assets and the hedged assets subject to hedge accounting is shown as the net market value excluding the credit risk and the accumulated interest.

m. Information on investment property:

Investment properties are properties that the Group holds to earn rentals. Explanations on these subjects are given in Section Three Note XIV. Total rental income obtained from investment properties during the period is TL 774,026 (September30, 2024: TL 587,700).

	Current Period	Prior Period
Net Book Value at the Beginning of the Period	25,407,317	18,056,230
Change During the Period (Net)	-5,333,326	-1,916,137
Revaluations Surplus/Deficit	3,753,282	9,267,224
Net Book Value at the End of the Period	23,827,273	25,407,317

The investment properties of İş Gayrimenkul Yatırım Ortaklığı A.Ş., one of the consolidated subsidiaries, namely the İstanbul Finance Center and Ankara İş Kule office buildings, were sold outside the Group for TL 5,600,000 + VAT and TL 1,215,000 + VAT, respectively, in accordance with the resolutions of the Company's Board of Directors dated February 25, 2025 and July 1, 2025.

(Yetkili İmza / Kaşe)

TÜRKİYE İŞ BANKASI A.Ş.**NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS
FOR THE NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2025***(Amounts expressed in thousand Turkish Lira (TL) unless otherwise stated.)***n. Information on deferred tax asset:**

As of September 30, 2025, the Parent Bank and the other consolidated Group companies has deferred tax asset amounting to TL 35,932,720. The deferred tax asset has been calculated based on the temporary differences arising from the difference between the carrying amounts of assets and liabilities recorded in the financial statements and their tax bases as determined under the tax legislation, as well as the recoverable portion of taxable profits expected to be generated in future periods. In cases where the items causing temporary differences are recognized under equity components, the deferred tax assets/liabilities calculated over such temporary differences have been associated with the relevant equity items.

	Current Period	Prior Period
Tangible Assets Base Differences ⁽¹⁾	1,388,416	2,742,358
Provisions ⁽²⁾	-26,862,786	-21,758,888
Finance Lease Income Accruals	187,645	146,532
Valuation of Financial Assets	7,517,744	563,564
Other ⁽³⁾	-18,163,739	-12,505,104
Net Deferred Tax Asset	-35,932,720	-30,811,538

(1) Deferred tax assets arising from the inflation adjustment under the provisions of Temporary Article 33 of the Tax Procedure Law are included.

(2) Employee benefit obligations consist of the actual and technical deficit of the pension fund, insurance technical provisions, credit card point provisions, expected credit loss provisions for Stage I and Stage II loans, and other provisions.

(3) Includes the deferred tax asset arising from tax losses, as well as foreign exchange differences of foreign branches and various other items.

o. Information on assets held for sale and discontinued operations:

	Current Period	Prior Period
Net Balance at the Beginning of the Period	52,344	1,562,954
Change during the periods (Net)	56,014	-1,512,692
Amortized Cost		
Provision for Decrease in Value		-34
Foreign Currency Difference	4,485	2,116
Net Book Value at the End of the Period	112,843	52,344

The other assets classified as “Fixed Assets Held for Sale” mostly consist of real estates subject to sale are made by using newspaper advertisements and similar media. Additionally, the Parent Bank’s real estates subject to sale are announced on the Bank’s web site.

The Group has no discontinued operations.

p. Information on Other Assets of the Group:

The “other assets” item does not exceed 10% of total assets.

(Yetkili İmza / Kaşe)

TÜRKİYE İŞ BANKASI A.Ş.**NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS****FOR THE NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2025***(Amounts expressed in thousand Turkish Lira (TL) unless otherwise stated.)***II. DISCLOSURES AND FOOTNOTES ON CONSOLIDATED LIABILITIES****a. Information on Deposits:****a.1. The maturity structure of deposits (Current Period):**

Current Period	Demand	7 Days Notice	Up to 1 Month	1-3 Months	3-6 Months	6 Months to 1 Year	1 Year and Over	Accumulated Deposits	Total
Savings Deposits	143,646,858		107,540,516	502,764,561	112,473,576	2,081,199	5,142,839	5,061	873,654,610
Foreign Currency Deposits	626,202,350		55,429,756	167,767,822	21,805,539	25,968,400	49,214,787	3,457	946,392,111
Residents in Türkiye	504,279,482		30,596,325	116,665,568	14,185,230	4,658,759	8,636,170	3,457	679,024,991
Residents Abroad	121,922,868		24,833,431	51,102,254	7,620,309	21,309,641	40,578,617		267,367,120
Public Sector Deposits	16,848,716		297,854	714,367	334,391		7		18,195,335
Commercial Deposits	87,706,400		207,117,927	205,498,600	94,259,765	971,284	403,017		595,956,993
Other Institutions Deposits	3,261,699		4,317,789	24,085,778	13,018,494	6,798	1,275		44,691,833
Precious Metals Deposits	317,829,498		4,929	29,337,685	6,035,263	20,074,753	985,832		374,267,960
Interbank Deposits	9,672,189		37,781,441	7,765,759	191	3,835,636	5,580,804		64,636,020
The Central Bank of Türkiye	5,741,765								5,741,765
Domestic Banks	149,572		35,038,837	2,670,906					37,859,315
Foreign Banks	3,780,447		2,742,604	5,094,853	191	3,835,636	5,580,804		21,034,535
Participation Banks	405								405
Other									
Total	1,205,167,710		412,490,212	937,934,572	247,927,219	52,938,070	61,328,561	8,518	2,917,794,862

Prior Period	Demand	7 Days Notice	Up to 1 Month	1-3 Months	3-6 Months	6 Months to 1 Year	1 Year and Over	Accumulated Deposits	Total
Savings Deposits	103,661,630		43,374,108	365,887,910	190,225,901	5,224,033	10,655,257	4,897	719,033,736
Foreign Currency Deposits	486,566,547		42,742,165	155,323,928	25,162,623	17,348,763	40,281,895	2,874	767,428,795
Residents in Türkiye	399,873,278		34,747,770	109,781,773	16,723,396	3,855,342	6,824,659	2,874	571,809,092
Residents Abroad	86,693,269		7,994,395	45,542,155	8,439,227	13,493,421	33,457,236		195,619,703
Public Sector Deposits	7,991,829		366,595	583,038	127,838		6		9,069,306
Commercial Deposits	74,715,532		162,798,744	98,850,338	42,236,819	2,324,568	15,704,829		396,630,830
Other Institutions Deposits	5,271,088		6,470,540	16,323,684	5,113,612	66,198	2,519		33,247,641
Precious Metals Deposits	171,360,129		4,422	9,897,194	1,764,738	10,848,552	590,863		194,465,898
Interbank Deposits	3,346,709		45,857,569	2,026,025	532,641	150,447	7,627,933		59,541,324
The Central Bank of Türkiye	1,207								1,207
Domestic Banks	589,364		41,946,350	1,555,813					44,091,527
Foreign Banks	2,755,200		3,911,219	470,212	532,641	150,447	7,627,933		15,447,652
Participation Banks	938								938
Other									
Total	852,913,464		301,614,143	648,892,117	265,164,172	35,962,561	74,863,302	7,771	2,179,417,530

The Bank offers currency protected TL deposit products to its customers within the framework of the "Decree on Supporting Deposit and Participation Accounts against Exchange Rate Increases" published in the Official Gazette dated February 24, 2022 and numbered 31760 and the CBRT communiqués numbered 2021/14, 2021/16, 2022/7 and 2022/11. As of September 30, 2025, the amount of the currency protected deposit product opened in this context is TL 33,050,540 (December 31, 2024: TL 145,226,061).

a.2. Savings deposits which are under the guarantee of Savings Deposits Insurance Fund exceeding the insurance limit:

Savings Deposits	Under the Guarantee of Savings Deposits Insurance Fund		Exceeding the Limit of Deposit Insurance Fund	
	Current Period ⁽¹⁾	Prior Period	Current Period	Prior Period
Savings Deposits	423,907,401	296,130,386	439,760,790	415,169,414
Foreign Currency Savings Deposits	233,405,829	180,312,282	318,309,149	282,017,177
Other Deposits in the Form of Savings Deposits	147,359,558	85,739,717	201,722,072	98,328,906
Foreign Branches' Deposits Under Foreign Authorities' Insurance	51,687,836	40,066,728	23,320,514	19,044,036
Off-shore Banking Regions' Deposits Under Foreign Authorities Insurance				

(1) The amount of insured deposits for the current period is TL 950 (previous period: TL 650). With the amendment published in the Official Gazette dated 27.08.2022 and numbered 31936, the scope of insured deposits was revised to include deposits held in domestic branches of banks, except those belonging to official institutions and credit and financial institutions, up to the specified limits. Accordingly, in the current period, there is TL 65,181,663 (31.12.2024: TL 48,842,920) of commercial deposits under insurance coverage, which is not presented in the table.

(Yetkili İmza / Kaşe)

TÜRKİYE İŞ BANKASI A.Ş.**NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS****FOR THE NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2025***(Amounts expressed in thousand Turkish Lira (TL) unless otherwise stated.)***a.3. Savings deposits which are not under the guarantee of deposit insurance fund:**

	Current Period	Prior Period
Foreign Branches' Saving Deposits and Other Accounts	23,320,514	19,044,036
Deposits and Other Accounts held by Main Shareholders and their Relatives		
Deposits and Other Accounts of the Chairperson and Members of Board of Directors, Chief Executive Officer, Senior Executive Officers and their Relatives	124,942	139,177
Deposits and Other Accounts Covered by Assets Generated Through the Offenses Mentioned in Article 282 of the Turkish Criminal Code Numbered 5237 and Dated		
Deposits in the Banks to be Engaged Exclusively in Off-shore Banking in Türkiye		

b. Negative Differences on Derivative Financial Liabilities Held for Trading:

Derivative Financial Liabilities at Fair Value through Profit/Loss ⁽¹⁾	Current Period		Prior Period	
	TL	FC	TL	FC
Forward Transactions	116,496	2,108,008	2,780	2,205,139
Swap Transactions	355,016	6,298,981	179,539	8,564,354
Futures				
Options	57,983	484,013	96,799	331,514
Other				
Total	529,495	8,891,002	279,118	11,101,007

(1) Includes information related to derivative financial liabilities held for trading and classified under derivative financial liabilities. Information on derivative financial liabilities for hedging purposes is disclosed in Note II.g of Section Five.

c. Banks and Other Financial Institutions:**c.1. Information on banks and other financial institutions:**

	Current Period		Prior Period	
	TL	FC	TL	FC
Funds borrowed from the CBRT				
Domestic banks and institutions	6,735,969	22,870,609	6,841,285	12,583,921
Foreign banks, institutions and funds	13,294,267	328,125,847	42,146,722	240,129,204
Total	20,030,236	350,996,456	48,988,007	252,713,125

c.2. Maturity analysis of funds borrowed:

	Current Period		Prior Period	
	TL	FC	TL	FC
Short-term	15,558,282	35,986,187	33,198,979	24,061,291
Medium and Long-term	4,471,954	315,010,269	15,789,028	228,651,834
Total	20,030,236	350,996,456	48,988,007	252,713,125

(Yetkili İmza / Kaşe)

TÜRKİYE İŞ BANKASI A.Ş.**NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS****FOR THE NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2025***(Amounts expressed in thousand Turkish Lira (TL) unless otherwise stated.)***c.3. Information on funds borrowed:**

Information on funds received through syndicated loans and securitization deals, which take a significant place among funds borrowed, are given below.

