

BURGAN BANK A.Ş.

**PUBLICLY ANNOUNCED UNCONSOLIDATED
FINANCIAL STATEMENTS AND RELATED
DISCLOSURES TOGETHER WITH INDEPENDENT
AUDITOR’S REVIEW REPORT AS OF 30 JUNE 2026**



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**Convenience Translation of the Review Report Originally Prepared and Issued in Turkish to
English**

Independent Auditor’s Report on Review of Unconsolidated Interim Financial Statements

To the Board of Directors of Burgan Bank A.Ş.

Introduction

We have reviewed the accompanying unconsolidated balance sheet of Burgan Bank A.Ş. (“the Bank”) as at 30 June 2026 and the unconsolidated statement of profit or loss, unconsolidated statement of profit or loss and other comprehensive income, unconsolidated statement of changes in shareholders’ equity, unconsolidated statement of cash flows for the six month period then ended, and notes, comprising a summary of significant accounting policies and other explanatory information. The Bank management is responsible for the preparation and fair presentation of these unconsolidated interim financial statements in accordance with the Banking Regulation and Supervision Agency (“BRSA”) Accounting and Reporting Legislation which includes “Regulation on Accounting Applications for Banks and Safeguarding of Documents” published in the Official Gazette No. 26333 dated 1 November 2006, and other regulations on accounting records of banks published by Banking Regulation and Supervision Board and circulars and interpretations published by BRSA and the requirements of Turkish Accounting Standard 34 “*Interim Financial Reporting*” for the matters not regulated by the aforementioned legislations (together referred as “BRSA Accounting and Financial Reporting Legislation”). Our responsibility is to express a conclusion on these unconsolidated interim financial statements based on our review.

Scope of Review

We conducted our review in accordance with the Standard on Review Engagements (“SRE”) 2410, “*Review of Interim Financial Information Performed by the Independent Auditor of the Entity*”. A review of interim financial statements consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review of interim financial statements is substantially less in scope than an audit conducted in accordance with Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be 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 unconsolidated interim financial statements do not present fairly, in all material respects, the unconsolidated financial position of Burgan Bank A.Ş. as at 30 June 2026 and its unconsolidated financial performance and its unconsolidated cash flows for the six month period then ended in accordance with the BRSA Accounting and Reporting Legislation.

Report on Other Legal and Regulatory Requirements

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

KPMG Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik Anonim Şirketi

Ebru Koçak, SMMM

Sorumlu Denetçi

4 August 2026

İstanbul, Türkiye

**THE UNCONSOLIDATED SIX-MONTH FINANCIAL REPORT OF
BURGAN BANK A.Ş. AS OF 30 JUNE 2026**

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

- **Section One** **GENERAL INFORMATION ABOUT THE BANK**
- **Section Two** **UNCONSOLIDATED FINANCIAL STATEMENTS OF THE BANK**
- **Section Three** **EXPLANATIONS ON ACCOUNTING POLICIES FOR THE RELEVANT PERIOD**
- **Section Four** **INFORMATION RELATED TO THE FINANCIAL STRUCTURE AND RISK MANAGEMENT OF THE BANK**
- **Section Five** **EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS**
- **Section Six** **EXPLANATIONS RELATED TO THE LIMITED AUDIT REPORT**
- **Section Seven** **EXPLANATIONS ON INTERIM MANAGEMENT REPORT**

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

4 August 2026

Emin Hakan EMİNSOY
Chairman of the
Board of Directors

Ali Murat DİNÇ
Member of the Board of
Directors and
General Manager

Zeynep BOZKURT
Deputy General Manager
and Executive Vice
President of Financial
Management

Bahadır AKSU
Head of Accounting,
Tax, and Reporting Unit

Hasan KILIÇ
Head of the Audit Committee

Khaled F.A.O. ALZOUMAN
Member of the Audit Committee

Samer ABBOUCI
Member of the Audit Committee

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

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BURGAN BANK A.Ş.
EXPLANATIONS AND NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS
AS OF 30 JUNE 2026

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

SECTION ONE

GENERAL INFORMATION ABOUT THE BANK

I. BANK'S FOUNDATION DATE, START-UP STATUTE, HISTORY ABOUT THE CHANGES IN THIS MENTIONED STATUTE:

Tekfen Yatırım ve Finansman Bankası A.Ş. was established as an "investment bank" with the permission of the Council of Ministers No. 88/13253 on 26 August 1988 and authorised to conduct finance investment and foreign trade activities. Banking operations commenced on 7 August 1989.

Bank Ekspres A.Ş. ("Bank Ekspres") was established with the permission of the Council of Ministers in decision No. 91/2316 on 22 September 1991; "The Decree of Establishment Permission" was published in the Official Gazette numbered 21017 and dated 10 October 1991. The Articles of Association were published in the Trade Registry Gazette numbered 2969 and dated 18 February 1992. The Turkish Savings Deposit and Insurance Fund ("SDIF") took over the management of Bank Ekspres A.Ş. due to the poor fiscal structure of the Bank on 23 October 1998.

According to the Share Transfer Agreement signed between the SDIF and Tekfen Holding A.Ş. on 30 June 2001, 2,983,800,000 shares with a nominal value of Kr 1 each and which amount to 99.46% of the capital of Bank Ekspres A.Ş. under the control of the SDIF in accordance with Banking Law were transferred to Tekfen Holding A.Ş. Based on this agreement, the acquisition of Tekfen Yatırım ve Finansman Bankası A.Ş., where Tekfen Holding A.Ş. owns 57.69% of the Bank, by Bank Ekspres A.Ş. was permitted by the Banking Regulation and Supervision Agency's ("BRSA") decision numbered 489 dated 18 October 2001. The share transfers were realised on 26 October 2001 and the Bank's name was changed to Tekfenbank Anonim Şirketi (the "Bank"), which had two main shareholders: Tekfen Holding A.Ş. with 57.30% and TST International S.A. with 40.62%.

EFG Eurobank Ergasias S.A. ("Eurobank EFG") and Tekfen Holding A.Ş. ("Tekfen Group") signed an agreement as of 8 May 2006, that anticipated Eurobank EFG to purchase Tekfen Group's 70% share in Tekfenbank A.Ş. and Tekfen Finansal Kiralama A.Ş. which is fully owned by Tekfenbank; where Tekfen Group retained its strategic partnership by keeping all remaining shares. On 23 February 2007, the sale of Tekfenbank A.Ş. to Eurobank EFG Holding (Luxembourg) S.A. ("Eurobank EFG Holding") was approved by the BRSA and the sale was completed after the share transfer on 16 March 2007.

Under the agreement regarding the sale of Eurobank Ergasias S.A.'s Turkey operations to Burgan Bank K.P.S.C. (formerly Burgan Bank S.A.K.), 70% of the bank shares belonging to Eurobank EFG Holding (Luxemburg) S.A. and 29.26% of the shares belonging to Tekfen Holding A.Ş. are bought by Burgan Bank K.P.S.C. on 7 December 2012 in accordance with the Banking Regulation and Supervision Agency's authorization, and then 99.26% of the Bank shares are turned over to Burgan Bank K.P.S.C. in 21 December 2012.

At the Extraordinary Board of Directors meeting on 23 January 2013, the title of the Bank has been decided to change from Eurobank Tekfen A.Ş. to Burgan Bank A.Ş. ("the Bank"), and has been registered to the Turkish Trade Registry as of 25 January 2013.

Burgan Bank K.P.S.C., which is the main shareholder with a share ratio of 99.41%, has completed the transfer transaction of its share corresponding to 52% of the Bank's capital to Al Rawabi United Holding K.S.C.C., obtaining necessary approvals from the Banking Regulation and Supervision Agency on 13 November 2023. Kuwait Projects Company K.S.C.P., the actual main shareholder of Burgan Bank K.P.S.C., also owns 99.99% of the shares of Al Rawabi United Holding Company K.S.C.C. Therefore, there has been no change in the ultimate ownership of Burgan Bank A.Ş., as Kuwait Projects Company K.S.C.P., the actual main shareholder of Burgan Bank K.P.S.C., holds 99.99% of the shares of Al Rawabi United Holding Company K.S.C.C.

BURGAN BANK A.Ş.
EXPLANATIONS AND NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS
AS OF 30 JUNE 2026

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

GENERAL INFORMATION ABOUT THE BANK (Continued):

II. EXPLANATION ABOUT THE BANK'S CAPITAL STRUCTURE, SHAREHOLDERS OF THE BANK WHO ARE IN CHARGE OF THE MANAGEMENT AND/OR AUDITING OF THE BANK DIRECTLY OR INDIRECTLY, CHANGES IN THESE MATTERS (IF ANY) AND THE GROUP THE BANK BELONGS TO:

The Bank's registered capital ceiling is 6 billion full TL.

The Bank's capital amounts to TL 3,050.

Founded in 1977, Burgan Bank K.P.S.C. as an affiliate of KIPCO Group (Kuwait Projects Company), one of the largest holding groups of the MENA region (Middle East and North Africa), is among the significant banking groups in the region. Besides Kuwait, Burgan Bank Group also operates as a main shareholder with its affiliate banks in Algeria (Gulf Bank Algeria), Iraq (Bank of Baghdad), and Tunisia (Tunis International Bank).

BURGAN BANK A.Ş.
EXPLANATIONS AND NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS
AS OF 30 JUNE 2026

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

GENERAL INFORMATION ABOUT THE BANK (Continued):

III. EXPLANATION ON THE BOARD OF DIRECTORS, MEMBERS OF THE AUDIT COMMITTEE, PRESIDENT AND EXECUTIVE VICE PRESIDENTS, CHANGES IN THESE MATTERS (IF ANY) AND SHARES OF THE BANK THEY POSSESS:

<u>Title</u>	<u>Name</u>	<u>Responsibility</u>	<u>Education</u>
Chairman of the Board of Directors:	Emin Hakan Eminsoy	Chairman of the Board of Directors	Undergraduate
Board of Directors Members:	Adana Naser Sabah A Alsabah(*)	Deputy Chairman	Undergraduate
	Belkıs Gümüř	Member	Graduate
	Khaled F.A.O. Alzouman	Member	Undergraduate
	Hasan Kılıç	Member	Undergraduate
	Fadhil M. GH. A. Abdullah	Member	Undergraduate
	Samer Abbouchi	Member	Graduate
	Moustapha Chami	Member	Graduate
	Abdelkarim A. S. Kabariti	Member	Undergraduate
	Ali Murat Dinç	Member and General Manager	Graduate
General Manager:	Ali Murat Dinç	Member and General Manager	Graduate
Deputy General Managers:	Suat Kerem Sözügözel	Commercial & Corporate Banking	Graduate
	Zeynep Bozkurt	Financial Management	Graduate
Vice General Managers:	Esra Aydın	Operations & Management Services	Graduate
	Rasim Levent Ergin	Employee Experience and Communication	Graduate
	Suat Kerem Sözügözel	Commercial & Corporate Banking	Graduate
	Banu Ertürk	Loans Monitoring and Legal Follow-Up	Undergraduate
	Darço Akkaranfil	Information Technologies	Graduate
	Zeynep Bozkurt	Financial Management	Graduate
	Yener Yazlalı	Credits	Graduate
	Cemil Özkan (**)	Internal Systems	Graduate
	Tuba Onay Ergelen	Risk Management	Undergraduate
	Murat Bozkurt	Digital Banking	Undergraduate
	Elçin Kitapçı	Treasury, Capital Markets and Financial Institutions	Graduate
Audit Committee:	Hasan Kılıç	Committee President	Undergraduate
	Khaled F.A.O. Alzouman	Member	Undergraduate
	Samer Abbouchi	Member	Graduate

(*) Adana Naser Sabah A. Alsabah was appointed as a Member of the Board of Directors on 27 March 2026 and subsequently assumed the role of Vice Chairman of the Board of Directors on 3 June 2026.

(**) Cemil Özkan was promoted and appointed as Executive Vice President responsible for Internal Systems, effective 25 June 2026.

There is no share of the above individuals in the Bank.

BURGAN BANK A.Ş.
EXPLANATIONS AND NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS
AS OF 30 JUNE 2026

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

GENERAL INFORMATION ABOUT THE BANK (Continued):

IV. EXPLANATION ON SHAREHOLDERS HAVING CONTROL SHARES:

Name/Commercial Title	Share Amounts	Share Percentage	Paid-in Capital	Unpaid Portion
Al Rawabi United Holding K.S.C.C.	1,586	52.00%	52.00%	-
Burgan Bank K.P.S.C.	1,446	47.41%	47.41%	-

Based on the Article of Association, the Bank has 1 million founder's shares. According to the Article of Association, after allocating 5% to legal reserves and allocating a first dividend amounting to 5% of the paid in capital, 10% of distributable amount is distributed to the owners of the founder's shares.

V. INFORMATION ON THE BANK'S SERVICE TYPE AND FIELD OF OPERATIONS:

As of 30 June 2026, the Bank, whose headquarter located in Istanbul, has 28 branches operating in Turkey (31 December 2025: 28). The Bank's core business activities include corporate and commercial banking, retail banking and banking services in treasury fields. As of 30 June 2026, the Bank has 1,362 (31 December 2025: 1,335) employees.

VI. CURRENT OR LIKELY ACTUAL OR LEGAL BARRIERS TO IMMEDIATE TRANSFER OF EQUITY OR REPAYMENT OF DEBTS BETWEEN THE PARENT BANK AND ITS SUBSIDIARIES:

None.

SECTION TWO

UNCONSOLIDATED FINANCIAL STATEMENTS OF THE BANK

- I. Balance sheet (Statement of financial position)
- II. Off-balance sheet
- III. Statement of profit or loss
- IV. Statement of profit or loss and other comprehensive income
- V. Statement of changes in shareholders' equity
- VI. Statement of cash flows

BURGAN BANK A.Ş.
UNCONSOLIDATED BALANCE SHEETS (STATEMENT OF FINANCIAL POSITION)
AS OF 30 JUNE 2026 AND 31 DECEMBER 2025
(Amounts expressed in millions of Turkish Lira (“TL”) unless otherwise stated.)

I. BALANCE SHEET	Note (Section Five)	Reviewed 30/06/2026			Audited 31/12/2025		
		TL	FC	Total	TL	FC	Total
ASSETS							
I. FINANCIAL ASSETS (Net)		21,424	33,336	54,760	19,154	21,476	40,630
1.1 Cash and Cash Equivalents		8,780	22,225	31,005	5,887	14,590	20,477
1.1.1 Cash and Central Bank	I-a	8,779	20,250	29,029	5,886	12,014	17,900
1.1.2 Banks	I-c	1	1,975	1,976	1	2,576	2,577
1.1.3 Receivables from Money Markets		-	-	-	-	-	-
1.1.4 Expected Credit Losses (-)		-	-	-	-	-	-
1.2 Financial Assets at Fair Value through Profit or Loss	I-b	2,826	3,313	6,139	3,991	2,401	6,392
1.2.1 Public Debt Securities		2,109	1,615	3,724	2,401	727	3,128
1.2.2 Subordinated Debt Instruments		-	-	-	-	-	-
1.2.3 Other Financial Assets		717	1,698	2,415	1,590	1,674	3,264
1.3 Financial Assets at Fair Value through Other Comprehensive Income	I-d	6,607	5,520	12,127	7,044	3,709	10,753
1.3.1 Public Debt Securities		6,599	5,219	11,818	7,036	3,425	10,461
1.3.2 Subordinated Debt Instruments		8	-	8	8	-	8
1.3.3 Other Financial Assets		-	301	301	-	284	284
1.4 Derivative Financial Assets	I-l	3,211	2,278	5,489	2,232	776	3,008
1.4.1 Derivative Financial Assets at Fair Value through Profit or Loss		2,067	2,226	4,293	1,243	710	1,953
1.4.2 Derivative Financial Assets at Fair Value through Other Comprehensive Income		1,144	52	1,196	989	66	1,055
II. FINANCIAL ASSETS MEASURED AT AMORTIZED COST (Net)		67,367	59,122	126,489	53,944	54,371	108,315
2.1 Loans	I-e-f	54,185	51,143	105,328	43,835	47,120	90,955
2.2 Receivables from Leasing Transactions	I-k	-	-	-	-	-	-
2.3 Factoring Receivables	I-e	2,938	-	2,938	1,089	-	1,089
2.4 Other Financial Assets Measured at Amortized Cost	I-g	11,454	8,520	19,974	9,785	7,747	17,532
2.4.1 Public Debt Securities		11,008	8,520	19,528	9,122	7,747	16,869
2.4.2 Other Financial Assets		446	-	446	663	-	663
2.5 Expected Credit Losses (-)	I-e-f	1,210	541	1,751	765	496	1,261
III. NON-CURRENTS ASSETS HELD FOR SALE AND FROM DISCONTINUED OPERATIONS (Net)	I-o	1,991	-	1,991	2,400	-	2,400
3.1 Held for Sale		1,991	-	1,991	2,400	-	2,400
3.2 Held from Discontinued Operations		-	-	-	-	-	-
IV. INVESTMENTS IN PARTNERSHIP		6,617	-	6,617	5,625	-	5,625
4.1 Associates (Net)	I-h	-	-	-	-	-	-
4.1.1 Associates Accounted by Using Equity Method		-	-	-	-	-	-
4.1.2 Non-Consolidated Associates		-	-	-	-	-	-
4.2 Subsidiaries (Net)	I-i	6,617	-	6,617	5,625	-	5,625
4.2.1 Non-Consolidated Financial Subsidiaries		6,612	-	6,612	5,620	-	5,620
4.2.2 Non-Consolidated Non-Financial Subsidiaries		5	-	5	5	-	5
4.3 Jointly Controlled Partnerships (Joint Ventures) (Net)	I-j	-	-	-	-	-	-
4.3.1 Jointly Controlled Partnerships Accounted by Using Equity Method		-	-	-	-	-	-
4.3.2 Non-Consolidated Jointly Controlled Partnerships		-	-	-	-	-	-
V. TANGIBLE ASSETS (Net)		1,131	-	1,131	1,078	-	1,078
VI. INTANGIBLE ASSETS (Net)		465	-	465	518	-	518
6.1 Goodwill		-	-	-	-	-	-
6.2 Other		465	-	465	518	-	518
VII. INVESTMENT PROPERTIES (Net)	I-m	-	-	-	-	-	-
VIII. CURRENT TAX ASSETS		2	-	2	-	-	-
IX. DEFERRED TAX ASSETS	I-n	440	-	440	323	-	323
X. OTHER ASSETS (Net)	I-p	4,785	1,035	5,820	3,512	505	4,017
TOTAL ASSETS		104,222	93,493	197,715	86,554	76,352	162,906

The accompanying explanations and notes form an integral part of these financial statements.

BURGAN BANK A.Ş.
UNCONSOLIDATED BALANCE SHEETS (STATEMENT OF FINANCIAL POSITION)
AS OF 30 JUNE 2026 AND 31 DECEMBER 2025
(Amounts expressed in millions of Turkish Lira (“TL”) unless otherwise stated.)

I. BALANCE SHEET	Note (Section Five)	Reviewed 30/06/2026			Audited 31/12/2025		
LIABILITIES		TL	FC	Total	TL	FC	Total
I. DEPOSITS	II-a	42,347	40,273	82,620	35,578	30,739	66,317
II. LOANS RECEIVED	II-c	59	61,153	61,212	39	54,358	54,397
III. PAYABLES TO MONEY MARKET		4,834	10,120	14,954	3,539	8,499	12,038
IV. ISSUED SECURITIES (Net)	II-d	637	-	637	-	-	-
4.1 Bonds		637	-	637	-	-	-
4.2 Asset Backed Securities		-	-	-	-	-	-
4.3 Bills		-	-	-	-	-	-
V. FUNDS		-	-	-	-	-	-
5.1 Funds from Credit Customers		-	-	-	-	-	-
5.2 Other		-	-	-	-	-	-
VI. FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS	II-b	-	-	-	-	-	-
VII. DERIVATIVE FINANCIAL LIABILITIES	II-g	3,633	2,359	5,992	2,931	779	3,710
7.1 Derivative Financial Liabilities at Fair Value through Profit or Loss		3,015	2,309	5,324	1,902	740	2,642
7.2 Derivative Financial Liabilities at Fair Value through Other Comprehensive Income		618	50	668	1,029	39	1,068
VIII. FACTORING LIABILITIES		-	-	-	-	-	-
IX. LEASE LIABILITIES (Net)	II-f	596	-	596	499	-	499
X. PROVISIONS	II-h	311	15	326	619	24	643
10.1 Provision for Restructuring		-	-	-	-	-	-
10.2 Provision for Employee Benefits		261	-	261	555	-	555
10.3 Insurance Technical Reserves (Net)		-	-	-	-	-	-
10.4 Other Provisions		50	15	65	64	24	88
XI. CURRENT TAX PAYABLES	II-i	640	-	640	561	-	561
XII. DEFERRED TAX PAYABLES	II-i	-	-	-	-	-	-
XIII. PAYABLES RELATED TO NON-CURRENT ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	II-j	-	-	-	-	-	-
13.1 Held for Sale		-	-	-	-	-	-
13.2 Related to Discontinued Operations		-	-	-	-	-	-
XIV. SUBORDINATED DEBT	II-k	-	11,721	11,721	-	8,640	8,640
14.1 Loans		-	11,721	11,721	-	8,640	8,640
14.2 Other Debt Instruments		-	-	-	-	-	-
XV. OTHER LIABILITIES	II-e	2,579	2,585	5,164	1,983	1,169	3,152
XVI. EQUITY	II-l	13,837	16	13,853	12,822	127	12,949
16.1 Paid-in Capital		3,050	-	3,050	3,050	-	3,050
16.2 Capital Reserves		(7)	-	(7)	(7)	-	(7)
16.2.1 Equity Share Premiums		-	-	-	-	-	-
16.2.2 Share Cancellation Profits		-	-	-	-	-	-
16.2.3 Other Capital Reserves		(7)	-	(7)	(7)	-	(7)
16.3 Other Accumulated Comprehensive Income that Will Not be Reclassified in Profit or Loss		122	-	122	122	-	122
16.4 Other Accumulated Comprehensive Income That Will be Reclassified in Profit or Loss		40	16	56	(227)	127	(100)
16.5 Profit Reserves		9,621	-	9,621	7,049	-	7,049
16.5.1 Legal Reserves		466	-	466	336	-	336
16.5.2 Statutory Reserves		-	-	-	-	-	-
16.5.3 Extraordinary Reserves		9,155	-	9,155	6,713	-	6,713
16.5.4 Other Profit Reserves		-	-	-	-	-	-
16.6 Profit or Loss		1,011	-	1,011	2,835	-	2,835
16.6.1 Prior Years' Profits or Losses		263	-	263	269	-	269
16.6.2 Current Period Net Profit or Loss		748	-	748	2,566	-	2,566
TOTAL LIABILITIES		69,473	128,242	197,715	58,571	104,335	162,906

The accompanying explanations and notes form an integral part of these financial statements.

BURGAN BANK A.Ş.
UNCONSOLIDATED OFF-BALANCE SHEET COMMITMENTS
FOR THE PERIODS ENDED 30 JUNE 2026 AND 31 DECEMBER 2025

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

II.	OFF-BALANCE SHEET	Note (Section Five)	Reviewed 30/06/2026			Audited 31/12/2025		
			TL	FC	Total	TL	FC	Total
A.	OFF-BALANCE SHEET COMMITMENTS (I+II+III)		165,015	268,483	433,498	112,635	206,605	319,240
I.	GUARANTEES AND WARRANTIES	III-a-2-3	17,074	14,791	31,865	14,078	15,765	29,843
1.1.	Letters of Guarantee		10,214	2,320	12,534	9,948	2,531	12,479
1.1.1.	Guarantees Subject to State Tender Law		9	2	11	9	1	10
1.1.2.	Guarantees Given for Foreign Trade Operations		-	-	-	-	-	-
1.1.3.	Other Letters of Guarantee		10,205	2,318	12,523	9,939	2,530	12,469
1.2.	Bank Loans		-	444	444	1	245	246
1.2.1.	Import Letter of Acceptance		-	444	444	1	245	246
1.2.2.	Other Bank Acceptances		-	-	-	-	-	-
1.3.	Letters of Credit		-	11,904	11,904	-	12,876	12,876
1.3.1.	Documentary Letters of Credit		-	11,904	11,904	-	12,876	12,876
1.3.2.	Other Letters of Credit		-	-	-	-	-	-
1.4.	Prefinancing Given as Guarantee		-	-	-	-	-	-
1.5.	Endorsements		-	-	-	-	-	-
1.5.1.	Endorsements to the Central Bank of the Republic of Turkey		-	-	-	-	-	-
1.5.2.	Other Endorsements		-	-	-	-	-	-
1.6.	Securities Issue Purchase Guarantees		-	-	-	-	-	-
1.7.	Factoring Guarantees		-	-	-	-	-	-
1.8.	Other Guarantees		6,860	123	6,983	4,129	113	4,242
1.9.	Other Collaterals		-	-	-	-	-	-
II.	COMMITMENTS	III-a-1	9,686	18,372	28,058	13,255	11,232	24,487
2.1.	Irrevocable Commitments		9,686	18,372	28,058	13,255	11,232	24,487
2.1.1.	Asset Purchase Commitments		4,436	11,359	15,795	8,772	11,232	20,004
2.1.2.	Deposit Purchase and Sales Commitments		-	-	-	-	-	-
2.1.3.	Share Capital Commitments to Associates and Subsidiaries		-	-	-	-	-	-
2.1.4.	Commitments for Loan Limits		3,428	-	3,428	2,890	-	2,890
2.1.5.	Securities Issue Brokerage Commitments		-	-	-	-	-	-
2.1.6.	Commitments for Reserve Deposit Requirements		-	-	-	-	-	-
2.1.7.	Commitments for Cheques		364	-	364	248	-	248
2.1.8.	Tax and Fund Liabilities from Export Commitments		-	-	-	-	-	-
2.1.9.	Commitments for Credit Card Limits		1,312	-	1,312	1,225	-	1,225
2.1.10.	Promotion Commitments for Credit Cards and Banking Services		-	-	-	-	-	-
2.1.11.	Receivables from Short Sale Commitments of Marketable Securities		-	-	-	-	-	-
2.1.12.	Payables for Short Sale Commitments of Marketable Securities		-	-	-	-	-	-
2.1.13.	Other Irrevocable Commitments		146	7,013	7,159	120	-	120
2.2.	Revocable Commitments		-	-	-	-	-	-
2.2.1.	Revocable Commitments for Loan Limits		-	-	-	-	-	-
2.2.2.	Other Revocable Commitments		-	-	-	-	-	-
III.	DERIVATIVE FINANCIAL INSTRUMENTS		138,255	235,320	373,575	85,302	179,608	264,910
3.1.	Hedging Derivative Financial Instruments		28,104	15,748	43,852	28,155	11,345	39,500
3.1.1.	Transactions for Fair Value Hedge		-	-	-	-	-	-
3.1.2.	Transactions for Cash Flow Hedge		28,104	15,748	43,852	28,155	11,345	39,500
3.1.3.	Transactions for Foreign Net Investment Hedge		-	-	-	-	-	-
3.2.	Trading Transactions		110,151	219,572	329,723	57,147	168,263	225,410
3.2.1.	Forward Foreign Currency Buy-Sell Transactions		27,629	41,168	68,797	17,930	22,005	39,935
3.2.1.1.	Forward Foreign Currency Transactions-Buy		652	32,520	33,172	1,968	17,019	18,987
3.2.1.2.	Forward Foreign Currency Transactions-Sell		26,977	8,648	35,625	15,962	4,986	20,948
3.2.2.	Swap Transactions Related to Foreign Currency and Interest Rates		51,868	108,240	160,108	25,371	97,254	122,625
3.2.2.1.	Foreign Currency Swap-Buy		8,564	46,393	54,957	4,991	49,096	54,087
3.2.2.2.	Foreign Currency Swap-Sell		6,816	48,413	55,229	7,780	46,742	54,522
3.2.2.3.	Interest Rate Swap-Buy		18,244	6,717	24,961	6,300	708	7,008
3.2.2.4.	Interest Rate Swap-Sell		18,244	6,717	24,961	6,300	708	7,008
3.2.3.	Foreign Currency, Interest Rate and Securities Options		20,984	60,849	81,833	10,674	46,030	56,704
3.2.3.1.	Foreign Currency Options-Buy		7,645	32,757	40,402	2,460	25,617	28,077
3.2.3.2.	Foreign Currency Options-Sell		13,339	28,092	41,431	8,214	20,413	28,627
3.2.3.3.	Interest Rate Options-Buy		-	-	-	-	-	-
3.2.3.4.	Interest Rate Options-Sell		-	-	-	-	-	-
3.2.3.5.	Securities Options-Buy		-	-	-	-	-	-
3.2.3.6.	Securities Options-Sell		-	-	-	-	-	-
3.2.4.	Futures Transactions		9,670	9,315	18,985	3,172	2,974	6,146
3.2.4.1.	Futures Transactions-Buy		-	9,315	9,315	-	2,974	2,974
3.2.4.2.	Futures Transactions-Sell		9,670	-	9,670	3,172	-	3,172
3.2.5.	Futures Interest Trading Transactions		-	-	-	-	-	-
3.2.5.1.	Futures Interest Transactions-Buy		-	-	-	-	-	-
3.2.5.2.	Futures Interest Transactions-Sell		-	-	-	-	-	-
3.2.6.	Other		-	-	-	-	-	-
B.	CUSTODY AND PLEDGES RECEIVED (IV+V+VI)		276,092	827,864	1,103,956	224,119	672,974	897,093
IV.	ITEMS HELD IN CUSTODY		32,713	27,272	59,985	23,997	30,702	54,699
4.1.	Customer Fund and Portfolio Balances		-	-	-	-	-	-
4.2.	Investment Securities Held in Custody		13,669	26,646	40,315	11,345	30,295	41,640
4.3.	Cheques Received for Collection		12,515	584	13,099	8,225	367	8,592
4.4.	Commercial Notes Received for Collection		89	42	131	278	40	318
4.5.	Other Assets Received for Collection		-	-	-	-	-	-
4.6.	Assets Received for Public Offering		-	-	-	-	-	-
4.7.	Other Items Under Custody		6,440	-	6,440	4,149	-	4,149
4.8.	Custodians		-	-	-	-	-	-
V.	PLEDGES RECEIVED		239,822	800,580	1,040,402	197,254	642,186	839,440
5.1.	Marketable Securities		351	-	351	385	-	385
5.2.	Guarantee Notes		100,943	122,861	223,804	66,772	115,900	182,672
5.3.	Commodity		16,874	4,829	21,703	17,780	4,562	22,342
5.4.	Warranty		-	-	-	-	-	-
5.5.	Immovable		117,974	657,470	775,444	107,869	506,757	614,626
5.6.	Other Pledged Items		3,680	15,420	19,100	4,448	14,967	19,415
5.7.	Pledged Items-Depository		-	-	-	-	-	-
VI.	ACCEPTED INDEPENDENT GUARANTEES AND WARRANTIES		3,557	12	3,569	2,868	86	2,954
	TOTAL OFF-BALANCE SHEET COMMITMENTS (A+B)		441,107	1,096,347	1,537,454	336,754	879,579	1,216,333

The accompanying explanations and notes form an integral part of these financial statements.

BURGAN BANK A.Ş.
UNCONSOLIDATED STATEMENT OF PROFIT OR LOSS
FOR THE PERIODS ENDED 30 JUNE 2026 AND 30 JUNE 2025
(Amounts expressed in millions of Turkish Lira (“TL”) unless otherwise stated.)

