

*(Convenience Translation of Unconsolidated Financial Statements and Related Disclosures and
Footnotes Originally Issued in Turkish)*

Odea Bank Anonim Őirketi

**Unconsolidated Financial Statements, Related Disclosures and
Independent Auditors' Report Thereon
as of and for the year-ended
31 December 2025**



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Convenience Translation of the Independent Auditors' Report Originally Prepared and Issued in Turkish to English

Independent Auditor's Report

To the General Assembly of Odea Bank Anonim Şirketi

A) Report on the Audit of the Unconsolidated Financial Statements

Opinion

We have audited the unconsolidated financial statements of Odea Bank Anonim Şirketi ("the Bank") which comprise the unconsolidated statement of financial position as at 31 December 2025 and the unconsolidated statements of profit or loss, profit or loss and other comprehensive income, changes in shareholders' equity, cash flows for the year then ended, and notes, comprising a summary of significant accounting policies and other explanatory information.

In our opinion, the accompanying unconsolidated financial statements present fairly, in all material respects, the unconsolidated financial position of Odea Bank Anonim Şirketi as at 31 December 2025, and its unconsolidated financial performance and its unconsolidated cash flows for the year then ended in accordance with the "Banking Regulation and Supervision Board Accounting and Reporting Legislation" which includes the "Regulation on Accounting Applications for Banks and Safeguarding of Documents" published in the Official Gazette No. 26333 dated 1 November 2006, and other regulations on accounting records of Banks published by Banking Regulation and Supervision Board and circulars and interpretations published by Banking Regulation and Supervision Agency ("BRSA") and requirements of Turkish Financial Reporting Standards ("TFRS") for the matters not regulated by the aforementioned legislations.

Basis For Opinion

We conducted our audit in accordance with the "Regulation on Independent Audit of the Banks" ("BRSA Auditing Regulation") published in the Official Gazette No.29314 dated 2 April 2015 by BRSA and Standards on Auditing which is a component of the Turkish Auditing Standards published by the Public Oversight Accounting and Auditing Standards Authority ("POA") ("Standards on Auditing issued by POA"). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Unconsolidated Financial Statements section of our report. We declare that we are independent of the Bank in accordance with the Code of Ethics for Auditors (including Independence Standards) issued by POA ("POA's Code of Ethics"), as applicable to audits of the consolidated financial statements of public interest entities, and the ethical requirements in other regulations that are relevant to audits of consolidated financial statements of public interest entities. We have also fulfilled our other ethical responsibilities in accordance with the POA's Code of Ethics and regulations. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

KPMG Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik A.Ş.,
a Turkish corporation and a member firm of the KPMG network of independent
member firms affiliated with KPMG International Cooperative, a Swiss entity

Key Audit Matters

Key audit matters are those matters that, in our professional judgment, were of most significance in our audit of the unconsolidated financial statements of the current period. These matters were addressed in the context of our audit of the unconsolidated financial statements as a whole, and in forming our opinion thereon, and we do not express a separate opinion on these matters.

Impairment of loans measured at amortized cost

Refer to Section III, No: VII to the unconsolidated financial statements relating to the details of accounting policies and significant judgments for impairment of loans measured at amortised cost.

| Key audit matter | How the matter was addressed in our audit |
|---|---|
| <p>As of 31 December 2025, the balance of loans measured at amortised cost represents 43% of the Bank's total assets.</p> <p>The Bank accounts for loans measured at amortised cost in accordance with TFRS 9 – Financial Instruments.</p> <p>Under the Standard, the Bank applies the <i>expected credit loss (ECL) model</i> for recognising impairment, which incorporates significant assumptions and judgements reviewed annually by management.</p> <p>Management's significant assumptions and estimates include:</p> <ul style="list-style-type: none"> • determining significant increases in credit risk, • incorporating forward-looking macroeconomic information into credit risk calculations, • the design and application of the impairment model. <p>The determination of impairment of loans measured at amortised cost depends on the default status of loan, the model based on the change in credit risk since initial recognition and whether these loans are placed at the appropriate stage within that model. Since expected credit loss provisions differ depending on the stage of the financial asset, accurate staging is critical.</p> <p>The Bank estimates expected credit losses on both an individual and collective basis. Individual assessments consider expected future cash flows and fair value of collateral.</p> <p>Collective assessments involve data sets, including those related to collateral, reflecting historical and current performance as well as forward-looking expectations. The integrity and accuracy of these data sets are also considered. In addition, future expectations are reflected through macroeconomic models.</p> <p>As explained above, impairment of loans measured at amortised cost has been identified as key audit matter due to its complex nature and the involvement of management judgments and significant estimates and assumptions.</p> | <p>Our significant audit procedures in this area included:</p> <ul style="list-style-type: none"> • Testing, together with our IT specialists, the design, implementation and operating effectiveness of controls related to credit allocation, disbursement, collateralisation, collection, monitoring, classification, and impairment. • Assessing whether the qualitative and quantitative criteria defined in the Bank's impairment model comply with the Standard. • Involving specialists to evaluate the design, calibration and methodological soundness of the model and to assess the calculations through control tests and detailed analytical procedures. • Performing loan review procedures, including the detailed examination of loan files selected on a sample basis and verifying the appropriateness of their stage classification. • For individually assessed loans, evaluating the accuracy of expected credit loss calculations by examining forward-looking cash flow information and collateral valuations. • For collectively assessed loans, testing the accuracy and completeness of data in the impairment models and verifying the expected credit loss calculations through recomputation. Reviewing the models established for risk parameters and recalculating such parameters for selected portfolios. • Assessing the macroeconomic models used to incorporate forward-looking expectations and verifying their impact on risk parameters through recomputation. • Evaluating the qualitative and quantitative assessments used to determine significant increases in credit risk. • Assessing the adequacy of disclosures related to loan impairment in the financial statements. |

Recoverability of Deferred Tax Assets

The details of the accounting policies and the significant accounting estimates and assumptions used for the recoverability of the deferred tax asset are presented in Note I-15 of Section Five.

| Key audit matter | How the matter was addressed in our audit |
|--|---|
| <p>The Bank recognised TL 3,649,289 of deferred tax assets as of 31 December 2025 for deductible temporary differences and unused tax losses that it considers recoverable.</p> <p>The recognition of deferred tax assets involves significant management judgement regarding forward-looking profitability projections, the Bank's capacity to generate taxable profit, business plans, economic assumptions, and market conditions.</p> <p>Uncertainties relating to the timing and amount of taxable profits create significant judgement and have a material impact on the financial statements. Therefore, this area was considered a key audit matter.</p> | <p>Our audit procedures included:</p> <ul style="list-style-type: none"> • Performing tests of completeness on temporary differences and tax loss carryforward amounts underlying the deferred tax asset and recalculating the deferred tax amount. • Analysing management's profitability projections and evaluating their consistency with historical performance, current economic conditions, interest rates, inflation rates, and other macroeconomic variables. • Reconciling prior-year tax losses and their carryforward periods with tax returns. • Reviewing management's analyses related to the recoverability of deferred tax asset and assessing compliance of recognition of the asset with the applicable tax legislation and with TFRS. • Evaluating whether the deferred tax disclosures in the financial statements were adequate and understandable. |

Responsibilities of Management and Those Charged with Governance for the Unconsolidated Financial Statements

Management is responsible for the preparation and fair presentation of these unconsolidated financial statements in accordance with the "BRSA Accounting and Reporting Legislation", and for such internal control as management determines is necessary to enable the preparation of unconsolidated financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the unconsolidated financial statements, management is responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Bank's financial reporting process.

Auditors' Responsibilities for the Audit of the Unconsolidated Financial Statements

Responsibilities of auditors in an audit are as follows:

Our objectives are to obtain reasonable assurance about whether the unconsolidated financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditors' report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with BRSA Audit Regulation and TSAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error. Misstatements are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these unconsolidated financial statements.

As part of an audit in accordance with BRSA Audit Regulation and TSAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the unconsolidated financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Bank's internal control.

- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by Management.
- Conclude on the appropriateness of management’s use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Bank’s ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditors’ report to the related disclosures in the unconsolidated financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditors’ report. However, future events or conditions may cause the Bank to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the unconsolidated financial statements, including the disclosures, and whether the unconsolidated financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and if any, actions taken to eliminate threats or safeguards applied.

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the unconsolidated financial statements of the current period and are therefore the key audit matters. We describe these matters in our auditors’ report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

B) Report on Other Legal and Regulatory Requirements

1) Pursuant to the fourth paragraph of Article 402 of the Turkish Commercial Code No. 6102 (“TCC”); no significant matter has come to our attention that causes us to believe that the Bank’s bookkeeping activities for the period 1 January - 31 December 2025 are not in compliance with TCC and provisions of the Bank’s articles of association in relation to financial reporting.

2) Pursuant to the fourth paragraph of Article 402 of the TCC; the Board of Directors provided us the necessary explanations and required documents in connection with the audit.

KPMG Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik Anonim Şirketi

Erdal Tıkmak, SMMM

Partner

17 February 2026

İstanbul, Türkiye

Translated into English from the original Turkish report and financial statements

**ODEA BANK A.Ş.
UNCONSOLIDATED FINANCIAL REPORT
AS OF DECEMBER 31, 2025**

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

- GENERAL INFORMATION ABOUT THE BANK
- UNCONSOLIDATED FINANCIAL STATEMENTS OF THE BANK
- ACCOUNTING POLICIES
- INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT OF THE BANK
- DISCLOSURES AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS
- INDEPENDENT AUDITORS’ REPORT

The accompanying unconsolidated financial statements for the year-end and notes to these financial statements are prepared based on the financial records of the Bank and in accordance with the Regulation on the Principles and Procedures Regarding Banks’ Accounting Applications and Safeguarding of Documents, Turkish Accounting Standards, Turkish Financial Reporting Standards and related appendices and interpretations of these, have been subject to independent audit and presented in **thousands of Turkish Lira** unless otherwise stated.

Marcos Alonso DE QUADROS

Mert ÖNCÜ

Mehmet Gökmen UÇAR

Öcal PERÇİN

Chair of the Board of Directors

Member of the Board
of Directors and
General Manager

Deputy General Manager and
Assistant General Manager in
charge of Finance, Financial
Control and Strategy

Financial Reporting
Director

Oya AYDINLIK

Mohamed M KAISSI

Hamad Saeed Ali Saeed ALSHEHHI

Member of Board of Directors
and Chair of the Audit Committee

Member of Board of Directors
and Audit Committee Member

Member of Board of Directors
and Audit Committee Member

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

Name-Surname / Title : Senem Sarohan / Financial Reporting Manager

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

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ODEA BANK ANONİM ŞİRKETİ
NOTES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS
AS OF 31 DECEMBER 2025

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

SECTION ONE

GENERAL INFORMATION ABOUT THE BANK

I. Bank's Incorporation Date, Beginning Statute, Changes in the Existing Statute

Odea Bank A.Ş. ("the Bank") was established as a deposit bank with USD 300 Million capital with the permission of BRSA numbered 4432 dated October 27, 2011, which was published in the Official Gazette on October 28, 2011, numbered 28098. The Bank started its operations in the "foreign deposit banks founded in Turkey" group, by taking operating permission from BRSA numbered 4963 on September 28, 2012, which was published in Official Gazette dated October 2, 2012 numbered 28429.

II. Explanations Regarding Bank's Shareholding Structure, Shareholders Holding Directly or Indirectly, Collectively or Individually, the Managing and Controlling Power and Changes in Current Year, if any and Explanations on the Controlling Group of the Bank

Established in 2018 as a strategic partner of the Government of the United Arab Emirates, Abu Dhabi Developmental Holding Company P.J.S.C. (together with its subsidiaries and affiliates, "ADQ"), an investment and holding company headquartered in Abu Dhabi and active in critical infrastructure and global supply chain investments, has signed a share purchase agreement on October 14, 2024 with a shareholder consortium led by Bank Audi s.a.l. to acquire 96% of the shares of Odeabank, through its indirect and ultimate owner ADQ Financial Services L.L.C. and its wholly owned subsidiaries. Regarding this transaction, approvals were received from the Banking Regulation and Supervision Agency (BRSA) on March 06, 2025, and from the Competition Authority on March 20, 2025.

Within this context, the share transfer transaction was completed as of March 26, 2025, and the total shareholding rate of Bank Audi s.a.l. (76.42%), European Bank for Reconstruction and Development (8.01%), International Finance Corporation (6.36%), IFC FIG Investment Company S.a.r.l. (3.43%) and Mr. Mohammad Hassan Zeidan (1.78%) in Odeabank decreased from 96% to 0%, while the shareholding rate of ADQ Financial Services L.L.C. and its affiliates in Odeabank increased from 0% to 96%.

The Bank's paid-in capital, which amounted to TL 3.288.842, was increased by TL 1.972.969 to TL 5.261.811 pursuant to the resolution adopted at the General Assembly held on 14 May 2025. Of the said capital increase, TL 1.893.964 was contributed by ADQ Financial Services LLC and TL 79.005 was contributed by H.H. Sheikh Dheyab Bin Zayed Bin Sultan Al-Nahyan, and the entire amount of the increase was paid in cash.

The Bank's paid-in capital, prior amounting to TL 5.261.811, was increased by TL 4.418.133 to TL 9.679.944 pursuant to the resolution adopted at the Extraordinary General Assembly held on 11 February 2026. Of the total capital increase, TL 4.241.215 was subscribed and fully paid in cash by ADQ Financial Services LLC, and TL 176.918 was subscribed and fully paid in cash by H.H. Sheikh Dheyab Bin Zayed Bin Sultan Al-Nahyan. The capital increase was registered on 17 February 2026.

ADQ Group

ADQ is an Abu Dhabi-based investment and holding company with a broad portfolio of businesses. Its investments span key sectors of the UAE's diversified economy, including energy and utilities, food and agriculture, healthcare and life sciences, and transportation and logistics. As a strategic partner of the Abu Dhabi Government, ADQ is committed to accelerating the Emirate's transformation into a globally competitive, knowledge-based economy.

As of 31 December 2025, the shareholders' structure and their ownerships are summarized as follows:

| Name and Surname / Commercial Title | Current Period | |
|---|-----------------------|---------------------|
| | Share Amount | Share Ratios |
| ADQ Financial Services LLC | 5.051.109 | 96,000% |
| H.H. Sheikh Dheyab Binzayed Binsultan Al-Nahyan | 210.702 | 4,000% |
| Flash Investment Holding 1 RSC Ltd | 1(*) | 0,000% |
| Flash Investment Holding 2 RSC Ltd | 1(*) | 0,000% |
| Flash Investment Holding 3 RSC Ltd | 1(*) | 0,000% |
| Flash Investment Holding 4 RSC Ltd | 1(*) | 0,000% |
| | 5.261.811 | 100,00% |

(*) Full TL

ODEA BANK ANONİM ŞİRKETİ
NOTES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS
AS OF 31 DECEMBER 2025

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

III. Explanations Regarding the Chair and the Members of Board of Directors, Audit Committee, General Manager and Assistants and Their Shares and Areas of Responsibility in the Bank

| <u>Title</u> | <u>Name-Surname</u> | <u>Responsibility</u> | <u>Education</u> |
|---|---|---|--|
| Chair of the Board of Directors | Marcos Alonso DE QUADROS(*) | Chair of the Board of Directors | Bachelor's Degree |
| Vice Chair of the Board of Directors | Jawad SHAFIQUE (**) | Vice Chair of the Board of Directors | Bachelor's Degree |
| Members of the Board of Directors | Mohamed M KAISSI (***) | Member of the Board of Directors and Member of the Audit Committee | Bachelor's Degree |
| | Hamad SAEED ALI SAEED ALSHEHHI (***) | Member of the Board of Directors and Member of the Audit Committee | Bachelor's Degree |
| | Subramanian SURYANARAYAN (****) | Member of the Board of Directors | Bachelor's Degree |
| | Ayşe Botan BERKER | Member of the Board of Directors | Ph.D. Degree |
| | Oya AYDINLIK | Member of the Board of Directors and Chair of the Audit Committee | Bachelor's Degree |
| | Ali TEMEL (****) | Member of the Board of Directors | Bachelor's Degree |
| Member of the Board of Directors and General Manager | Mert ÖNCÜ | Member of the Board of Directors and General Manager | Ph.D. Degree |
| Deputy General Manager | Yalçın AVCI Mehmet Gökmen UÇAR | Commercial Banking Finance, Financial Control and Strategy | Master's Degree Bachelor's Degree |
| Assistant General Managers | Emir Kadir ALPAY Sinan Erdem ÖZER Hüseyin GÖNÜL Cenk DEMİRÖZ Hüseyin Cem TANER Ebru VARDAR Gürcan KIRMIZI Tolga USLUER | Treasury, Capital Markets and FI Information Technologies and Operations Risk Management and Internal Control Credit Allocation Credit Monitoring and Remedial Human Resources Retail Banking Internal Systems | Master's Degree Master's Degree Bachelor's Degree Master's Degree Bachelor's Degree Bachelor's Degree Bachelor's Degree Master's Degree |

* Mr. Marcos Alonso DE QUADROS has been appointed as chair of the Board of Directors as of April 10, 2025

** Mr. Jawad SHAFIQUE has been appointed as vice chair of the Board of Directors as of April 10, 2025

*** Mr. Mohamed M KAISSI and Mr. Hamad SAEED ALI SAEED ALSHEHHI have been appointed as members of the Audit Committee as of April 10, 2025 in addition to Ms. Oya AYDINLIK

**** Mr. Subramanian SURYANARAYAN and Mr. Ali TEMEL have been appointed as Board members as of April 10, 2025

Individuals mentioned above do not own any shares of the Bank.

ODEA BANK ANONİM ŞİRKETİ
NOTES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS
AS OF 31 DECEMBER 2025

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

IV. Information About The Persons and Institutions That Have Qualified Shares

Information about the persons and institutions that have qualified shares as of 31 December 2025:

| Name and Surname / Commercial Title | Share Amount | Share Ratios | Paid up Shares | Unpaid Shares |
|-------------------------------------|--------------|--------------|----------------|---------------|
| ADQ Financial Services LLC | 5.051.109 | 96,000% | 5.051.109 | - |

V. Summary on the Bank's Functions and Areas of Activity

The headquarters of the Bank is located in Istanbul and as of 31 December 2025. The Bank has 35 domestic branches with 1.211 employees. The Bank is organized to operate in all operational aspects of commercial and retail banking under the scope of 4th Article of the Banking Law. The Bank has no direct or indirect subsidiaries in the financial sector (31 December 2024: 36 branches, 1.112 employees).

VI. Differences between the communiqué on preparation of consolidated financial statements of Banks and Turkish Accounting Standards and short explanation about the institutions subject to full consolidation method or proportional consolidation and institutions which are deducted from equity or not included in these three methods

While non-financial subsidiaries are not consolidated within the scope of the Communiqué on Preparation of Consolidated Financial Statements of Banks, all subsidiaries are consolidated within the scope of Turkish Accounting Standards as long as they meet the relevant consolidation standard requirements.

The Bank's newly established non-financial subsidiary is not consolidated in the accompanying financial statements.

VII. The existing or potential, actual or legal obstacles on the transfer of shareholder's equity between the Bank and its subsidiaries or reimbursement of liabilities

None.

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

SECTION TWO

UNCONSOLIDATED FINANCIAL STATEMENTS

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

ODEA BANK ANONİM ŞİRKETİ
UNCONSOLIDATED BALANCE SHEET (STATEMENT OF FINANCIAL POSITION)
AS OF 31 DECEMBER 2025

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

I. BALANCE SHEET – ASSETS

| | Note Ref (Section Five) | Audited Current Period 31 December 2025 | | | Audited Prior Period 31 December 2024 | | |
|---|-------------------------------|---|-------------------|--------------------|---|-------------------|-------------------|
| | | TL | FC | Total | TL | FC | Total |
| I. FINANCIAL ASSETS (Net) | | 13.767.464 | 32.553.988 | 46.321.452 | 9.771.881 | 20.322.846 | 30.094.727 |
| 1.1 Cash and cash equivalents | | 4.880.192 | 20.535.503 | 25.415.695 | 4.534.237 | 13.753.127 | 18.287.364 |
| 1.1.1 Cash and balances at Central Bank | I-1 | 4.279.851 | 14.045.166 | 18.325.017 | 3.362.999 | 9.861.864 | 13.224.863 |
| 1.1.2 Banks | I-3 | 601.914 | 6.494.056 | 7.095.970 | 177 | 3.894.300 | 3.894.477 |
| 1.1.3 Receivables from Money Markets | | - | - | - | 1.172.668 | - | 1.172.668 |
| 1.1.4 Allowance for expected credit losses (-) | | 1.573 | 3.719 | 5.292 | 1.607 | 3.037 | 4.644 |
| 1.2 Financial assets at fair value through profit or loss | I-2 | 3.881.556 | 338.198 | 4.219.754 | 2.132.643 | 174.327 | 2.306.970 |
| 1.2.1 Public debt securities | | 118.238 | 233.825 | 352.063 | 170 | 101.555 | 101.725 |
| 1.2.2 Equity instruments | | - | 95.643 | 95.643 | - | 72.413 | 72.413 |
| 1.2.3 Other financial assets | | 3.763.318 | 8.730 | 3.772.048 | 2.132.473 | 359 | 2.132.832 |
| 1.3 Financial assets at fair value through other comprehensive income | I-4 | 4.951.728 | 10.477.067 | 15.428.795 | 3.078.468 | 6.008.522 | 9.086.990 |
| 1.3.1 Public debt securities | | 4.921.931 | 10.474.331 | 15.396.262 | 3.059.104 | 6.006.530 | 9.065.634 |
| 1.3.2 Equity instruments | | 29.797 | 2.736 | 32.533 | 19.364 | 1.992 | 21.356 |
| 1.3.3 Other financial assets | | - | - | - | - | - | - |
| 1.4 Derivative financial assets | I-2 | 53.988 | 1.203.220 | 1.257.208 | 26.533 | 386.870 | 413.403 |
| 1.4.1 Derivative financial assets at fair value through profit or loss | | 53.988 | 1.203.220 | 1.257.208 | 26.533 | 386.870 | 413.403 |
| 1.4.2 Derivative financial assets at fair value through other comprehensive income | I-11 | - | - | - | - | - | - |
| II. FINANCIAL ASSET MEASURED AT AMORTISED COST (Net) | | 39.405.376 | 27.587.889 | 66.993.265 | 24.592.678 | 19.287.274 | 43.879.952 |
| 2.1 Loans | I-5 | 24.923.470 | 27.991.511 | 52.914.981 | 12.234.381 | 19.580.603 | 31.814.984 |
| 2.2 Receivables from leasing transactions | I-10 | - | - | - | - | - | - |
| 2.3 Factoring receivables | | - | - | - | - | - | - |
| 2.4 Other financial assets measured at amortized cost | I-6 | 15.735.078 | 1.269.286 | 17.004.364 | 13.668.662 | 998.913 | 14.667.575 |
| 2.4.1 Public debt securities | | 15.166.932 | 1.269.286 | 16.436.218 | 9.717.330 | 998.913 | 10.716.243 |
| 2.4.2 Other financial assets | | 568.146 | - | 568.146 | 3.951.332 | - | 3.951.332 |
| 2.5 Allowance for expected credit losses (-) | | 1.253.172 | 1.672.908 | 2.926.080 | 1.310.365 | 1.292.242 | 2.602.607 |
| III. NON-CURRENTS ASSETS OR DISPOSAL GROUPS "HELD FOR SALE" AND "FROM DISCONTINUED OPERATIONS" (Net) | I-16 | 581.815 | - | 581.815 | 232.539 | - | 232.539 |
| 3.1 Held for sale | | 581.815 | - | 581.815 | 232.539 | - | 232.539 |
| 3.2 Held from discontinued operations | | - | - | - | - | - | - |
| IV. INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES | | 159.847 | - | 159.847 | 10.000 | - | 10.000 |
| 4.1 Investments in associates (Net) | I-7 | - | - | - | - | - | - |
| 4.1.1 Associates accounted by using equity method | | - | - | - | - | - | - |
| 4.1.2 Non-consolidated associates | | - | - | - | - | - | - |
| 4.2 Investments in subsidiaries (Net) | I-8 | 159.847 | - | 159.847 | 10.000 | - | 10.000 |
| 4.2.1 Non-consolidated financial subsidiaries | | - | - | - | - | - | - |
| 4.2.2 Non-consolidated non-financial subsidiaries | | 159.847 | - | 159.847 | 10.000 | - | 10.000 |
| 4.3 Jointly Controlled Partnerships (Joint Ventures) (Net) | I-9 | - | - | - | - | - | - |
| 4.3.1 Jointly controlled partnerships accounted by using equity method | | - | - | - | - | - | - |
| 4.3.2 Non-consolidated jointly controlled partnerships | | - | - | - | - | - | - |
| V. TANGIBLE ASSETS (Net) | I-12 | 1.203.062 | - | 1.203.062 | 606.025 | - | 606.025 |
| VI. INTANGIBLE ASSETS AND GOODWILL (Net) | I-13 | 1.438.538 | - | 1.438.538 | 966.133 | - | 966.133 |
| 6.1 Goodwill | | - | - | - | - | - | - |
| 6.2 Other | | 1.438.538 | - | 1.438.538 | 966.133 | - | 966.133 |
| VII. INVESTMENT PROPERTIES (Net) | I-14 | - | - | - | - | - | - |
| VIII. CURRENT TAX ASSETS | | - | - | - | - | - | - |
| IX. DEFERRED TAX ASSETS | I-15 | 3.649.289 | - | 3.649.289 | 2.215.179 | - | 2.215.179 |
| X. OTHER ASSETS | I-17 | 2.585.660 | 27.498 | 2.613.158 | 1.180.576 | 81.078 | 1.261.654 |
| TOTAL ASSETS | | 62.791.051 | 60.169.375 | 122.960.426 | 39.575.011 | 39.691.198 | 79.266.209 |