Date of Use	Funds Borrowed	Maturity
August 2025	76,000,000 USD + 112,800,000 EURO	1 year
August 2025	25,000,000 USD + 5,000,000 EURO	2 years
June 2025	751,000,000 USD + 513,450,000 EURO	1 year
November 2024	584,500,000 USD + 494,900,000 EURO	1 year

d. Information on Debt Securities Issued (Net):

	Current Period		Prior Period	
	TL	FC	TL	FC
Bills	22,736,133	2,953,291	6,964,236	
Asset backed security			2,052,309	
Bonds	962,982	224,739,907	5,592,604	157,927,691
Total	23,699,115	227,693,198	14,609,149	157,927,691

Information on funds received through securitization:

The Parent Bank has obtained funding through TIB Diversified Payment Rights Finance Company (TIB), a structured entity established abroad and included in the scope of consolidation, by subjecting all rights and receivables related to remittance flows in USD, EUR, and GBP to transactions based on future flows. These funds are recorded under loans received in the consolidated financial statements for the previous period and under issued securities for the current period.

Details regarding the funds obtained through transactions based on future flows are provided below.

Date	Amount	Final Maturity	Remaining Debt Amount as at September 30, 2025
December 2013	50,000,000 EURO	12 years	1,250,000 EURO
December 2014	220,000,000 USD	14 years	65,000,000 USD
March 2015	15,000,000 USD	15 years	8,437,500 USD
October 2016	55,000,000 USD	12 years	17,439,019 USD
December 2016	158,800,000 USD	10-13 years	40,131,132 USD
December 2017	125,000,000 USD	9 years	35,714,286 USD
August 2022	227,000,000 USD	5 years	139,692,308 USD
November 2023	195,000,000 USD	5 years	195,000,000 USD
November 2023	50,000,000 EURO	5 years	50,000,000 EURO
February 2024	140,000,000 USD	5-6 years	140,000,000 USD
May 2024	221,855,000 USD	5-6 years	221,855,000 USD
September 2024	450,000,000 USD	10 years	450,000,000 USD
September 2024	100,000,000 EURO	10 years	100,000,000 EURO

e. Information on Other Liabilities:

Other liabilities do not exceed 10% of the balance sheet total.

f. Information on Lease Payables (Net):

	Current Period		Prior Period	
	Gross	Net	Gross	Net
Less than 1 year	457,927	344,993	309,461	221,246
1-4 years	2,490,651	1,840,909	1,364,688	1,019,925
More than 4 years	7,079,436	3,669,104	4,598,855	2,631,239
Total	10,028,014	5,855,006	6,273,004	3,872,410

(Yetkili İmza / Kaşe)

TÜRKİYE İŞ BANKASI A.Ş.**NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS****FOR THE NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2025***(Amounts expressed in thousand Turkish Lira (TL) unless otherwise stated.)***g. Negative Differences on Derivative Financial Liabilities for Hedging Purposes:**

Part of Derivative Financial Liabilities at Fair Value Through Profit Loss ⁽¹⁾	Current Period		Prior Period	
	Gross	Net	Gross	Net
Fair Value Hedge Purpose		493,933		417,848
Cash Flow Hedges				
Net Investment Hedge Abroad				
Total		493,933		417,848

(1) Includes the negative differences related to derivative financial assets for hedging purposes classified under derivative financial assets.

The contractual amounts for the hedging derivative financial instruments and their net fair values are disclosed in Note I.i of Section Five.

h. Information on Provisions:**h.1. Reserves for employee benefits:**

In accordance with the related legislation and collective labor agreements, the Bank is required to make lump-sum termination indemnities to each employee who retires, dies, leaves the Bank due to military service, whose employment is terminated as specified in the related legislation and to each female employee who leaves the Bank voluntarily within one year following her marriage. In accordance with the relevant legislation, severance pay is one month's salary for each year of service. As of the balance sheet date, the one-month salary amount is considered without exceeding the ceiling applicable for severance pay. Provision for employment termination benefits is recognized by calculating the present value of the future probable obligation of the Company arising from the retirement of the employees. As of September 30, 2025, the Group's provision for severance pay liability amounts to TL 7,594,287 (December 31, 2024: TL 6,088,071).

In addition to the severance pay liability, the Bank and the Group companies included in the consolidation also make provision for unused vacation pay liability. As of Juen 30, 2025, provision for unused vacation is amounting to TL 1,390,093 (December 31, 2024: TL 1,016,351).

h.2. Provisions for exchange losses in the principal amount of foreign currency indexed loans:

Since foreign currency indexed loans are monitored at the exchange rates based on the opening date, a loss is recognized in case of a decrease in the exchange rates compared to the opening date and a profit is recognized in case of an increase. As of September 30, 2025 and December 31, 2024, there is no provision for foreign exchange losses on foreign currency indexed loans.

h.3. Specific provisions for non-cash loans, which are not indemnified and not converted into cash:

As of September 30, 2025, TL 2,124,583 provision (December 31, 2024: TL 2,631,737) is allocated for the non-cash loans of companies whose loans are followed under non-performing loans accounts.

h.4. Information on other provisions:**h.4.1. Liabilities arising from retirement benefits:**

Liabilities of pension funds founded as per the Social Security Act:

Within the scope of the explanations given in. Section Three Note XX.2, in the actuarial report which was prepared as of December 31, 2024 for Türkiye İş Bankası A.Ş. Emekli Sandığı Vakfı (İşbank Pension Fund) by a licensed actuary, of which each Bank employee is a member, and which has been established according to the provisional Article 20 of the Social Security Act numbered 506, the amount of actuarial and technical deficit stands at TL 21,100,818. According to the actuarial report as of December 31, 2024 of Milli Reasürans T.A.Ş. besides the Parent Bank, the amounts of actuarial and technical deficit was determined to be TL 654,542.

(Yetkili İmza / Kaşe)

TÜRKİYE İŞ BANKASI A.Ş.**NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS
FOR THE NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2025**

(Amounts expressed in thousand Turkish Lira (TL) unless otherwise stated.)

In the financial statements of the aforementioned period, the provision amount is as much as the amount of the aforementioned provisions and the amount of the provision is kept in the financial statements in the current period. The above-mentioned actuarial audit, which was made in accordance with the principles of the related law, measures the cash value of the liability as of December 31, 2024, in other words, it measures the amount to be paid to the Social Security Institution by the Parent Bank. Actuarial assumptions used in the calculation are given below.

- 9.8% technical deficit interest rate is used.
- 34.75% total premium rate is used.
- CSO 1980 woman/man mortality tables are used.

Additionally, the “Ceiling Base Salary Increase for Premium” is determined based on the “Ceiling Base Salary for Premium” set by the Social Security Institution (SGK). It is assumed that real increases above inflation will occur in the earnings of premium-paying members and ceiling salaries, considering past realizations.

In the calculation of the liability amount for vested benefits, in addition to the aforementioned assumptions, certain actuarial assumptions are also applied. Accordingly, the final liability amount to be incurred by the Bank upon the realization of the transfer may vary depending on factors such as the discount rate, mortality rates, pension increases, salary increases for active members, and withdrawal rates.

Below table shows the cash values of premium and salary payments of the Parent Bank as of December 31, 2024, taking the health expenses within the Social Security Institution limits into account.

	31.12.2024	31.12.2023
Net Present Value of Total Liabilities Other Than	-110,173,970	-57,235,905
Net Present Value of Long Term Insurance Line	52,768,803	25,775,506
Net Present Value of Total Liabilities Other	-57,405,167	-31,460,399
Net Present Value of Health Liabilities	-11,408,363	-6,190,532
Net Present Value of Health Premiums	38,916,992	18,687,242
Net Present Value of Health Liabilities	27,508,629	12,496,710
Pension Fund Assets	8,795,720	4,674,947
Amount of Actuarial and Technical Deficit	-21,100,818	-14,288,742

The assets of the pension fund are as follows:

	31.12.2024	31.12.2023
Cash and Cash Equivalents	7,071,179	3,366,702
Securities Portfolio	634,320	604,264
Other	1,090,221	703,981
Total	8,795,720	4,674,947

Health benefits that are still being paid will be determined within the framework of the Social Security Institution legislation and related regulations with the transfer.

On the other hand, considering the possible technical loopholes in the formation of Türkiye İş Bankası A.Ş. Employees' Retirement Fund Foundation and the Milli Reasürans Türk Anonim Şirketi Emekli ve Sağlık Sandığı Vakfı have been set aside by the Parent Bank in the amount of TL 1,305,000 and by Milli Reasürans T.A.Ş. in the amount of TL 250,275, taking into account the possible technical gaps in the formation of these foundations.

h.4.2. Provision of credit cards and promotion of banking services applications: The Bank has recognized provisions amounting to TL 1,463,407 for the amount which is recognized within the framework of credit card expenses of credit card customers or promotions for banking services as of September 30 2025 (December 31, 2024: 1,198,281).

h.4.3. Other provisions, excluding those mentioned above, consist of expense provisions, provisions for ongoing legal cases, and other provisions set aside for various reasons

(Yetkili İmza / Kaşe)

TÜRKİYE İŞ BANKASI A.Ş.
NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS
FOR THE NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2025
(Amounts expressed in thousand Turkish Lira (TL) unless otherwise stated.)

i. Information on Tax Liability:

i.1. Information on current tax liability:

i.1.1. Information on tax provision:

Explanations on taxation and calculations are explained in Note XXI of Section Three. As of September 30, 2025, as a result of the clarification of the Group's corporate tax liability and temporary taxes paid, the remaining corporate tax liability amounts to TL 5,103,091 (December 31, 2024: 4,158,889) and as a result of the separate clarification process of each partnership and tax authority, current tax asset amounting to TL 375,912 (December 31, 2024: 110,073) occurs.

i.1.2. Information on taxes payable:

	Current Period	Prior Period
Corporate Tax Payable	5,103,091	4,158,889
Tax on Securities Income	9,888,373	4,186,893
Tax on Real Estate Income	29,985	17,766
Banking Insurance Transaction Tax	6,410,185	5,191,276
Foreign Exchange Transaction Tax	133,397	57,312
Value Added Tax Payable	539,028	436,632
Other	1,735,823	1,123,465
Total	23,839,882	15,172,233

1.3. Information on premiums:

	Current Period	Prior Period
Social Security Premiums – Employees	55,522	39,195
Social Security Premiums – Employer	74,022	49,847
Bank Pension Fund Premiums – Employees		
Bank Pension Fund Premiums – Employer		
Pension Fund Membership Fees and Provisions-Employees	121,576	79,949
Pension Fund Membership Fees and Provisions-Employer	101	65
Unemployment Insurance – Employees	34,449	24,634
Unemployment Insurance – Employer	69,018	49,345
Other		
Total	354,688	243,035

i.2. Information on deferred tax liabilities:

The Parent Bank and the consolidated Group companies have TL3,450,771 deferred tax liability as of September 30, 2025. The related deferred tax liability is calculated over the temporary differences between the book values of assets and liabilities in the records and their tax base values calculated according to tax.

