

# **T.O.M. KATILIM BANKASI A.Ş.**

## **Unconsolidated Financial Statements and Notes for The Period Ended 31 March 2025 with Independent Auditor's Review Report**

*(Convenience translation of unconsolidated financial statements and independent auditor's  
report originally issued in Turkish)*

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

## **REVIEW REPORT ON INTERIM FINANCIAL INFORMATION**

To the Board of Directors of TOM Katılım Bankası A.Ş.

### **Introduction**

We have reviewed the accompanying unconsolidated balance sheet of TOM Katılım Bankası A.Ş (the “Bank”) as of March 31, 2025 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 and a summary of significant accounting policies and other explanatory notes to the unconsolidated financial information for the three-month period then ended. The Bank Management is responsible for the preparation and fair presentation of these interim financial information in accordance with the “Banking Regulation and Supervision Agency (“BRSA”) Accounting and Unconsolidated Financial Reporting Legislation” which includes “Regulation on Accounting Applications for Banks and Safeguarding of Documents” published in the Official Gazette no.26333 dated 1 November 2006, and other regulations on accounting records of Banks published by Banking Regulation and Supervision Board and Turkish Accounting Standard 34 “Interim Financial Reporting” principles for those matters not regulated by afore-mentioned legislations. Our responsibility is to express a conclusion on these interim unconsolidated financial information based on our review.

### **Scope of review**

We conducted our review in accordance with Standard on Review Engagements (SRE) 2410, “Review of Interim Financial Information Performed by the Independent Auditor of the Entity”. A review of interim financial information consists of making inquiries, primarily of persons responsible for financial reporting process and applying analytical and other review procedures. A review of interim financial information is substantially less in scope than an independent audit performed in accordance with the Independent Auditing Standards and 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 information do not presented fairly in all material respects, the financial position of the Bank at March 31, 2025, and its unconsolidated financial performance and its unconsolidated cash flows for the three-month period then ended in all aspects in accordance with the BRSA Accounting and Financial Reporting Legislation.



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Report on other regulatory requirements arising from legislation

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

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



Aykut Üşenli SMMM  
Partner

May 14, 2025  
İstanbul, Türkiye

**THE UNCONSOLIDATED FINANCIAL REPORT OF T.O.M. KATILIM BANKASI A.Ş. FOR THE  
THREE-MONTH PERIOD THEN ENDED 31 MARCH 2025**

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The unconsolidated interim financial report for the three-month period prepared in accordance with the Communiqué of Financial Statements and Related Disclosures and Footnotes to be Announced to Public by Banks as regulated by Banking Regulation and Supervision Agency, is comprised of the following sections:

- General Information About the Bank
- Unconsolidated Financial Statements of the Bank
- Explanations on Accounting Policies Applied in The Period
- Information on Financial Structure and Risk Management of the Bank
- Disclosures and Explanations on Unconsolidated Financial Statements
- Independent Auditors' Limited Review Report
- Interim Activity Report

The unconsolidated financial statements for the three-month period and related disclosures and footnotes that are subject to independent review, are prepared in accordance with the Regulation on Accounting Applications for Banks and Safeguarding of Documents, Turkish Accounting Standards, Turkish Financial Reporting Standards and the related statements and guidance, and in compliance with the financial records of our Bank and, unless stated otherwise, presented in thousands of Turkish Liras.

Ahmet Yaşar AYDIN Chairman of the Board of Directors	Onur ÖZKAN Member of the Board of Directors, General Manager	Muammer Cüneyt SEZGİN Member of the Board of Directors, Chairman of the Audit Committee	Cengiz DOĞRU Member of the Board of Directors, Audit Committee Member
Serkan ERMİŞ Finance and Accounting Director		Özkan SÖNMEZ Finance and Accounting Manager	

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

Name-Surname/Position : Özkan SÖNMEZ / Finance and Accounting Manager

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**T.O.M. KATILIM BANKASI ANONİM ŞİRKETİ**  
**NOTES AND DISCLOSURES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS**  
**FOR THE PERIOD ENDED 31 MARCH 2025**

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

**SECTION ONE**  
**GENERAL INFORMATION ABOUT THE BANK**

**I. History of the Bank including its incorporation date, initial legal status and amendments to legal status:**

T.O.M. Katılım Bankası A.Ş. ("Bank") is a member of the Banking Regulation and Supervision Agency. It received an establishment permit with the decision dated August 4, 2022, and numbered 10282 published in the Official Gazette dated August 12, 2022, and numbered 31921, and a legal entity was formed by the Trade Registry Office on December 12, 2022. The Bank received an operating license pursuant to the Banking Regulation and Supervision Agency's decision dated March 30, 2022, and numbered 10561 published in the Official Gazette dated March 31, 2023, and numbered 32149, and started its operations on September 27, 2023, by accepting its first customer.

In addition to the Bank's own capital, its main field of activity is to collect funds from within the country and abroad through "Current Accounts" and "Participation Accounts" and to allocate funds to the market, to carry out all kinds of financing activities within the framework of the "Regulation on the Operating Principles of Digital Banks and Service Model Banking" published in the Official Gazette dated 29 December 2021 and numbered 31704, and to encourage the investment activities of real and legal persons engaged in agricultural, industrial and commercial activities and services. to participate in these activities and to carry out all these services and activities in accordance with the principles of participation banking.

Within the framework of the principles of Participation Banking, the Bank may carry out all kinds of banking, economic, commercial and financial transactions in line with the permissions granted by the Banking Regulation and Supervision Agency ("BRSA").

**II. Shareholding structure, shareholders jointly or individually having direct or indirect control over the management and supervision of the Bank and the disclosures on any related changes in the current period, if any, and information about the Group that the Bank belongs to:**

As of March 31, 2025, and December 31, 2024, the major shareholders and share capital are as follows:

	March 31 2025		December 31 2024	
Name of Shareholders	Paid-in Capital	%	Paid-in Capital	%
Ahmet Yaşar AYDIN (**)	2,145,000	71.5	2,295,000	76.5
Star Digital Investments Ltd. (**)	750,000	25	600,000	20
Ali Taha AYDIN	30,000	1	30,000	1
Can ERSÖZ	30,000	1	30,000	1
Erhan BOSTAN	30,000	1	30,000	1
Tolga AKAR	15,000	0.5	15,000	0.5
<b>Total (*)</b>	<b>3,000,000</b>	<b>100.00</b>	<b>3,000,000</b>	<b>100.00</b>

(\*) At the General Assembly held on 27 March 2024, the share capital was increased from TRY 1,500,000 to TRY 1,810,000. This capital increase was published in the Official Gazette dated 4 June 2024. At the General Assembly held on 28 June 2024, the share capital was increased from TRY 1,810,000 to TRY 2,450,000. This capital increase was published in the Official Gazette dated 13 August 2024. At the General Assembly held on 9 December 2024, the share capital was increased from TRY 2,450,000 to TRY 3,000,000. This capital increase was published in the Official Gazette dated 31 December 2024.

(\*\*) Pursuant to the Board of Directors' resolution dated 14 January 2025, the capital share of Star Digital Investments Ltd. increased from 20% to 25%, while the capital share of Ahmet Yaşar Aydın decreased from 76.5% to 71.5%.

**T.O.M. KATILIM BANKASI A.Ş.**  
**NOTES AND DISCLOSURES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS**  
**FOR THE PERIOD ENDED 31 MARCH 2025**

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

**GENERAL INFORMATION ABOUT THE BANK (Continued)**

**III. Explanations regarding the chairman and the members of board of directors, audit committee members, general manager and assistant general managers and their shares in the bank:**

Name	Title
<b>Members of the Board of Directors</b>	
Ahmet Yaşar AYDIN	Chairman of the Board of Directors,
Can ERSÖZ	Vice Chairman of the Board of Directors, Chairman of the Credit Committee, Member of the Remuneration Committee, Member of the Corporate Governance Committee
Tolga AKAR	Vice Chairman of the Board of Directors
Onur ÖZKAN	Member of the Board of Directors, General Manager, Member of the Credit Committee
Erhan BOSTAN	Member of the Board of Directors, Chairman of the Corporate Governance Committee, Chairman of the Remuneration Committee
Muammer Cüneyt SEZGİN (*)	Member of the Board of Directors, Chairman of the Audit Committee
Cengiz DOĞRU	Member of the Board of Directors, Member of the Audit Committee
Aydın KAYA	Member of the Board of Directors, Chairman of the Information Systems Strategy and Steering Committee
Adnan Abdus Shakoor CHILWAN	Member of the Board of Directors
Mohamed Saeed Ahmed Abdulla ALSHARIF	Member of the Board of Directors
<b>Assistant General Manager</b>	
Ahmet HACIOĞLU	Business Development
Mehmet KASAP	Treasury and Administrative Affairs
Serkan SÜZGÜN (**)	Human Resources
Taylan GÜNEY	Information Technologies
Sedat KORG	Product Management
Murat KÖKDEMİR	Information Security

(\*) Pursuant to the Trade Registry Gazette dated 27 June 2024 and numbered 122202, Muammer Cüneyt Sezgin was appointed as a Member of the Board of Directors in place of Sarp Tüzün, to serve until 6 December 2026.

(\*\*) Resigned from the Company as of 14 April 2024.

**IV. Information on qualified shareholders**

Name / Title	Share Amount	Share Ratio	Share amount	Unpaid Shares
Ahmet Yaşar AYDIN	2,145,000	71.5	2,145,000	-
Star Digital Investments Ltd.	750,000	25.0	750,000	-
<b>Total</b>	<b>2,895,000</b>	<b>96.5</b>	<b>2,895,000</b>	<b>-</b>

**V. Explanations of the Bank's services and field of operations**

Without prejudice to the provisions of the Banking Law and other legislation, the Bank's field of activity is specified in its articles of association. The bank collects funds within the framework of interest-free banking rules and carries out individual and micro financing activities within the same framework.

Participation accounts at the Bank are opened under five maturity groups: one month maturity, up to three months maturity (including three months), up to six months maturity (including six months), up to one year (including one year) and broken maturities, with a minimum maturity of 32 months. The Bank can freely determine the profit participation rates that will arise from the operation of participation accounts. The loss participation rate is applied as one hundred percent.

As of March 31, 2025, the Bank had 1.344 employees (December 31, 2024: 694).

**VI. Current or likely actual legal barriers to immediate transfer of equity or repayment of debts between Bank and its subsidiaries:**

None.



## **SECTION TWO**

### **UNCONSOLIDATED FINANCIAL STATEMENTS**

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

**T.O.M. KATILIM BANKASI A.Ş.**  
**UNCONSOLIDATED BALANCE SHEET AS OF 31 MARCH 2025**  
*(Amounts expressed in thousands of Turkish Lira (TL) unless otherwise stated.)*

**I. Unconsolidated Balance Sheet (Statement of Financial Position)**

ASSETS	Notes (V-II)	Current Period (31/03/2025)			Prior Period (31/12/2024)		
		TL	FC	Total	TL	FC	Total
<b>I. FINANCIAL ASSETS (Net)</b>		<b>2,857,139</b>	<b>4,420,769</b>	<b>7,277,908</b>	<b>2,253,163</b>	<b>1,128,686</b>	<b>3,381,849</b>
<b>1.1 Cash and Cash Equivalents</b>		<b>750,065</b>	<b>2,182,197</b>	<b>2,932,262</b>	<b>327,223</b>	<b>98,043</b>	<b>425,266</b>
1.1.1 Cash and Balances with Central Bank	(1)	695,601	2,045,087	2,740,688	68,289	15,888	84,177
1.1.2 Banks	(2)	54,464	137,110	191,574	8,934	82,155	91,089
1.1.3 Money Markets Placements		-	-	-	250,000	-	250,000
<b>1.2 Financial Assets at Fair Value Through Profit or Loss</b>	<b>(3)</b>	<b>1,555,834</b>	<b>187,348</b>	<b>1,743,182</b>	<b>1,407,343</b>	<b>-</b>	<b>1,407,343</b>
1.2.1 Government Debt Securities		-	-	-	-	-	-
1.2.2 Equity Instruments		20,090	-	20,090	15,590	-	15,590
1.2.3 Other Financial Assets		1,535,744	187,348	1,723,092	1,391,753	-	1,391,753
<b>1.3 Financial Assets at Fair Value Through Other Comprehensive Income</b>	<b>(4)</b>	<b>530,683</b>	<b>2,051,224</b>	<b>2,581,907</b>	<b>517,038</b>	<b>1,030,643</b>	<b>1,547,681</b>
1.3.1 Government Debt Securities		530,683	618,262	1,148,945	517,038	-	517,038
1.3.2 Equity Instruments		-	-	-	-	-	-
1.3.3 Other Financial Assets		-	1,432,962	1,432,962	-	1,030,643	1,030,643
<b>1.4. Derivative Financial Assets</b>		<b>20,557</b>	<b>-</b>	<b>20,557</b>	<b>1,559</b>	<b>-</b>	<b>1,559</b>
1.4.1 Derivative Financial Assets at Fair Value Through Profit or Loss	(5)	20,557	-	20,557	1,559	-	1,559
1.4.2 Derivative Financial Assets at Fair Value Through Other Comprehensive Income	(13)	-	-	-	-	-	-
<b>II. FINANCIAL ASSETS MEASURED WITH AMORTISED COSTS (Net)</b>		<b>2,126,482</b>	<b>-</b>	<b>2,126,482</b>	<b>1,568,201</b>	<b>-</b>	<b>1,568,201</b>
<b>2.1 Loans</b>	<b>(6)</b>	<b>1,968,090</b>	<b>-</b>	<b>1,968,090</b>	<b>1,568,201</b>	<b>-</b>	<b>1,568,201</b>
<b>2.2 Leasing Receivables</b>	<b>(12)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>2.3 Financial Assets Measured at Amortized Cost</b>	<b>(7)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
2.3.1 Government Debt Securities		-	-	-	-	-	-
2.3.2 Other Financial Assets		-	-	-	-	-	-
<b>2.4 Non-Performing Loans</b>	<b>(6)</b>	<b>363,723</b>	<b>-</b>	<b>363,723</b>	<b>177,537</b>	<b>-</b>	<b>177,537</b>
<b>2.5 Specific Provisions (-)</b>	<b>(6)</b>	<b>205,331</b>	<b>-</b>	<b>205,331</b>	<b>177,537</b>	<b>-</b>	<b>177,537</b>
<b>PROPERTY AND EQUIPMENT HELD FOR SALE PURPOSE AND RELATED TO DISCONTINUED OPERATIONS(NET)</b>	<b>(8)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
3.1 Held for Sale		-	-	-	-	-	-
3.2 Related to Discontinued Operations		-	-	-	-	-	-
<b>IV. INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES</b>	<b>(15)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>4.1 Investments in Associates (Net)</b>	<b>(9)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
4.1.1 Associates Valued Based on Equity Method		-	-	-	-	-	-
4.1.2 Unconsolidated Associates		-	-	-	-	-	-
<b>4.2 Investment in Subsidiaries (Net)</b>	<b>(10)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
4.2.1 Unconsolidated Financial Subsidiaries		-	-	-	-	-	-
4.2.2 Unconsolidated Non-Financial Subsidiaries		-	-	-	-	-	-
<b>4.3 Investment in Joint Ventures (Net)</b>	<b>(11)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
4.3.1 Joint Ventures Valued Based on Equity Method		-	-	-	-	-	-
4.3.2 Unconsolidated Joint Ventures		-	-	-	-	-	-
<b>V. TANGIBLE ASSETS (Net)</b>	<b>(16)</b>	<b>117,511</b>	<b>-</b>	<b>117,511</b>	<b>108,876</b>	<b>-</b>	<b>108,876</b>
<b>VI. INTANGIBLE ASSETS (Net)</b>	<b>(17)</b>	<b>534,950</b>	<b>-</b>	<b>534,950</b>	<b>566,784</b>	<b>-</b>	<b>566,784</b>
6.1 Goodwill		-	-	-	-	-	-
6.2 Other		534,950	-	534,950	566,784	-	566,784
<b>VII. INVESTMENT PROPERTIES (Net)</b>	<b>(14)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>VIII. CURRENT TAX ASSETS</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>IX. DEFERRED TAX ASSETS</b>	<b>(18)</b>	<b>772,389</b>	<b>3,957</b>	<b>776,346</b>	<b>539,314</b>	<b>-</b>	<b>539,314</b>
<b>X. OTHER ASSETS</b>	<b>(19)</b>	<b>1,027,395</b>	<b>-</b>	<b>1,027,395</b>	<b>700,680</b>	<b>-</b>	<b>700,680</b>
<b>TOTAL ASSETS</b>		<b>7,435,866</b>	<b>4,424,726</b>	<b>11,860,592</b>	<b>5,737,018</b>	<b>1,128,686</b>	<b>6,865,704</b>

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

**T.O.M. KATILIM BANKASI ANONİM ŞİRKETİ**  
**UNCONSOLIDATED BALANCE SHEET AS OF 31 MARCH 2024**  
*(Amounts expressed in thousands of Turkish Lira (TL) unless otherwise stated.)*

**I. Unconsolidated Balance Sheet (Statement of Financial Position)**

		Notes (V-II)	Current Period (31/03/2025)			Prior Period (31/12/2024)		
			TL	FC	Total	TL	FC	Total
<b>LIABILITIES</b>								
<b>I.</b>	<b>FUNDS COLLECTED</b>	(1)	7,866,038	292,087	8,158,125	3,320,647	63,133	3,383,780
<b>II.</b>	<b>FUNDS BORROWED</b>	(2)	125,569	-	125,569	-	-	-
<b>III.</b>	<b>MONEY MARKETS</b>	(3)	-	-	-	-	-	-
<b>IV.</b>	<b>SECURITIES ISSUED (Net)</b>	(4)	-	-	-	-	-	-
<b>V.</b>	<b>FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS</b>	(5)	-	-	-	-	-	-
<b>VI.</b>	<b>DERIVATIVE FINANCIAL LIABILITIES</b>	(6)	12,569	-	12,569	-	-	-
6.1	Derivative Financial Liabilities at Fair Value Through Profit or Loss		12,569	-	12,569	-	-	-
6.2	Derivative Financial Liabilities at Fair Value Through Other Comprehensive Income		-	-	-	-	-	-
<b>VII.</b>	<b>LEASE PAYABLES</b>	(7)	23,031	-	23,031	18,638	-	18,638
<b>VIII.</b>	<b>PROVISIONS</b>	(8)	235,818	19,056	254,874	210,653	3,275	213,928
8.1	General Provision		59,465	2,057	61,522	49,160	1,232	50,392
8.2	Restructuring Provision		-	-	-	-	-	-
8.3	Reserves for Employee Benefits		32,819	-	32,819	23,533	-	23,533
8.4	Insurance for Technical Provision (Net)		-	-	-	-	-	-
8.5	Other Provisions		143,534	16,999	160,533	137,960	2,043	140,003
<b>IX.</b>	<b>CURRENT TAX LIABILITIES</b>	(9)	107,638	-	107,638	51,615	-	51,615
<b>X.</b>	<b>DEFERRED TAX LIABILITIES</b>	(10)	-	-	-	-	-	-
<b>XI.</b>	<b>LIABILITIES FOR PROPERTY AND EQUIPMENT HELD FOR SALE AND RELATED TO DISCONTINUED OPERATIONS (Net)</b>	(11)	-	-	-	-	-	-
11.1	Held for Sale		-	-	-	-	-	-
11.2	Related to Discontinued Operations		-	-	-	-	-	-
<b>XII.</b>	<b>SUBORDINATED DEBT INSTRUMENTS</b>	(12)	-	-	-	-	-	-
12.1	Loans		-	-	-	-	-	-
12.2	Other Debt Instruments		-	-	-	-	-	-
<b>XIII.</b>	<b>OTHER LIABILITIES</b>	(13)	1,052,153	13,522	1,065,675	720,279	17,221	737,500
<b>XIV.</b>	<b>SHAREHOLDERS' EQUITY</b>	(14)	2,122,345	(9,234)	2,113,111	2,475,487	(15,244)	2,460,243
14.1	Paid-in Capital		3,000,000	-	3,000,000	3,000,000	-	3,000,000
14.2	Capital Reserves		-	-	-	-	-	-
14.2.1	Share Premiums		-	-	-	-	-	-
14.2.2	Share Cancellation Profits		-	-	-	-	-	-
14.2.3	Other Capital Reserves		-	-	-	-	-	-
14.3	Other Accumulated Comprehensive Income or Loss That Will Not Be Reclassified Through Profit or Loss		(3,737)	-	(3,737)	(4,140)	-	(4,140)
14.4	Other Accumulated Comprehensive Income or Loss That Will Be Reclassified Through Profit or Loss		(17,207)	(9,234)	(26,441)	5,071	(15,244)	(10,173)
14.5	Profit Reserves		-	-	-	-	-	-
14.5.1	Legal Reserves		-	-	-	-	-	-
14.5.2	Statutory Reserves		-	-	-	-	-	-
14.5.3	Extraordinary Reserves		-	-	-	-	-	-
14.5.4	Other Profit Reserves		-	-	-	-	-	-
14.6	Profit or Loss		(856,711)	-	(856,711)	(525,444)	-	(525,444)
14.6.1	Retained Earnings		(525,444)	-	(525,444)	169,622	-	169,622
14.6.2	Current Period's Net Profit / Loss		(331,267)	-	(331,267)	(695,066)	-	(695,066)
<b>TOTAL LIABILITIES</b>			<b>11,545,161</b>	<b>315,431</b>	<b>11,860,592</b>	<b>6,797,319</b>	<b>68,385</b>	<b>6,865,704</b>

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

**T.O.M. KATILIM BANKASI A.Ş.**  
**UNCONSOLIDATED STATEMENT OF OF OFF-BALANCE SHEET ITEM**  
**AS OF 31 MARCH 2025**

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

**II. Unconsolidated Statement of Off-Balance Sheet Item**

	Notes (V-III)	Current Period (31/03/2025)			Prior Period (31/12/2024)		
		TL	FC	Total	TL	FC	Total
<b>A COMMITMENTS AND CONTINGENCIES (I+II+III)</b>		<b>10,740,418</b>	<b>4,097,514</b>	<b>14,837,932</b>	<b>4,011,440</b>	<b>1,058,409</b>	<b>5,069,849</b>
<b>I. GUARANTEES AND WARRANTIES</b>		-	-	-	-	-	-
1.1. Letters of Guarantee		-	-	-	-	-	-
1.1.1. Guarantees Subject to State Tender Law		-	-	-	-	-	-
1.1.2. Guarantees Given for Foreign Trade Operations		-	-	-	-	-	-
1.1.3. Other Letters of Guarantee		-	-	-	-	-	-
1.2. Bank Loans		-	-	-	-	-	-
1.2.1. Import Letter of Acceptances		-	-	-	-	-	-
1.2.2. Other Bank Acceptances		-	-	-	-	-	-
1.3. Letters of Credit		-	-	-	-	-	-
1.3.1. Documentary Letters of Credit		-	-	-	-	-	-
1.3.2. Other Letters of Credit		-	-	-	-	-	-
1.4. Guaranteed Refinancing		-	-	-	-	-	-
1.5. Endorsements		-	-	-	-	-	-
1.5.1. Endorsements to the Central Bank of Türkiye		-	-	-	-	-	-
1.5.2. Other Endorsements		-	-	-	-	-	-
1.6. Other Guarantees		-	-	-	-	-	-
1.7. Other Warrantees		-	-	-	-	-	-
<b>II. COMMITMENTS</b>	(1)	<b>6,613,417</b>	-	<b>6,613,417</b>	<b>2,944,540</b>	-	<b>2,944,540</b>
2.1. Irrevocable Commitments		6,613,417	-	6,613,417	2,944,540	-	2,944,540
2.1.1. Forward Asset Purchase and Sales Commitments		-	-	-	-	-	-
2.1.2. Share Capital Commitment to Associates and Subsidiaries		-	-	-	-	-	-
2.1.3. Loan Granting Commitments		-	-	-	-	-	-
2.1.4. Securities Underwriting Commitments		-	-	-	-	-	-
2.1.5. Commitments For Reserve Deposits Requirements		-	-	-	-	-	-
2.1.6. Payment Commitments for Checks		-	-	-	-	-	-
2.1.7. Tax and Fund Liabilities from Export Commitments		-	-	-	-	-	-
2.1.8. Commitments For Credit Card Expenditure Limits		-	-	-	-	-	-
2.1.9. Commitments For Credit Cards and Banking Services Promotions		6,613,417	-	6,613,417	2,944,540	-	2,944,540
2.1.10. Receivables From Short Sale Commitments		-	-	-	-	-	-
2.1.11. Payables For Short Sale Commitments		-	-	-	-	-	-
2.1.12. Other Irrevocable Commitments		-	-	-	-	-	-
2.2. Revocable Commitments		-	-	-	-	-	-
2.2.1. Revocable Loan Granting Commitments		-	-	-	-	-	-
2.2.2. Other Revocable Commitments		-	-	-	-	-	-
<b>III. DERIVATIVE FINANCIAL INSTRUMENTS</b>	(2)	<b>4,127,001</b>	<b>4,097,514</b>	<b>8,224,515</b>	<b>1,066,900</b>	<b>1,058,409</b>	<b>2,125,309</b>
3.1. Derivative Financial Instruments Held for Risk Management		-	-	-	-	-	-
3.1.1. Fair Value Hedges		-	-	-	-	-	-
3.1.2. Cash Flow Hedges		-	-	-	-	-	-
3.1.3. Hedge of Net Investment in Foreign Operations		-	-	-	-	-	-
3.2. Held For Trading Transactions		4,127,001	4,097,514	8,224,515	1,066,900	1,058,409	2,125,309
3.2.1. Forward Foreign Currency Buy/Sell Transactions		4,127,001	4,097,514	8,224,515	1,066,900	1,058,409	2,125,309
3.2.1.1. Forward Foreign Currency Buy Transactions		4,127,001	4,097,514	8,224,515	1,066,900	1,058,409	2,125,309
3.2.1.2. Forward Foreign Currency Sell Transactions		-	-	-	-	-	-
3.2.2. Other Forward Buy/Sell Transactions		-	-	-	-	-	-
3.3. Other		-	-	-	-	-	-
<b>B. CUSTODY AND PLEDGES SECURITIES (IV+V+VI)</b>		<b>515,019</b>	<b>2,492,391</b>	<b>3,007,410</b>	<b>549,025</b>	<b>1,263,316</b>	<b>1,812,341</b>
<b>IV. ITEMS HELD IN CUSTODY</b>		<b>515,019</b>	<b>2,492,391</b>	<b>3,007,410</b>	<b>549,025</b>	<b>1,263,316</b>	<b>1,812,341</b>
4.1. Customers' Securities Held		-	-	-	-	-	-
4.2. Investment Securities Held in Custody		515,019	2,492,391	3,007,410	549,025	1,263,316	1,812,341
4.3. Checks Received for Collection		-	-	-	-	-	-
4.4. Commercial Notes Received for Collection		-	-	-	-	-	-
4.5. Other Assets Received for Collection		-	-	-	-	-	-
4.6. Assets Received for Public Offering		-	-	-	-	-	-
4.7. Other Items Under Custody		-	-	-	-	-	-
4.8. Custodians		-	-	-	-	-	-
<b>V. PLEDGED ITEMS</b>		-	-	-	-	-	-
5.1. Marketable Securities		-	-	-	-	-	-
5.2. Guarantee Notes		-	-	-	-	-	-
5.3. Commodity		-	-	-	-	-	-
5.4. Warranty		-	-	-	-	-	-
5.5. Properties		-	-	-	-	-	-
5.6. Other Pledged Items		-	-	-	-	-	-
5.7. Pledged Items-Depository		-	-	-	-	-	-
<b>VI. ACCEPTED GUARANTEES AND WARRANTIES</b>		-	-	-	-	-	-
<b>TOTAL OFF-BALANCE SHEET ACCOUNTS (A+B)</b>		<b>11,255,437</b>	<b>6,589,905</b>	<b>17,845,342</b>	<b>4,560,465</b>	<b>2,321,725</b>	<b>6,882,190</b>