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

ODEA BANK ANONİM ŞİRKETİ
UNCONSOLIDATED BALANCE SHEET (STATEMENT OF FINANCIAL POSITION)
AS OF 31 DECEMBER 2025

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

I. BALANCE SHEET – LIABILITIES AND SHAREHOLDERS' EQUITY

| | Note Ref. (Section Five) | Audited Current Period 31 December 2025 | | | Audited Prior Period 31 December 2024 | | |
|--|--------------------------------|---|-------------------|--------------------|---|-------------------|-------------------|
| | | TL | FC | Total | TL | FC | Total |
| I. DEPOSITS | II-1 | 36.621.147 | 33.934.140 | 70.555.287 | 21.858.067 | 26.164.536 | 48.022.603 |
| II. LOANS RECEIVED | II-3 | - | 5.546.815 | 5.546.815 | 3.597.022 | 2.421.077 | 6.018.099 |
| III. MONEY MARKET FUNDS | II-4 | 7.859.627 | 11.162.290 | 19.021.917 | 2.606.857 | 4.303.656 | 6.910.513 |
| IV. MARKETABLE SECURITIES (Net) | II-5 | - | - | - | - | - | - |
| 4.1 Bills | | - | - | - | - | - | - |
| 4.2 Asset backed securities | | - | - | - | - | - | - |
| 4.3 Bonds | | - | - | - | - | - | - |
| V. FUNDS | | - | - | - | - | - | - |
| 5.1 Borrower funds | | - | - | - | - | - | - |
| 5.2 Other | | - | - | - | - | - | - |
| VI. FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS | | - | - | - | - | - | - |
| VII. DERIVATIVE FINANCIAL LIABILITIES | II-2 | 100.369 | 1.115.272 | 1.215.641 | 86.832 | 619.207 | 706.039 |
| 7.1 Derivative financial liabilities at fair value through profit or loss | | 100.369 | 1.115.272 | 1.215.641 | 86.832 | 619.207 | 706.039 |
| 7.2 Derivative financial liabilities at fair value through other comprehensive income | II-8 | - | - | - | - | - | - |
| VIII. FACTORING PAYABLES | | - | - | - | - | - | - |
| IX. LEASE PAYABLES | II-7 | 575.209 | - | 575.209 | 209.208 | - | 209.208 |
| X. PROVISIONS | II-9 | 622.774 | 126.733 | 749.507 | 441.167 | 84.746 | 525.913 |
| 10.1 Provision for restructuring | | - | - | - | - | - | - |
| 10.2 Reserves for employee benefits | | 218.177 | - | 218.177 | 186.715 | - | 186.715 |
| 10.3 Insurance technical reserves (Net) | | - | - | - | - | - | - |
| 10.4 Other provisions | | 404.597 | 126.733 | 531.330 | 254.452 | 84.746 | 339.198 |
| XI. CURRENT TAX LIABILITIES | II-10 | 825.009 | - | 825.009 | 328.796 | - | 328.796 |
| XII. DEFERRED TAX LIABILITIES | II-10 | - | - | - | - | - | - |
| XIII. LIABILITIES RELATED TO ASSETS "HELD FOR SALE" AND "DISCONTINUED OPERATIONS" (Net) | II-11 | - | - | - | - | - | - |
| 13.1 Held for sale | | - | - | - | - | - | - |
| 13.2 Related to discontinued operations | | - | - | - | - | - | - |
| XIV. SUBORDINATED DEBT | II-12 | - | 12.241.564 | 12.241.564 | - | 10.067.701 | 10.067.701 |
| 14.1 Loans | | - | - | - | - | - | - |
| 14.2 Other debt instruments | | - | 12.241.564 | 12.241.564 | - | 10.067.701 | 10.067.701 |
| XV. OTHER LIABILITIES | II-6 | 5.124.577 | 930.508 | 6.055.085 | 628.790 | 264.985 | 893.775 |
| XVI. SHAREHOLDERS' EQUITY | | 5.965.884 | 208.508 | 6.174.392 | 5.667.273 | (83.711) | 5.583.562 |
| 16.1 Paid-in capital | II-13 | 5.261.811 | - | 5.261.811 | 3.288.842 | - | 3.288.842 |
| 16.2 Capital reserves | | (2.993) | - | (2.993) | (2.198) | - | (2.198) |
| 16.2.1 Equity share premiums | | - | - | - | - | - | - |
| 16.2.2 Share cancellation profits | | - | - | - | - | - | - |
| 16.2.3 Other capital reserves | | (2.993) | - | (2.993) | (2.198) | - | (2.198) |
| 16.3 Other accumulated comprehensive income that will not be reclassified in profit or loss | | 108.703 | 1.557 | 110.260 | 49.933 | 1.133 | 51.066 |
| 16.4 Other accumulated comprehensive income that will be reclassified in profit or loss | | (87.459) | 206.951 | 119.492 | (223.291) | (84.844) | (308.135) |
| 16.5 Profit reserves | | 2.553.987 | - | 2.553.987 | 2.883.521 | - | 2.883.521 |
| 16.5.1 Legal reserves | II-13 | 174.868 | - | 174.868 | 174.868 | - | 174.868 |
| 16.5.2 Statutory reserves | | - | - | - | - | - | - |
| 16.5.3 Extraordinary reserves | | 2.379.119 | - | 2.379.119 | 2.708.653 | - | 2.708.653 |
| 16.5.4 Other profit reserves | | - | - | - | - | - | - |
| 16.6 Profit or loss | | (1.868.165) | - | (1.868.165) | (329.534) | - | (329.534) |
| 16.6.1 Prior periods profits or losses | | - | - | - | - | - | - |
| 16.6.2 Current period net profit or loss | | (1.868.165) | - | (1.868.165) | (329.534) | - | (329.534) |
| TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY | | 57.694.596 | 65.265.830 | 122.960.426 | 35.424.012 | 43.842.197 | 79.266.209 |

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

ODEA BANK ANONİM ŞİRKETİ
UNCONSOLIDATED STATEMENT OF OFF-BALANCE SHEET ITEMS
AS OF 31 DECEMBER 2025

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

II. STATEMENT OF OFF-BALANCE SHEET ITEMS

| | | Audited Current Period 31 December 2025 | | | Audited Prior Period 31 December 2024 | | | |
|--|---|---|--------------------|--------------------|---|--------------------|--------------------|--------------------|
| | | Note Ref. (Section Five) | TL | FC | Total | TL | FC | Total |
| A. | OFF BALANCE SHEET CONTINGENCIES AND COMMITMENTS (I+II+III) | | | | | | | |
| I. | GUARANTEES | III-1 | 27.637.059 | 188.783.801 | 261.420.860 | 48.080.879 | 119.887.038 | 167.967.917 |
| 1.1 | Letters of guarantee | | 27.625.385 | 5.282.202 | 32.907.587 | 23.257.818 | 4.079.942 | 27.337.760 |
| 1.1.1 | Guarantees subject to State Tender Law | | 15.282.185 | 2.277.502 | 17.559.687 | 11.754.818 | 2.001.698 | 13.756.516 |
| 1.1.2 | Guarantees given for foreign trade operations | | - | - | - | - | - | - |
| 1.1.3 | Other letters of guarantee | | 15.282.185 | 2.277.502 | 17.559.687 | 11.754.818 | 2.001.698 | 13.756.516 |
| 1.2 | Bank acceptances | | - | - | - | - | - | - |
| 1.2.1 | Import letter of acceptance | | - | - | - | - | - | - |
| 1.2.2 | Other bank acceptances | | - | - | - | - | - | - |
| 1.3 | Letters of credit | | - | 3.004.700 | 3.004.700 | - | 2.078.244 | 2.078.244 |
| 1.3.1 | Documentary letters of credit | | - | 3.004.700 | 3.004.700 | - | 2.078.244 | 2.078.244 |
| 1.3.2 | Other letters of credit | | - | - | - | - | - | - |
| 1.4 | Prefinancing given as guarantee | | - | - | - | - | - | - |
| 1.5 | Endorsements | | - | - | - | - | - | - |
| 1.5.1 | Endorsements to the Central Bank of Turkey | | - | - | - | - | - | - |
| 1.5.2 | Other endorsements | | - | - | - | - | - | - |
| 1.6 | Purchase guarantees for Securities issued | | - | - | - | - | - | - |
| 1.7 | Factoring guarantees | | - | - | - | - | - | - |
| 1.8 | Other guarantees | | 12.343.200 | - | 12.343.200 | 11.503.000 | - | 11.503.000 |
| 1.9 | Other collaterals | | - | - | - | - | - | - |
| II. | COMMITMENTS | III-1 | 18.854.397 | 8.883.438 | 27.737.835 | 15.705.533 | 8.358.217 | 24.063.750 |
| 2.1 | Irrevocable commitments | | 3.427.345 | 8.883.438 | 12.310.783 | 2.172.100 | 8.358.217 | 10.530.317 |
| 2.1.1 | Forward asset purchase and sales commitments | | 86.736 | 8.749.673 | 8.836.409 | 77.792 | 8.296.031 | 8.373.823 |
| 2.1.2 | Forward deposit purchase and sales commitments | | - | - | - | - | - | - |
| 2.1.3 | Share capital commitment to associates and subsidiaries | | - | - | - | - | - | - |
| 2.1.4 | Loan granting commitments | | 1.859.561 | - | 1.859.561 | 1.366.111 | - | 1.366.111 |
| 2.1.5 | Securities underwriting commitments | | - | - | - | - | - | - |
| 2.1.6 | Commitments for reserve deposit requirements | | - | - | - | - | - | - |
| 2.1.7 | Payment commitment for checks | | 104.423 | - | 104.423 | 127.149 | - | 127.149 |
| 2.1.8 | Tax and fund liabilities from export commitments | | - | - | - | - | - | - |
| 2.1.9 | Commitments for credit card expenditure limits | | 1.372.001 | - | 1.372.001 | 596.610 | - | 596.610 |
| 2.1.10 | Commitments for promotions related with credit cards and banking activities | | 546 | - | 546 | 627 | - | 627 |
| 2.1.11 | Receivables from short sale commitments | | - | - | - | - | - | - |
| 2.1.12 | Payables for short sale commitments | | - | - | - | - | - | - |
| 2.1.13 | Other irrevocable commitments | | 4.078 | 133.765 | 137.843 | 3.811 | 62.186 | 65.997 |
| 2.2. | Revocable commitments | | 15.427.052 | - | 15.427.052 | 13.533.433 | - | 13.533.433 |
| 2.2.1 | Revocable loan granting commitments | | 15.427.052 | - | 15.427.052 | 13.533.433 | - | 13.533.433 |
| 2.2.2 | Other revocable commitments | | - | - | - | - | - | - |
| III. | DERIVATIVE FINANCIAL INSTRUMENTS | III-2 | 26.157.277 | 174.618.161 | 200.775.438 | 9.117.528 | 107.448.879 | 116.566.407 |
| 3.1 | Derivative financial instruments for hedging purposes | | - | - | - | - | - | - |
| 3.1.1 | Fair value hedge | | - | - | - | - | - | - |
| 3.1.2 | Cash flow hedge | | - | - | - | - | - | - |
| 3.1.3 | Hedge of net investment in foreign operations | | - | - | - | - | - | - |
| 3.2 | Trading derivatives | | 26.157.277 | 174.618.161 | 200.775.438 | 9.117.528 | 107.448.879 | 116.566.407 |
| 3.2.1 | Forward foreign currency buy/sell transactions | | 3.653.345 | 16.989.031 | 20.642.376 | 1.113.476 | 9.454.875 | 10.568.351 |
| 3.2.1.1 | Forward foreign currency transactions-buy | | 1.242.356 | 8.857.249 | 10.099.605 | 502.538 | 4.732.402 | 5.234.940 |
| 3.2.1.2 | Forward foreign currency transactions-sell | | 2.410.989 | 8.131.782 | 10.542.771 | 610.938 | 4.722.473 | 5.333.411 |
| 3.2.2 | Swap transactions related to foreign currency, and interest rates | | 22.230.051 | 106.336.175 | 128.566.226 | 5.997.234 | 70.735.803 | 76.733.037 |
| 3.2.2.1 | Foreign currency swaps-buy | | - | 47.527.094 | 47.527.094 | - | 37.331.010 | 37.331.010 |
| 3.2.2.2 | Foreign currency swaps-sell | | 3.030.051 | 44.011.123 | 47.041.174 | 4.297.234 | 33.228.801 | 37.526.035 |
| 3.2.2.3 | Interest rate swaps-buy | | 9.600.000 | 7.398.979 | 16.998.979 | 850.000 | 87.996 | 937.996 |
| 3.2.2.4 | Interest rate swaps-sell | | 9.600.000 | 7.398.979 | 16.998.979 | 850.000 | 87.996 | 937.996 |
| 3.2.3 | Foreign currency, interest rate and securities options | | - | 51.031.221 | 51.031.221 | 1.034.734 | 26.340.753 | 27.375.487 |
| 3.2.3.1 | Foreign currency options-buy | | - | 25.415.263 | 25.415.263 | 399.375 | 13.201.873 | 13.601.248 |
| 3.2.3.2 | Foreign currency options-sell | | - | 25.615.958 | 25.615.958 | 635.359 | 13.138.880 | 13.774.239 |
| 3.2.3.3 | Interest rate options-buy | | - | - | - | - | - | - |
| 3.2.3.4 | Interest rate options-sell | | - | - | - | - | - | - |
| 3.2.3.5 | Securities options-buy | | - | - | - | - | - | - |
| 3.2.3.6 | Securities options-sell | | - | - | - | - | - | - |
| 3.2.4 | Foreign currency futures | | 273.881 | 261.734 | 535.615 | 972.084 | 917.448 | 1.889.532 |
| 3.2.4.1 | Foreign currency futures-buy | | 135368 | 130.867 | 266.235 | 482.330 | 458.724 | 941.054 |
| 3.2.4.2 | Foreign currency futures-sell | | 138.513 | 130.867 | 269.380 | 489.754 | 458.724 | 948.478 |
| 3.2.5 | Interest rate futures | | - | - | - | - | - | - |
| 3.2.5.1 | Interest rate futures-buy | | - | - | - | - | - | - |
| 3.2.5.2 | Interest rate futures-sell | | - | - | - | - | - | - |
| 3.2.6 | Other | | - | - | - | - | - | - |
| B. | CUSTODY AND PLEDGED ITEMS (IV+V+VI) | | 102.054.945 | 329.604.536 | 431.659.481 | 88.385.909 | 272.574.910 | 360.960.819 |
| IV. | ITEMS HELD IN CUSTODY | | 24.483.947 | 57.518.753 | 82.002.700 | 14.345.998 | 44.129.553 | 58.475.551 |
| 4.1 | Assets under management | | 24.195.078 | 51.749.234 | 75.944.312 | 14.321.293 | 38.732.704 | 53.053.997 |
| 4.2 | Investment securities held in custody | | 252.100 | 4.542.268 | 4.794.368 | - | 4.029.411 | 4.029.411 |
| 4.3 | Checks received for collection | | 29.034 | 1.227.251 | 1.256.285 | 21.158 | 1.367.438 | 1.388.596 |
| 4.4 | Commercial notes received for collection | | 7.735 | - | 7.735 | 3.547 | - | 3.547 |
| 4.5 | Other assets received for collection | | - | - | - | - | - | - |
| 4.6 | Assets received for public offering | | - | - | - | - | - | - |
| 4.7 | Other items under custody | | - | - | - | - | - | - |
| 4.8 | Custodians | | - | - | - | - | - | - |
| V. | PLEDGED ITEMS | | 77.556.037 | 271.871.246 | 349.427.283 | 74.024.950 | 228.268.925 | 302.293.875 |
| 5.1 | Marketable securities | | 1.682.500 | 17.845.188 | 19.527.688 | 1.697.491 | 8.725.033 | 10.422.524 |
| 5.2 | Guarantee notes | | 32.367.131 | 38.273.933 | 70.641.064 | 32.692.572 | 31.274.868 | 63.967.440 |
| 5.3 | Commodities | | 3.136.121 | 3.796.986 | 6.933.107 | 3.036.193 | 4.118.956 | 7.155.149 |
| 5.4 | Warrants | | - | - | - | - | - | - |
| 5.5 | Properties | | 26.088.297 | 142.921.938 | 169.010.235 | 26.339.319 | 125.337.299 | 151.676.618 |
| 5.6 | Other pledged items | | 14.281.988 | 69.033.201 | 83.315.189 | 10.259.375 | 58.812.769 | 69.072.144 |
| 5.7 | Pledged items-depository | | - | - | - | - | - | - |
| VI. | ACCEPTED INDEPENDENT GUARANTEES AND WARRANTIES | | 14.961 | 214.537 | 229.498 | 14.961 | 176.432 | 191.393 |
| TOTAL OFF - BALANCE SHEET ITEMS (A+B) | | | 174.692.004 | 518.388.337 | 693.080.341 | 136.466.788 | 392.461.948 | 528.928.736 |

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

ODEA BANK ANONİM ŞİRKETİ
UNCONSOLIDATED STATEMENT OF PROFIT OR LOSS
FOR THE PERIOD ENDED 31 DECEMBER 2025

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

III. STATEMENT OF PROFIT OR LOSS

| INCOME AND EXPENSE ITEMS | | Note (Section Five) | Audited Current Period 1 January- 31 December 2025 | Audited Prior Period 1 January- 31 December 2024 |
|--------------------------|--|---------------------|---|---|
| I. | INTEREST INCOME | IV-1 | 15.751.354 | 15.672.551 |
| 1.1 | Interest on loans | | 7.295.663 | 8.048.419 |
| 1.2 | Interest received from reserve deposits | | 1.271.053 | 611.884 |
| 1.3 | Interest received from banks | | 451.723 | 143.459 |
| 1.4 | Interest received from money market transactions | | 703.712 | 658.525 |
| 1.5 | Interest received from marketable securities portfolio | | 5.831.256 | 6.133.106 |
| 1.5.1 | Financial assets at fair value through profit or loss | | 45.004 | 11.853 |
| 1.5.2 | Financial assets at fair value through other comprehensive income | | 1.937.290 | 1.472.948 |
| 1.5.3 | Financial assets measured at amortized cost | | 3.848.962 | 4.648.305 |
| 1.6 | Finance lease income | | - | - |
| 1.7 | Other interest income | | 197.947 | 77.158 |
| II. | INTEREST EXPENSE (-) | IV-2 | 15.824.737 | 15.811.177 |
| 2.1 | Interest on deposits | | 9.861.225 | 11.126.911 |
| 2.2 | Interest on funds borrowed | | 1.216.855 | 1.374.117 |
| 2.3 | Interest on money market transactions | | 3.643.754 | 2.297.853 |
| 2.4 | Interest on securities issued | | 982.721 | 811.698 |
| 2.5 | Finance lease interest expenses | | 117.871 | 57.882 |
| 2.6 | Other interest expenses | | 2.311 | 142.716 |
| III. | NET INTEREST INCOME (I - II) | | (73.383) | (138.626) |
| IV. | NET FEES AND COMMISSIONS INCOME | | 861.308 | 750.801 |
| 4.1 | Fees and commissions received | | 1.013.437 | 824.209 |
| 4.1.1 | Non-cash loans | | 284.514 | 270.734 |
| 4.1.2 | Other | | 728.923 | 553.475 |
| 4.2 | Fees and commissions paid (-) | | 152.129 | 73.408 |
| 4.2.1 | Non-cash loans | | - | - |
| 4.2.2 | Other | | 152.129 | 73.408 |
| V. | DIVIDEND INCOME | IV-3 | - | - |
| VI. | TRADING PROFIT/LOSS (Net) | IV-4 | 1.058.993 | 343.186 |
| 6.1 | Profit/losses from capital market transactions | | 1.311.286 | 967.819 |
| 6.2 | Profit/losses from derivative financial transactions | | 4.929.766 | 1.951.706 |
| 6.3 | Foreign exchange profit/losses | | (5.182.059) | (2.576.339) |
| VII. | OTHER OPERATING INCOME | IV-5 | 1.322.210 | 2.946.431 |
| VIII. | GROSS PROFIT FROM OPERATING ACTIVITIES (III+IV+V+VI+VII) | | 3.169.128 | 3.901.792 |
| IX. | EXPECTED CREDIT LOSSES (-) | IV-6 | 669.663 | 1.249.998 |
| X. | OTHER PROVISION EXPENSES (-) | IV-6 | 54.334 | - |
| XI. | PERSONNEL EXPENSES (-) | | 3.143.750 | 2.158.053 |
| XII. | OTHER OPERATING EXPENSES (-) | IV-7 | 2.969.370 | 2.055.939 |
| XIII. | NET OPERATING PROFIT/LOSS (VIII-IX-X-XI-XII) | | (3.667.989) | (1.562.198) |
| XIV. | EXCESS AMOUNT RECORDED AS INCOME AFTER MERGER PROFIT/LOSS FROM EQUITY METHOD APPLIED SUBSIDIARIES | | 149.847 | - |
| XVI. | NET MONETARY POSITION GAIN/LOSS | | - | - |
| XVII. | PROFIT/LOSS BEFORE TAXES FROM CONTINUING OPERATIONS (XIII+...+XVI) | IV-9 | (3.518.142) | (1.562.198) |
| XVIII. | PROVISION FOR TAXES ON INCOME FROM CONTINUING OPERATIONS (±) | IV-10 | 1.649.977 | 1.232.664 |
| 18.1 | Current tax provision | | - | (29.771) |
| 18.2 | Expense effect of deferred tax (+) | | (692.104) | (395.889) |
| 18.3 | Income effect of deferred tax (-) | | 2.342.081 | 1.658.324 |
| XIX. | NET PROFIT/LOSS FROM CONTINUING OPERATIONS (XVII±XVIII) | IV-11 | (1.868.165) | (329.534) |
| XX. | INCOME FROM DISCONTINUED OPERATIONS | | - | - |
| 20.1 | Income from assets held for sale | | - | - |
| 20.2 | Profit from sale of associates, subsidiaries and joint ventures | | - | - |
| 20.3 | Other income from discontinued operations | | - | - |
| XXI. | EXPENSES FROM DISCONTINUED OPERATIONS (-) | | - | - |
| 21.1 | Expenses on assets held for sale | | - | - |
| 21.2 | Losses from sale of associates, subsidiaries and joint ventures | | - | - |
| 21.3 | Other expenses from discontinued operations | | - | - |
| XXII. | PROFIT/LOSS BEFORE TAXES FROM DISCONTINUED OPERATIONS (±) (XX-XXI) | | - | - |
| XXIII. | TAX PROVISION FOR DISCONTINUED OPERATIONS (±) | | - | - |
| 23.1 | Current tax provision | | - | - |
| 23.2 | Expense effect of deferred tax (+) | | - | - |
| 23.3 | Income effect of deferred tax (-) | | - | - |
| XXIV. | NET PROFIT/LOSS FROM DISCONTINUED OPERATIONS (XXII±XXIII) | | - | - |
| XXV. | NET PROFIT/LOSSES (XIX+XXIV) | IV-12 | (1.868.165) | (329.534) |
| | Profit / Loss per Share (*) | | (0,414) | (0,100) |

(*) Presented in Full TL.