III.	STATEMENT OF PROFIT OR LOSS	Note (Section Five)	Reviewed	Reviewed	Reviewed	Reviewed
			01/01/2026- 30/06/2026	01/01/2025- 30/06/2025	01/04/2026- 30/06/2026	01/04/2025- 30/06/2025
	INCOME AND EXPENSE ITEMS					
I.	INTEREST INCOME	IV-a	23,772	19,092	12,898	9,981
1.1	Interest on Loans		11,787	8,700	6,303	4,734
1.2	Interest Received from Reserve Deposits		849	1,035	476	484
1.3	Interest Received from Banks		277	300	92	151
1.4	Interest Received from Money Market Transactions		103	52	17	33
1.5	Interest Received from Marketable Securities Portfolio		3,065	2,938	1,708	1,717
1.5.1	Financial Assets at Fair Value Through Profit or Loss		338	320	182	256
1.5.2	Financial Assets at Fair Value Through Other Comprehensive Income		1,094	1,084	607	571
1.5.3	Financial Assets Measured at Amortized Cost		1,633	1,534	919	890
1.6	Finance Lease Interest Income		-	-	-	-
1.7	Other Interest Income	IV-k	7,691	6,067	4,302	2,862
II.	INTEREST EXPENSES (-)	IV-b	20,181	16,092	11,068	8,316
2.1	Interest on Deposits		6,541	7,886	3,665	3,921
2.2	Interest on Funds Borrowed		1,842	1,156	968	602
2.3	Interest on Money Market Transactions		824	1,369	490	872
2.4	Interest on Securities Issued		100	-	68	-
2.5	Finance Lease Interest Expenses		82	25	42	13
2.6	Other Interest Expenses	IV-k	10,792	5,656	5,835	2,908
III.	NET INTEREST INCOME/EXPENSE (I - II)		3,591	3,000	1,830	1,665
IV.	NET FEES AND COMMISSIONS INCOME/EXPENSES		467	397	223	256
4.1	Fees and Commissions Received		705	538	352	328
4.1.1	Non-Cash Loans		105	84	55	44
4.1.2	Other	IV-k	600	454	297	284
4.2	Fees and Commissions Paid (-)		238	141	129	72
4.2.1	Non-Cash Loans (-)		-	-	-	-
4.2.2	Other (-)	IV-k	238	141	129	72
V.	DIVIDEND INCOME		-	-	-	-
VI.	TRADING PROFIT/LOSS (Net)	IV-c	(1,007)	(389)	(998)	(329)
6.1	Profit/Losses from Capital Market Transactions		160	262	203	175
6.2	Profit/Losses from Derivative Financial Transactions		(356)	128	(694)	(266)
6.3	Foreign Exchange Profit/Losses		(811)	(779)	(507)	(238)
VII.	OTHER OPERATING INCOME	IV-d	758	627	270	299
VIII.	GROSS PROFIT FROM OPERATING ACTIVITIES (III+IV+V+VI+VII)		3,809	3,635	1,325	1,891
IX.	ALLOWANCES FOR EXPECTED CREDIT LOSSES (-)	IV-e	459	180	213	219
X.	OTHER PROVISION EXPENSES (-)	IV-e	-	6	(214)	3
XI.	PERSONNEL EXPENSES (-)		2,212	1,806	1,127	911
XII.	OTHER OPERATING EXPENSES (-)	IV-f	1,561	1,288	805	681
XIII.	NET OPERATING PROFIT/LOSS (VIII-IX-X-XI-XII)		(423)	355	(606)	77
XIV.	SURPLUS WRITTEN AS GAIN AFTER MERGER		-	-	-	-
XV.	PROFIT/LOSS FROM EQUITY METHOD APPLIED SUBSIDIARIES		989	829	561	507
XVI.	NET MONETARY POSITION GAIN/LOSS		-	-	-	-
XVII.	PROFIT/LOSS BEFORE TAXES FROM CONTINUING OPERATIONS (XIII+...+XVI)	IV-g	566	1,184	(45)	584
XVIII.	PROVISION FOR TAXES ON INCOME FROM CONTINUING OPERATIONS (±)	IV-h	182	97	293	144
18.1	Current Tax Provision		-	-	-	-
18.2	Expense Effect of Deferred Tax (+)		220	299	(354)	(14)
18.3	Income Effect of Deferred Tax (-)		402	396	(61)	130
XIX.	NET PROFIT/LOSS FROM CONTINUING OPERATIONS (XVII±XVIII)	IV-i	748	1,281	248	728
XX.	INCOME FROM DISCONTINUED OPERATIONS		-	-	-	-
20.1	Income from Assets Held for Sale		-	-	-	-
20.2	Profit from Sale of Associates, Subsidiaries and Joint Ventures		-	-	-	-
20.3	Other Income from Discontinued Operations		-	-	-	-
XXI.	EXPENSES FROM DISCONTINUED OPERATIONS (-)		-	-	-	-
21.1	Expenses on Assets Held for Sale		-	-	-	-
21.2	Losses from Sale of Associates, Subsidiaries and Joint Ventures		-	-	-	-
21.3	Other Expenses from Discontinued Operations		-	-	-	-
XXII.	PROFIT/LOSS BEFORE TAXES FROM DISCONTINUED OPERATIONS (±) (XX-XXI)		-	-	-	-
XXIII.	TAX PROVISION FOR DISCONTINUED OPERATIONS (±)		-	-	-	-
23.1	Current Tax Provision		-	-	-	-
23.2	Expense Effect of Deferred Tax (+)		-	-	-	-
23.3	Income Effect of Deferred Tax (-)		-	-	-	-
XXIV.	NET PROFIT/LOSS FROM DISCONTINUED OPERATIONS (XXII±XXIII)		-	-	-	-
XXV.	NET PROFIT/LOSS FOR THE PERIOD (XIX+XXIV)	IV-j	748	1,281	248	728
	Profit / Loss per Share (1,000 nominal in TL full)		2.452	4.201	0.813	2.387

The accompanying explanations and notes form an integral part of these financial statement.

BURGAN BANK A.Ş.**UNCONSOLIDATED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE PERIODS ENDED 30 JUNE 2026 AND 30 JUNE 2025**

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

IV. STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME	Reviewed 01/01/2026-30/06/2026	Reviewed 01/01/2025-30/06/2025
I. PROFIT/LOSS FOR THE PERIOD	748	1,281
II. OTHER COMPREHENSIVE INCOME	156	(71)
2.1 Items not to be Reclassified to Profit or Loss	-	-
2.1.1 Revaluation Increase/Decrease of Tangible Assets	-	-
2.1.2 Revaluation Increase/Decrease of Intangible Assets	-	-
2.1.3 Defined Benefit Plans Remeasurement Gains/Loss	-	-
2.1.4 Other Comprehensive Income not to be Reclassified to Profit or Loss	-	-
2.1.5 Tax Related to Other Comprehensive Income not to be Reclassified to Profit or Loss	-	-
2.2 Items to be Reclassified to Profit or Loss	156	(71)
2.2.1 Foreign Currency Translation Differences	-	-
2.2.2 Gains/Losses on Valuation or Reclassification Arising from Financial Assets at Fair Value Through Other Comprehensive Income	(297)	(89)
2.2.3 Gains/Losses Arising on Cash Flow Hedges	520	(13)
2.2.4 Gains/Losses Arising on Net Investment Hedges	-	-
2.2.5 Other Comprehensive Income to be Reclassified to Profit or Loss	-	-
2.2.6 Tax Related to Other Comprehensive Income to be Reclassified to Profit or Loss	(67)	31
III. TOTAL COMPREHENSIVE INCOME (I+II)	904	1,210

The accompanying explanations and notes form an integral part of these financial statements.

BURGAN BANK A.Ş.
UNCONSOLIDATED STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY FOR THE PERIOD ENDED 30 JUNE 2026

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

V. STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY						Other Comprehensive Income or Expenses not to be Reclassified to Profit or Loss			Other Comprehensive Income or Expenses to be Reclassified to Profit or Loss						
Reviewed CURRENT PERIOD 30.06.2026	Note (Section Five)	Paid-in Capital	Share Premium	Share Cancellation Profits	Other Capital Reserves	1	2	3	4	5	6	Profit Reserves	Prior Period Profit / (Loss)	Current Period Net Income or Loss	Total Shareholders' Equity
I. Prior Period End Balance	II-I	3,050	-	-	(7)	167	(45)	-	-	(45)	(55)	7,049	2,835	-	12,949
II. Corrections according to TAS 8		-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.1 Effect of Corrections of Errors		-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.2 Effect of Amendments in Accounting Policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-
III. New Balance (I+II)		3,050	-	-	(7)	167	(45)	-	-	(45)	(55)	7,049	2,835	-	12,949
IV. Total Comprehensive Income		-	-	-	-	-	-	-	-	(207)	363	-	-	748	904
V. Capital Increase in Cash		-	-	-	-	-	-	-	-	-	-	-	-	-	-
VI. Capital Increase in Internal Resources		-	-	-	-	-	-	-	-	-	-	-	-	-	-
VII. Paid-in Capital Inflation Adjustment Difference		-	-	-	-	-	-	-	-	-	-	-	-	-	-
VIII. Convertible Bonds		-	-	-	-	-	-	-	-	-	-	-	-	-	-
IX. Subordinated Debt Instruments		-	-	-	-	-	-	-	-	-	-	-	-	-	-
X. Gain/Loss Related to Other Changes		-	-	-	-	-	-	-	-	-	-	-	-	-	-
XI. Profit Distribution		-	-	-	-	-	-	-	-	-	-	2,572	(2,572)	-	-
11.1 Dividend Paid		-	-	-	-	-	-	-	-	-	-	-	-	-	-
11.2 Transfers to Reserves		-	-	-	-	-	-	-	-	-	-	2,572	(2,572)	-	-
11.3 Other		-	-	-	-	-	-	-	-	-	-	-	-	-	-
Period End Balance (III+IV+.....+X+XI)		3,050	-	-	(7)	167	(45)	-	-	(252)	308	9,621	263	748	13,853

1. Tangible assets revaluations increases / decreases,

2. Accumulated re-measurement gains / losses of defined benefit plans,

3. Other (the share of other comprehensive income of the investments accounted by the equity method that cannot be classified as profit / loss and the accumulated amount of other comprehensive income items that will not be reclassified as other profit / loss),

4. Foreign currency translation differences,

5. Accumulated revaluation and / or classification gains / losses on financial assets at fair value through other comprehensive income,

6. Other (Cash flow hedging gains / losses, share of other comprehensive income of equity method investees classified as profit / loss and accumulated other comprehensive income to be reclassified as other profit or loss).

The accompanying explanations and notes form an integral part of these financial statements.

BURGAN BANK A.Ş.**UNCONSOLIDATED STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY FOR THE PERIOD ENDED 30 JUNE 2025**

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

V. STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY						Other Comprehensive Income or Expenses not to be Reclassified to Profit or Loss			Other Comprehensive Income or Expenses to be Reclassified to Profit or Loss						
Reviewed PRIOR PERIOD 30.06.2025	Note (Section Five)	Paid-in Capital	Share Premium	Share Cancellation Profits	Other Capital Reserves	1	2	3	4	5	6	Profit Reserves	Prior Period Profit / (Loss)	Current Period Net Income or Loss	Total Shareholders' Equity
I. Prior Period End Balance	II-I	3,050	-	-	(7)	113	(54)	-	-	(186)	161	3,668	3,649	-	10,394
II. Corrections according to TAS 8		-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.1 Effect of Corrections of Errors		-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.2 Effect of Amendments in Accounting Policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-
III. New Balance (I+II)		3,050	-	-	(7)	113	(54)	-	-	(186)	161	3,668	3,649	-	10,394
IV. Total Comprehensive Income		-	-	-	-	-	-	-	-	(62)	(9)	-	-	1,281	1,210
V. Capital Increase in Cash		-	-	-	-	-	-	-	-	-	-	-	-	-	-
VI. Capital Increase in Internal Resources		-	-	-	-	-	-	-	-	-	-	-	-	-	-
VII. Paid-in Capital Inflation Adjustment Difference		-	-	-	-	-	-	-	-	-	-	-	-	-	-
VIII. Convertible Bonds		-	-	-	-	-	-	-	-	-	-	-	-	-	-
IX. Subordinated Debt Instruments		-	-	-	-	-	-	-	-	-	-	-	-	-	-
X. Increase / Decrease Related to Other Changes		-	-	-	-	-	-	-	-	-	-	-	-	-	-
XI. Profit Distribution		-	-	-	-	-	-	-	-	-	-	3,381	(3,381)	-	-
11.1 Dividend Paid		-	-	-	-	-	-	-	-	-	-	-	-	-	-
11.2 Transfers to Reserves		-	-	-	-	-	-	-	-	-	-	3,381	(3,381)	-	-
11.3 Other		-	-	-	-	-	-	-	-	-	-	-	-	-	-
Period End Balance (III+IV+.....+X+XI)		3,050	-	-	(7)	113	(54)	-	-	(248)	152	7,049	268	1,281	11,604

1. Tangible assets revaluations increases / decreases,

2. Accumulated re-measurement gains / losses of defined benefit plans,

3. Other (the share of other comprehensive income of the investments accounted by the equity method that cannot be classified as profit / loss and the accumulated amount of other comprehensive income items that will not be reclassified as other profit / loss),

4. Foreign currency translation differences,

5. Accumulated revaluation and / or classification gains / losses on financial assets at fair value through other comprehensive income,

6. Other (Cash flow hedging gains / losses, share of other comprehensive income of equity method investees classified as profit / loss and accumulated other comprehensive income to be reclassified as other profit or loss).

The accompanying explanations and notes form an integral part of these financial statements.

BURGAN BANK A.Ş.**NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 30 JUNE 2026**

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

		Reviewed	Reviewed
		01/01/2026 - 30/06/2026	01/01/2025 - 30/06/2025
VI.	STATEMENT OF CASH FLOW		
A.	CASH FLOWS FROM BANKING OPERATIONS		
1.1	Operating Profit Before Changes in Assets and Liabilities in the Field of Activity of Banking	(33)	974
1.1.1	Interest Received	22,582	17,924
1.1.2	Interest Paid	(20,036)	(15,893)
1.1.3	Dividend Received	-	-
1.1.4	Fees and Commissions Received	614	380
1.1.5	Other Income	-	-
1.1.6	Collections from Previously Written-off Loans and Other Receivables	114	91
1.1.7	Payments to Personnel and Service Suppliers	(2,212)	(1,626)
1.1.8	Taxes Paid	-	-
1.1.9	Other	(1,095)	98
1.2	Change in Assets and Liabilities Subject to Banking Activities	4,228	7,195
1.2.1	Net (Increase) Decrease in Financial Assets at Fair Value Through Profit/Loss	47	(2,529)
1.2.2	Net (Increase) Decrease in Due from Banks and Other Financial Institutions	(7,328)	(4,515)
1.2.3	Net (Increase) Decrease in Loans	(16,572)	(20,434)
1.2.4	Net (Increase) Decrease in Other Assets	(3,088)	(4,331)
1.2.5	Net Increase (Decrease) in Bank Deposits	154	1,593
1.2.6	Net Increase (Decrease) in Other Deposits	16,011	15,750
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	9,926	19,345
1.2.9	Net Increase (Decrease) in Payables Due	-	-
1.2.10	Net Increase (Decrease) in Other Liabilities	5,078	2,316
I.	Net Cash Provided from Banking Operations	4,195	8,169
B.	CASH FLOWS FROM INVESTING ACTIVITIES		
II.	Net Cash Flow Provided from Investing Activities	(1,789)	2,076
2.1	Acquired Affiliates, Subsidiaries and Joint Ventures (Joint Partnerships)	-	(5)
2.2	Sold Affiliates, Subsidiaries and Joint Ventures (Joint Partnerships)	-	-
2.3	Purchased Securities and Real Estate	(116)	(39)
2.4	Sold Securities and Real Estates	1,219	101
2.5	Financial Assets at Fair Value Through Other Comprehensive Income	(5,217)	(4,858)
2.6	Financial Assets Disposed at Fair Value Through Other Comprehensive Income	3,343	6,579
2.7	Financial Assets Purchased at Amortized Cost	(2,299)	(2,304)
2.8	Financial Assets Sold Measured at Amortized Cost	1,298	2,700
2.9	Other	(17)	(98)
C.	CASH FLOWS FROM FINANCING ACTIVITIES		
III.	Net Cash Generated from Financing Activities	531	(163)
3.1	Cash Obtained from Funds Borrowed and Securities Issued	600	-
3.2	Cash Used for Repayment Of Funds Borrowed and Securities Issued	-	-
3.3	Issued Capital Instruments	-	-
3.4	Dividends Paid	-	-
3.5	Payments for Finance Leases	(69)	(163)
3.6	Other	-	-
IV.	Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents	201	250
V.	Net Increase / (Decrease) in Cash and Cash Equivalents (I+II+III+IV)	3,138	10,332
VI.	Cash and Cash Equivalents at Beginning of the Period	14,146	11,095
VII.	Cash and Cash Equivalents at End of the Period	17,284	21,427

SECTION THREE**EXPLANATIONS ON ACCOUNTING POLICIES FOR THE RELEVANT PERIOD****I. BASIS OF PRESENTATION:**

- a. The preparation of the financial statements and related notes and explanations in accordance with the Turkish Accounting Standards and Regulation on the Principles and Procedures Regarding Banks’ Accounting Application and Keeping Documents:**

The unconsolidated financial statements are prepared within the scope of the “Regulation on Accounting Applications for Banks and Safeguarding of Documents” related with Banking Act numbered 5411 published in the Official Gazette no.26333 dated 1 November 2006 and in accordance with the regulations, communiqués, interpretations and legislations related to accounting and financial reporting principles published by the Banking Regulation and Supervision Agency (“BRSA”), and in case where a specific regulation is not made by BRSA, “Turkish Accounting Standards” (“TAS”) and “Turkish Financial Reporting Standards” (“TFRS”) and related appendices and interpretations put into effect by Public Oversight Accounting and Auditing Standards Authority (“POA”). The format and content of the publicly announced unconsolidated financial statements and related disclosures to these statements have been prepared in accordance with the “Communiqué related to Publicly Announced Financial Statements of Banks and Explanations and Notes to related to these Financial Statements”, published in the Official Gazette No. 28337, dated 28 June 2012, and changes and amendments to this Communiqué. The Bank maintains its accounting entries in Turkish Lira, in accordance with the Banking Law, Turkish Trade Law and the Turkish Tax Legislation.

The unconsolidated financial statements are prepared on a historical cost basis, except for financial assets and liabilities carried at fair value, buildings, and subsidiaries accounted for using the equity method. The amounts in the unconsolidated financial statements and notes related to these financial statements have been expressed in millions of Turkish Lira, unless otherwise stated. The preparation of unconsolidated financial statements in conformity with TAS requires the use of certain critical accounting estimates by the Bank management to exercise its judgment on the assets and liabilities of the balance sheet and contingent issues as of the balance sheet date. These estimates, which include the fair value calculations of financial instruments and impairments of financial assets are being reviewed regularly and, when necessary, suitable corrections are made and the effects of these corrections are reflected to the income statement. Assumptions and estimates that are used in the preparation of the accompanying financial statements are explained in the following related disclosures.

According to the Financial Reporting Standard for High Inflationary Economies (TAS 29), entities whose functional currency is the currency of a high inflationary economy report their financial statements in terms of the purchasing power of the currency at the end of the reporting period. TAS 29 identifies characteristics that may indicate an economy as high inflationary. Furthermore, according to TAS 29, all entities reporting in the currency of a high inflationary economy are required to apply this Standard from the same date. Therefore, to ensure consistency in application nationwide, it is expected that all entities will commence applying TAS 29 simultaneously, following an announcement by the Public Oversight, Accounting, and Auditing Standards Authority as stated in TAS 29.

EXPLANATIONS ON ACCOUNTING POLICIES FOR THE RELEVANT PERIOD (Continued):**I. BASIS OF PRESENTATION (Continued):****a. The preparation of the financial statements and related notes and explanations in accordance with the Turkish Accounting Standards and Regulation on the Principles and Procedures Regarding Banks' Accounting Application and Keeping Documents (Continued):**

However, it was also mentioned that institutions authorized to regulate and supervise in their respective fields may determine different transition dates for the application of TAS 29 provisions. In response to POA's announcement, the Banking Regulation and Supervision Agency (BRSA) decided through its decision numbered 10744 dated 12 December 2023, that banks, financial leasing, factoring, financing, savings finance, and asset management companies would not be subject to inflation adjustment for their financial statements ending on December 31, 2023, under TAS 29. According to the decision numbered 10825 dated 11 January 2024, by BRSA, it was decided that banks, financial leasing, factoring, financing, savings finance, and asset management companies would transition to inflation accounting from 1 January 2025, onwards. However, with the decision numbered 11021 dated 5 December 2024, by BRSA, it was decided that banks, financial leasing, factoring, financing, savings finance, and asset management companies will not apply inflation accounting in 2025. Thereafter, pursuant to BRSA decision numbered 11340 dated 18 December 2025, decision 10825 dated 11 January 2024 was repealed, confirming that banks, financial leasing, factoring, financing, savings finance, and asset management companies' financial statements would not implement inflation adjustment as required under TAS 29.

b. Information on accounting policies and changes in financial statements:

None.

II. EXPLANATIONS ON STRATEGY OF USING FINANCIAL INSTRUMENTS AND FOREIGN CURRENCY TRANSACTIONS:

The overall strategy of the Bank of using financial instruments is to sustain an optimal balance between the yield of financial instruments and their risks. The most important funding source of the Bank is deposits. The Bank can also sustain a lengthened liability structure by using long-term borrowings from foreign financial institutions. Funds obtained from deposits and other sources are invested in high yield and quality financial assets and currency, interest rate and liquidity risks are being kept within the limits following the asset-liability management strategy. The currency, interest and liquidity risks of on-balance sheet and off-balance sheet assets and liabilities are managed accordingly within the risk limits accepted by the Bank and the related legal limits. Derivative instruments are mainly utilized for liquidity needs and for mitigating currency and interest rate risks. The position of the Bank as a result of foreign currency activities being held within the legal limits and the exposed currency risk is followed within the determined levels by the Board of Directors by considering the limits given by the Banking Law.

Foreign currency denominated monetary assets and liabilities are translated with the Bank's foreign currency bid rates prevailing at the balance sheet date and related gains and losses arising from these translations are recognized in the income statement under the account of "Foreign exchange gains/losses".

As of 30 June 2026, the USD exchange rate used in the conversion of foreign currency transactions into Turkish currency and their reflection in the financial statements is TL 46.5747 and the Euro exchange rate is TL 53.0866.

BURGAN BANK A.Ş.**NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 30 JUNE 2026**

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

EXPLANATIONS ON ACCOUNTING POLICIES FOR THE RELEVANT PERIOD (Continued):**III. EXPLANATIONS ON CONSOLIDATED SUBSIDIARIES:**

Unconsolidated financial associates are recognized according to equity method in the framework of TAS 28 Communique on Investments in Subsidiaries and Associates with respect to TAS 27 Separate Financial Statements Communique in unconsolidated financial statements. Associates, which were recognized with cost value in the unconsolidated financial statement previously, are recognized according to equity method as of 31 December 2015 along with the year-end of 2015. Under the equity method, the Bank's share of the assets of associates and subsidiaries is reflected in the financial statements. The Bank's share of the profit or loss of associates and subsidiaries is included in the Bank's profit or loss, while the Bank's share of their other comprehensive income or expense is included in the Bank's other comprehensive income or expense. Changes arising during the period in the relevant associates and subsidiaries, such as mergers/acquisitions, alignment with group accounting policies, and similar adjustments, are presented under the "Increase/Decrease Due to Other Changes" item in the Statement of Changes in Equity. Non-financial subsidiaries are recognized in the financial statements at cost, less any provision for impairment, in accordance with TAS 27. Burgan Teknoloji A.Ş., being a non-financial institution, is not consolidated in the Bank's consolidated financial statements in accordance with the "Communiqué on the Preparation of Consolidated Financial Statements of Banks."

The Bank has no joint ventures as of 30 June 2026 and 31 December 2025.

IV. EXPLANATIONS ON FORWARD TRANSACTIONS, OPTIONS AND DERIVATIVE INSTRUMENTS:

The major derivative instruments utilized by the Bank are currency and interest rate swaps, cross currency swaps, currency options and currency forwards.

The Bank's derivative instruments are classified under TFRS 9 as either "Derivative Financial Assets at Fair Value Through Profit or Loss" or "Derivative Financial Assets at Fair Value Through Other Comprehensive Income." TFRS 9 provides an option in accounting policy choice to defer the adoption of hedge accounting under TFRS 9 and continue applying hedge accounting under TAS 39. Within this scope, the Bank continues to apply TAS 39 for hedge accounting purposes. Derivative transactions are recorded in accordance with their fair value on the contract date. Also, liabilities and receivables arising from derivative instruments are followed in the off-balance sheet accounts from their contractual values.

Derivative instruments are measured at their fair values in the periods following their recording and are disclosed under assets or liabilities in the "Derivative Financial Assets at Fair Value Through Profit or Loss" section according to whether their fair value is positive or negative. Differences in the fair value of trading derivative instruments are reflected to the income statement. The fair values of the derivative financial instruments are calculated by using quoted market prices or by using discounted cash flow models.

As of 30 June 2026, the Bank applies cash flow hedge accounting through cross and interest currency swaps to protect against changes in interest rates of deposits which have average maturities of up to 3 months. The Bank implements effectiveness tests at the balance sheet dates for hedge accounting, the effective parts are accounted as defined in TAS 39, on the financial statements under equity "Accumulated Other Comprehensive Income or Expense To Be Reclassified Through Profit or Loss", whereas the amount concerning ineffective parts is associated with the income statement.

In cash flow hedge accounting, when the hedging instrument expires, is executed or sold and when the hedge relationship becomes ineffective or is discontinued as a result of the hedge relationship being revoked; the hedging gains and losses that were previously recognized under equity are transferred to profit or loss when the cash flows of the hedged item are realized.

EXPLANATIONS ON ACCOUNTING POLICIES FOR THE RELEVANT PERIOD (Continued):**V. EXPLANATIONS ON INTEREST INCOME AND EXPENSES:**

Interest income is recognised using the effective interest rate method as defined in IFRS 9 (i.e. the rate that exactly discounts the estimated future cash flows of a financial asset or liability to their net present value). Except for purchased or originated credit-impaired financial assets and financial assets that were not credit-impaired on initial recognition but subsequently become credit-impaired, interest income is recognised by applying the effective interest rate to the gross carrying amount of the financial asset. In applying the effective interest rate method, the Bank identifies fees that are an integral part of the effective interest rate of the financial instrument. Unless the financial instrument is measured at fair value through profit or loss, fees that are an integral part of the effective interest rate are treated as an adjustment to the effective interest rate. In such cases, these fees are recognised in profit or loss as income or expense when the financial instrument is initially recognised.

The Bank amortises the fees included in the calculation of the effective interest rate, transaction costs and other premiums or discounts over the expected life of the financial instrument when applying the effective interest method.

If the expectations regarding the cash flows of a financial asset are revised for reasons other than credit risk, the change is reflected in the carrying amount of the asset and the related income statement item, and is amortised over the remaining expected life of the financial instrument.

If a financial asset becomes credit-impaired and is classified as non-performing, the Bank, in subsequent reporting periods, applies the effective interest rate to the amortised cost of such financial assets. The calculation of the related interest income is performed on a contract-by-contract basis for all financial assets subject to impairment assessment. In the expected credit loss models, the effective interest rate is used in calculating the loss given default, and the expected credit loss calculation also includes the related interest amount.

VI. EXPLANATIONS ON FEE AND COMMISSION INCOME AND EXPENSES:

Fees and commission income/expenses are primarily recognized on an accrual basis or "Effective interest (internal efficiency rate) method" according to the nature of the fee and commission, except for certain commission income and fees for various banking services which are recorded as income at the time of collection. Contract based fees or fees received for services such as the purchase and sale of assets on behalf of a third party or legal person are recognized as income at the time of collection. The commissions and fees other than those whose amortised costs are integral part of their effective profit rate, are accounted over time in accordance with the TFRS 15 Revenue From Contracts With Customers Standard.

EXPLANATIONS ON ACCOUNTING POLICIES FOR THE RELEVANT PERIOD (Continued):

VII. EXPLANATIONS ON FINANCIAL ASSETS:

Initial recognition of financial instruments

In the initial recognition of financial instruments, their classification depends on the contractual terms and the relevant business model. Except for an asset evaluated within the scope of TFRS 15 Revenue from Contracts with Customers, a financial asset or financial liability is measured at fair value when first recognized in the financial statements. In the initial measurement of financial assets and liabilities other than those measured at fair value through profit or loss, transaction costs directly attributable to their acquisition or issuance are also added to or deducted from the fair value.

Classification of financial instruments

At the initial recognition of financial instruments, the category in which they will be classified depends on the relevant business model used by management and the characteristics of the contractual cash flows.

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

The Bank recognizes a financial asset into the financial statements when it becomes a party to the contractual terms of a financial instrument. During the first recognition of a financial asset into the financial statements, the business model determined by the Bank management and the nature of contractual cash flows of the financial asset are taken into consideration. When the business model determined by the Bank's management is changed, all affected financial assets are reclassified and this reclassification is applied prospectively. In such cases, no adjustments are made to earnings, losses or interests that were previously recorded in the financial statements.

EXPLANATIONS ON ACCOUNTING POLICIES FOR THE RELEVANT PERIOD (Continued):**VII. EXPLANATIONS ON FINANCIAL ASSETS (Continued):****a. Financial assets at fair value through profit/loss:**

Financial assets at fair value through profit or loss are financial assets other than the ones that are managed with business models that aim to hold contractual cash flows in order to collect them and the ones that are managed with business models that aim to collect both the contractual cash flows and cash flows arising from the sale of the assets; If the contractual terms of the financial asset do not lead to cash flows representing solely payments of principal and interest at a certain date; that are either acquired for generating a profit from short-term fluctuations in prices or are financial assets included in a portfolio aiming to short-term profit making. Financial assets at fair value through profit or loss are initially recognized at fair value and are remeasured at their fair value after recognition. All gains and losses arising from these valuations are reflected in the profit/loss accounts.

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

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

Financial assets at fair value through other comprehensive income are recognized by adding transaction cost to acquisition cost reflecting the fair value of the financial asset. After the recognition, financial assets at fair value through other comprehensive income are re-measured at fair value. Interest income calculated with the effective interest rate method arising from financial assets at fair value through other comprehensive income and dividend income from equity securities are recorded to statement of profit or loss. Unrealized gains and losses, arising from the difference between the amortized cost and the fair value of financial assets at fair value through other comprehensive income are not reflected in the statement of profit or loss of the period until the acquisition of the asset, sale of the asset, the disposal of the asset, and impairment of the asset and they are accounted under the "Accumulated Other Comprehensive Income or Expense To Be Reclassified Through Profit or Loss" under shareholders' equity. When the mentioned marketable securities are collected or sold, the accumulated losses through fair value are reflected on the statement of profit or loss.

Equity securities, which are classified as financial assets at fair value through other comprehensive income, that have a quoted market price in an active market and/or whose fair values can be reliably measured are carried at their fair value. However, in certain exceptional cases, cost may be an appropriate estimation method for determining fair value. This is possible when the cost best reflects the estimate of fair value. In case of disposal of the equity investment, the accumulated total gain or loss is followed in the "Other Accumulated Comprehensive Income or Expense that cannot be reclassified to Profit or Loss."

During initial recognition, an entity can make an irrevocable decision, by choosing to record the changes of the fair value of the investment in an equity instrument that is not held for trading purposes in other comprehensive income. If this choice is made, the dividends from the investment are taken into the financial statements as profit or loss.

EXPLANATIONS ON ACCOUNTING POLICIES FOR THE RELEVANT PERIOD (Continued):**VII. EXPLANATIONS ON FINANCIAL ASSETS (Continued):****c. Financial assets measured at amortized cost:**

Financial assets that are held for collection of contractual cash flows where those cash flows represent solely payments of principal and interest are classified as financial assets measured at amortized cost. Financial assets measured at amortized cost are initially recognized at their acquisition cost including the transaction costs which reflect the fair value of those instruments and are subsequently recognized at "Amortized Cost" by using "Effective Interest (Internal efficiency rate)" method. Interest income obtained from financial assets measured at amortized cost are accounted in the income statement.

Additionally, the Bank's securities portfolio includes inflation-linked government bonds, which are classified as financial assets measured at fair value through other comprehensive income and financial assets measured at amortized cost. These securities are indexed to the Consumer Price Index (CPI). They are valued and accounted for using the effective interest method based on the index calculated considering the real coupon rates and the inflation index at the issuance date along with the estimated inflation rate. As stated in the Treasury Undersecretariat's Investor Guide for CPI-Linked Bonds, the reference indices used for calculating the actual coupon payment amounts for these securities are based on the CPI from two months prior. The Bank determines the estimated inflation rate accordingly. The estimated inflation rate, taking into account the expectations of the Central Bank of the Republic of Turkey and the Bank, is updated as deemed necessary throughout the year.

d. Loans:

Loans are financial assets that have fixed or determinable payment terms and are not quoted in an active market. Loans are initially recognized at acquisition cost plus transaction costs presenting their fair value and thereafter measured at amortized cost using the "Effective Interest Rate (Internal Rate of Return)" method.

The Bank's loans are recorded under the "Measured at Amortized Cost" account.

Write-down policy is explained in, section V, the explanations and notes related to assets.

EXPLANATIONS ON ACCOUNTING POLICIES FOR THE RELEVANT PERIOD (Continued):**VIII. EXPLANATIONS ON EXPECTED CREDIT LOSSES:**

The Bank allocates impairment for expected loss on financial assets measured at amortized cost and measured at fair value through other comprehensive income.

As of 1 January 2018, in accordance with the Communiqué related to "Procedures and Principals regarding Classification of Loans and Allowances Allocated for Such Loans" published in the Official Gazette no. 29750 dated 22 June 2016, the Bank has started to allocate a loss allowance for expected credit losses on financial assets and loans measured at amortized cost in accordance with TFRS 9. In this context, as of 1 January 2018, the credit loss allowance method within the framework of the BRSA's related legislation has been changed to the loss allowance for expected credit losses model with the implementation of TFRS 9. The predictions of expected credit loss forecasts include credible information which is objective, probability-weighted, supportable about past events, current conditions, and forecasts of future economic conditions. The Bank recognizes expected credit loss provisions for all loans measured at amortized cost, financial assets, and non-cash loans together with financial assets measured at fair value through other comprehensive income. Financial assets measured at fair value are not subject to impairment. In accordance with TFRS 9, the Bank assesses all financial instruments for which there has been a significant increase in credit risk since initial recognition, taking into account all reasonable and supportable information, including forward-looking data. If, at the reporting date, there has been no significant increase in the credit risk of a financial instrument since initial recognition, the Bank measures the related expected credit loss provision at an amount equal to the 12-month expected credit losses. However, if a significant increase in credit risk is observed after initial recognition, the expected credit loss provision for the financial instrument is measured at an amount equal to the lifetime expected credit losses. The Bank calculates and recognizes expected credit loss provisions either collectively or individually for exposures with similar credit risk characteristics. The Bank has established a policy to assess, over the remaining life of a financial asset, whether a significant increase in credit risk has occurred since initial recognition, taking into account the probability of default.

Calculation of Expected Credit Loss

Credit loss is the present value, discounted at the instrument's original effective interest rate, of the difference between all contractual cash flows that the Bank is entitled to receive and all cash flows that the Bank expects to collect. The Bank estimates the cash flows over the expected life of the financial instrument by considering all contractual terms and takes into account the weighted average of credit losses according to the probability of the related default events as the expected credit loss. TFRS 9 Financial Instruments allows expected credit loss provisions to be calculated either collectively or individually by grouping financial assets with shared credit risk characteristics. When the Bank calculates the expected credit loss individually for financial instruments, it assesses the possible outcomes of credit loss and the likelihood of these outcomes occurring in order to determine the risk of credit loss. Accordingly, the estimated expected credit losses are calculated to reflect an unbiased and probability-weighted amount considering the range of possible outcomes.

In the collective assessment of expected credit losses, financial assets are grouped based on shared credit risk characteristics, and the expected credit loss is calculated using the relevant risk parameters. Expected credit losses are measured on a 12-month or lifetime basis, depending on whether there has been a significant increase in credit risk since initial recognition. The expected credit loss is calculated using the components of Probability of Default, Loss Given Default, and Exposure at Default.

In the calculation of expected credit losses, macroeconomic indicators are taken into account when determining the Probability of Default component. Forward-looking macroeconomic forecasts are incorporated into the expected credit losses using multiple scenarios.

EXPLANATIONS ON ACCOUNTING POLICIES FOR THE RELEVANT PERIOD (Continued):**VIII. EXPLANATIONS ON EXPECTED CREDIT LOSSES (Continued):**

Forward-looking macroeconomic information is incorporated into the risk parameters used in TFRS 9 calculations. When including macroeconomic information, econometric models and forecasts reflecting the relationships between model risk parameters and macroeconomic variables are taken into account. The main macroeconomic indicators forming these forecasting models include metrics such as Turkey's real gross domestic product growth rate, consumer price index, and unemployment rate. The macroeconomic forecasting models include three scenarios, and in the calculation of expected credit losses, the relevant scenarios are considered according to their respective weights. A five-year forecast horizon is used for forward-looking projections. The Bank updates the macroeconomic variables used in its expected credit loss calculations at least once a year and applies them to the models. There is no management adjustment to the Bank's TFRS 9 model.