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

**T.O.M. KATILIM BANKASI A.Ş.**  
**UNCONSOLIDATED STATEMENT OF PROFIT OR LOSS (INCOME STATEMENT)**  
**AS OF 31 MARCH 2025**

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

**III. Unconsolidated Statement of Profit or Loss (Income Statement)**

T.O.M. Katılım Bankası A.Ş. Income Statement (Profit and Loss Statement)			
INCOME AND EXPENSE ITEMS	Notes	Current Period 01/01/2025- 31/03/2025	Prior Period 01/01/2024 31/03/2024
	(V-IV)		
<b>I. PROFIT SHARE INCOME</b>	<b>(1)</b>	<b>251,547</b>	<b>20,170</b>
1.1. Profit Share on Loans		156,121	35
1.2. Profit Share on Reserve Deposits		-	-
1.3. Profit Share on Banks		1,772	11,040
1.4. Profit Share on Money Market Placements		11,226	-
1.5. Profit Share on Marketable Securities Portfolio		70,301	9,068
1.5.1. Fair Value Through Profit or Loss		326	9,068
1.5.2. Fair Value Through Other Comprehensive Income		69,975	-
1.5.3. Measured at Amortized Cost		-	-
1.6. Finance Lease Income		-	-
1.7. Other Profit Share Income		12,127	27
<b>II. PROFIT SHARE EXPENSE (-)</b>	<b>(2)</b>	<b>608,678</b>	<b>1,814</b>
2.1. Expense on Profit Sharing Accounts		604,349	724
2.2. Profit Share Expense on Funds Borrowed		807	-
2.3. Profit Share Expense on Money Market Borrowings		-	-
2.4. Expense on Securities Issued		-	-
2.5. Profit Share Expense on Lease		3,522	1,090
2.6. Other Profit Share Expense		-	-
<b>III. NET PROFIT SHARE INCOME (I - II)</b>		<b>(357,131)</b>	<b>18,356</b>
<b>IV. NET FEES AND COMMISSIONS INCOME/(EXPENSE)</b>		<b>27,908</b>	<b>(21,708)</b>
4.1. Fees and Commissions Received		78,336	4,224
4.1.1. Non-Cash Loans		-	-
4.1.2. Other		78,336	4,224
4.2. Fees and Commissions Paid (-)		50,428	25,932
4.2.1. Non-Cash Loans		-	-
4.2.2. Other		50,428	25,932
<b>V. DIVIDEND INCOME</b>	<b>(3)</b>	<b>-</b>	<b>-</b>
<b>VI. NET TRADING INCOME / LOSS</b>	<b>(4)</b>	<b>437,079</b>	<b>127,616</b>
6.1. Capital Market Transaction Gains/Losses		143,992	124,719
6.2. Gains/Losses from Derivative Financial Instruments		(6,872)	-
6.3. Foreign Exchange Gains/Losses		299,959	2,897
<b>VII. OTHER OPERATING INCOME</b>	<b>(5)</b>	<b>52,464</b>	<b>1,536</b>
<b>VIII. GROSS OPERATING INCOME / (LOSS) (III+IV+V+VI+VII)</b>		<b>160,320</b>	<b>125,800</b>
<b>IX. EXPECTED LOSS PROVISIONS (-)</b>		<b>50,746</b>	<b>21,798</b>
<b>X. OTHER PROVISIONS (-)</b>		<b>-</b>	<b>-</b>
<b>XI. PERSONNEL EXPENSES (-)</b>		<b>264,779</b>	<b>173,007</b>
<b>XII. OTHER OPERATING EXPENSES (-)</b>	<b>(6)</b>	<b>401,937</b>	<b>109,477</b>
<b>XIII. NET OPERATING INCOME/(LOSS) (VIII-IX-X-XI-XII)</b>		<b>(557,142)</b>	<b>(178,482)</b>
<b>XIV. EXCESS AMOUNT RECORDED AS INCOME AFTER MERGER</b>		<b>-</b>	<b>-</b>
<b>XV. INCOME / (LOSS) FROM INVESTMENTS IN SUBSIDIARIES CONSOLIDATED BASED ON EQUITY METHOD</b>		<b>-</b>	<b>-</b>
<b>XVI. INCOME / (LOSS) ON NET MONETARY POSITION</b>		<b>-</b>	<b>-</b>
<b>XVII. PROFIT/(LOSS) FROM CONTINUED OPERATIONS BEFORE TAXES (XII+...+XV)</b>	<b>(7)</b>	<b>(557,142)</b>	<b>(178,482)</b>
<b>XVII. TAX PROVISION FOR CONTINUED OPERATIONS (±)</b>	<b>(8)</b>	<b>(225,875)</b>	<b>(81,252)</b>
18.1. Current Tax Provision		-	-
18.2. Deferred Tax Expense Effect (+)		14,247	22,136
18.3. Deferred Tax Income Effect (-)		240,122	103,388
<b>XIX. CURRENT PERIOD PROFIT/(LOSS) FROM CONTINUED OPERATIONS (XV±XVI)</b>	<b>(9)</b>	<b>(331,267)</b>	<b>(97,230)</b>
<b>XX. INCOME FROM DISCONTINUED OPERATIONS</b>		<b>-</b>	<b>-</b>
20.1. Income on Non-Current Assets Held for Sale		-	-
20.2. Income on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Vent.)		-	-
20.3. Income on Other Discontinued Operations		-	-
<b>XXI. EXPENSES FROM DISCONTINUED OPERATIONS (-)</b>		<b>-</b>	<b>-</b>
21.1. Expenses from Non-Current Assets Held for Sale		-	-
21.2. Expenses from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Vent.)		-	-
21.3. Expenses From Other Discontinued Operations		-	-
<b>XXII. PROFIT / (LOSS) BEFORE TAX FROM DISCONTINUED OPERATIONS (XX-XXI)</b>		<b>-</b>	<b>-</b>
<b>XXII. TAX PROVISION FOR DISCONTINUED OPERATIONS (±)</b>		<b>-</b>	<b>-</b>
23.1. Current Tax Provision		-	-
23.2. Deferred Tax Expense Effect (+)		-	-
23.3. Deferred Tax Income Effect (-)		-	-
<b>XXIV. CURRENT PERIOD PROFIT/LOSS FROM DISCONTINUED OPERATIONS (XXII±XXIII)</b>		<b>-</b>	<b>-</b>
<b>XXV. NET PROFIT/LOSS (XIX+XXIV)</b>	<b>(11)</b>	<b>(331,267)</b>	<b>(97,230)</b>
Earnings Per Share Income/Loss (Full TL)		(0.11042)	(0.23169)

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

**T.O.M. KATILIM BANKASI A.Ş.****UNCONSOLIDATED STATEMENT OF PROFIT OR LOSS AND OTHER  
COMPREHENSIVE INCOME AS OF 31 MARCH 2025***(Amounts expressed in thousands of Turkish Lira (TL) unless otherwise stated.)***IV. Unconsolidated Statement Of Profit Or Loss And Other Comprehensive Income**

<b>IV.</b>	<b>STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME</b>	<b>Current Period 01/01/2025-31/03/2025</b>	<b>Prior Period 01/01/2024-31/03/2024</b>
<b>I.</b>	<b>CURRENT PROFIT/LOSS</b>	(331,267)	(97,230)
<b>II.</b>	<b>OTHER COMPREHENSIVE INCOME</b>	(15,865)	(189)
2.1	Other Comprehensive Income Not Reclassified Through Profit or Loss	403	(189)
2.1.1	Property and Equipment Revaluation Increase/Decrease	-	-
2.1.2	Intangible Assets Revaluation Increase/Decrease	-	-
2.1.3	Defined Benefit Pension Plan Remeasurement Gain/Loss	576	(271)
2.1.4	Other Comprehensive Income Items Not Reclassified Through Profit or Loss	-	-
2.1.5	Taxes Related to Other Comprehensive Income Items Not Reclassified Through Profit or Loss	(173)	82
<b>2.2</b>	<b>Other Comprehensive Income Reclassified Through Profit or Loss</b>	<b>(16,268)</b>	<b>-</b>
2.2.1	Foreign Currency Translation Difference	-	-
2.2.2	Valuation and/or Reclassification Income/Expense of the Financial Assets at Fair Value Through Other Comprehensive Income	(27,598)	-
2.2.3	Cash Flow Hedge Income/Loss	-	-
2.2.4	Foreign Net Investment Hedge Income/Loss	-	-
2.2.5	Other Comprehensive Income Items Reclassified Through Profit or Losses	-	-
2.2.6	Taxes Related Other Comprehensive Income Items Reclassified Through Profit or Loss	11,330	-
<b>III.</b>	<b>TOTAL COMPREHENSIVE INCOME (LOSS) (I+II)</b>	<b>(347,132)</b>	<b>(97,419)</b>

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

**T.O.M. KATILIM BANKASI A.Ş.**  
**UNCONSOLIDATED STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY**  
**AS OF 31 MARCH 2025**

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

**V. Unconsolidated Statement of Changes in Equity**

V. STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY					Other comprehensive income and expenses not to be reclassified to profit or loss			Other Comprehensive Income and Expenses to be Reclassified to Profit or Loss			Profit Reserves	Prior Period Profit or (Loss)	Net Profit/Loss for the Period	Total Shareholders' Equity
	Paid-in Capital	Share Premiums	Share Cancellation Profits	Other Capital Reserves	1	2	3	4	5	6				
<b>Prior Period</b> <b>31 March 2024</b>														
<b>I. Prior Period Ending Balance</b>	1,500,000	-	-	-	-	(1,099)	-	-	-	-	-	(1,870)	171,492	1,668,523
<b>II. Corrections and Accounting Policy Changes Made According to TAS 8</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.1. Effect of Corrections	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.2. Effect of Changes in Accounting Policies	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>III. Adjusted Beginning Balance (I+II)</b>	1,500,000	-	-	-	-	(1,099)	-	-	-	-	-	(1,870)	171,492	1,668,523
<b>IV. Total Comprehensive Income (Loss)</b>	-	-	-	-	-	(189)	-	-	-	-	-	-	(97,230)	(97,419)
<b>V. Capital Increase by Cash</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>VI. Capital Increase by Internal Reserves</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>VII. Paid in Capital Inflation Adjustment Difference</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>VIII. Convertible Bonds to Share</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>IX. Subordinated Debt Instruments</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>X. Increase / Decrease by Other Changes</b>	-	-	-	-	-	-	-	-	-	-	-	171,492	(171,492)	-
<b>XI. Profit Distribution</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11.1 Dividends Paid	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11.2 Transfers to Legal Reserves	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11.3 Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Balance at end of the period (III+IV+.....+X+XI)</b>	1,500,000	-	-	-	-	(1,288)	-	-	-	-	-	169,622	(97,230)	1,571,104
<b>Current Period</b> <b>31 March 2025</b>														
<b>I. Prior Period Ending Balance</b>	3,000,000	-	-	-	-	(4,140)	-	-	(10,173)	-	-	169,622	(695,066)	2,460,243
<b>II. Corrections and Accounting Policy Changes Made According to TAS 8</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.1. Effect of Corrections	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.2. Effect of Changes in Accounting Policies	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>III. Adjusted Beginning Balance (I+II)</b>	3,000,000	-	-	-	-	(4,140)	-	-	(10,173)	-	-	169,622	(695,066)	2,460,243
<b>IV. Total Comprehensive Income (Loss)</b>	-	-	-	-	-	403	-	-	(16,268)	-	-	-	(331,267)	(347,132)
<b>V. Capital Increase by Cash</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>VI. Capital Increase by Internal Reserves</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>VII. Paid in Capital Inflation Adjustment Difference</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>VIII. Convertible Bonds to Share</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>IX. Subordinated Debt Instruments</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>X. Increase / Decrease by Other Changes</b>	-	-	-	-	-	-	-	-	-	-	-	(695,066)	695,066	-
<b>XI. Profit Distribution</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11.1 Dividends Paid	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11.2 Transfers to Legal Reserves	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11.3 Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Balance at end of the period (III+IV+.....+X+XI)</b>	3,000,000	-	-	-	-	(3,737)	-	-	(26,441)	-	-	(525,444)	(331,267)	2,113,111

1. Accumulated revaluation increases/decreases of fixed assets,

2. Accumulated remeasurement gains/losses of defined benefit plans,

3. Other (accumulated amounts of other comprehensive income items that will not be reclassified to profit or loss and other comprehensive income from equity method investments)

4. Currency translation differences,

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

6. Other (Cash flow hedge gains/losses represent the share of other comprehensive income from equity method investments to be reclassified to profit/loss and the accumulated amounts of other comprehensive income items to be reclassified as other profit or loss.)

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

**T.O.M. KATILIM BANKASI A.Ş.**  
**UNCONSOLIDATED STATEMENT OF CASH FLOWS AS OF 31 MARCH 2025**

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

**VI. Unconsolidated Statement of Cash Flows**

		Notes	Current Period	Prior Period
VI.	STATEMENT OF CASH FLOWS	(V-VI)	01/01/2025 - 31/03/2025	01/01/2024 - 31/03/2024
<b>A.</b>	<b>CASH FLOWS FROM BANKING OPERATIONS</b>			
<b>1.1</b>	<b>Operating Profit Before Changes in Assets and Liabilities from Banking Operations</b>		<b>(243,847)</b>	<b>(170,678)</b>
1.1.1	Profit Share Income Received		145,764	10,440
1.1.2	Profit Share Expense Paid		(387,808)	-
1.1.3	Dividends Received		-	-
1.1.4	Fees and Commissions Received		78,336	4,224
1.1.5	Other Income		484,361	119,730
1.1.6	Collections from Previously Written Off Loans		26,859	-
1.1.7	Payments to Personnel and Service Suppliers		(327,679)	(184,260)
1.1.8	Taxes Paid		-	-
1.1.9	Others		(263,680)	(120,812)
<b>1.2</b>	<b>Changes in Assets and Liabilities from Banking Operations</b>		<b>3,701,836</b>	<b>31,502</b>
1.2.1	Net (Increase) Decrease in Financial Assets at Fair Value Through Profit or Loss		(335,607)	(51,880)
1.2.2	Net (Increase) Decrease in Due from Banks and Other Financial Institutions		-	(142,364)
1.2.3	Net (Increase) Decrease in Loans		(531,909)	5,280
1.2.4	Net (Increase) Decrease in Other Assets		(302,903)	(309,253)
1.2.5	Net Increase (Decrease) in Bank Deposits		-	-
1.2.6	Net Increase (Decrease) in Other Deposits		4,555,496	171,097
1.2.7	Net Increase (Decrease) in Financial Liabilities Measured at Financial Assets at Fair Value Through Profit or Loss		-	-
1.2.8	Net Increase (Decrease) in Funds Borrowed		125,000	-
1.2.9	Net Increase (Decrease) in Due Payables		-	-
1.2.10	Net Increase (Decrease) in Other Liabilities		191,759	358,622
<b>I.</b>	<b>Net Cash Provided From / (Used in) Banking Operations</b>		<b>3,457,989</b>	<b>(139,176)</b>
<b>B.</b>	<b>CASH FLOWS FROM INVESTING ACTIVITIES</b>			
<b>II.</b>	<b>Net Cash Provided from / (Used in) Investing Activities</b>		<b>(997,754)</b>	<b>-</b>
2.1	Cash Paid for Purchase Jointly Controlled Operations, Associates and Subsidiaries		-	-
2.2	Cash Obtained from Sale of Jointly Controlled Operations, Associates and Subsidiaries		-	-
2.3	Fixed Assets Purchases		(8,635)	-
2.4	Fixed Assets Sales		-	-
2.5	Cash Paid for Purchase of Financial Assets at Fair Value Through Other Comprehensive Income		(982,609)	-
2.6	Cash Obtained from Sale of Financial Assets at Fair Value Through Other Comprehensive Income		-	-
2.7	Cash Paid for Purchase of Investment Securities		-	-
2.8	Cash Obtained from Sale of Investment Securities		-	-
2.9	Other		(6,510)	-
<b>C.</b>	<b>CASH FLOWS FROM FINANCING ACTIVITIES</b>			
<b>III.</b>	<b>Net Cash Provided from / (Used in) Financing Activities</b>		<b>(3,522)</b>	<b>-</b>
3.1	Cash Obtained from Funds Borrowed and Securities Issued		-	-
3.2	Cash Used for Repayments of Funds Borrowed and Securities Issued		-	-
3.3	Equity Instruments Issued		-	-
3.4	Dividends Paid		-	-
3.5	Payments for Finance Leases		-	-
3.6	Other		(3,522)	-
<b>IV.</b>	<b>Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents</b>	(1)	<b>2,554</b>	<b>2,897</b>
<b>V.</b>	<b>Net Increase (Decrease) in Cash and Cash Equivalents (I+II+III+IV)</b>	(1)	<b>2,459,267</b>	<b>(136,279)</b>
<b>VI.</b>	<b>Cash and Cash Equivalents at the Beginning of the Period</b>	(1)	<b>411,106</b>	<b>200,927</b>
<b>VII.</b>	<b>Cash and Cash Equivalents at the End of the Period</b>	(1)	<b>2,870,373</b>	<b>64,648</b>

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



**T.O.M. KATILIM BANKASI A.Ş.**  
**NOTES AND DISCLOSURES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS**  
**FOR THE PERIOD ENDED 31 MARCH 2025**

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

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**SECTION THREE**

**EXPLANATIONS ON ACCOUNTING POLICIES IN THE RELATED PERIOD**

**I. Explanations on basis of presentation**

**a. The preparation of financial statements and related notes according to Turkish Accounting Standards and Regulation on the Procedures and Principles for Accounting Practices and Retention of Documents by Banks:**

The Bank prepares its unconsolidated financial statements in accordance with the “Regulation on The Procedures and Principles for Accounting Practices and Retention of Documents by Banks” published in the Official Gazette dated 1 November 2006 with numbered 26333, and other regulations on accounting records of banks published by the Banking Regulation and Supervision Agency (“BRSA”) as well as the circulars and pronouncements published by the BRSA. For matters not regulated by the aforementioned legislations, the Bank prepares its financial statements in accordance with the BRSA Accounting and Financial Reporting Legislation, which comprises the terms of the Turkish Financial Reporting Standards issued by the Public Oversight Accounting and Auditing Standards Authority.

The form and contents of the unconsolidated financial statements to be disclosed to the public and their explanations and footnotes are set out in the "Communiqué on Financial Statements to be Announced to the Public by Banks and Related Explanations and Footnotes" published in the Official Gazette dated 28 June 2012 and numbered 28337 and It has been prepared in accordance with the "Communiqué on Public Disclosures to be Made by Banks Regarding Risk Management" published in the Official Gazette dated 23 October 2015 and numbered 29511 and the communiqués that supplement and amend these communiqués. The Bank keeps its accounting records in Turkish currency in accordance with the Banking Law, the Turkish Commercial Code and Turkish tax legislation.

Except for the unconsolidated financial statements, financial assets and liabilities shown at their fair value, all balances are presented in the financial reports and footnotes in Thousand Turkish Liras ("TL"), unless otherwise stated on the basis of historical cost.

The preparation of financial statements requires the making of estimates and assumptions that affect the amounts of assets and liabilities reported as of the balance sheet date or the amounts of contingent assets and liabilities disclosed, and the amounts of income and expenses reported to have occurred during the relevant period. While these estimates are based on management's best judgment and information, actual results may differ from these estimates. The assumptions and estimates used, and the impact of the changes are explained in the relevant footnotes.

Deferred tax assets are recorded if it is determined that taxable income is likely to occur in future years. Where taxable income is likely to occur, the deferred tax asset is calculated on the basis of accumulated losses carried and unused and any deductible temporary differences. The Bank is entitled to pay for the carried tax loss carried in the legal records and which is likely to be deducted from taxable income in the future, taking into account the Domestic Minimum Corporate Tax introduced by laws published in the Official Gazette, and the Tax Procedure Law dated December 30, 2023, and numbered 32415 (2. Repeated) with the Communiqué No. The deferred tax asset is set aside when it is possible to provide a tax benefit in future periods. Therefore, the allocation of the deferred tax asset depends on the forecasting of financial performance in future periods. During the evaluation, future financial profit projections were taken into account. Every year, the Bank reviews its financial performance for future periods and makes changes in its financial statements in case of a significant change in the tax asset it carries.

The accounting policies followed and the valuation principles used in the preparation of the financial statements are determined in accordance with the regulations, communiqués, explanations and circulars published by the BRSA regarding the principles of accounting and financial reporting, and the principles within the scope of the TAS/TFRS (all "BRSA Accounting and Financial Reporting Legislation") put into effect by the POA in matters not regulated by them.

**T.O.M. KATILIM BANKASI A.Ş.**  
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**EXPLANATIONS ON ACCOUNTING POLICIES IN THE RELATED PERIOD (Continued)**

**I. Explanations on basis of presentation (Continued)**

**b. Changes in accounting policies and disclosures:**

1 January 2025 effective from 1 January 2024 amendments to TAS / TFRS accounting of the Bank The financial statements do not have a significant impact on the financial position and performance of the Group. Financial statements amendments to TAS and TFRS that are issued but not yet effective as of the date of finalization, it will not have a significant impact on the Bank's accounting policies, financial position and performance.

**c. Adjustment of financial statements for the current purchasing power of money**

In the announcement published by the Public Oversight Accounting and Auditing Standards Authority (POA) on 23 November 2023, it was decided that entities applying TFRS shall implement "IAS 29 – Financial Reporting in Hyperinflationary Economies" in their financial statements starting from the reporting period ending 31 December 2023. Furthermore, institutions and organizations authorized to regulate and supervise within their respective areas were granted flexibility to determine different transition dates for the application of IAS 29.

In this context, pursuant to the decisions of the Banking Regulation and Supervision Agency (BRSA) dated 12 December 2023 and numbered 10744, and dated 5 December 2024 and numbered 11021, it has been decided that the financial statements of banks, financial leasing, factoring, financing, savings financing, and asset management companies shall not be subject to inflation adjustment under IAS 29 for the years 2023, 2024, and 2025.

Accordingly, the Bank will not apply inflation accounting in 2025 in line with the BRSA decision dated 5 December 2024 and numbered 11021.

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

The Bank's main field of operation is It covers banking services such as opening all kinds of cash and non-cash loans in Turkish Lira and foreign currency, making transactions in domestic and international money and capital markets, collecting Turkish Lira and foreign currency current/participation accounts. As of the reporting date, the majority of the Bank's resources consist of funds collected, loans received and equity. The bank considers this resource mainly in loans and lease certificates. The Bank's liquidity structure is taken into account in such a way that all liabilities due can be met.

Foreign currency transactions were reflected in the records on the basis of the Bank's box office exchange rates on the date of the transaction. At the end of the period, the balances of the foreign currency active and passive accounts were converted into Turkish currency by being valued at the Bank's box office exchange buying rates at the end of the period, and the resulting exchange rate differences were reflected in the records as "foreign exchange transactions profit/loss".

Differences arising from the conversion of monetary financial assets into Turkish Lira are included in the income statement. There is no exchange rate difference capitalized by the Bank.

The Bank's Balance Sheet and Equity management is carried out within the risk limits by the Asset and Liability Committee determined by the Board of Directors in order to keep liquidity, exchange rate and credit risks within certain limits and to maximize profitability, taking into account market conditions.

**III. INVESTMENTS IN ASSOCIATES AND SUBSIDIARIES**

None.

**T.O.M. KATILIM BANKASI A.Ş.**  
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**EXPLANATIONS ON ACCOUNTING POLICIES IN THE RELATED PERIOD (Continued)**

**IV. EXPLANATIONS ON FORWARD TRANSACTIONS AND OPTION CONTRACTS AND DERIVATIVE INSTRUMENTS**

The Bank's derivative products are classified, measured and accounted for in accordance with the provisions of "TFRS 9 Financial Instruments". In the initial recording of derivative transactions, fair values are used, and they are valued at their fair values in the periods following their recording. Liabilities and receivables arising from derivative transactions are recorded in off-balance sheet accounts based on their contract amounts. Derivative transactions are valued at their fair values in the periods following their recording and are shown in the balance sheet in the accounts of "Derivative Financial Assets at Fair Value Through Profit or Loss" or Derivative Financial Liabilities at Fair Value Through Profit or Loss, depending on whether the fair value is positive or negative. These amounts shown in the balance sheet reflect the fair values of derivative products. Differences in fair value resulting from the valuation are recognized in the accounts of "Profit/Loss from Derivative Financial Transactions" in the income statement.