	Current Period	Prior Period
Tangible Assets Base Differences	3,458,711	2,747,792
Provisions ⁽¹⁾	188,509	-21,925
Valuation of Financial Assets	-5,440	181,006
Other	-191,009	28,841
Deferred Tax Liability	3,450,771	2,935,714

(1) Employee rights liabilities consist of pension fund actual and technical deficit, credit card points provisions, expected loss provisions for I. and II. stage loans and other provisions.

(Yetkili İmza / Kaşe)

TÜRKİYE İŞ BANKASI A.Ş.**NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS****FOR THE NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2025***(Amounts expressed in thousand Turkish Lira (TL) unless otherwise stated.)***j. Information on consolidated shareholders' equity:****j.1. Presentation of paid-in capital:**

	Current Period	Prior Period
Common shares	24,999,970	24,999,970
Preferred shares	30	30
Total	25,000,000	25,000,000

j.2. Explanation as to whether the registered share capital system ceiling is applicable at bank, if so, the amount of registered share capital:

Capital System	Paid-in Capital	Ceiling
Registered Capital System	25,000,000	100,000,000

j.3. The capital increase made in current period: None.

j.4. Capital increase through transfer from capital reserves during the current period: None

j.5. Significant commitments of the Parent Bank related to capital expenditures within the last year and the following quarter, the general purpose thereof, and the estimation of funds required for them: There is no capital commitment.

j.6. Information on shares acquired by the Company:

Within the scope of the Board of Directors' resolution dated August 17, 2018, the Bank repurchased 130 million shares, representing 2.89% of its capital, between August 28, 2018, and December 31, 2018. With the Board of Directors' resolution dated May 31, 2019, the General Management was authorized to dispose of these shares at a price not lower than the repurchase cost. Following the bonus capital increases carried out on June 14, 2022, and February 27, 2024, the number of these shares reached 722,200,364.31. Of these, 306,000,000 shares, representing 1.22% of the capital, were sold on Borsa Istanbul on December 13, 2024. The pre-tax profit of TL 3,845,106 generated from this sale was recognized in equity accounts in accordance with the Capital Markets Board's Communiqué II-22.1 on Repurchased Shares and was not reflected in the income statement.

j.7. Previous periods' indicators related to income, profitability and liquidity, and the estimated effects of forecasts, which are to be made by taking into consideration the uncertainties of these indicators, on the Group's equity: The Parent Bank's and the Group companies' balance sheets are managed in a prudent way to ensure that the effect of risks arising from interest rates, exchange rates and loans is at the lowest level.

j.8. Privileges Granted to Shares:

According to the Articles of Incorporation of the Bank; by keeping the Turkish Commercial Law and related registration are kept conditionally; Group (A) shares each with a nominal value of 1 Kuruş have the privileges of;

- Receiving 20 times the number of shares in the distribution of bonus shares issued from conversion of extraordinary and revaluation reserves generated in accordance with the relevant laws (Article 18 of the Articles of Incorporation),
- Exercising the preference rights as 20 times (Article 19 of the Articles of Incorporation),

and despite having a lower nominal value. Group (B) shares, each with a nominal value of 1 Kuruş, have the same rights with the Group (C) shares having a nominal value of 4 Kuruş each. Furthermore, Group (A) and (B) shares, each with a nominal value of 1 Kuruş, are granted privileges in distribution of profits pursuant to Article 58 of the Articles of Incorporation.

(Yetkili İmza / Kaşe)

TÜRKİYE İŞ BANKASI A.Ş.**NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS****FOR THE NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2025***(Amounts expressed in thousand Turkish Lira (TL) unless otherwise stated.)***j.9. Information on marketable securities value increase fund:**

	Current Period		Prior Period	
	TL	FC	TL	FC
Financial Assets At Fair Value Through Other Comprehensive Income	-20,855,972	2,456,305	-19,032,966	-926,161
Valuation Difference	-30,572,521	3,012,638	-27,777,446	-1,363,582
Deferred Tax Effect on Valuation	9,368,793	-556,333	8,513,256	437,421
Foreign Exchange Differences	347,756		231,224	
Total	-20,855,972	2,456,305	-19,032,966	-926,161

k. Information on minority interest

	Current Period	Prior Period
Balance at the beginning of the period	54,543,228	35,159,671
Distributed Dividend	-3,870,790	-631,084
Subsidiaries Profit/Loss on minority interest	16,155,052	13,619,042
Effect of change in subsidiaries equity	634,221	1,594,743
Effect of change in Group's minority interest	-113,868	
Period Ending Balance	67,347,843	49,742,372

l. Information on Dividend Distribution

At the Bank's Ordinary General Assembly, held on March 27, 2025, it was decided to allocate net profit from operating activities of 2023, amounting to TL 45,517,445 as follows;

- Adding a total of TL 857,448 which is formed within the framework of various legislative regulations and is monitored in the profits of previous years,
- Accordingly, 100,341 TL of the distributable balance sheet profit amounting to 46,374,893 TL, arising from real estate sales gains, is allocated as a special reserve.
- Addition of the provision amount of TL 1,000,000 allocated during the period for the profit share to be distributed to the personnel within the framework of the accounting standard "TAS 19-Benefits Provided to the Employees", of the amount as a basis for distribution of TL 47,274,553;
- TL 4,551,740 to A, B and C group shares as cash,
- TL 5 to the founding shares as cash,
- TL 994,682 as cash dividend to employees to be distributed,
- TL 41,728,125 as legal and extraordinary reserves to be reserved,

has been decided. As of March 27, 2025 ; TL 41,728,125 was transferred to reserves account, cash dividends were distributed to the shares other than the shares acquired by the Bank, as of April 1, 2025. The amount of 75,777 TL corresponding to the shares repurchased in the dividend distribution has been transferred to the retained earnings account.

(Yetkili İmza / Kaşe)

TÜRKİYE İŞ BANKASI A.Ş.**NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS****FOR THE NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2025***(Amounts expressed in thousand Turkish Lira (TL) unless otherwise stated.)***III. DISCLOSURES AND FOOTNOTES ON CONSOLIDATED OFF-BALANCE SHEET ITEMS****a. Explanations to Liabilities Related to Off-Balance Sheet Items:****a.1. Types and amounts of irrevocable loan commitments:**

Commitment for customer credit card limits amounts to TL 1,542,491,085 (December 31, 2024: TL 737,663,382) and commitment to pay for cheque leaves amounts to TL 22,444,583 (December 31, 2024: TL 15,115,800). The amount of commitment for the forward purchase of assets is TL 77,645,930 (December 31, 2024: TL 17,759,623) and for the forward sale of assets is TL 78,520,616 (December 31, 2024: TL 17,795,841).

a.2. The structure and amount of probable losses and commitments resulting from off-balance sheet items, including those below:

As of September 30, 2025, the Bank's provisions for indemnified non-cash loans balance is TL 2,124,583 (December 31, 2024: TL 2,631,737) which is allocated for the non-cash loans of companies whose loans are followed under "Non-performing Loans" accounts. Commitments are shown in the table of "off-balance sheet items".

a.3. Guarantees, bank acceptances, collaterals that qualify as financial guarantees, and non-cash loans including other letters of credit:

	Current Period	Prior Period
Bank Acceptances	35,551,885	26,213,326
Letters of Credit	154,981,248	106,444,925
Other Guarantees	6,243,859	5,705,492
Total	196,776,992	138,363,743

a.4. Certain guarantee, provisional guarantees, suretyships and similar transactions:

	Current Period	Prior Period
Letters of Tentative Guarantees	8,978,266	11,113,505
Letters of Certain Guarantees	401,092,909	282,969,065
Letters of Advance Guarantees	79,002,993	54,580,443
Letters of Guarantee Given to Customs Offices	28,035,414	22,644,795
Other Letters of Guarantee	123,493,032	83,545,400
Total	640,602,614	454,853,208

a.5. Total Non-cash Loans:

	Current Period	Prior Period
Non-cash Loans against Cash Risks	158,445,911	82,060,683
With Original Maturity of 1 Year or Less	35,895,971	14,994,391
With Original Maturity More Than 1 Year	122,549,940	67,066,292
Other Non-cash Loans	678,933,695	511,156,268
Total	837,379,606	593,216,951

(Yetkili İmza / Kaşe)

TÜRKİYE İŞ BANKASI A.Ş.**NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS****FOR THE NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2025***(Amounts expressed in thousand Turkish Lira (TL) unless otherwise stated.)***a.6. Non-cash Loans classified under Group I and Group II:**

	Group I		Group II	
	TL	FC	TL	FC
Non-cash Loans	372,888,145	443,234,797	10,131,530	3,262,943
Letters of Guarantee	346,961,869	275,740,631	8,623,665	1,431,914
Bank Acceptances	25,783,821	9,743,064	25,000	
Letters of Credit	138,967	151,510,731	1,482,865	1,831,029
Endorsements				
Underwriting Commitments of the Securities Issued				
Factoring Related Guarantees				
Other Guaranties and Warranties	3,488	6,240,371		

b. Explanations Related to Contingencies and Commitments:

Balance of the “Other Irrevocable Commitments” account, which comprised the letters of guarantees, guarantees and commitments submitted by the Group pursuant to its own internal affairs and guarantees given to third parties by other institutions in favor of the Parent Bank and the commitments due to housing loans extended within the scope of unfinished house projects followed amounts to TL 66,460,512

The cheques given to customers is presented under off balance sheet commitments, as per the related regulations is amounting to TL 22,444,529. In case the cheques presented for payment to beneficiaries are not covered, the Bank will be obliged to pay the uncovered amount up to TL 11,120 (in exact TL amount) for the cheques that are subject to the Law numbered 3167 on “the Regulation of Payments by Cheque and Protection of Cheque Holders”, and up to TL 12,650 (in exact TL amount) for the cheques that are subject to the “Cheque Law” numbered 5941. The uncollected amount will be followed under “Indemnified Non-Cash Loans”.