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

ODEA BANK ANONİM ŞİRKETİ
UNCONSOLIDATED STATEMENT OF PROFIT OR LOSS AND OTHER
COMPREHENSIVE INCOME FOR THE PERIOD ENDED 31 DECEMBER 2025
(Amounts expressed in thousands of Turkish Lira (TL) unless otherwise stated.)

IV. STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

| | Audited Current Period 1 January- 31 December 2025 | Audited Prior Period 1 January- 31 December 2024 |
|---|---|---|
| I. CURRENT PERIOD PROFIT / (LOSS) | (1.868.165) | (329.534) |
| II. OTHER COMPREHENSIVE INCOME | 486.821 | (197.456) |
| 2.1 Other comprehensive income that will not be reclassified to profit or loss | 59.194 | 70.261 |
| 2.1.1 Gains (losses) on revaluation of property, plant and equipment | 55.884 | 133.043 |
| 2.1.2 Gains (losses) on revaluation of intangible assets | - | - |
| 2.1.3 Gains (losses) on remeasurements of defined benefit plans | 28.506 | (37.071) |
| 2.1.4 Other Components of other comprehensive income that will not be reclassified to profit or loss | 7.403 | 3.081 |
| 2.1.5 Taxes relating to components of other comprehensive income that will not be reclassified to profit or loss | (32.599) | (28.792) |
| 2.2 Other comprehensive income that will be reclassified to profit or loss | 427.627 | (267.717) |
| 2.2.1 Exchange differences on translation | - | - |
| 2.2.2 Valuation and/or reclassification profit or loss from financial assets at fair value through other comprehensive income | 610.895 | (398.463) |
| 2.2.3 Income (loss) related with cash flow hedges | - | 11.173 |
| 2.2.4 Income (loss) related with hedges of net investments in foreign operations | - | - |
| 2.2.5 Other components of other comprehensive income that will be reclassified to other profit or loss | - | - |
| 2.2.6 Taxes relating to components of other comprehensive income that will be reclassified to profit or loss | (183.268) | 119.573 |
| III. TOTAL COMPREHENSIVE INCOME (I+II) | (1.381.344) | (526.990) |

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

ODEA BANK ANONİM ŞİRKETİ
UNCONSOLIDATED STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY
FOR THE PERIOD ENDED 31 DECEMBER 2025

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

V. STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY

| | | | | | | | Other Comprehensive Income/Expense Items Not To Be Recycled To Profit and Loss | | | Other Comprehensive Income/Expense Items To Be Recycled To Profit and Loss | | | | | | |
|--|---|------------------------------|------------------|----------------|----------------------------|------------------------|--|---|---|--|---|--|------------------|--------------------------------|--------------------------------|----------------------------|
| | | Note (Section Five) | Paid- In Capital | Share Premiums | Share Cancellation Profits | Other Capital Reserves | Tangible Assets Revaluation Reserve | Accumulated Gains / Losses on Remeasurements of Defined Benefit Plans | Other (Other Comprehensive Income of Associates and Joint Ventures Accounted for Using Equity Method that will not be Reclassified to Profit or Loss and Other Accumulated Amounts of Other Comprehensive Income that will not be Recycled to Profit or Loss) | Translation Differences | Accumulated gains (losses) due to revaluation and/or reclassification of financial assets measured at fair value through other comprehensive income | Other (Accumulated Gains or Losses on Cash Flow Hedges, Other Comprehensive Income of Associates and Joint Ventures Accounted for Using Equity Method that will be Reclassified to Profit or Loss and Other Accumulated Amounts of Other Comprehensive Income that will be Reclassified to Profit or Loss) | Profit Reserves | Prior Period Income and Losses | Current Year Income and Losses | Total Shareholders' Equity |
| | | Prior Period 31/12/2024 | | | | | | | | | | | | | | |
| I. | Balance at the beginning of the period | | 3.288.842 | - | - | (2.198) | - | (59.696) | 40.501 | - | (28.626) | (11.792) | 1.173.348 | - | 1.710.173 | 6.110.552 |
| II. | Adjustment in accordance with TAS 8 | | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 2.1 | Effect of adjustment | | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 2.2 | Effect of changes in accounting policies | | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| III. | New Balance (I-II) | | 3.288.842 | - | - | (2.198) | - | (59.696) | 40.501 | - | (28.626) | (11.792) | 1.173.348 | - | 1.710.173 | 6.110.552 |
| IV. | Total comprehensive income (loss) | | - | - | - | - | 93.130 | (25.950) | 3.081 | - | (279.509) | 11.792 | - | - | (329.534) | (526.990) |
| V. | Capital increase in cash | | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| VI. | Capital increase through internal reserves | | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| VII. | Issued capital inflation adjustment difference | | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| VIII. | Convertible bonds | | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| IX. | Subordinated debt | | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| X. | Increase (decrease) through other changes, equity | | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| XI. | Profit distribution | | - | - | - | - | - | - | - | - | - | - | 1.710.173 | - | (1.710.173) | - |
| 11.1 | Dividends distributed | | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 11.2 | Transfers to reserves(*) | | - | - | - | - | - | - | - | - | - | - | 1.710.173 | - | (1.710.173) | - |
| 11.3 | Others | | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| End Balance (III+IV+.....+X+XI) | | | 3.288.842 | - | - | (2.198) | 93.130 | (85.646) | 43.582 | - | (308.135) | - | 2.883.521 | - | (329.534) | 5.583.562 |
| | | Current Period 31/12/2025 | | | | | | | | | | | | | | |
| I. | Balance at the beginning of the period | | 3.288.842 | - | - | (2.198) | 93.130 | (85.646) | 43.582 | - | (308.135) | - | 2.883.521 | - | (329.534) | 5.583.562 |
| II. | Adjustment in accordance with TAS 8 | | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 2.1 | Effect of adjustment | | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 2.2 | Effect of changes in accounting policies | | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| III. | New Balance (I-II) | | 3.288.842 | - | - | (2.198) | 93.130 | (85.646) | 43.582 | - | (308.135) | - | 2.883.521 | - | (329.534) | 5.583.562 |
| IV. | Total comprehensive income (loss) | | - | - | - | - | 31.836 | 19.955 | 7.403 | - | 427.627 | - | - | - | (1.868.165) | (1.381.344) |
| V. | Capital increase in cash | | 1.972.969 | - | - | (795) | - | - | - | - | - | - | - | - | - | 1.972.174 |
| VI. | Capital increase through internal reserves | | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| VII. | Issued capital inflation adjustment difference | | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| VIII. | Convertible bonds | | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| IX. | Subordinated debt | | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| X. | Increase (decrease) through other changes, equity | | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| XI. | Profit distribution | | - | - | - | - | - | - | - | - | - | - | (329.534) | - | 329.534 | - |
| 11.1 | Dividends distributed | | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 11.2 | Transfers to reserves(**) | | - | - | - | - | - | - | - | - | - | - | (329.534) | - | 329.534 | - |
| 11.3 | Others | | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| End Balance (III+IV+.....+X+XI) | | | 5.261.811 | - | - | (2.993) | 124.966 | (65.691) | 50.985 | - | 119.492 | - | 2.553.987 | - | (1.868.165) | 6.174.392 |

(*) At the Ordinary General Assembly meeting dated March 26, 2024, TL 85.508, which is 5% of the Bank's net profit for the year 2023, amounting to TL 1.710.173, was set aside as 1st Order Legal Reserves in accordance with Article 519 of the Turkish Commercial Code No. 6102, and the remaining 1.624.665. It has been decided to set aside TL as Extraordinary Reserves.

(**) At the Ordinary General Assembly meeting held on March 26, 2025, it was decided to offset the Bank's net loss of TL 329.534 for 2024 from the Extraordinary Reserves.

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

ODEA BANK ANONİM ŞİRKETİ
UNCONSOLIDATED STATEMENT OF CASH FLOWS
FOR THE PERIOD ENDED 31 DECEMBER 2025

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

VI. STATEMENT OF CASH FLOWS

| | Footnotes (Section Five) | Audited Current Period 1 January- 31 December 2025 | Audited Current Period 1 January- 31 December 2024 |
|---|-----------------------------|---|---|
| A. CASH FLOWS FROM BANKING OPERATIONS | | | |
| 1.1 Operating profit / (loss) before changes in operating assets and liabilities | | 2.942.608 | (3.633.713) |
| 1.1.1 Interest received | | 14.796.467 | 13.109.034 |
| 1.1.2 Interest paid | | (15.634.815) | (16.150.899) |
| 1.1.3 Dividend received | | - | - |
| 1.1.4 Fees and commissions received | | 1.013.437 | 824.209 |
| 1.1.5 Other income/(expense) | | 1.762.000 | 1.682.366 |
| 1.1.6 Collections from previously written off loans | | 114.499 | 279.340 |
| 1.1.7 Payments to personnel and service suppliers | | (4.738.940) | (3.345.120) |
| 1.1.8 Taxes paid | | (294.801) | (251.935) |
| 1.1.9 Others | VI-1 | 5.924.761 | 219.292 |
| 1.2 Changes in operating assets and liabilities | | (2.210.364) | (5.628.293) |
| 1.2.1 Net (increase) decrease in financial assets held for trading | | (1.905.913) | (912.843) |
| 1.2.2 Net (increase) decrease in due from banks and other financial institutions | | (2.677.738) | (222.363) |
| 1.2.3 Net (increase) decrease in loans | | (14.580.875) | 7.816.158 |
| 1.2.4 Net (increase) decrease in other assets | VI-1 | (1.681.198) | 372.037 |
| 1.2.5 Net increase (decrease) in bank deposits | | (1.457) | 921 |
| 1.2.6 Net increase (decrease) in other deposits | | 6.867.190 | (15.808.723) |
| 1.2.7 Net (increase) decrease in financial liability at fair value through profit or loss | | (2.830.932) | (1.415.113) |
| 1.2.8 Net increase (decrease) in funds borrowed | | 10.809.171 | 4.302.129 |
| 1.2.9 Net increase (decrease) in matured payables | | - | - |
| 1.2.10 Net increase (decrease) in other liabilities | VI-1 | 3.791.388 | 239.504 |
| I. Net cash used in from banking operations | | 732.244 | (9.262.006) |
| B. CASH FLOWS FROM INVESTING ACTIVITIES | | | |
| II. Net cash provided from investing activities | | (3.196.796) | 5.080.074 |
| 2.1 Cash paid for purchase of jointly controlled entities, associates and subsidiaries | | - | (10.000) |
| 2.2 Cash obtained from sale of jointly controlled entities, associates and subsidiaries | | - | - |
| 2.3 Fixed assets purchases | | (1.813.638) | (1.050.856) |
| 2.4 Fixed assets sales | | 573.845 | 965.385 |
| 2.5 Cash paid for purchase of financial assets available for sale | | (13.326.124) | (12.341.532) |
| 2.6 Cash obtained from sale of financial assets available for sale | | 10.069.990 | 15.433.113 |
| 2.7 Cash paid for purchase of investment securities | | (5.189.821) | (1.805.225) |
| 2.8 Cash obtained from sale of investment securities | | 6.488.952 | 3.889.189 |
| 2.9 Others | | - | - |
| C. CASH FLOWS FROM FINANCING ACTIVITIES | | | |
| III. Net cash flows from financing activities | | 4.131.889 | (189.836) |
| 3.1 Cash obtained from funds borrowed and securities issued | | - | - |
| 3.2 Cash used for repayment of funds borrowed and securities issued | | - | - |
| 3.3 Issued equity instrument | | - | - |
| 3.4 Dividends paid | | - | - |
| 3.5 Payments for leases | | (286.244) | (189.836) |
| 3.6 Other | | 4.418.133 | - |
| IV. Effect of change in foreign exchange rate on cash and cash equivalents | | 2.822.517 | 1.706.122 |
| V. Net increase in cash and cash equivalents | | 4.489.854 | (2.665.646) |
| VI. Cash and cash equivalents at beginning of the period | VI-2 | 11.569.543 | 14.235.189 |
| VII. Cash and cash equivalents at end of the period | VI-2 | 16.059.397 | 11.569.543 |

ODEA BANK ANONİM ŞİRKETİ
UNCONSOLIDATED STATEMENT OF PROFIT DISTRIBUTION
FOR THE PERIOD ENDED 31 DECEMBER 2025

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

VII. STATEMENT OF PROFIT DISTRIBUTION

| | Audited Current Period 31 Aralık 2025 (*) | Audited Prior Period 31 Aralık 2024 (**) |
|---|---|--|
| I. DISTRIBUTION OF CURRENT YEAR INCOME/(LOSS) | | |
| 1.1 CURRENT YEAR INCOME | (3.518.142) | (1.562.198) |
| 1.2 TAXES AND DUTIES PAYABLE (-) | (1.649.977) | (1.232.664) |
| 1.2.1 Corporate tax (Income tax) | - | 29.771 |
| 1.2.2 Income withholding tax | - | - |
| 1.2.3 Other taxes and duties | (1.649.977) | (1.262.435) |
| A. NET INCOME FOR THE YEAR (1.1-1.2) | (1.868.165) | (329.534) |
| 1.3 PRIOR YEARS' LOSSES (-) | - | - |
| 1.4 FIRST LEGAL RESERVES (-) | - | - |
| 1.5 OTHER STATUTORY RESERVES (-) | - | - |
| B. NET INCOME AVAILABLE FOR DISTRIBUTION [(A)-(1.3+1.4+1.5)] | (1.868.165) | (329.534) |
| 1.6 FIRST DIVIDEND TO SHAREHOLDERS (-) | - | - |
| 1.6.1 To owners of ordinary shares | - | - |
| 1.6.2 To owners of preferred shares | - | - |
| 1.6.3 To owners of preferred shares (preemptive rights) | - | - |
| 1.6.4 To profit sharing bonds | - | - |
| 1.6.5 To holders of profit and loss sharing certificates | - | - |
| 1.7 DIVIDENDS TO PERSONNEL (-) | - | - |
| 1.8 DIVIDENDS TO BOARD OF DIRECTORS (-) | - | - |
| 1.9 SECOND DIVIDEND TO SHAREHOLDERS (-) | - | - |
| 1.9.1 To owners of ordinary shares | - | - |
| 1.9.2 To owners of preferred shares | - | - |
| 1.9.3 To owners of preferred shares (preemptive rights) | - | - |
| 1.9.4 To profit sharing bonds | - | - |
| 1.9.5 To holders of profit and loss sharing certificates | - | - |
| 1.10 SECOND LEGAL RESERVES (-) | - | - |
| 1.11 STATUTORY RESERVES (-) | - | - |
| 1.12 EXTRAORDINARY RESERVES | - | (329.534) |
| 1.13 OTHER RESERVES | - | - |
| 1.14 SPECIAL FUNDS | - | - |
| II. DISTRIBUTION OF RESERVES | - | - |
| 2.1 DISTRIBUTED RESERVES | - | - |
| 2.2 SECOND LEGAL RESERVES (-) | - | - |
| 2.3 DIVIDENDS TO SHAREHOLDERS (-) | - | - |
| 2.3.1 To owners of ordinary shares | - | - |
| 2.3.2 To owners of preferred shares | - | - |
| 2.3.3 To owners of preferred shares (preemptive rights) | - | - |
| 2.3.4 To profit sharing bonds | - | - |
| 2.3.5 To holders of profit and loss sharing certificates | - | - |
| 2.4 DIVIDENDS TO PERSONNEL (-) | - | - |
| 2.5 DIVIDENDS TO BOARD OF DIRECTORS (-) | - | - |
| III. EARNINGS PER SHARE (***) | | |
| 3.1 TO OWNERS OF ORDINARY SHARES | (0,414) | (0,100) |
| 3.2 TO OWNERS OF ORDINARY SHARES (%) | (35,5%) | (10,0%) |
| 3.3 TO OWNERS OF PREFERRED SHARES | - | - |
| 3.4 TO OWNERS OF PREFERRED SHARES (%) | - | - |
| IV. DIVIDEND PER SHARE | | |
| 4.1 TO OWNERS OF ORDINARY SHARES | - | - |
| 4.2 TO OWNERS OF ORDINARY SHARES (%) | - | - |
| 4.3 TO OWNERS OF PREFERRED SHARES | - | - |
| 4.4 TO OWNERS OF PREFERRED SHARES (%) | - | - |

(*) The decision regarding the 2024 Profit Distribution will be taken at the General Assembly meeting.

(**) At the Ordinary General Assembly meeting held on March 26, 2025, it was decided to offset the Bank's net loss of TL 329.534 for 2024 from the Extraordinary Reserves.

(***) Presented in Full TL.

ODEA BANK ANONİM ŞİRKETİ
NOTES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS
AS OF 31 DECEMBER 2025

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

SECTION THREE
ACCOUNTING PRINCIPLES

I. Basis of Presentation

a. The preparation of the unconsolidated financial statements and related notes and explanations in accordance with the Turkish Financial Reporting Standards and regulation on the Regulation on Accounting Applications for Banks and Safeguarding of Documents

The unconsolidated financial statements have been prepared in accordance with the “Regulation on the Procedures and Principles for Accounting Practices and Retention of Documents by Banks” published in the Official Gazette no.26333 dated 1 November 2006 with regard to Banking Law No. 5411, and in accordance with the regulations, communiqués, interpretations and legislations related to accounting and financial reporting principles published by the Banking Regulation and Supervision Agency (“BRSA”), and in case where a specific regulation is not made by those, by those, “Turkish Accounting Standards” (“TAS”) and “Turkish Financial Reporting Standards” (“TFRS”) put into effect by Public Oversight Accounting and Auditing Standards Authority (“POA”) (all “Banking Regulation and Supervision Agency (“BRSA”) Accounting and Reporting Legislation).

The unconsolidated financial statements have been prepared in TL, under the historical cost convention except for the financial assets and liabilities carried at fair value. The accompanying unconsolidated financial statements and notes to these financial statements are expressed in thousands of Turkish Lira (TL), unless otherwise stated.

In preparing the unconsolidated financial statements in accordance with “BRSA Accounting and Financial Reporting Legislation”, the Bank management has to make assumptions and estimates about the assets and liabilities in the balance sheet. These estimates and assumptions include fair value calculation of financial instruments and impairment of financial assets are being reviewed regularly and, when necessary, adjustments are made and the effects of these adjustments are reflected to the statement of profit or loss.

b. Additional paragraph for convenience translation to English

The effects of differences between accounting principles and standards set out by regulations in conformity with Article 37 of the Banking Law No. 5411, accounting principles generally accepted in countries in which the accompanying unconsolidated financial statements are to be distributed and the International Financial Reporting Standards (“IFRS”) have not been quantified in the accompanying unconsolidated financial statements. Accordingly, the accompanying unconsolidated financial statements are not intended to present the financial position, results of operations and changes in financial position and cash flows in accordance with the accounting principles generally accepted in such countries and IFRS.

c. Information on accounting policies and changes in financial statements

Accounting policies and valuation principles used in the preparation of the unconsolidated financial statements are determined in accordance with the regulations, communiqués, interpretations and legislations related to accounting and financial reporting principles published by the Banking Regulation and Supervision Agency and in case where a specific regulation is not made by BRSA, TFRS.

Based on the announcement made by Public Oversight, Accounting and Auditing Standards Authority (POA) on 23 November 2023, entities applying Turkish Financial Reporting Standards (TFRSs) are required to present their financial statements by adjusting for the impact of inflation for the annual reporting period ending on or after 31 December 2023, in accordance with the accounting principles specified in TAS 29 Financial Reporting Standard in Hyperinflationary Economies. In the same announcement, it was stated that institutions or organizations authorized to regulate and supervise in their respective scope might determine different transition dates for the implementation of inflation accounting. In this context,

- In accordance with Board decision on 12 December 2023, financial statements of banks, financial leasing, factoring, financing, savings financing and asset management companies as of 31 December 2023 would not be subject to the inflation adjustment.

- In accordance with Board decision on 11 January 2024, banks, financial leasing, factoring, financing, savings financing and asset management companies are required to apply inflation adjustment as of 1 January 2025.

- In accordance with the Board decision numbered 11021 on 5 December 2024, banks, financial leasing, factoring, financing, savings financing and asset management companies will not apply inflation adjustment in 2025.

- In accordance with Board decision numbered 11340 on 18 December 2025, it has been decided to repeal the Board decision dated 11 January 2024, and numbered 10825 financial statements of banks, financial leasing, factoring, financing, savings financing and asset management companies would not be subject to the inflation adjustment.

ODEA BANK ANONİM ŞİRKETİ
NOTES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS
AS OF 31 DECEMBER 2025

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

I. Basis of Presentation (continued)

c. Information on accounting policies and changes in financial statements (continued)

Based on this, "TAS 29 Financial Reporting Standard in Hyperinflationary Economies" has not been applied in the Bank's unconsolidated financial statements dated 31 December 2025.

The accounting policies and the valuation principles applied in the preparation of the accompanying financial statements are explained in section three notes II to XXVI.

New and revised Turkish Accounting Standards effective for annual periods beginning on or after 1 January 2025 have no material effect on the financial statements, financial performance and on the Bank's accounting policies. New and revised Turkish Accounting Standards issued but not yet effective as of the finalization date of the financial statements have no material effect on the financial statements, financial performance and on the Bank's accounting policies.

In the Bank's separate financial statements, the non-consolidated subsidiary, Odea Teknoloji Hizmetleri Anonim Şirketi, which was previously accounted for at cost in prior periods, has been accounted for using the equity method in accordance with TAS 28 as of 31 December 2025. The aforementioned change does not have a material impact on the prior period financial statements, as the subsidiary has been newly established.

d. Accounting estimates and assumptions

In the preparation of the financial statements, the Bank's management has used various judgments, estimates and assumptions that affect the application of accounting policies and the reported amounts of assets, liabilities, income and expenses. These estimates and assumptions are based on management's current expectations regarding future events, and actual results may differ from these estimates. Estimates and the underlying assumptions are reviewed on an ongoing basis, and revisions to estimates are recognized prospectively in the financial statements.