The expected credit loss calculation is carried out by considering three different scenarios: optimistic, pessimistic, and base. The final provisions are calculated by weighting them according to the probabilities of each scenario.

In order to collectively recognize the expected credit loss in the financial statements, loans with similar characteristics were segmented using the models developed under TFRS 9. When establishing the segmentation structure, customer type (retail or corporate/commercial) and product type are taken into account.

The basic parameters used in the calculations of provision are described below:

Probability of Default : It is defined as the likelihood that a borrower will be unable to meet its obligations to the Bank, or in other words, fail to repay its debt to the Bank. This ratio is calculated individually for each loan based on various statistical assumptions, depending on the type of the credit, rating or score, maturity, cash flows, and other relevant criteria.

Based on TFRS 9, two different PDs are considered in calculations:

- **12-month PD:** The probability of default occurring within the next 12 months following the balance sheet date.
- **Lifetime PD:** The probability of default occurring over the remaining life of the loan.

The Bank generates ratings for the corporate and commercial customers via internal rating system and the 12-month or lifetime probability of defaults are estimated based on these ratings. Macroeconomic expectations are taken into account when carrying out these expectations and the weighted average of the probabilities of default calculated from three different scenarios are considered as the final probability of default.

For retail customers, the score point is generated via the internal scoring system and the 12-month or lifetime probabilities of default are estimated based on these score points by considering the above-mentioned macroeconomic factors.

For the receivables from customers such as sovereign and banks, provision is calculated by using the determined values in the corporate and commercial probability of default table and the loss given default rates.

Default Rate is determined by taking into account historical data, current conditions, and forward-looking macroeconomic expectations (scenarios) and is updated periodically.

EXPLANATIONS ON ACCOUNTING POLICIES FOR THE RELEVANT PERIOD (Continued):**VIII. EXPLANATIONS ON EXPECTED CREDIT LOSSES (Continued):**

Loss Given Default Rate: The expected credit loss calculation is carried out by considering three different scenarios: optimistic, pessimistic, and base. The final provisions are calculated by weighting them according to the probabilities of each scenario.

It is the parameter that shows, as a percentage, the economic loss the Bank would incur in the event of default. LGD rates are established by taking into account collateral information, haircut rates, and default amounts, which are considered as risk determinants of the portfolios, and are regularly reviewed. In calculating expected credit losses for Stage 3 loans, increasing LGD rates reflecting the post-default collection cycle are used, taking into account the time in default and historical collection performance. If the time in default exceeds a certain level and the additional period does not lead to a significant change in the expected loss, it is assumed that the LGD rate for the relevant loans is 100%, and it is considered that there is no expectation of further collection. In the Bank's LGD estimates, changes in post-default collection performance and collateral valuation assumptions are monitored, and parameters are updated when deemed necessary.

Exposure at Default: It is the parameter that shows the amount of a loan that would default. For a spot or installment loan, the default amount is the amount indicated in the payment schedule at the date of default. However, for credit cards, overdraft accounts, and off-balance-sheet loans, the default amount is calculated using a parameter called the Credit Conversion Factor (CCF). Since the risk amount for overdraft accounts and credit cards depends on the limit committed by the Bank, and the future exposure in the event of default cannot be known at the time the loan is granted, it is estimated by multiplying by the credit conversion factor.

The Bank includes forward-looking macroeconomic data into its calculation of expected credit losses to assess default probabilities for corporate and commercial customers. In this context, the default rate for future periods is estimated based on Turkey's annual real Gross Domestic Product (GDP) growth rate. Estimates for the macroeconomic variable are determined according to three different scenarios: pessimistic, base and optimistic, to be used in the expected credit loss calculation. Final values are reached through the weighted average of expected credit losses produced in the relevant scenarios.

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

Stage 1:

These are the financial assets at initial recognition or financial assets that do not have a significant increase in credit risk since their initial recognition. Impairment for credit risk for these assets is accounted in the amount of 12-month expected credit losses. Therefore, the expected probability of default of 12 months is calculated by considering the maturity of the loan. This value is obtained after weighting the three macroeconomic scenarios and the provision is calculated using the loss given default and risk amounts calculated by taking into consideration the collateral composition of the loan.

Accordingly, the 12-month expected credit loss is calculated based on the 12-month probability of default (PD) for default events expected to occur within 12 months following the reporting date, multiplied by the loss given default (LGD) and the default amount (DA) for the relevant period. In this calculation, 12-month probabilities of default (PD) under positive, negative, and base scenarios reflecting forward-looking macroeconomic expectations, as well as other parameters (LGD, DA, discount rate), are used to calculate the expected credit loss for each scenario, and then each value is weighted to arrive at the final expected credit loss of the loan. If classified under Group 1 Standard-Grade Loans (Stage 1), the 12-month expected credit loss is calculated over 365 days even if the maturity of the utilized loans exceeds one year. In cases where the loan maturity is less than one year, the remaining days to maturity (excluding revolving loans and credit cards) are used in the calculations.

EXPLANATIONS ON ACCOUNTING POLICIES FOR THE RELEVANT PERIOD (Continued):**VIII. EXPLANATIONS ON EXPECTED CREDIT LOSSES (Continued):****Stage 2:**

As of the reporting date of the financial asset, in the event of a significant increase in credit risk since initial recognition, the financial asset is transferred to Stage 2. Impairment for credit risk is accounted on the basis of the financial asset's lifetime expected credit losses. The provision which will be allocated for the loan is calculated by considering the maturity and cash flow of the loan for three macroeconomic scenarios as stated above. For this purpose, the probability of default and the loss given default amounts are estimated not only for 12 months but also for the whole life of the loan and the loan provision is determined by using the present value set calculated over the cash flow.

Stage 3:

Stage 3 includes financial assets that have objective evidence of impairment at the reporting date. For these assets, lifetime expected credit losses are recognized. The method is similar to the methodology applied for Stage 2 loans, but the probability of default is considered 100% in these calculations. In general the Bank follows the definition of default in the legislation (objective default definition, for example the criterion of the number of days past due). On the other hand, if it is decided that the debt will not be paid, the aforementioned receivable will be considered as Stage 3, even if the default has not occurred yet.

Lifetime Expected Credit Loss

Expected credit losses arising from all possible default events over the life of a financial instrument. The TFRS 9 standard states that "if the credit risk on a financial instrument has increased significantly since initial recognition in the financial statements, at each reporting date, the entity measures the loss allowance for that financial instrument at an amount equal to lifetime expected credit losses."The Bank carries out its determination regarding the significant increase in credit risk by taking into consideration of the following criterias:

If a customer or loan is classified under Group 2 Loans under Close Monitoring (Stage 2) or Non-Performing Loans (Stage 3), the lifetime expected credit loss for the utilized loans is calculated based on the probabilities of default over the entire life of the loans. Accordingly, the lifetime expected credit loss is determined by multiplying the probability of default (PD) for the relevant period by the loss given default (LGD) and the default amount (DA). In this calculation, the expected credit loss calculated under optimistic, pessimistic, and base scenarios reflecting forward-looking macroeconomic expectations is weighted based on the probabilities assigned to each scenario to arrive at the final allowance.

While the methods for calculating expected credit loss for Stage 2 and Stage 3 loans are similar, the probability of default for Stage 3 loans is assumed to be 100%. Additionally, in calculating expected credit losses for Stage 3 loans, increasing LGD rates reflecting the post-default collection cycle are used, taking into account the time in default. If the time in default exceeds a certain level and the additional period does not result in a significant change in the expected loss, the LGD rate for the relevant loans is assumed to be 100%, and it is considered that no further collections are expected.

EXPLANATIONS ON ACCOUNTING POLICIES FOR THE RELEVANT PERIOD (Continued):**VIII. EXPLANATIONS ON EXPECTED CREDIT LOSSES (Continued):****Definition of Default**

Although the TFRS 9 Standard does not provide a direct definition of default, it requires that a definition consistent with that used in credit risk management be applied. When defining default for the purpose of determining the entity's credit risk under TFRS 9, the Bank uses a definition consistent with that applied for internal credit risk management purposes for the relevant financial instrument and, where appropriate, considers qualitative indicators (e.g., financial covenants). However, unless the entity has reasonable and supportable information indicating that default would occur earlier, there is a presumption that default occurs when the financial instrument is 90 days past due.

The definition of default used for these purposes considers a 90-day delinquency period in accordance with the provision that "unless information is obtained demonstrating that another definition of default is more appropriate for a specific financial instrument, it is applied consistently to all financial instruments", in line with the definition of default under the Communiqué on the Calculation of Exposure at Default Using Internal Ratings-Based Approaches, a debt is considered to be in default if at least one of the following two conditions occurs: a) The Bank concludes that the debtor is unable to fully meet its obligations to the Bank or to a subsidiary that qualifies as a consolidated financial institution without recourse to collateral; b) The debtor is more than 90 days past due in fulfilling a material obligation to the Bank or to a subsidiary that qualifies as a consolidated financial institution. For loans classified as non-performing (Stage 3), the expected credit loss calculation is performed using an estimate of the Loss Given Default (LGD). This estimation is based on collateral information, haircut rates, and the default amount.

Portfolios with Low Credit Risk

The TFRS 9 Standard states that, for certain portfolios where historical default data is unavailable and reliable results cannot be produced, expected credit loss may be calculated using a low default rate. The relevant provision in the standard is explained as follows: "If, at the reporting date, a financial instrument is determined to have low credit risk, an entity may assume that the credit risk on the financial instrument has not increased significantly since initial recognition." At the Bank, these transactions are classified as: a) CBRT Transactions (funds held at the Central Bank of the Republic of Turkey and required reserves), b) Securities (financial assets at fair value through other comprehensive income and financial assets measured at amortized cost), c) Interbank Transactions.

Significant Increase in Credit Risk

A significant increase in credit risk requires the Bank to account for expected credit losses based on Lifetime Expected Credit Loss instead of 12-Month Expected Credit Loss. Accordingly, if there is a significant increase in credit risk after initial recognition in the financial statements, the relevant financial asset is transferred to Stage 2.

In determining a significant increase in credit risk, the Bank performs qualitative and quantitative assessments. Under TFRS 9, a holistic approach is adopted in evaluating changes in credit risk; while quantitative criteria are primarily considered, qualitative indicators are also included in the assessment. The Bank uses an approach based on the deterioration of the customer's rating in determining a significant increase in credit risk according to quantitative criteria.

EXPLANATIONS ON ACCOUNTING POLICIES FOR THE RELEVANT PERIOD (Continued):

VIII. EXPLANATIONS ON EXPECTED CREDIT LOSSES (Continued):

The Bank determines a significant increase in credit risk by taking into account the following criteria:

- Type of customer (calculations are made on separate models for corporate and commercial customers and retail customers).
- Internal rating scores (calculations are based on score points for retail customers and ratings for corporate and commercial customers).
- The deterioration observed in the internal rating score between the drawdown date and the reporting date.

Qualitative Assessment: As a result of the qualitative assessment, the Bank classifies the relevant financial asset as Stage 2 (Significant Increase in Credit Risk) if any of the following conditions are met:

- Receivables that are more than 30 days past due as of the reporting date
- Receivables under close monitoring
- Situations where the payment plan has been changed due to refinancing, restructuring, or concessions and such changes cannot be explained by commercial reasons
- Customers assessed as high-risk under the Bank's prudential principle

An exception to this item applies to firms whose rating has decreased by 5 notches or more since the date the loan was granted, and whose final rating after this decrease is 7 or 7-, and for which the PD (Probability of Default) determined from the final rating is below 1%.

In addition to the above rules, the Bank also provides additional provisions through individual assessment.

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EXPLANATIONS ON ACCOUNTING POLICIES FOR THE RELEVANT PERIOD (Continued):**IX. EXPLANATIONS ON OFFSETTING FINANCIAL ASSETS:**

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

X. EXPLANATIONS ON SALES AND REPURCHASE AGREEMENTS AND SECURITIES LENDING TRANSACTIONS:

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

Funds given against securities purchased under agreements ("Reverse repo") to resell are accounted under "Receivables from Reverse Repurchase Agreements" on the balance sheet. The difference between the purchase and determined resell price is accrued over the life of repurchase agreements using the "Effective Interest Rate (Internal Efficiency) method". The Bank has no securities lending transactions.

XI. EXPLANATIONS ON TANGIBLE ASSETS HELD FOR RESALE, DISCONTINUED OPERATIONS AND LIABILITIES REGARDING THOSE ASSETS:

Under IFRS 5, 'Non-current Assets Held for Sale and Discontinued Operations,' a non-current asset (or a disposal group of assets) classified as held for sale is measured at the lower of its carrying amount and fair value less costs to sell. In order to classify an asset as held for sale, only when the sale is highly probable, experienced quite often and the asset (or disposal group) is available for immediate sale in its present condition. Management must be committed to the sale, which should be expected to qualify for recognition as a completed sale. Highly saleable condition requires a plan by the management regarding the sale of the asset to be disposed (or else the group of assets), together with an active program for determination of buyers as well as for the completion of the plan. Also the asset (or else the group of assets) shall be actively marketed in conformity with its fair value. On the other hand, the sale is expected to be journalized as a completed sale within one year after the classification date; and the necessary transactions and procedures to complete the plan should demonstrate the fact that the possibility of making significant changes or cancelling the plan is low. Various circumstances and conditions could extend the completion period of the sale more than one year. If such delay arises from any events and conditions beyond the control of the entity and if there is sufficient evidence that the entity has an ongoing disposal plan for these assets, such assets (or else group of assets) are continued to be classified as assets held for sale.

The Bank has no discontinued operations.

EXPLANATIONS ON ACCOUNTING POLICIES FOR THE RELEVANT PERIOD (Continued):

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XII. EXPLANATIONS ON GOODWILL AND OTHER INTANGIBLE ASSETS:**a. Goodwill:**

As at 30 June 2026, the Bank has no goodwill (31 December 2025: None).

b. Other intangible assets

Intangible assets are measured at cost on initial recognition and any directly attributable costs of setting the asset to work for its intended use are included in the initial measurement. Subsequently, intangible assets are carried at historical costs after the deduction of accumulated amortization and the provision for value decreases, if any.

Intangibles are amortized over their estimated useful lives using the straight-line method. The useful life of the asset is determined by assessing the expected useful life of the asset, technical, technological and other kinds of obsolescence and all required maintenance expenses necessary to utilize the economic benefit of the asset and differs from 3 years to 15 years.

XIII. EXPLANATIONS ON TANGIBLE ASSETS:

Tangible assets is measured at its cost when initially recognised and any directly attributable costs of setting the asset in working order for its intended use are included in the initial measurement. Subsequently, tangible assets are carried at cost less accumulated depreciation and provision for value decrease, if any.

The Bank has adopted the "revaluation method" in accordance with the "Communiqué Regarding the Principles and Procedures for the Tangible Assets (TAS 16)" for its buildings. Independent expert appraisal values are presented in the financial statements. Within this framework, for real estate recorded in the Bank's inventory, valuation differences arising from appraisals conducted by independent appraisal firms are recognized under equity in the line item revaluation surplus of tangible and intangible assets.

Depreciation is calculated over the cost of tangible assets using the straight-line method. The depreciation rates are stated below:

Buildings	2%
Movables, Movables Acquired by Financial Leasing	2-50%

The depreciation charge for items remaining in tangible assets for less than an accounting period at the balance sheet date is calculated in proportion to the period the item remained in tangible assets.

When the carrying amount of an asset is greater than its estimated "Net realizable value", it is written down to its "Net realizable value" and the provision for the diminution in value is associated with expense accounts.

Gains and losses on the disposal of tangible assets are determined by deducting the net book value of the tangible assets from its sales revenue.

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

BURGAN BANK A.Ş.**NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 30 JUNE 2026**

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EXPLANATIONS ON ACCOUNTING POLICIES FOR THE RELEVANT PERIOD (Continued):**XIV. EXPLANATIONS ON LEASING TRANSACTIONS:**

The Bank records its tangible assets obtained via leasing by taking into consideration the "lower of the fair value of the leased asset and the present value of the amount of cash consideration given for the leased asset".

Leased assets are included in the tangible assets and depreciation is charged on a straight-line basis over the useful life of the asset. If there is any diminution in value of the leased asset, a "Provision for impairment" is recognised. Liabilities arising from the leasing transactions are included in "Financial Lease Payables" on the balance sheet. Interest and foreign exchange expenses regarding lease transactions are charged to the income statement.

With the "TFRS 16 Leases" standard, which became effective as of 1 January 2019, the difference between the operating lease and financial lease has been removed, and lease transactions have started to be recognized under "Tangible Tangible assets" as an asset (right to use asset) and under "Lease Payables" as a liability.

The Bank has applied the changes in accounting policies due to the initial implementation of the "TFRS 16 Leases" standard, which is among the new standards, amendments and interpretations effective from 1 January 2019, in accordance with the transition obligations of the related standard.

TFRS 16 "Leases" Standard**The Bank – lessee:**

At the beginning of a contract, the Bank assesses whether the contract has the quality of a lease or whether the contract includes a lease transaction. In circumstances when the contract transfers the right of controlling the asset for a certain time period for a certain price, this contract carries the quality of a lease or includes a leasing transaction. The Bank reflects the existence of a right of use and a lease liability to the financial statements at the effective date of the lease.

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EXPLANATIONS ON ACCOUNTING POLICIES FOR THE RELEVANT PERIOD (Continued):**XIV. EXPLANATIONS ON LEASING TRANSACTIONS (Continued):****Existence of right-to-use:**

The right to use asset is first recognized by the cost method and includes the following:

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

When the Bank applies the cost method, the existence of the right to use:

- a) accumulated depreciation and accumulated impairment losses are deducted and
- b) measures the restatement of the lease obligation at the restated cost.

The Bank applies the depreciation statutes included in the TAS 16 Tangible Assets standard while depreciating the right to use an asset.

Lease obligation:

At the effective date of the lease, the Bank measures its leasing liability at the present value of the lease payments not paid at that time. Lease payments are discounted using the Bank's average borrowing interest rates in the case of this rate being easily determined. Otherwise, the Bank uses its alternative borrowing interest rates.

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

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

- a) Increases the book value to reflect the interest on the lease obligation,
- b) Reduces the book value to reflect the lease payments made and
- c) The book value is measured to reflect reassessments and restructuring, or to reflect fixed lease payments as of revised nature.

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

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EXPLANATIONS ON ACCOUNTING POLICIES FOR THE RELEVANT PERIOD (Continued):**XV. EXPLANATIONS ON PROVISIONS AND CONTINGENT COMMITMENTS:**

Allocated for loans and other receivables provisions other than expected loss provisions and contingent liabilities "Provisions, Contingent Liabilities and Related to Contingent Assets, Turkey Accounting Standard ("TAS 37") is recognized as appropriate.

Provisions are accounted for when there is a legal or constructive obligation existing as of the balance sheet date and arising from past events. It is probable that resources embodying economic benefits will be required to settle the obligation, and a reliable estimate of the amount of the liability can be made. In accordance with the 'Matching Principle', provisions are made for liabilities arising from past events in the period in which these liabilities occur. In cases where the amount cannot be reliably measured and there is no possibility of an outflow of resources from the Bank to fulfill the liability, the liability is considered 'Contingent' and disclosed in the notes.

XVI. EXPLANATIONS ON CONTINGENT ASSETS:

Contingent assets usually arise from unplanned or other unexpected events that give rise to the possibility of an inflow of economic benefits to the entity. Contingent assets are not recognised in financial statements since this may result in the recognition of income that may never be realised. Contingent assets are disclosed where an inflow of economic benefits is probable. Contingent assets are assessed continually to ensure that developments are appropriately reflected in the financial statements. If it has become virtually certain that an inflow of economic benefits will arise, the asset and the related income are recognised in the financial statements in which the change occurs.

XVII. EXPLANATIONS ON OBLIGATIONS RELATED TO EMPLOYEE RIGHTS:

The Bank accounts obligations related to employee termination and vacation rights in accordance with "Turkish Accounting Standard for Employee Rights" ("TAS 19") and classifies these items under the "Reserve for Employee Rights" account in the balance sheet.

Under the Turkish Labour Law, the Bank is required to pay a specific amount to the employees who have retired or whose employment is terminated other than the reasons specified in the Turkish Labour Law. The reserve for employment termination benefits represents the present value of the estimated total reserve for the future probable obligation of the Bank arising from this liability.

According to the TAS 19 that is revised by Public Oversight Accounting and Auditing Standards Authority with the Communiqué published in Official Gazette on 12 March 2013 numbered 28585, in the calculation of the employment termination benefit liabilities of the Bank, the recognition option of the actuarial gains and losses derived from the changes in actuarial assumptions or the differences between actuarial assumptions and realizations in the statement of profit or loss has been eliminated which is effective for annual periods beginning on or after 1 January 2013. The earlier application of the revision is permitted in the section of the transition and effective date of the standard and therefore the Bank has recognised the actuarial gains and losses that occur in related reporting periods in the "Statement of Profit or Loss and Other Comprehensive Income" and presented in "Other Reserves" item in the Shareholders Equity section.

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EXPLANATIONS ON ACCOUNTING POLICIES FOR THE RELEVANT PERIOD (Continued):**XVIII. EXPLANATIONS ON TAXATION:****a. Current Tax:**

The Corporate Tax Law No. 5520 entered into force with many of its provisions being published in the Official Gazette No. 26205 dated 21 June 2006, effective from 1 January 2006. Accordingly, in Turkey, the general Corporate Tax rate is 25% and the corporate tax rate is based on the corporate profits of banks, companies within the scope of Law No. 6361, electronic payment and money institutions, authorized foreign exchange institutions, asset management companies, capital market institutions, insurance and reinsurance companies and pension companies. The tax is calculated at a rate of 30%. The corporate tax rate is applied to the tax base found by adding expenses that are not accepted as deductions according to the tax laws to the commercial earnings of the institutions, and deducting the exceptions (such as the partnership earnings exception) and discounts included in the tax laws. If the profit is not distributed, no other tax is paid.

Corporate tax applied at the rate of 20% for corporate earnings in Turkey, pursuant to the regulation introduced by the Law No. 7316 on the "Law on the Collection of Public Claims and Amendments to Certain Laws" is applied as 25% to be applied to corporate earnings for the 2021 taxation period and 23% to be applied to corporate earnings for the 2022 taxation period, pursuant to the regulation introduced by the Law No. 7394 on "The Law on the Evaluation of Immovable Property Owned by the Treasury and Amendment to the Value Added Tax Law and Amendments to Some Laws and Decrees" this rate has been determined as 25% to be applied to the corporate earnings of banks, companies under the Law No. 6361, electronic payment and money institutions, authorized foreign exchange institutions, asset management companies, capital market institutions, insurance and reinsurance companies and pension companies for the taxation period as of 2022.

However, with the Law No. 7456 published on 15 July 2023 the aforementioned rate has been increased to 30% to be applied to cumulative bases included in declarations to be submitted as of 1 October 2023. Starting from the advance tax return to be submitted for the period of 1 January 2023 to 31 December 2023, the corporate tax rate will be applied at 30% for subsequent periods.

In Turkey, no withholding tax is applied to dividends paid to resident companies or to non-resident companies earning income through a branch or permanent representative in Turkey. While the withholding tax rate on dividends paid to individuals and entities outside these categories is 10%, it was changed to 15% by the Presidential Decree published in the Official Gazette No. 32760 on 22 December 2024. The addition of profits to capital is not considered as profit distribution, and no withholding tax is applied.

With the Presidential Decision No.7343 published in the Official Gazette dated 7 July 2023, for fully liable capital companies whose shares are traded on Borsa Istanbul, a withholding tax of 0% is applied to the amounts considered as distributed profits related to the acquisition of their own shares. This amendment will be applicable to shares acquired as of 7 July 2023. For fully liable capital companies other than those mentioned, a withholding tax rate of 15% will be applied to the amounts considered as distributed profits related to the acquisition of their own shares as of 7 July 2023.

Corporations calculate and declare provisional taxes based on their quarterly financial profits, paying them until the evening of the 17th day of the second month following the end of each period. The provisional tax paid during the year is credited against the Corporate Tax calculated on the Corporate Tax Return to be submitted for the subsequent year. Despite the offset, if there is an excess amount of provisional tax paid, this amount can be refunded in cash or offset against other financial obligations to the government.

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EXPLANATIONS ON ACCOUNTING POLICIES FOR THE RELEVANT PERIOD (Continued):**XVIII. EXPLANATIONS ON TAXATION (Continued):****a. Current Tax (Continued):**

While the gains arising from the sale of equity interests, founding bonds, usufruct bonds, and pre-emption rights held by institutions in their assets for at least two full years were exempt from corporate tax, provided that 75% of these gains are kept in a special fund account in liabilities until the end of the fifth year following the year of the sale and are collected by the end of the second calendar year; with the Presidential Decision published in the Official Gazette on November 27, 2024, numbered 32735, it has been determined that the exemption rate will be applied at 50%.

In accordance with the repeated Article 298 of the Tax Procedure Law, if the increase in the producer price index is more than 100% in the last 3 accounting periods including the current period and more than 10% in the current accounting period, financial statements will be subject to inflation adjustment and these conditions have been realized as of 31 December 2021. However, with the "Law on Changes to the Tax Procedure Law and Corporate Tax Law" numbered 7352 published in the Official Gazette dates 29 January 2022, and numbered 31734, temporary article 33 has been added to the Tax Procedure Law numbered 213 and the 2021 and 2022 accounting periods, including the provisional tax periods (as of the accounting periods ending in 2022 and 2023 for those who are assigned a special accounting period) the financial statements as of 31 December 2023, will be subject to inflation adjustment within the scope of article 298 are realized, and the financial statements as of 31 December 2023, will be subject to inflation adjustment regardless of whether the conditions for inflation adjustment are met, and the profit/loss differences arising from the inflation adjustment will be recognized in retained earnings.

According to Article 17 of the Law No. 7491 on Amendments to Certain Laws and Decree Laws published in the Official Gazette No. 32413 dated 28 December 2023, it has become law that profit/loss differences arising from the inflation adjustment to be made in the 2024 and 2025 accounting periods, including the provisional tax periods, do not be taken into account in determining the income of banks, companies within the scope of the Financial Leasing, Factoring, Financing and Savings Financing Companies Law No. 6361 dated 21 November 2012, payment and electronic money institutions, authorized foreign exchange institutions, asset management companies, capital market institutions, insurance and reinsurance companies and pension companies. The President of the Republic is authorized to extend the periods determined within the scope of this paragraph by one accounting period, including the temporary tax periods.

According to the Amendment Notification to the General Communiqué (Serial No: 547) on the Tax Procedure Law, published in the Official Gazette numbered 32073 dated 14 January 2023, the procedures and principles regarding the revaluation of real estate and depreciable economic assets have been revised. Accordingly, the Bank has revalued its real estate and depreciable economic assets in its balance sheet until 30 September 2023, provided that it meets the conditions specified in Temporary Article 32 of the Tax Procedure Law and Article 298/ç of the Tax Procedure Code. Since the financial statements are subject to inflation adjustment as of 31 December 2023, real estates and depreciable contingent assets are not subject to revaluation as of 31 December 2023. Due to the realization of inflation accounting conditions, no revaluation has been performed after September 30, 2023, and inflation-adjusted valuation has been applied. As a result of these transactions, corporate tax depreciation is calculated based on the current amounts adjusted for inflation in accordance with the Tax Procedure Law.

EXPLANATIONS ON ACCOUNTING POLICIES FOR THE RELEVANT PERIOD (Continued):**XVIII. EXPLANATIONS ON TAXATION (Continued):****a. Current Tax (Continued):**

Pursuant to Temporary Article 37 of the Tax Procedure Law No. 213, which was introduced by Law No. 7571 published in the Official Gazette No. 33118 dated 25 December 2025, it has been decided that financial statements shall not be subject to inflation adjustment for the 2025 fiscal year, including temporary tax periods, as well as for the 2026 and 2027 fiscal years, regardless of whether the conditions for inflation adjustment are met. Since the conditions for the 2025 inflation adjustment are considered not to have been met, revaluation in accordance with Article 298/ç of the Tax Procedure Law has become applicable to depreciable tangible assets recorded in the balance sheet. No inflation adjustment was applied as of 30 June 2026; however, revaluation has been applied to depreciable tangible assets in the financial statements as of that date in accordance with Article 298/ç of the Tax Procedure Law, and the tax effects arising from depreciation calculated on the revalued amounts have been included in the current tax calculation.

b. Deferred Tax:

The Bank calculates and accounts for deferred income taxes for all temporary differences arising between the tax bases of assets and liabilities and their carrying amounts in these financial statements in accordance with "Turkish Accounting Standard for Income Taxes" ("TAS 12") and the related decrees of the BRSA concerning income taxes.

The calculated deferred tax asset and deferred tax liability are presented as net in these financial statements.

Due to the fact that the change in the corporate tax rate that entered into force on 15 July 2023, will be taken into account in the taxation of corporate earnings for the periods valid from 1 January 2023, starting from 1 October 2023 under TAS 12, deferred tax has been calculated at the rate of 30% for assets and liabilities.

Pursuant to provisional Article 37 of the Tax Procedure Law, inflation accounting has not been applied in the financial statements as of 30 June 2026. For depreciable tangible assets, revaluation has been applied in accordance with Article 298/ç of the Tax Procedure Law, and the tax effects arising from depreciation calculated on the revalued amounts have been included in the deferred tax calculation.

c. Transfer Pricing:

Under the Article 13 of the Corporate Tax Law, titled "Hidden Profit Distribution through Transfer Pricing," the subject of transfer pricing is addressed, and the "General Communiqué on Hidden Profit Distribution through Transfer Pricing," published on 18 November 2007, specifies the details of its implementation.

According to the relevant Communiqué, if tax payers engage in the purchase and sale of goods, services, or products with related entities (individuals) and these transactions are not conducted in line with the arm's length principle, it will be concluded that the related profits have been secretly distributed through transfer pricing. Such hidden profit distributions through transfer pricing cannot be deducted from the tax base for corporate tax purposes.

As stipulated in the General Communiqué No. 4 on Hidden Profit Distribution through Transfer Pricing, corporate tax payers are required to fill out the "Transfer Pricing, Controlled Foreign Corporation and Hidden Capital Form" for any purchases or sales of goods or services made with related parties during an accounting period and submit it, along with the corporate tax return, to the relevant tax office.

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EXPLANATIONS ON ACCOUNTING POLICIES FOR THE RELEVANT PERIOD (Continued):**XIX. ADDITIONAL EXPLANATIONS ON BORROWINGS:**

The Bank fund resources in essence consist of borrowing from foreign financial institutions, issued securities and money market debt.

Financial liabilities and derivative transactions are valued with their fair values and other financial liabilities are carried at "amortized cost" using the effective interest method in the following periods.

The Bank utilizes various hedging techniques to minimize the currency, interest rate and liquidity risks of its financial liabilities. No convertible bonds have been issued by the Bank.

XX. EXPLANATIONS ON ISSUANCE OF SHARE CERTIFICATES:

Transaction costs regarding the issuance of share certificates are accounted under shareholders' equity after eliminating the tax effects.

XXI. EXPLANATIONS ON AVALIZED DRAFTS AND ACCEPTANCES:

Avalized drafts and acceptances shown as liabilities against assets are included in the "Off-balance sheet commitments".

XXII. EXPLANATIONS ON GOVERNMENT GRANTS:

As of 30 June 2026, the Bank does not have any government grants or aids (31 December 2025: None).

XXIII. EXPLANATIONS ON PROFIT RESERVES AND PROFIT DISTRIBUTION:

Retained earnings as per the statutory financial statements other than legal reserves are available for distribution, subject to the legal reserve requirement referred to below.

Under the Turkish Commercial Code ("TCC") the legal reserves are composed of first and second reserves. The TCC requires first reserves to be 5% of the profit until the total reserve is equal to 20% of issued and fully paid-in share capital. Second reserves are required to be 10% of all cash profit distributions that are in excess of 5% of the issued and fully paid-in share capital. However holding companies are exempt from this application. According to the Turkish Commercial Code, legal reserves can only be used to compensate accumulated losses and cannot be used for other purposes unless they exceed 50% of paid-in capital.

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EXPLANATIONS ON ACCOUNTING POLICIES FOR THE RELEVANT PERIOD (Continued):**XXIV. EXPLANATIONS ON EARNINGS PER SHARE:**

Earnings per share disclosed in the income statement are calculated by dividing net profit/(loss) for the year to the weighted average number of shares outstanding during the period concerned.

	30 June 2026	30 June 2025
Net Income/(Loss) to be Appropriated to Ordinary Shareholders	748	1,281
Weighted Average Number of Issued Ordinary Shares (Million)	305,000	305,000
Earnings/(Losses) Per Ordinary Shares (Disclosed as 1,000 nominal in full TL)	2.452	4.201

Based on the Article of Association, the Bank has 1,000,000 founder's shares. According to the Article of Association, after allocating 5% to legal reserves and allocating a first dividend amounting to distributing 5% of the paid in capital, 10% of distributable amount is distributed to the owners of the founder's shares.

In Turkey, companies can increase their share capital by making a pro-rata distribution of "Bonus shares" to existing shareholders from retained earnings. For the purpose of earnings per share computations, the weighted average number of shares outstanding during the year has been adjusted in respect of "Bonus shares" issued without a corresponding change in resources by giving them a retroactive effect for the year in which they were issued and for each earlier period. In case bonus shares are distributed after the balance sheet date but before the preparation of the financial statements, earnings per share is calculated considering the new number of shares.

XXV. EXPLANATIONS ON RELATED PARTIES:

Parties defined in Article 49 of the Banking Law No.5411, Bank's senior management and Board Members are deemed as related parties within the scope of "TAS 24". Transactions regarding related parties are presented in Note V. of Section Five.

XXVI. EXPLANATIONS ON CASH AND CASH EQUIVALENTS:

For the purposes of the cash flow statement, "Cash" includes cash effectives, cash in transit, purchased cheques and demand deposits including balances with the Central Bank; and "Cash Equivalents" include interbank money market placements, time deposits at banks with original maturity periods of less than three months and investments on marketable securities other than common stocks.