IV. DISCLOSURES AND FOOTNOTES ON THE CONSOLIDATED INCOME STATEMENT**a. Interest Income****a.1. Information on interest income on loans:**

	Current Period		Prior Period	
	TL	FC	TL	FC
Interest Income on Loans ⁽¹⁾				
Short-term Loans	175,092,021	14,774,748	123,586,473	11,953,054
Medium and Long-term Loans	152,024,763	41,586,075	98,080,513	31,977,118
Interest on Non-performing Loans	4,798,470	352,072	4,133,150	61,037
Premiums Received from State Resource				
Total	331,915,254	56,712,895	225,800,136	43,991,209

*(1) Includes fee and commission income on cash loans.***a.2. Information on interest income on banks:**

	Current Period		Prior Period	
	TL	FC	TL	FC
The Central Bank of Türkiye		12,641		
Domestic Banks	6,368,009	1,392,727	6,483,583	472,221
Foreign Banks	3,759,993	1,117,204	1,037,344	1,047,507
Foreign Head Offices and Branches				
Total	10,128,002	2,522,572	7,520,927	1,519,728

(Yetkili İmza / Kaşe)

TÜRKİYE İŞ BANKASI A.Ş.**NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS****FOR THE NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2025***(Amounts expressed in thousand Turkish Lira (TL) unless otherwise stated.)***a.3. Information on interest income from securities:**

	Current Period		Prior Period	
	TL	FC	TL	FC
Financial Assets at Fair Value through Profit and Loss	832,690	485,374	619,644	407,993
Financial Assets at Fair Value through Other Comprehensive Income	69,930,956	9,952,942	47,312,952	7,219,493
Financial Assets Measured at Amortized Cost	54,237,556	1,997,096	50,359,886	1,691,381
Total	125,001,202	12,435,412	98,292,482	9,318,867

As detailed in Note VII of Chapter III, the Bank has consumer price indexed (CPI) government bonds classified as financial assets at fair value through other comprehensive income, financial assets at fair value through profit or loss and financial assets measured by amortized cost in its securities portfolio. As of September 30, 2025, the valuation of the said securities was made based on an annual inflation estimate of 29.53%. If the CPI forecast changes by 100 basis points in either direction, the Parent Bank's pre-tax profit as of 30.09.2025 will increase by approximately 218 million (full amount) TL or decrease by approximately 220 million (full amount) TL.

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

	Current Period	Priod Period
Interest Received From Affiliates and Subsidiaries	3,260,822	661,672

b. Interest Expense**b.1. Information on interest expense from funds borrowed:**

	Current Period		Prior Period	
	TL	FC	TL	FC
Banks	13,007,633	8,216,266	6,073,502	6,000,561
Central Bank of Türkiye				
Domestic Banks	1,670,928	790,529	1,775,483	468,185
Foreign Banks	11,336,705	7,425,737	4,298,019	5,532,376
Foreign Head Offices and				
Other Institutions	232,539	4,347,520	4,077	5,997,855
Total ⁽¹⁾	13,240,172	12,563,786	6,077,579	11,998,416

(1) Includes fee and commission expenses from cash loans.

b.2. Information on interest paid to associates and subsidiaries:

	Current Period	Prior Period
Interest Paid to Associates and Subsidiaries	1,100,122	1,703,699

b.3. Information on interest paid on marketable securities issued:

	Current Period		Prior Period	
	TL	FC	TL	FC
Interest on Securities Issued	7,729,630	13,758,200	5,614,397	10,912,567

(Yetkili İmza / Kaşe)

TÜRKİYE İŞ BANKASI A.Ş.
NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS
FOR THE NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2025
(Amounts expressed in thousand Turkish Lira (TL) unless otherwise stated.)
b.4. Information on Interest Expense on Deposits According to Maturity Structure:

Current Period	Demand Deposits	Time Deposits						Total
		Up to One Month	Up to Three Months	Up to Six Months	Up to One Year	Over One Year	Accumulated Deposits	
TL								
Bank Deposits	182	18,655,957	880,896	232	4,103			19,541,370
Savings Deposits		24,351,153	149,725,865	37,697,802	563,838	1,730,086	888	214,069,632
Public Sector Deposits		72,956	229,004	57,314				359,274
Commercial Deposits		58,715,195	50,475,522	16,275,938	215,723	1,094,720		126,777,098
Other Institutions Deposits		2,129,032	6,017,915	2,467,460	12,458	239,904		10,866,769
Deposits with 7 Days Notice								
Total	182	103,924,293	207,329,202	56,498,746	796,122	3,064,710	888	371,614,143
FC								
Foreign Currency Deposits	13,706	1,359,271	761,407	167,035	420,465	1,136,287	3	3,858,174
Bank Deposits	6,517	42,585	60,716	25,943	81,023	192,716		409,500
Deposits with 7 Days Notice								
Precious Metals Deposits			20,157	2,421	14,539	769		37,886
Total	20,223	1,401,856	842,280	195,399	516,027	1,329,772	3	4,305,560
TOTAL	20,405	105,326,149	208,171,482	56,694,145	1,312,149	4,394,482	891	375,919,703

Prior Period	Demand Deposits	Time Deposits						Total
		Up to One Month	Up to Three Months	Up to Six Months	Up to One Year	Over One Year	Accumulated Deposits	
TL								
Bank Deposits	184	18,304,128	383,571					18,687,883
Savings Deposits	1,491	6,522,190	62,021,422	70,678,852	7,280,084	3,080,398	591	149,585,028
Public Sector Deposits	61	29,037	86,464	41,959	2			157,523
Commercial Deposits	44,712	30,708,977	17,360,784	17,465,084	6,677,295	4,534,073		76,790,925
Other Institutions Deposits	16	1,226,649	2,262,038	3,362,626	360,398	266		7,211,993
Deposits with 7 Days Notice								
Total	46,464	56,790,981	82,114,279	91,548,521	14,317,779	7,614,737	591	252,433,352
FC								
Foreign Currency Deposits	3,365	492,386	860,066	180,862	286,557	1,181,782	4	3,005,022
Bank Deposits	14,300	34,119	14,355	53,507	212,122	386,527		714,930
Deposits with 7 Days Notice								
Precious Metals Deposits			4,397	762	8,251	343		13,753
Total	17,665	526,505	878,818	235,131	506,930	1,568,652	4	3,733,705
TOTAL	64,129	57,317,486	82,993,097	91,783,652	14,824,709	9,183,389	595	256,167,057

c. Information on trading profit/losses (Net):

	Current Period	Prior Period
Profit	3,642,424,626	2,141,090,329
Securities Trading Gains	502,810,492	464,373,883
Gains on Derivative Financial Instruments ⁽¹⁾	75,771,912	56,667,869
Foreign Exchange Gains	3,063,842,222	1,620,048,577
Losses (-)	3,638,067,488	2,135,953,977
Securities Trading Losses	489,032,033	436,358,212
Losses on Derivative Financial Instruments ⁽¹⁾	102,280,845	104,967,801
Foreign Exchange Losses	3,046,754,610	1,594,627,964
Trading Income/Losses (Net)	4,357,138	5,136,352

(1) The profit from currency exchange related to derivative transactions amounts to TL42,317,692 while the loss amounts to TL 68,854,226, resulting in a net loss of TL 26,536,534 (September 30 2024: profit TL 30,498,923 loss TL 78,723,567 resulting in a net profit of TL 48,224,644)

(Yetkili İmza / Kaşe)

TÜRKİYE İŞ BANKASI A.Ş.**NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS****FOR THE NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2025***(Amounts expressed in thousand Turkish Lira (TL) unless otherwise stated.)***d. Information on other operating income:**

A portion amounting to TRY 72,438,783 of other operating income originates from companies operating in the insurance and reinsurance sectors, as revenues related to these activities are classified under this item. 91% of this amount consists of earned insurance premiums (September 30, 2024: TRY 46,378,618; 92%). The remaining balance mainly comprises recoveries from expected credit loss provisions or collections from Stage 3 loans, as well as gains on the sale of tangible assets.

e. Information on expected credit loss and other provision expense:

	Current Period	Prior Period
Expected Credit Loss	42,204,984	17,701,733
Expected Credit Loss for 12 Months (Stage 1)	7,106,919	2,231,568
Significant Increase in Credit Risk (Stage 2)	10,105,839	5,109,427
Non-Performing Loans (Stage 3)	24,992,226	10,360,738
Impairment Losses on Marketable Securities	2,499	4,450
Financial Assets at Fair Value through Profit and Loss		2,506
Financial Assets at Fair Value Through Other Comprehensive Income	2,499	1,944
Impairment Losses on Associates, Subsidiaries and Joint-Ventures		
Associates		
Subsidiaries		
Jointly Controlled Entities		
Other	910,411	761,031
Total	43,117,894	18,467,214

f. Other operating expenses:

	Current Period	Prior Period
Reserve for Employee Termination Benefits	1,422,120	560,850
Bank Pension Fund Deficit Provisions		
Impairment Losses on Tangible Assets		
Depreciation Expenses of Tangible Assets	3,444,694	2,252,307
Impairment Losses on Intangible Assets		
Impairment Losses on Goodwill		
Amortization Expenses of Intangible Assets	2,796,298	1,617,367
Impairment Losses on Investments Accounted Under Equity Method		
Impairment Losses on Assets to be Disposed	1,451	4,031
Depreciation Expenses of Assets to be Disposed		
Impairment Losses on Assets Held for Sale and Subject to Discontinued Operations		98
Other Operating Expenses	46,742,208	37,145,613
Leasing Expenses Related to Exceptions to TFRS 16	868,110	568,986
Repair and Maintenance Expenses	1,350,803	1,013,903
Advertisement Expenses	3,344,826	3,867,016
Other Expenses	41,178,469	31,695,708
Loss on Sale of Assets	420,246	10,324
Other	76,258,520	52,771,350
Total	131,085,537	94,361,940

In the table above, within the "Other" group of operating expenses, TL 62,146,567 is sourced from expenses related to the activities of insurance and reinsurance companies, with a significant portion being compensation expenses (September 30, 2024: TL 38,308,943).

In addition, the "Other" item includes tax, stamp duty, fees, and fund expenses in the amount of TL 6,472,900 (September 30, 2024: TL 4,137,672) and savings deposits in the amount of TL 5,416,258 (September 30, 2024: TL 3,407,767) in savings deposit insurance fund expenses. Taking into account the potential technical deficit in the Türkiye İş Bankası A.Ş. Employees' Retirement Fund Foundation and the Milli Reasürans Türk Anonim Şirketi Emekli ve Sağlık Sandığı Vakfı a total of 1,555,275 TL (September 30, 2024: TL 4,212,000) has been allocated to the provision expense accounts.