A. Judgments

Information on judgments made in applying accounting policies that have the most significant effect on the amounts recognized in the financial statements is provided in the following notes

- Note VIII: Establishment of criteria for determining whether credit risk on a financial asset has increased significantly since initial recognition; determination of the methodology for incorporating forward-looking information into the measurement of Expected Credit Losses ("ECL"); selection and approval of models used in ECL measurement.
- Note VII: Classification of financial assets: assessment of the business model within which the assets are held and evaluation of whether the contractual cash flows of the financial asset represent solely payments of principal and interest on the principal amount outstanding.

B. Assumptions and Estimation Uncertainties

As of the reporting date, the key assumptions and estimation uncertainties that carry a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year arise in the following areas:

- Note VIII: Impairment of financial instruments: determination of inputs used in the ECL measurement model, key assumptions used in estimating recoverable cash flows, and incorporation of forward-looking information into the model.
- Note XVII: Recognition of deferred tax assets: assessment of the availability of future taxable profits against which deductible temporary differences and carried forward tax losses can be utilized.

e. Standards and amendments issued as of 31 December 2025 but not yet effective

There are certain new or amended accounting standards that are effective for annual periods beginning after 1 January 2025, with early application permitted. However, the Bank has not early adopted the new or amended accounting standards listed below in the preparation of these financial statements.

a) TFRS 18 – Presentation and Disclosure in Financial Statements

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I. Basis of Presentation (continued)

TFRS 18 *Presentation and Disclosure in Financial Statements*, issued by the International Accounting Standards Board on 9 April 2024, will replace IAS 1 *Presentation of Financial Statements* and will be effective for annual periods beginning on or after 1 January 2027. The POA issued the relevant standard on 8 May 2025 under the name *TFRS 18 Presentation and Disclosure in Financial Statements* and announced that, upon the effective date of this standard, *TAS 1 Presentation of Financial Statements* currently in effect will be repealed. In addition, the BRSA's process of assessing the impact of TFRS 18 on the existing financial statements is ongoing. The new standard mainly introduces the following changes:

- Entities are required to classify all income and expenses in the statement of profit or loss under five categories: operating, investing, financing, discontinued operations and income tax, and to present a newly defined operating profit subtotal. The entity's net profit for the period will not change.
- Management-defined performance measures ("Management-defined Performance Measures") are required to be disclosed in a single note in the financial statements.
- Guidance on the aggregation and disaggregation of information in the financial statements has been enhanced

In addition, when presenting cash flows from operating activities using the indirect method, all entities will be required to use the operating profit subtotal as the starting point in the statement of cash flows.

TFRS 18 will be applied retrospectively, and early application is permitted. The Bank continues to assess the potential effects of the new standard on the financial statements, particularly with respect to the structure of the statement of profit or loss and the statement of cash flows, as well as additional disclosures related to management-defined performance measures.

b) Other accounting standards

The following new and amended accounting standards are not expected to have a significant impact on the Bank's financial statements:

- *Amendments regarding the Classification and Measurement of Financial Instruments (amendments to TFRS 9 Financial Instruments and TFRS 7 Financial Instruments: Disclosures);*
- *Contracts Referencing Electricity Generated from Natural Resources (amendments to TFRS 9 Financial Instruments and TFRS 7 Financial Instruments: Disclosures);*
- *TFRS 19 Subsidiaries without Public Accountability: Disclosures;*
- *TFRS Annual Improvements – Volume 11;*

New and amended standards and interpretations issued by the International Accounting Standards Board but not yet issued by the POA:

- *TAS 21 – Translation to a Hyperinflationary Presentation Currency*

II. Explanations on Usage Strategy of Financial Assets and Foreign Currency Transactions

The Bank's main activities comprise retail, commercial and corporate banking, money market and securities market operations.

The Bank uses financial assets intensely by its nature. The Bank's basic strategy regarding the use of financial assets is intended for ensuring the balance between the profits from and risk levels of assets.

The most important funding source of the Bank is the deposits accepted for various time periods and apart from deposits, the most important funding sources are equity, securities issued, money market transactions and borrowings obtained from foreign financial institutions, generally medium and long term. In order to use these sources in high-yield and high-quality financial assets, the Bank follows an effective asset-liability management strategy. The Bank manages interest rate risk, liquidity risk, exchange rate risk and credit risk carried on in and off balance sheet assets and liabilities within the framework of internal and legal limits.

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II. Explanations on Usage Strategy of Financial Assets and Foreign Currency Transactions (continued)

The Bank's asset-liability management is executed by the Asset-Liability Management Committee, within the risk limits determined by the Board of Directors, in order to keep the liquidity risk, interest rate risk, currency risk and credit risk within certain limits depending on the equity adequacy and to maximize profitability.

Translation gains and losses arising from foreign currency transactions are accounted for within the period in which the transaction occurs. Foreign currency denominated assets and liabilities are translated into TL with the prevailing buying rate of exchange of the Bank on reporting date and gains and losses arising from such transactions are recognized in the statement of profit or loss under the account of foreign exchange gains or losses.

III. Investments In Associates, Subsidiaries and Joint Ventures

In the accompanying financial statements, non-financial subsidiaries that are not consolidated pursuant to the relevant BRSA regulations were previously accounted for at cost in accordance with TAS 27 *Separate Financial Statements*. As of 31 December 2025, the Bank changed its accounting policy and started to apply the equity method as defined in TAS 28 *Investments in Associates and Joint Ventures*. As the subsidiary is newly established, this change has no significant impact on the financial statements of prior periods.

Under the equity method, in accordance with TAS 28, the carrying amount of the subsidiary is recognized in the financial statements at the Bank's share of the net assets of the investee. The Bank's share in the profit or loss of the subsidiary is recognized in the Bank's statement of profit or loss, while the Bank's share in other comprehensive income is recognized under the relevant item of other comprehensive income within equity. Dividends received from such investments are accounted for by reducing the carrying amount of the investment. Unrealized gains or losses arising from transactions between the Bank and its subsidiary are eliminated to the extent of the Bank's interest in the investee, considering only the portion attributable to transactions with third parties.

IV. Explanations on Futures and Options Contracts and Derivative Instruments

The Bank's derivative transactions mainly consist of options, foreign currency and interest rate swaps, and forward foreign exchange contracts. Derivative transactions are initially recognized at fair value and subsequently measured at fair value in the following periods. Depending on whether the fair value is positive or negative, derivative transactions are presented in the balance sheet under "Derivative financial assets measured at fair value through profit or loss" or "Derivative financial liabilities measured at fair value through profit or loss". Changes in fair value arising from valuation are recognized in the statement of profit or loss under gains or losses from derivative financial transactions.

Receivables and payables arising from derivative transactions are recorded in off-balance sheet accounts at their contractual amounts.

Within the scope of TFRS 13 Fair Value Measurement standard; if there is a significant decrease in the volume or level of activity for that asset or liability in relation to normal market activity for the asset or liability (or similar assets or liabilities); when the transaction or quoted price does not represent fair value; and / or when a price for a similar asset requires significant adjustment to make it comparable to the asset being measured, or when the price is stale, the Bank makes an adjustment to the transactions or quoted prices and reflects this adjustment to the fair value measurement. In this context, the Bank determines the point within the range that is most representative of fair value under current market conditions.

V. Explanations on Interest Income and Expenses

Interest income is recognized by applying the effective interest rate to the gross carrying amount of the financial asset, in accordance with the effective interest method defined in TFRS 9 (the rate that exactly discounts estimated future cash flows over the expected life of the financial asset or liability), except for financial assets that are credit-impaired at initial recognition and financial assets that were not credit-impaired at initial recognition but subsequently become credit-impaired. When applying the effective interest method, the Bank identifies fees that are an integral part of the effective interest rate of the financial instrument. Unless the financial instrument is measured at fair value through profit or loss, such fees that are an integral part of the effective interest rate are considered as an adjustment to the effective interest rate. In such cases, these fees are recognized in the financial statements as income or expense at the time the financial instrument is initially recognized.,

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V. Explanations on Interest Income and Expenses (continued)

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

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

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

VI. Explanations on Fees and Commission Income and Expenses

Fees and commissions other than those that are an integral part of the effective interest rate of financial instruments measured at amortized cost are accounted for in accordance with TFRS 15 Revenue from Contracts with Customers. Except for fee income related to certain banking transactions that is recognized as income at a point in time in the period in which the service is provided, fee and commission income and expenses, as well as loan fee and commission expenses paid to other credit institutions and organizations, are recognized on an accrual basis over the period during which the service is rendered. Income obtained through contracts or through the acquisition of assets on behalf of a third natural or legal person is recognized in the period in which it is realized.

VII. Explanations on Financial Assets

Financial instruments comprise financial assets, financial liabilities and derivative instruments. Financial instruments affect liquidity, market, and credit risks on the Bank's balance sheet in all respects.

Basically, financial instruments create the majority of the commercial activities and operations of the Bank. These instruments expose, affect and diminish the liquidity, credit and interest risks in the financial statements.

All regular way purchases and sales of financial assets are recognized on the settlement date. The settlement date is the date that the asset is delivered to or by the Bank. Settlement date accounting requires (a) accounting of the asset when acquired by the institution and (b) disposing of the asset out of the balance sheet on the date settled by the institution; and accounting of gain or loss on disposal. Changes in fair value of assets to be received during the period between the trade date and the settlement date are accounted for in the same way as the acquired assets.

Regular way purchases or sales are purchases or sales of financial assets that require delivery of assets within the time frame generally established by regulation or convention in the marketplace.

The Bank categorizes its financial assets as "Fair Value Through Profit/Loss", "Fair Value Through Other Comprehensive Income" or "Measured at Amortized Cost". Such financial assets are recognized or derecognized according to TFRS 9 Financial Instruments Part 3 Issued for classification and measurement of the financial instruments published in the Official Gazette No. 29953 dated 19 January 2017 by the Public Oversight Accounting and Auditing Standards Authority.

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

Business model assessment

In accordance with TFRS 9, the Bank's business model is determined at a level that reflects how groups of financial assets are managed together to achieve a particular management objective.

The Bank's business model does not depend on management's intention for an individual financial instrument; therefore, it does not represent a classification approach on an instrument-by-instrument basis, but rather an assessment made based on a portfolio of financial assets.

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VII. Explanations on Financial Assets (continued)

assessing the business model used for managing financial assets, the Bank considers all relevant evidence available at the date of assessment. Such evidence includes, but is not limited to, the following:

- How the performance of the business model and the financial assets held within that business model is reported to the Bank's key management personnel;
- The risks that affect the performance of the business model (and the financial assets held within that business model) and, in particular, how those risks are managed.

The business model assessment is not performed based on scenarios that the entity does not reasonably expect to occur, such as "worst-case" or "stress" scenarios.

The fact that cash flows are realized differently from the expectations at the date on which the business model is assessed does not require the Bank to correct errors in the financial statements or to change the classification of other financial assets to which the same business model is applied, provided that the Bank has considered all relevant information available at the date of the business model assessment. However, in assessing the business model for newly originated or newly acquired financial assets, the Bank considers information on how cash flows were realized in the past together with other relevant information.

The Bank's business models consist of three categories, as set out below:

- Business model with the objective of holding financial assets to collect contractual cash flows:

This is the business model in which the Bank holds financial assets in order to collect the contractual cash flows arising over the life of the assets. Financial assets held under this business model are measured at amortized cost, provided that the contractual terms of the financial asset give rise, on specified dates, to cash flows that are solely payments of principal and interest on the principal amount outstanding.

- Business model with the objective of collecting contractual cash flows and selling financial assets:

This is the business model in which the Bank holds financial assets both to collect contractual cash flows and to sell the financial assets. Financial assets held under this business model are measured at fair value through other comprehensive income, provided that the contractual terms of the financial asset give rise, on specified dates, to cash flows that are solely payments of principal and interest on the principal amount outstanding.

- Other business models:

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

Contractual cash flows that are solely payments of principal and interest

In accordance with TFRS 9, when the Bank holds a financial asset within a business model whose objective is either to collect contractual cash flows or to collect contractual cash flows and sell financial assets, the Bank classifies such financial asset based on the characteristics of the contractual cash flows.

In a basic lending arrangement, consideration for the time value of money and credit risk generally represents the most significant elements of interest.

The Bank applies judgment to assess whether such consideration represents solely payment for the passage of time and takes into account relevant factors such as the currency in which the financial asset is denominated and the period for which the interest rate is set. In cases where the contractual terms expose the financial asset to risks or variability in cash flows that are inconsistent with a basic lending arrangement, the related financial asset is measured at fair value through profit or loss.

The methods and assumptions used in the recognition and measurement of financial instruments are mentioned below.

Cash, Banks, and Other Financial Institutions:

Cash and cash equivalents include cash, demand deposits, and other short-term investments with maturities of 3 months or less from the date of purchase, which are readily convertible to cash, have negligible risk of change in their fair value, and possess high liquidity; these are recognized at amortized cost.

Financial Assets at Fair Value Through Profit and Loss:

"Financial assets at fair value through profit/loss" are financial assets that are either managed by a model other than the ones that are managed with a business model of hold to collect contractual cash flows or with a business model

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VII. Explanations on Financial Assets (continued)

of hold to collect contractual cash flows or to sell financial assets, or being subject to mentioned business models, of which cash flows does not meet the “solely for the payments of principal and interest” criteria.

Financial assets at the fair value through profit or loss are initially recognized at fair value and remeasured at their fair value after recognition. All gains and losses arising from these valuations are reflected in the income statement. Transaction costs related to such assets are recorded as expense at the time of occurrence. Interest income from securities recognized as being at fair value, calculated using the effective interest method, and dividend income from securities representing equity are recognized in the income or loss statement.

Financial Assets at Fair Value Through Other Comprehensive Income:

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

Financial assets at fair value through other comprehensive income are recognized by adding transaction cost to acquisition cost reflecting the fair value of the financial asset. After the recognition, financial assets at fair value through other comprehensive income are remeasured at fair value. Interest income calculated with effective interest rate method arising from financial assets at fair value through other comprehensive income and dividend income from equity securities are recorded to income statement. “Unrealized gains and losses” arising from the difference between the amortized cost and the fair value of financial assets at fair value through other comprehensive income are not reflected in the income statement of the period until the receipt of consideration against that asset, sale of the asset, the disposal of the asset, and impairment of the asset and they are accounted for under the “other comprehensive income or expense items to be recycled to profit or loss” under shareholders’ equity.

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

At initial recognition, the Bank may make an irrevocable election, on an instrument-by-instrument basis, to present subsequent changes in the fair value of an investment in an equity instrument that is within the scope of TFRS 9 in other comprehensive income, provided that the investment is not held for trading and does not represent contingent consideration recognized by an acquirer in a business combination to which TFRS 3 Business Combinations applies.

The related fair value differences recognized in other comprehensive income are not subsequently reclassified to profit or loss, but are transferred to retained earnings. Dividends received from such investments are recognized in profit or loss, unless the dividends clearly represent a recovery of part of the cost of the investment.

Financial Assets Measured at Amortized Cost:

Financial assets that are held for collection of contractual cash flows where those cash flows represent solely payments of principal and interest are classified as financial assets measured at amortized cost.

Financial assets measured at amortized cost are initially recognized at acquisition cost including the transaction costs which reflect the fair value of those instruments and subsequently recognized at amortized cost by using effective interest rate method. Interest income obtained from financial assets measured at amortized cost is accounted for in the income statement.

In addition, the Bank’s securities portfolio includes government bonds indexed to the consumer price index (“CPI”) issued by the Republic of Türkiye Ministry of Treasury and Finance, which are classified as financial assets at fair value through other comprehensive income and financial assets measured at amortized cost. These securities are measured and accounted for using the effective interest method based on an index calculated by taking into consideration real coupon rates and the reference inflation index at the issue date together with the estimated inflation rate. As stated in the CPI-Indexed Bonds Investor Guide of the Republic of Türkiye Ministry of Treasury and Finance, the reference indices used in calculating the actual coupon payment amounts of these securities are based on the CPI figures from two months prior. The Bank determines the estimated inflation rate in parallel with this methodology. The estimated inflation rate, which is determined by taking into account the expectations of the Central Bank of the Republic of Türkiye and the Bank, is updated during the year when deemed necessary.

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VII. Explanations on Financial Assets (continued)

Loans and Receivables:

Loans and receivables, financial assets measured at amortized cost are financial assets that have fixed or determinable payments terms and are not quoted in an active market.

As all loan products offered by the Bank meet these criteria, they are classified as financial assets measured at amortised cost. In the event of changes in product features or the introduction of new products, their classification may be reassessed in accordance with the principles set out in the relevant section of the report.

Loans are initially recognized at acquisition cost plus transaction costs presenting their fair value and thereafter measured at amortized cost using the "Effective Interest Rate (internal rate of return) Method".

Foreign currency indexed loans are converted into TL from the foreign currency rate as of the opening date and followed in TL accounts. Repayments are measured with the foreign currency rate at the payment date, the foreign currency gains and losses are reflected to the statement of income.

Foreign exchange gains and losses on the foreign currency indexed loans are presented under foreign exchange gains and losses in the statement of income.

Restructuring and refinancing of financial instruments

When a borrower is unable to repay a loan or is likely to face repayment difficulties, the Bank may modify the original loan terms (maturity, repayment structure, collaterals, and guarantees) according to the debtor's new financial capacity and structure. Restructuring refers to modifications of the financial terms of existing loans to facilitate repayment. Refinancing refers to the provision of a new loan by the Bank to cover one or more existing loans, fully or partially, due to the expected or actual financial difficulties of the client or group. Changes to the original loan conditions may be implemented either within the existing contract or through a new agreement.

Corporate and commercial loans that have been restructured or refinanced can be removed from watch list monitoring if the following conditions are met:

- After a comprehensive review of the firm's financial statements and the shareholders' equity position, it is determined that the firm owner is not expected to face financial difficulty and is capable of timely repayment of all principal and interest installments due as of the restructuring date.
- At least two years have passed from the restructuring or refinancing date, or from the date the loan was removed from the non-performing loans category (if later), and at least 10% of the restructured/refinanced principal (or the rate specified by regulations) has been repaid, with all outstanding amounts (principal and interest) settled during the restructuring/refinancing.

Corporate and commercial loans can be reclassified from non-performing to watch list if all the following conditions are met:

- The debtor's repayment capacity has improved.
- At least one year has passed since the restructuring date.
- The debtor has made all overdue payments (principal and interest) accrued after the restructuring/refinancing date or the date of classification as non-performing, whichever is earlier.
- Overdue payments have been collected, the reasons for non-performing classification have been removed, and there is no delay exceeding 30 days as of the reclassification date.

During a minimum follow-up period of two years from the restructuring/refinancing date, if a new restructuring/refinancing occurs or there is a delay exceeding 30 days, the transactions that were previously non-performing are reclassified as non-performing.

For restructured or refinanced retail loans, both performing and non-performing, they can only be removed from watch list monitoring upon full repayment of the loan.

Derecognition of Financial Assets/Liabilities

Derecognition Due to Changes in Contractual Terms

Under TFRS 9, the restructuring or modification of the contractual cash flows of a financial instrument may result in the derecognition of the existing financial asset. When a modification leads to the derecognition of the original financial asset and the subsequent recognition of a modified financial asset, the modified financial asset is considered a "new" financial asset for TFRS 9 purposes.

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VII. Explanations on Financial Assets (continued)

The Bank evaluates the characteristics of the new contractual terms both qualitatively and quantitatively.

If the contractual cash flows of a financial asset are modified or otherwise restructured but the modification does not result in derecognition, the gross carrying amount of the financial asset is recalculated. Any gain or loss arising from such restructuring is recognized in profit or loss if a significant change is identified.

Derecognition of a Financial Asset:

Before evaluating whether, and to what extent, derecognition is appropriate, the Bank determines whether those criteria should be applied to a part of a financial asset (or a part of a group of similar financial assets) or a financial asset (or a group of similar financial assets) in its entirety. Criteria is applied to a part of financial asset (or a part of a group of similar financial assets) if, and only if, the part being considered for derecognition meets one of the following three conditions: (i) The part comprises only specifically identified cash flows from a financial asset (or a group of similar financial assets) (ii) The part comprises only a fully proportionate (pro rata) share of the cash flows from a financial asset (or a group of similar financial assets) (iii) The part comprises only a fully proportionate (pro rata) share of specifically identified cash flows from a financial asset (or a group of similar financial assets).

A financial asset (or, a part of a financial asset or a part of group of financial assets, where appropriate) is derecognized when, and only when,

- The contractual rights to the cash flows from the financial asset expire; or
- The contractual rights to the cash flows from the financial asset are transferred; or retains the contractual rights to receive the cash flows of the financial asset, but assumes a contractual obligation to pay the cash flows to one or more recipients in the arrangement without material delay and:
- If the entity transfers substantially all the risks and rewards of ownership of the financial asset or,
- If the entity neither transfers nor retains substantially all the risks and rewards of ownership of the financial asset, whether it has retained control of the financial asset.

If the Bank transfers the contractual rights to the cash flows from the financial asset, or retains the contractual rights to receive the cash flows of the financial asset, but assumes a contractual obligation to pay the cash flows to one or more recipients in the arrangement without material delay and if the Bank neither transfers nor retains substantially all the risks and rewards of ownership of the financial asset, the entity shall determine whether it has retained control of the financial asset and it shall continue to recognize the financial asset to the extent of its continuing involvement in the financial asset. In this case, the entity also recognizes an associated liability. The transferred asset and the associated liability are measured on a basis that reflects the rights and obligations that the entity has retained.

The Bank has evaluated the non-performing loan portfolio of which contractual rights are transferred to the asset management companies, in the context of above statements and derecognizes the loans that are subject to agreements in which all risks and rewards are transferred to the buyer.

Derecognition of Financial Liabilities

A financial liability (or part of a financial liability) is derecognized only when it is extinguished, i.e., when the obligation specified in the contract is fulfilled, canceled, or expired.

VIII. Explanations on Expected Credit Losses

As of 1 January 2018, a loss allowance for expected credit losses is provided by Bank for all financial assets measured at amortized cost and financial assets measured at fair value through other comprehensive income, all financial assets which are not measured at fair value through profit or loss, commitments and financial guarantee contracts in accordance with TFRS 9 International Financial Reporting Standard and "Regulation on Procedures and Principles for Classification of Loans and Provisions to be Set Aside" published in the Official Gazette No. 29750 dated 22 June 2016. Equity instruments are not subject to impairment assessment as they are measured at fair value.

Expected credit losses include a probability-weighted amount that is determined by evaluating a range of possible outcomes; reasonable and supportable information that are current conditions and forecasts of future economic conditions and the time value of money.

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

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VIII. Explanations on Expected Credit Losses (continued)

Stage 1:

They are financial assets that do not have a significant increase in credit risk at initial recognition or since initial recognition. Loss allowance for impairment of credit risk for these assets is recorded in the amount of 12-month expected credit loss.

Stage 2:

In the case of a significant increase in credit risk since initial recognition the financial asset is transferred to Stage 2. Loss allowance for impairment of credit risk is determined on the basis of the instrument’s lifetime expected credit losses.

Stage 3 (Default):

Stage 3 includes financial assets that have objective evidence of impairment at the reporting date. In the calculation of expected credit losses, probability of default is considered as 100%. In determining the impairment, the Bank considers the following criteria:

- Delinquency in interest and/or principal payments by more than 90 days.
- Having the opinion that collection of principal and /or interest will be past due more than 90 days from its maturity or due date due to reasons such as having problems in the financing operating capital or creating additional liquidity due to unfavourable developments in macroeconomic conditions or in the sectors the debtor operates or, independent from all, due to adverse developments peculiar to the debtor.

The collections made based on provision provided for loans in the current period are deducted from “Expected Credit Losses” account in income statement, and the principal collections made in respect of loans that have been provision set aside in the previous periods or write-off exposures under off-balance sheet are recognized under “Other Operating Income” account.