**V. EXPLANATIONS ON PROFIT SHARE INCOME AND EXPENSE**

Profit share income is recorded on an accrual basis.

**VI. EXPLANATIONS ON FEES AND COMMISSION INCOME AND EXPENSES**

From commission income and expenses, banking, agency and brokerage service income and expenses are recognized as income/expense as soon as they are collected or paid in accordance with the TFRS 15 Revenue from Customer Contracts standard.

**VII. EXPLANATIONS ON FINANCIAL ASSETS**

Financial assets are recorded or excluded in accordance with the provisions of "Inclusion in Financial Statements and Exclusion from Financial Statements" in the third part of the TFRS 9 standard. Financial assets are measured at fair value at the time of their inclusion in the financial statements for the first time. In the first measurement of financial assets other than "Financial Assets at Fair Value Through Profit /Loss", transaction costs are also added to or deducted from fair value. Financial instruments are included in the Bank's balance sheet if the Bank is legally a party to these financial instruments.

The Bank classifies and recognizes its financial assets as "Financial Assets at Fair Value Through Profit/Loss", "Financial Assets at Fair Value Through Other Comprehensive Income" or "Financial Assets Measured by Amortized Cost". This classification depends on the relevant business model used for management at the time of initial recognition of financial assets and contractual cash flow characteristics.

**Classification and Measurement under TFRS 9**

Financial assets, within the scope of TFRS 9 Financial Instruments standard; It is classified as measured by its amortized cost, measured by reflecting the fair value difference to other comprehensive income, or measured by reflecting the fair value difference to profit or loss.

To determine the classification of financial assets, "Business Model Assessment" and "Contractual Cash Characteristics Test" are performed.

**T.O.M. KATILIM BANKASI A.Ş.**  
**NOTES AND DISCLOSURES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS**  
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**EXPLANATIONS ON ACCOUNTING POLICIES IN THE RELATED PERIOD (Continued)**

**VII. EXPLANATIONS ON FINANCIAL ASSETS (CONTINUED)**

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

Financial assets at fair value through profit/loss, managed by the business model aimed at holding contractual cash flows to collect them and the other model other than the business model aiming to collect and sell contractual cash flows, obtained in order to profit from fluctuations in prices and similar factors that occur in the market in the short term, or regardless of the reason for acquisition, Financial assets that are part of a portfolio aimed at making a profit in the short term and financial assets that do not lead to cash flows in which the terms of the contract related to the financial asset include dividend payments arising only from the principal and principal balance on certain dates.

Financial assets at fair value through profit/loss are recorded with their fair values and are subject to valuation with their fair values following their registration. Gains and losses as a result of the valuation are included in the profit/loss accounts.

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

In addition to the financial asset being held within a business model that aims to collect contractual cash flows and sell the financial asset, when the contractual terms of the financial asset result in cash flows that include only principal and dividend payments arising from the principal balance on specific dates, the financial asset is classified as at fair value through other comprehensive income.

**c. Financial assets measured by amortized cost**

None.

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**EXPLANATIONS ON ACCOUNTING POLICIES IN THE RELATED PERIOD (Continued)**

**VIII. EXPLANATIONS ON IMPAIRMENT IN FINANCIAL ASSETS**

**Explanations on expected loss provisions**

The bank started operations on September 27, 2023. The Bank applied to the BRSA not to apply the impairment provisions of TFRS 9 within the scope of the sixth paragraph of Article nine of the "*Regulation on the Procedures and Principles Regarding the Classification of Loans and the Provisions to be Reserved for Them*" published by the BRSA, and the Bank's request was accepted by the BRSA.

In this context, the reserve calculation method is not based on the expected credit loss model according to TFRS 9; Until 31 December 2025, it calculates and accounts in accordance with the regulations of "general and special reserves to be set aside by banks that do not apply TFRS 9" within the scope of Articles 10, 11, 13 and 15 of the Regulation.

**Write-off Policy**

Within the scope of the provisions of the "Regulation on the Amendment of the Regulation on the Procedures and Principles Regarding the Classification of Loans and the Provisions to be Reserved for Them" published by the BRSA in the Official Gazette dated July 6, 2021 and numbered 31533, the part classified under the "Fifth Group – Loans at a Loss" and for which there are no reasonable expectations regarding the recovery of the loans for which a lifetime expected loan loss provision or special provision has been set aside due to the default of the borrower, from the first reporting period following their classification in this group, within the scope of TFRS 9, they are deducted from the records within the period deemed appropriate by the bank specific to the situation of the debtor. The deduction of loans from the records is an accounting practice and does not result in the abandonment of the right to receivables. As part of the amendment, no loans have been deducted by the Bank from the records as of the current period.

**IX. EXPLANATIONS ON OFFSETTING OF FINANCIAL INSTRUMENT**

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

**X. EXPLANATIONS ON SALE AND REPURCHASE AGREEMENTS AND LENDING OF SECURITIES**

None.

**XI. EXPLANATIONS ON ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS AND RELATED LIABILITIES**

None.

**T.O.M. KATILIM BANKASI A.Ş.**  
**NOTES AND DISCLOSURES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS**  
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**EXPLANATIONS ON ACCOUNTING POLICIES IN THE RELATED PERIOD (Continued)**

**XII. EXPLANATIONS ON GOODWILL AND OTHER INTANGIBLE ASSETS**

As of the balance sheet date, there is no goodwill in the Bank's financial statements.

The initial records of other intangible assets were made on the basis of the cost price found by adding the acquisition amounts and other direct expenses necessary to make the asset available. Other intangible assets were valued at the cost price in the period following their recording after deducting accumulated depreciation and accumulated depreciation, if any.

Other intangible assets are amortized using the linear depreciation method over their estimated useful life. The determination of the useful life of other intangible assets is made by evaluating issues such as the expected life of the asset, technical, technological or other types of obsolescence, and the maintenance costs required to obtain the expected economic benefit from the asset. There has been no change in the depreciation method applied during the current period.

As a result of the valuation report prepared by the independent valuation firm, TL 299,100 of customers and TL 11,170 of brand prices were recorded among the other tangible fixed assets after the sale of the "Hadi" brand owned by TOM Pay Elektronik Para ve Ödeme Hizmetleri A.Ş., another group company, to the Bank. The useful lives of the respective assets are determined as 5 and 15 years, respectively.

The Bank monitors the costs incurred for computer software in the other intangible assets-intangible rights account and amortizes the developer expenses in 3 to 15 years, adding them to the initial cost of the software and taking into account their useful life.

**XIII. EXPLANATIONS ON TANGIBLE ASSETS**

The initial records of tangible fixed assets were made on the basis of the cost price found by adding the acquisition amounts and other direct expenses necessary to make the asset available.

Tangible fixed assets are shown in the financial statements over the amounts remaining after deducting the accumulated depreciation and depreciation, if any, from the cost prices in the period following their recording. Tangible fixed assets are depreciated in terms of their estimated useful life by applying the normal depreciation method. There has been no change in the depreciation method applied during the current period.

Normal maintenance and repair expenses on a tangible asset are recognized as expenses. Investment expenditures that expand the capacity of the tangible asset and increase the benefit to be obtained from it in the future are added to the cost of the tangible asset. Investment expenditures consist of cost elements such as expenses that extend the useful life of the asset, increase the service capacity of the asset, increase the quality of the goods or services produced, or reduce the cost.

Gains or losses arising from the disposal of tangible fixed assets are reflected in the profit or loss accounts as the difference between the net disposal proceeds and the net book value of the relevant tangible asset.

There is no obligation to limit the use of pledges, mortgages and other measures on tangible fixed assets or commitments for their purchase or disposition rights on them.

**T.O.M. KATILIM BANKASI A.Ş.**  
**NOTES AND DISCLOSURES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS**  
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**EXPLANATIONS ON ACCOUNTING POLICIES IN THE RELATED PERIOD (Continued)**

**XIV. EXPLANATIONS ON LEASING TRANSACTIONS**

***Operational Leasing Transactions***

*Transactions as a tenant*

At the beginning of a contract, the bank evaluates whether the contract is a lease or includes a lease transaction. In the event that the contract transfers the right to control the use of the defined asset for a specified period of time in exchange for a price, this contract is in the nature of a lease or includes a lease transaction. The bank reflects a right-of-use asset and a lease obligation in its financial statements on the date the lease actually begins.

*Existence of the right of use;*

The Bank applies the "TFRS 16 - Leases" standard in the accounting of leasing transactions.

Pursuant to the "TFRS 16 - Leases" standard, the Bank calculates the amount of the "right of use" at the beginning of the lease based on the present value of the lease payments of the fixed asset subject to the lease and includes it in the "tangible fixed assets".

The cost of a right-of-use asset includes the following:

- a) The initial measurement amount of the rental liability,
- b) The amount obtained by deducting all rental incentives received from all rental payments made on or before the date on which the lease actually commences.
- c) All initial direct costs incurred by the bank

When applying the bank cost method, the right-of-use entity is:

- a) Deducted accumulated depreciation and accumulated impairment losses, and
- b) Measure it on the basis of its cost adjusted for the remeasurement of the rental liability.

While depreciating the right-of-use asset, the Bank applies the depreciation provisions in the TAS 16 Tangible Fixed Assets standard.

*Rental obligation:*

On the date on which the lease actually begins, the Bank measures the lease obligation on the present value of the rent payments that have not been paid on that date. Lease payments are discounted using the implied markup rate on the lease if this rate can be easily determined. If this ratio cannot be easily determined, the Bank uses the Bank's alternative borrowing profit rate. Lease payments included in the measurement of the lease obligation on the date of actual commencement of the lease shall consist of payments to be made for the right to use the underlying asset during the lease period and which have not been paid on the date the lease actually commences:

After the date on which the lease actually begins, the Bank measures the rental obligation as follows:

- a) Increases the book value to reflect the rate of profit on the rental obligation,
- b) Reduces the book value to reflect the rental payments that have been made, and
- c) Remeasure the book value to reflect revaluations and restructurings, or to reflect revised essentially fixed lease payments.

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**EXPLANATIONS ON ACCOUNTING POLICIES IN THE RELATED PERIOD (Continued)**

**XIV. EXPLANATIONS ON LEASING TRANSACTIONS (CONTINUED)**

The profit on the rental obligation for each period in the lease period is the amount found by applying a fixed periodic profit rate to the remaining balance of the rental obligation. Participation Bank is involved as the lessor in leasing transactions. Participation Bank shows the assets subject to lease as a receivable equal to the net lease investment amount on the balance sheet. The sum of the lease payments is included in the rental receivables account in gross form, including the dividend and principal amounts. The profit share, which is the difference between the sum of the lease payments and the cost of the fixed assets in question, is included in the account of unearned rental income. As the rent payments are made, the rent amount is deducted from the rental receivables account; The dividend in it is deducted from the unearned dividend income account and reflected in the income statement.

**XV. EXPLANATIONS ON PROVISIONS AND CONTINGENT LIABILITIES**

Provisions and contingent liabilities other than the expected loss provisions set aside for loans and other receivables are accounted for in accordance with TAS 37 "Turkish Accounting Standard on Provisions, Contingent Liabilities and Contingent Assets".

The Bank reserves provisions if there is an existing obligation (legal or implied) arising from a past event, if resources with economic benefits for the fulfillment of the obligation are likely to exit the business, and if the amount of the obligation can be safely estimated. In cases where the amount cannot be measured reliably enough and there is no possibility of funds from the Bank to fulfill the obligation, the obligation in question is considered "Contingent" and is explained in the footnotes.

Provisions are allocated based on these data for those whose data are clear from transactions that may affect the financial structure, and on an estimated basis for those who are otherwise.

As of the balance sheet date, there are no contingent events that are likely to occur as a result of past events and the amount of which can be reliably measured.

Contingent assets usually consist of unplanned or other unexpected events that give rise to the possibility of economic benefits entering the business. These assets are not included in the financial statements, as the representation of contingent assets in the financial statements may result in the recognition of an income that can never be obtained. Contingent assets are disclosed in the footnotes to the financial statements, if economic benefits are likely to enter the business. Contingent assets are subject to continuous evaluation to ensure that the relevant developments are accurately reflected in the financial statements. In the event that the economic benefit becomes almost certain to enter the Bank, the relevant asset and the income related to it are reflected in the financial statements of the period in which the change occurs.



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**EXPLANATIONS ON ACCOUNTING POLICIES IN THE RELATED PERIOD (Continued)**

**XVI. EXPLANATIONS ON LIABILITIES RELATING TO EMPLOYEE BENEFITS**

**a. Severance Pay and Rights of Leave**

The Bank recognizes its obligations regarding severance pay and leave rights in accordance with the provisions of TAS 19 “Turkish Accounting Standard for Employee Benefits” and has calculated its liabilities arising from future severance pay and leave rights based on their net present value and reflected them in the financial statements.

In accordance with the applicable legislation, the Bank is obliged to pay severance to employees upon retirement, resignation or dismissal if legal conditions are met, termination due to military service, death, and to female employees who voluntarily resign within one year following their marriage. Severance pay is calculated based on the employee's salary at the date of departure (provided that it does not exceed the statutory severance pay ceiling), and in line with the employee's working status at the Bank and the social security institution to which the employee is affiliated. Severance pay liabilities are calculated using actuarial assumptions.

In determining this liability, assumptions are made regarding parameters such as employee turnover rates and future salary increases. As of 31 March 2025, the Bank's severance pays liability amounts to TL 13,371 (31 December 2024: TL 10,454).

Pursuant to the “Communiqué on Turkish Accounting Standard for Employee Benefits (TAS 19)” (Serial No: 9) published in the Official Gazette dated 12 March 2013 and numbered 28585 by the Public Oversight Accounting and Auditing Standards Authority, the accounting treatment of actuarial gains and losses arising from changes in actuarial assumptions or differences between actuarial assumptions and actual outcomes was amended to be applied for accounting periods beginning after 31 December 2012. The Bank classified an actuarial loss of TL 3,737 under shareholders' equity (31 December 2024: TL 4,140 loss).

The liability for unused vacation pay is calculated based on the number of unused leave days, determined by deducting the number of leave days taken by each employee from their statutory entitlement. As of 31 March 2025, the Bank's liability arising from leave rights amounts to TL 19,448 (31 December 2024: TL 13,079).

The Bank does not have any foundations, funds, or similar institutions to which its employees are members. The Bank does not employ personnel under fixed-term contracts.

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**EXPLANATIONS ON ACCOUNTING POLICIES IN THE RELATED PERIOD (Continued)**

**XVII. EXPLANATIONS ON TAXATION**

**a. Current Tax**

As of March 31, 2025, the corporate tax rate was applied as 30% in the financial statements. Pursuant to Law No. 7316 published in the Official Gazette dated April 22, 2021, "The corporate tax rate was increased to 25% for the taxation period of 2021, and this rate was determined as 23% for the taxation period of 2022, starting from the declarations required to be submitted as of July 1, 2021, and valid for the taxation period starting from January 1, 2021. However, with the publication of Law No. 7394 in the Official Gazette dated April 15, 2022, the corporate tax rate for banks, consumer finance companies, factoring and financial leasing companies, electronic payment and money institutions, authorized foreign exchange institutions, asset management companies, capital market institutions, insurance and reinsurance companies and pension companies has been permanently increased to 25%, and this change is valid for declarations to be submitted after July 1, 2022 Will. Therefore, as of the first quarter of 2022, the tax rate to be taken into account in the calculation of corporate tax is 23%, and the tax rate to be applied to the cumulative earnings of 2022 in the second quarter of 2022 and subsequent periods is taken into account as 25%. Pursuant to Article 21 of the Law No. 7456 published in the Official Gazette dated July 15, 2023, and numbered 32249, starting from the declarations to be submitted as of 1/10/2023; The corporate tax rate to be applied to the earnings of corporations in 2023 and the following taxation periods has been increased from 25% to 30% for banks and other institutions mentioned in the law. As of March 31, 2025, and December 31, 2024, the corporate tax rate was applied as 30% in the financial statements.

The corporate tax rate is applied to the tax base to be found as a result of adding expenses that are not accepted as deductions in accordance with tax laws to the commercial income of corporations, exemptions in tax laws (such as the exemption of participation earnings) and deduction of deductions. If the profit is not distributed, no other tax is paid.

There is no withholding tax on dividends paid to taxpayer institutions that earn income through a workplace or permanent representative in Türkiye and to institutions residing in Türkiye. Dividend payments made to individuals and institutions other than these are subject to 15% withholding tax. The addition of profit to the capital is not considered a distribution of profits, and no withholding tax is applied.

Corporations calculate provisional tax on their quarterly financial profits at the current rate, in accordance with the Tax Procedure Law Circular No. 115 dated March 29, 2019, they declare and pay until the 17th day of the second month following that period until a new determination is made. The provisional tax paid during the year is deducted from the corporate tax to be calculated on the corporate tax return to be submitted in the following year. If there is a provisional tax amount paid despite the set-off, this amount can be refunded in cash or offset against other financial debts against the state.

According to Article 5.1.e. of the Corporate Tax Law, which is one of the important tax exemptions applied by the Bank; 75% of the earnings arising from the sale of founders' deeds, usufructs and pre-emptive rights owned by corporations for the same period as the subsidiary shares in their assets for at least two full years (730 days) are exempt from corporate tax (7061 Sy. 89 of the Act. According to Article 3 of the Communiqué No. 14 of the K.V.K. Serial No. 14 dated December 23, 2017, it will be applied as 75% for sales made until December 5, 2017, and 50% thereafter for the year 2017).

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**EXPLANATIONS ON ACCOUNTING POLICIES IN THE RELATED PERIOD (Continued)**

**XVII. EXPLANATIONS ON TAXATION (CONTINUED)**

**a. Current Tax (Continued)**

This exemption applies in the period in which the sale is made, and the portion of the gain benefiting from the exemption is held in a special fund account under liabilities until the end of the fifth year following the year of sale. However, the sale proceeds must be collected by the end of the second calendar year following the year of the sale. Taxes not accrued on time due to the portion not collected within this period shall be deemed as tax losses.

Taxes not accrued on time due to the exempted gain being transferred to another account, withdrawn from the entity in any way other than being added to the capital, or transferred to the head office by limited taxpayer institutions within five years shall also be considered tax losses. The same provision applies in the event of the liquidation of the entity (except for mergers and demergers carried out in accordance with this Law) within the same period.

According to Article 5.1.f of the Corporate Tax Law, the entire portion of gains derived from the transfer to banks or the Savings Deposit Insurance Fund (SDIF) of immovables, equity participations, founder's shares, usufruct shares, and pre-emptive rights owned by institutions that are under legal proceedings due to debts to banks or the SDIF, as well as their guarantors and mortgagors, and the gains from the sale of such assets by banks, are partially exempt from corporate tax: 50% for immovables and 75% for other assets.

According to Turkish tax legislation, financial losses declared in the corporate tax return can be carried forward and deducted from future taxable profits for a period not exceeding five years. However, such losses cannot be offset against prior year profits. Corporate tax returns must be submitted to the relevant tax office by the end of the fourth month following the end of the accounting period, and the accrued tax must be paid by the same deadline. Nevertheless, tax authorities may examine accounting records until the end of the fifth year following the fiscal year and reassess taxes in case of errors.

As per Article 298/A (repeated) of the Tax Procedure Law, the conditions required for inflation accounting had been met as of the end of the 2021 calendar year. However, with the enactment of Law No. 7352, published in the Official Gazette dated 29 January 2022 and numbered 31734, Temporary Article 33 was added to the Tax Procedure Law. According to this article, for the accounting periods 2021 and 2022 (and 2022 and 2023 for those with special accounting periods), and for the interim tax periods of 2023, financial statements shall not be subject to inflation adjustment regardless of whether the conditions under repeated Article 298 are met.

Additionally, pursuant to Law No. 7491 published in the Official Gazette dated 28 December 2023 and numbered 32413, profit or loss differences arising from inflation adjustments made by banks, payment and electronic money institutions, asset management companies, capital markets institutions, and insurance and reinsurance companies as well as pension companies for the 2024 and 2025 fiscal years shall be disregarded in determining the corporate tax base.

As a result of these regulations, the depreciation amounts subject to corporate taxation under the Tax Procedure Law will be calculated based on revalued current figures. In accordance with the applicable legislation, the revaluation surplus is presented under a special fund account within equity.

The Pillar Two rules agreed upon by OECD member states entered into force in Türkiye through Law No. 7524 on the Amendment of Tax Laws and Certain Other Laws and Decree Law No. 375, published in the Official Gazette dated 2 August 2024. Although secondary legislation has not yet been issued, based on preliminary assessments taking into account the OECD guidelines, it is anticipated that these regulations will not have a significant impact on the Bank's financial statements.

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**EXPLANATIONS ON ACCOUNTING POLICIES IN THE RELATED PERIOD (Continued)**

**XVII. EXPLANATIONS ON TAXATION (CONTINUED)**

**b. Deferred Tax**

The Bank calculates and recognizes deferred tax in accordance with TAS 12 “Turkish Accounting Standard on Income Taxes” for temporary differences between the accounting policies and valuation principles applied and the tax base determined under the tax legislation.

With the addition made to Provisional Article 13 of the Corporate Tax Law No. 5520 under Article 26 of Law No. 7394 on the Evaluation of Immovable Properties Belonging to the Treasury and Amendments to the Value Added Tax Law and Certain Other Laws and Decree Laws, which was published in the Official Gazette dated 15 April 2022 and numbered 31810, the corporate tax rate for banks was redefined as 25% for the 2022 fiscal year. However, pursuant to Article 21 of Law No. 7456 published in the Official Gazette dated 15 July 2023 and numbered 32249, the corporate tax rate applicable to earnings of banks and other specified institutions has been increased from 25% to 30%, effective for declarations submitted as of 1 October 2023 and applicable to earnings generated in 2023 and subsequent fiscal periods.

Deferred tax liabilities or assets are determined by calculating the tax effects of temporary differences between the carrying amounts of assets and liabilities in the financial statements and their tax bases, using the balance sheet liability method and applying the enacted tax rates. The Bank estimates the timing of when temporary differences will become taxable or deductible and uses the enacted tax rates in effect as of the balance sheet date in accordance with the prevailing tax legislation.

As deferred tax assets and liabilities under TAS 12 are calculated using the tax rates (and tax laws) that are enacted or substantively enacted by the reporting date and that are expected to apply in the periods when the asset is realized or the liability is settled, the Bank calculated deferred tax as of 31 March 2025 and 31 December 2024 using the 30% corporate tax rate.

Deferred tax liabilities are recognized for all taxable temporary differences, while deferred tax assets arising from deductible temporary differences are recognized only to the extent that it is probable that future taxable profit will be available against which the deductible temporary differences can be utilized. Deferred tax assets and liabilities are not recognized for temporary differences arising from the initial recognition of assets or liabilities in a transaction that is not a business combination and that at the time of the transaction affects neither accounting profit nor taxable profit.

The carrying amount of deferred tax assets is reviewed at each balance sheet date. The carrying amount of a deferred tax asset is reduced to the extent that it is no longer probable that sufficient taxable profit will be available to allow the benefit of part or all of that deferred tax asset to be utilized.

Deferred tax is calculated using the tax rates that are applicable at the time the assets are realized, or the liabilities are settled and is recognized in the income statement as tax expense or income. However, if the deferred tax relates to an item that is recognized directly in equity in the same or a different period, then the deferred tax is also recognized directly in equity.

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**EXPLANATIONS ON ACCOUNTING POLICIES IN THE RELATED PERIOD (Continued)**

**XVII. EXPLANATIONS ON TAXATION (CONTINUED)**

**b. Deferred Tax (Continued)**

Within the scope of Article 298 (repeated) of the Tax Procedure Law, it has been stipulated that if the increase in the producer price index exceeds 100% over the last three fiscal years including the current year, and more than 10% in the current fiscal year, the financial statements shall be subject to inflation adjustment. These conditions were met as of 31 December 2021.

However, with the “Law on Amendments to the Tax Procedure Law and the Corporate Tax Law” No. 7352 published in the Official Gazette dated 29 January 2022 and numbered 31734, Temporary Article 33 was added to the Tax Procedure Law No. 213. It was enacted that, regardless of whether the inflation adjustment conditions under Article 298 (repeated) are met, financial statements for the 2021 and 2022 fiscal years (including interim tax periods), as well as for the 2023 interim tax periods, shall not be subject to inflation adjustment. Moreover, the financial statements dated 31 December 2023 shall be subject to inflation adjustment regardless of whether the conditions are met, and any resulting profit/loss differences shall be reflected in the prior years’ profit/loss account.

Furthermore, according to Article 17 of Law No. 7491 published in the Official Gazette dated 28 December 2023 and numbered 32413, profit or loss differences arising from inflation adjustments to be made by banks, companies subject to the Financial Leasing, Factoring, Financing and Savings Finance Companies Law No. 6361 dated 21 November 2012, payment and electronic money institutions, authorized foreign exchange institutions, asset management companies, capital markets institutions, insurance and reinsurance companies, and pension companies, for the 2024 and 2025 fiscal years (including interim tax periods), shall not be taken into account in the determination of corporate tax base. The President is authorized to extend the implementation period by one fiscal year, including interim periods.

The calculated deferred tax assets and deferred tax liabilities are presented on a net basis in the unconsolidated financial statements.

Deferred tax effects arising from items recognized directly in equity are also recognized in equity.

According to Turkish tax legislation, financial losses declared in the corporate tax return can be carried forward and deducted from taxable profits for a period not exceeding five years. However, such losses cannot be offset against prior year profits. Since the Bank anticipates generating sufficient taxable profits in future periods to utilize the carried forward losses, a total deferred tax asset of TL 776,346 (31 December 2024: TL 539,314) has been recognized in the financial statements.