(Yetkili İmza / Kaşe)

TÜRKİYE İŞ BANKASI A.Ş.**NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS****FOR THE NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2025***(Amounts expressed in thousand Turkish Lira (TL) unless otherwise stated.)***g. Information on provision for taxes from continuing and discounted operations**

As of September 30, 2025, the amount of the Group's tax provision is TL 10,725,155 and the amount consists of current tax provision amounting to TL 14,446,408 and consists of deferred tax provision amounting TL 3,721,253. Group has no discontinued operations.

h. Information on net period profit/loss:

h.1. Income and expenses resulting from ordinary banking activities: There is no specific issue required to be disclosed for the Group's performance for January 1, 2025- September 30, 2025.

h.2. Effects of changes in accounting estimates on the current and future periods' profit/loss: There is no issue to be disclosed.

h.3. "The Other" item which is located at the bottom "Fees and Commissions Received" in the income statement consist of various fees and commissions received from transactions such as credit card transactions, capital market transactions and insurance-reinsurance transactions.

h.4. Net profit / loss of Minority Interest:

	Current Period	Prior Period
Net Profit / Loss of Non-controlling Interest	16,163,784	13,619,042

i. Explanation on other items in income statement

The main other income items listed in the income statement include: other interest income, fees and commission income as explained in Note IV.h.3 of Section Five, other operating income as detailed in Note IV.d of Section Five, and profit/loss items from associates accounted for using the equity method.

V. DISCLOSURES AND FOOTNOTES ON THE GROUP'S RISK GROUP**a. Information on the volume of transactions relating to the Group's risk group, incomplete loan and deposit transactions and period's profit and loss:****a.1. Information on loans held by the Group's risk group:**

Current Period:

Group's Risk Group	Investments in Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		Direct and Indirect Shareholders of the Bank		Other Real Persons and Corporate Bodies that have been Included in the Risk Group	
	Cash	Non-Cash	Cash	Non-Cash	Cash	Non-Cash
Loans						
Balance at the beginning of the period	14,844,971	31,592,293			2,929,736	2,973,354
Balance at the end of the period	14,938,864	36,378,160			378,458	4,688,020
Interest and commission income received	3,260,822	18,502			127,235	26,868

Prior Period:

Group's Risk Group	Investments in Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		Direct and Indirect Shareholders of the Bank		Other Real Persons and Corporate Bodies that have been Included in the Risk Group	
	Cash	Non-Cash	Cash	Non-Cash	Cash	Non-Cash
Loans						
Balance at the beginning of the period	10,195,890	28,515,121			3,363,190	2,191,348
Balance at the end of the period	14,844,971	31,592,293			2,929,736	2,973,354
Interest and commission income received	661,672	6,537			587,998	21,781

(Yetkili İmza / Kaşe)

TÜRKİYE İŞ BANKASI A.Ş.**NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS****FOR THE NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2025***(Amounts expressed in thousand Turkish Lira (TL) unless otherwise stated.)***a.2. Information on deposits held by the Group's risk group:****Current Period:**

Group's Risk Group	Investments in Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)	Direct and Indirect Shareholders of the Bank	Other Real Persons and Corporate Bodies that have been Included in the Risk Group
Deposits			
Balance at the beginning of the period	14,493,197	2,014,110	14,696,828
Balance at the end of the period	15,063,372	2,191,587	21,127,824
Interest expense on deposits	1,099,882	707,668	3,447,724

Prior Period:

Group's Risk Group	Investments in Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)	Direct and Indirect Shareholders of the Bank	Other Real Persons and Corporate Bodies that have been Included in the Risk Group
Deposits			
Balance at the beginning of the period	21,601,646	1,700,282	4,383,964
Balance at the end of the period	14,493,197	2,014,110	14,696,828
Interest expense on deposits	1,703,699	1,251,508	924,852

a.3. Information on forward and option and other similar agreements made with the Group's risk group:**Current Period:**

Group's Risk Group	Investments in Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		Direct and Indirect Shareholders of the Bank		Other Real Persons and Corporate Bodies that have been Included in the Risk Group	
	Current Period	Prior Period	Current Period	Prior Period	Current Period	Prior Period
Transactions in which the Difference in Fair Value is Reflected in Profit or Loss						
Balance at the beginning of the period						
Balance at the end of the period	2,993,906					
Total Profit/Loss	92,070	-2,207			-759	7,956
Transactions for hedging proposes						
Beginning of the period						
End of the period						
Total Profit/Loss						

b. Disclosures for the Group's risk group:

b.1. The relations of the Group with corporations in its risk group and under its control regardless of whether there are any transactions between the parties:

All types of corporate and retail banking services are provided to these corporations in line with the articles of Banking Law.

(Yetkili İmza / Kaşe)

TÜRKİYE İŞ BANKASI A.Ş.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

FOR THE NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2025

(Amounts expressed in thousand Turkish Lira (TL) unless otherwise stated.)

b.2. The type and amount of transaction carried out, and its ratio to the overall transaction volume, values of principal items and their ratios to overall items, pricing policy and other items in addition to the structure of the relationship:

Transactions mainly consist of loan and deposit transactions. The ratio of cash loans extended to the institutions within the risk group to total cash loans is 0.62% and to total assets is 0.31%; the ratio of deposits of the institutions within the risk group to total deposits is 1.32 and to total liabilities is 0.78% Comparable price method is applied in transactions.

b. 3. Purchase and sale of real estates, other assets and services, agency agreements, finance lease contracts, transfer of information obtained through research and development, license agreements, funding (including loans and provision of support as cash capital or capital-in-kind), guarantees and collaterals and management agreements:

The Parent Bank's branches act as agents of Anadolu Anonim Türk Sigorta Şirketi and Anadolu Hayat Emeklilik A.Ş. Furthermore, through its branches, the Bank mediates the order transmission for İş Yatırım Menkul Değerler A.Ş. and carries out agency activities of İş Portföy Yönetimi A.Ş. 37 mutual funds which are founded by the Anadolu Hayat Emeklilik A.Ş. are managed by İş Portföy Yönetimi A.Ş. Securities purchases, when required, are made by İş Finansal Kiralama A.Ş., a subsidiary of the Bank, through leasing. The Bank's Private Banking and Commercial and Corporate Banking branches are the agency of İş Portföy Yönetimi A.Ş.

If requested, the cash and non-cash loan needs of the risk group companies are met in accordance with the limits imposed by Banking Law and the prevailing market conditions.

c. Total salaries and similar benefits paid to the (executive members and senior executives)

In the current period, the net payment provided to the key management of Group amounts TL 1,272,973 (September 30, 2024: TL 860,170).

VI. Explanations and Notes on Subsequent Events

In accordance with the resolution of the Parent Bank's Board of Directors dated November 20, 2024, regarding the issuance of debt instruments abroad, the Bank issued debt securities abroad with nominal amounts of USD 150 million, EUR 50 million, and GBP 14.35 million subsequent to September 30, 2025.

An application has been submitted to the Central Bank of Bahrain for the liquidation of the operations of the Parent Bank's Bahrain Branch. The Bank's activities in Bahrain will be terminated following the completion of the liquidation process and the receipt of approval from the Central Bank of Bahrain.

(Yetkili İmza / Kaşe)

TÜRKİYE İŞ BANKASI A.Ş.**NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS
FOR THE NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2025***(Amounts expressed in thousand Turkish Lira (TL) unless otherwise stated.)***SECTION SIX: OTHER EXPLANATIONS****I. EXPLANATIONS ON THE GROUP'S CREDIT RATINGS:****Türkiye İş Bankası A.Ş.**

MOODY'S	Rating	Outlook (*)
Long-term Foreign Currency Deposit	Ba3	Stable
Long-term Local Currency Deposit	Ba3	Stable
Long-term Foreign Currency Issuer Default Rating	Ba3	-
Short-term Foreign Currency Deposit	NP	-
Short-term Local Currency Deposit	NP	-
FITCH RATINGS	Rating	Outlook (*)
Long-term Foreign Currency Issuer Default Rating	BB-	Stable
Long-term Local Currency Issuer Default Rating	BB-	Stable
Short-term Foreign Currency Issuer Default Rating	B	-
Short-term Local Currency Issuer Default Rating	B	-
National Long-term Rating	AA- (tur)	Stable
Viability Rating	bb-	-

The dates below given are on which the credit ratings were last updated:

Moody's: July 30, 2025; Fitch Ratings: May 30, 2025

İş Finansal Kiralama A.Ş.

FITCH RATINGS	Rating	Outlook (*)
Long-term Foreign Currency Issuer Default Rating	BB-	Stable
Long-term Local Currency Issuer Default Rating	BB-	Stable
Short-term Foreign Currency Issuer Default Rating	B	-
Short-term Local Currency Issuer Default Rating	B	-
National Long-term Rating	AA-(tur)	Stable
Support Rating	bb-	-

The date below given is on which the credit rating was last updated for İş Finansal Kiralama A.Ş.:

Fitch Ratings: 4 April 2025

Türkiye Sınai Kalkınma Bankası A.Ş.

MOODY'S	Rating	Outlook (*)
Long-term Foreign Currency Issuer Rating	Ba3	Stable
Long-term Local Currency Issuer Rating	Ba3	Stable
Long-term Counterparty Risk Rating	Ba3	-
Counterparty Risk Assessment	Ba3(cr)	-
Baseline Credit Assessment	b1	-
Adjusted Baseline Credit Assessment	b1	-
Senior Unsecured Notes	Ba3	-
Foreign Currency MTN Rating	(P)Ba3	-
FITCH RATINGS	Rating	Outlook (*)
Long-term Foreign Currency Loan Default Rating	B+	Positive
Long-term Local Currency Loan Default Rating	BB-	Stable
Short-term Foreign Currency Loan Default Rating	B	-
Short-term Local Currency Loan Default Rating	B	-
National Long-term Rating	AA	Stable
Financial Capacity Rating	b+	-
Government Support Rating	b+	-
Shareholders Support Rating	b+	-
Long-term Senior Unsecured Notes	B+	-
Capital-Related Debt Rating (AT-1)	CCC+	-

The dates below given are on which the credit ratings were last updated for TSKB:

Moody's: July 30, 2025; Fitch Ratings: July 26, 2025

(*) **Outlook:** "Stable" indicates that the current rating will not be changed in the short term; "positive" indicates that the current rating is very likely to be upgraded and "negative" indicates that the current rating is very likely to be downgraded.*(Yetkili İmza / Kaşe)*

TÜRKİYE İŞ BANKASI A.Ş.**NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS****FOR THE NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2025**

(Amounts expressed in thousand Turkish Lira (TL) unless otherwise stated.)