Significant Increase in Credit Risk

The Bank performs qualitative and quantitative assessments for the determination of financial assets that will be classified as Stage 2 due to the significant increase in credit risk.

Quantitative Assessment

In the quantitative assessment, the Bank compares the credit rating (grade) at the time of loan origination with the credit rating as of the reporting date to determine whether there has been a significant increase in credit risk. During this comparison, segment- and maturity-specific significant increase in credit risk thresholds are taken into account.

If the credit rating as of the reporting date exceeds the threshold rating defined for the relevant loan, the loan is classified as Stage 2.

Qualitative Assessment

Within the scope of qualitative assessments, if any of the following criteria occurs; the related financial asset would be considered as Stage 2:

- Receivables for which principal and/or interest payments are overdue by more than 30 days but not exceeding 90 days from their due dates or payment due dates.
- Watchlist exposures,
- Forborne exposures,
- The other retail exposures which belong to an obligor who has a retail exposure that is classified as non-performing loans.

Measurement of Expected Credit Losses

The Bank calculates expected credit losses with a weighted estimate of the probabilities of credit losses over the expected life of the financial instrument. The parameters that are subject to the expected credit loss calculation are given below.

Exposure at Default (EAD): The EAD represents the incurred amortized cost for cash obligations as of reporting date. It refers to the value calculated through credit conversion factors for non-cash loans and commitments.

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VII. Explanations on Financial Assets (continued)

Credit Conversion Factor (CCF): As of the reporting date, CCF corresponds to the rate used to convert non-cash loans and commitments to loan equivalents. The Bank uses the conversion rates based on the statistical internal models developed by considering the historical data on the basis of products.

Loss Given Default (LGD): LGD is the ratio of the Bank's net economic loss in the event of default to the exposure at default. LGD is one of the main components of Expected Credit Loss (ECL) together with Probability of Default (PD) and Exposure at Default (EAD). The Bank uses the Workout LGD methodology based on realized recoveries for its non-retail credit portfolio. Recovery curves and collateral effects are taken into account, and different LGD models are applied for different segments. For retail loans, product-based historical loss rates are used. For Banks and Financial Institutions, LGD is taken as 45% in accordance with the Basel II Standardized Approach for capital adequacy.

Collateral and guarantees are the main factors that increase recovery rates and therefore reduce LGD. The Bank models collateral by considering their nature, liquidity, legal enforceability and effectiveness in collection processes.

Probability of Default (PD): PD represent the likelihood of default over a specified time period. Based on TFRS 9, the Bank uses two different PDs in order to calculate expected credit losses:

- 12-month PD: as the estimated probability of default occurring within the next 12 months following the reporting date.
- Lifetime PD: as the estimated probability of default occurring over the remaining life of the financial instrument.

The Bank divides its non-retail portfolio into Corporate, Medium and Small segments and uses 6 different internal rating models in total. In internal TFRS9 rating models that include the Corporate and Medium segments, the customer's financial information includes the results of internal and external behavioral information. In the internal rating model, which includes the Small segment, it includes the results of the customer's internal and external behavioral information. PD calculations are performed by considering historical data and current conditions. For retail portfolio, the cumulative multiplication of the 12-month averages of the roll rates for each delinquency cluster on the basis of products that are sharing common characteristics is considered as PD.

When expected credit losses are estimated, the Bank considers three scenarios (base, pessimistic and optimistic) to determine PIT PDs. Scenarios are reviewed at least once a year and revised if necessary. Each scenario has its own probability of occurrence. The weighted average of the scenarios results according to their realization probabilities determines the PIT PD on the basis of each segment. ECL calculations are made over these determined PIT PDs.

If the loan is classified as Stage 1, the loss amount is considered as the expected loss in the first 12 months. The bank calculates the 12-month expected credit loss based on an expectation of default that is likely to occur in the 12 months following the reporting date. 12-month expected credit losses are calculated by multiplying the estimated default amounts at each cash flow date by the marginal default probabilities and the loss at default rate, and then discounting the effective interest rate of the loan from the relevant date to the present.

If the loan is classified under Stage 2, expected credit losses are calculated by considering lifetime. The expected credit loss measurement, including the use of forward-looking macroeconomic scenarios is similar to that described above however the probability of default is estimate lifetime of the financial instrument.

The Bank applies an individual assessment methodology for the provisioning calculations of Stage 2 loans, in line with its established criteria. The provision amount is determined by discounting expected recoveries undergoing Concern and Gone Concern scenarios using the effective interest rate, and consolidating these based on scenario weightings.

In accordance with TFRS 9, the Bank set aside provision for Stage 3 in the calculation of expected credit losses in accordance with internal policies. The Bank makes this calculation by using default LGD rates that increase according to the time spent in default for companies below a certain threshold value, and by discounting the collection expectations individually for the financial instrument to its present value with the internal rate of return for the companies above this threshold.

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VII. Explanations on Financial Assets (continued)

For retail products sharing similar credit risk characteristics, a collective approach is used for ECL measurement. In making this calculation, the Bank takes into consideration the transition rates between the clusters in the thirty-day intervals past due of the financial assets sharing the similar credit risk characteristics as of the end of the month. The probability of loss for related cluster is calculated by multiplying the average of the 12-month transition rates corresponding to each cluster with the average of the 12-month transition rates of afterthought clusters. The outstanding balance per cluster is multiplied by the probability of loss, LGD and weighted average remaining maturity. Finally, expected credit loss is computed by applying the respective impact from the forward looking model which accounts for 3 probability weighted scenarios considering the stage and the remaining maturity of the retail product.

The Bank updates TFRS 9 models at least once a year in accordance with its internal policies. The relevant model update was performed in the fourth quarter of 2025, and the expected credit loss provisions are calculated using the updated model.

Approaches to Determine Forward Looking Economic Scenario

As mentioned above, by using scenarios linked to macroeconomic factors, the impact of future expectations for the individual portfolio is included in the calculation of expected credit losses. The macroeconomic indicators that make up these forecast models are Gross Domestic Product (GDP) and unemployment for the individual segment, and only GDP rates for the non-individual segments. The macroeconomic forecast model includes more than one scenario, and the weighted averages of the relevant scenarios are reflected in the expected loss calculation for the individual segment and in the PIT PD for non-individual segments.

The Bank considers different scenarios in the calculation of expected credit losses by evaluating current economic conditions and expert judgments. Accordingly, the macroeconomic forecast values taken into account in the calculation of expected credit loss provisions have been updated as of 31 December 2025 and are presented below.

| Date | GDP |
|------|-------|
| 2026 | 3.85% |
| 2027 | 4.35% |
| 2028 | 4.45% |

Financial Assets Measured at Fair Value through Other Comprehensive Income (FVOCI)

As of 1 January 2018, The Bank applied the impairment requirements for the recognition and measurement of a loss allowance for financial assets that are measured at fair value through other comprehensive income in accordance with TFRS 9 principles. However, the loss allowance is recognised in other comprehensive income and does not reduce the carrying amount of the financial asset in the statement of financial position.

When the related financial asset is de-recognised from the financial statement, the loss allowance for expected credit losses previously reflected to the other comprehensive income is classified under the profit-loss statement.

Low Credit Risk

The definition of low credit risk is applied to banks, financial institutions, and central governments that are rated as investment grade or higher by external credit rating agencies and are therefore considered to have low credit risk. Such financial instruments are classified as Stage 1 under all circumstances. This definition also includes financial instruments whose credit ratings have deteriorated between the origination and reporting dates but continue to be rated as investment grade or higher as of the reporting date.

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VII. Explanations on Financial Assets (continued)

Explanations on the Write-off Policy

Within the scope of the “Regulation on the Amendment of the Regulation on the Procedures and Principles for the Classification of Loans and Provisions to be Set Aside for These Loans,” which was published in the Official Gazette dated 27 November 2019 and numbered 30961 and entered into force, the Bank may derecognize the portion of its loans classified as “Group V – Loss Loans” for which there is no reasonable expectation of recovery. In determining whether a reasonable expectation of recovery exists, the Bank performs both objective and subjective assessments.

For the portions of loans for which collection is not expected, expected credit loss allowances are recognized in accordance with TFRS 9. Accordingly, the portions of loans that are deemed to have no reasonable expectation of recovery and that are currently monitored by the Bank under the classification of “Group V – Loss Loans” are subject to write-off up to the amount of the related allowance set aside.

IX. Explanations on Offsetting of Financial Instruments

Financial assets and liabilities are offset when the Bank has a legally enforceable right to set off, and the intention of collecting or paying the net amount of related assets and liabilities or the right to offset the assets and liabilities simultaneously. Otherwise, there is not any offsetting transaction about financial assets and liabilities.

X. Explanations on Sales and Repurchase Agreements and Lending of Securities

The sales and purchase of government securities under repurchase agreements made with the customers are being recorded in balance sheet accounts in accordance with the Uniform Chart of Accounts. Accordingly in the financial statements, the government bonds and treasury bills sold to customers under repurchase agreements are classified under financial assets at fair value through profit or loss, financial assets at fair value through other comprehensive income and financial assets measured at amortized cost depending on the portfolio they are originally included in and are valued according to the valuation principles of the related portfolios. Funds obtained from repurchase agreements are classified as a separate sub-account under money markets borrowings account in the liabilities.

Funds given against securities purchased under agreements to resell (“reverse repo”) are accounted under “Receivables from reverse repurchase agreements” on the balance sheet. The difference between the purchase and determined re-sell price is accrued over the life of repurchase agreements.

The income and expenses from these transactions are reflected to the “Interest Income on Marketable Securities” and “Interest Expense on Money Market Borrowings” accounts in the income statement.

XI. Explanations on Assets Held for Sale and Discontinued Operations

Property and equipment held-for-sale consist of tangible assets that were acquired due to non-performing receivables and are accounted in the unconsolidated financial statements in accordance with the regulations of “Turkish Financial Reporting Standard for Assets Held for Sale and Discontinued Operations (TFRS 5)”.

An asset (or a group of assets to be disposed) is regarded as “Asset held for sale” only when the sale is highly probable and the asset (or a group of assets to be disposed) is available for immediate sale in its present condition. For a highly probable sale, there must be a valid plan prepared by the management for the sale of asset including identification of possible buyers and completion of sale process. Furthermore, the asset should be actively in the market at a price consistent with its fair value.

Various events or circumstances may extend the completion time of the sale transaction beyond one year. Assets are continued to be classified as held for sale if there is sufficient evidence that the delay is due to events or conditions beyond the Bank's control and that the Bank's plan to sell the related asset (or disposal group) is in progress.

A discontinued operation is a division of a business that is classified as disposed or held for sale. The results related to discontinuing operations are presented separately in the profit or loss statement. As of 31 December 2025 and 31 December 2024 the Bank does not have any discontinued operations.

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XII. Explanations on Goodwill and Other Intangible Assets

There is no goodwill regarding the investments in associates and subsidiaries.

Other intangible assets are accounted for at cost less accumulated amortization. Other intangible assets are amortized with straight-line method based on their economic lives. There have been no changes in the amortization calculation method during the current period.

Computer software purchased from third parties is classified under intangible rights and presented within other intangible assets.

XIII. Explanations on Tangible Fixed Assets

Tangible fixed assets are accounted for at acquisition cost less accumulated depreciation.

Depreciation of assets held less than one year as of the balance sheet date is accounted for proportionately. Depreciation method has not changed in the current period. The annual rates used, which approximate rates based on the estimated economic useful lives of the related assets, are as follows:

| | % |
|--------------------------------|-------|
| Buildings | 2 |
| Safety box | 2-13 |
| ATM | 10 |
| Furniture, fixtures and others | 7-33 |
| Office equipment’s | 10-25 |

Gain or loss resulting from disposals of the tangible fixed assets is reflected to the income statement as the difference between the net proceeds and net book value.

Normal maintenance and repair cost of the properties are expensed.

There is no pledge, mortgage, or any other lien on tangible fixed assets.

Branches, service buildings and vehicles subject to operational lease are accounted in accordance with TFRS 16 as of 1 January 2019.

At the commencement date, the Bank measures the right-of-use asset in accordance with TFRS 16. The depreciation requirements in TAS 16 Property, Plant and Equipment is applied in depreciating real assets considered as right-of-use asset. Amortization calculation considers the length of contract as useful lifetime.

The amortization expenses related to operational leases subject to TFRS 16 are recorded in profit/loss table under amortization expenses of tangible asset.

The Bank has started to account real estates booked under the tangible assets with revalued amount instead of cost values in accordance with “TAS 16 Plant and Equipment” on 31 December 2024. As of 31 December 2024, the revaluation difference arising from the valuations made by the appraisal firms authorized by Capital Markets Board (“CMB”) and BRSA has been booked in other accumulated comprehensive income that will not be reclassified in profit or loss line under the Shareholders’ Equity.

XIV. Explanations on Leasing Transactions

Tangible assets acquired through financial leasing are recognized as assets and the related liabilities as lease payables in assets and liabilities, respectively. Financial costs on leasing agreements are distributed throughout the lease periods at fixed interest rates. Interest expenses and foreign exchange losses related with financial leasing are accounted in income statement. Depreciation for assets acquired through financial leases is calculated consistently with the same principle as for the tangible assets.

As of the balance sheet date, the Bank does not have authorization for any financial leasing transactions as lessor.

a. Disclosures of TFRS 16

Bank- lessee:

The Bank assesses whether the contract has the quality of a lease or whether the lease includes the transaction at the beginning of a contract. In case the contract is transferred for a certain period of time to control the use of the asset defined for a price, it is either leased or includes a lease. The Bank reflects the existence of a right of use and a lease liability to the financial statements at the effective date of the lease.

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XIV. Explanations on Leasing Transactions (continued)

Right of use assets:

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

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

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

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

TAS 16 Impairment of Assets is applied to determine whether the real estates considered as right-of-use assets are impaired and to account for any impairment loss identified.

The Lease Obligations:

At the effective date of the lease, the Bank measures its leasing liability at the present value of the lease payments not paid at that time. Lease payments are discounted using the Bank's average borrowing interest rates.

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

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

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

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

XV. Explanations on Provisions and Contingent Liabilities

Provisions are recognized when there is a present obligation due to a past event, it is probable that an outflow of resources embodying economic benefits will be required to settle the obligation and a reliable estimate can be made of the amount of the obligation. Provisions are determined by using the Bank’s best expectation of expenses in fulfilling the obligation and discounted to present value if material.

XVI. Explanations on Liabilities Regarding Employee Benefits

In accordance with the existing labor law, the Bank is required to make lump-sum termination indemnities to each employee who has completed over one year of service and whose employment is terminated due to retirement or for reasons other than resignation and misconduct.

The Bank has calculated provision for employee severance benefits in the accompanying financial statements in accordance with TAS 19 “Employee Benefits” by using the “Projection Method” based on their past experiences in the issues of completion of personnel service period and severance pay eligibility and discounted the total provision by using the current market yield at the balance sheet date.

The Bank has no retirement fund or foundation of which its employees are members.

Defined Contribution Plans:

The Bank pays contributions to the Social Security Institution of Turkey on a mandatory basis. The Bank has no further payment obligations once the contributions have been paid. The contributions are recognized as employee benefit expense when they are due.

Short-term Employee Benefits:

In accordance with TAS 19 “Turkish Accounting Standard on Employee Benefits”; defined liabilities that arise from unused leave payments are accrued in the related period and are not discounted.

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XVII. Explanations on Taxation

Corporate Tax:

The Bank are subject to the tax legislation and practices in force in Türkiye. Corporate income tax is declared by the evening of the last day of the fourth month following the end of the relevant accounting period and is paid in a single installment by the end of that month. Companies are required to calculate provisional tax on their financial profits realized in quarterly periods using the applicable tax rate, declare it by the 17th day of the second month following the relevant period, and pay it by the evening of the same day. Provisional taxes paid during the year are offset against the corporate income tax calculated on the annual corporate income tax return for that year. If there remains an amount of provisional tax paid despite the offset, such amount may be refunded in cash or offset against other financial liabilities.

In Türkiye, the commercial profit of companies is subject to corporate income tax based on the statutory tax base calculated by adding non-deductible expenses as required by tax legislation and deducting the exemptions and deductions stipulated in tax legislation. The general corporate income tax rate applied to this tax base is 30% for banks, companies within the scope of Law No. 6361, electronic payment and money institutions, authorized foreign exchange institutions, asset management companies, capital market institutions, as well as insurance and reinsurance companies and pension companies, for profits earned in the 2023 fiscal year and subsequent taxation periods. Accordingly, while the Bank used a tax rate of 30% in the calculation of current period tax and deferred tax for 2025 (December 31, 2024: 30%).

In addition, pursuant to Article 32/C added to the Corporate Income Tax Law, for profits earned in the 2025 fiscal year and subsequent taxation periods, the corporate income tax calculated by taking into account Articles 32 and 32/A of the Corporate Income Tax Law may not be less than 10% of the corporate income before deductions and exemptions. The effects of this regulation on the current period tax expense and on the assessment of the recoverability of deferred tax assets are taken into consideration.

With the General Communiqué on Tax Procedure Law No. 555 published in the Official Gazette (2nd Repetitive) dated December 30, 2023 and numbered 32415, pursuant to Article 298 (repeated) of the Tax Procedure Law No. 213, it became mandatory for enterprises operating in Türkiye to apply inflation accounting to their financial statements prepared under tax legislation for the 2023 accounting period. These inflation-adjusted financial statements were taken as the opening balance sheets of the financial statements prepared under tax legislation for tax returns prepared as of January 1, 2024. Accordingly, the Company's financial statements prepared for tax purposes have been subject to inflation adjustment starting from the 2023 accounting period.

However, according to Article 17 of Law No. 7491 titled "Law on Amendments to Certain Laws and Decree Laws," published in the Official Gazette dated December 28, 2023 and numbered 32413, it has been enacted that profit/loss differences arising from inflation adjustments to be made in the 2024 and 2025 accounting periods, including provisional tax periods, by banks, companies within the scope of the Financial Leasing, Factoring, Financing and Savings Financing Companies Law No. 6361 dated November 21, 2012, payment and electronic money institutions, authorized foreign exchange institutions, asset management companies, capital market institutions, as well as insurance and reinsurance companies and pension companies, shall not be taken into account in the determination of taxable income. Therefore, no current period tax expense arose from the application of inflation accounting in the relevant periods.

Furthermore, pursuant to Provisional Article 37 added to the Tax Procedure Law and published in the Official Gazette dated December 25, 2025 and numbered 33118, financial statements prepared under tax legislation shall not be subject to inflation adjustment in the 2025 accounting period as well as in the 2026 and 2027 accounting periods, including provisional tax periods, regardless of whether the conditions for inflation adjustment are met. In these periods, pursuant to paragraph (Ç) of Article 298 (repeated) of the Tax Procedure Law, depreciable assets included in financial statements prepared under tax legislation and the accumulated depreciation related thereto included in the liabilities of such financial statements may be subject to revaluation for tax purposes. If the value increase amounts arising from such revaluation are transferred to any other account in any manner other than being added to capital or withdrawn from the business, such portions shall be subject to income or corporate income tax in the current period, without being associated with the income of the period in which the transaction is made. The Bank benefited from the relevant revaluation opportunity in its financial statements as of December 31, 2025.

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XVII. Explanations on Taxation (continued)

Corporate Tax (continued)

According to Provisional Article 37 of the Tax Procedure Law, the tax effects arising from the fact that the financial statements as of December 31, 2025 were not subject to inflation adjustment were taken into account in the deferred tax calculation as of December 31, 2025.

Tax legislation in Türkiye does not allow the Company and its subsidiaries to file a consolidated tax return. Therefore, the tax provision reflected in the financial statements has been calculated separately on a company-by-company basis.

According to the Corporate Income Tax Law, tax losses shown on the tax return may be offset against the corporate income tax base of the period, provided that they do not exceed five years. There is no practice of reaching a settlement with the tax authority regarding taxes payable in Türkiye. Authorities authorized to conduct tax audits may examine tax returns and the underlying accounting records for a period of five years following the accounting period and may make additional tax assessments based on their findings.

Dividend payments made by resident joint stock companies in Türkiye to parties other than those exempt from or not liable for corporate income tax and income tax, as well as to resident and non-resident individuals and non-resident legal entities, are subject to a 15% withholding tax. Dividend distributions are subject to withholding tax, which is declared in the period in which the dividend is paid in cash or on account.

Dividend payments made by resident joint stock companies in Türkiye to other resident joint stock companies in Türkiye are not subject to income tax. In addition, no income tax is calculated if profits are not distributed or are added to capital.

In the application of withholding tax rates on profit distributions made to non-resident corporations and individuals, the withholding tax rates stipulated in the relevant Double Taxation Avoidance Agreements are also taken into consideration.

Dividend income derived by corporations from participation in the capital of another fully liable corporation is exempt from corporate income tax. In addition, 50% of the gains arising from the sale of participation shares that have been held in the assets of corporations for at least two full years, as well as founder's shares, usufruct certificates, pre-emptive rights held for the same period, and participation units of investment funds that fall within the scope of income exemptions under the Corporate Income Tax Law, are exempt from corporate income tax. Likewise, 50% of the gains arising from the sale of immovable properties (real estate) held for the same period, together with founder's shares, usufruct certificates, and pre-emptive rights related thereto, were exempt from corporate income tax. However, with the amendment made as of July 15, 2023, the 50% tax exemption stipulated in the Corporate Income Tax Law for gains from the sale of immovable properties has been abolished. Nevertheless, this exemption will be applied at a rate of 25% for the sale of immovable properties that were included in the assets of enterprises before July 15, 2023.

In order to benefit from the exemption, the relevant gain must be retained in a special fund account in the liabilities section of the financial statements prepared under tax legislation and must not be withdrawn from the business for a period of five years. The relevant gain may be added to capital within this period. The sales proceeds must be collected by the end of the second calendar year following the year in which the sale takes place.

Transfer Pricing Regulations

In Türkiye, transfer pricing regulations are set out in Article 13 of the Corporate Income Tax Law titled "Disguised Profit Distribution through Transfer Pricing." The Communiqué dated November 18, 2007 regulates the details of the application regarding disguised profit distribution through transfer pricing.

If a taxpayer purchases or sells goods or services with related parties at prices or amounts determined in violation of the arm's length principle, the profit shall be deemed to have been distributed wholly or partially in a disguised manner through transfer pricing. Such disguised profit distribution through transfer pricing is not deductible in determining corporate income for corporate income tax purposes and is considered as distributed dividends.

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XVII. Explanations on Taxation (continued)

Deferred Tax Liability / Asset:

The Bank calculates and reflects deferred tax asset or liability on timing differences which will result in taxable or deductible amounts in determining taxable profit of future periods.

In accordance with TAS 12 “Turkish Accounting Standard on Income Taxes” the Bank calculates deferred tax asset on carry forward tax losses and all deductible temporary differences, if sufficient taxable profit within five-year period to recover such amounts is probable; as well as deferred tax liability on all taxable temporary differences.

The book value of the deferred tax asset is reviewed at the end of each reporting period. The book value of a deferred tax asset is reduced to the extent that it is no longer probable that sufficient financial profit will be available to allow the benefit of part or all of the deferred tax asset to be obtained.

If the deferred tax transactions and other issues are recognized (accounted) in profit and loss, related tax effects are recognized in profit and loss. On the other hand, if the deferred tax transactions and other issues are recognized (accounted) in equity accounts, related tax effects are also recognized (accounted) in equity accounts.

Deferred tax assets and liabilities are reflected in the accompanying financial statements on a net basis.

The net deferred tax asset is included in deferred tax asset and the net deferred tax liability is reflected under deferred tax liability on the balance sheet.

In the deferred tax calculation, the enacted tax rate, in accordance with the tax legislation, is used as of the balance sheet date.