XXVII. EXPLANATIONS ON SEGMENT REPORTING:

Operational field is distinguishable section of the Bank that has different characteristics from other operational fields per earning and conducts the presentation of service group, associated bank products or a unique product. Operating segments are disclosed in Note X. in Section Four.

XXVIII. DISCLOSURES ON OTHER MATTERS:

The Bank's non-consolidated financial statements for the current period are prepared on a comparative basis with the prior period. Comparative information may be reclassified, where necessary, to ensure consistency with the presentation of the current period's non-consolidated financial statements.

Classifications

None.

SECTION FOUR

INFORMATION RELATED TO THE FINANCIAL STRUCTURE AND RISK MANAGEMENT OF THE BANK

I. EXPLANATIONS ON EQUITY:

Total capital and Capital adequacy ratio have been calculated in accordance with the "Regulation on Equity of Banks" and "Regulation on Measurement and Assessment of Capital Adequacy of Banks". As of 30 June 2026, the Bank's total capital has been calculated as TL 24,409 (31 December 2025: TL 20,941) and the capital adequacy ratio is 16.64% (31 December 2025: 18.11%).

As of 30 June 2026, within the scope of BRSA's instructions dated 21 December 2021 and 28 April 2022 and 31 January 2023 and 19 December 2024; in the calculation of the amount subject to credit risk, in accordance with the Regulation on Measurement and Evaluation of Capital Adequacy of Banks (Capital Adequacy Regulation) published in the Official Gazette dated 23 October 2015 and numbered 29511; when calculating the amounts of monetary assets and non-monetary assets other than items in foreign currency measured at historical cost, valuated in accordance with Accounting Standards and related special provisions, Central Bank's foreign exchange buying rates as of 28 June 2024 was used and in case the net valuation differences of the securities held by the Bank in the portfolio of "Securities at Fair Value Reflected in Other Comprehensive Income" as of 1 January 2024, decision date are negative, it is possible to ignore these differences in the amount of equity to be calculated in accordance with the Regulation on the Equity of Banks published in the Official Gazette dated 5 September 2013 and numbered 28756 and to be used for the capital adequacy ratio. As per the decision of the BRSA dated November 13, 2025 and numbered 11286, the implementation of the instructions explained above has been discontinued as of January 1, 2026.

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

**INFORMATION RELATED TO FINANCIAL STRUCTURE AND RISK MANAGEMENT OF THE BANK
(Continued):****I. EXPLANATIONS ON EQUITY (Continued):****a. Information about equity items:**

	Current Period 30 June 2026	Prior Period 31 December 2025
COMMON EQUITY TIER 1 CAPITAL		
Paid-in capital following all debts in terms of claim in liquidation of the Bank	3,050	3,050
Share issue premiums	-	-
Legal reserves	9,614	7,042
Gains recognized in equity as per Turkish Accounting Standards (TAS)	505	295
Profit	1,011	2,835
Current Period Profit	748	2,566
Prior Period Profit	263	269
Shares acquired free of charge from subsidiaries, affiliates and jointly controlled partnerships and cannot be recognised within profit for the period	-	-
Common Equity Tier 1 Capital Before Deductions	14,180	13,222
Deductions from Common Equity Tier 1 Capital	-	-
Common Equity as per the (i) clause of Provisional Article 9 of the Regulation on the Equity of Banks	-	-
Portion of the current and prior periods' losses which cannot be covered through reserves and losses reflected in equity in accordance with TAS	327	158
Improvement costs for operating leasing	101	55
Goodwill (net of related tax liability)	-	-
Other intangibles other than mortgage-servicing rights (net of related tax liability)	435	487
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	34	-
Differences are not recognized at the fair value of assets and liabilities subject to hedge of cash flow risk	315	22
Communiqué Related to Principles of the amount credit risk calculated with the Internal Ratings Based Approach, total expected loss amount exceeds the total provision	-	-
Gains arising from securitization transactions	-	-
Unrealized gains and losses due to changes in own credit risk on fair valued liabilities	-	-
Defined-benefit pension fund net assets	-	-
Direct and indirect investments of the Bank in its own Common Equity	-	-
Shares obtained contrary to the 4th clause of the 56th Article of the Law	-	-
Portion of the total of net long positions of investments made in equity items of banks and financial institutions outside the scope of consolidation where the Bank owns 10% or less of the issued common share capital exceeding 10% of Common Equity of the Bank	-	-
Portion of the total of net long positions of investments made in equity items of banks and financial institutions outside the scope of consolidation where the Bank owns 10% or more of the issued common share capital exceeding 10% of Common Equity of the Bank	-	-
Portion of mortgage servicing rights exceeding 10% of the Common Equity	-	-
Portion of deferred tax assets based on temporary differences exceeding 10% of the Common Equity	-	-
Amount exceeding 15% of the common equity as per the 2nd clause of the Provisional Article 2 of the Regulation on the Equity of Banks	-	-
Excess amount arising from the net long positions of investments in common equity items of banks and financial institutions outside the scope of consolidation where the Bank owns 10% or more of the issued common share capital	-	-
Excess amount arising from mortgage servicing rights	-	-
Excess amount arising from deferred tax assets based on temporary differences	-	-
Other items to be defined by the BRSA	-	-
Deductions to be made from common equity due to insufficient Additional Tier I Capital or Tier II Capital	-	-
Total Deductions From Common Equity Tier 1 Capital	1,212	722
Total Common Equity Tier 1 Capital	12,968	12,499

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

**INFORMATION RELATED TO FINANCIAL STRUCTURE AND RISK MANAGEMENT OF THE BANK
(Continued):****I. EXPLANATIONS ON EQUITY (Continued):****a. Information about equity items: (Continued):**

	Current Period 30 June 2026	Prior Period 31 December 2025
ADDITIONAL TIER I CAPITAL		
Preferred Stock not Included in Common Equity and the Related Share Premiums	-	-
Debt instruments and premiums approved by BRSA	4,657	2,142
Debt instruments and premiums approved by BRSA (Temporary Article 4)	-	-
Additional Tier I Capital before Deductions	4,657	2,142
Deductions from Additional Tier I Capital	-	-
Direct and indirect investments of the Bank in its own Additional Tier I Capital	-	-
Investments of Bank to Banks that invest in Bank's additional equity and components of equity issued by financial institutions with compatible with Article 7.	-	-
Total of Net Long Positions of the Investments in Equity Items of 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	-	-
Transition from the Core Capital to Continue to deduce Components	-	-
Goodwill and other intangible assets and related deferred tax liabilities which will not deducted from Common Equity Tier 1 capital for the purposes of the first sub-paragraph of the Provisional Article 2 of the Regulation on Banks' Own Funds (-)	-	-
Net deferred tax asset/liability which is not deducted from Common Equity Tier 1 capital for the purposes of the sub-paragraph of the Provisional Article 2 of the Regulation on Banks' Own Funds (-)	-	-
Deductions to be made from common equity in the case that adequate Additional Tier I Capital or Tier II Capital is not available (-)	-	-
Total Deductions From Additional Tier I Capital	-	-
Total Additional Tier I Capital	4,657	2,142
Total Tier I Capital (Tier I Capital=Common Equity+Additional Tier I Capital)	17,626	14,642
TIER II CAPITAL	-	-
Debt instruments and share issue premiums deemed suitable by the BRSA	6,986	6,427
Debt instruments and share issue premiums deemed suitable by BRSA (Temporary Article 4)	-	-
Provisions (Article 8 of the Regulation on the Equity of Banks)	813	711
Tier II Capital Before Deductions	7,799	7,138
Deductions From Tier II Capital	-	-
Direct and indirect investments of the Bank on its own Tier II Capital (-)	-	-
Investments of Bank to Banks that invest on Bank's Tier 2 and components of equity issued by financial institutions with the conditions declared in Article 8.	1,015	838
Portion of the total of net long positions of investments made in equity items of banks and financial institutions outside the scope of consolidation where the Bank owns 10% or less of the issued common share capital exceeding 10% of Common Equity of the Bank (-)	-	-
Portion of the total of net long positions of investments made in Additional Tier I Capital item of banks and financial institutions outside the scope of consolidation where the Bank owns 10% or more of the issued common share capital exceeding 10% of Common Equity of the Bank	-	-
Other items to be defined by the BRSA (-)	-	-
Total Deductions from Tier II Capital	1,015	838
Total Tier II Capital	6,784	6,299
Total Capital (The sum of Tier I Capital and Tier II Capital)	24,409	20,941
Deductions from Total Capital	-	-
Deductions from Capital Loans granted contrary to the 50th and 51th Article of the Law	-	-
Net Book Values of Movables and Immovables Exceeding the Limit Defined in the Article 57, Clause 1 of the Banking Law and the Assets Acquired against Overdue Receivables and Held for Sale but Retained more than Five Years	-	-
Other items to be defined by the BRSA	-	-
In transition from Total Core Capital and Supplementary Capital (the capital) to Continue to Download Components	-	-
The Sum of net long positions of investments (the portion which exceeds the 10% of Banks Common Equity) in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the Bank does not own 10% or less of the issued common share capital of the entity which will not deducted from Common Equity Tier 1 capital, Additional Tier 1 capital, Tier 2 capital for the purposes of the first sub-paragraph of the Provisional Article 2 of the Regulation on Banks' Own Funds	-	-
The Sum of net long positions of investments in the Additional Tier 1 capital and Tier 2 capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the Bank does not own more than 10% of the issued common share capital of the entity which will not deducted from Common Equity Tier 1 capital, Additional Tier 1 capital, Tier 2 capital for the purposes of the first sub-paragraph of the Provisional Article 2 of the Regulation on Banks' Own Funds	-	-
The Sum of net long positions of investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the Bank does not own more than 10% of the issued common share capital of the entity, mortgage servicing rights, deferred tax assets arising from temporary differences which will not deducted from Common Equity Tier 1 capital for the purposes of the first sub-paragraph of the Provisional Article 2 of the Regulation on Banks' Own Funds	-	-

BURGAN BANK A.Ş.**NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 30 JUNE 2026**

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

**INFORMATION RELATED TO FINANCIAL STRUCTURE AND RISK MANAGEMENT OF THE BANK
(Continued):****I. EXPLANATIONS ON EQUITY (Continued):****a. Information about equity items: (Continued):**

	Current Period 30 June 2026	Prior Period 31 December 2025
EQUITY		
Total Equity (Sum of Tier I and Tier II capital)	24,409	20,941
Total Risk Weighted Amounts	146,688	115,667
CAPITAL ADEQUACY RATIOS		
Core Capital Adequacy Ratio (%)	8.84	10.81
Tier I Capital Adequacy Ratio (%)	12.02	12.66
Capital Adequacy Ratio (%)	16.64	18.11
BUFFERS		
Total additional core capital requirement ratio (a+b+c)	2.500	2.544
a. Capital conservation buffer requirement (%)	2.500	2.500
b. Bank specific counter-cyclical capital buffer ratio (%)	-	0.044
c. Systematic significant bank buffer ratio (%)	-	-
The ratio of the Additional Common Equity Tier 1 to be calculated in accordance with the first paragraph of Article 4 of the Regulation on Capital Conservation and Countercyclical Capital Buffers to the amount of risk-weighted assets (%)	4.34	6.31
Amounts below the Excess Limits as per the Deduction Principles		
Portion of the total of net long positions of 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	-	-
Portion of the total of 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	-	-
Amount arising from the rights to provide mortgage services	-	-
Amount arising from deferred tax assets based on temporary differences	987	864
Limits Related to Provisions Considered in Tier II Calculation		
General provisions for standard based receivables (before tenthousandtwentyfive limitation)	813	711
Up to 1.25% of total risk-weighted amount of free provision for receivables where the standard approach used	813	711
Excess amount of total provision amount to credit risk Amount of the Internal Ratings Based Approach in accordance with the Communiqué on the Calculation	-	-
Excess amount of total provision amount to 0.6% of risk weighted receivables of credit risk Amount of the Internal Ratings Based Approach in accordance with the Communiqué on the Calculation	-	-
Debt instruments subjected to Article 4 (to be implemented between 1 January 2018 and 1 January 2022)		
Upper limit for additional Tier I Capital subjected to temporary Article 4	-	-
Amounts excess the Limits of Additional Tier I Capital subjected to temporary Article 4	-	-
Upper limit for Additional Tier II Capital subjected to temporary Article 4	-	-
Amounts excess the Limits of Additional Tier II Capital subjected to temporary Article 4	-	-

BURGAN BANK A.Ş.**NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 30 JUNE 2026**

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

**INFORMATION RELATED TO FINANCIAL STRUCTURE AND RISK MANAGEMENT OF THE BANK
(Continued):****I. EXPLANATIONS ON EQUITY (Continued):****b. Explanations on the reconciliation of equity items with balance sheet amounts:**

The difference between Total Capital and Shareholders' Equity in the unconsolidated balance sheet mainly arises from expected credit loss provisions (for stage I and stage II loans) and subordinated loans.

As stated in Article 8 of the Regulation on Equities of Banks, up to 1.25% of the amount constituting the basis for credit risk of the First and Second Stage Losses Provisions and 100% of the remaining maturity of the subordinate loans over the nominal amount until they fall below 5 years, and the remaining portion by decreasing by 20% for each year less than 5 years, are considered as the "Supplementary Capital" item in the equity calculation constituting the basis for capital adequacy. In addition; In accordance with the Regulation, the operating lease development costs and Intangible Fixed Assets balances monitored under the Tangible Fixed Assets item in the balance sheet are considered as a deduction item from core capital in the equity calculation constituting the basis for capital adequacy calculation.

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**INFORMATION RELATED TO FINANCIAL STRUCTURE AND RISK MANAGEMENT OF THE BANK
(Continued):****I. EXPLANATIONS ON EQUITY (Continued):****c. Information on instruments related to equity estimation:**

Information on instruments related to equity calculation:		
Issuer – Loan grantor	Burgan Bank K.P.S.C.	Burgan Bank K.P.S.C.
Unique Identifier of the Debt Instrument	-	-
Governing Legislation of the Debt Instrument	BRSA	BRSA
Regulatory Treatment in Equity Calculation	Tier II Capital	Tier I Capital
Assessment whether it is subject to being taken into consideration as 10% decreased as of 1/1/2015	No	No
Validity status in a consolidated or unconsolidated basis or in a consolidated and unconsolidated basis	Unconsolidated – Consolidated	Unconsolidated - Consolidated
Debt instrument type	Subordinated loan	Subordinated loan
Amount recognized in equity calculation (As of most recent reporting date – Millions TL)	6,986	4,657
Nominal value of debt instrument (Millions USD)	150	100
The account number that the debt instrument is followed	Liability-Subordinated Loans-amortized cost	Liability-Subordinated Loans-amortized cost
Original date of issuance of the debt instrument	12.05.2022	02.04.2026
Maturity structure of the debt instrument (Perpetual/Dated)	Dated	Perpetual
Original maturity date of the debt instrument	10 Years	-
Whether the issuer has a right to call subject to BRSA approval	Yes	Yes
Optional call date, contingent call options and redemption amount	After 5th year	After 5th year
Subsequent call dates of call options	After 5th year	After 5th year
Coupon/dividend payments	3 Months	6 Months
Fixed or floating interest/dividend payments	Floating dividend	-
Interest rate and any related index value	SOFR+4.25	6.25%
Existence of a restriction which can stop dividend payments	-	-
Being fully discretionary, partially discretionary or mandatory	-	-
Existence of an interest rate increase or other incentive to call	-	-
Being noncumulative or cumulative	Noncumulative	Noncumulative
Being convertible or non-convertible to stock	None	None
If convertible to a stock, conversion trigger(s)	-	-
If convertible to a stock, fully or partially	-	-
If convertible to a stock, conversion rate	-	-
If convertible to a stock, mandatory or optional conversion	-	-
If convertible to a stock, specify instrument type convertible into	-	-
If convertible to a stock, issuer of debt instrument it converts into	-	-
Value reduction feature	None	None
If it has a value reduction feature, write-down trigger(s)	-	If unsustainability occurs, a decrease in value can be realized.
If it has a value reduction feature, fully or partially	-	Depreciation can be partially or completely realized.
If it has a value reduction feature, permanent or temporary	-	Constant
If temporary value reduction exists, description of value increase mechanism	-	-
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to this instrument)	Before debt instruments to be included in Additional Tier I capital calculation but after the deposit holders and all other creditors of the Debtor.	After the right to claim of the holder, the deposit holders, other creditors and contribution capital calculation included borrowings of the Debtor.
Whether it is in compliance with the terms in articles 7 and 8 of the Communiqué on Bank's Equities	None.	None.
The terms it is not in compliance within articles 7 and 8 of the Communiqué on Bank's Equities	None.	None.

BURGAN BANK A.Ş.**NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 30 JUNE 2026**

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**INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT OF THE BANK
(Continued):****II. EXPLANATIONS ON RISK MANAGEMENT:****a. Overview of Risk-Weighted Amounts**

Notes and explanations in this section have been prepared in accordance with the Communiqué on Disclosures about Risk Management to Be Announced to Public by Banks that have been published in Official Gazette No. 29511 on 23 October 2015 and became effective as of 30 June 2016. The following tables, which must be submitted quarterly in accordance with the relevant communiqué, were not presented on 30 June 2026 since the standard approach was used in the Bank's capital adequacy calculation,

- RWA flow statements of credit risk exposures under IRB
- RWA flow statements of CCR exposures under the Internal Model Method (IMM)
- RWA flow statements of market risk exposures under an IMA

		Risk Weighted Amounts		Minimum Capital Liability
		Current Period 30 June 2026	Prior Period 31 December 2025	Current Period 30 June 2026
1	Credit risk (excluding counterparty credit risk) (CCR)	121,058	92,209	9,685
2	Standardized approach (SA)	121,058	92,209	9,685
3	Internal rating-based (IRB) approach	-	-	-
4	Counterparty credit risk	4,187	4,492	335
5	Standardized approach for counterparty credit risk (SACCR)	4,187	4,492	335
6	Internal Model method (IMM)	-	-	-
7	Basic risk weight approach to internal models equity position in the banking account	-	-	-
8	Investments made in collective investment companies – look-through approach	-	-	-
9	Investments made in collective investment companies – mandate-based approach	-	-	-
10	Investments made in collective investment companies – 1250% weighted risk approach	-	-	-
11	Settlement risk	-	-	-
12	Securitization positions in banking accounts	-	-	-
13	IRB ratings-based approach (RBA)	-	-	-
14	IRB supervisory formula approach (SFA)	-	-	-
15	SA/simplified supervisory Formula Approach (SSFA)	-	-	-
16	Market risk	8,744	10,369	700
17	Standardized approach (SA)	8,744	10,369	700
18	Internal model approaches (IMM)	-	-	-
19	Operational risk	12,699	8,597	1,016
20	Basic indicator approach	12,699	8,597	1,016
21	Standard approach	-	-	-
22	Advanced measurement approach	-	-	-
23	The amount of the discount threshold under the equity (subject to a 250% risk weight)	-	-	-
24	Floor adjustments	-	-	-
25	Total (1+4+7+8+9+10+11+12+16+19+23+24)	146,688	115,667	11,736

1. Credit Quality of Assets:

	Current Period	Gross carrying value in unconsolidated financial statements prepared as per TAS		Allowances/ depreciation and impairments	Net value
		Defaulted exposures	Non-defaulted exposures		
1	Loans	1,445	106,821	1,751	106,515
2	Debt securities	-	32,092	-	32,092
3	Off-balance sheet receivables	18	44,110	41	44,087
4	Total	1,463	183,023	1,792	182,694

BURGAN BANK A.Ş.
NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 30 JUNE 2026

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

**INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT OF THE BANK
(Continued):**
II. EXPLANATIONS ON RISK MANAGEMENT (Continued):

	Prior Period	Gross carrying value in unconsolidated financial statements prepared as per TAS		Allowances/ depreciation and impairments	Net value
		Defaulted exposures	Non-defaulted exposures		
1	Loans	874	91,170	1,260	90,784
2	Debt securities	-	34,694	24	34,670
3	Off-balance sheet receivables	23	34,303	44	34,282
4	Total	897	160,167	1,328	159,736

2. Changes in Stock of Defaulted Loans and Debt Securities:

Current Period		
1	Defaulted loans and debt securities at the end of the previous reporting period	897
2	Loans and debt securities that have defaulted since the last reporting period	687
3	Returned to non-defaulted status	-
4	Amounts written off (-)	-
5	Other changes	(121)
6	Defaulted loans and debt securities at the end of the reporting period (1+2-3-4±5)	1,463

Prior Period		
1	Defaulted loans and debt securities at the end of the previous reporting period	1,052
2	Loans and debt securities that have defaulted since the last reporting period	499
3	Returned to non-defaulted status	-
4	Amounts written off (-)	-
5	Other changes	(654)
6	Defaulted loans and debt securities at the end of the reporting period (1+2-3-4±5)	897

3. Credit Risk Mitigation Techniques:

	Current Period	Exposures unsecured: amount valued in accordance with TAS	Exposures secured by collateral	Collateralized amount of exposures secured by collateral	Exposures secured by financial guarantees	Collateralized amount of exposures secured by financial guarantees	Exposures secured by credit derivatives	Collateralized amount of exposures secured by credit derivatives
1	Loans	96,367	10,148	10,148	-	-	-	-
2	Debt securities	32,092	-	-	-	-	-	-
3	Total	128,459	10,148	10,148	-	-	-	-
4	Of which defaulted	1,436	9	9	-	-	-	-

	Prior Period	Exposures unsecured: amount valued in accordance with TAS	Exposures secured by collateral	Collateralized amount of exposures secured by collateral	Exposures secured by financial guarantees	Collateralized amount of exposures secured by financial guarantees	Exposures secured by credit derivatives	Collateralized amount of exposures secured by credit derivatives
1	Loans	78,029	12,755	12,755	-	-	-	-
2	Debt securities	34,670	-	-	-	-	-	-
3	Total	112,699	12,755	12,755	-	-	-	-
4	Default	874	-	-	-	-	-	-

BURGAN BANK A.Ş.**NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 30 JUNE 2026**

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

**INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT OF THE BANK
(Continued):****II. EXPLANATIONS ON RISK MANAGEMENT (Continued):****4. Standardised Approach – Credit Risk Exposure and Credit Risk Mitigation Effects:**

	Current Period	Exposures before CCF and CRM		Exposures post-CCF and CRM		RWA and RWA density	
		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	Risk Weighted Amount	Risk Weighted Amount Density
1	Receivables from central governments or central banks	59,828	-	59,919	-	-	0.0%
2	Receivables from regional governments or local authorities	3,107	1	1,859	1	930	50.0%
3	Receivables from administrative units and non-commercial enterprises	-	-	-	-	-	0%
4	Receivables from multilateral development banks	-	-	-	-	-	0%
5	Receivables from international organizations	-	-	-	-	-	0%
6	Receivables from institutions	3,979	1,508	5,227	1,172	2,136	33.0%
7	Receivables from corporates	68,271	29,835	66,997	18,194	78,853	93.0%
8	Retail exposures	20,191	5,517	20,141	1,362	16,127	75.0%
9	Receivables secured by residential property	15,001	144	15,001	71	8,596	57.0%
10	Receivables secured by commercial real estate	534	89	531	28	195	35.0%
11	Past-due loans	441	-	432	-	257	60.0%
12	Higher-risk categories by the Agency Board	-	13	-	2	3	117.0%
13	Mortgage-backed securities	-	-	-	-	-	0%
14	Short-term receivables from banks and intermediary institutions and short-term corporate receivables	-	-	-	-	-	0%
15	Investments in the nature of collective investment enterprise	-	-	-	-	-	0%
16	Other Receivables	14,942	-	14,941	-	13,953	93.0%
17	Equity investment	8	-	8	-	8	100.0%
18	Total	186,302	37,107	185,056	20,830	121,058	58.8%

BURGAN BANK A.Ş.**NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 30 JUNE 2026**

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

**INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT OF THE BANK
(Continued):****II. EXPLANATIONS ON RISK MANAGEMENT (Continued):****4. Standardised Approach – Credit Risk Exposure and Credit Risk Mitigation Effects
(continued):**

	Prior Period	Exposures before CCF and CRM		Exposures post-CCF and CRM		RWA and RWA density	
		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	Risk Weighted Amount	Risk Weighted Amount Density
	Risk categories						
1	Receivables from central governments or central banks	41,364	-	30,533	-	-	0.0%
2	Receivables from regional governments or local authorities	3,524	1	2,368	1	1,184	50.0%
3	Receivables from administrative units and non-commercial enterprises	-	-	30	-	28	90.8%
4	Receivables from multilateral development banks	-	-	-	-	-	0.0%
5	Receivables from international organizations	-	-	-	-	-	0.0%
6	Receivables from institutions	3,151	2,068	15,547	1,816	2,535	14.6%
7	Receivables from corporates	39,076	23,592	48,084	14,563	57,293	91.5%
8	Retail exposures	12,676	4,088	15,658	1,105	12,551	74.9%
9	Receivables secured by residential property	86	19	90	13	35	34.8%
10	Receivables secured by commercial real estate	10,936	567	11,300	138	6,726	58.8%
11	Past-due loans	271	-	261	-	178	68.2%
12	Higher-risk categories by the Agency Board	-	-	-	-	-	0.0%
13	Mortgage-backed securities	-	-	-	-	-	0.0%
14	Short-term receivables from banks and intermediary institutions and short-term corporate receivables	-	-	-	-	-	0.0%
15	Investments in the nature of collective investment enterprise	-	-	-	-	-	0.0%
16	Other receivables	12,491	-	12,491	-	11,679	93.5%
17	Equity investment	-	-	-	-	-	0.0%
18	Total	123,575	30,335	136,362	17,636	92,209	59.9%

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**INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT OF THE BANK
(Continued):****II. EXPLANATIONS ON RISK MANAGEMENT (Continued):****5. Receivables According to Risk Classes and Risk Weights:**

	Current Period											Total credit risk exposure amount (after CCF and CRM)
	Risk Classes/ Risk Weight	0%	10%	20%	Guaranteed by 35% Real Estate Fund	50%	75%	100%	150%	200%	500%	
1	Receivables from central governments or central banks	59,919	-	-	-	-	-	-	-	-	-	59,919
2	Receivables from regional governments or local authorities	-	-	-	-	1,860	-	-	-	-	-	1,860
3	Receivables from public sector entities	-	-	-	-	-	-	-	-	-	-	-
4	Receivables from multilateral development banks	-	-	-	-	-	-	-	-	-	-	-
5	Receivables from international organizations	-	-	-	-	-	-	-	-	-	-	-
6	Receivables from banks and institutions	-	-	3,685	-	2,630	-	84	-	-	-	6,399
7	Corporates receivables	-	-	1,352	-	10,512	-	73,327	-	-	-	85,191
8	Retail receivables	-	-	-	-	-	21,503	-	-	-	-	21,503
9	Receivables secured by residential property	-	-	-	-	12,953	-	2,119	-	-	-	15,072
10	Receivables secured by commercial real estate	-	-	-	559	-	-	-	-	-	-	559
11	Past-due loans	-	-	-	-	367	-	46	19	-	-	432
12	Higher-risk categories by the Agency Board	-	-	-	-	-	-	1	1	-	-	2
13	Mortgage-backed securities	-	-	-	-	-	-	-	-	-	-	-
14	Short-term receivables from banks and intermediary institutions and short-term corporate receivables	-	-	-	-	-	-	-	-	-	-	-
15	Investments in the nature of collective investment enterprise	-	-	-	-	-	-	-	-	-	-	-
16	Investments in equities	-	-	-	-	-	-	8	-	-	-	8
17	Other receivables	988	-	-	-	-	-	13,953	-	-	-	14,941
18	Total	60,907	-	5,037	559	28,322	21,503	89,538	20	-	-	205,886

	Prior Period				Guaranteed by 35% Real Estate Fund								Total credit risk exposure amount (after CCF and CRM)
	Risk Classes/ Risk Weight	0%	10%	20%		50%	75%	100%	150%	200%	500%		
1	Receivables from central governments or central banks	30,533	-	-	-	-	-	-	-	-	-	30,533	
2	Receivables from regional governments or local authorities	-	-	-	-	2,368	-	-	-	-	-	2,368	
3	Receivables from public sector entities	3	-	-	-	-	-	27	-	-	-	30	
4	Receivables from multilateral development banks	-	-	-	-	-	-	-	-	-	-	-	
5	Receivables from international organizations	-	-	-	-	-	-	-	-	-	-	-	
6	Receivables from banks and institutions	6,905	-	1,353	-	3,396	-	15	-	-	-	11,669	
7	Corporates receivables	4,448	-	1,511	-	9,736	-	52,647	-	-	-	68,342	
8	Retail receivables	22	-	1	-	20	16,721	-	-	-	-	16,764	
9	Receivables secured by residential property	1	-	-	101	-	-	-	-	-	-	102	
10	Receivables secured by commercial real estate	129	-	8	-	9,153	-	2,148	-	-	-	11,438	
11	Past-due loans	-	-	-	-	203	-	21	37	-	-	261	
12	Higher-risk categories by the Agency Board	-	-	-	-	-	-	-	-	-	-	-	
13	Mortgage-backed securities	-	-	-	-	-	-	-	-	-	-	-	
14	Short-term receivables from banks and intermediary institutions and short-term corporate receivables	-	-	-	-	-	-	-	-	-	-	-	
15	Investments in the nature of collective investment enterprise	-	-	-	-	-	-	-	-	-	-	-	
16	Investments in equities	-	-	-	-	-	-	-	-	-	-	-	
17	Other receivables	785	-	-	-	-	-	11,706	-	-	-	12,491	
18	Total	42,826	-	2,873	101	24,876	16,721	66,564	37	-	-	153,998	

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(Continued):****II. EXPLANATIONS ON RISK MANAGEMENT (Continued):****6. Assessment of Counterparty Credit Risk According to the Methods of Measurement:**

		Revaluation cost	Potential credit risk exposure	EEPE	Alpha used for computing regulatory EAD	Exposure after credit risk mitigation	Risk weighted amounts
	Current Period						
1	Standart Approach-CCR (for derivatives)	-	-		1.4	3,013	1,556
2	Internal Model Approach - (for derivative financial instruments, repo transactions, marketable securities or commodity lending or borrowing transactions, transactions with long swap periods and overdraft securities transactions)			-	-	-	-
3	Simplified Standardised Approach for Credit Risk Mitigation - (for repo transactions, marketable securities or commodity lending or borrowing transactions, transactions with long swap periods and overdraft securities transactions)					-	-
4	Comprehensive Method for Credit Risk Mitigation - (for repo transactions, marketable securities or commodity lending or borrowing transactions, transactions with long swap periods and overdraft securities transactions)					3,404	1,973
5	Value at risk for repo transactions, marketable securities or commodity lending or borrowing transactions, transactions with long swap periods and overdraft securities transactions					-	-
6	Total					6,417	3,529

		Revaluation cost	Potential credit risk exposure	EEPE	Alpha used for computing regulatory EAD	Exposure after credit risk mitigation	Risk weighted amounts
	Prior Period						
1	Standart Approach-CCR (for derivatives)	-	-		1.4	15,061	1,500
2	Internal Model Approach - (for derivative financial instruments, repo transactions, marketable securities or commodity lending or borrowing transactions, transactions with long swap periods and overdraft securities transactions)			-	-	-	-
3	Simplified Standardised Approach for Credit Risk Mitigation - (for repo transactions, marketable securities or commodity lending or borrowing transactions, transactions with long swap periods and overdraft securities transactions)					4,235	2,646
4	Comprehensive Method for Credit Risk Mitigation - (for repo transactions, marketable securities or commodity lending or borrowing transactions, transactions with long swap periods and overdraft securities transactions)					-	-
5	Value at risk for repo transactions, marketable securities or commodity lending or borrowing transactions, transactions with long swap periods and overdraft securities transactions					-	-
6	Total					19,296	4,146

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**INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT OF THE BANK
(Continued):****II. EXPLANATIONS ON RISK MANAGEMENT (Continued):****7. Capital Requirement for Credit Valuation Adjustments:**

	Current Period	Risk amount (After credit risk mitigation techniques)	Risk weighted amounts
	Total portfolio value with comprehensive approach CVA capital adequacy		
1	(i) Value at risk component (including 3*multiplier)		-
2	(ii) Stressed Value at Risk (including 3*multiplier)		-
3	All portfolios subject to Standardised CVA capital obligation	3,013	646
4	Total amount of CVA capital adequacy	3,013	646

	Prior Period	Risk amount (After credit risk mitigation techniques)	Risk weighted amounts
	Total portfolio value with comprehensive approach CVA capital adequacy		
1	(i) Value at risk component (including 3*multiplier)		-
2	(ii) Stressed Value at Risk (including 3*multiplier)		-
3	All portfolios subject to Standardised CVA capital obligation	15,061	346
4	Total amount of CVA capital adequacy	15,061	346

8. Standard Approach - Counterparty Credit Risk by Risk Classes and Risk Weights:

Current Period										Total credit risk
Risk weights	0%	10%	20%	50%	75%	100%	150%	Other		
Risk classes										
Central governments and central banks receivables	-	-	-	-	-	-	-	-	-	-
Local governments and municipalities receivables	-	-	-	-	-	-	-	-	-	-
Administrative and non commercial receivables	-	-	-	-	-	2	-	-	-	2
Multilateral Development Bank receivables	-	-	-	-	-	-	-	-	-	-
Receivables from international organizations	-	-	-	-	-	-	-	-	-	-
Banks and Intermediary Institutions receivables	22	-	1,659	2,009	-	-	-	-	-	3,690
Corporate receivables	-	-	519	233	-	1,964	-	-	-	2,716
Retail receivables	-	-	-	-	9	-	-	-	-	9
Mortgage receivables	-	-	-	-	-	-	-	-	-	-
Past-due loans	-	-	-	-	-	-	-	-	-	-
Higher-risk categories by the Agency Board	-	-	-	-	-	-	-	-	-	-
Mortgage- backed securities	-	-	-	-	-	-	-	-	-	-
Securitization positions	-	-	-	-	-	-	-	-	-	-
Receivables from banks and intermediary institutions with short-term credit ratings and corporate receivables	-	-	-	-	-	-	-	-	-	-
Investments in nature of collective investment enterprise	-	-	-	-	-	-	-	-	-	-
Investments in equities	-	-	-	-	-	-	-	-	-	-
Other receivables	-	-	-	-	-	-	-	-	-	-
Other assets	-	-	-	-	-	-	-	-	-	-
Total	22	-	2,178	2,242	9	1,966	-	-	-	6,417

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**INFORMATION RELATED TO FINANCIAL STRUCTURE AND RISK MANAGEMENT OF THE BANK
(continued):****II. EXPLANATIONS ON RISK MANAGEMENT (continued):****8. Standard Approach - Counterparty Credit Risk by Risk Classes and Risk Weights (Continued):**

Prior Period									
Risk weights	0%	10%	20%	50%	75%	100%	150%	Other	Total credit risk
Risk Classes									
Central governments and central banks receivables	10,918	-	-	-	-	-	-	-	10,918
Local governments and municipalities receivables	-	-	-	-	-	-	-	-	-
Administrative and non commercial receivables	-	-	-	-	-	28	-	-	28
Multilateral Development Bank receivables	-	-	-	-	-	-	-	-	-
Receivables from international organizations	-	-	-	-	-	-	-	-	-
Banks and Intermediary Institutions receivables	-	-	2,031	2,062	-	63	-	-	4,156
Corporate receivables	-	-	1,603	587	-	2,003	-	-	4,193
Retail receivables	-	-	-	-	1	-	-	-	1
Mortgage receivables	-	-	-	-	-	-	-	-	-
Past-due loans	-	-	-	-	-	-	-	-	-
Higher-risk categories by the Agency Board	-	-	-	-	-	-	-	-	-
Mortgage- backed securities	-	-	-	-	-	-	-	-	-
Securitization positions	-	-	-	-	-	-	-	-	-
Receivables from banks and intermediary institutions with short-term credit ratings and corporate receivables	-	-	-	-	-	-	-	-	-
Investments in nature of collective investment enterprise	-	-	-	-	-	-	-	-	-
Investments in equities	-	-	-	-	-	-	-	-	-
Other receivables	-	-	-	-	-	-	-	-	-
Other assets	-	-	-	-	-	-	-	-	-
Total	10,918	-	3,634	2,649	1	2,094	-	-	19,296

9. Collaterals Used for Counterparty Credit Risk:

Current Period	Collaterals for Derivative Financial Instruments				Collaterals for Other Transactions	
	Collaterals Taken		Collaterals Given		Collaterals Taken	Collaterals Given
	Segregated	Unsegregated	Segregated	Unsegregated		
Cash - local currency	-	-	-	-	4,835	-
Cash - foreign currency	-	-	-	-	10,118	-
Government bonds - domestic	-	-	-	-	-	-
Government bonds - other	-	-	-	-	-	-
Public institution bonds	-	-	-	-	-	-
Corporate bonds	-	-	-	-	-	-
Share certificate	-	-	-	-	-	-
Other guarantee	-	-	-	-	-	-
Total	-	-	-	-	14,953	-

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**INFORMATION RELATED TO FINANCIAL STRUCTURE AND RISK MANAGEMENT OF THE BANK
(continued):****II. EXPLANATIONS ON RISK MANAGEMENT (continued):****9. Collaterals Used for Counterparty Credit Risk (Continued):**

Prior Period	Collaterals for Derivative Financial Instruments				Other Transaction Collaterals	
	Collaterals Taken		Collaterals Given		Collaterals Taken	Collaterals Given
	Segregated	Unsegregated	Segregated	Unsegregated		
Cash - local currency	-	-	-	-	3,533	-
Cash - foreign currency	-	-	-	-	7,372	-
Government bonds - domestic	-	-	-	-	-	-
Government bonds - other	-	-	-	-	-	-
Public institution bonds	-	-	-	-	-	-
Corporate bonds	-	-	-	-	-	-
Share certificate	-	-	-	-	-	-
Other guarantee	-	-	-	-	-	-
Total	-	-	-	-	10,905	-

10. Credit Derivatives:

None.