SECTION SEVEN: EXPLANATIONS ON THE INDEPENDENT AUDITORS' REPORT**I. EXPLANATIONS ON THE INDEPENDENT AUDITORS' REPORT:**

The Group's consolidated financial statements and notes as of September 30, 2025, have been subject to a limited review by PwC Independent Audit and Certified Public Accounting A.Ş., and the limited review report dated October 31, 2025, is presented in the introduction section of this report.

II. EXPLANATIONS AND FOOTNOTES OF THE INDEPENDENT AUDITORS REPORT

There are no significant issues or necessary disclosures or notes in relation to the Group's operations other than those mentioned above.

(Yetkili İmza / Kaşe)

TÜRKİYE İŞ BANKASI A.Ş.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

FOR THE NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2025

(Amounts expressed in thousand Turkish Lira (TL) unless otherwise stated.)

SECTION EIGHT: INTERIM ACTIVITY REPORT

Amounts are expressed in Turkish Lira (TL), unless otherwise stated.

I. General Information

1. Overview about Türkiye İş Bankası A.Ş.:

TÜRKİYE İŞ BANKASI A.Ş. (“the Bank”) was established on August 26, 1924, by the Great Leader Mustafa Kemal Atatürk and the Bank has contributed to development of our country in many areas, notably in industry and trade. Türkiye İş Bankası, is our country’s largest private bank, provides its customers quick access to banking services and the opportunity to choose the proper one from a wide range of financial products of the Bank and its associates through its 1,029 domestic and foreign branches, extensive ATM network with 6,695 ATMs, Internet Banking, Mobile Banking and call centers.

2. Capital Structure and shareholders:

As of September 30, 2025, The Bank’s paid in capital is TL 25 billion and the registered capital is TL 100 billion.

As of September 30 2025, the shareholding structure of the Bank is as follows:

- 38.66% of the shares are held by Türkiye İş Bankası A.Ş. Supplementary Pension Fund Foundation for Employees (December 31, 2024: 38.59%).
- 28.09% of the shares belong to Atatürk and are represented by the Republican People’s Party (CHP) in accordance with Atatürk’s will (December 31, 2024: 28.09%). As the dividend income from these shares has also been bequeathed to the Turkish Language Association and the Turkish Historical Society under Atatürk’s will, dividend payments are made to the aforementioned institutions within the framework of the provisions of the will and applicable legislation.
- 33.25% of the shares are publicly held (December 31, 2024: 33.32%).

3. Information about Branches and Personnel:

As of September 30, 2025 the Bank has 1,029 branches and 20,551 employees. 1,009 of 1,029 branches are located in Türkiye and the other 20 are located in abroad. There are 15 branches in Turkish Republic of Northern Cyprus, 2 branches in England (London), 2 branches in Iraq (Erbil and Baghdad), 1 branch in Bahrain (Manama). The Bank also have representative offices in China and Egypt and the Bank’s subsidiaries, İsbank AG has 8 branches in Germany and 1 branch in Netherlands, JSC İşbank has 1 branch and 2 representative offices in Russian Federation and 1 branch in Georgia.

II. An Overview of the Turkish Economy and Banking Sector

In the second quarter of 2025, the Turkish economy grew well above expectations by 4.8% yoy, gaining momentum despite the maintained tight monetary policy stance. Private consumption expenditures were the main driver of growth during this period, while net exports continued to limit growth due to the relatively high increase in imports. Leading indicators signal that strong course in the construction sector continued while the activity in the industrial and service sectors remained moderate in the third quarter of the year.

In the January-September period, central government budget revenues and expenditures recorded annual increases above the inflation by 48.0% and 42.8%, respectively. Thus, in the first 9 months of the year, the total budget deficit widened by 13.3% yoy to 1.2 trillion TRY and constituted 55.1% of the budget deficit target set in the Medium Term Program announced on September 8. During this period, the primary budget balance posted a surplus of 445.1 billion TRY.

(Yetkili İmza / Kaşe)

TÜRKİYE İŞ BANKASI A.Ş.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS FOR THE NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2025

(Amounts expressed in thousand Turkish Lira (TL) unless otherwise stated.)

In the January-August period, in contrast to the moderate increase in net tourism revenues, the widening foreign trade deficit, partly due to the rise in gold imports, had slightly deteriorated the current account balance. The 12-month cumulative current account deficit rose from 10.4 billion USD at the end of 2024 to 18.3 billion USD as of August.

Annual CPI inflation, which had been falling steadily between June 2024 and August 2025, rose in September due to rapid increases in food and education prices, slowing the disinflation process. As of September, annual CPI inflation was realized as 33.29%, while annual D-PPI inflation was 26.59%.

The CBRT cut its policy rate by 300 basis points to 43% in July, by 250 basis points to 40.5% in September, and by 100 basis points to 39.5% in October, continuing its asymmetric interest rate corridor policy. In its Inflation Report published on August 14, the CBRT announced that an “interim target” would be defined for each year-end in addition to the forecast path. For 2025, CBRT set the interim target at 24%, which was the midpoint of the inflation forecast range in the previous report, while updating the forecast range from 19%–29% in the previous report to 25%–29%. In the statement released after its last meeting, the CBRT stated that monetary policy stance will be tightened if the inflation outlook deviates significantly from the interim targets.

According to BRSA's Weekly Bulletin, as of September 26, total TL deposits including banks' deposits increased by 36.9% on an annual basis and 23.8% compared to the end of 2024, becoming 15.8 trillion TRY. As of the same date, FX-protected deposit volume, for which account openings and renewals were terminated (excluding YUVAM accounts) by the CBRT on August 23, declined by 80.6% yoy and 74.1% ytd, falling to 292.8 billion TRY (7.1 billion USD). The share of FX-protected deposits in TRY deposits declined from 8.9% at the end of 2024 to 1.9% at the end of September. In USD terms, FX deposit volume rose by 16% yoy and 22% ytd to 244 billion USD, partly driven by exchange rate developments and rising gold prices. Thus, the share of TL deposits in total deposits has fallen from 64.6% at the end of 2024 to 61% as of September 26.

As of September 26, TL credit volume, including loans to the financial sector, increased by 38.3% yoy and by 29.3% ytd, reaching 13.1 trillion TRY. In USD terms, FX credit volume rose by 18.2% and 15.5% in the same periods, and became 198.2 billion USD as of the end of September. Thus, the total credit volume expanded by 40.5% yoy and by 32.1% ytd, reaching 21.2 trillion TRY as of September 26. The share of consumer loans and consumer credit cards in the TL loan volume increased from 37.7% at the end of 2024 to 38.9% as of September 26.

TÜRKİYE İŞ BANKASI A.Ş.**NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS
FOR THE NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2025***(Amounts expressed in thousand Turkish Lira (TL) unless otherwise stated.)***III. Financial Information and Assessment on Bank:****1. Summary of Financial Information:**

ASSETS (Thousand TL)	30.09.2025	31.12.2024
Cash and Cash Equivalents	51,540,468	37,945,446
Banks and Money Market Placements ⁽¹⁾	887,109,149	695,838,066
Securities	940,093,525	783,280,538
Loans ⁽²⁾	2,509,486,935	1,909,797,854
Other	533,195,113	433,836,417
ASSETS (Thousand TL)	4,921,425,190	3,860,698,321
LIABILITIES (Thousand TL)	30.09.2025	31.12.2024
Deposits	2,917,794,862	2,179,417,530
Funds Borrowed and Money Market Funds	695,786,510	659,355,425
Marketable Securities Issued	251,392,313	172,536,840
Subordinated Debt	77,505,965	57,786,197
Shareholders' Equity	447,732,331	372,712,114
Other	531,213,209	418,890,215
Total Liabilities	4,921,425,190	3,860,698,321
INCOME STATEMENT (Thousand TL)	30.09.2025	30.09.2024
Interest Income	615,249,134	422,197,455
Interest Expense	514,840,058	364,387,872
Net Interest Income	100,409,076	57,809,583
Trading Income/Loss	4,357,138	5,136,352
Net Fees and Commissions Income/Loss	87,792,293	61,180,958
Other Income	95,908,914	75,979,647
Total Operating Income	288,467,421	200,106,540
Other Operating Expenses ⁽³⁾	184,794,531	136,475,702
Expected Credit Loss	43,117,894	18,467,214
Profit/Loss from Associates Accounted for using the Equity Method	10,461,076	7,625,795
PROFIT/LOSS BEFORE TAX	71,016,072	52,789,419
Tax Provision	10,725,155	4,323,948
NET PERIOD PROFIT/LOSS	60,290,917	48,465,471
KEY FINANCIAL RATIOS	30.09.2025	31.12.2024
Interest Bearing Assets / Total Assets	879%	87.5%
Loans / Total Assets ⁽²⁾	510%	49.5%
Personal Loans / Total Loans ⁽²⁾	28.2%	26.0%
Non- Performing Loans Ratio	25%	2.1%
Demand Deposits / Deposits	41.3%	39.1%
Capital Adequacy Ratio	16.6%	18.25%
Return on Average Assets ⁽⁴⁾	1.8%	1.9%
Return on Average Equity ⁽⁴⁾	19.2%	19.2%
	30.09.2025	30.09.2024
Operating Expense / Operating Income ^{(3) (5)}	54.2%	60.7%

*1) It includes reserves held at Central Bank and required reserves.**(2) Includes leasing and factoring receivables, excludes non-performing loans.**(3) Personnel expenses are included in 'Other Operating Expenses'.**(4) Calculations are made over quarterly balances.**(5) In the calculation, insurance technical income and expenses are netted in the operating expense/income line. The Profit/Loss item from Partnerships with Equity Method is included in the calculation within the 'Operating Income'**(Yetkili İmza / Kaşe)*

TÜRKİYE İŞ BANKASI A.Ş.**CONSOLIDATED BALANCE SHEET AS OF SEPTEMBER 30, 2025***(Amounts expressed in thousand Turkish Lira (TL) unless otherwise stated.)***2. Chairperson of the Board of Directors' Assessment:**

In the third quarter of 2025, continued uncertainties and the protectionist policies led by the US maintained the cautious outlook in the global trade and investment environment. The gradual normalization of tight monetary policies worldwide contributed to the stabilization of global economic activity.

In October, the IMF revised its global economic growth forecast for 2025 from 3.0% to 3.2%, projecting that the global economy will perform more resilient than predicted in the previous forecasts due to the impact of early shipments. Developments related to the tariffs announced by the US and trade negotiations between US and China are expected to be decisive for global economic activity.

The US Federal Reserve (Fed) made its first interest rate cut in the third quarter of 2025. The Fed stated that it would maintain a cautious stance in its monetary policy for the rest of the year, taking into account the downward trend in inflation and developments in the labor market. The European Central Bank, that left interest rates unchanged at its July and September meetings, revised its inflation forecasts upward due to volatility in energy and food prices, while lowering its economic growth expectations.