XVIII. Additional Explanations on Borrowings

The borrowing costs related to purchase, production, or construction of qualifying assets that require significant time to be prepared for use and sale are included in the cost of assets until the relevant assets become ready to be used or to be sold. Financial investment income obtained by temporary placement of undisbursed investment loan in financial investments is offset against borrowing costs qualified for capitalization.

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

The Bank has not issued convertible bonds.

XIX. Explanations on Issued Share Certificates

Direct transaction costs related to issuance of stock certificates are recognized as discount from equity.

XX. Explanations on Avalized Drafts and Acceptances

Avalized draft and acceptances are realized simultaneously with the payment dates of the customers and they are presented as probable commitments in off-balance sheet accounts.

XXI. Explanations on Government Incentives

There are no government incentives utilized by the Bank.

XXII. Explanations on Segment Reporting

Reporting according to the operational segment is presented in Note XII of Section Four.

XXIII. Explanations on Reclassifications

None.

XXIV. Related Parties

For the purpose of these financial statements, shareholders of the Bank, key management personnel and board members together with their families and companies controlled by/subsidiary with them, associated companies and joint ventures and the Fund providing post-employment benefits are considered and referred to as related parties in accordance with TAS 24 “Related Parties”.

The transactions with related parties are disclosed in detail in Note VII of Section Five.

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XXV. Cash and Cash Equivalents

For the purposes of preparing the cash flow statements, “Cash” is defined as cash on hand, cash in vaults, cash in transit, purchased bank drafts, and demand deposits held at banks, including the Central Bank of the Republic of Türkiye. “Cash equivalents” are defined as interbank money market placements with original maturities of less than three months, time deposits held at banks, and investments in marketable securities other than equities.

XXVI. Explanations on Other Disclosures

None.

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SECTION FOUR

INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT OF THE BANK

I. Explanations on Equity

As of 31 December 2025, Bank's total capital (tier I capital and tier II capital) has been calculated as TL 9.842.896 and capital adequacy ratio is 16,29%. As of 31 December 2024, Bank's total capital (tier I capital and tier II capital) amounted to TL 7.356.372 and capital adequacy ratio was 16,47%. These ratios are above the minimum ratio required by the legislation.

a. Information about Total Capital:

| | Current Period 31 December 2025 | Prior Period 31 December 2024 |
|---|------------------------------------|----------------------------------|
| COMMON EQUITY TIER 1 CAPITAL | | |
| Paid-up Capital following all debts in terms of claim in liquidation of the Bank (*) | 9.237.390 | 3.288.842 |
| Share issue premiums | - | - |
| Reserves (**) | 2.553.987 | 2.883.521 |
| Gains recognized in equity as per TAS | 371.212 | - |
| Profit | (1.868.165) | (329.534) |
| Current Period Profit | (1.868.165) | (329.534) |
| Prior Period Profit | - | - |
| Shares acquired free of charge from subsidiaries, affiliates and jointly controlled partnerships and cannot be recognized within profit for the period | - | - |
| Common Equity Tier 1 Capital Before Deductions | 10.294.424 | 5.842.829 |
| Deductions from Common Equity Tier 1 Capital | | |
| Common Equity as per the 1st clause of Provisional Article 9 of the Regulation on the Equity of Banks | - | - |
| Portion of the current and prior periods' losses which cannot be covered through reserves and losses reflected in equity in accordance with TAS | - | 21.613 |
| Improvement costs for operating leasing | 161.785 | 99.295 |
| Goodwill (net of related tax liability) | - | - |
| Other intangibles other than mortgage-servicing rights (net of related tax liability) | 1.438.538 | 966.133 |
| Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability) | - | - |
| Differences are not recognized at the fair value of assets and liabilities subject to hedge of cash flow risk | - | - |
| Communiqué Related to Principles of the amount credit risk calculated with the Internal Ratings Based Approach, total expected loss amount exceeds the total provision | - | - |
| Gains arising from securitization transactions | - | - |
| Unrealized gains and losses due to changes in own credit risk on fair valued liabilities | - | - |
| Defined-benefit pension fund net assets | - | - |
| Direct and indirect investments of the Bank in its own Common Equity | - | - |
| Shares obtained contrary to the 4th clause of the 56th Article of the Law | - | - |
| Portion of the total of net long positions of investments made in equity items of banks and financial institutions outside the scope of consolidation where the Bank owns 10% or less of the issued common share capital exceeding 10% of Common Equity of the Bank | - | - |
| Portion of the total of net long positions of investments made in equity items of banks and financial institutions outside the scope of consolidation where the Bank owns 10% or more of the issued common share capital exceeding 10% of Common Equity of the Bank | - | - |
| Portion of mortgage servicing rights exceeding 10% of the Common Equity | - | - |
| Portion of deferred tax assets based on temporary differences exceeding 10% of the Common Equity | 1.856.037 | 1.739.600 |
| Amount exceeding 15% of the common equity as per the 2nd clause of the Provisional Article 2 of the Regulation on the Equity of Banks | - | - |
| Excess amount arising from the net long positions of investments in common equity items of banks and financial institutions outside the scope of consolidation where the Bank owns 10% or more of the issued common share capital | - | - |
| Excess amount arising from mortgage servicing rights | - | - |
| Excess amount arising from deferred tax assets based on temporary differences | - | - |
| Other items to be defined by the BRSA | - | - |
| Deductions to be made from common equity due to insufficient Additional Tier I Capital or Tier II Capital | - | - |
| Total Deductions From Common Equity Tier 1 Capital | 3.456.360 | 2.826.641 |
| The positive difference between the expected loan loss provisions under TFRS 9 and the total provision amount calculated before the application of TFRS 9 | - | - |
| Total Common Equity Tier 1 Capital | 6.838.064 | 3.016.188 |

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I. Explanations on Equity (continued)

| | Current Period 31 December 2025 | Prior Period 31 December 2024 |
|--|------------------------------------|----------------------------------|
| ADDITIONAL TIER I CAPITAL | | |
| Preferred Stock not Included in Common Equity and the Related Share Premiums | - | - |
| Debt instruments and premiums approved by BRSA | - | - |
| Debt instruments and premiums approved by BRSA (Temporary Article 4) | - | - |
| Additional Tier I Capital before Deductions | | |
| Deductions from Additional Tier I Capital | | |
| Direct and indirect investments of the Bank in its own Additional Tier I Capital | - | - |
| Investments of Bank to Banks that invest in Bank's additional equity and components of equity issued by financial institutions with compatible with Article 7. | - | - |
| Total of Net Long Positions of the Investments in Equity Items of Unconsolidated Banks and Financial Institutions where the Bank Owns 10% or less of the Issued Share Capital Exceeding the 10% Threshold of above Tier I Capital | - | - |
| The Total of Net Long Position of the Direct or Indirect Investments in Additional Tier I Capital of Unconsolidated Banks and Financial Institutions where the Bank Owns more than 10% of the Issued Share Capital | - | - |
| Other items to be defined by the BRSA | - | - |
| Transition from the Core Capital to Continue to deduce Components | | |
| Goodwill and other intangible assets and related deferred tax liabilities which will not deducted from Common Equity Tier 1 capital for the purposes of the first sub-paragraph of the Provisional Article 2 of the Regulation on Banks' Own Funds (-) | - | - |
| Net deferred tax asset/liability which is not deducted from Common Equity Tier 1 capital for the purposes of the sub-paragraph of the Provisional Article 2 of the Regulation on Banks' Own Funds (-) | - | - |
| Deductions to be made from common equity in the case that adequate Additional Tier I Capital or Tier II Capital is not available (-) | - | - |
| Total Deductions From Additional Tier I Capital | - | - |
| Total Additional Tier I Capital | - | - |
| Total Tier I Capital (Tier I Capital=Common Equity+Additional Tier I Capital) | 6.838.064 | 3.016.188 |
| TIER II CAPITAL | | |
| Debt instruments and share issue premiums deemed suitable by the BRSA (***) | 3.416.627 | 4.753.830 |
| Debt instruments and share issue premiums deemed suitable by BRSA (Temporary Article 4) | - | - |
| Provisions (Article 8 of the Regulation on the Equity of Banks) | 640.937 | 452.108 |
| Tier II Capital Before Deductions | 4.057.564 | 5.205.938 |
| Deductions From Tier II Capital | | |
| Direct and indirect investments of the Bank on its own Tier II Capital (-) | 1.052.732 | 865.754 |
| Investments of Bank to Banks that invest on Bank's Tier 2 and components of equity issued by financial institutions with the conditions declared in Article 8. | - | - |
| Portion of the total of net long positions of investments made in equity items of banks and financial institutions outside the scope of consolidation when the Bank owns 10% or less of the issued common share capital exceeding 10% of Common Equity of the Bank (-) | - | - |
| Portion of the total of net long positions of investments made in Additional Tier I Capital item of banks and financial institutions outside the scope of consolidation where the Bank owns 10% or more of the issued common share capital exceeding 10% of Common Equity of the Bank | - | - |
| Other items to be defined by the BRSA (-) | - | - |
| Total Deductions from Tier II Capital | 1.052.732 | 865.754 |
| Total Tier II Capital | 3.004.832 | 4.340.184 |
| Total Capital (The sum of Tier I Capital and Tier II Capital) | 9.842.896 | 7.356.372 |
| Deductions from Total Capital | | |
| Deductions from Capital Loans granted contrary to the 50th and 51th Article of the Law | - | - |
| Net Book Values of Movables and Immovables Exceeding the Limit Defined in the Article 57, Clause 1 of the Banking Law and the Assets Acquired against Overdue Receivables and Held for Sale but Retained more than Five Years | - | - |
| Other items to be defined by the BRSA (-) | - | - |
| In transition from Total Core Capital and Supplementary Capital (the capital) to Continue to Download Components | | |
| The Sum of net long positions of investments (the portion which exceeds the 10% of Banks Common Equity) in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity which will not deducted from Common Equity Tier 1 capital, Additional Tier 1 capital, Tier 2 capital for the purposes of the first sub-paragraph of the Provisional Article 2 of the Regulation on Banks' Own Funds (-) | - | - |
| The Sum of net long positions of investments in the Additional Tier 1 capital and Tier 2 capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity which will not deducted from Common Equity Tier 1 capital, Additional Tier 1 capital, Tier 2 capital for the purposes of the first sub-paragraph of the Provisional Article 2 of the Regulation on Banks' Own Funds (-) | - | - |
| The Sum of net long positions of investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity, mortgage servicing rights, deferred tax assets arising from temporary differences which will not deducted from Common Equity Tier 1 capital for the purposes of the first sub-paragraph of the Provisional Article 2 of the Regulation on Banks' Own Funds (-) | - | - |
| Total Capital (The sum of Tier I Capital and Tier II Capital and After The Deductions from Total Capital) | - | - |

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I. Explanations on Equity (continued)

| | Current Period 31 December 2025 | Prior Period 31 December 2024 |
|--|------------------------------------|----------------------------------|
| TOTAL CAPITAL | | |
| Total Capital (TIER I Capital and TIER II Capital) | 9.842.896 | 7.356.372 |
| Total risk weighted amounts | 60.439.775 | 44.674.139 |
| CAPITAL ADEQUACY RATIOS | | |
| Core Capital Adequacy Ratio | 11,31 | 6,75 |
| Tier I Capital Adequacy Ratio | 11,31 | 6,75 |
| Capital Adequacy Ratio | 16,29 | 16,47 |
| BUFFERS | | |
| Total buffer requirement | 2,500 | 2,501 |
| Capital conservation buffer requirement | 2,500 | 2,500 |
| Bank specific counter-cyclical buffer requirement | 0,000 | 0,001 |
| Systemic important bank buffer ratio | - | - |
| The ratio of Additional Common Equity Tier I capital which will be calculated by the first paragraph of the Article 4 of Regulation on Capital Conservation and Countercyclical Capital buffers to Risk Weighted Assets | 6,81 | 2,25 |
| Amounts Lower Than Excesses as per Deduction Rules | | |
| Portion of the total of net long positions of investments in equity items of unconsolidated banks and financial institutions where the bank owns 10% or less of the issued share capital exceeding the 10% threshold of above Tier I capital | - | - |
| Portion of the total of investments in equity items of unconsolidated banks and financial institutions where the bank owns 10% or less of the issued share capital exceeding the 10% threshold of above Tier I capital | - | - |
| Amount arising from deferred tax assets based on temporary differences | - | - |
| Limits related to provisions considered in Tier II calculation | - | - |
| Limits related to provisions considered in Tier II calculation | | |
| General provisions for standard based receivables (before tenthousandtwentyfive limitation) | 2.030.616 | 1.758.593 |
| Up to 1.25% of total risk-weighted amount of general reserves for receivables where the standard approach used | 640.937 | 452.108 |
| Excess amount of total provision amount to credit risk Amount of the Internal Ratings Based Approach in accordance with the Communiqué on the Calculation | - | - |
| Excess amount of total provision amount to 0,6% of risk weighted receivables of credit risk Amount of the Internal Ratings Based Approach in accordance with the Communiqué on the Calculation | - | - |
| Debt instruments subjected to Article 4 (to be implemented between January 1, 2018 and January 1, 2022) | | |
| Upper limit for Additional Tier I Capital subjected to temporary Article 4 | - | - |
| Amounts Excess the Limits of Additional Tier I Capital subjected to temporary Article 4 | - | - |
| Upper limit for Additional Tier II Capital subjected to temporary Article 4 | - | - |
| Amounts Excess the Limits of Additional Tier II Capital subjected to temporary Article 4 | - | - |

(*) With the BRSA's letter numbered E-32521522-101.01.04-168271 dated 14 October 2025, it has been deemed appropriate for our Bank to take into account the resource of TL 3.975.579 (USD 100 Million) under the "Other Liabilities" item in the Bank's Financial Position Statement in the calculation of common equity Tier I capital within the scope of the Regulation on Equity of Banks, starting from 01.07.2025 until the capital increase is registered, based on the period-end exchange rate of 30.06.2025. Capital Adequacy Ratio is calculated accordingly.

The Bank's paid-in capital of TL 5.261.811 was increased by TL 4.418.133 to TL 9.679.944 pursuant to the resolution adopted at the Extraordinary General Assembly held on 11 February 2026. The capital increase was registered on 17 February 2026.

(**) At the Ordinary General Assembly meeting held on March 26, 2025, it was decided to offset the Bank's net loss of TL 329.534 for 2024 from the Extraordinary Reserves.

(***) The Bank, on August 1, 2017 issued the Basel III compliant, 10 year, USD 300 million bond to foreign domicile investors and with the permission of BRSA dated July 17, 2017, classified it as Tier II sub-loan. The Bank, pursuant to the approval of the BRSA on 26 September 2018, bought back USD 24.535 thousands of Tier II sub-loan as of 31 December 2025, and the relevant amount has been deducted from the capital amount in the equity calculation. The Bank has not redeemed or cancelled the shares in circulation, thus selling back any portion of such amount at any time is completely at the Bank management's discretion. On August 1, 2022, the early pay option of the subordinated bond has not been exercised and the coupon interest for the coming periods has been set at 8,606%.

As of 31 December 2025, the Bank has calculated the credit risk amount based on the Banking Regulation and Supervision Agency's decision numbered 10747 and dated 12 December 2023, taking into account the Central Bank's foreign exchange buying rates as of 26 June 2023. In addition, negative net valuation differences of securities classified under "Fair Value through Other Comprehensive Income" portfolio and acquired before 1 January 2024 are not taken into account in the calculation of Capital. If the aforementioned regulatory changes had not been taken into consideration, the capital adequacy ratio as of 31 December 2025 would have been 14.23%.

Information on the reconciliation of Total Capital and Shareholders' Equity:

The difference between Total Capital and Shareholders' Equity in the unconsolidated balance sheet mainly arises from expected credit loss provisions (for stage I and stage II loans) and subordinated loans. In the calculation of Total Capital, up to 1,25% of expected credit loss from stage I and stage II over total credit risk amount is added to Total Capital. Also, subordinated loans' nominal amount, by reducing 20% each year if the remaining maturity is less than 5 years, is considered as Tier II Capital. In addition; leasehold improvement costs (presented under the Tangible Assets item in the balance sheet) and Intangible Fixed Assets are deducted from Total Capital in the calculation of capital adequacy. Lastly, within the scope of the BRSA's Board Decision dated 12 December 2023, in case the net valuation differences of the securities in the portfolio of "Securities at Fair Value through Other Comprehensive Income" as of 1 January, 2024 are negative, these differences are not taken into account in the calculated equity amount.

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I. Explanations on Equity (continued)

Details on Subordinated Liabilities:

| | |
|--|--|
| Lender | Odea Bank A.Ş |
| Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement) | XS1655085485/ US67576MAA27 |
| Governing law(s) of the instrument | It is subject to English law additionally certain articles are subject to Turkish law. It has been issued under the "Communiqué on Borrowing Instruments" of the CMB and the "Regulation on Equities of Banks" of the BRSA. |
| Regulatory treatment | Tier II Capital |
| Subject to 10% deduction as of 1/1/2015 | No |
| Eligible at stand-alone / consolidated (*) | Stand Alone |
| Instrument type (types to be specified by each jurisdiction) | Subordinated Loan |
| Amount recognised in regulatory capital (Currency in thousand, as of most recent reporting date) (**) | 2.363.895 |
| Per value of instrument (Thousand USD) (***) | 275.465 |
| Accounting classification | Liability-Subordinated Loans |
| Original date of issuance | 01/08/2017 |
| Perpetual or dated | 10 Years Dated |
| Original maturity date | - |
| Issuer call subject to prior supervisory approval | Yes |
| Optional call date, contingent call dates and redemption amount (****) | None. |
| Subsequent call dates, if applicable | - |
| Coupons / dividends | - |
| Fixed or floating dividend/coupon | Fixed |
| Coupon rate and any related index | 8,606% |
| Existence of a dividend stopper | - |
| Fully discretionary, partially discretionary or mandatory | - |
| Existence of step up or other incentive to redeem | - |
| Noncumulative or cumulative | Noncumulative |
| Convertible or non-convertible | None |
| If convertible, conversion trigger (s) | None |
| If convertible, fully or partially | None |
| If convertible, conversion rate | None |
| If convertible, mandatory or optional conversion | None |
| If convertible, specify instrument type convertible into | None |
| If convertible, specify issuer of instrument it converts into | None |
| Write-down feature | Yes |
| If write-down, write-down trigger(s) | Due to the losses incurred, where the Bank is at the point at which the BRSA may determine pursuant to Article 71 of the Banking Law that: (1) its operating license is to be revoked and the Bank is liquidated or (2) the rights of all of its shareholders (except to dividends), and the management and supervision of the Bank, are to be transferred to the SDIF on the condition that losses are deducted from the capital of existing shareholders (occurrence of either condition means the issuer has become non-viable), or (3) it is probable that the Issuer will become non-viable; then the bonds can be written-down |
| If write-down, full or partial | Fully or partially |
| If write-down, permanent or temporary | Permanent |
| If temporary write-down, description of write-up mechanism | There are no any temporary write-up mechanisms. |
| Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | In priority of receivables, it comes after the debt instruments which are nonsubordinated loans. |
| Whether the sub-loan agreement contains all the items stated within the article number 7 and 8 of "Own fund regulation" or not | The instrument is in compliance with article number 8. |
| Details of above mentioned items within article number 7 and 8 of "Own fund regulation" | The instrument is not in compliant with article numbered 7. |

(*) As of most recent reporting date, the bank does not have participation or subsidiary company.

(**) Does not include accrued interests.

(***) On 1 August 2017, the Bank issued Basel III compliant bonds with a maturity of 10 years, amounting to USD 300 million, to be sold to real and legal persons residing abroad. According to the BRSA's letter of 17 July 2017, the bond has been classified as supplementary capital in accordance with the Regulation on Banks' Equity. Pursuant to the approval of the BRSA with the letter dated September 26, 2018, the Bank repurchased US\$ 24.535 thousand subordinated bonds as of December 31, 2025 and made a deduction from the contribution capital amount in the equity calculation. The shares have not been canceled by the Bank, and their re-circulation is at the disposal of the Bank.

(****) On August 1, 2022, the early pay option of the subordinated bond has not been exercised and the coupon interest for the coming periods has been set at 8,606%.

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I. Explanations on Equity (continued)

Explanations on Internal Capital Management

"Internal Capital Requirement Assessment Process" and "Risk Strategy" were prepared by the Bank in order to define the internal capital requirement assessment process and were approved by the Board of Directors in August 2012. In this process and strategy, criteria have been determined to ensure the maintenance of the Bank's capital adequacy in accordance with the risk profile and risk appetite. Internal capital requirement assessment methodology is considered as a developing and living process and work plans are created for future periods.

Capital adequacy ratio is calculated monthly by the Risk Management Group, when requested by the Senior Management, information is provided about the capital need in accordance with the strategic plans and studies are carried out on internal capital management. The design and execution of the capital requirement internal evaluation process is carried out by the Risk Management Group. The Risk Management Group informs the Senior Management and the Board of Directors on these matters directly or through the Risk Committee.

II. Explanations on Credit Risk

Credit risk is the risk that the Bank is a party in a contract whereby the counterparty fails to meet its obligation and cause to incur a financial loss.

The credit allocation is performed on a debtor and a debtor's group basis within the limits and updated on a defined frequency based on market developments. In the credit allocation process, many financial and non-financial criteria are considered within the framework of the internal rating procedures of the Bank. These criteria include geographical and sector concentrations. The sector concentrations for loans are monitored closely. In accordance with the Bank's loan policy, the rating of the companies, credit limits and guarantees are considered together, and credit risks incurred are monitored.

Risks and limits related to treasury activities and customer based commercial activities are monitored daily. Moreover, the limits of the correspondent banks that are determined by their ratings and the control of the maximum acceptable risk level in relation to the equity of the Bank are monitored daily. Risk limits are determined in connection with these daily transactions, and risk concentration is monitored systematically concerning off-balance sheet operations.

The credit worthiness of the debtors of the loans and other receivables is monitored regularly as prescribed in the Communiqué on "Methods and Principles for the Determination of Loans and Other Receivables to be Reserved for and Allocation of Reserves". Most of the statement of accounts for the loans has been tried to derive from audited financial statements. The unaudited documents result from the timing differences between the loan allocation and the audit dates of the financial statements of the companies and subsequently the audited financial statements are obtained from the companies when the companies are audited. Credit limits are determined according to the audited statement of accounts, and guarantee factors are developed in accordance with the decision of the credit committee considering the characteristics of the transactions and the financial structures of the companies.