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**EXPLANATIONS ON ACCOUNTING POLICIES IN THE RELATED PERIOD (Continued)**

**XVIII. EXPLANATIONS ON ADDITIONAL DISCLOSURES ON BORROWINGS**

The Bank meets its funding needs, when necessary, by obtaining loans from domestic and international institutions, borrowing from money markets, or issuing securities in domestic and international markets. The funds obtained through these methods are initially recognized at acquisition cost on the transaction date and subsequently measured at amortized cost using the effective interest method.

**XIX. EXPLANATIONS ON SHARE CERTIFICATES ISSUED**

As of the balance sheet date, the Bank does not have any shares issued.

**XX. EXPLANATIONS ON ACCEPTANCES AND AWAILED DRAFTS**

None.

**XXI. EXPLANATIONS ON GOVERNMENT GRANTS**

As of the reporting date there are no government grants received by the Bank.

**XXII. RELATED PARTIES**

Within the scope of TAS 24 "Related Party Disclosures Standard"; Shareholders with qualified shares, businesses with joint control or significant influence over the business, subsidiaries, affiliates, business partnerships in which the business is a participant, and key management personnel of the business or its parent are considered as related parties.

**XXIII. CASH AND CASH EQUIVALENT ASSETS**

Cash and cash equivalents, cash, special current account and maturities from the date of purchase They are other short-term investments with high liquidity, which are 3 months or less than 3 months, can be converted into cash immediately and do not carry the risk of significant changes in value. The book value of these assets is their fair value.

"Cash", which is the basis for the preparation of cash flow statements, is defined as cash, effective storage, gold, money on the way, and special current accounts and participation accounts in banks, including the Central Bank of the Republic of Türkiye, and "Cash Equivalent Asset" is defined as interbank money market placements with an original maturity of less than three months and time deposits in banks.

**XXIV. EXPLANATIONS ON SEGMENT REPORTING**

The Bank operates through two main divisions: Retail Banking and Treasury. Each division provides services with its own distinct products, and the results of operations are monitored based on these segments. Reporting by business segments is presented in Section Four.

**XXV. EXPLANATIONS ON OTHER MATTERS**

The Bank has no disclosures on other matters.

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**SECTION FOUR**

**INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT**

**I. EXPLANATIONS ON EQUITY ITEMS**

The equity amount and the capital adequacy standard ratio are calculated in accordance with the “Regulation on Banks’ Equity” and the “Regulation on the Measurement and Evaluation of Capital Adequacy of Banks.”

As of 31 March 2025, the equity amount calculated for the current period is TL 749,672 (31 December 2024: TL 1,390,161), and the capital adequacy standard ratio is 16.70% (31 December 2024: 50.13%). The Bank’s capital adequacy standard ratio is above the minimum threshold set by the applicable regulations.

**a) Information on Equity Items:**

<b>COMMON EQUITY TIER I CAPITAL</b>	<b>Current Period 31.03.2025</b>	<b>Prior Period 31.12.2024</b>
Paid-In Capital to Be Entitled for Compensation After All Creditors	3,000,000	3,000,000
Share Premium	-	-
Reserves	-	-
Other Comprehensive Income According to TAS	-	-
<b>Profit</b>	<b>(856,711)</b>	<b>(525,444)</b>
Current Period Profit	(331,267)	(695,066)
Prior Period Profit	(525,444)	169,622
Bonus Shares from Associates, Affiliates and Joint-Ventures Not Accounted in Current Period’s Profit	-	-
<b>Common Equity Tier I Capital Before Deductions</b>	<b>2,143,289</b>	<b>2,474,556</b>
<b>Deductions From Common Equity Tier I Capital</b>	<b>1,435,697</b>	<b>1,113,634</b>
Valuation Adjustments Calculated as Per the Article 9. (I) Of The Regulation on Bank Capital	-	-
Current And Prior Periods’ Losses Not Covered by Reserves, And Losses Accounted Under Equity According to TAS	30,178	14,313
Leasehold Improvements on Operational Leases	-	-
Goodwill Netted with Deferred Tax Liabilities	-	-
Other Intangible Assets Netted with Deferred Tax Liabilities Except Mortgage Servicing Rights	659,143	595,625
Remaining after deducting from the related deferred tax liability with the deferred tax asset based on future taxable income, except for deferred tax assets based on temporary differences	707,642	496,651
Differences Arise When Assets and Liabilities Not Held at Fair Value, Are Subjected to Cash Flow Hedge Accounting	-	-
Total Credit Losses That Exceed Total Expected Loss Calculated According to The Regulation on Calculation of Credit Risk by Internal Ratings Based Approach	-	-
Securitization Gains	-	-
Unrealized Gains and Losses from Changes in Bank’s Liabilities’ Fair Values Due to Changes in Creditworthiness	-	-
Net Amount of Defined Benefit Plans	-	-
Direct And Indirect Investments of The Bank on Its Own Tier I Capital (-)	-	-
Shares Obtained Against Article 56, Paragraph 4 Of the Banking Law (-)	-	-
Total Of Net Long Positions of The Investments in Equity Items of Unconsolidated Banks and Financial Institutions Where the Bank Owns 10% or Less of The Issued Share Capital Exceeding The 10% Threshold of Above Tier I Capital (-)	-	-
Total Of Net Long Positions of The Investments in Equity Items of Unconsolidated Banks and Financial Institutions Where the Bank Owns 10% or More of the Issued Share Capital Exceeding The 10% Threshold of Above Tier I Capital (-)	-	-
Mortgage Servicing Rights Exceeding The 10% Threshold of Tier I Capital (-)	-	-
Net Deferred Tax Assets Arising from Temporary Differences Exceeding The 10% Threshold of Tier I Capital (-)	38,734	7,045
Amount Exceeding The 15% Threshold of Tier I Capital as Per the Article 2, Clause 2 of the Regulation on Measurement and Assessment of Capital Adequacy of Banks (-)	-	-

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**INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT(Continued)**

**I. EXPLANATIONS ON EQUITY ITEMS (CONTINUED)**

**a) Information on Equity Items (Continued):**

	<b>Current Period 31.03.2025</b>	<b>Prior Period 31.12.2024</b>
The Portion of Net Long Position of The Investments in Equity Items of Unconsolidated Banks and Financial Institutions Where the Bank Owns 10% Or More of the Issued Share Capital Not Deducted from Tier I Capital	-	-
Mortgage Servicing Rights Not Deducted	-	-
Excess Amount Arising from Deferred Tax Assets from Temporary Differences	-	-
Other Items to Be Defined by The BRSA	-	-
Deductions From Tier I Capital in Cases Where There Are No Adequate Additional Tier I Or Tier II Capitals	-	-
<b>Total Deductions from Common Equity Tier I Capital</b>	<b>1,435,697</b>	<b>1,113,634</b>
<b>Total Common Equity Tier I Capital</b>	<b>707,592</b>	<b>1,360,922</b>
Privileged stocks not included in common equity and share premiums	-	-
Debt Instruments and the Related Issuance Premiums Defined by the BRSA	-	-
Debt Instruments and the Related Issuance Premiums Defined by the BRSA (Covered by Temporary Article 4)	-	-
<b>Additional Tier I Capital before Deductions</b>		
<b>Deductions From Additional Tier I Capital</b>		
Direct And Indirect Investments of the Bank on Its Own Additional Tier I Capital (-)	-	-
Investments In Equity Instruments Issued by Banks or Financial Institutions Invested in Bank's Additional Tier I Capital and Having Conditions Stated in The Article 7 of the Regulation	-	-
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 (-)	-	-
<b>Items To Be Deducted from Tier I Capital During the Transition Period</b>	-	-
Goodwill And Other Intangible Assets and Related Deferred Taxes Not Deducted from Tier I Capital as Per the Temporary Article 2, Clause 1 of the Regulation on Measurement and Assessment of Capital Adequacy of Banks (-)	-	-
Net Deferred Tax Asset/Liability Not Deducted from Tier I Capital as Per the Temporary Article 2, Clause 1 of the Regulation on Measurement and Assessment of Capital Adequacy of Banks (-)	-	-
Deduction From Additional Tier I Capital When There Is Not Enough Tier II Capital (-)	-	-
<b>Total Deductions from Additional Tier I Capital</b>	-	-
<b>Total Additional Tier I Capital</b>	-	-
<b>Total Tier I Capital (Tier I Capital= Common Equity Tier I Capital + Additional Tier I Capital)</b>	<b>707,592</b>	<b>1,360,922</b>
<b>Tier II Capital</b>	-	-
Debt Instruments and The Related Issuance Premiums Defined by the BRSA	-	-
Debt Instruments and The Related Issuance Premiums Defined by the BRSA (Covered by Temporary Article 4)	-	-
Provisions (Amounts Explained in the First Paragraph of the Article 8 of the Regulation on Bank Capital)	42,080	29,239
<b>Tier II Capital before deductions</b>	<b>42,080</b>	<b>29,239</b>
<b>Deductions From Tier II Capital</b>	-	-
Direct and Indirect Investments of The Bank on Its Own Tier II Capital (-)	-	-
Investments In Equity Instruments Issued by Banks and Financial Institutions Invested in Bank's Tier II Capital and Having Conditions Stated in the Article 8 of the Regulation	-	-
Total of Net Long Positions of the Investments in Equity Items of Unconsolidated Banks and Financial Institutions Where the Bank Owns 10% or Less of the Issued Share Capital Exceeding The 10% Threshold of Above Tier I Capital (-)	-	-
The Total of Net Long Position of the Direct or Indirect Investments in Additional Tier I Capital and Tier II Capital of Unconsolidated Banks and Financial Institutions Where the Bank Owns 10% or More of the Issued Share Capital Exceeding The 10% Threshold of Tier I Capital (-)	-	-
Other Items to Be Defined by The BRSA (-)	-	-
<b>Total Deductions from Tier II Capital</b>	-	-
<b>Total Tier II Capital</b>	<b>42,080</b>	<b>29,239</b>
<b>Total Equity (Total Tier I And Tier II Capital)</b>	<b>749,672</b>	<b>1,390,161</b>



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**INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT(Continued)**

**I. EXPLANATIONS ON EQUITY ITEMS (CONTINUED)**

**a) Information on Equity Items (Continued):**

	<b>Current Period 31.03.2025</b>	<b>Prior Period 31.12.2024</b>
<b>Total Tier I Capital and Tier II Capital (Total Equity)</b>	<b>749,672</b>	<b>1,390,161</b>
Loans Granted Against the Articles 50 and 51 of the Banking 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	-	-
<b>Items to be Deducted from The Sum of Tier I and Tier II Capital (Capital) During the Transition Period</b>	<b>-</b>	<b>-</b>
The Portion of Total of Net Long Positions of the Investments in Equity Items of Unconsolidated Banks and Financial Institutions Where the Bank Owns 10% or Less of the Issued Share Capital Exceeding the 10% Threshold of Above Tier I Capital Not Deducted from Tier I Capital, Additional Tier I Capital or Tier II Capital as Per the Temporary Article 2, Clause 1 of the Regulation	-	-
The Portion of Total of Net Long Positions of the Investments in Equity Items of Unconsolidated Banks and Financial Institutions Where the Bank Owns More Than 10% of the Issued Share Capital Exceeding The 10% Threshold of Above Tier I Capital Not Deducted from Additional Tier I Capital or Tier II Capital as Per the Temporary Article 2, Clause 1 of The Regulation	-	-
The Portion of Net Long Position of The Investments in Equity Items of Unconsolidated Banks and Financial Institutions Where the Bank Owns 10% or more of the issued Share Capital, of the Net Deferred Tax Assets Arising from Temporary Differences and of the Mortgage Servicing Rights Not Deducted from Tier I Capital as Per the Temporary Article 2, Clause 2, Paragraph (1) And (2) and Temporary Article 2, Clause 1 of the Regulation	-	-
<b>Capital</b>	<b>-</b>	<b>-</b>
<b>Total Capital (Total of Tier I Capital and Tier II Capital)</b>	<b>749,672</b>	<b>1,390,161</b>
Total Risk Weighted Assets	4,147,828	2,773,007
<b>Capital Adequacy Ratios</b>		
CET1 Capital Ratio (%)	15.71	49.08
Tier I Capital Ratio (%)	15.71	49.08
Capital Adequacy Ratio (%)	16.70	50.13
<b>Buffers</b>		
Total Additional Core Capital Requirement Ratio	<b>4.00</b>	<b>4.00</b>
Bank-Specific Total CET1 Capital Ratio	2.50	2.50
Capital Conservation Buffer Ratio (%)	0.00	0.00
Systemic Significant Bank Buffer Ratio (%)	1.50	1.50
Additional CET1 Capital Over Total Risk Weighted Assets Ratio Calculated According to the Article 4 Of Capital Conservation and Counter-Cyclical Capital Buffers Regulation	15.37	46.13
<b>Amounts Lower Than Excesses as Per Deduction Rules</b>	<b>-</b>	<b>-</b>
Remaining Total of Net Long Positions of the Investments in Equity Items of Unconsolidated Banks and Financial Institutions Where the Bank Owns 10% Or Less of the Issued Share Capital	-	-
Remaining Total of Net Long Positions of the Investments in Tier I Capital of Unconsolidated Banks and Financial Institutions Where the Bank Owns More Than 10% or Less of the Issued Share Capital	-	-
Remaining Mortgage Servicing Rights	-	-
Net Deferred Tax Assets Arising from Temporary Differences	-	-
<b>Limits For Provisions Used in Tier II Capital Calculation</b>	<b>-</b>	<b>-</b>
General Loan Provisions for Exposures in Standard Approach (Before Limit of One Hundred and twenty-five Per Ten Thousand)	61,522	50,392
General Loan Provisions for Exposures in Standard Approach Limited By 1.25% of Risk Weighted Assets	42,080	29,239
Total Loan Provision That Exceeds Total Expected Loss Calculated According to Communiqué on Calculation of Credit Risk by Internal Ratings Based Approach	-	-
Total Loan Provision That Exceeds Total Expected Loss Calculated According to Communiqué on Calculation of Credit Risk by Internal Ratings Based Approach, Limited By 0.6% Risk Weighted Assets	-	-
<b>Debt Instruments Covered by Temporary Article 4 (Effective Between 01.01.2018-01.01.2022)</b>	<b>-</b>	<b>-</b>
Upper Limit for Additional Tier I Capital Items Subject to Temporary Article 4	-	-
Amount Of Additional Tier I Capital Items Subject to Temporary Article 4 That Exceeds Upper Limit	-	-
Upper Limit for Additional Tier II Capital Items Subject to Temporary Article 4	-	-
Amount Of Additional Tier II Capital Items Subject to Temporary Article 4 That Exceeds Upper Limit	-	-

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**INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT(Continued)**

**I. EXPLANATIONS ON EQUITY ITEMS (CONTINUED)**

**b) Information on the debt instruments to be included in the equity calculations:**

None.

**c) Approaches applied to assess the adequacy of internal capital requirement in terms of current and future activities**

The Bank does not conduct a study assessing its internal capital requirement.

**II. EXPLANATIONS ON CURRENCY RISK**

**a) Whether the Bank is exposed to currency risk, whether the effects of this situation are estimated, whether the Bank's Board of Directors sets limits for the positions monitored on a daily basis:**

Within the framework of its foreign currency management policy, the Bank has adopted the principle of not carrying a significant position. Therefore, there is no significant exchange rate risk. In addition to monitoring the exchange rate risk through the exchange rate risk table created within the scope of the standard method, the "Value at Risk" is calculated for the foreign exchange position in the Bank for monitoring purposes. In addition, for foreign exchange transactions; Position and transaction limits are determined by the decision of the Board of Directors and compliance with the limits is monitored.

**b) The extent of hedging foreign currency debt instruments and net foreign currency investments with hedging derivative instruments, if material:**

None.

**c) Foreign currency risk management policy:**

Periodic "Liquidity Gap Analysis" is conducted to determine liquidity risks in the US Dollar and Euro, the most important foreign currencies in which the Bank operates. In addition, the Foreign Currency Net General Position/Equity ratio and Foreign Currency Liquidity Position are regularly monitored within the scope of daily value at risk analyses and legal reporting to monitor exchange rate risk.

**d) The Bank's financial statement date and the current foreign exchange purchase rates announced to the public in the last 5 business days backwards from this date:**

	<b>USD</b>	<b>EURO</b>
31 March 2025 - Balance Sheet Valuation Rate	37.7656	40.7019
As of March 30, 2025	37.7656	40.7019
As of March 29, 2025	37.7656	40.7019
As of March 28, 2025	37.7656	40.7019
As of March 27, 2025	37.9323	40.8740
As of March 26, 2025	37.9287	40.9326

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**INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT(Continued)**

**II. EXPLANATIONS ON CURRENCY RISK (CONTINUED)**

- e) **The simple arithmetic average value of the Bank's current exchange rate for the last thirty days backwards from the date of the financial statement:**

The simple arithmetic average value of the Bank's current exchange rate for the last thirty days backwards from the date of the financial statement was TL 37.0406 for 1 USD (December 2024: TL 34.9254) and TL 39.9457 for 1 Euro (December 2024: TL 36.5796).

**Currency risk of the Bank**

	<b>EURO</b>	<b>USD</b>	<b>Other FC <sup>(*)</sup></b>	<b>Total</b>
<b>Current Period</b>				
<b>Assets</b>				
Cash (cash in vault, effectives, money in transit, cheques purchased) and balances with the Central Bank of the Republic of Türkiye	39,414	23,032	1,982,641	2,045,087
Banks	4,437	24,167	108,506	137,110
Financial assets at fair value through profit and loss	-	-	187,348	187,348
Money Market Placements	-	-	-	-
Financial assets at fair value through other comprehensive income	-	2,051,224	-	2,051,224
Loans <sup>(*)</sup>	-	-	-	-
Subsidiaries, associates and joint ventures	-	-	-	-
Financial assets at amortized cost	-	-	-	-
Derivative financial assets for hedging purposes	-	-	-	-
Tangible assets	-	-	-	-
Intangible assets	-	-	-	-
Other assets	-	3,957	-	3,957
<b>Total Assets</b>	<b>43,851</b>	<b>2,102,380</b>	<b>2,278,495</b>	<b>4,424,726</b>
<b>Liabilities</b>				
Current account and funds collected from Banks via participation accounts	8,135	135,227	148,725	292,087
Current and profit-sharing accounts FC	-	-	-	-
Money market borrowings	-	-	-	-
Funds provided from other financial institutions	-	-	-	-
Marketable securities issued	-	-	-	-
Miscellaneous payables	-	-	-	-
Derivative financial liabilities for hedging purposes	-	-	-	-
Other Liabilities <sup>(**)</sup>	1,325	20,391	1,628	23,344
<b>Total Liabilities</b>	<b>9,460</b>	<b>155,618</b>	<b>150,353</b>	<b>315,431</b>
<b>Net balance sheet position</b>	<b>34,391</b>	<b>1,946,762</b>	<b>2,128,142</b>	<b>4,109,295</b>
<b>Net off-balance sheet position</b>	<b>-</b>	<b>2,114,874</b>	<b>1,982,640</b>	<b>4,097,514</b>
Financial derivative assets	-	-	-	-
Financial derivative liabilities	-	2,114,874	-	2,114,874
<b>Non-cash loans</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Prior Period</b>				
Total assets	15,375	1,040,094	73,217	1,128,686
Total Liabilities	2,622	8,898	56,865	68,385
<b>Net Balance Sheet Position</b>	<b>12,753</b>	<b>1,031,196</b>	<b>16,352</b>	<b>1,060,301</b>
<b>Net Off-Balance Sheet Position</b>	<b>-</b>	<b>1,058,409</b>	<b>-</b>	<b>1,058,409</b>
Financial derivative assets	-	-	-	-
Financial derivative liabilities	-	1,058,409	-	1,058,409
<b>Non-Cash Loans</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

(\*) The other amount of foreign currency includes gold transactions.

(\*\*) The amounts under other liabilities consist of provisions, other liabilities, and foreign currency transactions recognized under equity.

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**INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT(Continued)**

**II. EXPLANATIONS ON CURRENCY RISK (CONTINUED)**

**Currency Risk Sensitivity**

The Bank is predominantly exposed to exchange rate risk in Euro, US Dollar, and Gold.

The table below presents the Bank's sensitivity to a 10% increase in the exchange rates of the US Dollar, Euro, and Gold.

	Change in exchange rate (%)	Effects on profit/loss		Effects on equity	
		Current Period	Prior Period	Current Period	Prior Period
USD	10%	(16,811)	(2,721)	(16,811)	(2,721)
EUR	10%	3,439	1,275	3,439	1,275
Gold	10%	14,550	1,635	14,550	1,635

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**INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT(Continued)**

**III. DISCLOSURES RELATED TO EQUITY SHARE POSITION RISK**

**General information on the classification of risks according to their purpose, including their relationship with gains recognized under equity and their strategic rationale, the accounting techniques and valuation methods used, assumptions applied in these practices, valuation-affecting factors, and significant changes:**

As of 31 March 2025, the Bank holds listed equity shares amounting to TL 20,090 (31 December 2024: TL 15,590).

**Comparison of the book value and fair value of equity investments, and, for publicly traded equities, comparison with market value if the market price significantly differs from fair value:**

None.

**Information on realized gains or losses, revaluation increases, and unrealized gains or losses of equity investments, and the amounts included in core and supplementary capital:**

None.

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**INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT(Continued)**

**IV. LIQUIDITY RISK MANAGEMENT AND LIQUIDITY COVERAGE RATIO**

The liquidity risk of the Bank is the risk of being unable to fulfill its payment obligations on time due to not having enough cash sources or cash inflows to finance its cash outflows fully and on time due to cash flow instabilities.

Funding liquidity risk, it is a kind of risk which does not meet the any unexpected loss and non-defaulting debts and liabilities.

Market liquidity risk, it is a kind of risk which consists of the position that cannot be sold without affecting market price due to insufficient market depth or market conditions' deterioration or that cannot be completed with the position of market price for any reasons.

Liquidity risk is managed by the Asset-Liability Committee (ALCO) and related business units within the framework of the Liquidity Risk Policy and risk appetite approved by the Board of Directors. In liquidity risk management, the measures to be taken and the practices to be carried out are determined by taking into account normal economic conditions and stress conditions. The Bank defines liquidity risk, measures risk with liquidity risk measurement methods in accordance with international standards, monitors them and periodically presents them to the interested parties. An Emergency Funding Plan has been created to regulate the procedures and principles for the bank to maintain and maintain adequate liquidity levels under stress conditions.

**Information on risk capacity of the Bank, Responsibilities and structure of liquidity risk management, the Bank's internal liquidity risk reporting, communication between the Board of Directors and business lines on liquidity risk strategy, policy and application**

Practices and responsibilities related to liquidity risk are determined in accordance with the Treasury Regulation approved by the Board of Directors. The Bank's liquidity policy is to maintain a liquidity buffer at a level that meets the liabilities in all economic conditions and to maintain the necessary liquidity at the lowest cost. There are also ready-to-use limits for financial institutions.

Indicators regarding the liquidity position are analyzed and liquidity risk is evaluated at the ALCO meetings attended by the senior management. Furthermore, the Board of Directors are informed through the Audit Committee.

In order to manage liquidity risk prudently, it is necessary to know what kind of problem the mismatch between asset and liability will create under which economic conditions and the cost it will bring. Liquidity risk management aims to measure the Bank's current and future liquidity position in a prudent and proactive manner, taking into account the money types and maturities of assets and liabilities. Reports on the liquidity gap analysis are prepared by the Financial Affairs and Reporting Department and monitored by the Asset-Liabilities Committee. The Risk Management Department monitors the limits on liquidity risk set by the Board of Directors. The Treasury Department manages funding and liquidity risk to prevent underfunding at any time or with respect to any source and regularly reports to the Asset-Liabilities Committee regarding the Bank's liquidity position. The Financial Affairs and Reporting Department monitors the liquidity coverage ratio and reports the results to the BRSA.

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

The Bank's liquidity management is carried out by the Assets and Liabilities Department. Since the Bank has no subsidiaries or subsidiaries subject to consolidation, there is no consolidated liquidity risk management.

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**INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT(Continued)**

**IV. LIQUIDITY RISK MANAGEMENT AND LIQUIDITY COVERAGE RATIO (CONTINUED)**

**Information on the Bank's funding strategy including the policies on funding types and variety of maturities**

Bank spread to the base of current and participation accounts and that a stable, long-term diversification and aims to be the source of the funds used. Ratio of liquid assets to total assets ratio and risk indicators related to liquidity, credit and the ratio of funds, issues such as the concentration in collected funds are being closely monitored.

**Information on liquidity management on the basis of currencies constituting a minimum of five percent of the Bank's total liabilities**

Almost all liabilities of the Bank are denominated in Turkish Lira, American Dollar, Euro or Gold. The Bank's TL liquidity is managed through interbank transactions. Foreign currency liquidity is held in interbank transactions and correspondent bank accounts within limits.

**Information on liquidity risk mitigation techniques**

The Bank aims to maintain a sufficient stock of high-quality liquid assets to meet its cash outflows, to diversify funding sources in order to reduce liquidity risk concentrations, to reduce the maturity gap between assets and liabilities through maturity gap analysis, and to carry out liquidity risk reduction techniques through practices such as ensuring that at least a certain part of the fund resources are provided through the funds collected.

**Information on the use of stress tests**

The purpose of the stress test is to identify the sources of possible liquidity weaknesses and whether the liquidity risk appetite for existing on- and off-balance sheet positions is being acted in a manner that is in line with the balance. While developing stress test analyzes, it includes systemic crisis, crisis in the Bank and scenarios that take into account both situations together. Different threshold levels are determined for the percentage of buffering of the deficit predicted in the stress test. The Stress Test is aligned with the Bank's risk appetite framework, other processes such as ISEDES, Budget, etc. and integrated with risk appetite metrics. Stress test results are reported to ALCO.