The CBRT resumed its interest rate cut process at the beginning of the third quarter, lowering the one-week repo auction rate, which is the policy rate, by a total of 5.5 points at its meetings in July and September. At its October meeting, however, the CBRT reduced the policy rate by a limited amount, from 40.5% to 39.5%, noting that the disinflation process had slowed.

The 2026-2028 Medium Term Program announced in September aims to achieve permanent price stability through the coordinated implementation of monetary, fiscal and revenue policies, to ensure sustainable economic growth and to strengthen financial stability. The program emphasizes that the fight against inflation will be pursued with determination and that a production- and export-oriented growth strategy will be prioritized.

Under the developments in the global and national economic conjuncture, Türkiye İş Bankası A.Ş. will continue to contribute to our country's economy in the coming period, as it has done to date; with its structure supporting production, investment, and employment, it will steadfastly pursue its vision of sustainable growth.

Yours sincerely,

Adnan Bali

Chairperson of the Board of Directors

(Yetkili İmza / Kaşe)

TÜRKİYE İŞ BANKASI A.Ş.**CONSOLIDATED BALANCE SHEET AS OF SEPTEMBER 30, 2025***(Amounts expressed in thousand Turkish Lira (TL) unless otherwise stated.)***1. CEO's Message**

Türkiye İş Bankası reached a consolidated net profit of TL 60.3 billion in the first nine months of the year, increasing its consolidated shareholders' equity size to TL 447.7 billion and its consolidated asset size to TL 4.9 trillion and maintaining its position as Türkiye's largest private bank.

For the sake of serving the national economy, İşbank issued a Tier-II bond amounting to USD 500 million in the international markets, prioritizing the SMEs' transformation needs which are the frontrunners of the economic activity. As of September 2025, the Group's cash loan volume reached TL 2.6 trillion and its non-cash loan volume reached TL 837.4 billion, making the total amount provided to the economy above TL 3.4 trillion; while maintaining its strong capital level with 16.6% capital adequacy ratio on a consolidated basis.

With its wide and strong, physical and digital distribution network, İşbank's consolidated total deposits reached TL 2.9 billion as of September 2025, continuing to be the primary choice of depositors. İşbank's consolidated TL deposit volume increased by 30.7% compared to year end 2024 and reached TL 1.6 trillion. With its strong support for the real economy and customer-centric approach, the Bank has reinforced its strong position in the commercial deposit side and increased its consolidated TL commercial deposits volume to TL 596 billion, up by 50.3% in the first nine months of the year.

İşCep, the mobile application of İşbank, was again awarded as the "World's Best Mobile Banking App" for the third consecutive year at the "Best Digital Bank Awards" organized by the international finance publication Global Finance. Having reached 15.5 million users, İşCep will continue to offer human-centric, innovative and personalized services in line with its super-app strategy.

On August 26, Türkiye İş Bankası celebrated the first year of its second century, making a remarkable start to its new century with its robust capital and financial position. With its "Bank of the Future" vision, İşbank will continue to provide long term value by offering strategic investments focused on AI, entrepreneurship, green transformation and digitalization to the national and international economies.

Yours Sincerely,

Hakan Aran
CEO

(Yetkili İmza / Kaşe)

TÜRKİYE İŞ BANKASI A.Ş.**CONSOLIDATED BALANCE SHEET AS OF SEPTEMBER 30, 2025***(Amounts expressed in thousand Turkish Lira (TL) unless otherwise stated.)***4. Evaluation of Group's Financial Position and Performance**

In the third quarter of the year, the Group's consolidated cash loans (excluding non-performing loans) amounted to TL 2.5 trillion, consolidated non-cash loans amounted to TL 837.4 billion, and the share of commercial loans in cash loans was 71.8% on a consolidated basis. In the same period, the Group's non-performing loan ratio stood at 2.5% on a consolidated basis. Consolidated deposits increased by 33.9% compared to the end of the year, reaching TL 2.9 trillion, and continued to play an important role in the resource structure with 59.3% on a consolidated basis. During the same period, the Group's consolidated demand deposits accounted for 41.3% of total consolidated deposits. Consolidated securities issued amounted to TL 251.4 billion. At the end of the period, the Group's assets reached TL 4.9 trillion, its equity reached TL 447.7 billion, its profit was TL 60.3 billion, and its consolidated capital adequacy ratio was determined as 16.57%.

5. Expectations for the 2025 year:

As of September 30, 2025, there is no change in the Bank's expectations for the end of 2025, which was announced in the material disclosure dated 5 August 2025.

IV. Information About the Meetings of the Board of Directors

During the nine-month period of the year, the Board of Directors convened 10 times. Through meetings held or by way of written resolutions signed by each member after reviewing the related files, a total of 164 files were examined, including 156 related to loan allocations and 8 related to other loan matters, resulting in 102 credit decisions. In addition, 302 files concerning non-credit matters were reviewed, and 302 decisions were taken accordingly. Including 115 decisions made during the meetings, the total number of resolutions adopted by the Board amounted to 519.

V. Information About the Meetings of the Committee of Internal Systems:**1. The Audit Committee:**

The Audit Committee, which consists of two members, is presided by Ms. Güzide Meltem Kökden, Deputy Chairperson of the Board of Directors. The other member of the Committee is Mr. Sadrettin Yurtsever, Member of the Board of Directors. The share of non-executive managers and independent members in the Committee is 100%.

In the first nine-month period of the year, Audit Committee held 49 meetings and took 67 resolutions.

2. Risk Committee:

Risk Committee is responsible for formulating the risk management strategies and policies İşbank will adhere to both on a consolidated and unconsolidated basis, presenting them to the İşbank Board of Directors for approval, and monitoring compliance with them, Committee members:

- Chairperson of the Board of Directors and Risk Committee: Adnan Bali
- Deputy Chairperson: Güzide Meltem Kökden
- Member of Board of Directors: Sadrettin Yurtsever
- CEO: Hakan Aran
- Deputy Chief Executive: H. Cahit Çınar
- Deputy Chief Executive: Mehmet Türk
- Deputy Chief Executive and Head of Asset and Liability Management: Ebru Özşuca
- Deputy Chief Executive: Güler Özkök
- Head of Internal Control Division: Utku Ünsal
- Head of Corporate Compliance Division: Engin Yalçın
- Head of Risk Management Division: Melih Emre Turan

(Yetkili İmza / Kaşe)

TÜRKİYE İŞ BANKASI A.Ş.**CONSOLIDATED BALANCE SHEET AS OF SEPTEMBER 30, 2025***(Amounts expressed in thousand Turkish Lira (TL) unless otherwise stated.)*

Risk Committee contributes to the configuration of Group risk policies also through consolidated group meeting. In the activities that the Risk Committee carries out on a consolidated basis:

- Head of Subsidiaries Division: Murat Doğan

also attends the meeting.

The percentage of non-executive directors is 64% and the percentage of independent members is 18% in the Committee.

In the Risk Committee meetings held in the first nine months of 2025, the risk management practices of İşbank and its subsidiaries which are within the scope of Consolidated Risk Policies were evaluated, risk reports presented to the Committee were examined and decisions regarding the risk management systems and processes were taken.

Turkish Republic of Northern Cyprus (T.R.N.C.) Internal Systems Committee:

The Committee consists of two members, the Chairperson of which is Ms. Güzide Meltem Kökden, Deputy Chairperson of the Board of Directors, and the other member is Mr. Sadrettin Yurtsever, Member of the Board of Directors. The ratio of non-executive directors and independent members is 100%.

The Committee is responsible for monitoring the efficiency and adequacy of the internal systems established by the Bank for the activities of the TRNC Branches, the functioning of these systems and the accounting and reporting systems within the framework of the law and related regulations and the integrity of the information produced, making the necessary preliminary evaluations in the selection of independent audit institutions and other institutions directly related to banking activities by the Board of Directors, regularly monitoring and coordinating the activities of these institutions selected and contracted by the Board of Directors.

In the first quarter of the year, the TRNC Internal Systems Committee convened 10 times and took 10 decisions.

4. Operational Risk Committee:

The Operational Risk Committee, established by the Board of Directors' resolution no. 43790 dated April 30, 2020, operates to determine the strategies and policies for the management of operational risks that the Bank may be exposed to, to develop the operational risk management framework and to strengthen the governance model for operational risks. The Committee, which is established to convene at least twice a year, consists of Ms. Güzide Meltem Kökden, Deputy Chairperson of the Board of Directors, as the Committee Chairman; Mr. Sadrettin Yurtsever, Member of the Board of Directors; Mr. Hakan Aran, Chief Executive Officer, Executive Vice President; Mr. Sabri Gökmenler, Mr. Sezgin Lüle, Mr. Mehmet Celayir and Mr. Güler Özkök, Disaster and Emergency Coordinator Mr. Tolga Egin, as well as Mr. Mustafa Tankut Tabak, Mr. Utku Ünsal, Mr. Engin Yalçın, Mr. Süleyman Emrah Duran, Mr. Melih Emre Turan and Ms. Burcu Nasuhoğlu. The Committee comprises 57% non-executive directors and 14% independent members.

The Committee works in cooperation with the Risk Committee and reports the results of its activities to the Board of Directors through the Audit Committee.

During the first nine months of the year, the Operational Risk Committee met two times and made three decisions.

(Yetkili İmza / Kaşe)

TÜRKİYE İŞ BANKASI A.Ş.**CONSOLIDATED BALANCE SHEET AS OF SEPTEMBER 30, 2025***(Amounts expressed in thousand Turkish Lira (TL) unless otherwise stated.)***5 Sustainability Committee:**

The Committee of Sustainability operates to prepare strategies and policies in sustainability to be approved by the Board of Directors, to determine sustainability goals and action plans to be implemented in the Bank cooperatively, to monitor the coordination between strategic business plans and sustainability related topics, to pursue the development of metric and strategic goals and to complete related assignments in regarding issues. The Committee is presided by Mr. Adnan Bali; the Chairperson of the Board of Directors, and the members are Mr. Sadrettin Yurtsever and Ms. Şebnem Aydın; members of the Board of Directors, Ms. Ebru Özşuca, Mr. H. Cahit Çınar, Mr. Ozan Gürsoy, Mr. Sezgin Lüle, Mr. Sezgin Yılmaz, Mr. Suat E. Sözen, Mr. Mehmet Celayir, Mr. Mehmet Türk, Mr. Gürlük Özkök Deputy Chief Executives, and other members of the Committee are Mr. Melih Emre Turan and Ms. Nilgün Yosef Osman. The percentage of non-executive directors is 36% and the percentage of independent members is 7% in the Committee. As of first six months of the year, no meeting was held by the Committee.