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**INFORMATION RELATED TO FINANCIAL STRUCTURE AND RISK MANAGEMENT OF THE BANK
(continued):****II. EXPLANATIONS ON RISK MANAGEMENT (continued):****11. Risks to Central Counterparty:**

The Bank is exposed to a minimal Central Counterparty risk due to its futures transactions in the Takasbank market.

Current Period	Risk Amount After CRM	RWA
1 Total risks arising from transactions to qualified CCP		3
2 Regarding risks arising from transactions in CCP (excluding initial margin and guarantee fund amount)	-	-
3 (i) OTC derivative financial instruments	5,312	3
4 (ii) Other derivative financial instruments	-	-
(iii) Repo-reverse repo transactions, overdraft transactions, and lending or borrowing securities or commodities	-	-
6 (iv) Netting groups to which cross product netting is applied	-	-
7 Reserved initial margin	-	-
8 Unreserved initial margin	-	-
9 Paid guarantee fund amount	-	-
10 Unpaid guarantee fund commitment	-	-
11 Total risks arising from transactions to non-qualified CCPs		-
12 Regarding risks arising from transactions in CCP (excluding initial margin and guarantee fund amount)	-	-
13 (i) OTC derivative financial instruments	-	-
14 (ii) Other derivative financial instruments	-	-
(iii) Repo-reverse repo transactions, overdraft transactions, and lending or borrowing securities or commodities	-	-
16 (iv) Netting groups to which cross product netting is applied	-	-
17 Reserved initial margin	-	-
18 Unreserved initial margin	-	-
19 Paid guarantee fund amount	-	-
20 Unpaid guarantee fund commitment	-	-

Prior Period	Risk Amount After CRM	RWA
1 Total risks arising from transactions to qualified CCP		4
2 Regarding risks arising from transactions in CCP (excluding initial margin and guarantee fund amount)	-	-
3 (i) OTC derivative financial instruments	119	4
4 (ii) Other derivative financial instruments	-	-
(iii) Repo-reverse repo transactions, overdraft transactions, and lending or borrowing securities or commodities	-	-
6 (iv) Netting groups to which cross product netting is applied	-	-
7 Reserved initial margin	-	-
8 Unreserved initial margin	-	-
9 Paid guarantee fund amount	-	-
10 Unpaid guarantee fund commitment	-	-
11 Total risks arising from transactions to non-qualified CCPs		-
12 Regarding risks arising from transactions in CCP (excluding initial margin and guarantee fund amount)	-	-
13 (i) OTC derivative financial instruments	-	-
14 (ii) Other derivative financial instruments	-	-
(iii) Repo-reverse repo transactions, overdraft transactions, and lending or borrowing securities or commodities	-	-
16 (iv) Netting groups to which cross product netting is applied	-	-
17 Reserved initial margin	-	-
18 Unreserved initial margin	-	-
19 Paid guarantee fund amount	-	-
20 Unpaid guarantee fund commitment	-	-

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**INFORMATION RELATED TO FINANCIAL STRUCTURE AND RISK MANAGEMENT OF THE BANK
(continued):****II. EXPLANATIONS ON RISK MANAGEMENT (continued):****12. Securitization Disclosures:**

None.

13. Market Risk Under Standardised Approach:

	Current Period	RWA
	Outright (cash) products	
1	Interest rate risk (general and specific)	4,568
2	Equity risk (general and specific)	1,433
3	Foreign exchange risk	684
4	Commodity risk	2,028
	Options	
5	Simplified approach	-
6	Delta-plus method	31
7	Scenario approach	-
8	Securitisation	-
9	Total	8,744

	Prior Period	RWA
	Outright (cash) products	
1	Interest rate risk (general and specific)	3,345
2	Equity risk (general and specific)	3,180
3	Foreign exchange risk	2,796
4	Commodity risk	722
	Options	
5	Simplified approach	-
6	Delta-plus method	326
7	Scenario approach	-
8	Securitisation	-
9	Total	10,369

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**INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT OF THE BANK
(Continued):****III. EXPLANATIONS ON CURRENCY RISK:**

The difference between the Bank's foreign currency denominated and foreign currency indexed on- and off-balance sheet assets and liabilities is defined as the "Net Foreign Currency Position" and it is the basis of currency risk. Another important dimension of the currency risk is the change in the exchange rates of different foreign currencies in Net Foreign Currency Position (cross currency risk).

A series of limits for the tenure of spot and forward foreign exchange positions are set by the Board of Directors annually. The Bank has a short-term conservative foreign currency position management policy.

The Bank's publicly announced foreign exchange bid rates as of the date of the financial statements and for the last five days prior to that date:

	EUR		USD	
	30 June 2026	31 December 2025	30 June 2026	31 December 2025
Currency Buying Rate	TL 53.0866	TL 50.2859	TL 46.5747	TL 42.8457
1st Day's Currency Buying Rate	TL 53.0866	TL 50.2859	TL 46.5747	TL 42.8457
2nd Day's Currency Buying Rate	TL 53.0950	TL 50.4532	TL 46.5551	TL 42.8623
3rd Day's Currency Buying Rate	TL 52.9289	TL 50.4519	TL 46.4482	TL 42.8542
4th Day's Currency Buying Rate	TL 52.7177	TL 50.3547	TL 46.4302	TL 42.7656
5th Day's Currency Buying Rate	TL 52.6683	TL 50.3896	TL 46.4099	TL 42.7641

The simple arithmetic average of the Bank's foreign exchange bid rates for the last thirty days preceding the balance sheet date for major foreign currencies are shown below:

	EUR		USD	
	30 June 2026	31 December 2025	30 June 2026	31 December 2025
30-day arithmetic average	TL 53.1865	TL 49.9225	TL 46.1783	TL 42.6061

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**INFORMATION RELATED TO FINANCIAL STRUCTURE AND RISK MANAGEMENT OF THE BANK
(Continued):****III. EXPLANATIONS ON CURRENCY RISK (Continued):****Information on currency risk of the Bank:**

	EUR	USD	Other FC	Total
30 June 2026				
Assets				
Cash (Cash in Vault, Effectives, Cash in Transit, Cheques Purchased) and Balances with The Central Bank of the Republic of Turkey	289	19,097	864	20,250
Banks	62	1,520	393	1,975
Financial Assets at Fair Value Through Profit or Loss ⁽¹⁾	470	3,444	188	4,102
Interbank Money Market Placements	-	-	-	-
Financial Assets at Fair Value Through Other Comprehensive Income	1,536	3,984	-	5,520
Loans ⁽²⁾	32,418	18,184	-	50,602
Investments in Associates, Subsidiaries and Joint Ventures	-	-	-	-
Financial Assets Measured at Amortized Cost	2,480	6,040	-	8,520
Hedging Derivative Financial Assets ⁽¹⁾	27	8	-	35
Tangible Assets	-	-	-	-
Intangible Assets	-	-	-	-
Other Assets ⁽⁴⁾	429	598	-	1,027
Total Assets	37,711	52,875	1,445	92,031
Liabilities				
Bank Deposits	61	701	34	796
Foreign Currency Deposits	8,164	14,629	16,684	39,477
Funds From Interbank Money Market	1,826	8,294	-	10,120
Funds Borrowed From Other Financial Institutions	13,817	59,057	-	72,874
Marketable Securities Issued	-	-	-	-
Miscellaneous Payables	407	1,390	-	1,797
Hedging Derivative Financial Liabilities ⁽³⁾	36	77	28	141
Other Liabilities ⁽⁴⁾	692	702	31	1,425
Total Liabilities	25,003	84,850	16,777	126,630
Net On-balance Sheet Position	12,708	(31,975)	(15,332)	(34,599)
Net Off-balance Sheet Position	(12,220)	31,024	15,807	34,611
Financial Derivative Assets	20,273	69,267	20,632	110,172
Financial Derivative Liabilities	32,493	38,243	4,825	75,561
Non-Cash Loans ⁽⁵⁾	4,154	10,458	179	14,791
31 December 2025				
Total Assets	37,052	37,443	1,693	76,188
Total Liabilities	17,199	72,213	14,420	103,832
Net On-balance Sheet Position	19,853	(34,770)	(12,727)	(27,644)
Net Off-balance Sheet Position	(19,793)	32,780	12,906	25,893
Financial Derivative Assets	14,683	56,545	14,820	86,048
Financial Derivative Liabilities	34,476	23,765	1,914	60,155
Non-Cash Loans ⁽⁵⁾	4,363	11,269	133	15,765

(1) TL 1,454 (31 December 2025: TL 157) derivative financial instruments income accruals are not included.

(2) Foreign currency indexed loans: None as of the current period (31 December 2025: None).

(3) TL 1,596 (31 December 2025: TL 376) derivative financial instruments expense accruals are not included in the table.

(4) Among Other Assets, TL 8 of Prepaid Expenses are not included in the table. Among Other Liabilities, TL 16 (31 December 2025: TL 127) of "Securities Valuation Differences" and "Hedging Reserves", as well as "General Reserves" are not included in the table.

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

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

**INFORMATION RELATED TO FINANCIAL STRUCTURE AND RISK MANAGEMENT OF THE BANK
(Continued):****IV. EXPLANATIONS ON INTEREST RATE RISK:**

Interest rate risk is the risk that expresses the effects of fluctuations in the market interest rates on the value increase/decrease of the Bank's interest rate sensitive assets and liabilities. The interest sensitivity of risks regarding the interest rate both on the on-balance sheet and off-balance sheet are monitored following several analyses and are discussed in Asset and Liability Committee weekly.

The Bank closely monitors the maturity gap between liabilities and assets that may arise in the balance sheet to manage the interest rate risk better. Additionally, interest rate swaps and cross currency swaps that are followed under banking accounts and aim to hedge risks are conducted by the Treasury, Capital Markets and Financial Institutions Group. Liquidity management is critical in the combination of investments, securities which fair value difference reflected in other comprehensive income and the trading portfolio. Through using these precautions, the possible loss effects on the shareholders' equity due to both credit risk and interest risk during the volatile periods of the market are minimized.

a. Interest rate sensitivity of assets, liabilities and off-balance sheet items based on repricing dates (As for the remaining time to repricing):

30 June 2026	Up to 1 Month	1-3 Months	3-12 Months	1-5 Years	5 Years and Over	Non-Interest Bearing	Total
Assets ⁽¹⁾							
Cash (Cash in Vault, Effectives, Cash in Transit, Cheques Purchased) and Balances with The Central Bank of the Republic of Turkey	5,676	-	-	-	-	23,353	29,029
Due From Banks ⁽¹⁾	-	-	-	-	-	1,976	1,976
Financial Assets at Fair Value Through Profit/Loss ⁽²⁾	3,401	1,784	1,643	2,468	1,629	703	11,628
Interbank Money Market Placements	-	-	-	-	-	-	-
Financial Assets at Fair Value Through Other Comprehensive Income	1,714	715	459	4,232	4,999	8	12,127
Loans ⁽³⁾	21,772	17,997	50,248	13,758	2,299	441	106,515
Financial Assets Measured at Amortized Cost ⁽⁴⁾	1,157	8,075	697	4,532	5,513	-	19,974
Other Assets ⁽⁵⁾	-	-	-	-	-	16,466	16,466
Total Assets	33,720	28,571	53,047	24,990	14,440	42,947	197,715
Liabilities							
Bank Deposits	605	-	-	-	-	192	797
Other Deposits	49,582	7,982	515	-	-	23,744	81,823
Funds From Interbank Money Market	10,217	824	1,795	428	1,690	-	14,954
Miscellaneous Payables ⁽⁶⁾	-	-	-	-	-	2,622	2,622
Marketable Securities Issued	-	-	637	-	-	-	637
Funds Borrowed From Other Financial Institutions	10,393	21,854	28,132	833	11,721	-	72,933
Other Liabilities ^{(6) (7)}	2,881	1,350	1,718	593	47	17,360	23,949
Total Liabilities	73,678	32,010	32,797	1,854	13,458	43,918	197,715
Balance Sheet Long Position	-	-	20,250	23,136	982	-	44,367
Balance Sheet Short Position	(39,958)	(3,439)	-	-	-	(971)	(44,367)
Off-balance Sheet Long Position	-	-	3,899	8,286	992	-	13,177
Off-balance Sheet Short Position	(13,312)	(9,447)	-	-	-	-	(22,759)
Total Position	(53,270)	(12,886)	24,149	31,422	1,974	(971)	(9,582)

⁽¹⁾ Assets are shown with their net values in their related period by deducting allowances for expected credit losses.⁽²⁾ Financial Assets at Fair Value Through Profit/Loss includes hedging derivative financial assets amounting to TL 5,489 classified to a related re-pricing periods.⁽³⁾ Loans includes TL 1,751 Expected Loss Provisions.⁽⁴⁾ Financial Assets Measured at Amortized Cost item includes expected loss provisions: None.⁽⁵⁾ Other Assets item consists of TL 1,991 Fixed Assets Held for Sale and Discontinued Operations, TL 6,617 Partnership Investments, TL 1,131 Tangible Assets, TL 465 Intangible Assets, TL 440 Deferred Tax Asset and TL 5,820 Other Assets.⁽⁶⁾ Derivative financial liabilities of Other Liabilities amounting to TL 5,992 are shown in the relevant repricing periods. Other Liabilities and Miscellaneous Payables item consists of TL 5,992 Derivative Financial Liabilities, TL 596 Liabilities from Lease Transactions, TL 326 Provisions, TL 640 Current Tax Liabilities, TL 5,164 Other Liabilities and TL 13,853 Shareholders' Equity.⁽⁷⁾ Shareholders' Equity is presented in the Non-Interest Bearing column.

BURGAN BANK A.Ş.**NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 30 JUNE 2026**

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

**INFORMATION RELATED TO FINANCIAL STRUCTURE AND RISK MANAGEMENT OF THE BANK
(Continued):****IV. EXPLANATIONS ON INTEREST RATE RISK:****a. Interest rate sensitivity of assets, liabilities and off-balance sheet items based on repricing dates (As for the remaining time to repricing):**

31 December 2025	Up to 1 Month	1-3 Months	3-12 Months	1-5 Years	5 Years and Over	Non-Interest Bearing	Total
Assets ⁽¹⁾							
Cash (Cash in Vault, Effectives, Cash in Transit, Cheques Purchased) and Balances with The Central Bank of the Republic of Turkey	3,189	-	-	-	-	14,711	17,900
Due From Banks ⁽¹⁾	-	-	-	-	-	2,577	2,577
Financial Assets at Fair Value Through Profit/Loss ⁽²⁾	1,631	1,434	2,030	1,647	1,069	1,589	9,400
Interbank Money Market Placements	-	-	-	-	-	-	-
Financial Assets at Fair Value Through Other Comprehensive Income	1,161	1,290	210	4,578	3,507	7	10,753
Loans ⁽³⁾	23,987	13,853	33,977	16,451	2,243	272	90,783
Financial Assets Measured at Amortized Cost ⁽⁴⁾	1,382	7,056	1,128	3,370	4,596	-	17,532
Other Assets ⁽⁵⁾	-	-	-	-	-	13,961	13,961
Total Assets	31,350	23,633	37,345	26,046	11,415	33,117	162,906
Liabilities							
Bank Deposits	617	-	-	-	-	26	643
Other Deposits	40,346	11,557	1,650	-	-	12,121	65,674
Funds From Interbank Money Market	6,991	3,663	-	746	638	-	12,038
Miscellaneous Payables ⁽⁶⁾	-	-	-	-	-	1,369	1,369
Marketable Securities Issued	-	-	-	-	-	-	-
Funds Borrowed From Other Financial Institutions	2,784	33,345	24,714	52	-	2,142	63,037
Other Liabilities ^{(6) (7)}	1,025	835	1,573	732	41	15,939	20,145
Total Liabilities	51,763	49,400	27,937	1,530	679	31,597	162,906
Balance Sheet Long Position	-	-	9,408	24,516	10,736	1,520	46,180
Balance Sheet Short Position	(20,413)	(25,767)	-	-	-	-	(46,180)
Off-balance Sheet Long Position	-	-	-	2,627	451	-	3,078
Off-balance Sheet Short Position	(4,362)	(2,756)	(892)	-	-	-	(8,010)
Total Position	(24,775)	(28,523)	8,516	27,143	11,187	1,520	(4,932)

⁽¹⁾ Assets are shown with their net values in their related period by deducting allowances for expected credit losses.⁽²⁾ Financial Assets at Fair Value Through Profit/Loss includes hedging derivative financial assets amounting to TL 3,008 classified to a related re-pricing periods.⁽³⁾ Loans includes TL 1,261 Expected Loss Provisions.⁽⁴⁾ Financial Assets Measured at Amortized Cost item includes expected loss provisions: None.⁽⁵⁾ Other Assets item consists of TL 2,400 Fixed Assets Held for Sale and Discontinued Operations, TL 5,625 Partnership Investments, TL 1,078 Tangible Assets, TL 518 Intangible Assets, TL 323 Deferred Tax Asset and TL 4,017 Other Assets.⁽⁶⁾ Derivative financial liabilities of Other Liabilities amounting to TL 3,710 are shown in the relevant repricing periods. Other Liabilities and Miscellaneous Payables item consists of TL 3,710 Derivative Financial Liabilities, TL 499 Liabilities from Lease Transactions, TL 643 Provisions, TL 561 Current Tax Liabilities, TL 3,152 Other Liabilities and TL 12,949 Shareholders' Equity.⁽⁷⁾ Shareholders' Equity is presented in the Non-Interest Bearing column.

BURGAN BANK A.Ş.**NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 30 JUNE 2026**

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

INFORMATION RELATED TO FINANCIAL STRUCTURE AND RISK MANAGEMENT OF THE BANK (Continued):**IV. EXPLANATIONS ON INTEREST RATE RISK (Continued):****b. Average interest rates for monetary financial instruments:**

Average interest rates in the tables below are calculated by weighting simple interest rates with principal amounts.

30 June 2026	EUR	USD	Other FC	TL
Assets	%	%	%	%
Cash (Cash in Vault, Effectives, Cash in Transit, Cheques Purchased) and Balances with the Central Bank of the Republic of Turkey	-	-	-	34.40
Due From Banks	-	-	-	-
Financial Assets at Fair Value Through Profit/Loss	4.39	7.15	-	32.72
Interbank Money Market Placements	-	-	-	-
Financial Assets at Fair Value Through Other Comprehensive Income	5.12	7.03	-	34.41
Loans	6.33	7.74	-	41.15
Financial Assets Measured at Amortized Cost	5.05	7.80	-	28.78
Liabilities				
Bank Deposits (*)	-	3.27	-	-
Other Deposits (*)	1.75	2.38	-	33.44
Funds From Interbank Money Market	2.61	4.17	-	33.98
Miscellaneous Payables	-	-	-	-
Marketable Securities Issued	-	-	-	40.55
Funds Borrowed From Other Financial Institutions	3.84	5.48	-	35.79

(*) Demand deposits are included in the calculation of the weighted average interest rates.

31 December 2025	EUR	USD	Other FC	TL
Assets	%	%	%	%
Cash (Cash in Vault, Effectives, Cash in Transit, Cheques Purchased) and Balances with the Central Bank of the Republic of Turkey	-	-	-	35.75
Due From Banks	1.94	2.45	-	-
Financial Assets at Fair Value Through Profit/Loss	5.00	6.94	-	34.31
Interbank Money Market Placements	-	-	-	-
Financial Assets at Fair Value Through Other Comprehensive Income	4.98	7.08	-	34.92
Loans	6.16	7.33	-	39.91
Financial Assets Measured at Amortized Cost	4.56	7.87	-	29.72
Liabilities				
Bank Deposits(*)	-	3.24	-	36.93
Other Deposits (*)	-	2.50	-	35.26
Funds From Interbank Money Market	2.88	4.41	-	34.63
Miscellaneous Payables	-	-	-	-
Marketable Securities Issued	-	-	-	-
Funds Borrowed From Other Financial Institutions	3.64	5.30	-	34.48

(*) Demand deposits are included in the calculation of the weighted average interest rates.

BURGAN BANK A.Ş.**NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 30 JUNE 2026**

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

**INFORMATION RELATED TO FINANCIAL STRUCTURE AND RISK MANAGEMENT OF THE BANK
(Continued):****IV. EXPLANATIONS ON INTEREST RATE RISK (Continued):****c. Interest rate risk resulting from banking accounts:**

1. The nature of the interest rate risk arising from banking accounts and the measurement frequency of such risk, including significant assumptions relating to early repayments of fixed-rate loans, early withdrawals of time deposits and non-maturity core deposits, are as follows:
 - Interest rate risk resulting from the banking accounts is measured according to the month-end balance in accordance with "Regulation on the Measurement and Evaluation of Interest Rate Risk Arising from Banking Accounts under the Standardised Approach, published in the Official Gazette dated 12 May 2025 and numbered 32898"
 - Interest sensitive items are taken into consideration in accordance with the re-pricing period and depending on the estimated cash flows. Demand deposits are taken into account based on the core deposit calculations. The change calculated by implementing interest rate shocks on the differences created in accordance with the re-pricing periods of the assets and liabilities in the banking accounts is proportioned to the core capital. The table presents the results of parallel upward and parallel downward shocks.
2. The differences in the Bank's economic value arising from fluctuations in interest rates, in accordance with the "Regulation on the Measurement and Evaluation of Interest Rate Risk Arising from Banking Accounts under the Standard Shock Method", broken down by currency, are presented in the table below. In the calculations, items denominated in Euro and Japanese Yen are presented under the Euro heading.

	Applied Shock (+/- x basis point)	Earnings/ Losses	Earnings/ Equities-Losses/ Equities
1. TL	+500 bp	(466,603)	(2.6%)
2. TL	-400 bp	462,973	2.6%
3. EUR	+200 bp	(473,930)	(2.7%)
4. EUR	-200 bp	522,723	3.0%
5. USD	+200 bp	(460,532)	(2.6%)
6. USD	-200 bp	631,415	3.6%
Total (For Negative Shocks)		1,617,111	9.2%
Total (For Positive Shocks)		(1,401,065)	(7.9%)

V. EXPLANATIONS ON SHARE CERTIFICATE POSITION RISK:

None.

INFORMATION RELATED TO FINANCIAL STRUCTURE AND RISK MANAGEMENT OF THE BANK (Continued):**VI. EXPLANATIONS ON LIQUIDITY RISK MANAGEMENT AND LIQUIDITY COVERAGE RATIO:**

Liquidity risk is the risk generated as a result of not having an effect or cash inflow at a level which can meet cash outflow, formed because of an imbalance in cash flow, timely and completely.

Effective liquidity risk management requires assigning appropriate staff for measurement and monitoring and timely informing management of the Bank. Board of Directors and senior management is responsible to understand the nature and level of the liquidity risk taken by the Bank and the instruments measuring these risks. Additionally, Board of Directors and Senior Management are responsible for the compliance of funding strategies to risk tolerance which is determined to be applied.

Liquidity risk management framework of the Bank is determined with "Burgan Bank Risk Management Policy" and "Burgan Bank Liquidity Risk Policy" documents approved by Bank's Board of Directors and "Burgan Bank Risk Management Policy" and "Burgan Bank Treasury Policy" and "Burgan Bank Assets & Liabilities Management Committee (ALCO)" in scope of banking legislation.

Liquidity management is primarily under the responsibility of ALCO in accordance with the Liquidity Risk Management of the Bank. Treasury, Capital Markets and Financial Corporations Group are responsible to perform required actions in accordance with the liquidity standards determined in accordance with the Liquidity Risk Policy. Market Risk Departments is secondarily responsible and it is responsible to control and report compliance with the limits. Periodic and specific reports on liquidity risk, stress tests, scenario analyses, risk limits compliance reports and detailed information on legal liquidity reports (frequency of reports and the bodies they are submitted to) are included in the Bank's Liquidity Risk Policy.

Liquidity risk exposed by the Bank, risk appetite, liquidity risk reduction appropriate to liquidity and funding policies (diversification of funding sources and maturities, derivative transactions), establishment of effective control environment, risk limits, early warning and triggering market indicators are managed through monitoring closely.

The liquidity risk is removed by short term placements, liquid marketable assets wallet and strong equity structure in the management of liquidity risk. Board of Directors of Bank can perform limit reduction regardless of credit value in current placement limits when the volatility in markets increases. Management of the Bank and ALCO monitors possible marginal costs of payments and spurts as a result of studies made in scope of scenario analysis while tracking interest margin in diversified maturity segments between assets and liabilities. Borrowing limits which can be used in short-term for spurts from Central Bank, BIST Repo Market, Takasbank Money Market and banks are applied at a minimum level. The Bank does not need to use these sources because of its current liquidity position but it uses the aforementioned limits for short-term transaction opportunities. Assets, liabilities and positions on the basis of main tffes of currencies (currencies forming at least 5% of Bank's total liabilities) are managed under the control of Treasury and Capital Markets.

INFORMATION RELATED TO FINANCIAL STRUCTURE AND RISK MANAGEMENT OF THE BANK (Continued):**VI. EXPLANATIONS ON LIQUIDITY RISK MANAGEMENT AND LIQUIDITY COVERAGE RATIO (Continued):**

Although the Bank is responsible to comply with liquidity limitations which are determined in Liquidity Risk Policy, it is primarily obliged with minimum liquidity limits determined by the legal legislation. There should be no excess in liquidity limits in accordance with the Bank's policy. Acceptation of current risk level, reduction or termination of activities causing to risk are evaluated for the risk which are not reduced. The actions, which shall be taken if there is an excess in the legal and internal limits, are detailed in Liquidity Risk Policy of the Bank. Overflow which is formed in liquidity ratios tracked according to legal limitations is eliminated in the period which is also determined by legal legislation.

Triggering market indicators are indicators which are tracked as early warning signals before the transition to stress environment which can form in the market as a result of ordinary business condition. Early warning limits related to liquidity risk in Bank are determined and aforementioned limits are monitored closely with the triggering market indicators.

Market Risk Department reports results of scenarios related to liquidity risk to Board of Directors, Risk Coordination Committee, Risk Committee and ALCO through making monthly calculations based on stress scenarios. These stress tests identify negative market conditions and potential fund outflows which occur in funding resources in a liquidity crisis. The purpose of stress test is to inform related committees and Board of Directors regarding liquidity outflows and derogation which can occur in the liquidity ratios of the Bank. Required actions are taken by ALCO if there are similar situations mentioned in stress scenarios. Market Risk Unit conducts stress tests more frequently during periods of high volatility and shares the results with the relevant management.

The Bank does not serve a function as a central funding institution in its relationship with its partnerships. Intra-group liquidity management and funding strategies are limited to related legal limitations.

BURGAN BANK A.Ş.**NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 30 JUNE 2026**

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

**INFORMATION RELATED TO FINANCIAL STRUCTURE AND RISK MANAGEMENT OF THE BANK
(Continued):****VI. EXPLANATIONS ON LIQUIDITY RISK MANAGEMENT AND LIQUIDITY COVERAGE
RATIO (Continued):****Liquidity Coverage Ratio:**

30 June 2026		Total Value with Disregard Ratio Applied (*)		Consideration Rate Applied Total Value (*)	
		TL+FC	FC	TL+FC	FC
HIGH QUALITY LIQUID ASSETS					
1	High quality liquid assets			44,589	25,087
CASH OUTFLOWS					
2	Retail and small business customers deposits	45,207	19,789	3,715	1,979
3	Stable deposits	16,113	-	806	-
4	Less stable deposits	29,094	19,789	2,909	1,979
5	Unsecured funding other than retail and small business customers deposits	40,150	26,865	29,191	17,706
6	Operational deposits	547	368	133	92
7	Non-operational deposits	30,719	20,005	20,174	11,122
8	Other unsecured funding	8,884	6,492	8,884	6,492
9	Secured funding	-	-	-	-
10	Other cash outflows	829	135	829	135
11	Liquidity needs related to derivatives and market valuation changes on derivatives transactions	829	135	829	135
12	Debts related to the structured financial products	-	-	-	-
13	Commitment related to debts to financial markets and other off balance sheet liabilities	-	-	-	-
14	Commitments that are unconditionally revocable at any time by the Bank and other contractual commitments	-	-	-	-
15	Other irrevocable or conditionally revocable commitments	33,840	16,240	4,946	1,982
16	TOTAL CASH OUTFLOWS	-	-	38,681	21,802
CASH INFLOWS					
17	Secured receivables	-	-	-	-
18	Unsecured receivables	19,337	9,594	12,067	6,318
19	Other cash inflows	-	14,941	-	14,941
20	TOTAL CASH INFLOWS	19,337	24,535	12,067	21,259
				Upper Limit Applied Values	
21	TOTAL HIGH QUALITY LIQUID ASSETS INVENTORY			44,589	25,087
22	TOTAL NET CASH OUTFLOWS			26,615	5,450
23	LIQUIDITY COVERAGE RATIO (%)			167.54	460.27

(*) The arithmetic average of the last three months weekly Liquidity Coverage Ratio's are used.

BURGAN BANK A.Ş.**NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 30 JUNE 2026**

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**INFORMATION RELATED TO FINANCIAL STRUCTURE AND RISK MANAGEMENT OF THE BANK
(Continued):****VI. EXPLANATIONS ON LIQUIDITY RISK MANAGEMENT AND LIQUIDITY COVERAGE
RATIO (Continued):****Liquidity Coverage Ratio (Continued)**

		Total Value with Disregard Ratio Applied (*)		Consideration Rate Applied Total Value (*)	
31 December 2025		TL+FC	FC	TL+FC	FC
HIGH QUALITY LIQUID ASSETS					
1	High quality liquid assets			32,641	13,912
CASH OUTFLOWS					
2	Retail and small business customers deposits	49,825	24,291	4,383	2,429
3	Stable deposits	11,994	-	600	-
4	Less stable deposits	37,831	24,291	3,783	2,429
5	Unsecured funding other than retail and small business customers deposits	20,312	15,520	12,031	8,555
6	Operational deposits	7,350	6,468	1,838	1,617
7	Non-operational deposits	8,358	6,548	5,589	4,434
8	Other unsecured funding	4,604	2,504	4,604	2,504
9	Secured funding	-	-	-	-
10	Other cash outflows	2,261	1,863	2,261	1,863
11	Liquidity needs related to derivatives and market valuation changes on derivatives transactions	2,261	1,863	2,261	1,863
12	Debts related to the structured financial products	-	-	-	-
13	Commitment related to debts to financial markets and other off balance sheet liabilities	-	-	-	-
14	Commitments that are unconditionally revocable at any time by the Bank and other contractual commitments	-	-	-	-
15	Other irrevocable or conditionally revocable commitments	29,119	13,857	4,335	1,856
16	TOTAL CASH OUTFLOWS	-	-	23,010	14,703
CASH INFLOWS					
17	Secured receivables	-	-	-	-
18	Unsecured receivables	10,797	5,516	6,803	3,891
19	Other cash inflows	-	6,747	-	6,747
20	TOTAL CASH INFLOWS	10,797	12,263	6,803	10,638
				Upper Limit Applied Values	
21	TOTAL HIGH QUALITY LIQUID ASSETS INVENTORY			32,641	13,912
22	TOTAL NET CASH OUTFLOWS			16,207	4,065
23	LIQUIDITY COVERAGE RATIO (%)			201.40	342.27

(*) The arithmetic average of the last three months weekly Liquidity Coverage Ratio's are used.