**General information on emergency funding plan**

Necessary strategy and procedures for the management of possible liquidity crisis are determined with the Liquidity and Emergency Funding Plan, which is approved by Board of Directors. The actions to be taken favor the benefits of depositors, creditors of the Bank and shareholders. Indicators of Emergency Funding Plan were determined, in case of unexpected progress at the liquidity situation occur or at situations trigger of other indicators, plan is put into use. Asset-Liability Committee is responsible from the determination of actions to be taken.

**Presentation of financial liabilities according to contractual maturities**

This footnote has not been prepared in accordance with Article 25 of the Communiqué on The Financial Statements about disclosures to be announced to Public by The Banks.

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**INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT(Continued)**

**IV. LIQUIDITY RISK MANAGEMENT AND LIQUIDITY COVERAGE RATIO (CONTINUED)**

**Liquidity coverage ratio**

The Liquidity Coverage Ratio (LCR) aims to enable banks to meet their liquidity needs in the 30-day maturity period in case of liquidity shortages with high-quality liquid assets consisting of existing cash and free assets that are easy to convert into cash. In this context, taking into account the provisions of the Regulation on the Calculation of Banks' Liquidity Coverage Ratio (the Regulation), this ratio, which is calculated by the ratio of high-quality liquid assets to net cash outflows, should be at least 80% for foreign currency and 100% for total on a consolidated and non-consolidated basis. On-balance sheet and off-balance sheet items are included in the calculation of LCR by multiplying them by the consideration rates stipulated in the table attached to the Regulation. In the calculation, cash inflows cannot exceed 75% of cash outflows, and cash inflows related to assets taken into account in the calculation of high-quality liquid assets are not included in the calculation as cash inflows.

Current Period	Consideration Rate Total Unapplied Value (*)		Consideration Rate Total Applied Value	
	TL+FC	FC	TL+FC	FC
<b>HIGH-QUALITY LIQUID ASSETS</b>				
1 High-quality liquid assets			4,589,318	3,886,890
<b>CASH OUTFLOWS</b>				
2 Real person deposits and retail deposits	8,378,060	298,300	837,806	29,830
3 Stable deposits	-	-	-	-
4 Low stable deposit	8,378,060	298,300	837,806	29,830
5 Unsecured debts other than real person deposits and retail deposits	2,242,697	1,058,830	897,079	423,532
6 Operational deposits	-	-	-	-
7 Non-operational deposits	-	-	-	-
8 Other unsecured debts	2,242,697	1,058,830	897,079	423,532
9 Secured debts	-	-	-	-
10 Other cash outflows	-	-	-	-
11 Derivative liabilities and collateral completion obligations	-	-	-	-
12 Liabilities from structured financial instruments	-	-	-	-
13 Payment commitments for debts to financial markets and other off-balance sheet liabilities	-	-	-	-
14 Other off-balance sheet liabilities and other contractual obligations that are revocable without any conditions	-	-	-	-
15 Other irrevocable or conditionally revocable off-balance sheet liabilities	165,433	12,657	165,433	12,657
16 <b>TOTAL CASH OUTFLOWS</b>			<b>1,900,318</b>	<b>4,991,422</b>
<b>CASH INFLOWS</b>				
17 Secured receivables	-	-	-	-
18 Unsecured receivables	1,157,165	560,685	1,157,165	560,685
19 Other cash inflows	4,580,575	-	4,580,575	-
20 <b>TOTAL CASH INFLOWS</b>	<b>5,737,740</b>	<b>560,685</b>	<b>5,737,740</b>	<b>560,685</b>
			<b>Values with a Cap Applied</b>	
21 <b>TOTAL STOCK OF HQLA</b>	-	-	<b>4,589,318</b>	<b>3,886,890</b>
22 <b>TOTAL NET CASH OUTFLOWS</b>	-	-	<b>475,079</b>	<b>4,430,738</b>
23 <b>LIQUIDITY COVERAGE RATIO (%)</b>	-	-	<b>966.01</b>	<b>87.73</b>

(\*) Simple arithmetic average of the values calculated based on weekly simple averages over the last three months.



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**INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT(Continued)**

**IV. LIQUIDITY RISK MANAGEMENT AND LIQUIDITY COVERAGE RATIO (CONTINUED)**

The lowest and highest Liquidity Coverage Ratios for the last three months of 2025 are given in the table below.

Current Period	Highest	Date	Lowest	Date
TL+FC	1,677.21	14.02.2025	852.33	24.01.2025
FC	101.63	07.02.2025	87.87	31.03.2025

The lowest and highest Liquidity Coverage Ratios for the last three months of 2024 are given in the table below.

Prior Period	Highest	Date	Lowest	Date
TL+FC	1,896.05	20.12.2024	994.27	29.11.2024
FC	102.06	04.10.2024	90.15	11.10.2024

Prior Period	Consideration Rate Total Unapplied Value		Consideration Rate Total Applied Value	
	TL+FC	FC	TL+FC	FC
<b>HIGH-QUALITY LIQUID ASSETS</b>				
1 High-quality liquid assets	-	-	1,613,165	1,083,975
<b>CASH OUTFLOWS</b>				
2 Real person deposits and retail deposits	3,191,950	62,660	319,195	6,266
3 Stable deposits	-	-	-	-
4 Low stable deposit	3,191,950	62,660	319,195	6,266
5 Unsecured debts other than real person deposits and retail deposits	89,045	-	35,618	-
6 Operational deposits	-	-	-	-
7 Non-operational deposits	-	-	-	-
8 Other unsecured debts	89,045	-	35,618	-
9 Secured debts	-	-	-	-
10 Other cash outflows	-	-	-	1,100,007
11 Derivative liabilities and collateral completion obligations	-	-	-	1,100,007
12 Liabilities from structured financial instruments	-	-	-	-
13 Payment commitments for debts to financial markets and other off-balance sheet liabilities	-	-	-	-
14 Other off-balance sheet liabilities and other contractual obligations that are revocable without any conditions	-	-	-	-
15 Other irrevocable or conditionally revocable off-balance sheet liabilities	46,788	11,734	46,788	11,734
16 <b>TOTAL CASH OUTFLOWS</b>			<b>401,601</b>	<b>1,118,007</b>
<b>CASH INFLOWS</b>				
17 Secured receivables	-	-	-	-
18 Unsecured receivables	551,859	-	412,530	-
19 Other cash inflows	-	-	-	-
20 <b>TOTAL CASH INFLOWS</b>	<b>551,859</b>	-	<b>412,530</b>	-
<b>Values with a Cap Applied</b>				
21 <b>TOTAL STOCK OF HQLA</b>	-	-	<b>1,613,165</b>	<b>1,083,975</b>
22 <b>TOTAL NET CASH OUTFLOWS</b>	-	-	<b>107,658</b>	<b>1,098,379</b>
23 <b>LIQUIDITY COVERAGE RATIO (%)</b>	-	-	<b>1,498.46</b>	<b>98.69</b>

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**INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT(Continued)**

**IV. LIQUIDITY RISK MANAGEMENT AND LIQUIDITY COVERAGE RATIO (CONTINUED)**

**Presentation of assets and liabilities according to their remaining maturities**

	Demand	Up to 1 months	1-3 months	3-12 Months	1-5 Years	Over 5 Years	Unallocated (*)	Total
<b>Current Period</b>								
<b>31.03.2025</b>								
<b>Assets</b>								
Cash (cash in vault, effectives, cash in transit, Cheques purchased) and balances with the Central Bank of the Republic of Türkiye	2,740,688	-	-	-	-	-	-	2,740,688
Banks	187,146	4,428	-	-	-	-	-	191,574
Financial assets at fair value through profit and loss (*)	1,743,182	-	-	-	-	-	20,557	1,763,739
Money market placements	-	-	-	-	-	-	-	-
Financial assets at fair value through other comprehensive income	-	-	-	-	2,581,907	-	-	2,581,907
Loans	158,392	233,393	779,163	955,534	-	-	-	2,126,482
Financial assets measured with amortized cost	-	-	-	-	-	-	-	-
Other Assets	-	-	-	-	-	-	2,456,202	2,456,202
<b>Total Assets</b>	<b>4,829,408</b>	<b>237,821</b>	<b>779,163</b>	<b>955,534</b>	<b>2,581,907</b>	<b>-</b>	<b>2,476,759</b>	<b>11,860,592</b>
<b>Liabilities</b>								
Current account and funds collected from banks via participation accounts	417,777	5,760,410	543,795	1,436,143	-	-	-	8,158,125
Current and profit-sharing accounts	-	-	-	-	-	-	-	-
Funds provided from other financial institutions	-	125,569	-	-	-	-	-	125,569
Money market borrowings	-	-	-	-	-	-	-	-
Marketable securities issued	-	-	-	-	-	-	-	-
Miscellaneous payables	-	-	-	-	-	-	-	-
Other Liabilities	-	3,533	2,750	11,540	5,207	-	3,553,868	3,576,898
<b>Total Liabilities</b>	<b>417,777</b>	<b>5,889,512</b>	<b>546,545</b>	<b>1,447,683</b>	<b>5,207</b>	<b>-</b>	<b>3,553,868</b>	<b>11,860,592</b>
<b>Net liquidity gap</b>	<b>4,411,631</b>	<b>(5,651,691)</b>	<b>232,618</b>	<b>(492,149)</b>	<b>2,576,700</b>	<b>-</b>	<b>(1,077,109)</b>	<b>-</b>
<b>Net Off-Balance Sheet Position</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Receivables from Derivative Financial Instruments	-	-	-	-	-	-	-	-
Liabilities from Derivative Financial Instruments	-	-	-	-	-	-	-	-
<b>Non-cash Loans</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

(\*) Includes derivative financial assets amounting to TL 20,557.

(\*\*) The non-allocable amount of TL 2,456,202 classified under other assets consists of tangible assets, intangible assets, deferred tax, and other assets.

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**INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT(Continued)**

**IV. LIQUIDITY RISK MANAGEMENT AND LIQUIDITY COVERAGE RATIO (CONTINUED)**

**2) Liquidity coverage ratio (Continued)**

**Breakdown of assets and liabilities based on remaining maturities**

	<b>Demand</b>	<b>Up to 1 months</b>	<b>1-3 months</b>	<b>3-12 Months</b>	<b>1-5 Years</b>	<b>Over 5 Years</b>	<b>Unallocated (*)</b>	<b>Total</b>
<b>Prior Period</b>								
<b>31.12.2024</b>								
<b>Assets</b>								
Cash (cash in vault, effectives, cash in transit, Cheques purchased) and balances with the Central Bank of the Republic of Türkiye	84,177	-	-	-	-	-	-	84,177
Banks	85,537	5,552	-	-	-	-	-	91,089
Financial assets at fair value through profit and loss	1,407,343	-	-	-	-	-	1,559	1,408,902
Money market placements	-	250,000	-	-	-	-	-	250,000
Financial assets at fair value through other comprehensive income	-	-	-	-	1,547,681	-	-	1,547,681
Loans	-	1,104,954	454,029	20	9,198	-	-	1,568,201
Financial assets measured with amortized cost	-	-	-	-	-	-	-	-
Other Assets (**)	-	-	-	-	-	-	1,915,654	1,915,654
<b>Total Assets</b>	<b>1,577,057</b>	<b>1,360,506</b>	<b>454,029</b>	<b>20</b>	<b>1,556,879</b>	<b>-</b>	<b>1,917,213</b>	<b>6,865,704</b>
<b>Liabilities</b>								
Current account and funds collected from banks via participation accounts	337,365	2,466,405	518,041	61,969	-	-	-	3,383,780
Current and profit-sharing accounts	-	-	-	-	-	-	-	-
Funds provided from other financial institutions	-	-	-	-	-	-	-	-
Money market borrowings	-	-	-	-	-	-	-	-
Marketable securities issued	-	-	-	-	-	-	-	-
Miscellaneous payables	-	-	-	-	-	-	-	-
Other Liabilities (**)	-	1,107	1,972	11,013	4,546	-	3,463,286	3,481,924
<b>Total Liabilities</b>	<b>337,365</b>	<b>2,467,512</b>	<b>520,013</b>	<b>72,982</b>	<b>4,546</b>	<b>-</b>	<b>3,463,286</b>	<b>6,865,704</b>
<b>Net liquidity gap</b>	<b>1,239,692</b>	<b>(1,107,006)</b>	<b>(65,984)</b>	<b>(72,962)</b>	<b>1,552,333</b>	<b>-</b>	<b>(1,546,073)</b>	<b>-</b>
<b>Net Off-Balance Sheet Position</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Receivables from Derivative Financial Instruments	-	-	-	-	-	-	-	-
Liabilities from Derivative Financial Instruments	-	-	-	-	-	-	-	-
<b>Non-cash Loans</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

(\*) Includes derivative financial assets amounting to TL 1,559.

(\*\*) The non-allocable amount of TL 1,915,654 classified under other assets consists of tangible assets, intangible assets, deferred tax, and other assets.

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**INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT(Continued)**

**IV. LIQUIDITY RISK MANAGEMENT AND LIQUIDITY COVERAGE RATIO (CONTINUED)**

**3) Net Stable Funding Rate**

The net stable funding ratio (NSFR) is calculated by dividing the amount of stable funds available by the amount of stable funds required. The existing stable fund includes the portion of banks' liabilities and equity that is expected to be permanent; The required stable fund refers to the portion of banks' on-balance sheet assets and off-balance sheet liabilities that are expected to be refunded. The current stable fund amount is calculated by adding the amounts to be found after applying the relevant consideration ratios determined within the scope of the legislation to the amounts of the banks' liability and equity elements valued in accordance with TFRS. The required stable fund amount is calculated by adding the amounts to be found after applying the relevant consideration ratios determined within the scope of the legislation to the value calculated by deducting the special provisions reserved in accordance with the Regulation on the Procedures and Principles Regarding the Classification of Loans and the Provisions to be Reserved for Them from the amounts of the banks' on-balance sheet assets valued in accordance with TFRS and their off-balance sheet liabilities. As of the equity calculation periods, the consolidated and unconsolidated NSFR calculated monthly cannot be less than one hundred percent of the quarterly simple arithmetic average as of March, June, September and December.

Current Period		a	b	c	d	e
		Based on the remaining maturity, the amount to which the consideration rate has not been applied				Total amount with consideration rate applied
		Demand	Term less than 6 months	6 Months to 6 Months Longer Less than 1 Year	1 Year and Longer 1 Year Term	
<b>Current Stable Fund</b>						
1	Elements of Equity	749,672	-	-	-	749,672
2	Common Equity Tier 1 Capital and Additional Tier 1 Capital	749,672	-	-	-	749,672
3	Other elements of equity	-	-	-	-	-
4	Real person and retail customer deposits/participation funds	451,936	7,446,232	-	-	7,108,351
5	Stable deposit/participation fund	-	-	-	-	-
6	Low stable deposit/participation fund	451,936	7,446,232	-	-	7,108,351
7	Debts to other persons	-	-	-	-	-
8	Operational deposit/participation fund	-	-	-	-	-
9	Other debts	-	-	-	-	-
10	Liabilities equivalent to assets linked to each other	-	-	-	-	-
11	Other liabilities	-	-	4,097,514	-	2,048,757
12	Derivative obligations	-	-	4,097,514	-	-
13	Other equity elements and liabilities not listed above	-	-	-	-	-
14	Current Stable Fund	-	-	-	-	9,906,780
<b>Stable Fund Required</b>						
15	High-quality liquid assets	-	-	-	-	77,404
16	Operational deposits/participation funds deposited with credit institutions or financial institutions	-	-	-	-	-
17	Live receivables	-	1,913,922	-	-	956,961
18	Receivables from credit institutions or financial institutions, the collateral of which is a first-quality liquid asset	-	1,913,922	-	-	956,961
19	Unsecured receivables from credit institutions or financial institutions that are unsecured or whose collateral is not a prime quality liquid asset	-	-	-	-	-
20	Receivables from corporate customers, organizations, real person and retail customers, central governments, central banks and public institutions other than credit institutions or financial institutions	-	-	-	-	-
21	Receivables subject to a risk weight of 35% or less	-	-	-	-	-
22	Receivables collateralized by a residential real estate mortgage	-	-	-	-	-
23	Receivables subject to a risk weight of 35% or less	-	-	-	-	-
24	Borrowing with stocks traded on the stock exchange that do not qualify as high-quality liquid assets tools	-	-	-	-	-
25	Assets equivalent to interdependent liabilities	-	-	-	-	-
26	Other assets	2,291,230	-	-	-	2,291,230
27	Physically delivered commodities, including gold	-	-	-	-	-
28	Initial margin of derivative contracts, or guarantee fund given to the central counterparty	-	-	-	-	-
29	Derivative assets	-	-	-	-	-
30	The amount of derivative liabilities before deduction of the exchange collateral	-	-	-	-	-
31	Other assets not listed above	2,291,230	-	-	-	2,291,230
32	Off-balance sheet liabilities	-	-	-	-	-
33	<b>Stable Fund Required</b>	-	-	-	-	<b>3,325,595</b>
34	<b>Net Stable Funding Rate (%)</b>	-	-	-	-	<b>297.89</b>

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**INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT(Continued)**

**IV. LIQUIDITY RISK MANAGEMENT AND LIQUIDITY COVERAGE RATIO (CONTINUED)**

**Net Stable Funding Rate (Continued)**

Prior Period		a	b	c	d	e
		Based on the remaining maturity, the amount to which the consideration rate has not been applied				Total amount with consideration rate applied
		Demand	Term less than 6 months	6 Months to 6 Months Longer Less than 1 Year	1 Year and Longer 1 Year Term	
<b>Current Stable Fund</b>						
1	Elements of Equity	3,198,861	-	-	-	3,198,861
2	Common Equity Tier 1 Capital and Additional Tier 1 Capital	3,198,861	-	-	-	3,198,861
3	Other elements of equity	-	-	-	-	-
4	Real person and retail customer deposits/participation funds	337,361	2,967,827	-	-	2,974,669
5	Stable deposit/participation fund	-	-	-	-	-
6	Low stable deposit/participation fund	337,361	2,967,827	-	-	2,974,669
7	Debts to other persons	-	-	-	-	-
8	Operational deposit/participation fund	-	-	-	-	-
9	Other debts	-	-	-	-	-
10	Liabilities equivalent to assets linked to each other	-	-	-	-	-
11	Other liabilities	-	-	1,058,409	-	529,205
12	Derivative obligations	-	-	1,058,409	-	-
13	Other equity elements and liabilities not listed above	-	-	-	-	-
14	Current Stable Fund	-	-	-	-	6,702,735
<b>Stable Fund Required</b>						
15	High-quality liquid assets	-	-	-	-	72,408
16	Operational deposits/participation funds deposited with credit institutions or financial institutions	-	-	-	-	-
17	Live receivables	-	1,450,588	-	-	720,044
18	Receivables from credit institutions or financial institutions, the collateral of which is a first-quality liquid asset	-	1,435,588	-	-	717,794
19	Unsecured receivables from credit institutions or financial institutions that are unsecured or whose collateral is not a prime quality liquid asset	-	15,000	-	-	2,250
20	Receivables from corporate customers, organizations, real person and retail customers, central governments, central banks and public institutions other than credit institutions or financial institutions	-	-	-	-	-
21	Receivables subject to a risk weight of 35% or less	2,103,658	-	-	-	2,103,658
22	Receivables collateralized by a residential real estate mortgage	-	-	-	-	-
23	Receivables subject to a risk weight of 35% or less	-	-	-	-	-
24	Borrowing with stocks traded on the stock exchange that do not qualify as high-quality liquid assets tools	-	-	-	-	-
25	Assets equivalent to interdependent liabilities	-	-	-	-	-
26	Other assets	-	-	-	-	-
27	Physically delivered commodities, including gold	-	-	-	-	-
28	Initial margin of derivative contracts, or guarantee fund given to the central counterparty	-	-	-	-	-
29	Derivative assets	-	-	-	-	-
30	The amount of derivative liabilities before deduction of the exchange collateral	-	-	-	-	-
31	Other assets not listed above	2,103,658	-	-	-	2,103,658
32	Off-balance sheet liabilities	-	-	-	-	-
33	<b>Stable Fund Required</b>	-	-	-	-	<b>2,896,110</b>
34	<b>Net Stable Funding Rate (%)</b>	-	-	-	-	<b>231.44</b>

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**INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT(Continued)**

**V. EXPLANATIONS ON LEVERAGE RATIO**

As of March 31, 2025, the Bank's leverage ratio, calculated from the average amounts of the last three months, is 8.11% (December 31, 2024: 25.78%). The relevant ratio is above the minimum requirement as per the 'Regulation on the Measurement and Evaluation of the Leverage Level of Banks.' The change between the leverage ratios of the current and previous periods is due to the increase in the average total risk amount being higher than the increase in average Tier 1 capital. The Regulation stipulates the minimum leverage ratio as 3%.

The leverage ratio disclosure table is presented below:

<b>On-balance sheet assets <sup>(*)</sup></b>	<b>Current Period 31.03.2025</b>	<b>Prior Period 31.12.2024</b>
On-balance sheet items (excluding derivative financial instruments and credit derivatives but including collateral)	10,441,239	6,394,992
(Assets amounts deducted in determining Basel III Tier I Capital)	1,825,618	(1,541,070)
<b>Total amount on-balance sheet risks</b>	<b>8,615,621</b>	<b>4,853,922</b>
<b>Derivative financial instruments and credit derivatives</b>	-	-
Replacement cost associated with all derivative instruments and credit derivatives	-	-
The potential amount of credit risk with derivative financial instruments and credit derivatives	3,319,226	4,048
<b>Total risks of derivative financial instruments and credit derivatives</b>	<b>3,319,226</b>	<b>4,048</b>
<b>Securities or commodity financing transactions (SCFT)</b>		
Risks from SCFT assets (excluding on-balance sheet)	-	-
Risks from brokerage activities related exposures	-	-
<b>Total risks related with securities or commodity financing transactions</b>	<b>-</b>	<b>-</b>
<b>Other off-balance sheet transactions</b>		
Gross notional amounts of off-balance sheet transactions	6,613,417	2,944,540
(Adjustments for conversion to credit equivalent amounts)	-	-
<b>Total risks of off-balance sheet items</b>	<b>6,613,417</b>	<b>2,944,540</b>
<b>Capital and total risks</b>		
Tier I Capital	968,378	1,252,183
<b>Total risks</b>	<b>11,934,847</b>	<b>4,857,970</b>
<b>Leverage ratio</b>		
Leverage ratio	8.11	25.78

(\*) The three-month average of the amounts in the table is taken.

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**INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT(Continued)**

**VI. EXPLANATIONS ON SECURITIZATIONS**

None.

**VII. EXPLANATIONS ON RISK MANAGEMENT**

The disclosures under this heading were made in accordance with the "Communiqué on Public Disclosures to be Made by Banks on Risk Management" published in the Official Gazette dated 23 October 2015 and numbered 29511.

**The Bank's Risk Management Approach**

The purpose of risk management policies is to identify, measure, report, monitor and control the risks incurred as a result of the Bank's activities on the basis of risk type.

In the establishment of internal regulations on risk management, the following issues are taken into account as a minimum:

- Strategy, policy and implementation procedures of the Bank's business lines,
- Compliance with the volume, nature and complexity of the bank's activities,
- The bank's risk strategy and the level of risk it can take,
- The Bank's capacity to monitor and manage risk,
- Past experience and performance of the bank,
- The level of expertise of the managers of the departments carrying out the activities in the subjects related to their fields,
- Obligations stipulated in the law and other relevant legislation.

Risk management activities include the risks to which the Bank is exposed and the risks arising from the transactions carried out with the risk group to which the Bank is included; It consists of timely and comprehensive identification, measurement, monitoring, control and reporting activities.

The procedures and principles established for the proposal, evaluation, approval, announcement, monitoring and auditing of risk limits within the Bank are approved by the Board of Directors. Risk limits are determined as part of the risk appetite structure, taking into account the size of the Bank within the financial system, and in a clear relationship with the amount of loss and the amount of capital allocated.

It is the responsibility of the Board of Directors to ensure that the Bank's risk profile does not go beyond the risk limits and that the actual values are monitored by the Bank's Senior Management. Limit usage is closely monitored, and limit exceedances are immediately reported to the Senior Management in order to take necessary measures.

Within the risk appetite structure, overshoot exceptions are defined and the rules to which the exceptions will be subject are determined in writing. The Board of Directors determines the early warning limits and the procedures and principles to be applied, including the carrying, reducing, transferring or avoiding the risk in case these limits are exceeded. Risk limits are regularly reviewed in line with current developments and adapted to changes in the Bank's strategy.

The risk appetite structure refers to the level of risk that the Bank is willing to bear in order to achieve its goals and strategies, taking into account its risk capacity. Risk appetite; risk types and main indicators and other levels deemed necessary, allocated and approved by the Board of Directors. The risk appetite structure is reviewed at least once a year when deemed necessary.

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**INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT(Continued)**

**VII. EXPLANATIONS ON RISK MANAGEMENT (CONTINUED)**

**1- The Bank's Risk Management Approach**

Risk Management System refers to the Board of Directors, the Audit Committee, the Risk Management Committee, Asset-Liability Committee ("ALCO") and the Risk Management Department ("RMD") which has been composed in order to manage systemic risks that the Bank is exposed. The Board of Directors is the owner of the Bank's Risk Management System and ensures the establishment of an effective, sufficient and appropriate risk management system as well as the continuity of the system. The main objective of the Bank's Risk Management System is to identify, measure, monitor and control the risks that the Bank is exposed to, by determining the policies, limits and procedures to control, to monitor, and if necessary to change the risk-return structure of the Bank's future cash flows and the level & the quality of related activities.