VI. Information About the Activities of the Credit Committee:

The Credit Committee, which was reconstituted in accordance with the Board of Directors' resolution no. 47678 dated March 27, 2025, is composed of Mr. Adnan Bali, Chairperson of the Board of Directors and Mr. Bahattin Özarslantürk, Member of the Board of Directors, in addition to Mr. Hakan Aran, Chief Executive Officer and Chairperson of the Committee. Board Member Mr. Fazlı Bulut and Board Member Ms. Şebnem Aydın are substitute members. The ratio of non-executive directors in the Committee is 80%.

In the first quarter of the year, the Credit Committee reviewed 85 files under its authority and took 60 decisions.

VII. Information About the Credit Revision Committee:

The Credit Revision Committee, one of the committees reporting to the Board of Directors, is reconstituted every year in accordance with the Revision of Limits article of the Credit Risk Policy, which was put into effect by the Board of Directors' resolution no. 38485 dated July 31, 2012, in order to review the commercial loan portfolio at the end of each year, to evaluate the relations with the credit customers and to determine the limits to be taken into consideration in the following year for these persons and institutions.

In this context, the Credit Revision Committee, which was appointed for 2025 with the Board of Directors' resolution no. 47417 dated December 18, 2024 and numbered 17 November 2023, consisting of Mr. Adnan Bali, Chairperson of the Board of Directors, Ms. Güzide Meltem Kökden, Deputy Chairperson of the Board of Directors, Mr. Sadrettin Yurtsever and Ms. Şebnem Aydın, and Mr. Bahattin Özarslantürk Board Members, completed its reviews of certain companies and groups under the authority of the Board of Directors and the Credit Committee on March 17, 2025. As of the period in which the work was carried out in the Committee, the ratio of non-executive directors is 100% and the ratio of independent members is 40%.

VIII. Information About the Corporate Social Responsibility Committee:

With the decision of the Board of Directors dated March 31, 2023 and numbered 46230, Board Members Mr. Fazlı Bulut, Mr. Durmuş Öztekin, Mr. Sadrettin Yurtsever and Ms. Şebnem Aydın were elected as members of the Corporate Social Responsibility Committee Mr. Ozan Gürsoy, Mr. Sezgin Yılmaz and Mr. Suat E. Sözen, Deputy Chief Executives and Ms. Müge Nevşehirli Veziroğlu, Head of Corporate Communications Division remain as members. Deputy General Manager Mr. Ozan Gürsoy became a member of the Committee as of May 21, 2025. The ratio of non-executive directors in the Committee is 50% and the ratio of independent members is 12.5%.

The Committee evaluated the developments related to current activities, cooperation conditions, requests and project proposals submitted to the Bank and monitored the results.

The Corporate Social Responsibility Committee convened 3 times during the six-month period of the year. The Committee took 11 decisions in this period.

(Yetkili İmza / Kaşe)

TÜRKİYE İŞ BANKASI A.Ş.**CONSOLIDATED BALANCE SHEET AS OF SEPTEMBER 30, 2025***(Amounts expressed in thousand Turkish Lira (TL) unless otherwise stated.)***IX. Information About the Corporate Governance Committee:**

The Committee, which was reconstituted with the Board of Directors' decision dated August 25, 2023 and numbered 46489, is chaired by Board Member Mr. Sadrettin Yurtsever and its other members are Board Members Ms. Şebnem Aydın and Mr. Fazlı Bulut, Head of Investor Relations and Sustainability Division, Ms. Nilgün Yosef Osman and Investor Relations Unit Manager Ms. Özge Han Mercimekçi. In the Committee, the ratio of non-executive directors is 60% and the ratio of independent members is 20%.

The Committee is responsible for monitoring the Bank's compliance with corporate governance principles, working on improvements in this regard, making recommendations to the Board of Directors, and fulfilling the duties stipulated for the Corporate Governance Committee and the Nomination Committee by the relevant legislation.

In the third quarter of the year, the Corporate Governance Committee convened once and did not take any decisions.

X. Information About the Remuneration Committee Activities

The Remuneration Committee, which was established to carry out the duties and activities related to the monitoring and supervision of the Bank's remuneration practices on behalf of the Board of Directors, consists of two members; the Chairperson of the Committee is Mr. Adnan Bali, Chairperson of the Board of Directors, and the Member of the Committee is Mr. Sadrettin Yurtsever, Member of the Board of Directors. The ratio of non-executive directors in the Committee is 100% and the ratio of independent members is 50%.

The Remuneration Committee convenes at least twice a year, provided that it does not exceed six-month periods, and reports to the Board of Directors the results of its activities and its opinions on other issues it deems important.

Within the scope of compliance with the Corporate Governance Principles, the Remuneration Committee is responsible for monitoring and auditing the practices regarding remuneration management on behalf of the Board of Directors; ensuring that remuneration is in line with the Bank's ethical values, internal balances and strategic goals; evaluating the remuneration policy and practices within the framework of risk management; reviewing the remuneration policy and presenting the recommendations determined in line with the needs to the Board of Directors and fulfilling other responsibilities determined by the provisions of the relevant legislation in force and the duties assigned by the Board of Directors within this framework.

In the first quarter of the year, the Remuneration Committee convened 7 times and took 9 decisions.

XI. Information About the Activities of the Board of Directors Operating Principles Committee:

The Chairperson of the Board of Directors, Mr. Adnan Bali, is the Chairman of the Board of Directors and the other members are Board Members Mr. Durmuş Öztekin and Mr. Sadrettin Yurtsever. The Committee comprises 100% non-executive directors and 33% independent directors.

The Board of Directors Operating Principles Committee operates to inform and report to the Board of Directors its determinations, opinions and suggestions on the interpretation and implementation of the provisions of the legal legislation, particularly Türkiye İş Bankası A.Ş. Board of Directors Operating Procedures and Principles and Türkiye İş Bankası A.Ş. Board of Directors Operating Principles Directives.

The Board of Directors Principles of Activities Committee did not hold any meetings during the first nine months of the year.

XII. Information on the Articles of Incorporation Amendment:

Following the registration on April 4, 2025 of the resolutions adopted at the Bank's Ordinary General Assembly Meeting held on March 27, 2025, Article 5 of the Bank's Articles of Incorporation Articles of Incorporation was amended to increase the Bank's registered capital ceiling from TL 25 billion to TL 100 billion and to extend the validity period of the registered capital ceiling authorization until the end of 2029.

(Yetkili İmza / Kaşe)

TÜRKİYE İŞ BANKASI A.Ş.**CONSOLIDATED BALANCE SHEET AS OF SEPTEMBER 30, 2025***(Amounts expressed in thousand Turkish Lira (TL) unless otherwise stated.)***XIII. Information on Profit Distribution:**

The Bank's Ordinary General Assembly Meeting was held on March 27, 2025. At the Ordinary General Assembly Meeting, the net profit for the period amounting to TL 45,517,445 thousand generated from the activities of the year 2024 was subject to the following appropriation:

- Addition of a total of TL 857,448 thousand, which is formed within the framework of various legislative regulations and monitored in retained earnings,
- Accordingly, out of the distributable profit for the period amounting to TL 46,374,893 thousand, TL 100,341 thousand derived from real estate sales gains has been allocated as a special reserve.
- By adding the provision amounting to TL 1,000,000 thousand set aside during the period for profit distribution to employees within the scope of the "TAS 19 – Employee Benefits" accounting standard, the resulting distributable amount of TL 47,274,553 thousand shall be:
- TL 4,551,740 thousand to Group A, B and C shares in cash,
- 5 thousand TL in cash to the founding shares,
- TL 994,682 thousand as cash dividend to employees to be distributed,
- TL 41,728,125 thousand to be set aside as legal and extraordinary reserves

has been decided. On March 27, 2025, TL 41,728,125 thousand was transferred to the legal reserves account, and cash dividend distribution to the shares excluding those acquired by the Bank was executed as of April 1, 2025. An amount of TL 75,777 thousand corresponding to the repurchased shares was transferred to the prior years' profit account as part of the profit distribution.

XIV. Information on Consolidation Principles and Consolidated Companies:

In preparing the consolidated financial statements, the procedures and principles specified in the "Communiqué on the Preparation of Consolidated Financial Statements of Banks," published in the Official Gazette dated November 8, 2006, and numbered 26340, are followed.

Anadolu Anonim Türk Sigorta Şirketi, Anadolu Hayat Emeklilik A.Ş., Efes Varlık Yönetim A.Ş., İş Faktoring A.Ş., İş Finansal Kiralama A.Ş., İş Gayrimenkul Yatırım Ortaklığı A.Ş., İş Girişim Sermayesi Yatırım Ortaklığı A.Ş., İş Portföy Yönetimi A.Ş., İş Yatırım Menkul Değerler A.Ş., İş Yatırım Ortaklığı A.Ş., İşbank AG, JSC İşbank, JSC Isbank Georgia, Levent Varlık Kiralama A.Ş., Maxis Investments Ltd., Maxis Girişim Sermayesi Portföy Yönetimi A.Ş., Milli Reasürans T.A.Ş., TSKB Gayrimenkul Yatırım Ortaklığı A.Ş., Türkiye Sınai Kalkınma Bankası A.Ş., Yatırım Finansman Menkul Değerler A.Ş. ve Yatırım Varlık Kiralama A.Ş. and TIB Diversified Payment Rights Finance Company, which is a structured entity, are included in the consolidated financial statements according to the "full consolidation method". The Bank's subsidiary Arap-Türk Bankası A.Ş. and its jointly controlled partnership, which is a payment institution. Moka United Ödeme Hizmetleri ve Elektronik Para Kuruluşu A.Ş. which are credit institutions of the Parent Bank, are accounted for using the "equity method" in the consolidated financial statements.

II. Additional Information Regarding the Period of July 1, 2025 – September 30, 2025

Pursuant to the Bank Board of Directors' decision dated October 3, 2024, regarding the issuance of debt instruments, between July 1, 2025, and September 30, 2025, and between July 8, 2024, and November 20, 2024, including the issuance of contribution capital worth USD 500 million abroad between July 1, 2025 and September 30, 2025, totaling USD 1,035 million, EUR 68 million, and GBP 20 million in nominal value financing bonds and debentures Among the companies included in the consolidation, İş Faktoring A.Ş. issued 2,300,000 thousand TL, İş Gayrimenkul Yatırım Ortaklığı A.Ş. issued 450,000 thousand TL, İş Yatırım Menkul Değerler A.Ş. issued 296,680 thousand TL nominal value financing bonds, and Türkiye Sınai Kalkınma Bankası A.Ş. 14,466,095 thousand TL, and İş Financial Leasing A.Ş. issued 1,000,000 thousand TL in bonds.

(Yetkili İmza / Kaşe)