BURGAN BANK A.Ş.**NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 30 JUNE 2026**

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**INFORMATION RELATED TO FINANCIAL STRUCTURE AND RISK MANAGEMENT OF THE BANK
(Continued):****VI. EXPLANATIONS ON LIQUIDITY RISK MANAGEMENT AND LIQUIDITY COVERAGE
RATIO (Continued):**

Liquidity coverage rate is calculated through estimating high quality liquid assets owned by the Bank to net cash out flows based on 30 days of maturity. Balance items which are determinant on the ratio are sorted as required reserves kept in Central Bank of Turkey, securities which are not subject to repo/guarantee, deposit having a corporate transaction, banks deposits, foreign sourced funds and receivables from banks. The impacts of aforementioned items on liquidity coverage ratio are higher than other items since they have a higher share in liquid assets and net cash out flows and they can change in time.

High quality liquid assets of the Bank consist of accounts in Central Bank of Turkey, at a ratio of 51% and securities issued by Undersecretariat of Treasury at a ratio of 45%. The fund resources are distributed among deposits of individuals and retail, corporate deposits and due to banks at ratios of 10%, 68% and 10% respectively.

Fluctuations in foreign currency derivative transaction volumes, mainly in foreign currency swaps, can have an impact on foreign currency liquidity coverage rate although derivative transactions generate a lower level of net cash flow with respect to liquidity coverage rate.

Absolute value of net warrant flows realized as of 30 days periods for each transaction and liability are calculated provided that changes in fair values of derivative transactions and other liabilities can form a margin liability in accordance with "Regulation on Calculation of Liquidity Coverage Ratio of Banks" entered into force through publishing in Official Gazette dated 21 March 2014 and numbered 28948. The biggest absolute value, which is calculated in the last 24 months, is taken into consideration as cash outflow. Calculations for derivative transactions and other liabilities, having a flow history shorter than 24 months, are performed from the date in which the transaction is triggered. Information related to the aforementioned cash outflow occurred on 30 June 2026 is given below:

Date	FC	FC+TL
30 June 2026	135	135

Liquidity coverage rates are calculated weekly for unconsolidated basis and monthly for consolidated basis as of 31 December 2015 in accordance with the "Regulation on Calculation of Liquidity Coverage Ratio of Banks" published in Official Gazette dated 21 March 2014 and numbered 28948. Liquidity coverage rates must be at least 80% for foreign currency assets and liabilities and at least 100% in total assets and liabilities. Dates and values of lowest and highest foreign currency and total unconsolidated liquidity coverage rates calculated weekly related to the last quarter and average rates are explained in the table below:

Current Period	Maximum (%)		Minimum (%)	
	FC	FC+TL	FC	FC+TL
Weekly Arithmetic Average (%)	539.24	202.03	367.34	142.42
Week	15.05.2026	29.05.2026	26.06.2026	19.06.2026

Prior Period	Maximum (%)		Minimum (%)	
	FC	FC+TL	FC	FC+TL
Weekly Arithmetic Average (%)	455.09	249.57	201.20	174.98
Week	10.10.2025	28.11.2025	24.10.2025	31.10.2025

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**INFORMATION RELATED TO FINANCIAL STRUCTURE AND RISK MANAGEMENT OF THE BANK
(Continued):****VI. EXPLANATIONS ON LIQUIDITY RISK MANAGEMENT AND LIQUIDITY COVERAGE RATIO
(Continued)****Breakdown of assets and liabilities according to their outstanding maturities:**

	Demand	Up to 1 Month	1-3 Months	3-12 Months	1-5 Years	5 Years and Over	Unallocated (6)	Total
30 June 2026								
Assets (1)								
Cash (Cash in Vault, Effectives, Cash in Transit, Cheques Purchased) and Balances with the Central Bank of the Republic of Turkey	9,632	19,397	-	-	-	-	-	29,029
Banks	1,341	-	-	-	-	-	635	1,976
Financial Assets at Fair Value Through Profit or Loss (2)	-	2,239	681	1,874	4,409	1,722	703	11,628
Interbank Money Market Placements	-	-	-	-	-	-	-	-
Financial Assets at Fair Value Through Other Comprehensive Income	-	254	458	525	5,875	5,007	8	12,127
Loans (3)	-	13,084	19,399	52,234	19,031	2,326	441	106,515
Financial Assets Measured at Amortized Cost (4)	-	763	6,229	855	4,886	7,241	-	19,974
Other Assets (5) (6)	-	2,330	-	172	-	-	13,964	16,466
Total Assets	10,973	38,067	26,767	55,660	34,201	16,296	15,751	197,715
Liabilities								
Bank Deposits	192	605	-	-	-	-	-	797
Other Deposits	23,744	49,582	7,982	515	-	-	-	81,823
Funds Borrowed From Other Financial Institutions	-	8,987	6,382	33,783	11,711	12,070	-	72,933
Funds From Interbank Money Market	-	10,217	824	1,795	428	1,690	-	14,954
Marketable Securities Issued	-	-	-	637	-	-	-	637
Miscellaneous Payables (7)	-	330	-	-	-	-	2,292	2,622
Other Liabilities (7)	-	4,792	1,130	1,488	1,459	63	15,017	23,949
Total Liabilities	23,936	74,513	16,318	38,218	13,598	13,823	17,309	197,715
Liquidity Gap	(12,963)	(36,446)	10,449	17,442	20,603	2,473	(1,558)	-
Net Off-balance sheet Position	-	5,463	(9,378)	10,828	(40,751)	(5,235)	-	(39,073)
Financial Derivative Assets	-	73,520	25,349	49,814	11,860	1,532	-	162,075
Financial Derivative Liabilities	-	(68,057)	(34,727)	(38,986)	(52,611)	(6,767)	-	(201,148)
Non-cash Loans	-	17,713	3,905	9,566	639	42	-	31,865
31 December 2025								
Total Assets	9,785	28,197	21,513	39,758	34,895	13,286	15,472	162,906
Total Liabilities	12,146	52,105	23,291	39,393	11,689	8,778	15,504	162,906
Liquidity Gap	(2,361)	(23,908)	(1,778)	365	23,206	4,508	(32)	-
Net Off-balance sheet Position	-	1,853	(613)	(1,366)	3	(7)	-	(130)
Financial Derivative Assets	-	50,429	30,964	21,279	12,052	511	-	115,235
Financial Derivative Liabilities	-	(48,576)	(31,577)	(22,645)	(12,049)	(518)	-	(115,365)
Non-cash Loans	-	15,139	5,439	8,288	937	40	-	29,843

(1) Assets are shown with their net values in their related period by deducting allowances for expected credit losses.

(2) Derivative financial assets of the Financial Assets at Fair Value Through Profit or Loss item amounting to TL 5,489 are shown in the relevant repricing periods.

(3) Loans includes TL 1,751 Expected Loss Provisions.

(4) Financial Assets Measured at Amortized Cost item includes expected loss provisions: None.

(5) Other Assets item consists of TL 1,991 Fixed Assets Held for Sale and Discontinued Operations, TL 6,617 Partnership Investments, TL 1,131 Tangible Assets, TL 465 Intangible Assets, TL 440 Deferred Tax Asset, TL 5,820 Other Assets.

(6) Derivative financial liabilities of the Other Liabilities item amounting to TL 5,992 are shown in the relevant repricing periods. Other Liabilities and Miscellaneous Payables item consists of TL 5,992 Derivative Financial Liabilities, TL 596 Liabilities from Lease Transactions, TL 326 Provisions, TL 640 Current Tax Liabilities, TL 5,164 Other Liabilities and TL 13,853 Shareholders' Equity.

(7) Shareholders' equity is presented under the non-interest-bearing column.

BURGAN BANK A.Ş.**NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 30 JUNE 2026**

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

**INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT OF THE BANK
(Continued):****VI. EXPLANATIONS ON LIQUIDITY RISK MANAGEMENT AND LIQUIDITY COVERAGE
RATIO (Continued):****Net Stable Funding Ratio:**

Net stable funding ratio (NSFR) is calculated by dividing the available stable funding amount by the required stable funding amount. Available stable funding includes the portion of banks' liabilities and capital that are expected to be permanent; and required stable funding refers to the portion of banks' onbalance sheet assets and off-balance sheet liabilities that are expected to be refunded.

Available stable funding amount is calculated by summing the amounts to be found after applying the relevant consideration rates determined within the scope of the legislation to the amounts of banks' liabilities and capital items valued in accordance with TFRS. Required stable funding amount will be found after applying the relevant consideration rates determined within the scope of the legislation to the value calculated by deducting the special provisions set aside in accordance with the Regulation on the Procedures and Principles on the Classification of Loans and the Provisions from the amounts of the banks' on-balance sheet assets and off-balance sheet liabilities valued in accordance with TFRS.

The three-month simple arithmetic average of the consolidated and unconsolidated NSFR calculated monthly as of capital calculation periods as of March, June, September and December cannot be less than one hundred percent.

Current Period	a	b	c	c	d
	Unweighted Amount According to Residual Maturity				
	Non Maturity	Residual maturity of less than 6 months	Residual maturity of six months and longer but less than one year	Residual maturity of one year or more	Total Weighted Amount
Available stable funding					
1 Capital Instruments	13,977	-	-	12,659	26,636
2 Tier 1 Capital and Tier 2 Capital	13,977	-	-	12,659	26,636
3 Other Capital Instruments	-	-	-	-	-
4 Real-person and Retail Customer Deposits	11,378	-	-	6	42,645
5 Stable Deposits	1,396	-	-	2	15,514
6 Less Stable Deposits	9,982	-	-	4	27,131
7 Other Obligations	29,751	-	24,970	14,182	41,543
8 Operational deposits	711	-	-	-	356
9 Other Obligations	29,040	-	24,970	14,182	41,187
10 Liabilities equivalent to interconnected assets	-	-	-	-	-
11 Other Liabilities	-	-	-	-	-
12 Derivative liabilities	-	-	1,786	-	-
13 All other equity not included in the above categories	50,541	-	-	-	-
14 Available stable funding		110,824			
Required stable funding					
15 High quality liquid assets	-	-	-	-	3,397
16 Deposits held at financial institutions for operational purposes	-	-	-	-	-
17 Performing Loans	1,448	55,325	2,489,611	28,331	70,589
18 Encumbered loans to financial institutions, where the loan is secured against Level 1 assets	-	-	-	-	-
19 Unencumbered loans to financial institutions or encumbered loans that are not secured against Level 1 assets	1,440	3,073	2,456,340	1,194	4,641
20 Loans to corporate customers, real persons and or retail customers, central banks, other than credit agencies and/or financial institutions	-	52,253	33,271	27,098	65,919
21 Loans with a risk weight of less than or equal to 35%	-	171	48	-	109
22 Residential mortgages	-	-	-	39	25
23 Residential mortgages with a risk weight of less than or equal to 35%	-	-	-	39	25
24 Securities that are not in default and do not qualify as HQLA and exchange-traded equities	8	-	-	-	4
25 Assets equivalent to interconnected liabilities	-	-	-	-	-
26 Other Assets	-	-	-	-	24,604
27 Physical traded commodities, including gold	-	-	-	-	-
28 Initial margin posted or given guarantee fund to central counterparty	-	-	1,658	-	1,409
29 Derivative Assets	-	-	-	-	-
30 Derivative Liabilities before the deduction of the variation margin	-	-	246	-	246
31 Other Assets not included above	21,813	-	-	1,135	22,949
32 Off-balance sheet commitments	-	18,114	3,607	544	1,114
33 Total Required stable funding					99,704
34 Net Stable Funding Ratio (%)					111.15

BURGAN BANK A.Ş.
NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 30 JUNE 2026

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

INFORMATION RELATED TO FINANCIAL STRUCTURE AND RISK MANAGEMENT OF THE BANK (continued):
VI. EXPLANATIONS ON LIQUIDITY RISK MANAGEMENT AND LIQUIDITY COVERAGE RATIO (continued):
Net Stable Funding Ratio (continued):

Prior Period	a	b	c	ç	d
	Unweighted Amount According to Residual Maturity				Total Weighted Amount
	Non Maturity	Residual maturity of less than 6 months	Residual maturity of six months and longer but less than one year	Residual maturity of one year or more	
Available stable funding					
1 Capital Instruments	13,094	-	-	9,407	22,501
2 Tier 1 Capital and Tier 2 Capital	13,094	-	-	9,407	22,501
3 Other Capital Instruments	-	-	-	-	-
4 Real-person and Retail Customer Deposits	7,007	40,692	271	-	43,783
5 Stable Deposits	833	11,366	3	-	11,591
6 Less Stable Deposits	6,175	29,326	268	-	32,192
7 Other Obligations	3,325	29,911	26,723	10,768	40,747
8 Operational deposits	-	7,058	-	-	3,529
9 Other Obligations	3,325	22,853	26,723	10,768	37,218
10 Liabilities equivalent to interconnected assets	-	-	-	-	-
11 Other Liabilities	-	-	-	-	-
12 Derivative liabilities	-	-	614	-	-
13 All other equity not included in the above categories	14,567	22,879	-	-	-
14 Available stable funding					107,031
Required stable funding					
15 High quality liquid assets	-	3,396	-	3,396	-
16 Deposits held at financial institutions for operational purposes	-	-	-	-	-
17 Performing Loans	1,143	49,003	1,312,002	32,404	63,639
18 Encumbered loans to financial institutions, where the loan is secured against Level 1 assets	-	-	-	-	-
19 Unencumbered loans to financial institutions or encumbered loans that are not secured against Level 1 assets	1,135	4,471	1,288,469	1,678	3,426
20 Loans to corporate customers, real persons and or retail customers, central banks, other than credit agencies and/or financial institutions	-	44,532	23,533	30,705	60,196
21 Loans with a risk weight of less than or equal to 35%	-	55	6	-	31
22 Residential mortgages	-	-	-	21	13
23 Residential mortgages with a risk weight of less than or equal to 35%	-	-	-	21	13
24 Securities that are not in default and do not qualify as HQLA and exchange-traded equities	8	-	-	-	4
25 Assets equivalent to interconnected liabilities	-	-	-	-	-
26 Other Assets	-	-	-	-	18,760
27 Physical traded commodities, including gold	-	-	-	-	-
28 Initial margin posted or given guarantee fund to central counterparty	-	-	1,394	-	1,184
29 Derivative Assets	-	-	-	-	-
30 Derivative Liabilities before the deduction of the variation margin	-	-	127	-	127
31 Other Assets not included above	15,687	-	-	1,762	17,449
32 Off-balance sheet commitments	-	29,039	4,173	1,115	1,716
33 Total Required stable funding					87,511
34 Net Stable Funding Ratio (%)					122,31

The unconsolidated NSFR ratio for the second three months of 2026 and the last three months of 2025 is presented in the table below.

Period	Ratio (%)
30.04.2026	108.27
31.05.2026	103.27
30.06.2026	111.15
3 Month Average	107.56

Period	Ratio (%)
31.10.2025	128.03
30.11.2025	119.51
31.12.2025	122.31
3 Month Average	123.28

BURGAN BANK A.Ş.**NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 30 JUNE 2026**

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

**INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT OF THE BANK
(Continued):****VII. EXPLANATIONS ON LEVERAGE RATIO:****Information on subjects that causes difference in leverage ratio between current and prior periods:**

As of 30 June 2026, leverage ratio of the Bank calculated from the arithmetic average of the three months is 7.07% (31 December 2025: 6.92%). This ratio is above the minimum required. The most important reason for the difference in leverage ratio between current and prior period is the increase in balance sheet and off-balance sheet assets.

Disclosure of leverage ratio template:

	30 June 2026 (*)	31 December 2025 (*)
Balance sheet assets		
Balance sheet assets (excluding derivative financial assets and credit derivatives, including collaterals)	194,153	159,040
(Assets deducted from Core capital)	572	517
Total risk amount of balance sheet assets	193,581	158,523
Derivative financial assets and credit derivatives		
Cost of replenishment for derivative financial assets and credit derivatives	2,188	5,353
Potential credit risk amount of derivative financial assets and credit derivatives	1,152	1,081
Total risk amount of derivative financial assets and credit derivatives	3,340	6,434
Financing transactions secured by marketable security or commodity		
Risk amount of financing transactions secured by marketable security or commodity (excluding Balance sheet)	-	-
Risk amount arising from intermediary transactions	-	-
Total risk amount of financing transactions secured by marketable security or commodity	-	-
Off-balance sheet transactions		
Gross nominal amount of off-balance sheet transactions	49,542	43,833
(Correction amount due to multiplication with credit conversion rates)	-	-
Total risk of off-balance sheet transactions	49,542	43,833
Capital and total risk		
Core capital	17,408	14,422
Total risk amount	246,463	208,790
Leverage ratio		
Leverage ratio	7.07%	6.92%

(*) The arithmetic average of the last 3 months in the related periods.

BURGAN BANK A.Ş.**NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 30 JUNE 2026**

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

**INFORMATION RELATED TO FINANCIAL STRUCTURE AND RISK MANAGEMENT OF THE BANK
(Continued):****VIII. EXPLANATIONS ON HEDGE TRANSACTIONS:**

The Bank applies cash flow hedge accounting through cross currency swaps and interest rate swaps to hedge against changes in the interest rates of deposits with an average maturity of up to three months as of 30 June 2026, performs effectiveness tests for hedge accounting at each reporting date, recognizes the effective portion under equity in the "Hedging Reserves" account as defined in TFRS 9, and recognizes the ineffective portion in profit or loss.

As of the balance sheet date derivative financial assets of which carrying amount is TL 1,196 (31 December 2025: TL 1,055) and derivative financial payables of which carrying amount is TL 668 (31 December 2025: TL 1,068), are subject to hedge accounting as hedging instruments. As a result of the mentioned hedge accounting, accumulated other comprehensive income (loss) reclassifiable to profit or loss expense amounting to TL 363 (31 December 2025: TL 217 accumulated other comprehensive income (loss) reclassifiable to profit or loss expense) after tax is recognized under the equity in the current period. The amount which is ineffective or transferred from equity to the income statement due to closed swaps is TL 7 (31 December 2025: TL 9).

Hedging Instrument	Hedging Subject	Exposed Risk	Hedging Instruments Fair Value		Hedging Funds (*)	Ineffective Part Accounted in the Statement of Profit or Loss(Net)
			Assets	Liabilities		
Cross Currency Swap	Floating rate up to 3 month maturity deposits	Cash flow risk of changes in market interest rates	134	129	8	-
Interest Rate Swap	Floating rate up to 3 month maturity deposits	Cash flow risk of changes in market interest rates	1.062	539	300	-

(*) Includes TAS 27 impacts and describes after tax amounts.

When hedge accounting of cash flow hedges cannot be maintained effectively as defined in TAS 39, the accounting application is ended. In case of deterioration of efficiency, the effective amounts, which are recognized under the equity due to the risk hedge accounting, are eliminated from equities in the periods or periods, when cash flow effects profit and losses (periods, when interest income or expenses are recognized) as re-classification adjustment and then it is re-classified in the profit and loss. The amount which is ineffective or transferred from equity to the income statement due to closed swaps is TL 7. (31 December 2025: TL 9).

IX. EXPLANATIONS REGARDING SERVICES PROVIDED ON BEHALF OF OTHERS:

The bank engages in securities trading and custodial activities on behalf of real and legal persons. The details of the securities held in custody are presented in the Off-Balance Sheet Liabilities table.

BURGAN BANK A.Ş.**NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 30 JUNE 2026**

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

**INFORMATION RELATED TO FINANCIAL STRUCTURE AND RISK MANAGEMENT OF THE BANK
(Continued):****X. EXPLANATIONS ON OPERATING SEGMENTS:**

The Bank manages its banking operations through four main business units; retail banking, corporate and commercial banking and treasury.

Retail banking provides products and services to individual and private customers. Products and services include primarily deposit, loan, automatic payment services, internet banking and other various banking services.

Corporate and commercial banking provides loan, deposit, cash management products, foreign trade financing, non-cash loans, foreign currency transaction services and other corporate banking services to corporate clients.

Treasury transactions include fixed income security investments, fund management, foreign currency transactions, money market transactions, derivative transactions and other related services.

Stated balance sheet and income statement items based on operating segments

Prior period information is presented as of 31 December 2025 for balance sheet items and as of 30 June 2025 for income/expense items.

	Retail Banking	Digital Banking	Corporate and Commercial Banking	Treasury and Assets Liability Management	Other and Unclassified	Total Operations of the Banks
30 June 2026						
Net Interest Income	533	622	1,772	664	-	3,591
Net Fees and Comissions	3	103	361	-	-	467
Trading Profit/Loss	125	7	166	(1,305)	-	(1,007)
Other Operating Income	-	36	722	-	-	758
Operating Income	661	768	3,021	(641)	-	3,809
Operating and Provision Costs (-)	(717)	(1,405)	(1,816)	(60)	(234)	(4,232)
Net Operating Income	(56)	(637)	1,205	(701)	(234)	(423)
Dividend Income	-	-	-	-	-	-
Income/Loss from subsidiaries based on equity method	-	-	-	-	989	989
Profit Before Tax	(56)	(637)	1,205	(701)	755	566
Tax Provisions (-)	17	191	(275)	210	39	182
Net Profit/Loss	(39)	(446)	930	(491)	794	748
31 December 2025						
Segment Assets	5,470	19,925	94,892	60,962	-	181,249
Investments in associates, subsidiaries and joint ventures	-	-	-	-	6,617	6,617
Unallocated Assets	-	-	-	-	9,849	9,849
Total Assets	5,470	19,925	94,892	60,962	16,466	197,715
Segments Liabilities	32,384	18,392	31,760	95,312	6,014	183,862
Unallocated Liabilities	-	-	-	-	13,853	13,853
Total Liabilities	32,384	18,392	31,760	95,312	19,867	197,715

BURGAN BANK A.Ş.**NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 30 JUNE 2026**

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

**INFORMATION RELATED TO FINANCIAL STRUCTURE AND RISK MANAGEMENT OF THE BANK
(Continued):****X. EXPLANATIONS ON OPERATING SEGMENTS (Continued):**

	Retail Banking	Digital Banking	Corporate and Commercial Banking	Treasury and Assets Liability Management	Other and Unclassified	Total Operations of the Banks
30 June 2025						
Net Interest Income	809	748	1,908	(465)	-	3,000
Net Fees and Commissions	7	118	272	-	-	397
Trading Profit/Loss	70	3	60	(522)	-	(389)
Other Operating Income	1	44	582	-	-	627
Operating Income	887	913	2,822	(987)	-	3,635
Operating and Provision Costs (-)	(612)	(746)	(1,221)	(326)	(375)	(3,280)
Net Operating Income	275	167	1,601	(1,313)	(375)	355
Dividend Income	-	-	-	-	-	-
Income/Loss from subsidiaries based on equity method	-	-	-	-	829	829
Profit Before Tax	275	167	1,601	(1,313)	454	1,184
Tax Provisions (-)	(82)	(51)	(364)	394	200	97
Net Profit/Loss	193	116	1,237	(919)	654	1,281
Segment Assets	4,067	16,348	77,845	50,685	-	148,945
Investments in associates, subsidiaries and joint ventures	-	-	-	-	5,625	5,625
Unallocated Assets	-	-	-	-	8,336	8,336
Total Assets	4,067	16,348	77,845	50,685	13,961	162,906
Segments Liabilities	34,906	14,872	16,400	79,429	4,349	149,956
Unallocated Liabilities	-	-	-	-	12,950	12,950
Total Liabilities	34,906	14,872	16,400	79,429	17,299	162,906

BURGAN BANK A.Ş.**NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 30 JUNE 2026**

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

SECTION FIVE**EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS****I. EXPLANATIONS AND NOTES RELATED TO ASSETS****a. Information related to cash and the account of Central Bank of the Republic of Turkey:**

1. Information on cash and the account of the CBRT:

	30 June 2026		31 December 2025	
	TL	FC	TL	FC
Cash	37	951	46	1,007
CBRT	8,742	19,299	5,840	10,234
Other	-	-	-	773
Total	8,779	20,250	5,886	12,014

2. Information on the account of the CBRT:

	30 June 2026		31 December 2025	
	TL	FC	TL	FC
Demand Unrestricted Amount	8,742	8,317	5,840	6,208
Time Unrestricted Amount	-	-	-	-
Time Restricted Amount	-	10,982	-	4,026
Total	8,742	19,299	5,840	10,234

3. Information on reserve requirements:

The bank establishes mandatory reserves with the Central Bank of the Republic of Turkey (CBRT) for Turkish lira and foreign currency liabilities according to the CBRT's "Communiqué on Reserve Requirements No. 2013/15." Mandatory reserves can be held at the CBRT in TL, USD, EUR, and standard gold as per the "Communiqué on Reserve Requirements."

As of 30 June 2026, the applicable rates for mandatory reserves held at the CBRT are between 3% and 20% for TL, depending on the maturity structure, excluding accounts for which the Central Bank provides exchange rate/price protection (31 December 2025: between 3% and 18%); for accounts with exchange rate/price protection provided by the Central Bank, the range is between 22% and 40% (31 December 2025: between 22% and 40%). For foreign currency, the rates range between 0% and 30% depending on the maturity structure of foreign currency deposits (31 December 2025: between 5% and 32%). Additionally, a mandatory reserve of 2.5% in TL is required for foreign currency deposits.

BURGAN BANK A.Ş.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 30 JUNE 2026

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

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

I. EXPLANATIONS AND NOTES RELATED TO ASSETS (Continued):

b. Information on Financial Assets at Fair Value Through Profit/Loss:

1. Financial assets at fair value through profit / loss given as collateral / blocked:

As of 30 June 2026, there are no financial assets measured at fair value through profit or loss given as collateral/blocked (31 December 2025: None).

2. Financial assets at fair value through profit / loss subject to repo transactions:

As of 30 June 2026, there is no amount subject to repo transactions from financial assets at fair value through profit or loss (31 December 2025: None).

BURGAN BANK A.Ş.**NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 30 JUNE 2026**

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

EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS (Continued):**I. EXPLANATIONS AND NOTES RELATED TO ASSETS (Continued):****c. Information on banks:**

1. Information on banks:

	30 June 2026		31 December 2025	
	TL	FC	TL	FC
Banks				
Domestic	1	-	1	627
Foreign	-	1,975	-	1,949
Headquarters and Branches Abroad	-	-	-	-
Total	1	1,975	1	2,576

2. Information on foreign banks:

	Unrestricted Amount		Restricted Amount	
	30 June 2026	31 December 2025	30 June 2026	31 December 2025
EU Countries	62	39	-	-
USA, Canada	890	91	-	-
OECD Countries (*)	986	996	-	-
Off-shore Banking Regions	-	-	-	-
Others	37	823	-	-
Total	1,975	1,949	-	-

(*) OECD countries except EU countries, USA and Canada.

d. Information on Financial Assets at Fair Value Through Other Comprehensive Income:

1. Financial assets at fair value through other comprehensive income given as collateral:

As of 30 June 2026, there are TL 108 financial assets at fair value through other comprehensive income given as collateral/blocked (31 December 2025: TL 163).

2. Financial assets at fair value through other comprehensive income subject to repo transactions:

As of 30 June 2026, there are TL 6,710 financial assets at fair value through other comprehensive income subject to repurchase agreements. (31 December 2025: 3,785).

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

	30 June 2026	31 December 2025
Debt Securities	12,178	10,768
Quoted on Stock Exchange	12,178	10,768
Not Quoted	-	-
Share Certificates	8	8
Quoted on Stock Exchange	-	-
Not Quoted	8	8
Impairment Provision (-)	59	23
Total	12,127	10,753

BURGAN BANK A.Ş.**NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 30 JUNE 2026**

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

EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS (Continued):**I. EXPLANATIONS AND NOTES RELATED TO ASSETS (Continued):****e. Explanations on loans:**

1. Information on all types of loan or advance balances given to shareholders and employees of the Bank:

	30 June 2026		31 December 2025	
	Cash	Non-cash	Cash	Non-cash
Direct Loans Granted to Shareholders of the Bank	-	16	-	36
Loans Given to Legal Entity Partners	-	16	-	36
Loans Given to Real Person Partners	-	-	-	-
Indirect Loans Given to Bank Partners	506	-	400	-
Loans Given to Bank Members	55	-	42	-
Total	561	16	442	36

2. Information on the first and second group loans and other receivables including the loans that have been restructured or rescheduled and other receivables:

i.

Cash Loans	Standard Loans	Loans Under Close Monitoring		
		Loans and Receivables Not Subject to Restructuring	Restructured	
			Change in Contract Conditions	Re-finance
Non-Specialized Loans	93,378	636	12,807	-
Loans Given to Enterprises	-	-	-	-
Export Loans	22,731	-	-	-
Import Loans	-	-	-	-
Loans Given to Financial Sector	7,942	-	-	-
Consumer Loans	15,838	471	45	-
Credit Cards	402	47	29	-
Other (*)	46,465	118	12,733	-
Specialized Loans	-	-	-	-
Other Receivables	-	-	-	-
Total	93,378	636	12,807	-

(*)Other item includes Factoring Receivables amounting to TL 2,938.

ii.

	Standard Loans	Loans Under Close Monitoring
General provisions	225	522
12 Month Expected Credit Losses	225	-
Significant Increase in Credit Risk	-	522

BURGAN BANK A.Ş.**NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 30 JUNE 2026**

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

**EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS
(Continued):****I. EXPLANATIONS AND NOTES RELATED TO ASSETS (Continued):****e. Explanations on loans (Continued):**

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

	Short-Term	Medium and Long-Term	Total
Consumer Loans-TL	4,197	11,674	15,871
Real estate loans	-	2	2
Automotive loans	511	1,370	1,881
Consumer loans	3,686	10,302	13,988
Other	-	-	-
Consumer Loans-FC Indexed	-	-	-
Real estate loans	-	-	-
Automotive loans	-	-	-
Consumer loans	-	-	-
Other	-	-	-
Consumer Loans-FC	-	3	3
Real estate loans	-	3	3
Automotive loans	-	-	-
Consumer loans	-	-	-
Other	-	-	-
Individual Credit Cards-TL	473	-	473
With installments	-	-	-
Without installments	473	-	473
Individual Credit Cards-FC	-	-	-
With installments	-	-	-
Without installments	-	-	-
Personnel Loans-TL	23	27	50
Real estate loans	-	-	-
Automotive loans	-	-	-
Consumer loans	23	27	50
Other	-	-	-
Personnel Loans-FC Indexed	-	-	-
Real estate loans	-	-	-
Automotive loans	-	-	-
Consumer loans	-	-	-
Other	-	-	-
Personnel Loans-FC	-	-	-
Real estate loans	-	-	-
Automotive loans	-	-	-
Consumer loans	-	-	-
Other	-	-	-
Personnel Credit Cards-TL	5	-	5
With installments	-	-	-
Without installments	5	-	5
Personnel Credit Cards-FC	-	-	-
With installments	-	-	-
Without installments	-	-	-
Credit Deposit Account-TL (Real Person)	430	-	430
Credit Deposit Account-FC (Real Person)	-	-	-
Total	5,128	11,704	16,832

BURGAN BANK A.Ş.**NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 30 JUNE 2026**

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

EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS (Continued):**I. EXPLANATIONS AND NOTES RELATED TO ASSETS (Continued):****e. Explanations on loans (Continued):****4. Information on commercial installment loans and corporate credit cards:**

	Short-Term	Medium and Long-Term	Total
Commercial Installments Loans-TL	4,008	6,173	10,181
Real estate Loans	-	-	-
Automotive Loans	-	-	-
Consumer Loans	4,008	6,173	10,181
Other	-	-	-
Commercial Installments Loans-FC Indexed	-	-	-
Real estate Loans	-	-	-
Automotive Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
Commercial Installments Loans-FC	635	19,236	19,871
Real estate Loans	-	-	-
Automotive Loans	-	-	-
Consumer Loans	635	19,236	19,871
Other	-	-	-
Corporate Credit Cards-TL	-	-	-
With installments	-	-	-
Without installments	-	-	-
Corporate Credit Cards-FC	-	-	-
With installments	-	-	-
Without installments	-	-	-
Credit Deposit Account-TL (Legal Person)	1	-	1
Credit Deposit Account-FC (Legal Person)	-	-	-
Total	4,644	25,409	30,053

5. Loans according to types of borrowers:

	30 June 2026	31 December 2025
Public	3,107	3,529
Private	103,714	87,641
Total	106,821	91,170

6. Distribution of domestic and foreign loans:

	30 June 2026	31 December 2025
Domestic Loans	106,821	91,170
Foreign Loans	-	-
Total	106,821	91,170

7. Loans given to associates and subsidiaries:

	30 June 2026	31 December 2025
Direct loans given to associates and subsidiaries	1,341	1,257
Indirect loans given to associates and subsidiaries	-	-
Total	1,341	1,257

BURGAN BANK A.Ş.**NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 30 JUNE 2026**

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

EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS (Continued):**I. EXPLANATIONS AND NOTES RELATED TO ASSETS (Continued):****e. Explanations on loans (Continued):****8. Specific provisions provided against loans:**

	30 June 2026	31 December 2025
Substandard Loans	158	81
Doubtful Loans	278	58
Uncollectible Loans	568	464
Total	1,004	603

9. Information on non-performing loans (Net):**i. Information on loans and other receivables restructured or rescheduled by the Bank from non-performing loans:**

	Group III	Group IV	Group V
	Substandard Loans	Doubtful Loans	Uncollectible Loans
30 June 2026			
Gross Amounts Before the Provisions	-	-	-
Restructured Loans	7	3	50
31 December 2025			
Gross Amounts Before the Provisions	-	-	-
Restructured Loans	2	49	2

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

	Group III	Group IV	Group V
	Substandard Loans	Doubtful Loans	Uncollectible Loans
Prior Period End Balance	140	102	632
Additions (+)	675	4	6
Transfers from Other Categories of Non-performing Loans (+)	-	480	94
Transfers to Other Categories of Non-performing Loans (-)	480	94	-
Collections (-)	80	19	15
Write-offs (-)	-	-	-
Sold Portfolio (-)	-	-	-
Corporate and Commercial Loans	-	-	-
Consumer Loans	-	-	-
Credit Cards	-	-	-
Other	-	-	-
Balance at the End of the Period	255	473	717
Specific Provision (-)	158	278	568
Net Balance on Balance Sheet	97	195	149

BURGAN BANK A.Ş.**NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 30 JUNE 2026**

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

EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS (Continued):**I. EXPLANATIONS AND NOTES RELATED TO ASSETS (Continued):****e. Explanations on loans (Continued):**

9.Information on non-performing loans (Net) (Continued):

iii. Information on non-performing loans granted as foreign currency loans:

	Group III	Group IV	Group V
	Substandard Loans	Doubtful Loans	Uncollectible Loans
30 June 2026			
Balance at the End of the Period	-	-	391
Provision Amount (-)	-	-	348
Net Balance on Balance Sheet	-	-	43
31 December 2025			
Balance at the End of the Period	-	-	379
Provision Amount (-)	-	-	307
Net Balance on Balance Sheet	-	-	72

iv. Information on gross and net amounts of non-performing loans based on types of borrowers:

	Group III	Group IV	Group V
	Substandard Loans	Doubtful Loans	Uncollectible Loans
30 June 2026			
Current Period (Net)	97	195	149
Loans Given to Real Persons and Legal Persons (Gross)	255	473	717
Provision Amount (-)	158	278	568
Loans Given to Real Persons and Legal Persons (Net)	97	195	149
Banks (Gross)	-	-	-
Provision Amount (-)	-	-	-
Banks (Net)	-	-	-
Other Loans (Gross)	-	-	-
Provision Amount (-)	-	-	-
Other Loans (Net)	-	-	-
Prior Period (Net)	60	44	167
Loans Given to Real Persons and Legal Persons (Gross)	140	102	632
Provision Amount (-)	80	58	465
Loans Given to Real Persons and Legal Persons (Net)	60	44	167
Banks (Gross)	-	-	-
Provision Amount (-)	-	-	-
Banks (Net)	-	-	-
Other Loans (Gross)	-	-	-
Provision Amount (-)	-	-	-
Other Loans (Net)	-	-	-

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

I. EXPLANATIONS AND NOTES RELATED TO ASSETS (Continued):

e. Explanations on loans (Continued):

10. Policy followed-up for the collection of uncollectible loans and other receivables:

The Bank aims to collect uncollectible loans and other receivables are collected through the liquidation of collaterals by legal procedures.