**1.1. GB1 - Overview of risk weighted amounts**

		Risk Weighted Amounts		Minimum Capital Requirements
		Current Period 31.03.2025	Prior Period 31.12.2024	Current Period 31.03.2025
1	Credit risk (excluding counterparty credit risk)	2,794,936	1,991,006	349,367
2	Standardized approach (SA)	2,794,936	1,991,006	349,367
3	Internal rating-based (IRB) approach	-	-	-
4	Counterparty credit risk	5,254	1,963	657
5	Standardized approach for counterparty credit risk (SA-CCR)	5,254	1,963	657
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	507,286	346,185	63,411
9	Investments made in collective investment companies – mandate-based approach	-	-	-
10	Investments made in collective investment companies – 1250% risk weighting Approach	-	-	-
11	Settlement risk	-	-	-
12	Securitization exposures in banking book	-	-	-
13	IRB ratings-based approach (RBA)	-	-	-
14	IRB supervisory formula approach (SFA)	-	-	-
15	SA/simplified supervisory formula approach (SSFA)	-	-	-
16	Market risk	179,572	22,452	22,446
17	Standardized approach (SA)	179,572	22,452	22,446
18	Internal model approaches (IMM)	-	-	-
19	Operational risk	660,780	411,401	82,595
20	Basic indicator approach	660,780	411,401	82,595
21	Standardized approach	-	-	-
22	Advanced measurement approach	-	-	-
23	Amounts below the thresholds for deduction from capital (subject to 250% risk weight)	-	-	-
24	Floor adjustment	-	-	-
25	<b>Total (1+4+7+8+9+10+11+12+16+19+23+24)</b>	<b>4,147,828</b>	<b>2,773,007</b>	<b>518,476</b>



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**INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT(Continued)**

**VIII. EXPLANATIONS ON BUSINESS SEGMENTS:**

The Bank's operating segments are determined in accordance with its organizational and internal reporting structure and the provisions of TFRS 8 "Operating Segments".

The Bank operates in the fields of individual, corporate/entrepreneurial banking, treasury/investment banking.

**Table on activity segmentation**

Current Period 1 March - 31 March 2025	Retail Banking	Corporate/ Commercial banking	Treasury/ investment banking	Other/ Unallocated	Bank's total operation
<b>OPERATING INCOME/EXPENSES</b>					
Profit Share Income	135,582	-	115,965	-	251,547
Profit Share Expenses	(605,156)	-	(3,522)	-	(608,678)
<b>Net Profit Share Income</b>	<b>(469,574)</b>	<b>-</b>	<b>112,443</b>	<b>-</b>	<b>(357,131)</b>
<b>Net Fees and Commission Income/Expenses</b>	<b>-</b>	<b>-</b>	<b>27,908</b>	<b>-</b>	<b>27,908</b>
Dividend Income	-	-	-	-	-
<b>Trading Income / Loss (Net)</b>	<b>-</b>	<b>-</b>	<b>437,079</b>	<b>-</b>	<b>437,079</b>
Other Operation Incomes	-	-	52,464	-	52,464
Expected Credit Loss	-	-	-	-	-
Other Expenses (*)	-	-	717,462	-	717,462
<b>Net Operating Profit/Loss</b>	<b>(469,574)</b>	<b>-</b>	<b>(87,568)</b>	<b>-</b>	<b>(557,142)</b>
Tax Provision	-	-	(225,875)	-	(225,875)
<b>Net Profit / Loss for the Period</b>	<b>(469,574)</b>	<b>-</b>	<b>138,307</b>	<b>-</b>	<b>(331,267)</b>
<b>SEGMENT ASSETS</b>					
Other Assets	1,769,044	-	7,635,346	2,456,202	11,860,592
<b>TOTAL SEGMENT ASSETS</b>	<b>1,769,044</b>	<b>-</b>	<b>7,635,346</b>	<b>2,456,202</b>	<b>11,860,592</b>
<b>SEGMENT LIABILITIES</b>					
Other Liabilities	8,158,125	-	-	1,589,356	9,747,481
Shareholders' equity	-	-	-	2,113,111	2,113,111
<b>TOTAL SEGMENT LIABILITIES</b>	<b>8,158,125</b>	<b>-</b>	<b>-</b>	<b>3,702,467</b>	<b>11,860,592</b>

(\*) Other expenses consist of TL 50,746 credit provisions, TL 264,779 personnel expenses, and TL 401,937 other operating expenses.

Prior Period 1 January - 31 March 2024	Retail Banking	Corporate / Commercial banking	Treasury/ investment banking	Other/ Unallocated	Bank's total operation
<b>OPERATING INCOME/EXPENSES</b>					
Profit Share Income	-	-	20,170	-	20,170
Profit Share Expenses	(724)	-	(1,090)	-	(1,814)
<b>Net Profit Share Income</b>	<b>(724)</b>	<b>-</b>	<b>19,080</b>	<b>-</b>	<b>18,356</b>
<b>Net Fees and Commission Income/Expenses</b>	<b>-</b>	<b>-</b>	<b>(21,708)</b>	<b>-</b>	<b>(21,708)</b>
Dividend Income	-	-	-	-	-
<b>Trading Income / Loss (Net)</b>	<b>-</b>	<b>-</b>	<b>127,616</b>	<b>-</b>	<b>127,616</b>
Other Operation Incomes	-	-	1,536	-	1,536
Expected Credit Loss	-	-	-	-	-
Other Expenses (**)	-	-	304,282	-	304,282
<b>Net Operating Profit/Loss</b>	<b>-</b>	<b>-</b>	<b>(178,482)</b>	<b>-</b>	<b>(178,482)</b>
Tax Provision	-	-	(81,252)	-	(81,252)
<b>Net Profit / Loss for the Period</b>	<b>-</b>	<b>-</b>	<b>(97,230)</b>	<b>-</b>	<b>(97,230)</b>
<b>SEGMENT ASSETS (*)</b>					
Other Assets	1,362,105	-	3,587,945	1,915,654	6,865,704
<b>TOTAL SEGMENT ASSETS</b>	<b>1,362,105</b>	<b>-</b>	<b>3,587,945</b>	<b>1,915,654</b>	<b>6,865,704</b>
<b>SEGMENT LIABILITIES</b>					
Other Liabilities	3,383,780	-	-	1,021,681	4,405,461
Shareholders' equity	-	-	-	2,460,243	2,460,243
<b>TOTAL SEGMENT LIABILITIES</b>	<b>3,383,780</b>	<b>-</b>	<b>-</b>	<b>3,481,924</b>	<b>6,865,704</b>

(\*) Includes figures as of 31.12.2024.

(\*\*) Other expenses consist of TL 21,798 credit provisions, TL 173,007 personnel expenses, and TL 109,477 other operating expenses.

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**SECTION FIVE**

**EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS**

**I. EXPLANATIONS AND NOTES RELATED TO ASSETS**

**1.a) Cash and balances with the Central Bank of Republic of Türkiye**

	Current Period 31.03.2025		Prior Period 31.12.2024	
	TL	FC	TL	FC
Cash/foreign currency	-	-	-	-
The Central Bank of Republic of Türkiye	695,601	2,045,087	68,289	15,888
Other	-	-	-	-
<b>Total</b>	<b>695,601</b>	<b>2,045,087</b>	<b>68,289</b>	<b>15,888</b>

**1.a.1) Explanations on Reserve Requirements**

Banks established in Türkiye or operating in Türkiye by opening branches are subject to the Communiqué No. 2013/15 of the Central Bank of the Republic of Türkiye on Required Reserves. Based on the accounting standards and recording scheme to which banks are subject, the items specified in the communiqué constitute their liabilities subject to reserve requirements, with the exception of their obligations to the Central Bank of the Republic of Türkiye, the Treasury, domestic banks, and the headquarters and branches of banks established by international agreement in Türkiye.

Banks establish reserve requirements with the Central Bank of the Republic of Türkiye for their Turkish Lira and foreign currency liabilities specified in the aforementioned communiqué. The establishment of required reserves starts on the Friday two weeks following the obligation calculation date and lasts for 14 days. According to the "According to the "Communiqué on Required Reserves", Turkish Lira can be held in USD, EUR and standard gold. As of September 30, 2024, it establishes 3% to 33% (22% to 33% for accounts with FX protection support) for Turkish currency participation funds and other liabilities, 5% to 30% for foreign currency participation funds and other liabilities, and 22% to 26% for precious metal deposit accounts.

**b. Balances with the Central Bank of Türkiye**

	Current Period 31.03.2025		Prior Period 31.12.2024	
	TL	FC	TL	FC
Unrestricted demand deposit	695,601	-	68,289	-
Restricted time deposit	-	-	-	-
Unrestricted time deposit	-	2,045,087	-	15,888
<b>Total</b>	<b>695,601</b>	<b>2,045,087</b>	<b>68,289</b>	<b>15,888</b>

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**EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)**

**I. EXPLANATIONS AND NOTES RELATED TO ASSETS (CONTINUED)**

**2. Information on banks and another financial institution**

	Current Period 31.03.2025		Prior Period 31.12.2024	
	TL	FC	TL	FC
<b>Banks</b>				
Domestic	54,464	112,744	8,934	74,821
Foreign	-	24,366	-	7,334
Headquarters and branches abroad	-	-	-	-
<b>Total</b>	<b>54,464</b>	<b>137,110</b>	<b>8,934</b>	<b>82,155</b>

**Information on foreign banks account**

	Unrestricted Amount		Restricted Amount	
	Current Period 31.03.2025	Prior Period 31.12.2024	Current Period 31.03.2025	Prior Period 31.12.2024
EU Countries	24,366	7,334	-	-
USA and Canada	-	-	-	-
OECD Countries (*)	-	-	-	-
Off-shore Banking Regions	-	-	-	-
Other	-	-	-	-
<b>Total</b>	<b>24,366</b>	<b>7,334</b>	<b>-</b>	<b>-</b>

(\*) EU countries, OECD countries other than the US and Canada.

**3. Information on financial assets at fair value through profit and loss**

	Current Period 31.03.2025	Prior Period 31.12.2024
Financial Assets at Fair Value Through Profit or Loss (*)	1,723,092	1,391,753
Other Profit Share Income and Income Rediscounts	-	-
Value Decline Provision (-)	-	-
Fair Value Differences	-	-
<b>Total</b>	<b>1,723,092</b>	<b>1,391,753</b>

(\*) An amount of TL 187,022 of the total relates to the remaining balance from the lease certificate purchase, while the rest consists of participation certificates of investment funds.

	Current Period 31.03.2025	Prior Period 31.12.2024
<b>Debt Securities</b>		
Quoted on a Stock Exchange	20,090	15,590
Not Quoted	-	-
<b>Total</b>	<b>20,090</b>	<b>15,590</b>

There are no financial assets at fair value through profit or loss that are subject to repurchase agreements or provided as collateral.

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**EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)**

**I. EXPLANATIONS AND NOTES RELATED TO ASSETS (CONTINUED)**

**4. Financial Assets at Fair Value Through Other Comprehensive Income**

**a) Disclosures on financial assets at fair value through other comprehensive income that are subject to repurchase agreements or provided/blocked as collateral**

There are no financial assets at fair value through other comprehensive income that are subject to repurchase agreements. On the other hand, the market value of the assets provided as collateral amounts to TL 299,750 (31 December 2024: TL 16,287).

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

	<b>Current Period</b> <b>31.03.2025</b>	<b>Prior Period</b> <b>31.12.2024</b>
<b>Government Debt Securities</b>	<b>1,148,945</b>	<b>517,038</b>
Financial Assets at Fair Value Through Other Comprehensive Income	1,149,604	462,786
Other Dividend and Income Accruals	23,918	49,185
Provision for Impairment (-)	30,717	28
Fair Value Differences	6,140	5,095
<b>Other Financial Assets</b>	<b>1,432,962</b>	<b>1,030,643</b>
Other Financial Assets at Fair Value Through Other Comprehensive Income	1,419,308	1,033,792
Other Dividend and Income Accruals	37,886	29,355
Provision for Impairment (-)	24,259	32,504
Fair Value Differences	27	-
<b>Total</b>	<b>2,581,907</b>	<b>1,547,681</b>

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**EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)**

**I. EXPLANATIONS AND NOTES RELATED TO ASSETS (CONTINUED)**

**5. Derivative Financial Assets**

a. Table of the portion of derivative financial assets whose fair value difference is reflected in profit or loss

	Current Period 31 March 2025		Prior Period 31 December 2024	
	TL	FC	TL	FC
Forward Currency Trading Transactions	20,557	-	1,559	-
<b>Total</b>	<b>20,557</b>	<b>-</b>	<b>1,559</b>	<b>-</b>

**6. Information related to loans**

a) Information about the Standard loans and loans under close monitoring and loans under close monitoring that have been restructured

Current Period 31 March 2025				
	Standard Loans and Other Receivables	Loans Under Close Monitoring		
		Loans Not Subject to Restructuring	Restructured Loans	
Cash Loans			Loans with Revised Contract Terms	Refinance
<b>Loans</b>	<b>1,492,274</b>	<b>239,379</b>	<b>-</b>	<b>236,437</b>
Export Loans	-	-	-	-
Import Loans	-	-	-	-
Corporation Loans	-	-	-	-
Consumer Loans	361,271	70,601	-	60,756
Credit Cards	1,131,003	168,778	-	175,681
Loans Extended to Financial Sector	-	-	-	-
Other <sup>(*)</sup>	-	-	-	-
Other Receivables	-	-	-	-
<b>Total</b>	<b>1,492,274</b>	<b>239,379</b>	<b>-</b>	<b>236,437</b>

(\*) The relevant amount consists of the loan provided to the Banks in "Dollar" from Equities.

Prior Period 31 December 2024				
	Standard Loans and Other Receivables	Loans Under Close Monitoring		
		Loans Not Subject to Restructuring	Restructured Loans	
Cash Loans			Loans with Revised Contract Terms	Refinance
<b>Loans <sup>(*)</sup></b>	<b>1,259,669</b>	<b>196,163</b>	<b>-</b>	<b>112,369</b>
Export Loans	-	-	-	-
Import Loans	-	-	-	-
Corporation Loans	-	-	-	-
Consumer Loans	278,229	72,897	-	26,859
Credit Cards	896,437	123,266	-	85,510
Loans Extended to Financial Sector	-	-	-	-
Other <sup>(*)</sup>	85,003	-	-	-
Other Receivables	-	-	-	-
<b>Total</b>	<b>1,259,669</b>	<b>196,163</b>	<b>-</b>	<b>112,369</b>

(\*) The relevant amount consists of the loan provided to the Banks in "Dollar" from Equities.

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**EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)**

**I. EXPLANATIONS AND NOTES RELATED TO ASSETS (CONTINUED)**

**6. Information related to loans (Continued)**

**b. Information on consumer loans, retail credit cards, personnel loans and personnel credit cards**

Current Period 31 March 2025	Short-Term	Medium and Long Term	Total
<b>Consumer Loans – TL</b>	<b>478,149</b>	<b>11,746</b>	<b>489,895</b>
Real Estate Loans	-	-	-
Vehicle Loans	-	-	-
General Purpose Consumer Loans	-	-	-
Other	478,149	11,746	489,895
<b>Consumer Loans – FC Indexed</b>	-	-	-
Real Estate Loans	-	-	-
Vehicle Loans	-	-	-
General Purpose Consumer Loans	-	-	-
Other	-	-	-
<b>Consumer Loans – FC</b>	-	-	-
Real Estate Loans	-	-	-
Vehicle Loans	-	-	-
General Purpose Consumer Loans	-	-	-
Other	-	-	-
<b>Retail Credit Cards – TL</b>	<b>1,440,602</b>	-	<b>1,440,602</b>
With Installments	-	-	-
Without Installments	1,440,602	-	1,440,602
<b>Retail Credit Cards – FC</b>	-	-	-
With Installments	-	-	-
Without Installments	-	-	-
<b>Personnel Loans-TL</b>	<b>2,733</b>	-	<b>2,733</b>
Real Estate Loans	-	-	-
Vehicle Loans	-	-	-
General Purpose Consumer Loans	-	-	-
Other	2,733	-	2,733
<b>Personnel Loans- FC Indexed</b>	-	-	-
Real Estate Loans	-	-	-
Vehicle Loans	-	-	-
General Purpose Consumer Loans	-	-	-
Other	-	-	-
<b>Personnel Loans – FC</b>	-	-	-
Real Estate Loans	-	-	-
Vehicle Loans	-	-	-
General Purpose Consumer Loans	-	-	-
Other	-	-	-
<b>Personnel Credit Cards – TL</b>	<b>34,860</b>	-	<b>34,860</b>
With Installments	-	-	-
Without Installments	34,860	-	34,860
<b>Personnel Credit Cards-FC</b>	-	-	-
With Installments	-	-	-
Without Installments	-	-	-
<b>Overdraft Accounts – TL (real persons)</b>	-	-	-
<b>Overdraft Accounts – FC (real persons)</b>	-	-	-
<b>Total (*)</b>	<b>1,956,344</b>	<b>11,746</b>	<b>1,968,090</b>

(\*) Profit share rediscount is included in the table.

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**EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)**

**I. EXPLANATIONS AND NOTES RELATED TO ASSETS (CONTINUED)**

**6. Information related to loans (Continued)**

**b. Information on consumer loans, retail credit cards, personnel loans and personnel credit cards (Continued)**

Prior Period 31 December 2024			
	Short-Term	Medium and Long Term	Total
<b>Consumer Loans – TL</b>	<b>365,258</b>	<b>11,931</b>	<b>377,189</b>
Real Estate Loans	-	-	-
Vehicle Loans	-	-	-
General Purpose Consumer Loans	-	-	-
Other	365,258	11,931	377,189
<b>Consumer Loans – FC Indexed</b>	-	-	-
Real Estate Loans	-	-	-
Vehicle Loans	-	-	-
General Purpose Consumer Loans	-	-	-
Other	-	-	-
<b>Consumer Loans – FC</b>	-	-	-
Real Estate Loans	-	-	-
Vehicle Loans	-	-	-
General Purpose Consumer Loans	-	-	-
Other	-	-	-
<b>Retail Credit Cards – TL</b>	-	-	-
With Installments	-	-	-
Without Installments	-	-	-
<b>Retail Credit Cards – FC</b>	<b>1,073,900</b>	-	<b>1,073,900</b>
With Installments	-	-	-
Without Installments	1,073,900	-	1,073,900
<b>Personnel Loans-TL</b>	<b>795</b>	-	<b>795</b>
Real Estate Loans	-	-	-
Vehicle Loans	-	-	-
General Purpose Consumer Loans	-	-	-
Other	795	-	795
<b>Personnel Loans- FC Indexed</b>	-	-	-
Real Estate Loans	-	-	-
Vehicle Loans	-	-	-
General Purpose Consumer Loans	-	-	-
Other	-	-	-
<b>Personnel Loans – FC</b>	-	-	-
Real Estate Loans	-	-	-
Vehicle Loans	-	-	-
General Purpose Consumer Loans	-	-	-
Other	-	-	-
<b>Personnel Credit Cards – TL</b>	<b>31,312</b>	-	<b>31,312</b>
With Installments	-	-	-
Without Installments	31,312	-	31,312
<b>Personnel Credit Cards-FC</b>	-	-	-
With Installments	-	-	-
Without Installments	-	-	-
<b>Overdraft Accounts – TL (real persons)</b>	-	-	-
<b>Overdraft Accounts – FC (real persons)</b>	-	-	-
<b>Total (*)</b>	<b>1,471,265</b>	<b>11,931</b>	<b>1,483,196</b>

(\*) Profit Share rediscount is included in the table.

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**EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)**

**I. EXPLANATIONS AND NOTES RELATED TO ASSETS (CONTINUED)**

**6. Information related to loans (Continued)**

**c. Information on commercial installments loans and corporate credit cards**

None. (31 December 2024: None.)

**d. Distribution of loans by customer type**

	<b>Current Period 31.03.2025</b>	<b>Prior Period 31.12.2024</b>
Public Sector	-	-
Private Sector	2,126,482	1,568,201
<b>Total</b>	<b>2,126,482</b>	<b>1,568,201</b>

**e. Domestic and foreign loans**

	<b>Current Period 30 March 2025</b>	<b>Prior Period 31 December 2024</b>
Domestic Loans	2,126,482	1,568,201
Foreign Loans	-	-
<b>Total</b>	<b>2,126,482</b>	<b>1,568,201</b>

**f. Loans granted to subsidiaries and associates**

As of March 31, 2025, there are no loans given to subsidiaries and affiliates (December 31, 2024: None)

**g. Information on impairment provisions of Loans (Stage 3)**

	<b>Current Period 31 March 2024</b>	<b>Prior Period 31 December 2024</b>
Loans with Limited Collectability	39,593	-
Loans with Doubtful Collectability	20	-
Uncollectible Loans	165,718	177,537
<b>Total</b>	<b>205,331</b>	<b>177,537</b>



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**EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)**

**I. EXPLANATIONS AND NOTES RELATED TO ASSETS (CONTINUED)**

**6. Information related to loans (Continued)**

**h. Information on non-performing loans (Net)**

**h.1) Information on non-performing loans and other receivables that have been restructured or are subject to a new repayment plan by the Bank**

As of 31 March 2025, the total amount of non-performing loans is TL 363,723 (31 December 2024: TL 177,537). The amount collected from non-performing loans during the current period as of 31 March 2025 is TL 26,859.

	<b>III. Group</b>	<b>IV. Group</b>	<b>V. Group</b>
	<b>Loans and Receivables with Limited Collectability</b>	<b>Loans and Receivables with Doubtful Collectability</b>	<b>Uncollectible Loans and Receivables</b>
<b>Current Period</b>			
Gross Amount Before Specific Provisions	-	-	236,437
Restructured Loans and Receivables	-	-	236,437
<b>Prior Period</b>			
Gross Amount Before Specific Provisions	-	-	112,369
Restructured Loans and Receivables	-	-	112,369

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**EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)**

**I. EXPLANATIONS AND NOTES RELATED TO ASSETS (CONTINUED)**

**6. Information related to loans (Continued)**

**h. Information on non-performing loans (Net)**

**h.2) Information on the movements of total non-performing loans**

<b>Current Period</b> <b>March 31, 2025</b>	<b>Group III</b> <b>Loans and</b> <b>receivables with</b> <b>limited</b> <b>collectability</b>	<b>Group IV</b> <b>Loans and</b> <b>receivables with</b> <b>doubtful collectability</b>	<b>Group V</b> <b>Uncollectible</b> <b>loans and</b> <b>receivables</b>
<b>Ending balance of prior period</b>	-	-	177,537
Additions in the current period (+)	213,018	2	25
Transfers from other categories of non-performing loans (+)	-	55	-
Transfers to other categories of non-performing loans (-)	55	-	-
Collections in the current period (-)	14,998	17	11,844
Write offs (-)	-	-	-
<b>Sold Portfolio (-)</b>	-	-	-
Corporate and commercial loans	-	-	-
Retail loans	-	-	-
Credit Cards	-	-	-
Other	-	-	-
<b>Ending balance of the current period</b>	<b>197,965</b>	<b>40</b>	<b>165,718</b>
Specific provisions (-)	39,593	20	165,718
<b>Net balances on balance sheet</b>	<b>158,372</b>	<b>20</b>	<b>-</b>

<b>Prior Period</b> <b>December 31, 2024</b>	<b>Group III</b> <b>Loans and</b> <b>receivables with</b> <b>limited</b> <b>collectability</b>	<b>Group IV</b> <b>Loans and</b> <b>receivables with</b> <b>doubtful collectability</b>	<b>Group V</b> <b>Uncollectible</b> <b>loans and</b> <b>receivables</b>
<b>Ending balance of prior period</b>	-	-	-
Additions in the current period (+)	-	-	177,537
Transfers from other categories of non-performing loans (+)	-	-	-
Transfers to other categories of non-performing loans (-)	-	-	-
Collections in the current period (-)	-	-	-
Write offs (-)	-	-	-
<b>Sold Portfolio (-)</b>	-	-	-
Corporate and commercial loans	-	-	-
Retail loans	-	-	-
Credit Cards	-	-	-
Other	-	-	-
<b>Ending balance of the current period</b>	<b>-</b>	<b>-</b>	<b>177,537</b>
Specific provisions (-)	-	-	177,537
<b>Net balances on balance sheet</b>	<b>-</b>	<b>-</b>	<b>-</b>

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**EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)**

**I. EXPLANATIONS AND NOTES RELATED TO ASSETS (CONTINUED)**

**6. Information related to loans (Continued)**

**h. Information on non-performing loans (Net)**

**h.3) Gross and net amounts of non-performing loans with respect to user groups**

	<b>Group III</b>	<b>Group IV</b>	<b>Group V</b>
	<b>Loans and receivables with limited collectability</b>	<b>Loans and receivables with doubtful collectability</b>	<b>Uncollectible loans and receivables</b>
<b>Current period (Net)</b>	<b>158,372</b>	<b>20</b>	<b>-</b>
Loans granted to real persons and legal entities (Gross)	197,965	43	165,718
Specific provision (-)	39,593	20	165,718
<b>Loans to real persons and legal entities (Net)</b>	<b>158,372</b>	<b>20</b>	<b>-</b>
Banks (Gross)	-	-	-
Specific provision (-)	-	-	-
Banks (Net)	-	-	-
Other loans and receivables (Gross)	-	-	-
Specific provision (-)	-	-	-
Other loans and receivables (Net)	-	-	-
<b>Prior period (Net)</b>	<b>-</b>	<b>-</b>	<b>-</b>
Loans to real persons and legal entities (Gross)	-	-	177,537
Specific provision (-)	-	-	177,537
<b>Loans to real persons and legal entities (Net)</b>	<b>-</b>	<b>-</b>	<b>-</b>
Banks (Gross)	-	-	-
Specific provision (-)	-	-	-
Banks (Net)	-	-	-
Other loans and receivables (Gross)	-	-	-
Specific provision (-)	-	-	-
Other loans and receivables (Net)	-	-	-

**i. Explanation on liquidation policy of loss-making loans and other receivables**

In the enforcement proceedings initiated by the Bank for the purpose of collecting receivables arising from credit transactions, the process of converting the assets of the debtor and those related to the debt and the material collateral constituting the collateral of the Bank's receivables into cash is in progress, and the Bank also carries out the collection and liquidation of its receivables through administrative means.