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II. Explanations on Credit Risk (continued)

| | Current Period Risk Amount (*) | Average Net Loan Amount After Provisions |
|--|--------------------------------------|--|
| Risk Types | | |
| Contingent and Non-Contingent Receivables from central governments or central banks | 45.780.289 | 40.244.399 |
| Contingent and Non-Contingent Receivables from regional or local governments | 1.981.678 | 1.107.948 |
| Contingent and Non-Contingent Receivables from Administrative Units and Non-commercial Enterprises | - | - |
| Contingent and Non-Contingent Receivables from Multilateral Development Banks | 74.932 | 528.182 |
| Contingent and Non-Contingent Receivables from International Organizations | - | - |
| Contingent and Non-Contingent Receivables from banks and brokerage houses | 25.257.956 | 20.973.180 |
| Contingent and Non-Contingent Corporates | 52.732.299 | 44.148.508 |
| Contingent and Non-Contingent Retail Receivables | 1.786.979 | 1.186.391 |
| Contingent and Non-Contingent Receivables Secured by Mortgages | 9.791.788 | 11.476.174 |
| Past Due Receivables | 87.184 | 107.761 |
| Receivables defined in high risk category by Regulator | 1.149 | 1.520 |
| Secured by mortgages | - | - |
| Securitization positions | - | - |
| Short-Term Receivables from Banks, brokerage houses and corporates | - | - |
| Investments similar to collective investment funds | - | - |
| Other Receivables | 4.174.700 | 3.404.747 |
| | - | - |
| Total | 141.668.954 | 123.178.810 |

(*) The figures represent total risk amounts before credit risk mitigation and before credit conversion factor.

| | Prior Period Risk Amount (*) | Average Net Loan Amount After Provisions |
|--|------------------------------------|--|
| Risk Types | | |
| Contingent and Non-Contingent Receivables from central governments or central banks | 30.218.183 | 31.443.365 |
| Contingent and Non-Contingent Receivables from regional or local governments | 747.718 | 577.567 |
| Contingent and Non-Contingent Receivables from Administrative Units and Non-commercial Enterprises | - | - |
| Contingent and Non-Contingent Receivables from Multilateral Development Banks | 1.685.040 | 1.732.101 |
| Contingent and Non-Contingent Receivables from International Organizations | - | - |
| Contingent and Non-Contingent Receivables from banks and brokerage houses | 16.139.632 | 16.256.709 |
| Contingent and Non-Contingent Corporates | 37.238.490 | 40.867.604 |
| Contingent and Non-Contingent Retail Receivables | 998.389 | 942.755 |
| Contingent and Non-Contingent Receivables Secured by Mortgages | 11.214.504 | 11.737.832 |
| Past Due Receivables | 99.790 | 241.435 |
| Receivables defined in high risk category by Regulator | 2.258 | 2.383 |
| Secured by mortgages | - | - |
| Securitization positions | - | - |
| Short-Term Receivables from Banks, brokerage houses and corporates | - | - |
| Investments similar to collective investment funds | - | - |
| Other Receivables | 2.504.123 | 3.176.644 |
| | - | - |
| Total | 100.848.127 | 106.978.395 |

(*) The figures represent total risk amounts before credit risk mitigation and before credit conversion factor.

For the forward transactions and other similar positions of the Bank, operational limits are set by the Board of Directors and the transactions take place within these limits.

The fulfillment of the benefits and acquirements related to forward transactions is normally realized at maturity. However, in order to minimize the risk, counter positions of existing risks are entered into in the market.

Indemnified non-cash loans are included in the same risk group as overdue cash loans which are not collected upon maturity.

The proportion of the Bank's top 100 and 200 cash loan customers' in total cash loans is 91% and 97% respectively. (31 December 2024: 93% and 96%)

The proportion of the Bank's top 100 and 200 customers' non-cash loan balances in total non-cash loans is 72% and 88%. (31 December 2024: 61% and 78%)

The proportion of the Bank's top 100 and 200 customers' cash and non-cash loan balances in total balance sheet assets and non-cash loans is 39% and 53% respectively. (31 December 2024: 37% and 45%)

The Bank provided a collective loan loss provision for cash loans (stage 1 and stage 2) amounting to TL 1.936.194 (31 December 2024: TL 1.646.777).

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II. Explanations on Credit Risk (continued)

Information on loan types and provisions: (*)

| 31 December 2025 | Commercial | Retail | Total |
|-------------------------------------|-------------------|----------------|-------------------|
| Standard Loans | 39.940.308 | 543.248 | 40.483.556 |
| Watchlist | 10.437.360 | 7.265 | 10.444.625 |
| Significant Increase in Credit Risk | 790.918 | - | 790.918 |
| Non-performing Loans (Stage 3) | 1.163.832 | 32.050 | 1.195.882 |
| Specific Provision (-) (Stage 3) | (933.227) | (20.321) | (953.548) |
| Total | 51.399.191 | 562.242 | 51.961.433 |

| 31 December 2024 | Commercial | Retail | Total |
|-------------------------------------|-------------------|----------------|-------------------|
| Standard Loans | 20.980.254 | 302.678 | 21.282.932 |
| Watchlist | 8.592.253 | 5.976 | 8.598.229 |
| Significant Increase in Credit Risk | 734.460 | - | 734.460 |
| Non-performing Loans (Stage 3) | 1.144.929 | 54.434 | 1.199.363 |
| Specific Provision (-)(Stage 3) | (874.505) | (34.864) | (909.369) |
| Total | 30.577.391 | 328.224 | 30.905.615 |

(*) According to the internal segmentation of the bank

Information on past due loan and other receivables (*):

| 31 December 2025 | Corporate and Commercial | Consumer Loans | Total |
|-----------------------------------|---------------------------------|-----------------------|-------------------|
| Not past due and 30 days past due | 51.088.937 | 544.291 | 51.633.228 |
| 30-90 days past due | 79.649 | 6.002 | 85.651 |
| Other (**) | - | 220 | 220 |
| Total | 51.168.586 | 550.513 | 51.719.099 |

| 31 December 2024 | Corporate and Commercial | Consumer Loans | Total |
|-----------------------------------|---------------------------------|-----------------------|-------------------|
| Not past due and 30 days past due | 30.217.928 | 304.069 | 30.521.997 |
| 30-90 days past due | 89.039 | 4.365 | 93.404 |
| Other (**) | - | 220 | 220 |
| Total | 30.306.967 | 308.654 | 30.615.621 |

(*) According to the internal segmentation of the bank

(**) Refers to loans and receivables over 90 days.

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II. Explanations on Credit Risk (continued)

Significant Risks that are significant on the profile of the regions

Risk Classifications (*)

31 December 2025

| | Due from Central Governments or Central Banks | Regional Governments or Local Government Receivables | Receivables on Administrative Units and Non-commercial Enterprises | Receivables on Multilateral Development Banks | Receivables on International Organizations | Receivables on Banks and Brokerage Houses | Contingent and Non-Contingent Corporates | Contingent and Non-Contingent Retail Receivables | Contingent and Non-Contingent Receivables Secured by Mortgages | Past Due Receivables | Receivables defined in high risk category by Regulator | Collateralized Mortgage Marketable Securities | Short-Term Receivables from Banks, brokerage houses and Corporates | Investment similar to collective investment funds | Other Receivables | Total |
|--|---|--|--|---|--|---|--|--|--|----------------------|--|---|--|---|-------------------|--------------------|
| Domestic | 45.780.289 | 1.981.678 | - | - | - | 14.916.233 | 45.782.212 | 505.132 | 9.766.272 | 87.184 | 1.149 | - | - | - | 4.174.700 | 122.994.849 |
| European Union Countries | - | - | - | 63.443 | - | 1.904.032 | 7 | 151 | - | - | - | - | - | - | - | 1.967.633 |
| OECD Countries** | - | - | - | - | - | 1.370.814 | - | 70 | - | - | - | - | - | - | - | 1.370.884 |
| Off-shore Banking Regions | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| USA, Canada | - | - | - | - | - | 1.967.819 | - | 6 | - | - | - | - | - | - | - | 1.967.825 |
| Other Countries | - | - | - | - | - | 144.813 | 1 | 201 | - | - | - | - | - | - | - | 145.015 |
| Associates, Subsidiaries and Jointly Controlled Entities | - | - | - | - | - | - | 159.847 | - | - | - | - | - | - | - | - | 159.847 |
| Unallocated Assets/ Liabilities *** | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Total | 45.780.289 | 1.981.678 | - | 63.443 | - | 20.303.711 | 45.942.067 | 505.560 | 9.766.272 | 87.184 | 1.149 | - | - | - | 4.174.700 | 128.606.053 |

31 December 2024

| | Due from Central Governments or Central Banks | Regional Governments or Local Government Receivables | Receivables on Administrative Units and Non-commercial Enterprises | Receivables on Multilateral Development Banks | Receivables on International Organizations | Receivables on Banks and Brokerage Houses | Contingent and Non-Contingent Corporates | Contingent and Non-Contingent Retail Receivables | Contingent and Non-Contingent Receivables Secured by Mortgages | Past Due Receivables | Receivables defined in high risk category by Regulator | Collateralized Mortgage Marketable Securities | Short-Term Receivables from Banks, brokerage houses and Corporates | Investment similar to collective investment funds | Other Receivables | Total |
|--|---|--|--|---|--|---|--|--|--|----------------------|--|---|--|---|-------------------|-------------------|
| Domestic | 30.218.183 | 747.718 | - | 1.629.374 | - | 6.824.343 | 30.658.572 | 347.722 | 11.163.840 | 89.211 | 2.258 | - | - | - | 2.504.123 | 84.185.344 |
| European Union Countries | - | - | - | 53.084 | - | 1.708.993 | 6 | 19 | - | - | - | - | - | - | - | 1.762.102 |
| OECD Countries** | - | - | - | - | - | 7.926 | - | 51 | - | - | - | - | - | - | - | 7.977 |
| Off-shore Banking Regions | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| USA, Canada | - | - | - | - | - | 2.495.155 | - | 1 | - | - | - | - | - | - | - | 2.495.156 |
| Other Countries | - | - | - | - | - | 242.056 | 47.091 | 115 | - | 10.579 | - | - | - | - | - | 299.841 |
| Associates, Subsidiaries and Jointly Controlled Entities | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Unallocated Assets/ Liabilities *** | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Total | 30.218.183 | 747.718 | - | 1.682.458 | - | 11.278.473 | 30.705.669 | 347.908 | 11.163.840 | 99.790 | 2.258 | - | - | - | 2.504.123 | 88.750.420 |

(*) Stands for the risk categories listed in "Regulations on Measurement and Assessment of Capital Adequacy Ratios of Banks."

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

(***) Assets and liabilities that are not distributed according to a consistent principle

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II. Explanations on Credit Risk (continued)

Risk Classifications (*)

Sector concentrations for cash loans:

31 December 2025

| Sectors/Counterparties (**) | Due from Central Governments or Central Banks | Regional Governments or Local Government Receivables | Receivables on Administrative Units and Non-commercial Enterprises | Receivables on Multilateral Development Banks | Receivables on International Organizations | Receivables on Banks and Brokerage Houses | Contingent and Non-Contingent Corporates | Contingent and Non-Contingent Retail Receivables | Contingent and Non-Contingent Receivables Secured by Mortgages | Past Due Receivables | Receivables defined in high risk category by Regulator | Collateralized Mortgage Marketable Securities | Short-Term Receivables from Banks, brokerage houses and Corporates | Investment similar to collective investment funds | Other Receivables | TL | FC | Total |
|--|---|--|--|---|--|---|--|--|--|----------------------|--|---|--|---|-------------------|-------------------|-------------------|--------------------|
| 1 Agriculture | - | - | - | - | - | - | 4.174.592 | 406 | 35.870 | 2.113 | - | - | - | - | - | 3.532.062 | 680.919 | 4.212.981 |
| 1.1 Farming and Raising Livestock | - | - | - | - | - | - | 3.891.976 | 404 | 39 | 1.916 | - | - | - | - | - | 3.411.285 | 483.050 | 3.894.335 |
| 1.2 Fores TL, Wood and Paper | - | - | - | - | - | - | - | - | - | 197 | - | - | - | - | - | 197 | - | 197 |
| 1.3 Fishery | - | - | - | - | - | - | 282.616 | 2 | 35.831 | - | - | - | - | - | - | 120.580 | 197.869 | 318.449 |
| 2 Manufacturing | - | - | - | - | - | - | 26.203.704 | 3.609 | 1.437.244 | 27.293 | 4 | - | - | - | - | 18.810.895 | 8.860.959 | 27.671.854 |
| 2.1 Mining and Quarry | - | - | - | - | - | - | 216.819 | 77 | - | 245 | - | - | - | - | - | 178.500 | 38.641 | 217.141 |
| 2.2 Production | - | - | - | - | - | - | 23.169.439 | 3.503 | 711.371 | 27.048 | 4 | - | - | - | - | 17.733.993 | 6.177.372 | 23.911.365 |
| 2.3 Electricity, Gas and Water | - | - | - | - | - | - | 2.817.446 | 29 | 725.873 | - | - | - | - | - | - | 898.402 | 2.644.946 | 3.543.348 |
| 3 Construction | - | - | - | - | - | - | 252.917 | 323 | - | 148 | - | - | - | - | - | 98.149 | 155.239 | 253.388 |
| 4 Services | - | 58.926 | - | 63.443 | - | 19.793.351 | 9.538.466 | 6.515 | 4.213.735 | 57.630 | 20 | - | - | - | - | 24.499.474 | 9.232.612 | 33.732.086 |
| 4.1 Wholesale and Retail Trade | - | - | - | - | - | - | 5.875.558 | 3.707 | 24.258 | 38.916 | 15 | - | - | - | - | 4.666.427 | 1.276.027 | 5.942.454 |
| 4.2 Hotel, Tourism, Food and Beverage Services | - | - | - | - | - | - | 541.532 | 40 | 4.006.916 | 2.827 | - | - | - | - | - | 327.134 | 4.224.181 | 4.551.315 |
| 4.3 Transportation and Communication | - | 58.926 | - | - | - | - | 766.862 | 1.422 | - | 1.212 | - | - | - | - | - | 810.883 | 17.539 | 828.422 |
| 4.4 Financial Institutions | - | - | - | 63.443 | - | 19.793.351 | 55.724 | 1.148 | 110.001 | 4.780 | - | - | - | - | - | 16.747.675 | 3.280.772 | 20.028.447 |
| 4.5 Real Estate and Renting Services. | - | - | - | - | - | - | 2.242.621 | 42 | 64 | 365 | - | - | - | - | - | 1.808.999 | 434.093 | 2.243.092 |
| 4.6 Self-Employment Services | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 4.7 Education Services | - | - | - | - | - | - | 33 | 15 | 4.292 | 4 | - | - | - | - | - | 4.344 | - | 4.344 |
| 4.8 Health and Social Services | - | - | - | - | - | - | 56.136 | 141 | 68.204 | 9.526 | 5 | - | - | - | - | 134.012 | - | 134.012 |
| 5 Other | 45.780.289 | 1.922.752 | - | - | - | 510.360 | 5.772.388 | 494.707 | 4.079.423 | - | 1.125 | - | - | - | 4.174.700 | 39.024.687 | 23.711.057 | 62.735.744 |
| Total | 45.780.289 | 1.981.678 | - | 63.443 | - | 20.303.711 | 45.942.067 | 505.560 | 9.766.272 | 87.184 | 1.149 | - | - | - | 4.174.700 | 85.965.267 | 42.640.786 | 128.606.053 |

(*) The risk classes in the regulation is taken into consideration to measure and assess the capital adequacy of banks.

(**) Before credit risk mitigation and after credit conversion rate, refers to the amount of total risk

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II. Explanations on Credit Risk (continued)

Risk Classifications (*)

Sector concentrations for cash loans:

31 December 2024

| Sectors/Counterparties (**) | Due from Central Governments or Central Banks | Regional Governments or Local Government Receivables | Receivables on Administrative Units and Non-commercial Enterprises | Receivables on Multilateral Development Banks | Receivables on International Organizations | Receivables on Banks and Brokerage Houses | Contingent and Non-Contingent Corporates | Contingent and Non-Contingent Retail Receivables | Contingent and Non-Contingent Receivables Secured by Mortgages | Past Due Receivables | Receivables defined in high risk category by Regulator | Collateralized Mortgage Marketable Securities | Short-Term Receivables from Banks, brokerage houses and Corporates | Investment similar to collective investment funds | Other Receivables | TL | FC | Total |
|--|---|--|--|---|--|---|--|--|--|----------------------|--|---|--|---|-------------------|-------------------|-------------------|-------------------|
| | 1 Agriculture | - | - | - | - | - | - | 1.511.726 | 45 | 30.836 | 2.195 | - | - | - | - | - | 938.711 | 606.091 |
| 1.1 Farming and Raising Livestock | - | - | - | - | - | - | 1.329.010 | 43 | 116 | 2.089 | - | - | - | - | - | 932.887 | 398.371 | 1.331.258 |
| 1.2 Fores TL, Wood and Paper | - | - | - | - | - | - | - | - | - | 106 | - | - | - | - | - | 106 | - | 106 |
| 1.3 Fishery | - | - | - | - | - | - | 182.716 | 2 | 30.720 | - | - | - | - | - | - | 5.718 | 207.720 | 213.438 |
| 2 Manufacturing | - | - | - | - | - | - | 18.354.009 | 3.272 | 1.205.178 | 53.003 | 1.207 | - | - | - | - | 13.094.442 | 6.522.227 | 19.616.669 |
| 2.1 Mining and Quarry | - | - | - | - | - | - | 155.759 | 53 | - | 687 | - | - | - | - | - | 145.134 | 11.365 | 156.499 |
| 2.2 Production | - | - | - | - | - | - | 15.899.397 | 3.191 | 425.215 | 52.310 | 1.207 | - | - | - | - | 11.942.768 | 4.438.552 | 16.381.320 |
| 2.3 Electricity, Gas and Water | - | - | - | - | - | - | 2.298.853 | 28 | 779.963 | 6 | - | - | - | - | - | 1.006.540 | 2.072.310 | 3.078.850 |
| 3 Construction | - | - | - | - | - | - | 181.112 | 302 | - | 158 | 17 | - | - | - | - | 178.764 | 2.825 | 181.589 |
| 4 Services | - | 90.919 | - | 53.084 | - | 10.155.295 | 7.338.426 | 6.761 | 4.947.461 | 44.434 | 43 | - | - | - | - | 14.881.653 | 7.754.770 | 22.636.423 |
| 4.1 Wholesale and Retail Trade | - | - | - | - | - | - | 4.507.788 | 4.067 | 62.823 | 13.304 | 15 | - | - | - | - | 3.968.252 | 619.745 | 4.587.997 |
| 4.2 Hotel, Tourism, Food and Beverage Services | - | - | - | - | - | - | 231.825 | 78 | 4.654.192 | 9.586 | - | - | - | - | - | 134.208 | 4.761.473 | 4.895.681 |
| 4.3 Transportation and Communication | - | 90.919 | - | - | - | - | 1.023.361 | 1.831 | - | 1.270 | - | - | - | - | - | 1.080.416 | 36.965 | 1.117.381 |
| 4.4 Financial Institutions | - | - | - | 53.084 | - | 10.155.295 | 1.210.760 | 541 | 120.000 | 7.364 | - | - | - | - | - | 9.366.763 | 2.180.281 | 11.547.044 |
| 4.5 Real Estate and Renting Services. | - | - | - | - | - | - | 258.277 | 39 | 52 | 394 | - | - | - | - | - | 102.456 | 156.306 | 258.762 |
| 4.6 Self-Employment Services | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 4.7 Education Services | - | - | - | - | - | - | 33 | 16 | 17.468 | - | - | - | - | - | - | 17.517 | - | 17.517 |
| 4.8 Health and Social Services | - | - | - | - | - | - | 106.382 | 189 | 92.926 | 12.516 | 28 | - | - | - | - | 212.041 | - | 212.041 |
| 5 Other | 30.218.183 | 656.799 | - | 1.629.374 | - | 1.123.178 | 3.320.396 | 337.528 | 4.980.365 | - | 991 | - | - | - | 2.504.123 | 29.243.535 | 15.527.402 | 44.770.937 |
| Total | 30.218.183 | 747.718 | - | 1.682.458 | - | 11.278.473 | 30.705.669 | 347.908 | 11.163.840 | 99.790 | 2.258 | - | - | - | 2.504.123 | 58.337.105 | 30.413.315 | 88.750.420 |

(*) The risk classes in the regulation is taken into consideration to measure and assess the capital adequacy of banks.

(**) Before credit risk mitigation and after credit conversion rate, refers to the amount of total risk

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II. Explanations on Credit Risk (continued)

Distribution of time exposures according to Remaining Maturities:

31 December 2025

| Risk Types | Time to Maturity | | | | | | Total |
|--|-------------------|-------------------|------------------|-------------------|-------------------|-------------------|--------------------|
| | Demand | 1 Month | 1-3 Months | 3-6 Months | 6-12 Months | Over 1 Year | |
| Due from central governments or central banks | 10.996.842 | 4.979.977 | - | - | 823.398 | 28.980.072 | 45.780.289 |
| Regional or Local Government Receivables | - | - | - | 113.073 | - | 1.868.605 | 1.981.678 |
| Receivables on Administrative Units and Non-commercial Enterprises | - | - | - | - | - | - | - |
| Receivables on Multilateral Development Banks | - | 8.206 | 34.945 | 17.009 | 3.283 | - | 63.443 |
| Receivables on International Organizations | - | - | - | - | - | - | - |
| Receivables on Banks and Brokerage Houses | 4.820.551 | 4.023.677 | 2.738.076 | 1.681.914 | 5.513.229 | 1.526.264 | 20.303.711 |
| Receivables from Corporates | 1.015.677 | 5.510.557 | 4.257.476 | 8.846.687 | 17.350.261 | 8.961.409 | 45.942.067 |
| Retail Receivables | 238.451 | 39.271 | 17.824 | 16.381 | 71.882 | 121.751 | 505.560 |
| Receivables Secured by Mortgages | 160.320 | 739.478 | 73.362 | 48.028 | 1.061.307 | 7.683.777 | 9.766.272 |
| Past Due Receivables | 86.964 | 220 | - | - | - | - | 87.184 |
| Receivables defined in high risk category by Regulators | 1.149 | - | - | - | - | - | 1.149 |
| Secured by mortgages | - | - | - | - | - | - | - |
| Short-Term Receivables from Banks, brokerage houses and Corporates | - | - | - | - | - | - | - |
| Investment similar to collective investment funds | - | - | - | - | - | - | - |
| Other Receivables | 4.174.700 | - | - | - | - | - | 4.174.700 |
| Total | 21.494.654 | 15.301.386 | 7.121.683 | 10.723.092 | 24.823.360 | 49.141.878 | 128.606.053 |

(*) Includes risk amounts before the effect of credit risk mitigation but after the credit conversions.

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| Risk Types | Time to Maturity | | | | | | Total |
|--|-------------------|-------------------|------------------|------------------|-------------------|-------------------|-------------------|
| | Demand | 1 Month | 1-3 Months | 3-6 Months | 6-12 Months | Over 1 Year | |
| Due from central governments or central banks | 7.830.712 | 4.950.941 | - | - | - | 17.436.530 | 30.218.183 |
| Regional or Local Government Receivables | - | - | 6.299 | - | 10.600 | 730.819 | 747.718 |
| Receivables on Administrative Units and Non commercial Enterprises | - | - | - | - | - | - | - |
| Receivables on Multilateral Development Banks | - | 989 | 30.630 | 18.883 | 2.582 | 1.629.374 | 1.682.458 |
| Receivables on International Organizations | - | - | - | - | - | - | - |
| Receivables on Banks and Brokerage Houses | 2.810.271 | 2.729.458 | 902.855 | 848.608 | 1.930.364 | 2.056.917 | 11.278.473 |
| Receivables from Corporates | 4.047 | 4.542.167 | 4.890.463 | 6.984.277 | 7.825.207 | 6.459.508 | 30.705.669 |
| Retail Receivables | 99.789 | 23.366 | 6.080 | 31.048 | 85.753 | 101.872 | 347.908 |
| Receivables Secured by Mortgages | 194.691 | 1.672.636 | 139.466 | 91.252 | 1.184.165 | 7.881.630 | 11.163.840 |
| Past Due Receivables | 99.570 | 220 | - | - | - | - | 99.790 |
| Receivables defined in high risk category by Regulators | 2.258 | - | - | - | - | - | 2.258 |
| Secured by mortgages | - | - | - | - | - | - | - |
| Short-Term Receivables from Banks, brokerage houses and Corporates | - | - | - | - | - | - | - |
| Investment similar to collective investment funds | - | - | - | - | - | - | - |
| Other Receivables | 2.504.123 | - | - | - | - | - | 2.504.123 |
| Total | 13.545.461 | 13.919.777 | 5.975.793 | 7.974.068 | 11.038.671 | 36.296.650 | 88.750.420 |

(*) Includes risk amounts before the effect of credit risk mitigation but after the credit conversions.