11. Explanations of the write-off policy:

Within the scope of the amendment to the Banking Act, the Regulation on the Classification of Loans and the Procedures and Principles for the provisions to be allocated for them were also amended;

- Classified under Fifth Group-Uncollectible Loans,
- Part of the borrower's default for the lifetime expected credit losses or if there are no reasonable expectations for the recover of loans allocated in specific provision,
- From the first reporting period (interim or year-end reporting period) following their classification in the group,

It has been allowed to be written-off from the accounts under TFRS 9.

Accordingly, non-performing loans are tracked in off-balance sheet accounts by writing-off the records. This transaction is an accounting application that allows the transfer of the legal proceeding balance to the off-balance sheet by removing it from asset accounts and not the result of the Bank giving up the right to credit.

It is not compulsory that the entire receivable for collecting from registration has no possibility to collect, but it is possible to remove the part that does not have partial collection possibility from the assets.

In order to write-off any legal proceedings from the account;

- Classified under Fifth Group (Uncollectible Loans),
- 100% provision for the portion of the account balance that will be written-off,
- Either the legal proceedings to be continued or to be started,

must be met.

Provisions allocated for amounts written-off from the accounts are considered "expense" in terms of tax legislation. The write-off process is only an accounting process and will continue the legal proceedings for the collection of the Bank's receivables. After the writing-off process, the balance in the off-balance sheet accounts will be collected for the part of the debt that is written-off from the account in full or part of the collection by agreeing with the borrower and the debtor's request.

As of 30 June 2026, the Bank does not have any written-off receivables (31 December 2025: None).

BURGAN BANK A.Ş.**NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 30 JUNE 2026**

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

**EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS
(Continued):****I. EXPLANATIONS AND NOTES RELATED TO ASSETS (Continued):****f. Information on the calculation of interest accruals, valuation differences and their provisions for non-performing loans by banks which allocate expected credit losses according to TFRS 9:**

	Group III	Group IV	Group V
	Substandard Loans	Doubtful Loans	Uncollectible Loans
Current Period (Net)	1	7	20
Interest Accruals and Valuation Differences	3	16	40
Provision Amount (-)	2	9	20
Prior Period (Net)	3	2	20
Interest Accruals and Valuation Differences	4	5	36
Provision Amount (-)	1	3	16

g. Information on financial assets measured at amortized cost:**1. Information on financial assets valued at amortized cost subject to repurchase agreements:**

	30 June 2026		31 December 2025	
	TL	FC	TL	FC
Bonds	-	-	-	-
Bonds and Similar Securities	3,074	7,613	4,520	7,271
Other	-	-	-	-
Total	3,074	7,613	4,520	7,271

2. Information on financial assets measured at amortized cost given as collateral/blocked:

	30 June 2026		31 December 2025	
	TL	FC	TL	FC
Bonds	-	-	-	-
Bonds and Similar Securities	4,089	467	2,419	429
Other	-	-	-	-
Total	4,089	467	2,419	429

3. Information on government debt securities measured at amortized cost:

	30 June 2026	31 December 2025
Government Bond	19,528	16,869
Treasury Bond	-	-
Other Public Debt Securities	-	-
Total	19,528	16,869

4. Information on financial assets measured at amortized cost:

	30 June 2026	31 December 2025
Debt securities	19,974	17,532
Publicly-traded	19,974	17,532
Not publicly-traded	-	-
Provision for impairment (-)	-	-
Total	19,974	17,532

BURGAN BANK A.Ş.**NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 30 JUNE 2026**

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

EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS (Continued):**I. EXPLANATIONS AND NOTES RELATED TO ASSETS (Continued):****g. Information on financial assets measured at amortized cost (Continued):****5. Movement of financial assets measured at amortized cost within the period:**

	30 June 2026	31 December 2025
Opening Balance	17,532	14,374
Foreign Exchange Differences in Monetary Assets	545	1,233
Purchases During The Year	2,299	2,977
Disposals Through Sales and Redemptions	(1,298)	(2,948)
Value Decrease Equivalent (-)	896	1,896
End of Period Total	19,974	17,532

h. Information on associates (Net):

None (31 December 2025: None).

i. Information on subsidiaries (Net):**1. Information on unconsolidated subsidiaries:**

As of 30 June 2026, the Bank has a non-financial subsidiary not consolidated, amounting to TL 5 (31 December 2025: TL 5).

	Title	Address (City/Country)	Bank's Share Percentage, If Different Voting Percentage (%)	Other Shareholders' Share Percentage (%)
1	Burgan Teknoloji A.Ş.	Istanbul/Turkey	100.00	100.00

2. Main financial figures of the unconsolidated subsidiaries in order of the below table:

None (31 December 2025: None).

3. Information on subsidiaries that are consolidated:

	Title	Address (City/Country)	Bank's Share Percentage, If Different Voting Percentage (%)	Other Shareholders' Share Percentage (%)
1	Burgan Finansal Kiralama A.Ş.	Istanbul/Turkey	99.99	99.99
2	Burgan Yatırım Menkul Değerler A.Ş.	Istanbul/Turkey	100.00	100.00

BURGAN BANK A.Ş.**NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 30 JUNE 2026**

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

EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS (Continued):**I. EXPLANATIONS AND NOTES RELATED TO ASSETS (Continued):****i. Information on subsidiaries (Net) (Continued):**

4. Main financial figures of the consolidated subsidiaries in the order of the above table:

	Total Assets	Shareholders' Equity	Total Tangible assets	Interest Income	Income from Marketable Securities Portfolio	Current Period Profit/Loss	Prior Period Profit/ Loss	Fair Value
1	23,619	5,938	8,674	2,289	-	994	832	-
2	1,470	673	65	208	20	(5)	(3)	3

5. Movement schedules of consolidated subsidiaries:

	30 June 2026	31 December 2025
Balance at the beginning of the Period	5,625	3,823
Movements during the Period	992	1,802
Purchases	-	5
Bonus Shares Obtained	-	-
Profit from Current Year Income (*)	989	1,824
Sales	-	-
Revaluation Increase/Decrease (*)	3	(27)
Impairment Provision	-	-
Balance at the End of the Period	6,617	5,625
Capital Commitments	-	-
Share Percentage at the End of the Period (%)	99.99	99.99

(*) Includes the increases occurred as a result of the application of the equity method in accordance with TAS 27.

6. Sectoral information on consolidated financial subsidiaries and the related carrying amounts:

Subsidiaries	30 June 2026	31 December 2025
Banks	-	-
Insurance Companies	-	-
Factoring Companies	-	-
Leasing Companies	5,939	4,942
Finance Companies	-	-
Other Financial Subsidiaries	673	678
Total	6,612	5,620

7. Subsidiaries quoted on stock exchange:

None (31 December 2025: None).

BURGAN BANK A.Ş.**NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 30 JUNE 2026**

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

**EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS
(Continued):****I. EXPLANATIONS AND NOTES RELATED TO ASSETS (Continued):****j. Information on jointly controlled partnerships (joint ventures):**

None (31 December 2025: None).

k. Information on lease receivables (net):

None (31 December 2025: None).

l. Information on derivative financial assets**1. Information on derivative financial assets at fair value through profit or loss:**

	30 June 2026		31 December 2025	
	TL	FC	TL	FC
Forward Transactions	790	1,315	548	145
Swap Transactions	1,219	543	673	271
Futures Transactions	2	-	4	-
Options	56	368	18	294
Other	-	-	-	-
Total	2,067	2,226	1,243	710

2. Information on derivative financial assets at fair value through other comprehensive income:

	30 June 2026		31 December 2025	
	TL	FC	TL	FC
Fair Value Hedge	-	-	-	-
Cash Flow Hedge	1,144	52	989	66
Foreign Net Investment Hedge	-	-	-	-
Total	1,144	52	989	66

m. Information on investment property:

None (31 December 2025: None).

BURGAN BANK A.Ş.**NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 30 JUNE 2026**

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

**EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS
(Continued):****I. EXPLANATIONS AND NOTES RELATED TO ASSETS (Continued):****n. Information on deferred tax asset/liability:**

As of 30 June 2026, Bank has netted-off the calculated deferred tax asset of TL 1,250 (31 December 2025: TL 1,122) and deferred tax liability of TL 810 (31 December 2025: TL 799) in accordance with TAS 12 and has recorded a net deferred tax asset TL 440 (31 December 2025: TL 323 net deferred tax asset) in the financial statements.

As of 30 June 2026 and 31 December 2025, the details of accumulated temporary differences and deferred tax assets and liabilities are presented below:

	Accumulated Temporary Differences		Deferred tax assets/liabilities	
	30 June 2026	31 December 2025	30 June 2026	31 December 2025
Tax Losses Carried Forward	1,267	574	380	172
Difference Between the Carrying Amount of Fixed Assets and the Tax Base	986	962	312	305
Expected Loss Provisions	813	711	244	213
Employee Benefits Provisions	261	555	78	166
Provision for Legal Cases and Other	24	25	7	7
Valuation Differences of Derivative Financial Instruments	764	678	229	259
Other	-	-	-	-
Deferred Tax Assets	4,115	3,505	1,250	1,122
Valuation Differences of Derivative Financial Instruments	-	-	-	-
Other	3,422	2,795	810	799
Deferred Tax Liabilities	3,422	2,795	810	799
Deferred Tax Assets/(Liabilities) (Net)			440	323

Movement of deferred tax asset/liabilities is presented below:

	30 June 2026	31 December 2025
Balance as of 1 January	323	306
Current year deferred tax income/(expense), net	182	17
Deferred tax charged to equity, net (*)	(65)	-
Balance at the end of the period	440	323

(*) Deferred tax accounted in equity due to the effects of TAS 27 amounts to TL (2).

BURGAN BANK A.Ş.**NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 30 JUNE 2026**

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

**EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS
(Continued):****I. EXPLANATIONS AND NOTES RELATED TO ASSETS (Continued):****o. Information on assets held for resale and discontinued operations:**

The Bank has assets held for resale amounting to TL 1,991 (31 December 2025: TL 2,400) and has no discontinued operations.

Prior Period	30 June 2026	31 December 2025
Cost	2,400	1,572
Accumulated Depreciation (-)	-	-
Net Book Value	2,400	1,572
Current Period		
Net Book Value at Beginning of the Period	2,400	1,572
Additions	810	1,235
Disposals (-), net	1,219	403
Impairment (-)	-	4
Depreciation (-)	-	-
Cost at the End of the Period	1,991	2,400
Accumulated Depreciation at the End of the Period (-)	-	-
Closing Net Book Value	1,991	2,400

The Bank's assets held for sale predominantly consist of real estate, representing 99% of the total (31 December 2025: 99%).

p. Information on other assets:

Other assets amount to TL 5,820 (31 December 2025: TL 4,017) and do not exceed 10% of the total assets excluding off-balance sheet commitments.

BURGAN BANK A.Ş.**NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 30 JUNE 2026**

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

**EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS
(Continued):****II. EXPLANATIONS AND NOTES RELATED TO LIABILITIES****a. Information on deposits:****1. Information on maturity structure of deposits:****i. 30 June 2026:**

	Demand	With 7 days notifications	Up to 1 month	1-3 months	3-6 months	6 months - 1 year	1 year and over	Accumulated Deposit	Total
Saving Deposits	1,529	-	5,799	17,444	609	53	99	-	25,533
Foreign Currency Deposits	7,331	-	4,830	17,381	1,789	77	80	-	31,488
Residents in Turkey	7,158	-	4,790	17,307	1,768	76	39	-	31,138
Residents Abroad	173	-	40	74	21	1	41	-	350
Public Sector Deposits	2,674	-	4	-	-	-	-	-	2,678
Commercial Deposits	4,215	-	635	7,633	334	1,181	60	-	14,058
Other Institutions Deposits	6	-	11	60	-	-	-	-	77
Precious Metal Deposits	7,989	-	-	-	-	-	-	-	7,989
Bank Deposits	192	-	605	-	-	-	-	-	797
The CBRT	-	-	-	-	-	-	-	-	-
Domestic Banks	180	-	605	-	-	-	-	-	785
Foreign Banks	12	-	-	-	-	-	-	-	12
Special Financial Institutions	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-
Total	23,936	-	11,884	42,518	2,732	1,311	239	-	82,620

ii. 31 December 2025:

	Demand	With 7 days notifications	Up to 1 month	1-3 months	3-6 months	6 months - 1 year	1 year and over	Accumulated Deposit	Total
Saving Deposits	1,318	-	6,635	15,347	1,389	29	96	-	24,814
Foreign Currency Deposits	3,964	-	3,384	17,116	2,419	67	82	-	27,032
Residents in Turkey	3,747	-	3,350	17,033	2,401	66	45	-	26,642
Residents Abroad	217	-	34	83	18	1	37	-	390
Public Sector Deposits	2,181	-	4	-	-	-	-	-	2,185
Commercial Deposits	1,011	-	232	5,305	339	1,001	60	-	7,948
Other Institutions Deposits	6	-	4	13	32	-	-	-	55
Precious Metal Deposits	3,640	-	-	-	-	-	-	-	3,640
Bank Deposits	25	-	618	-	-	-	-	-	643
The CBRT	-	-	-	-	-	-	-	-	-
Domestic Banks	-	-	618	-	-	-	-	-	618
Foreign Banks	25	-	-	-	-	-	-	-	25
Special Financial Institutions	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-
Total	12,145	-	10,877	37,781	4,179	1,097	238	-	66,317

BURGAN BANK A.Ş.**NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 30 JUNE 2026**

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

EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS (Continued):**II. EXPLANATIONS AND NOTES RELATED TO LIABILITIES (Continued):****a. Information on deposits (Continued):****2. Information on saving deposits insurance:****i. Information on saving deposits under the guarantee of the saving deposits insurance fund and exceeding the limit of deposit insurance fund:**

	Under the guarantee of deposit insurance(**)		Exceeding limit of the deposit insurance	
	30 June 2026	31 December 2025	30 June 2026	31 December 2025
Saving Deposits(*)				
Saving Deposits	13,846	13,078	11,687	11,736
Foreign Currency Savings Deposit	2,234	2,145	9,022	9,960
Other Deposits in the Form of Savings Deposits	1,834	953	6,155	2,687
Foreign Branches' Deposits Under Foreign Authorities' Insurance	-	-	-	-
Off-shore Banking Regions' Deposits Under Foreign Authorities' Insurance	-	-	-	-
Total	17,914	16,176	26,864	24,383

(*) In accordance with the "Regulation Amending the Regulation on the Insured Deposit and Participation Funds and Premiums to be Collected by the Savings Deposit Insurance Fund" published in the Official Gazette dated 27 August 2022 and numbered 31936 all deposits and participation funds, except those belonging to official institutions, credit institutions and financial institutions in the presence of credit institutions, are included in the insurance coverage and deposits of TL 722 which are covered by the insurance, are not included in the note above.

(**)The amount of deposits subject to insurance is TL 1,200,000 full for the current period (31 December 2025: TL 950,000 full).

ii. There are no deposits covered under foreign authorities' insurance since the Bank is incorporated in Turkey.**3. Saving deposits of real persons which are not under the guarantee of saving deposit insurance fund:**

	30 June 2026	31 December 2025
Deposits and Other Accounts in Foreign Branches	-	-
Deposits and Other Accounts of Main Shareholders and their Families	-	-
Deposits and Other Accounts of President of Board of Directors, Members of Board of Directors, Vice General Managers and Their Families	352	295
Deposits and Other Accounts of Property Assets Value due to Crime which is in the Scope of Article 282 of Numbered 5237 "TCK" Dated 26/9/2004	-	-
Deposits in Banks Incorporated in Turkey Exclusively for Off-shore Banking Operations	-	-
Total	352	295

b. Information on financial liabilities at fair value through profit/loss:

None (31 December 2025: None).

BURGAN BANK A.Ş.**NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 30 JUNE 2026**

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

EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS (Continued):**II. EXPLANATIONS AND NOTES RELATED TO LIABILITIES (Continued):****c. Information on borrowings:**

1. Information on banks and other financial institutions:

	30 June 2026		31 December 2025	
	TL	FC	TL	FC
CBRT Borrowings	-	-	-	-
From Domestic Banks and Institutions	59	19	39	41
From Foreign Banks, Institutions and Funds	-	61,134	-	54,317
Total	59	61,153	39	54,358

2. Information on maturity structure of borrowings:

	30 June 2026		31 December 2025	
	FC	TL	FC	FC
Short-term	59	19	39	41
Medium and Long-Term	-	61,134	-	54,317
Total	59	61,153	39	54,358

3. Additional information on the major concentration of the Bank's liabilities:

The Bank's main funding sources are deposits and borrowings. As of 30 June 2026, deposits and borrowings from Bank's risk group comprise 2.30% (31 December 2025: 2.25%) of total deposits. Besides, borrowings from Bank's risk group comprise 20.87% (31 December 2025: 18.82%) of subordinated and other borrowings.

d. Information on marketable securities issued:

	30 June 2026		31 December 2025	
	TP	YP	TP	YP
Bond	-	-	-	-
Bill	637	-	-	-
Asset-Backed Securities	-	-	-	-
Toplam	637	-	-	-

e. Information on other liabilities:

Other foreign liabilities amounting to TL 5,164 (31 December 2025: TL 3,152) do not exceed 10% of the total of the balance sheet excluding off-balance sheet commitments.

BURGAN BANK A.Ş.**NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 30 JUNE 2026**

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

EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS (Continued):**II. EXPLANATIONS AND NOTES RELATED TO LIABILITIES (Continued):****f. Information on lease payables:**

	30 June 2026		31 December 2025	
	Gross	Net	Gross	Net
Less Than 1 Year	17	16	10	9
Between 1-4 Years	156	109	122	90
More Than 4 Years	704	471	673	400
Total	877	596	805	499

g. Information on derivative financial liabilities:**1. Information on Derivative Financial Liabilities at Fair Value Through Profit or Loss:**

	30 June 2026		31 December 2025	
Trading Derivative Financial Liabilities	TL	FC	TL	FC
Forward Transactions	1,588	1,200	1,065	59
Swap Transactions	1,249	675	824	456
Futures Transactions	12	-	-	-
Options	166	434	13	225
Other	-	-	-	-
Total	3,015	2,309	1,902	740

2. Information on Derivative Financial Liabilities at Fair Value Through Other Comprehensive Income:

	30 June 2026		31 December 2025	
	TL	FC	TL	FC
For Fair Value Hedges	-	-	-	-
For Cash Flow Hedging	618	50	1,029	39
For Hedging Net Investments Abroad	-	-	-	-
Total	618	50	1,029	39

h. Information on provisions:**1. Information on reserve for employment termination benefits:**

Under the Turkish Labor Law, the Bank is required to pay a specific amount to the employees who have been working more than one year, when employment is terminated due to obligatory reasons or they retire, when they have fulfilled 25 working years (women 20) and are eligible for retirement (for women 58 years, for men 60 years), when they have been called up for military service or when they die. After the amendment of legislation on 23 May 2002, some of the transition process articles related to the working period before retirement were enacted.

The compensation to be paid is equivalent to one month's salary for each year of service, and this amount is capped by the severance pay ceiling. Severance pay obligation is not legally subject to any funding, and there are no funding requirements.

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EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS (Continued):**II. EXPLANATIONS AND NOTES RELATED TO LIABILITIES (Continued):****h. Information on provisions (Continued):****1. Information on reserve for employment termination benefits (Continued):**

The reserve has been calculated by estimating the present value of the future probable obligation of the Bank arising from the retirement of its employees. TAS 19 necessitates the actuarial valuation methods to calculate liabilities of enterprises. Independent actuaries are used in determining the liability of the Bank. There are assumptions in the calculation as discount rate, employee turnover and expected salary increases. In this context, the following actuarial assumptions are used in the calculation of total liabilities.

	30 June 2026	31 December 2025
Discount Rate (%)	4.00	4.00
Salary Increase Rate (%)	25.22	25.22
Average Remaining Work Period (Year)	15.66	15.66

Movement of reserve for employment termination benefits during the period:

	30 June 2026	31 December 2025
Prior period balance	110	92
Current service cost	12	19
Interest cost	18	25
Settlement cost	-	-
Actuarial loss/gain	-	(15)
Benefits paid (-)	8	11
Balance at the End of the Period	132	110

In addition, as of 30 June 2026, the Bank has accounted for vacation rights provision and personnel bonus provision amounting to TL 129 (31 December 2025: TL 445).

2. Other Provisions:**i. Information on provisions related with foreign currency difference of foreign indexed loans:**

The provisions related to foreign currency differences of foreign indexed loans calculated as of the balance sheet date have been netted-off from the loan amount in the financial statements, and there is no the provision related to foreign currency differences of foreign indexed loans (31 December 2025: None).

ii. Information on other provisions:

The Bank set aside free provisions under other provisions amounting to: None (31 December 2025: TL 20) for free provision, TL 41 (31 December 2025: TL 44) for provisions for non-cash loans and commitments that are not converted to cash and not indemnified and lawsuit provisions amounting to TL 13 (31 December 2025: TL 14) and other provisions amounting to and TL 11 (31 December 2025: TL 11).

BURGAN BANK A.Ş.**NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 30 JUNE 2026**

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EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS (Continued):**II. EXPLANATIONS AND NOTES RELATED TO LIABILITIES (Continued):****i. Information on taxes payable:**

1. Information on tax provision:

As of 30 June 2026, there is no corporate tax provision (31 December 2025: None).

2. Information on taxes payable:

	30 June 2026	31 December 2025
Corporate Tax Payable	-	-
Taxation of Marketable Securities	292	265
Property Tax	2	1
Banking Insurance Transaction Tax	159	137
Foreign Exchange Transaction Tax	2	4
Value Added Tax Payable	8	13
Other	84	79
Total	547	499

3. Information on premium payables:

	30 June 2026	31 December 2025
Social Security Premiums-Employee	33	23
Social Security Premiums-Employer	53	34
Bank Social Aid Pension Fund Premiums-Employee	-	-
Bank Social Aid Pension Fund Premiums-Employer	-	-
Pension Fund Membership Fee and Provisions-Employee	-	-
Pension Fund Membership Fee and Provisions-Employer	-	-
Unemployment Insurance-Employee	2	1
Unemployment Insurance-Employer	4	3
Other	1	1
Total	93	62

4. Explanations on deferred tax liability:

As of 30 June 2026, the Bank has netted-off the calculated deferred tax asset of TL 1,250 (31 December 2025: TL 1,122) and deferred tax liability of TL 810 (31 December 2025: TL 799) in accordance with TAS 12 and has recorded a net deferred tax asset of TL 440 (31 December 2025: TL 323 net deferred tax liability) in the financial statements.

BURGAN BANK A.Ş.**NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 30 JUNE 2026**

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

EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS (Continued):**II. EXPLANATIONS AND NOTES RELATED TO LIABILITIES (Continued):****j. Information on payables for assets held for resale and discontinued operations:**

None (31 December 2025: None).

k. Information on subordinated debt instruments:

Detailed explanation on subordinated loans including quantity, maturity, interest rate, issuing institution, if available, option to be converted into stock certificate:

Issuing Institution	Amount	Opening Date	Maturity Date	Interest Rate (%)
Burgan Bank K.P.S.C. (Main Shareholder)	USD 150 Millions	12 May 2022	12 May 2032	SOFR+4.25
Burgan Bank K.P.S.C. (Main Shareholder)	USD 100 Millions	2 April 2026	Indefinite	6.25

The subordinated loan does not have the option to be converted into stock certificate.

	30 June 2026		31 December 2025	
	TL	FC	TL	FC
Domestic Banks	-	-	-	-
Other Domestic Institutions	-	-	-	-
Foreign Banks	-	11,721	-	8,640
Other Foreign Institutions	-	-	-	-
Total	-	11,721	-	8,640

	30 June 2026		31 December 2025	
	TL	FC	TL	FC
Debt Instruments Subject to Common Equity	-	4,658	-	2,142
Subordinated Loans	-	4,658	-	2,142
Subordinated Debt Instruments	-	-	-	-
Debt Instruments Subject to Tier 2 Equity	-	7,063	-	6,498
Subordinated Loans	-	7,063	-	6,498
Subordinated Debt Instruments	-	-	-	-
Total	-	11,721	-	8,640

BURGAN BANK A.Ş.**NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 30 JUNE 2026**

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

**EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS
(Continued):****II. EXPLANATIONS AND NOTES RELATED TO LIABILITIES (Continued):****I. Information on shareholders' equity:**

1. Presentation of paid-in capital:

	30 June 2026	31 December 2025
Provision for Common Stock	3,050	3,050
Provision for Preferred Stock	-	-

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

Capital System	Paid-in Capital	Ceiling
Registered Capital	3,050	6,000

3. Information on the share capital increases during the period and their sources:

None.

4. Information on capital increases from capital reserves during the current period:

None.

5. Information on capital commitments, up until the end of the fiscal year and the subsequent period:

None.

6. Information on equity by considering the prior period indicators of income, profitability and liquidity of the Parent Bank and the uncertainties on these indicators:

The interest, liquidity and foreign exchange risk on on-balance sheet and off-balance sheet assets and liabilities are managed by the Bank within several risk limits and legal limits.

7. Information on privileges given to shares representing the capital:

Based on the Article of Association, the Bank has 1,000,000 founder's shares. According to the Article of Association, after allocating 5% to legal reserves and allocating a first dividend amounting to distributing 5% of the paid in capital, 10% of distributable amount is distributed to the owners of the founder's shares.

BURGAN BANK A.Ş.**NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 30 JUNE 2026**

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**EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS
(Continued):****II. EXPLANATIONS AND NOTES RELATED TO LIABILITIES (Continued):****I. Information on shareholders' equity (Continued):****8. Information on marketable securities valuation reserve:**

	30 June 2026		31 December 2025	
	TL	FC	TL	FC
From Investments in Associates, Subsidiaries, and Joint Ventures (From Partnerships)	-	-	-	-
Valuation Difference	(275)	23	(150)	105
Foreign Currency Difference	-	-	-	-
Total	(275)	23	(150)	105

9. Information on tangible assets revaluation reserve:

	30 June 2026		31 December 2025	
	TL	FC	TL	FC
Movables	-	-	-	-
Immovables	167	-	167	-
Common Stocks of Investments in Associates, Subsidiaries that will be added to the Capital and Sales Income from Immovables (*)	1	-	1	-

(*) Classified under other capital reserves.

10. Information on distribution of prior year's profit:

As per the decision made at the Bank's Annual General Assembly Meeting held on 27 March 2026, the 2025 profit of TL 2,835 including the effects of TAS 27 Standard, has been transferred to the legal reserves and extraordinary reserves accounts.

BURGAN BANK A.Ş.**NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 30 JUNE 2026**

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

EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS (Continued):**III. EXPLANATIONS AND NOTES RELATED TO OFF-BALANCE SHEET ACCOUNTS:****a. Information on off-balance sheet commitments:**

1. The type and amount of irrevocable commitments:

	30 June 2026	31 December 2025
Currency forward buy/sell commitments	15,639	20,004
Securities buy/sale commitments	156	-
Loan allocation commitment with guaranteed usage	10,441	2,890
Commitments for cheques	364	248
Time deposit buy-sell commitments	-	-
Cheques blocked issued to customers	146	121
Commitments for credit card limits	1,312	1,224
Total	28,058	24,487

2. Type and amount of probable losses and obligations arising from off-balance sheet items:

There are no probable losses and obligations arising from off-balance sheet items. Obligations arising from off-balance sheet are disclosed in "Off-Balance Sheet Commitments".

i. Non-cash loans, including guarantees, bank acceptances and financial guarantees, and other letters of credit:

	30 June 2026	31 December 2025
Letter of guarantees	12,534	12,479
Letter of credits	11,904	12,876
Bank acceptance loans	444	245
Other guarantees	6,983	4,243
Total	31,865	29,843

ii. Revocable, irrevocable guarantees, contingencies and other similar guarantees:

	30 June 2026		31 December 2025	
	TL	FC	TL	FC
Irrevocable Letters of Guarantee	5,130	1,724	4,520	1,826
Letters of Temporary Guarantees	25	26	76	25
Letters of Advance Guarantees	103	131	38	158
Letters of Guarantees Given to Customs	6	19	6	18
Other Letters of Guarantee	4,950	420	5,308	504
Total	10,214	2,320	9,948	2,531

BURGAN BANK A.Ş.**NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 30 JUNE 2026**

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

EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS (Continued):**III. EXPLANATIONS AND NOTES RELATED TO OFF-BALANCE SHEET ACCOUNTS (Continued):****a. Information on off-balance sheet commitments (Continued):****3. Information on non-cash loans:****i. Total amount of non-cash loans:**

	30 June 2026	31 December 2025
Non-Cash Loans Given Against Cash Loans	5,404	5,809
With Original Maturity of 1 Year or Less Than 1 Year	-	-
With Original Maturity of More Than 1 Year	5,404	5,809
Other Non-Cash Loans	26,461	24,034
Total	31,865	29,843

ii. Information on non-cash loans classified in group I and II:

Current Period (*)	Group I		Group II	
	TL	FC	TL	FC
Letters of Guarantee	10,178	2,308	30	9
Bill of Exchange and Acceptances	-	444	-	-
Letters of Credit	-	11,292	-	612
Endorsements	-	-	-	-
Purchase Guarantees for Securities Issued	-	-	-	-
Factoring Related Guarantees	-	-	-	-
Other Collaterals and Sureties	6,860	123	-	-
Total	17,038	14,167	30	621

(*) In addition to the non-cash loans stated in the table above, the Bank has a non-cash loan amounting to TL 9, which is classified as total non-performing loans. As of 30 June 2026, the Bank has recorded a TL 6 provision regarding these loans.

Prior Period (*)	Group I		Group II	
	TL	FC	TL	FC
Letters of Guarantee	9,896	2,521	46	3
Bill of Exchange and Acceptances	1	245	-	-
Letters of Credit	-	12,313	-	563
Endorsements	-	-	-	-
Purchase Guarantees for Securities Issued	-	-	-	-
Factoring Related Guarantees	-	-	-	-
Other Collaterals and Sureties	4,129	113	-	-
Total	14,026	15,192	46	566

(*) In addition to the non-cash loans stated in the table above, the Bank has a non-cash loan amounting to TL 13, which is classified as total non-performing loans. As of 31 December 2025, the Bank has recorded a TL 10 provision regarding these loans.

b. Information on contingent assets and contingent liabilities:

As of 30 June 2026, the total amount of legal cases against the Bank is TL 18 (31 December 2025: TL 18) and the Bank sets aside a provision of TL 13 (31 December 2025: TL 14) regarding these risks.

BURGAN BANK A.Ş.**NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 30 JUNE 2026**

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

**EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS
(Continued):****III. EXPLANATIONS AND NOTES RELATED TO OFF-BALANCE SHEET ACCOUNTS (Continued):****c. Brief information on the Bank's rating given by International Rating Institutions:****FITCH (23 June 2026)**

Outlook	Static
Long Term FC	BB-
Short Term FC	B
Long Term TL	BB-
Short Term TL	B
Support Rating	bb-
National Rating	AA(tur)
Viability Note	b

IV. EXPLANATIONS AND NOTES RELATED TO INCOME STATEMENT:**a. Information on interest income:****1. Information on interest income on loans:**

	30 June 2026		30 June 2025	
	TL	FC	TL	FC
Interest Income on Loans (*)				
Short-term Loans	5,203	685	3,198	385
Medium/Long-term Loans	4,810	969	3,882	794
Interest on Loans Under Follow-up	120	-	441	-
Premiums Received from Resource Utilisation Support Fund	-	-	-	-
Total	10,133	1,654	7,521	1,179

(*) Includes fee and commission income related with cash loans.