**j. Explanation regarding the asset write-off policy**

The bank may write off receivables from the records if the debtor and/or the persons related to the debt have died and the heirs have rejected the inheritance within the legal period, if the collection of the receivable has become legally and/or practically impossible, and if there is no financial liability decision regarding the personnel regarding the receivable in question.

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**EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)**

**I. EXPLANATIONS AND NOTES RELATED TO ASSETS (CONTINUED)**

**7. Financial Assets Measured at Amortized Cost**

As of 31 March 2025, there are no other financial assets measured at amortized cost (31 December 2024: None).

**8. Information on assets held for sale and discontinued operations**

As of March 31, 2025, there are no fixed assets held for sale or discontinued operations (31 December 2024: None).

**9. Information on Associates**

As of 31 March 2025, there are no associates (31 December 2024: None).

**10. Information on Subsidiaries**

As of 31 March 2025, there are no subsidiaries (31 December 2024: None).

**11. Information on Joint Ventures (Jointly Controlled Partnerships)**

As of 31 March 2025, there is no information regarding joint ventures (31 December 2024: None).

**12. Information on Receivables from Leasing Transactions (Net)**

As of 31 March 2025, there is no information regarding receivables from leasing transactions (31 December 2024: None).

**13. Disclosures on Hedging Derivative Financial Instruments**

As of 31 March 2025, there are no hedging derivative financial instruments (31 December 2024: None).

**14. Disclosures on Investment Property**

As of 31 March 2025, there are no investment properties (31 December 2024: None).

**15. Investments in Associates**

As of 31 March 2025, there are no investments in associates (31 December 2024: None).

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**EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)**

**I. EXPLANATIONS AND NOTES RELATED TO ASSETS (CONTINUED)**

**16. Explanations on tangible assets**

Not prepared in the interim period in accordance with Article 25 of the Communiqué on Financial Statements to be Announced to the Public by Banks and the Explanations and Footnotes Related to Them

**17. Explanations on intangible assets**

Not prepared in the interim period in accordance with Article 25 of the Communiqué on Financial Statements to be Announced to the Public by Banks and the Explanations and Footnotes Related to Them

a) Number of commitments given for the acquisition of intangible fixed assets: None.

b) Intangible fixed assets based on the type of asset revalued: None.

c) Total amount of research and development expenses recorded as expense during the period, if any: None.

d) Book value of intangible fixed assets with any restrictions on use or pledged: None.

e) Positive or negative consolidation goodwill arising from partnerships whose financial statements are consolidated: Not valid for the attached non-consolidated financial statements.

f) Information on goodwill: None. (December 31, 2024: None.)

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**EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)**

**I. EXPLANATIONS AND NOTES RELATED TO ASSETS (CONTINUED)**

**18. Information on deferred tax asset**

The Bank's deferred tax liability of TL 25,784 (31 December 2024: TL 30,371) and deferred tax asset of TL 802,130 (31 December 2024: TL 569,685) have been offset. As a result, a net deferred tax asset amounting to TL 776,346 is recognized in the financial statements (31 December 2024: TL 539,314).

The deferred tax asset in question is calculated based on the temporary differences created by the assets and liabilities followed in the Bank's records with their book value and their tax base values calculated in accordance with the tax legislation. In the event that the items constituting the temporary differences are followed among equity items, the deferred tax asset/liability calculated based on the temporary differences in question is associated with the relevant equity items.

	<b>Current Period</b>	<b>Prior Period</b>
As of January 1	539,314	46,382
Deferred Tax (Expense)/Income	225,875	491,628
Deferred Tax Recognized Under Equity	11,157	1,304
<b>Deferred Tax Asset</b>	<b>776,346</b>	<b>539,314</b>

  

	<b>Deferred Tax Asset / Liability</b>	<b>Deferred Tax Asset / Liability</b>
	<b>31 March 2025</b>	<b>31 December 2024</b>
Provision for Severance Pay	4,011	3,136
Premium Provision	29,404	39,000
Provision for Permission	5,834	3,924
Accumulated Financial Loss	707,642	496,651
Other	55,239	26,974
<b>Deferred Tax Asset</b>	<b>802,130</b>	<b>569,685</b>
Depreciation on tangible and intangible fixed assets.	25,784	30,371
<b>Deferred Tax Liability</b>	<b>25,784</b>	<b>30,371</b>
<b>Net Deferred Tax Asset / (Liability)</b>	<b>776,346</b>	<b>539,314</b>

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**EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)**

**I. EXPLANATIONS AND NOTES RELATED TO ASSETS (CONTINUED)**

**18. Information on deferred tax asset (Continued)**

The years in which the Company plans to utilize its tax losses for tax purposes are as follows:

	<b>March 31, 2025</b>	<b>December 31, 2024</b>
2025	-	-
2026	-	-
2027	-	-
2028	1,044,230	1,044,230
2029	1,314,578	611,274
<b>Total</b>	<b>2,358,808</b>	<b>1,655,504</b>

**19. If the other active item of the balance sheet exceeds 10% of the balance sheet total, the names and amounts of the sub-accounts that constitute at least 20% of them.**

Of the total other assets amounting to TL 1,027,395, TL 125,288 consists of contactless plastic card purchases, TL 484,389 of advances given to vendors, TL 116,857 of prepaid expenses, and TL 5,254 of MasterCard clearing accounts. (31 December 2024: Of the total other assets amounting to TL 700,680, TL 103,792 consists of contactless plastic card purchases, TL 302,814 of advances given to vendors, TL 88,370 of prepaid expenses, and TL 3,998 of MasterCard clearing accounts.)

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**EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)**

**II. EXPLANATIONS RELATED TO LIABILITIES**

**1. a) Information on funds collected**

**a.1) Information on maturity structure of funds collected:**

Current Period 31.03.2025	Demand	Up to 1 Month	Up to 3 Months	Up to 6 Months	Up to 9 Months	Up to 1 Year	1 Year and over	Accumulated profit sharing accounts	Total (*)
<b>I. Real persons current accounts-TL</b>	230,667	5,393,359	423,708	1,154,533	-	-	-	-	7,202,267
<b>II. Real persons profit sharing accounts TL</b>	-	-	-	-	-	-	-	-	-
<b>III. Another current accounts-TL</b>	14,800	-	-	-	-	-	-	-	14,800
Public sector	-	-	-	-	-	-	-	-	-
Commercial sector	-	-	-	-	-	-	-	-	-
Other institutions	14,800	-	-	-	-	-	-	-	14,800
Commercial and other institutions	-	-	-	-	-	-	-	-	-
Banks and participation banks	-	-	-	-	-	-	-	-	-
Central Bank of Republic of Türkiye	-	-	-	-	-	-	-	-	-
Domestic banks	-	-	-	-	-	-	-	-	-
Foreign banks	-	-	-	-	-	-	-	-	-
Participation banks	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-	-
<b>IV. Profit sharing accounts-TL</b>	-	305,028	100,801	243,142	-	-	-	-	648,971
Public sector	-	-	-	-	-	-	-	-	-
Commercial sector	-	305,028	100,801	243,142	-	-	-	-	648,971
Other institutions	-	-	-	-	-	-	-	-	-
Commercial and other institutions	-	-	-	-	-	-	-	-	-
Banks and participation banks	-	-	-	-	-	-	-	-	-
<b>V. Real persons current accounts-FC</b>	172,310	62,023	19,286	38,468	-	-	-	-	292,087
<b>VI. Real persons profit sharing accounts-FC</b>	-	-	-	-	-	-	-	-	-
<b>VII. Another current accounts-FC</b>	-	-	-	-	-	-	-	-	-
Commercial residents in Türkiye	-	-	-	-	-	-	-	-	-
Commercial residents in Abroad	-	-	-	-	-	-	-	-	-
Banks and participation banks	-	-	-	-	-	-	-	-	-
Central Bank of Republic of Türkiye	-	-	-	-	-	-	-	-	-
Domestic banks	-	-	-	-	-	-	-	-	-
Foreign banks	-	-	-	-	-	-	-	-	-
Participation banks	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-	-
<b>VIII. Profit sharing accounts- FC</b>	-	-	-	-	-	-	-	-	-
Public sector	-	-	-	-	-	-	-	-	-
Commercial sector	-	-	-	-	-	-	-	-	-
Other institutions	-	-	-	-	-	-	-	-	-
Commercial and other institutions	-	-	-	-	-	-	-	-	-
Banks and participation banks	-	-	-	-	-	-	-	-	-
<b>IX. Precious metal funds</b>	-	-	-	-	-	-	-	-	-
<b>X. Profit sharing accounts special funds - TL</b>	-	-	-	-	-	-	-	-	-
Residents in Türkiye	-	-	-	-	-	-	-	-	-
Residents Abroad	-	-	-	-	-	-	-	-	-
<b>XI. Profit sharing accounts special funds - FC</b>	-	-	-	-	-	-	-	-	-
Residents in Türkiye	-	-	-	-	-	-	-	-	-
Residents Abroad	-	-	-	-	-	-	-	-	-
<b>Total (I+II+... +IX+X+XI)</b>	417,777	5,760,410	543,795	1,436,143	-	-	-	-	8,158,125

(\*) The Bank does not have any 7-day notice deposit accounts or FX-protected deposit accounts.



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**EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)**

**II. EXPLANATIONS RELATED TO LIABILITIES (CONTINUED)**

**1. a) Information on funds collected (Continued)**

**a.1) Information on the maturity structure of collected funds (Continued)**

Prior Period 31.12.2024	Demand	Up to 1 Month	Up to 3 Months	Up to 6 Months	Up to 9 Months	Up to 1 Year	1 Year and over	Accumulated profit sharing accounts	Total
<b>I. Real persons current accounts-TL</b>	264,975	2,240,786	518,041	61,969	-	-	-	-	3,085,771
<b>II. Real persons profit sharing accounts TL</b>	-	-	-	-	-	-	-	-	-
<b>III. Another current accounts-TL</b>	9,257	-	-	-	-	-	-	-	9,257
Public sector	-	-	-	-	-	-	-	-	-
Commercial sector	-	-	-	-	-	-	-	-	-
Other institutions	-	-	-	-	-	-	-	-	-
Commercial and other institutions	-	-	-	-	-	-	-	-	-
Banks and participation banks	-	-	-	-	-	-	-	-	-
Central Bank of Republic of Türkiye	-	-	-	-	-	-	-	-	-
Domestic banks	-	-	-	-	-	-	-	-	-
Foreign banks	-	-	-	-	-	-	-	-	-
Participation banks	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-	-
<b>IV. Profit sharing accounts-TL</b>	-	225,619	-	-	-	-	-	-	225,619
Public sector	-	-	-	-	-	-	-	-	-
Commercial sector	-	225,619	-	-	-	-	-	-	225,619
Other institutions	-	-	-	-	-	-	-	-	-
Commercial and other institutions	-	-	-	-	-	-	-	-	-
Banks and participation banks	-	-	-	-	-	-	-	-	-
<b>V. Real persons current accounts-FC</b>	63,133	-	-	-	-	-	-	-	63,133
<b>VI. Real persons profit sharing accounts-FC</b>	-	-	-	-	-	-	-	-	-
<b>VII. Another current accounts-FC</b>	-	-	-	-	-	-	-	-	-
Commercial residents in Türkiye	-	-	-	-	-	-	-	-	-
Commercial residents in Abroad	-	-	-	-	-	-	-	-	-
Banks and participation banks	-	-	-	-	-	-	-	-	-
Central Bank of Republic of Türkiye	-	-	-	-	-	-	-	-	-
Domestic banks	-	-	-	-	-	-	-	-	-
Foreign banks	-	-	-	-	-	-	-	-	-
Participation banks	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-	-
<b>VIII. Profit sharing accounts- FC</b>	-	-	-	-	-	-	-	-	-
Public sector	-	-	-	-	-	-	-	-	-
Commercial sector	-	-	-	-	-	-	-	-	-
Other institutions	-	-	-	-	-	-	-	-	-
Commercial and other institutions	-	-	-	-	-	-	-	-	-
Banks and participation banks	-	-	-	-	-	-	-	-	-
<b>IX. Precious metal funds</b>	-	-	-	-	-	-	-	-	-
<b>X. Profit sharing accounts special funds - TL</b>	-	-	-	-	-	-	-	-	-
Residents in Türkiye	-	-	-	-	-	-	-	-	-
Residents Abroad	-	-	-	-	-	-	-	-	-
<b>XI. Profit sharing accounts special funds - FC</b>	-	-	-	-	-	-	-	-	-
Residents in Türkiye	-	-	-	-	-	-	-	-	-
Residents Abroad	-	-	-	-	-	-	-	-	-
<b>Total (I+II+... +IX+X+XI)</b>	<b>337,365</b>	<b>2,466,405</b>	<b>518,041</b>	<b>61,969</b>	-	-	-	-	<b>3,383,780</b>

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**EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)**

**II. EXPLANATIONS RELATED TO LIABILITIES (CONTINUED)**

**1. a) Information on funds collected (Continued)**

**a.2) Information's on current and profit share accounts that are in the scope of Saving Deposit/Saving Deposit Insurance Fund**

**i. Information on the current and participation accounts of real persons who are covered by insurance for participation banks and exceed the insurance limit, which are not subject to commercial transactions**

	Under the guarantee of saving deposit insurance	Under the guarantee of saving deposit insurance	Exceeding the limit of saving Deposit	Exceeding the limit of saving Deposit
	Current Period 31.03.2025	Prior Period 31.12.2024	Current Period 31.03.2025	Prior Period 31.12.2024
Real persons current and profit-sharing accounts that are not subject to commercial activities				
TL accounts	1,320,714	863,673	3,341,188	1,768,542
FC accounts	127,443	49,935	154,772	12,694
Foreign branches' deposits under foreign authorities' insurance	-	-	-	-
Off-shore banking regions' under foreign authorities' insurance	-	-	-	-

Funds collected in Turkish Lira or foreign currency through special current accounts and participation accounts opened in the name of real or legal persons at participation banks (excluding those opened in overseas branches) are protected by the Savings Deposit Insurance Fund (SDIF) within the scope of the Banking Law No. 5411, published in the Official Gazette dated 1 November 2005 and numbered 25983 (reiterated), provided that the total principal and profit share amount per person does not exceed TL 950.

**ii. Disclosure of whether non-commercial special current accounts of real persons held at the Turkish branch of a bank headquartered abroad are covered by deposit insurance in the country where the head office is located:**

The Bank is headquartered in Türkiye.

**iii. Participation fund of real persons who are not covered by deposit insurance**

	Current Period 31.03.2025	Prior Period 31.12.2024
Foreign branches' profit-sharing accounts and other accounts	-	-
Profit sharing accounts and other accounts of controlling shareholders and profit-sharing accounts of their mother, father, spouse, children in care	1,804,721	321,105
Profit sharing account and other accounts of President and Members of Board of Directors, CEO and Vice Presidents and profit-sharing accounts of their mother, father, spouse and children in care	84,281	57,932
Profit sharing account and other accounts in scope of the property holdings derived from crime defined in article 282 of Turkish Criminal Law No:5237 dated 26 September 2004	-	-
Profit sharing accounts in participation banks which are established in Türkiye in order to engage in offshore banking activities solely	-	-

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**EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)**

**II. EXPLANATIONS RELATED TO LIABILITIES (CONTINUED)**

**2. Information on funds borrowed**

**1.1 Information on banks and other financial institutions**

	Current Period		Prior Period	
	TL	FC	TL	FC
From Domestic Banks and Institutions	125,569	-	-	-
From Foreign Banks, Institutions and Funds	-	-	-	-
<b>Total</b>	<b>125,569</b>	<b>-</b>	<b>-</b>	<b>-</b>

**1.2 Information on maturity structure of borrowings**

	Current Period		Prior Period	
	TL	FC	TL	FC
Short-term	125,569	-	-	-
Medium and Long-term	-	-	-	-
<b>Total</b>	<b>125,569</b>	<b>-</b>	<b>-</b>	<b>-</b>

**3. Information on funds obtained from money market transactions**

None (31 December 2024: None)

**4. Issued securities**

None (31 December 2024: None)

**5. Information on financial liabilities at fair value through profit or loss**

None (31 December 2024: None)

**6. Information on derivative financial liabilities**

As of 31 March 2025, the amount of derivative financial liabilities is TL 12,569 (31 December 2024: None)

**7. Information on finance lease payables**

	Current Period 31 March 2025	Prior Period 31 December 2024
Less than 1 year	17,824	14,092
1 to 5 years	5,207	4,546
<b>Total</b>	<b>23,031</b>	<b>18,638</b>

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**EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)**

**II. EXPLANATIONS RELATED TO LIABILITIES (CONTINUED)**

**8. Information on provisions**

**a) Foreign currency-indexed loans and principal loss provisions due to exchange rate decreases for financial lease receivables**

None (31 December 2024: None).

**b) Expected credit loss provisions for non-cash loans that have not been indemnified or converted into cash**

None (31 December 2024: None).

**c) Information on other provisions**

Other provisions consist of TL 98,014 for personnel bonus accruals, TL 58,575 for amounts allocated from profits to be distributed to participation accounts, and TL 3,944 for expense provisions (31 December 2024: TL 130,000 for personnel bonus accruals, TL 10,003 for expense provisions).

**d) Information on provisions for employee benefits**

The Bank recognizes its liabilities regarding severance pay and leave entitlements in accordance with the provisions of TAS 19 "Turkish Accounting Standard for Employee Benefits" and has calculated its liabilities arising from future severance and notice payments based on their net present value and reflected them in the financial statements. As of 31 March 2025, a provision of TL 19,448 for unused vacation (31 December 2024: TL 13,079) and TL 13,371 for severance pay (31 December 2024: TL 10,454) have been recorded under the Provision for Employee Benefits account in the financial statements.

Using the actuarial method, the Bank calculates and recognizes the severance pay provision in accordance with the TAS 19 - Employee Benefits standard.

The following actuarial assumptions, calculated using the Bank's internal parameters, were used in the calculation of total liabilities.

	<b>Current Period 31.03.2025</b>	<b>Prior Period 31.12.2024</b>
Discount Rate (%)	3,18%	3,18%
Inflation	21,05%	21,05%

Movement of the provision for severance pay on the balance sheet:

	<b>Current Period 31.03.2025</b>	<b>Prior Period 31.03.2024</b>
Balance at the beginning of the period	10,454	1,595
Provisions recognized during the period	3,493	882
Paid during the period	-	(96)
Actuarial loss / gain	(576)	(269)
<b>Balances at the end of the period</b>	<b>13,371</b>	<b>2,112</b>

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**EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)**

**II. EXPLANATIONS RELATED TO LIABILITIES (CONTINUED)**

**9. Explanations on current tax liability**

**a) Information on tax provisions**

As of March 31, 2025, the Bank has no corporate tax debt. (December 31, 2024: None).

**b) Information on taxes payable**

	<b>Current Period 31.03.2025</b>	<b>Prior Period 31.12.2024</b>
Corporate Tax Payable	-	-
Securities Capital Will Tax	-	-
Real Property Income Tax	-	-
Banking Insurance Transaction Tax (BITT)	9,935	7,581
Foreign Exchange Transactions Tax	206	9
Value Added Tax Payable	7,381	8,136
Other	30,073	20,128
<b>Total</b>	<b>47,595</b>	<b>35,854</b>

**c) Information on premiums**

	<b>Current Period 31.03.2025</b>	<b>Prior Period 31.12.2024</b>
Social Insurance Premiums-Employee	21,767	5,645
Social Insurance Premiums-Employer	34,263	9,255
Unemployment insurance-Employee	1,295	167
Unemployment insurance-Employer	2,718	694
<b>Total</b>	<b>60,043</b>	<b>15,761</b>

**10. Information on deferred tax liability**

As of 31 March 2025, the deferred tax asset presented in the balance sheet amounts to TL 802,140 (31 December 2024: TL 569,685), while the deferred tax liability amounts to TL 25,784 (31 December 2024: TL 30,371). These amounts have been offset and presented on a net basis in the balance sheet.

**11. Information on fixed asset liabilities related to discontinued operations held for sale**

The Bank does not have any fixed asset debt related to discontinued operations held for sale (December 31, 2024: None).

**12. Information on subordinated loans**

The Bank has no subordinated loans (31 December 2024: None).

**13. If the other liabilities item of the balance sheet exceeds 10% of the balance sheet total, the names and amounts of sub-accounts that make up at least 20% of them**

The balance sheet amount of other liabilities, totaling TL 1,065,675, consists of TL 720,931 in payables to vendors, TL 118,562 in electronic money wallet accounts of individual customers, TL 43,395 in electronic money wallet accounts of commercial customers, TL 381,336 in blocked credit amounts payable to commercial member merchants, and TL 344,744 in other liabilities. (31 December 2024: The total amount of other liabilities was TL 737,500, consisting of TL 196,960 in payables to vendors, TL 126,289 in electronic money wallet accounts of individual customers, TL 13,861 in electronic money wallet accounts of commercial customers, TL 226,700 in blocked credit amounts payable to commercial member merchants, and TL 173,690 in other liabilities.)

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**EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)**

**II. EXPLANATIONS RELATED TO LIABILITIES (CONTINUED)**

**14. Information on shareholders' equity**

**a. Presentation of paid-in capital**

	<b>Current Period</b>	<b>Prior Period</b>
Common shares	3,000,000	3,000,000
Preference shares	-	-

**b. Amount of paid-in capital, disclosure on whether the Bank applies the registered share capital system, and, if so, the ceiling amount of the registered share capital:**

None.

**c. Information on the share capital increases during the period and their sources, other information on increased capital shares in the current period**

None.

**d. Information on share capital increases from capital reserves during the current period**

None.

**e. Capital commitments up to the end of the last financial year and the following interim period, the general purpose of these commitments and the estimated resources required for these commitments**

None.

**f. Possible effect of estimations made for the Bank's revenues, profitability and liquidity on equity considering prior period indicators and uncertainties**

There is no uncertainty in the Bank's previous period indicators regarding profitability and liquidity.

**g. Summary of privileges given to shares representing the capital**

As of March 31, 2025, there are no preferred shares (December 31, 2024: None).

**h. Disclosure of any other accumulated comprehensive income or expense to be reclassified in profit or loss**

As of 31 March 2025, the amount of accumulated other comprehensive loss to be reclassified to profit or loss is TL 26,441 (31 December 2024: TL 10,173).

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**EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)**

**III. EXPLANATIONS RELATED TO OFF-BALANCE SHEET ACCOUNTS**

**1. Explanations of the liabilities in the off-balance sheet accounts**

**a. Types and amounts of irrevocable commitments**

	<b>Current Period March 31, 2025</b>	<b>Prior Period 31 December 2024</b>
Forward Asset Purchase and Sales Commitments	-	-
Loan Commitments Guaranteed for Disbursement	-	-
Payment Commitments for Checks	-	-
Tax and Fund Liabilities Arising from Export Commitments	-	-
Credit Card Spending Limit Commitments	6,613,417	2,944,540
Other Irrevocable Commitments	-	-
Promotion Implementation Commitments for Credit Card and Banking Services	-	-
<b>Total</b>	<b>6,613,417</b>	<b>2,944,540</b>

**b. Types and amounts of probable losses and obligations arising from off-balance sheet items including below items**

There is no provision for possible losses arising from the off-balance sheet account items (December 31, 2024: None.)

**b.1 non-cash loans including guarantees, bank acceptances, collaterals and others that are accepted as financial commitments and other letter of credits**

None.

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

None.

**b.3 Total amount of non-cash loans:**

None.

**c. Information on sector-based risk concentration in non-cash loans:**

None.

**d. Information on non-cash loans classified in Stage I and II:**

None.

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**EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)**

**III. EXPLANATIONS RELATED TO OFF-BALANCE SHEET ACCOUNTS (CONTINUED)**

**2. Explanations on derivative transactions**

	Current Period	Prior Period
<b>Types of trading transactions</b>		
<b>Foreign exchange derivative transactions (I)</b>	<b>8,224,515</b>	<b>2,125,309</b>
Forward exchange transactions	8,224,515	2,125,309
Swap currency transactions	-	-
Futures currency transactions	-	-
Currency transactions	-	-
<b>Profit share derivative transactions (II):</b>	<b>-</b>	<b>-</b>
Forward dividend contract transactions	-	-
Swap dividend transactions	-	-
Profit share transactions	-	-
Futures dividend transactions	-	-
<b>Other derivative transactions for trading purposes (III)</b>	<b>-</b>	<b>-</b>
<b>A. Total trading derivative transactions (I+II+III)</b>	<b>8,224,515</b>	<b>2,125,309</b>
<b>Types of derivative transactions for hedging purposes</b>		
For hedging purposes against fair value change risk	-	-
For hedging purposes against cash flow risk	-	-
<b>B. Total hedging derivative transactions</b>	<b>-</b>	<b>-</b>
<b>Total of derivative transactions (A+B)</b>	<b>8,224,515</b>	<b>2,125,309</b>

**3. Disclosures on loan types and the related risks:**

None (31 December 2024: None)

**4. Disclosures on contingent liabilities and assets:**

Provisions are recognized based on available data for transactions that may have a material impact on the financial position. If data is not available, provisions are made based on reasonable estimates.

Since the Bank does not issue cheques to its customers, there is no payment obligation in this respect (31 December 2024: None).

As of the balance sheet date, other than those stated above, there are no contingent liabilities arising from past events that are likely to occur and can be reliably measured.

**5. Disclosures on services provided on behalf of and for the account of others:**

The Bank provides safe deposit box services on behalf of real and legal persons. The Bank does not provide consultancy or management services.



**T.O.M. KATILIM BANKASI A.Ş.**  
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**EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)**

**IV. EXPLANATIONS AND NOTES TO THE PROFIT AND LOSS STATEMENT**

**1. Explanations on Profit Share Income**

**a) Information on profit share received from loans**

	Current Period		Prior Period	
	TL	FC	TL	FC
<b>Profit share on loans</b>	<b>156,121</b>	-	<b>35</b>	-
Short term loans	154,441	-	35	-
Medium and long-term loans	1,667	-	-	-
Profit share on non-performing loans	13	-	-	-
Premiums received from resource utilization support fund	-	-	-	-
<b>Total</b>	<b>156,121</b>	-	<b>35</b>	-

**b) Information on profit share received from banks**

	Current Period 31.03.2025		Prior Period 31.03.2024	
	TL	FC	TL	FC
The Central Bank of the Republic of Türkiye	-	-	-	-
Domestic Banks	1,772	-	11,040	-
Foreign Banks	-	-	-	-
Branches and head office abroad	-	-	-	-
<b>Total</b>	<b>1,772</b>	-	<b>11,040</b>	-

**c) Income from money market transactions**

Income from money market transactions amounts to TL 11,226 (31 March 2024: None).

**d) Information on profit share income from securities portfolio:**

	Current Period 31.03.2025		Prior Period 31.12.2024	
	TL	FC	TL	FC
Financial Assets at Fair Value Through Profit or Loss	-	326	9,068	-
Financial assets at Fair Value Through Other Comprehensive Income	42,722	27,253	-	-
Financial Assets Measured with Amortized Costs	-	-	-	-
<b>Total</b>	<b>42,722</b>	<b>27,579</b>	<b>9,068</b>	-

**e) other profit share income**

Of the total other profit share income amounting to TL 12,127 (31 March 2024: TL 27), TL 5,201 (31 March 2024: None) consists of penalty income from overdue individual credit card payments.

**f) Information on profit share income from associates and subsidiaries**

None (31 March 2024: None).

**T.O.M. KATILIM BANKASI A.Ş.**  
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**EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)**

**IV. EXPLANATIONS AND NOTES RELATED TO THE STATEMENT OF INCOME (CONTINUED)**

**2. Information on Profit Share Expenses**

**a. Profit Shares Distributed to Participation Accounts**

**Breakdown of profit shares paid to participation accounts based on maturity structure**

<b>Current Period</b> <b>31 March 2025</b>		<b>Participation Accounts</b>				
<b>Account Name</b>	<b>1 Month</b>	<b>3 Month</b>	<b>6 Month</b>	<b>1 Year</b>	<b>More than 1 year</b>	<b>Total</b>
TL						
Funds Collected from Banks through Special Current and Participation Accounts	-	-	-	-	-	-
Non-Commercial Participation Account of Natural Persons	108,154	342,838	19,551	90,399	-	560,942
Public Institutions Participation Account	-	-	-	-	-	-
Commercial Institutions Participation Account	1,068	14,503	970	1,002	-	17,543
Other Institutions Participation Account	12,248	6,255	2,082	5,279	-	25,864
<b>Total</b>	<b>121,470</b>	<b>363,596</b>	<b>22,603</b>	<b>96,680</b>	<b>-</b>	<b>604,349</b>
Foreign Currency						
Banks	-	-	-	-	-	-
Non-Commercial Participation Accounts of Natural Persons	-	-	-	-	-	-
Public Institutions Participation Accounts	-	-	-	-	-	-
Commercial Institutions Participation Accounts	-	-	-	-	-	-
Other Institutions Participation Accounts	-	-	-	-	-	-
Precious Metal Warehouse	-	-	-	-	-	-
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Grand Total</b>	<b>121,470</b>	<b>363,596</b>	<b>22,603</b>	<b>96,680</b>	<b>-</b>	<b>604,349</b>

<b>Prior Period</b> <b>31 March 2024</b>		<b>Participation Accounts</b>				
<b>Account Name</b>	<b>1 Month</b>	<b>3 Month</b>	<b>6 Month</b>	<b>1 Year</b>	<b>More than 1 year</b>	<b>Total</b>
TL						
Funds Collected from Banks through Special Current and Participation Accounts	-	-	-	-	-	-
Non-Commercial Participation Account of Natural Persons	-	44	680	-	-	724
Public Institutions Participation Account	-	-	-	-	-	-
Commercial Institutions Participation Account	-	-	-	-	-	-
Other Institutions Participation Account	-	-	-	-	-	-
<b>Total</b>	<b>-</b>	<b>44</b>	<b>680</b>	<b>-</b>	<b>-</b>	<b>724</b>
Foreign Currency						
Banks	-	-	-	-	-	-
Non-Commercial Participation Accounts of Natural Persons	-	-	-	-	-	-
Public Institutions Participation Accounts	-	-	-	-	-	-
Commercial Institutions Participation Accounts	-	-	-	-	-	-
Other Institutions Participation Accounts	-	-	-	-	-	-
Precious Metal Warehouse	-	-	-	-	-	-
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Grand Total</b>	<b>-</b>	<b>44</b>	<b>680</b>	<b>-</b>	<b>-</b>	<b>724</b>

**T.O.M. KATILIM BANKASI A.Ş.**  
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**EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)**

**IV. EXPLANATIONS AND NOTES RELATED TO THE STATEMENT OF INCOME (CONTINUED)**

**b. Profit Share Expense on Funds Borrowed**

	Current Period March 31, 2025		Prior Period March 31, 2024	
	TL	FC	TL	FC
<b>Banks</b>	807	-	-	-
The Central Bank of the Republic of Türkiye	-	-	-	-
Domestic banks	807	-	-	-
Foreign banks	-	-	-	-
Branches and head office abroad	-	-	-	-
Other Institutions	-	-	-	-
<b>Total</b>	<b>807</b>	<b>-</b>	<b>-</b>	<b>-</b>

**c. Profit Shares Paid for Money Market Transactions**

As of March 31, 2025, there are no profit shares paid for money market transactions (March 31, 2024: None).

**d. Profit Shares Paid on Issued Securities**

None (March 31, 2024: None)

**e. Lease Profit Share Expenses**

As of March 31, 2025, lease profit share expenses amount to TL 3,522 (March 31, 2024: TL 1,090).

**f. Other Profit Share Expenses**

None (March 31, 2024: None)

**3. Disclosures on Dividend Income**

None. (March 31, 2024)

**4. Information on trading income/loss (Net)**

	Current Period 31.03.2025	Prior Period 31.03.2024
<b>Profit</b>	<b>698,817</b>	<b>252,249</b>
Gain on capital market transactions	143,992	124,719
Gain on derivative financial instruments	-	-
Foreign exchange profit	554,825	127,530
<b>Loss (-)</b>	<b>261,738</b>	<b>124,633</b>
Losses on capital market transactions	-	-
Losses on derivative financial instruments	6,872	-
Foreign exchange losses	254,866	124,633
<b>Net</b>	<b>437,079</b>	<b>127,616</b>

**T.O.M. KATILIM BANKASI A.Ş.**  
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**EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)**

**IV. EXPLANATIONS AND NOTES RELATED TO THE STATEMENT OF INCOME (CONTINUED)**

**5. Other operating income**

	<b>Current Period</b>	<b>Prior Period</b>
Card promotion income	31,066	-
Other income (*)	21,398	1,536
<b>Total</b>	<b>52,464</b>	<b>1,536</b>

(\*) Among other income, there is an amount of TL 15,823 related to the reversal of specific loan loss provisions.

**6. Information on other operating income**

	<b>Current Period</b> <b>31.03.2025</b>	<b>Prior Period</b> <b>31.12.2024</b>
Depreciation Expenses of Intangible Assets	38,344	37,770
Provision for Severance and Leave Pay	-	-
Participation Fee to the CBRT EFT and FAST Systems	4,089	-
Depreciation Expenses of Tangible Assets	10,819	750
Impairment Losses on Tangible Assets	-	-
Impairment Losses on Intangible Assets	-	-
Depreciation Expenses of Assets Held for Sale	-	-
Other Operating Expenses	296,822	59,722
Advertising and Promotion Expenses	124,741	3,524
Software and Hardware Expenses	46,031	18,392
Lease Expenses Related to TFRS 16 Exemptions	2,179	597
Communication Expenses	22,451	6,041
Audit and Consultancy Expenses	13,954	3,835
Office Rent Expenses	5,579	-
Travel Expenses	51	-
Vehicle Expenses	1,082	680
Stationery Expenses	1,524	310
Maintenance and Repair Expenses	592	2
Heating, Lighting and Water Expenses	-	-
Cleaning Expenses	-	-
Other Expenses (**)	78,638	26,341
Losses Arising from Disposal of Assets	-	-
Insurance Fund Expense	-	537
Other (*)	51,863	10,698
<b>Total</b>	<b>401,937</b>	<b>109,477</b>

(\*) The Other item includes TL 9,958 for PBAT (Participation Banks Association of Türkiye) membership fees, TL 2,994 for financial activity charges, and TL 11,773 for credit card-related and other miscellaneous expenses (31 March 2024: TL 1,855 for PBAT membership fees, TL 1,265 for financial activity charges, and other miscellaneous expenses).

(\*\*) Other expenses include TL 47,842 for amounts allocated from profits to be distributed to participation accounts and TL 20,694 for external resource utilization costs, together with other operating expenses.

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**EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)**

**IV. EXPLANATIONS AND NOTES RELATED TO THE STATEMENT OF INCOME (CONTINUED)**

**7. Statement on continued operations and discontinued operations profit / loss before tax**

As of March 31, 2025, the Bank has no suspended operations. The content of the pre-tax profit/loss amount for its ongoing activities is given below:

	<b>Current Period 31.03.2025</b>	<b>Prior Period 31.03.2024</b>
Net Profit Share Income/Expenses	(357,131)	18,356
Net Fees and Commission Income/Expenses	27,908	(21,708)
Trading Income/Loss (Net)	437,079	127,616
Loan Provisions (-)	(50,746)	(21,798)
Other Provisions (-)	-	-
Other Operation Income (*)	52,464	1,536
Personnel Expenses (-) (**)	(264,779)	(173,007)
Other Operation Expenses (-)	(401,937)	(109,477)
<b>Pre-Tax Profit/Loss from Sustained Operations</b>	<b>(557,142)</b>	<b>(178,482)</b>

(\*) TL 31,066 of other operating income consists of MasterCard promotion income.

(\*\*) TL 25,500 of personnel expenses consists of premium provision expenses.

**8. Explanations on the tax provision for the continued operations and discontinued operations**

As of March 31, 2025, the Bank's total tax provision income amounting to TL 225,875 (March 31, 2024: TL 81,252) consists entirely of deferred tax income.

**9. Explanations on the net profit/loss of the period of continued operations and discontinued operations**

The Bank's net loss from continuing operations was TL 331,267 (March 31, 2024: 97,230 net profit).

**10. Information's on net income/loss for the period**

- a. If the disclosure of the nature, size and recurrence rate of income and expenditure items arising from ordinary banking transactions is necessary to understand the performance of the Bank during the period, the nature and amount of these items**

The Bank uses the resources it collects through equity, domestic current and participation accounts in loans, securities and interbank transactions. The bank also generates income through other banking transactions.

- b. The effect of a change in an estimate made regarding financial statement items on profit/loss is likely to affect subsequent periods**

As of the balance sheet date, there is no change in the estimates made regarding the financial statement items that require disclosure.

**11. Details of sub accounts comprising at least 20% of other items in income statement, exceeding 10% of total income statement:**

None (March 31, 2024: None).

**T.O.M. KATILIM BANKASI A.Ş.**  
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**EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)**

**V. EXPLANATIONS TO STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY**

**a. Explanations on profit distribution**

None (March 31, 2024: None.)

**b. Explanations on Financial Assets at Fair Value Through Other Comprehensive Income**

None. (March 31, 2024: None.)

**c. Profit Reserves**

None (March 31, 2024: None.)

**d. Prior Period Profit or Loss**

As of March 31, 2025, the Bank's prior period loss was TL 525,444. (31 March 2024: Previous period profit is TL 169,622).

**1) a) The volume of transactions related to the risk group of the Bank, the loans and funds collected which have not been completed at the end of the period and the income and expenses related to the period**

**Current Period**

Risk group of the Bank	Investment in associates, subsidiaries and joint ventures (business partnerships)		Direct and indirect shareholders of the Bank		Other real or legal persons included in the risk group	
	Cash	Non-Cash	Cash	Non-Cash	Cash	Non-Cash
<b>Loans and other receivables</b>	-	-	-	-	-	-
Balance at beginning of period	-	-	55	-	373	-
Balance at end of period	-	-	87	-	640	-
<b>Profit share and commission income</b>	-	-	6	-	-	-

**Prior Period**

Risk group of the Bank	Investment in associates, subsidiaries and joint ventures (business partnerships)		Direct and indirect shareholders of the Bank		Other real or legal persons included in the risk group	
	Cash	Non-Cash	Cash	Non-Cash	Cash	Non-Cash
<b>Loans and other receivables</b>	-	-	-	-	-	-
Balance at beginning of period	-	-	-	-	-	-
Balance at end of period	-	-	55	-	373	-
<b>Profit share and commission income</b>	-	-	-	-	-	-

**T.O.M. KATILIM BANKASI A.Ş.**  
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**EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)**

**VI. EXPLANATIONS ON RISK GROUP OF THE BANK (Continued)**

**1.b. Information on the Bank's Domestic, Foreign, and Offshore Banking Branches and Foreign Representatives**

**Information on the Bank's Domestic and Foreign Branches and Representative Offices**

	Number of Branches	Number of Employees
Domestic branches (*)	-	1,344
Foreign branches	-	-

(\*) The number of employees in domestic branches includes the personnel working at the Head Office, Operations Center, and Regional Offices.

**b) Information on current and profit-sharing accounts of the Bank's risk group**

Risk group of the Bank	Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		Direct and Indirect Shareholders of the Bank		Other Real Persons and Legal Entities Included in the Risk Group	
	Current Period	Prior Period	Current Period	Prior Period	Current Period	Prior Period
Special Current and Participation Accounts						
Opening Balance	-	-	330,449	294,382	57,931	30
Closing Balance	-	-	1,804,721	330,449	84,281	57,931
Profit Share Expense on Participation Accounts	-	-	137,038	142,670	-	-

**c) Information on loans received from the Bank's risk group**

Risk group of the Bank	Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		Direct and Indirect Shareholders of the Bank		Other Real Persons and Legal Entities Included in the Risk Group	
	Current Period	Prior Period	Current Period	Prior Period	Current Period	Prior Period
Funds Borrowed						
Opening Balance	-	-	-	-	-	-
Closing Balance	-	-	-	-	-	-
Profit Share Expenses	-	-	-	-	-	-

**d) Explanations on the Bank's branches or associates in domestic, foreign, and offshore banking regions, and its foreign representative offices**

None (March 31, 2024: None)

**2. Forward and option agreements and other similar agreements with the risk group of the Bank**

None (March 31, 2024: None.)

**3. Information on the remuneration paid to the bank's senior management**

The total amount of benefits provided to the Bank's top management is TL 83,075. (March 31, 2024: TL 71,196.)

**VII. SIGNIFICANT EVENTS AND MATTERS ARISING SUBSEQUENT TO BALANCE SHEET DATE**

The capital increase process amounting to TL 2,200,000 was initiated in April 2025, and the approval process by the Banking Regulation and Supervision Agency (BRSA) is currently ongoing.

**T.O.M. KATILIM BANKASI A.Ş.**  
**NOTES AND DISCLOSURES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS**  
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**SECTION SIX**

**OTHER EXPLANATIONS**

**I. CREDIT RATINGS RECEIVED BY THE BANK FROM RATING AGENCIES AND EXPLANATIONS RELATED TO THEM**

None.

**II. OTHER EXPLANATIONS REGARDING THE BANK'S OPERATIONS**

None.

**III. ISSUES TO BE EXPLAINED RELATING THE INDEPENDENT AUDITOR'S REPORT**

The Bank's publicly disclosed unconsolidated financial statements and notes have been independently audited by Güney Independent Audit and Certified Public Accounting Inc. (A Member Firm of Ernst & Young Global Limited), and the independent auditor's report dated 14 May 2025 has been presented preceding the unconsolidated financial statements.

**IV. NOTES AND DISCLOSURES PREPARED BY THE INDEPENDENT AUDITOR.**

None.



**T.O.M. KATILIM BANKASI A.Ş.**  
**NOTES AND DISCLOSURES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS**  
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**SECTION SEVEN**

**EXPLANATIONS ON THE INTERIM ACTIVITY REPORT**

**I. Assessment of the Chairman of the Board of Directors:**

The first quarter of 2025 began with uncertainties surrounding tariff negotiations between the United States and China. This period was marked by heightened global risks and a close watch on the monetary policy stances of central banks. While customs duties were expected to suppress economic activity and pose risks to growth levels globally, we are also closely monitoring expectations that current policies may lead to inflationary pressures and potentially trigger global inflation in the upcoming period.

As efforts to combat inflation continued worldwide, we observed that countries made policy adjustments considering their growth expectations. In the first quarter of 2025, given the limited risk of high inflation and the weak economic activity, several central banks namely the European Central Bank (ECB), Bank of Canada (BoC), Central Bank of the Republic of Türkiye (CBRT), and Sverige's Riksbank opted for rate cuts, while the Federal Reserve (FED) held rates steady and the Bank of Japan (BoJ) implemented a rate hike. Key developments to be closely monitored going forward include efforts by the U.S. government to rein in the fiscal deficit, tariff revisions between the U.S. and China, and potential stimulus measures from China. Furthermore, in the Euro Area Türkiye's largest trading partner weakness in manufacturing and investment has prompted spending plans involving defense and infrastructure investments, which could serve as a catalyst to support economic activity. Volatility in exchange rates may persist, and these announced spending plans could contribute to a partial recovery in the European economy in the coming period.

In Türkiye, annual inflation reached 42.12% in January 2025. With this development, the CBRT signaled the potential beginning of an interest rate cut cycle driven by a decline in inflation. Given the lagged effects of monetary policy, we expect the tight monetary stance to continue decisively throughout 2025. A decline in inflation in line with market expectations is of critical importance for the country's economy. The current account deficit remaining at a sustainable level of around USD 10 billion annually is another factor that reduces macroeconomic vulnerability. The main drivers behind this improvement include suppressed domestic demand due to policy adjustments, favorable developments in energy and gold imports, and a drop in oil prices, which are expected to have a positive impact on both inflation and the current account balance. Additionally, the continued increase in tourism revenues will serve as a key supporting factor for the current account throughout 2025. The decline in FX-protected deposit (KKM) balances from a peak of USD 140 billion to USD 25 billion and the CBRT's gradual exit strategy from KKM have been positively received by the markets. Collectively, these developments support continued improvement in external financing conditions and contribute to the development of a sustainable financial ecosystem.

Following the credit rating upgrades by all major agencies in 2024, Türkiye's risk premium declined. However, in the first quarter of 2025, the renewed trade tensions between the U.S. and China caused a slight increase in risk premiums across emerging markets. We believe that current risk premium levels do not pose a threat to economic stability and remain within sustainable boundaries. Moreover, the increasing interest of foreign investors in the domestic bond market and the announced foreign direct investment inflows are expected to reinforce confidence in the Turkish economy. Assuming these conditions persist into the second half of 2025, we emphasize the critical importance of maintaining consistency in economic policies going forward.

Having commenced operations in 2023, our Bank began customer acquisition in the first quarter of 2024, launching participation accounts and extending financing. We successfully closed 2024 with one million banking customers and, in 2025, we are continuing our strong growth trajectory by introducing innovative products and services that will further differentiate us in the banking sector.

On behalf of myself and the Board of Directors, I would like to express our sincere appreciation to all stakeholders especially our employees for their valuable contributions to the Bank's successful performance.

**Ahmet Yaşar AYDIN**  
**Chairman of the Board of Directors**

**T.O.M. KATILIM BANKASI A.Ş.**  
**NOTES AND DISCLOSURES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS**  
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**EXPLANATIONS ON THE INTERIM ACTIVITY REPORT (Continued)**

**II. General Manager's Assessment**

The first quarter of 2025 witnessed a number of important developments in the Turkish banking sector. During this period, our Bank carried out numerous initiatives to establish and strengthen the T.O.M. culture as part of its institutional foundation. As T.O.M. Katılım Bankası A.Ş., we have continued our customer acquisition and microcredit disbursement processes at full pace, and we are working tirelessly to bring our services to a broader segment of society. In all of our operations, we uphold the principles of ethical banking — integrity, impartiality, reliability, transparency, and environmental responsibility — without compromise. We consider it a fundamental principle to build our operations on the values we believe are essential to establishing a strong corporate structure and a sustainable organizational culture.

Looking at the overall outlook for the banking sector, it has demonstrated a strong performance in the first quarter of 2025. However, credit growth remained limited during the period. The sector has maintained sustainable profitability. While net interest margins expanded slightly due to expectations of declining inflation, this expansion was relatively modest. The increase in overnight lending rates raised funding costs, primarily affecting the sector through the expectations channel, reinforcing the continuation of tight macroeconomic conditions.

Throughout 2024, we intensified efforts to acquire new customers and consistently worked on developing innovative products and services that we planned to offer through our digital banking platform. We closed 2024 having reached 1 million customers. In the first quarter of 2025, our customer base grew to 1.5 million. We aim to sustain this momentum and offer a wide range of financial solutions tailored to our customers' needs. In the new year, we also aspire to lead the transformation and innovation movement within the banking sector through new products and services. By contributing to the development of participation banking, we aim to expand our market share in the sector. We take pride in having made a fast and effective start in our vision to promote financial inclusion during the customer acquisition process.

Within the scope of our financing products, we accelerated our lending activities through our "Pay Later" and "Installment Shopping Finance" products. Our number of credit card users exceeded 500,000, and we acquired over 300,000 financing customers. In the upcoming period, we plan to diversify our product portfolio, provide a full digital banking experience, and ensure the sustainability of this offering.

In the periods ahead, our Bank will continue to support its customers in the financial domain and aims to provide value-added solutions that contribute meaningfully to both the economy and our clients. As we resolutely pursue our goal of creating long-term value for our country and all stakeholders, I would like to extend my sincere gratitude — on behalf of myself and the entire management — to all of our colleagues who have worked diligently since the foundation of our Bank, as well as to all stakeholders who have supported and trusted us along the way.

**Onur ÖZKAN**  
**General Manager**

**T.O.M. KATILIM BANKASI A.Ş.**  
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**EXPLANATIONS ON THE INTERIM ACTIVITY REPORT (Continued)**

**III. Shareholder Structure**

The paid-up capital of T.O.M. Katılım Bankası A.Ş. is TL 3,000,000, and this capital is divided into 3,000,000 shares, each with a nominal value of TL 1.00. The Chairman of the Board of Directors holds a 1% share, and the Vice Chairman holds a 0.5% share in the Bank. The Members of the Board of Directors, Members of the Audit Committee, the General Manager, and Deputy General Managers do not hold any shares in the Bank.

<b>Title</b>	<b>Share Amount (TL)</b>	<b>Number of Shares</b>
Ahmet Yaşar AYDIN	2,145,000	2,145,000
Star Digital Investments Ltd.	750,000	750,000
Ali Taha AYDIN	30,000	30,000
Can ERSÖZ	30,000	30,000
Erhan BOSTAN	30,000	30,000
Tolga AKAR	15,000	15,000
<b>Total</b>	<b>3,000,000</b>	<b>3,000,000</b>

**Amendments to the Articles of Association in 2025**

None.

**Major Financial Indicators**

Within the Bank's assets, Cash and Cash Equivalents account for TL 2,932,262, representing 24.72% of total assets; Securities amount to TL 1,743,182, representing 14.70%; Loans amount to TL 1,968,090, representing 16.59%; and Other Assets account for TL 5,217,058, representing 43.99%.

<b>Assets</b>	<b>March 31, 2025</b>	<b>December 31, 2024</b>
Cash and Cash Equivalents	2,932,262	425,266
Securities	1,743,182	1,407,343
Loans	1,968,090	1,568,201
Other Assets	5,217,058	3,464,894
<b>Total Assets</b>	<b>11,860,592</b>	<b>6,865,704</b>

Among the Bank's liabilities, collected funds amount to TL 8,158,125, representing 68.78% of total liabilities; other liabilities amount to TL 1,065,675, representing 8.99%; shareholders' equity amounts to TL 2,113,111, representing 17.82%; and the remaining other liability accounts amount to TL 523,681, representing 4.42%.

<b>Liabilities</b>	<b>March 31, 2025</b>	<b>December 31, 2024</b>
Funds Collected	8,158,125	3,383,780
Other Liabilities	1,589,356	1,021,681
Equity	2,113,111	2,460,243
<b>Total Liabilities</b>	<b>11,860,592</b>	<b>6,865,704</b>

<b>Income and Expenses</b>	<b>March 31, 2025</b>	<b>March 31, 2024</b>
Net Dividend Income	(357,131)	18,356
Net Fee and Commission Expenses	27,908	(21,708)
Trading Profit/Loss	437,079	127,616
Other Provision Expenses	(50,746)	(21,798)
Personnel Expenses	(264,779)	(173,007)
Other Operating Income	52,464	1,536
Other Operating Expenses	(401,937)	(109,477)
<b>Profit/Loss Before Tax</b>	<b>(557,142)</b>	<b>(178,482)</b>
Tax Provision	225,875	81,252
<b>Net Profit / Loss</b>	<b>(331,267)</b>	<b>(97,230)</b>

<b>Ratios (%)</b>	<b>March 31, 2025</b>	<b>December 31, 2024</b>
Capital Adequacy Ratio	16.70%	50.13%
Equity / Total Assets	0.18%	0.36%

**T.O.M. KATILIM BANKASI A.Ş.**  
**NOTES AND DISCLOSURES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS**  
**FOR THE PERIOD ENDED 31 MARCH 2025**

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

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**EXPLANATIONS ON THE INTERIM ACTIVITY REPORT (Continued)**

**Expectations for the Period Following the First Quarter of 2025**

In the upcoming period, it is anticipated that Türkiye will enter a phase in which production, exports, and strategic investment projects will gain momentum, inflation targets will be met, and economic activity will continue without losing pace. Particularly in 2025, with the increasing impact of disinflation, the credit transmission mechanism is expected to become more functional. As interest rate cuts continue across global economies, Türkiye is expected to attract both capital inflows and direct foreign investments. However, it is also acknowledged that global political uncertainties and the implementation of trade tariffs may have adverse effects.

While the banking sector continues to support the national economy with its transparent, inclusive, and robust structure, it is foreseen that sector-related risks will decline in line with the improving economic outlook.