2. Information on interest income on banks:

	30 June 2026		30 June 2025	
	TL	FC	TL	FC
From the CBRT	116	-	19	2
From Domestic Banks	146	1	263	3
From Foreign Banks	-	14	-	13
Headquarters and Branches Abroad	-	-	-	-
Total	262	15	282	18

BURGAN BANK A.Ş.**NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 30 JUNE 2026**

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EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS (Continued):**IV. EXPLANATIONS AND NOTES RELATED TO INCOME STATEMENT (Continued):****a. Information on interest income (Continued):**

1. Information on interest income on marketable securities:

	30 June 2026		30 June 2025	
	TL	FC	TL	FC
Financial Assets Measured at Fair Value through Profit or Loss	228	110	265	55
Financial Assets Measured at Fair Value through Other Comprehensive Income	927	167	926	158
Financial Assets Measured at Amortized Cost	1,342	291	1,328	206
Total	2,497	568	2,519	419

2. Information on interest income received from associates and subsidiaries:

	30 June 2026	30 June 2025
Interest Received From Associates and Subsidiaries	14	-

b. Information on interest expense:

1. Information on the interest of the loans used:

	30 June 2026		30 June 2025	
	TL	FC	TL	FC
Banks	9	1,833	10	1,146
The CBRT	-	-	-	-
Domestic Banks	7	1	-	-
Foreign Banks	2	1,832	10	1,146
Headquarters and Branches Abroad	-	-	-	-
Other Institutions	-	-	-	-
Total (*)	9	1,833	10	1,146

(*) Includes fee and commission expense related with cash loans.

2. Information on interest expense given to investments in associates and subsidiaries:

	30 June 2026	30 June 2025
Interest Paid to Associates and Subsidiaries	181	19

3. Interest expense on issued marketable securities:

	30 June 2026	30 June 2025
Interest Paid to Associates and Subsidiaries	100	-

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EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS (Continued):**IV. EXPLANATIONS AND NOTES RELATED TO INCOME STATEMENT (Continued):****b. Information on interest expense(Continued):****4. Display of the interest paid on the deposit according to the maturity structure:**

	Demand Deposit	Time Deposit						Total	Prior Period Total
		Up to 1 Month	Up to 3 Months	Up to 6 Months	Up to 1 Year	Over 1 Year	Accum. Deposit		
Current period									
Turkish Lira									
Bank Deposits	-	26	-	-	-	-	-	26	39
Savings Deposits	-	1,317	2,974	142	4	17	-	4,454	6,176
Public Deposits	-	1	-	-	-	-	-	1	40
Commercial Deposits	-	163	178	38	181	12	-	572	488
Other Deposits	-	3	1,236	4	-	-	-	1,243	975
7 Day Notice Deposits	-	-	-	-	-	-	-	-	-
Total	-	1,510	4,388	184	185	29	-	6,296	7,718
Foreign Currency									
Foreign Currency Account	-	43	168	8	1	1	-	221	131
Bank Deposits	-	24	-	-	-	-	-	24	37
7 Day Notice Deposits	-	-	-	-	-	-	-	-	-
Precious Metal Deposits	-	-	-	-	-	-	-	-	-
Total	-	67	168	8	1	1	-	245	168
Grand Total	-	1,577	4,556	192	186	30	-	6,541	7,886

c. Explanations on commercial profit/loss (Net):

	30 June 2026	30 June 2025
Profit	128,722	76,812
Profit from Capital Market Transactions	265	319
Profit from Derivative Financial Transactions	1,323	1,095
Profit from Foreign Exchange Transactions	127,134	75,398
Loss (-)	129,729	77,201
Loss from Capital Market Transactions	105	57
Loss from Derivative Financial Transactions	1,679	967
Loss from Foreign Exchange Transactions	127,945	76,177
Net Profit/Loss	(1,007)	(389)

d. Information on other operating income:

For the period ended 30 June 2026 and 30 June 2025 other operating income includes the adjustment account for previous years' expenses and other operating income.

BURGAN BANK A.Ş.**NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 30 JUNE 2026**

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EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS (Continued):**IV. EXPLANATIONS AND NOTES RELATED TO INCOME STATEMENT (Continued):****e. Expected loss provision expenses and other provision expenses (Continued):**

	30 June 2026	30 June 2025
Expected Credit Loss	459	180
12 Month Expected Credit Loss (Stage 1)	61	55
Significant Increase in Credit Risk (Stage 2)	3	14
Non-performing Loans (Stage 3)	395	111
Marketable Securities Provisions for Impairment	-	-
Financial Assets at Fair Value through Profit or Loss	-	-
Financial Assets at Fair Value through Other Comprehensive Income	-	-
Provisions for Impairment of Associates, Subsidiaries and Joint Ventures	-	-
Investments in Associates	-	-
Subsidiaries	-	-
Joint Ventures	-	-
Other	-	6
Total	459	186

f. Information related to other operating expenses:

	30 June 2026	30 June 2025
Reserve For Employment Termination Benefits (*)	75	60
Bank Social Aid Pension Fund Deficit Provision	-	-
Impairment Expenses of Tangible Assets	-	-
Depreciation Expenses of Tangible Assets	156	118
Impairment Expenses of Intangible Assets	-	-
Depreciation Expenses of Intangible Assets	70	48
Impairment Expenses of Equity Preferreds for which Equity Method is Applied	-	-
Impairment Expenses of Assets Held For Resale	-	4
Depreciation Expenses of Assets Held for Resale	-	-
Impairment Expenses of Tangible Assets Held for Sale	-	-
Other Operating Expenses	1,260	1,058
Leasing Expenses Related to TFRS 16 Exceptions	17	14
Maintenance Expenses	7	7
Advertising Expenses	208	158
Other Expense(**)	1,028	879
Loss on Sales of Assets	-	-
Other	-	-
Total	1,561	1,288

(*) As of 30 June 2026 there is "Employee Vacation Fee Provision Expense" amounting to TL 49 (30 June 2025: TL 38).

(**) As of 30 June 2026, the "Other Expenses" item consists of TL 262 Information Technology Software and Hardware Maintenance Support, TL 90 Banking and Insurance Transactions Tax, TL 87 Savings Deposit Insurance Fund, TL 55 Call Center Service Expenses, TL 53 Financial Activity Fees, TL 39 Banking Service Expenses, TL 38 Security Service Expenses, TL 29 Online Information, TL 28 Cleaning Expenses, TL 21 Review, Research, Translation and Consultancy, TL 5 Other Communication and TL 322 Other Expenses.

g. Information on net income/loss before taxes from discontinued and continuing operations:

The Bank has no discontinued operations. The Bank's profit before taxes from continuing operations is TL 566 (30 June 2025: TL 1,184).

BURGAN BANK A.Ş.**NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 30 JUNE 2026**

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

EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS (Continued):**IV. EXPLANATIONS AND NOTES RELATED TO INCOME STATEMENT (Continued):****h. Information on provision for taxes from discontinued or continuing operations:**

The Bank has no discontinued operations and the explanations below represent the provision for taxes of continuing operations:

1. Information on calculated current tax income or expense and deferred tax income or expense:

As of 30 June 2026, the Bank has no current tax expense and net deferred tax income amounting to TL 182. As of 30 June 2025 the Bank has no current tax expense and net deferred tax income amounting to TL 97.

2. Explanations on deferred tax income or expense arising from the formation or closure of temporary differences:

The Bank has a deferred tax income of TL 194 arising from the temporary differences. There is deferred tax income of TL 208 arising from the financial losses carried from previous periods. There is a net deferred tax expense of TL 220 and TL 182 of which is deferred tax income arising from the closing of temporary differences.

As of 30 June 2025, the Bank has deferred tax income amounting to TL 153 arising from the formation of temporary differences. There is a deferred tax income amounting to TL 243 arising from the financial losses carried from previous periods. There is a net deferred tax expense of TL 299 and TL 97 of which is deferred tax income arising from the closing of temporary differences.

3. Information on recognition of deferred tax income or expense as of temporary difference, financial loss, diminution of tax and exceptions on income statement:

As of 30 June 2026, the Bank has TL 194 net deferred tax expense (30 June 2025: TL 153 net deferred tax expense) and TL 208 deferred tax income (30 June 2025: TL 243 net deferred tax income) arising from tax losses.

i. Information on continuing and discontinued operations' current period net profit/loss:

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

j. Information on net income/loss for the period:

1. If the disclosure of usual banking transactions, income and expenditure items' composition is necessary to understand the annual performance of the Bank, the composition and amount of these items: None.
2. If an estimation change related to financial statement items significantly affects profit/loss or has the probability of affecting the profit/loss of the following periods, the effect including these periods: None.

BURGAN BANK A.Ş.**NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 30 JUNE 2026**

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**EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS
(Continued):****IV. EXPLANATIONS AND NOTES RELATED TO INCOME STATEMENT (Continued):****k. Information on other income and expenses:**

1. In the current period, the Bank's interest income amounts to TL 23,772 (30 June 2025: TL 19,092) and TL 7,691 (30 June 2025: TL 6,067) of this amount is classified as "Other Interest Income" in the income statement.

	30 June 2026	30 June 2025
Other Interest Income		
Interest Income Related to Derivative Transactions	7,641	6,050
Other	50	17
Total	7,691	6,067

2. In the current period, the Bank's interest expense amounts to TL 20,181 (30 June 2025: TL 16,092), TL 10,792 (30 June 2025: TL 5,656) of this amount is classified as "Other Interest Expense" in the income statement.

	30 June 2026	30 June 2025
Other Interest Expense		
Interest Expense Related to Derivative Transactions	10,774	5,636
Other	18	20
Total	10,792	5,656

3. The amount of fees and commissions received in the income statement of the Bank in the current period is TL 705 (30 June 2025: TL 538) and TL 600 (30 June 2025: TL 454) of this amount is classified as "Other".

	30 June 2026	30 June 2025
Other Fee and Commissions Received		
Insurance Commissions	222	140
Commissions on Investment Fund Services	92	61
Card and POS Exchange Commissions	46	10
Early Closing Commissions	7	6
Commissions from Correspondent Banks	6	25
Transfer Commissions	1	1
Common Point Commissions	1	1
Other	225	210
Total	600	454

4. In the current period, Bank's fee and commission expense amounts to TL 238 (30 June 2025: TL 141) and TL 238 (30 June 2025: TL 141) of the related amount is classified under "Other" account.

	30 June 2026	30 June 2025
Other Fee and Commissions Given		
Card Transaction Commission	63	31
Commissions Granted to Correspondent Banks	11	9
Common Point Exchange Commissions	9	6
Fees and Commissions for EFT	4	3
Transfer Commissions	-	-
Other	151	92
Total	238	141

BURGAN BANK A.Ş.**NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 30 JUNE 2026**

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

**EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS
(Continued):****V. EXPLANATIONS AND NOTES RELATED TO BANK'S RISK GROUP:****a. The volume of transactions relating to the Bank's risk group, outstanding loan and deposit transactions and profit and loss of the period:**

1. Prior period information is presented as of 30 June 2025 for balance sheet items and as of 30 June 2025 for income/expense items.

30 June 2026	Investments in Associates, Subsidiaries and Joint Ventures		Direct and Indirect Shareholders of The Bank		Other Real and Legal Persons that Have Been Included in the Risk Group	
Banks' Risk Group	Cash	Non-Cash	Cash	Non-Cash	Cash	Non-Cash
Loans and Other Receivables						
Balance at the Beginning of the Period	1,257	55	400	36	4	-
Balance at the End of the Period	1,341	124	506	16	4	-
Interest and Commission Income Received	14	-	118	-	1	-

31 December 2025	Investments in Associates, Subsidiaries and Joint Ventures		Direct and Indirect Shareholders of The Bank		Other Real and Legal Persons that Have Been Included in the Risk Group	
Banks' Risk Group	Cash	Non-Cash	Cash	Non-Cash	Cash	Non-Cash
Loans and Other Receivables						
Balance at the Beginning of the Period	-	27	-	-	1	-
Balance at the End of the Period	1,257	55	400	36	4	-
Interest and Commission Income Received	-	-	15	-	-	-

2. Information on deposits and repurchase transactions of the Bank's risk group:

Banks' Risk Group	Investments in Associates, Subsidiaries and Joint Ventures		Direct and Indirect Shareholders of The Bank		Other Real and Legal Persons that Have Been Included in the Risk Group	
Deposit	Current Period	Prior Period	Current Period	Prior Period	Current Period	Prior Period
Beginning of the Period	1,100	424	375	315	221	87
End of the Period	1,447	1,100	74	375	378	221
Interest Expense on Deposits	181	19	97	60	40	51

Banks' Risk Group	Investments in Associates, Subsidiaries and Joint Ventures		Direct and Indirect Shareholders of The Bank		Other Real and Legal Persons that Have Been Included in the Risk Group	
Repo	Current Period	Prior Period	Current Period	Prior Period	Current Period	Prior Period
Beginning of the Period	-	-	-	-	-	-
End of the Period	-	-	-	-	-	-
Repo Interest Expense	-	-	-	-	-	-

BURGAN BANK A.Ş.**NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 30 JUNE 2026**

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

EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS (Continued):**V. EXPLANATIONS AND NOTES RELATED TO BANK'S RISK GROUP (Continued):****a. The volume of transactions relating to the Bank's risk group, outstanding loan and deposit transactions and profit and loss of the period (Continued):****3. Information on forward and option agreements and other similar agreement with the Bank's risk group:**

Banks' Risk Group	Investments in Associates, Subsidiaries and Joint Ventures		Direct and Indirect Shareholders of The Bank		Other Real and Legal Persons that Have Been Included in the Risk Group	
	Current Period	Prior Period	Current Period	Prior Period	Current Period	Prior Period
Transactions at Fair Value Through Profit or Loss						
Beginning of the Period (*)	5,042	698	-	-	-	-
End of the period (*)	7,061	5,042	-	-	-	-
Total Profit/Loss	172	513	-	-	-	-
Transactions for Hedging Purposes						
Beginning of the Period	3,759	2,222	-	-	-	-
Balance at the End of the Period	3,770	3,759	-	-	-	-
Total Profit/Loss	(171)	(340)	-	-	-	-

(*) The information in the table above shows the total amount of "buy".

b. With respect to the Bank's risk group:**1. The relations with entities that are included in the Bank's risk group and controlled by the Bank regardless of the presence of a transaction between parties:**

The Bank performs various transactions with related parties during its banking activities. These are commercial transactions realised with market prices.

2. Along with the type of relationship, the type of transaction, the amount and its ratio to total transaction volume, the amount of significant items and their ratios to total items, pricing policy and other issues:

	Total Risk Group	According to the amounts included in the financial statements (%)
Loans Received and Subordinated Borrowing Instruments	15,223	20.87
Deposit	1,900	2.30
Banks and Other Financial Institutions	140	0.44
Non-Cash Loans	4	0.20
Loans	1,852	1.76

As of 30 June 2026, the Bank has interest income arising from deposits placed with banks included in the risk group amounting to TL 1 (30 June 2025: None). The Bank has realized interest expense amounting to TL 393 (30 June 2025: TL 402) on loans borrowed from the banks in the Bank's risk group.

BURGAN BANK A.Ş.**NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 30 JUNE 2026**

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

**EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS
(Continued):****V. EXPLANATIONS AND NOTES RELATED TO BANK'S RISK GROUP (Continued):****b. With respect to the Bank's risk group (Continued):**

3. Information on transactions such as purchase-sale of immovable and other assets, purchase-sale of service, agent agreements, financial lease agreements, transfer of the information gained as a result of research and development, license agreements, financing (including loans and cash or in kind capital), guarantees, collaterals and management contracts:

According to the Joint Expense Sharing Agreement with the Bank and its subsidiaries; the Bank has received TL 3 (30 June 2025: TL 2) from Burgan Finansal Kiralama A.Ş., TL 15 (30 June 2025: TL 6) other operation income from Burgan Yatırım Menkul Değerler A.Ş.

In accordance with the limits in Banking Law, cash and non-cash loans are allocated to the Bank's risk group and the amount composes 1.00% (30 June 2025: 0.28%) of the Bank's total cash and non-cash loans.

As of 30 June 2026, there are no purchase-sales transactions on any assets including real estate with the risk group consisting the Bank.

As of 30 June 2026, there are no agreements related to transfer and management of the information gathered from the research and development with the risk group that the Bank is included.

c. Information on benefits provided to top management:

Top management of the Bank is composed of the Board of Directors, General Manager and Vice General Managers. The sum of benefits paid to top management in the current period, totals TL 246 (30 June 2025: TL 209) which constitutes of the sum of other benefits including yearly gross salaries and other payments and travel, meal aids, health and life insurances and vehicle expenses.

VI. EXPLANATIONS AND NOTES ON RELATED TO SUBSEQUENT EVENT:

Mr. Khaled FAO Alzouman, a Member of the Board of Directors, resigned from his position effective 31 July 2026.

BURGAN BANK A.Ş.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 30 JUNE 2026

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

SECTION SIX

EXPLANATIONS RELATED TO THE LIMITED AUDIT REPORT

I. EXPLANATIONS ON THE LIMITED AUDIT REPORT

The unconsolidated financial statements as of and for the period ended 30 June 2026 have been subject to a limited audit by KPMG Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik A.Ş. and the limited audit report dated 4 August 2026 has been presented prior to the unconsolidated financial statements.

II. EXPLANATIONS AND NOTES PREPARED BY INDEPENDENT AUDITOR

None.

SECTION SEVEN**EXPLANATIONS ON THE INTERIM MANAGEMENT REPORT****I. CHAIRMAN'S AND CHIEF EXECUTIVE OFFICER'S ASSESSMENTS OF THE OPERATING PERIOD AND OUTLOOK FOR THE FUTURE**

During the second quarter of the year, global economic developments were shaped by the continued legal uncertainty surrounding U.S. tariff policies and by developments in the conflict in the Middle East. On 7 May, the U.S. Court of International Trade ruled that the temporary 10% global tariff imposed under Section 122 of the Trade Act of 1974, following the Supreme Court's decision invalidating previous tariff measures, lacked a sufficient legal basis. As these tariffs are scheduled to expire on 24 July due to the statutory 150-day limit, the administration accelerated preparations for the transition to more permanent tariff measures.

The Federal Reserve kept its policy rate unchanged at the range of 3.50%–3.75% at both its April and June meetings. At the June meeting, the first chaired by Kevin Warsh following his appointment as Federal Reserve Chair in May, the policy statement was notably shortened and references suggesting a previously accommodative bias were removed. Inflation dynamics during the quarter were characterized by an initial surge in energy-related price pressures followed by a partial retreat. Annual consumer inflation rose to 4.2% in May, its highest level since April 2023, driven primarily by higher energy costs. Following the ceasefire and the subsequent decline in energy prices, the consumer price index fell by 0.4% month-on-month in June, marking the largest monthly decline since April 2020, while annual inflation eased to 3.5%. Core inflation, excluding food and energy, also declined from 2.9% to 2.6%, indicating that second-round effects from energy prices have remained limited thus far.

Nevertheless, the renewed escalation of U.S.–Iran tensions in early July and the resulting increase in oil prices suggest caution regarding the sustainability of recent disinflationary trends. Consistent with this outlook, Federal Reserve members revised their 2026 inflation projections upward and growth forecasts slightly downward in their June projections, while half of the policymakers anticipated at least one policy rate increase during the year. The shift from expectations of one or two rate cuts at the beginning of the year to discussions of potential rate hikes highlights the significant change in the monetary policy outlook. The European Union economy remained among the most vulnerable to the Middle East-related energy shock due to its high dependence on imported energy. According to revised data, Euro Area GDP contracted by 0.2% quarter-on-quarter in the first quarter, while annual growth slowed to 0.3%. The preliminary estimate for second-quarter growth is scheduled to be released on 30 July. Inflation followed a similar pattern, with the impact of the energy shock peaking before partially easing by the end of the quarter. Euro Area headline inflation reached 3.2% in May, its highest level since September 2023, primarily due to a 10.8% year-on-year increase in energy prices. Following the easing in energy markets after the ceasefire, headline inflation declined to 2.8% in June, while core inflation fell from 2.6% to 2.4%.

However, services inflation remained elevated at 3.2%, highlighting ongoing risks of second-round effects. Faced with the trade-off between slower growth and elevated inflation, the European Central Bank prioritized price stability and increased its policy rate by 25 basis points at its 11 June meeting, marking the first rate hike since 2023. In its June projections, the ECB raised its 2026 inflation forecast from 2.6% to 3.0% while lowering its growth forecast to 0.8%, emphasizing upside risks to inflation and downside risks to growth. On the trade front, the agreement reached between the EU and the United States, introducing a comprehensive tariff ceiling of 15% on most EU-origin products effective 1 July, partially reduced tariff-related uncertainty in the region's external trade outlook.

EXPLANATIONS ON THE INTERIM MANAGEMENT REPORT (Continued):**I. CHAIRMAN'S AND CHIEF EXECUTIVE OFFICER'S ASSESSMENTS OF THE OPERATING PERIOD AND OUTLOOK FOR THE FUTURE (Continued):**

In the Middle East, the second quarter was characterized by alternating periods of escalation and fragile ceasefires. Restrictions on transit through the Strait of Hormuz remained in place throughout most of the quarter, while the United States imposed a naval blockade on Iranian ports between 13 April and 29 May. Against this backdrop, WTI crude oil prices rose from approximately USD 57 per barrel at the beginning of the year to as high as USD 113 in April before retreating on expectations of a diplomatic resolution. The memorandum of understanding signed between the United States and Iran on 17 June formally ended nearly four months of conflict and established a 60-day negotiation process aimed at reopening the Strait of Hormuz and reaching a lasting peace agreement. Following the agreement, Brent crude oil prices declined to levels only around 7% above their pre-war levels. Nevertheless, renewed attacks at the end of June and disagreements regarding the governance of the Strait underscored the fragility of the ceasefire.

The Turkish economy expanded by 2.5% year-on-year in the first quarter of 2026, below both the market expectation of 2.7% and the 3.4% growth recorded in the fourth quarter of 2025. Seasonally adjusted quarterly growth slowed to 0.1%, indicating a significant loss of momentum. On the expenditure side, private consumption remained the primary driver of growth, increasing by 4.8%, while net exports reduced growth by 2.5 points due to a 12.7% contraction in goods and services exports. From the production perspective, industrial value added declined by 0.8%, with economic growth supported mainly by the services and agricultural sectors. These developments suggest that the adverse effects of the Middle East conflict on external demand and tourism have begun to materialize. Leading indicators for the second quarter point to continued weakness in domestic demand. Accordingly, we maintain our 2026 GDP growth forecast at 3.1%.

Financial indicators displayed a volatile trend throughout the quarter, largely in line with developments in the regional conflict. Türkiye's five-year credit default swap (CDS) premium declined from 304 basis points at the end of March to 241 basis points by mid-June. Although CBRT reserves showed signs of partial recovery during most of the quarter, renewed geopolitical tensions towards the end of June led to a reversal of this trend. As of 26 June, total reserves declined by approximately USD 8 billion in a single week to USD 149.2 billion, falling slightly below the USD 153 billion level recorded at the end of the first quarter. In contrast, net reserves excluding swaps increased to USD 28 billion, representing a significant improvement compared to USD 18.3 billion at the end of March.

On the monetary policy front, the Central Bank of the Republic of Türkiye (CBRT) kept the policy rate unchanged at 37% at its meetings held on 22 April and 11 June, marking the third consecutive meeting without a rate adjustment following the rate cut implemented in January. The suspension of weekly repo auctions remained in effect, with liquidity provision continuing through the overnight lending rate of 40%. In addition, the CBRT tightened its macroprudential framework on 23 May through amendments to reserve requirement regulations and reductions in credit growth limits.

The increase in borrowing costs, driven by tight liquidity conditions, continued during the second quarter. As of the end of June, Turkish lira deposit rates reached 46.5%, commercial loan rates increased to 56.5%, and consumer loan rates rose to 63.3%.

Regarding inflation, the upward trend observed in April due to higher energy prices moderated somewhat in May. Consumer inflation increased by 1.71% month-on-month in May, bringing annual inflation to 32.61%. In June, monthly inflation eased to 0.99%, while annual inflation declined to 32.11%, reflecting the impact of lower energy prices. Nevertheless, market participants' year-end inflation expectations

BURGAN BANK A.Ş.**NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 30 JUNE 2026**

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

EXPLANATIONS ON THE INTERIM MANAGEMENT REPORT (Continued):**I. CHAIRMAN'S AND CHIEF EXECUTIVE OFFICER'S ASSESSMENTS OF THE OPERATING PERIOD AND OUTLOOK FOR THE FUTURE (Continued):**

increased to 29.14%.

Considering both domestic and international developments, we expect the CBRT to gradually reduce the degree of monetary tightening over the remainder of the year. In an environment where energy prices converge towards pre-conflict levels, Türkiye's CDS premium remains stable, and the inflation outlook continues to improve, the weighted average funding cost could decline from 40.0% to 38.5% in July and

further to 37.0% by the end of August. Under such a scenario, the CBRT may implement a cumulative 100 basis point reduction in the policy rate by the end of 2026.

In this challenging environment, we continue to manage our balance sheet effectively and successfully in line with our dynamic and agile management approach; we deliver the highest service standards to our customers across all their needs and resolutely implement our strategic investments in digital banking.

As of 30 June 2026, our Bank's consolidated total assets amounted to TL 197,715, while the total of consolidated net cash loans and finance lease receivables stood at TL 106,515, and total deposits reached TL 82,620. Our Bank recorded a net profit of TL 748 for the second quarter of 2026, while our shareholders' equity increased to TL 13,853. Our consolidated capital adequacy ratio was realized at 16.64%.

Going forward, we will maintain our focus on digitalization; continue to enhance our investments, innovative product portfolio, and digital processes, and deliver superior service to our customers while providing uninterrupted support for their needs. In line with the strategic vision of our shareholders and Board of Directors, we continue to progress steadily towards our Bank's objectives. We would like to thank all our customers, employees, and investors for their trust in and commitment to the Burgan brand.

Ali Murat DİNÇ
Board Member and Chief
Executive Officer

Emin Hakan EMİNSOY
Chairman of the Board of
Directors

BURGAN BANK A.Ş.**NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 30 JUNE 2026**

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

EXPLANATIONS ON THE INTERIM MANAGEMENT REPORT (Continued):**II. INFORMATION ON THE CHAIRMAN AND MEMBERS OF THE BOARD OF DIRECTORS, AUDIT COMMITTEE MEMBERS, THE CEO AND DEPUTIES, AND INTERNAL SYSTEMS MANAGERS, INCLUDING THEIR NAMES, TERMS OF OFFICE, RESPONSIBILITIES, EDUCATIONAL BACKGROUNDS, AND PROFESSIONAL EXPERIENCE:**

Name	Responsibility	Date of Appointment	Education	Professional Experience in Banking or Business Administration Prior to Appointment (Years)
Chairman and Members of the Board of Directors:				
Emin Hakan Eminsoy	Chairman of the Board of Directors	07.08.2019	Undergraduate	34
Adana Naser Sabah A. Alsabah	Deputy Chairman	27.03.2026	Undergraduate	22
Abdelkarim A. S. Kabariti	Member	04.11.2021	Undergraduate	32
Belkis Gümüş	Member	09.01.2025	Graduate	33
Khaled F.A.O. Alzouman	Member	13.06.2019	Undergraduate	31
Hasan Kılıç	Member	10.06.2021	Undergraduate	32
Fadhil M. GH. A. Abdullah	Member	03.12.2021	Undergraduate	32
Samer Abbouchi	Member	25.09.2024	Graduate	21
Moustapha Chami	Member	15.06.2022	Graduate	19
Adana Naser Sabah A Alsabah	Member	27.03.2026	Undergraduate	22
Ali Murat Dinç	Member and General Manager	03.02.2014	Graduate	21
General Manager:				
Ali Murat Dinç	Member and General Manager	03.02.2014	Graduate	21
Deputy General Managers:				
Suat Kerem Sözüğüzel	Commercial & Corporate Banking	04.07.2017	Graduate	17
Zeynep Bozkurt	Financial Management	11.11.2021	Graduate	13
Vice General Managers^(*):				
Esra Aydın	Operations & Management Services	01.08.2007	Graduate	16
Rasim Levent Ergin	Employee Experience and Communication	01.11.2012	Graduate	17
Suat Kerem Sözüğüzel	Commercial & Corporate Banking	01.04.2014	Graduate	17
Banu Ertürk	Loans Monitoring and Legal Follow-Up	01.08.2020	Undergraduate	22
Darço Akkaranfil	Information Technologies	14.09.2020	Graduate	15
Zeynep Bozkurt	Financial Management	15.01.2021	Graduate	13
Yener Yazlalı	Credits	02.08.2021	Graduate	18
Murat Bozkurt	Digital Banking	02.01.2026	Undergraduate	16
Cemil Özkan	Internal Systems	25.06.2026	Undergraduate	22
Tuba Onay Ergelen	Risk Management	01.03.2022	Undergraduate	23
Elçin Kitapçı	Treasury, Capital Markets and Financial Institutions	06.04.2026	Graduate	19

Appointments:

Elçin Kitapçı assumed the position of Executive Vice President responsible for Treasury, Capital Markets and Financial Institutions as of 6 April 2026.

BURGAN BANK A.Ş.**NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 30 JUNE 2026**

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

EXPLANATIONS ON THE INTERIM MANAGEMENT REPORT (Continued):**II. INFORMATION ON THE CHAIRMAN AND MEMBERS OF THE BOARD OF DIRECTORS, AUDIT COMMITTEE MEMBERS, THE CEO AND DEPUTIES, AND INTERNAL SYSTEMS MANAGERS, INCLUDING THEIR NAMES, TERMS OF OFFICE, RESPONSIBILITIES, EDUCATIONAL BACKGROUNDS, AND PROFESSIONAL EXPERIENCE (Continued):*****Appointments (Continued) :***

Adana Naser Sabah A. Alsabah was appointed as a Member of the Board of Directors on 27 March 2026 and assumed the position of Vice Chairman of the Board of Directors on 3 June 2026.

Cemil Özkan was promoted to Executive Vice President of Internal Systems, effective 25 June 2026.

Departures:

Erdal Arda Türerer, who served as Executive Vice President responsible for Treasury, Capital Markets and Financial Institutions, left the Bank as of 3 April 2026.

Cihan Vural, who served as Executive Vice President responsible for Internal Systems, left the Bank as of 17 April 2026.

There is no share of the above individuals in the Bank.

III. INFORMATION ON THE ACTIVITIES OF THE CREDIT COMMITTEE AND THE COMMITTEES ESTABLISHED UNDER THE REGULATION ON INTERNAL SYSTEMS OF BANKS WITHIN THE FRAMEWORK OF RISK MANAGEMENT SYSTEMS, WHICH ARE ATTACHED TO OR ESTABLISHED TO ASSIST THE BOARD OF DIRECTORS, AS WELL AS THE NAMES, SURNAMES, AND PRIMARY DUTIES OF THE CHAIRMEN AND MEMBERS SERVING ON THESE COMMITTEES:

Within the Board of Directors' Credit Committee, Emin Hakan Eminsoy serves as Chairman, while Abdelkarim A. S. Kabariti, Fadhil M. GH. A. Abdullah and Ali Murat Dinç serve as members, and Khaled F. A. O. Alzouman and Samer Abbouchi serve as alternate members.

Within the Board of Directors' Audit Committee, Hasan Kılıç serves as Chairman, while Khaled F. A. O. Alzouman and Samer Abbouchi serve as members.

Within the Board of Directors' Risk Committee, Moustapha Chami serves as Chairman, while Hasan Kılıç and Belkıs Gümüş serve as members.

Within the Board of Directors' Corporate Governance Committee, Belkıs Gümüş serves as Chairman, while Adana Naser Sabah A Alsabah, Emin Hakan Eminsoy and Ali Murat Dinç serve as members.

Within the Board of Directors' Nomination and Remuneration Committee, Adana Naser Sabah A Alsabah serves as Chairman, while Abdelkarim A. S. Kabariti and Moustapha Chami serve as members.

IV. INFORMATION ON THE AUDIT COMMITTEE'S ASSESSMENTS REGARDING THE OPERATION OF INTERNAL CONTROL, INTERNAL AUDIT AND RISK MANAGEMENT SYSTEMS, AND ITS ACTIVITIES DURING THE REPORTING PERIOD:

The main duty of the Audit Committee of Burgan Bank A.Ş. is to assist the Board of Directors in fulfilling its oversight responsibility over the Bank and its consolidated subsidiaries by reviewing the financial information to be presented to the shareholders, ensuring the effectiveness, adequacy and efficiency of the internal systems established by the Board of Directors and the management, and monitoring the audit process. There has been no change in the activities of the Audit Committee during the reporting period.

BURGAN BANK A.Ş.**NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 30 JUNE 2026**

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

EXPLANATIONS ON THE INTERIM MANAGEMENT REPORT (Continued):**V. SIGNIFICANT EVENTS AND TRANSACTIONS DURING THE PERIOD:**

In accordance with the Regulation on the Principles and Procedures Regarding the Preparation and Publication of Annual Activity Reports, there has been no significant change in the information other than the explanations containing numerical data in the financial statements included in the annual activity report.

VI. SUMMARY FINANCIAL INFORMATION RELATED TO THE OPERATING RESULTS OF THE FINANCIAL PERIOD:

	30.06.2026	31.12.2025	Change (%)
Total Assets	197,715	162,906	21.37
Loans (Net)	106,515	90,784	17.33
Securities (Net)	38,232	34,670	10.27
Deposits	82,620	66,317	24.58
Credit-type Liabilities	88,524	75,075	17.91
Equity	13,853	12,950	6.97
Guarantees and Sureties	31,865	29,843	6.78
Capital Adequacy Ratio	16.64%	18.11%	

	(01/01/2026 - 30/06/2026)	(01/01/2025 - 30/06/2025)	(01/04/2026 - 30/06/2026)	(01/04/2025 - 30/06/2025)
Current Period Net Profit/(Loss)	748	1,281	248	728

VII. DISCLOSURES ON THE NUMBER OF PERSONNEL AND BRANCHES, THE BANK'S SERVICE TYPES AND FIELDS OF ACTIVITY, AND AN EVALUATION OF THE BANK'S POSITION IN THE SECTOR BASED ON THESE FACTORS:

The Bank delivers high value-added banking products and services in the fields of corporate, commercial, retail, and private banking, as well as factoring, and through its subsidiaries in financial leasing and investment banking, with a total of 28 branches, including 8 retail, 1 corporate and 19 mixed banking branches, along with its internet banking applications, call center and 1,362 employees.

Indicators regarding the Bank's share in the sector in terms of key financial figures are provided below.

Million TL	Burgan Bank	Sector (*)	Bank's Share (%)
Cash Loans	102,920	26,791,320	0.38
Customer Deposits	81,040	30,109,453	0.27
Number of Branches	28	10,572	0.26
Number of Personnel	1,362	209,985	0.65

(*) The source of the data is the BRSA figures as of June 30, 2026, and rediscounts and accrual amounts are not included in the balance sheet items.