Risk by Risk Weights Balances:

| Risk Weights (*) Current Period | Risk Weights | | | | | | | | | | | Deductions from the shareholders' equity | Total | |
|--|--------------|-----|------------|-----|------------|---------|------------|---------|------|------|-------|--|-------|-------------|
| | 0% | 10% | 20% | 35% | 50% | 75% | 100% | 150% | 200% | 250% | 1250% | | | |
| 1 Amount before the credit risk mitigation | 46.974.801 | - | 15.459.756 | - | 23.530.542 | 505.404 | 41.899.130 | 236.420 | - | - | - | - | - | 128.606.053 |
| 2 Amount after the credit risk mitigation | 48.348.280 | - | 15.459.756 | 438 | 30.138.343 | 485.041 | 32.628.055 | 12.989 | - | - | - | - | - | 127.072.902 |

(*) Balances with financial collateral are shown as 0% risk weight.

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II. Explanations on Credit Risk (continued)

Risk by Risk Weights Balances:

| Risk Weights (*) Prior Period | 0% | 10% | 20% | 35% | 50% | 75% | 100% | 150% | 200% | 250% | 1250% | Deductions from the shareholders' equity | Total |
|--|------------|-----|------------|-------|------------|---------|------------|---------|------|------|-------|--|------------|
| | | | | | | | | | | | | | |
| Amount before the credit risk mitigation | 32.617.906 | - | 10.924.899 | - | 12.305.388 | 344.896 | 31.621.218 | 936.113 | - | - | - | - | 88.750.420 |
| Amount after the credit risk mitigation | 32.832.752 | - | 10.924.899 | 1.869 | 22.055.281 | 320.147 | 21.671.006 | 661.296 | - | - | - | - | 88.467.250 |

(*) Balances with financial collateral are shown as 0% risk weight.

Important sectors or type of information according to counterparty

| 31 December 2025 | Loans | | Provisions |
|--------------------------------------|---|--------------------------------|---|
| Current Period | Impaired | | |
| | Significant Increase in Credit Risk (Stage 2) | Non-performing Loans (Stage 3) | Allowance for expected credit losses (IFRS 9) |
| Sectors/Counterparties (*) | | | |
| Agricultural | 50.000 | 9.471 | 8.504 |
| Farming and raising livestock | 50.000 | 9.177 | 8.301 |
| Forestry | - | 294 | 203 |
| Fishing | - | - | - |
| Manufacturing | 3.638.372 | 470.966 | 982.501 |
| Mining | - | 7.292 | 7.207 |
| Production | 545.841 | 463.222 | 382.821 |
| Electricity, Gas, Water | 3.092.531 | 452 | 592.473 |
| Construction | 2.258.492 | 381.908 | 608.170 |
| Services | 4.808.200 | 208.652 | 850.256 |
| Wholesale and retail trade | 348.796 | 93.231 | 77.706 |
| Hotel, Food, Beverage services | 4.301.583 | 39.521 | 699.425 |
| Transportation and Telecommunication | 153.548 | 9.222 | 24.385 |
| Financial Institutions | - | 5.084 | 1.844 |
| Real Estate and Lending Service | - | 4.181 | 3.970 |
| Self employment service | - | - | - |
| Education Service | 4.273 | 17 | 40 |
| Health and social services | - | 57.396 | 42.886 |
| Other(**) | 480.479 | 124.885 | 230.270 |
| Total | 11.235.543 | 1.195.882 | 2.679.701 |

(*) Sector classification is based on the type of principal activity of customers.

(**) Includes retail credit cards, retail loans and other loans.

| 31 December 2024 | Loans | | Provisions |
|--------------------------------------|---|--------------------------------|---|
| Prior Period | Impaired | | |
| | Significant Increase in Credit Risk (Stage 2) | Non-performing Loans (Stage 3) | Allowance for expected credit losses (IFRS 9) |
| Sectors/Counterparties (*) | | | |
| Agricultural | - | 9.732 | 8.433 |
| Farming and raising livestock | - | 8.934 | 7.635 |
| Forestry | - | 798 | 798 |
| Fishing | - | - | - |
| Manufacturing | 3.584.863 | 514.927 | 873.870 |
| Mining | - | 7.207 | 6.680 |
| Production | 1.125.038 | 507.426 | 452.955 |
| Electricity, Gas, Water | 2.459.825 | 294 | 414.235 |
| Construction | 1.281.235 | 299.840 | 375.129 |
| Services | 3.883.098 | 226.170 | 677.339 |
| Wholesale and retail trade | 91.321 | 106.735 | 78.966 |
| Hotel, Food, Beverage services | 3.687.214 | 49.393 | 536.424 |
| Transportation and Telecommunication | 72.024 | 9.038 | 23.760 |
| Financial Institutions | - | 6.799 | 990 |
| Real Estate and Lending Service | - | 4.025 | 3.799 |
| Self employment service | - | - | - |
| Education Service | 17.083 | 10 | 1.171 |
| Health and social services | 15.456 | 50.170 | 32.229 |
| Other(**) | 583.493 | 148.694 | 223.678 |
| Total | 9.332.689 | 1.199.363 | 2.158.449 |

(*) Sector classification is based on the type of principal activity of customers.

(**) Includes retail credit cards, retail loans and other loans.

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II. Explanations on Credit Risk (continued)

Information related to Impairment and Expected Credit Loss Provisions:

| Current Period | Opening Balance 1 January 2025 | The Amount of Provision in the period | Reversal of Provision | Other | Closing Balance |
|-----------------------------------|---|--|----------------------------------|--------------|----------------------------|
| Specific Provisions (Stage 3) | 909.369 | 427.527 | 379.232 | (4.116) | 953.548 |
| Collective Provisions (Stage 1&2) | 1.646.777 | 1.607.433 | 1.318.016 | - | 1.936.194 |

| Prior Period | Opening Balance 1 January 2024 | The Amount of Provision in the period | Reversal of Provision | Other | Closing Balance |
|-----------------------------------|---|--|----------------------------------|--------------|----------------------------|
| Specific Provisions (Stage 3) | 995.226 | 515.788 | 302.324 | (299.321) | 909.369 |
| Collective Provisions (Stage 1&2) | 1.954.944 | 1.420.479 | 1.728.646 | - | 1.646.777 |

Risk included in counter-cyclical capital buffer calculation:

| 31 December 2025 | | | |
|---------------------------------|--|--|-------------------|
| Ultimate country of risk | Private sector credit exposures in banking book | Risk Weighted Equivalent trading book | Total |
| Turkey | 43.408.870 | 178.408 | 43.587.278 |
| Albania | 42 | 10 | 52 |
| Saudi Arabia | 12 | 5 | 17 |
| Switzerland | 7 | - | 7 |
| United Arab Emirates | 5 | 76 | 81 |
| Mozambiq | 4 | 7 | 11 |
| Slovenia | 3 | - | 3 |
| Germany | 3 | - | 3 |
| Azerbaijan | 3 | - | 3 |
| Austria | 2 | - | 2 |
| Ireland | 2 | 104 | 106 |
| France | 1 | 3 | 4 |
| Belgium | 1 | 7 | 8 |
| USA | 1 | - | 1 |
| Turkmenistan | 1 | 19 | 20 |
| Libya | - | - | - |
| Other | 1 | 9 | 10 |
| Toplam | 43.408.958 | 178.648 | 43.587.606 |

Risk included in counter-cyclical capital buffer calculation:

| 31 December 2024 | | | |
|---------------------------------|--|--|-------------------|
| Ultimate country of risk | Private sector credit exposures in banking book | Risk Weighted Equivalent trading book | Total |
| Türkiye | 32.478.913 | 52.097 | 32.531.010 |
| Albania | 10.519 | - | 10.519 |
| Saudi Arabia | 1.582 | - | 1.582 |
| Switzerland | 39 | - | 39 |
| United Arab Emirates | 12 | - | 12 |
| Mozambiq | - | 7 | 7 |
| Slovenia | 6 | - | 6 |
| Germany | 3 | 2 | 5 |
| Azerbaijan | 2 | 3 | 5 |
| Austria | 4 | - | 4 |
| Ireland | 3 | - | 3 |
| France | 1 | - | 1 |
| Belgium | 1 | - | 1 |
| USA | 1 | - | 1 |
| Turkmenistan | 1 | - | 1 |
| Libya | 1 | - | 1 |
| Other | 2 | - | 2 |
| Toplam | 32.491.090 | 52.109 | 32.543.199 |

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II. Explanations on Credit Risk (continued)

Internal credit rating system

The bank uses an internal credit rating system developed with a modular approach. As of March 2022, statistical internal rating models operating on the ECA-Electronic Credit Application platform, which takes into account internal and system behavior data in addition to customers' financial data, are used in the rating of Corporate, Commercial, Medium and Small Businesses.

The equivalent ratings assigned by the bank's internal rating system to cash and non-cash loans, and the equivalent ratings assigned by external rating agencies to cash & cash equivalents and securities, are as follows on the BRSA scale:

| Debtors financial Position | Degree | 31 December 2025 Portion in total | 31 December 2024 Portion in total |
|---|---------------|--|--|
| Debtor has a solid financial position | 1 | 44% | 39% |
| Debtor has a good financial position | 2 | 19% | 17% |
| Debtor's financial position is at risk within short and medium term | 3 | 34% | 36% |
| Debtor's financial position is at high risk within short term | 4 | 1% | 6% |
| Debtor has been defaulted | 5 | 1% | 1% |
| Debtor has not been rated | 6 | 1% | 1% |

Collateral Distribution(*)

| Cash loans granted to individuals and corporates | Current Period | Prior Period |
|---|-----------------------|---------------------|
| Secured Loans: | 40.576.284 | 26.290.081 |
| Secured by Cash Collateral | 1.686.571 | 238.700 |
| Secured by Mortgages | 14.436.455 | 15.051.564 |
| Pledge of vehicle | 969.722 | 375.749 |
| Assignment of claim | 3.088.657 | 603.106 |
| Cheque | 2.815.934 | 926.250 |
| Other Collaterals | 17.578.945 | 9.094.712 |
| Non-Secured Loans | 12.338.697 | 5.524.903 |
| Total | 52.914.981 | 31.814.984 |

(*) Represents the amounts weighted by taking into consideration the credit risks of the customers.

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III. Explanations on Currency Risk

Foreign currency risk indicates the probability of loss that banks are subject to due to the exchange rate movements in the market. While calculating the share capital requirement, all foreign currency assets, liabilities and forward transactions of the Bank are taken into consideration and value at risk is calculated by using the standard method.

As of 31 December 2025, the Bank's net short position is TL 816.429 (31 December 2024: TL 172.848 net short position) resulting from short position on the balance sheet amounting to TL 4.953.424 (31 December 2024: TL 4.215.442 short position) and long position on the off-balance amounting to TL 4.136.995 (31 December 2024: TL 4.042.594 long position). The Bank uses “Standard Method” in legal reporting to measure the foreign exchange risk

The Board of Directors sets limits for the positions and stop losses which are followed up daily and weekly. Any possible changes in the foreign currency transactions in the Bank’s positions are also monitored.

The announced foreign exchange buying rates of the Bank at 31 December 2025 and the previous five working days in full TL are as follows (Bank’s FC evaluation rates):

| | 24 December 2025 | 25 December 2025 | 26 December 2025 | 29 December 2025 | 30 December 2025 | 31 December 2025 |
|----------------|------------------|------------------|------------------|------------------|------------------|------------------|
| USD | 42,7829 | 42,8172 | 42,8211 | 42,9022 | 42,9089 | 42,9074 |
| CHF | 54,2696 | 54,3199 | 54,2912 | 54,3018 | 54,2979 | 54,1081 |
| GBP | 57,7797 | 57,8278 | 57,8799 | 57,8878 | 57,8882 | 57,7212 |
| 100 JPY | 0,2742 | 0,2743 | 0,2738 | 0,2745 | 0,2746 | 0,2735 |
| EURO | 50,4102 | 50,4541 | 50,4803 | 50,4906 | 50,4703 | 50,3738 |

| | 24 December 2024 | 25 December 2024 | 26 December 2024 | 27 December 2024 | 30 December 2024 | 31 December 2024 |
|----------------|------------------|------------------|------------------|------------------|------------------|------------------|
| USD | 35,1747 | 35,2115 | 35,1502 | 35,1127 | 35,2794 | 35,2865 |
| CHF | 39,0659 | 39,1110 | 39,0058 | 38,9519 | 38,9529 | 38,9519 |
| GBP | 44,2007 | 44,2466 | 44,0249 | 44,1452 | 44,3242 | 44,2005 |
| 100 JPY | 0,2237 | 0,2240 | 0,2226 | 0,2223 | 0,2238 | 0,2245 |
| EURO | 36,5798 | 36,6196 | 36,5606 | 36,6380 | 36,6826 | 36,6650 |

The simple arithmetic averages of foreign exchange buying rates of the Bank for major currencies the thirty days before 31 December 2025 are as follows:

| | Monthly Average Foreign Exchange Rate |
|----------------|---------------------------------------|
| USD | 42,6499 |
| CHF | 53,5634 |
| GBP | 57,1369 |
| 100 JPY | 0,2734 |
| EURO | 49,9729 |

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III. Explanations on Currency Risk (continued)

| 31 December 2025 | EUR | USD | OTHER FC | TOTAL |
|---|---------------------|---------------------|---------------------|--------------------|
| Assets | | | | |
| Cash (Cash in Vault, Foreign tax Cash, Money in Transit, Cheques Purchased, Precious Metals) and Balances with the Central Bank of Turkey | 2.127.761 | 7.292.207 | 4.621.479 | 14.041.447 |
| Banks | 1.143.017 | 4.665.660 | 685.379 | 6.494.056 |
| Financial Assets at Fair Value through Profit and Loss | 23.944 | 314.254 | - | 338.198 |
| Money Market Placements | - | - | - | - |
| Financial Assets at Fair Value through Other Comprehensive Income | 958.651 | 9.518.416 | - | 10.477.067 |
| Loans (*) | 19.614.756 | 6.717.003 | - | 26.331.759 |
| Subsidiaries, Associates and Jointly Controlled Entities | - | - | - | - |
| Financial Assets measured at Amortized Cost | 421.103 | 846.236 | - | 1.267.339 |
| Derivative Financial Assets for Hedging Purposes | - | - | - | - |
| Tangible Assets | - | - | - | - |
| Intangible Assets | - | - | - | - |
| Other Assets | 25.541 | 258.752 | 1.175 | 285.468 |
| Total Assets (**) | 24.314.773 | 29.612.528 | 5.308.033 | 59.235.334 |
| Liabilities | | | | |
| Bank Deposits | - | 41 | - | 41 |
| Other Deposits | 3.804.961 | 10.386.425 | 19.742.713 | 33.934.099 |
| Money Market Balances | - | 11.162.290 | - | 11.162.290 |
| Funds Provided From Other Financial Institutions (***) | 2.311.883 | 15.476.496 | - | 17.788.379 |
| Marketable securities issued | - | - | - | - |
| Miscellaneous payables | 31.719 | 839.317 | 1.312 | 872.348 |
| Derivative Financial Liabilities for Hedging Purposes | - | - | - | - |
| Other Liabilities | 67.765 | 349.577 | 14.259 | 431.601 |
| Total Liabilities (**) | 6.216.328 | 38.214.146 | 19.758.284 | 64.188.758 |
| Net Balance Sheet Position | 18.098.445 | (8.601.618) | (14.450.251) | (4.953.424) |
| Net Off-Balance Sheet Position | | | | |
| Derivative Financial Assets | 9.209.944 | 37.675.074 | 22.014.133 | 68.899.151 |
| Derivative Financial Liabilities | 27.187.898 | 30.034.870 | 7.539.388 | 64.762.156 |
| Non-Cash Loans (****) | 829.696 | 4.431.747 | 20.759 | 5.282.202 |
| Prior Period | | | | |
| Total Assets | 20.802.499 | 17.255.845 | 1.652.122 | 39.710.466 |
| Total Liabilities | 4.556.407 | 28.317.419 | 11.052.082 | 43.925.908 |
| Net Balance Sheet Position | 16.246.092 | (11.061.574) | (9.399.960) | (4.215.442) |
| Net Off-Balance Sheet Position | (16.178.326) | 10.845.853 | 9.375.067 | 4.042.594 |
| Financial Derivative Assets | 6.134.267 | 32.182.580 | 14.567.017 | 52.883.864 |
| Financial Derivative Liabilities | 22.312.593 | 21.336.727 | 5.191.950 | 48.841.270 |
| Non-Cash Loans (****) | 596.244 | 3.483.698 | - | 4.079.942 |

(*) Foreign currency indexed loans amounting to TL 11.209 are included in the loan portfolio. Expected loss provisions are not considered.

(**) The foreign currency risk calculation is presented in accordance with the "Regulation on Foreign Currency Net General Position / Equity Standard Ratio Calculation and Implementation of Banks' on Consolidated and Non-Consolidated Basis" as published in the Official Gazette dated 1 November 2006 and numbered 26333 (FCNGP Regulation) and does not include all items in the financial statements.

(***) Subordinated loans are included.

(****) Does not affect net off-balance sheet position.

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III. Explanations on Currency Risk (continued)

Foreign currency sensitivity:

The Bank holds EUR (Euro) and USD (US Dollars) currencies as a result of foreign currency transactions and manages it by using miscellaneous financial instruments.

As of 31 December 2025, the Bank's net foreign exchange exposure as per internal calculation is presented below:

| 31 December 2025 | EURO | USD | OTHER FC | TOTAL |
|--|-------------|-------------|-----------------|--------------|
| Net currency position including on-balance sheet and off-balance sheet | 21.634 | (1.012.136) | (9.144) | (999.646) |
| 31 December 2024 | EURO | USD | OTHER FC | TOTAL |
| Net currency position including on-balance sheet and off-balance sheet | (11.641) | (29.925) | (80.609) | (122.175) |

The internal currency risk calculation includes derivative financial assets / liabilities, securities valuation differences and similar positions which are not included in the FCNGP Regulation of the BRSA and options are taken into account with their delta equivalents for internal currency risk management purposes.

BRSA's decision numbered 32039 dated 10 December 2022, the FCNGP Regulation was changed in a way that converges to the Bank's internal currency risk calculation, and the said amendment entered into force as of 09 January 2023.

The maximum and minimum positions presented in Other FC column of internal foreign exchange exposure calculation are TL 43.433 and TL (38.174) respectively (31 December 2024: TL 19.822 and TL (85.659)).

The table below shows the sensitivity of the Bank to a 10% change in USD and EURO exchange rates. 10% is the sensitivity rate and represents possible change in foreign exchange rates. Positive/Negative number indicates a change in profit or loss and other equity where USD and EUR appreciate 10% against TL.

| | Change in currency rate in % | Effect on profit or loss (*) | | Effect on equity(*) | |
|-----|------------------------------|------------------------------|------------------|---------------------|------------------|
| | | 31 December 2025 | 31 December 2024 | 31 December 2025 | 31 December 2024 |
| USD | 10% | (101.214) | (2.993) | (101.214) | (2.993) |
| USD | -10% | 101.214 | 2.993 | 101.214 | 2.993 |
| EUR | 10% | 2.163 | (1.164) | 2.163 | (1.164) |
| EUR | -10% | (2.163) | 1.164 | (2.163) | 1.164 |

(*) Represents before tax amounts

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IV. Explanations on Interest Rate Risk

Interest rate risk shows the probability of loss related to the changes in interest rates depending on the Bank's position, and it is managed by the Asset-Liability Committee. The interest rate sensitivity of assets, liabilities and off-balance sheet items related to this risk are measured by using the standard method and included in the market risk for capital adequacy.

Risk Management Group performs duration, maturity and sensitivity analysis to protect the effect of interest rate volatility and reported to the Asset-Liability Committee.

Simulations on interest income are performed in connection with the forecasted economic indicators used in the budget of the Bank. The negative effects of the fluctuations in the market interest rates on the financial position and the cash flows are minimized by revising budgeted targets.

The Bank management follows the market interest rates daily and revises the interest rates of the Bank whenever necessary.

Since the Bank monitors maturity mismatches very closely a significant interest rate risk exposure is not expected.

Information related to the interest rate sensitivity of assets, liabilities and off-balance sheet items (based on repricing dates):

| | Up to 1 Month | 1-3 Months | 3-12 Months | 1-5 Years | Over 5 Years | Non-interest bearing | Total |
|--|---------------------|-------------------|-------------------|-------------------|-------------------|-------------------------|--------------------|
| 31 December 2025 | | | | | | | |
| Assets | | | | | | | |
| Cash (Cash in Vault, Foreign Currency Cash, Money in Transit, Cheques Purchased, Precious Metals) and Balances with the Central Bank of Turkey | 3.734.127 | - | - | - | - | 14.590.890 | 18.325.017 |
| Banks (*) | 2.404.000 | - | - | - | - | 4.686.678 | 7.090.678 |
| Financial Assets at Fair Value Through Profit and Loss | 95.643 | 10 | 133.650 | 145.314 | 81.820 | 3.763.317 | 4.219.754 |
| Money Market Placements | - | - | - | - | - | - | - |
| Financial assets at fair value through other comprehensive income | 2.866.053 | 348.932 | 266.887 | 3.241.685 | 8.672.704 | 32.534 | 15.428.795 |
| Loans (*) | 12.120.148 | 4.450.780 | 19.545.626 | 10.465.626 | 5.136.859 | (1.693.800) | 50.025.239 |
| Financial assets measured at amortized cost (*) | 4.308.623 | 6.412.431 | 3.879.030 | 1.712.992 | 691.288 | (36.338) | 16.968.026 |
| Other Assets (**) | 956.704 | 145.358 | 151.476 | 3.670 | - | 9.645.709 | 10.902.917 |
| Total Assets | 26.485.298 | 11.357.511 | 23.976.669 | 15.569.287 | 14.582.671 | 30.988.990 | 122.960.426 |
| Liabilities | | | | | | | |
| Bank Deposits | - | - | - | - | - | 1.638 | 1.638 |
| Customer Deposits | 38.633.367 | 7.026.140 | 1.076.135 | - | - | 23.818.007 | 70.553.649 |
| Money Market Borrowings | 17.110.556 | 1.080.918 | - | - | - | 830.443 | 19.021.917 |
| Miscellaneous Payables | - | - | - | - | - | 1.046.595 | 1.046.595 |
| Marketable Securities Issued | - | - | - | - | - | - | - |
| Funds Provided From Other Financial Institutions | 182.344 | - | 3.175.286 | 2.189.185 | - | - | 5.546.815 |
| Subordinated Loans (***) | - | - | - | 12.241.564 | - | - | 12.241.564 |
| Other Liabilities (****) | 907.856 | 223.481 | 84.305 | - | - | 13.332.606 | 14.548.248 |
| Total Liabilities | 56.834.123 | 8.330.539 | 4.335.726 | 14.430.749 | - | 39.029.289 | 122.960.426 |
| Balance Sheet Long Position | - | 3.026.972 | 19.640.943 | 1.138.538 | 14.582.671 | - | 38.389.124 |
| Balance Sheet Short Position | (30.348.825) | - | - | - | - | (8.040.299) | (38.389.124) |
| Off-Balance Sheet Long Position | 5.350.917 | 9.742.112 | 9.951.142 | - | - | - | 25.044.171 |
| Off-Balance Sheet Short Position | (5.413.870) | (9.732.231) | (9.930.537) | - | - | - | (25.076.638) |
| Total Position | (30.411.778) | 3.036.853 | 19.661.548 | 1.138.538 | 14.582.671 | (8.040.299) | (32.467) |

(*) Expected Credit losses for related items are presented in non-interest bearing column.

(**) Derivative financial assets are classified under other assets and expected loss provisions for other assets are netted off in other assets.

(***) The Bank, on August 1, 2017 issued the Basel III compliant, 10 years, USD 300 million bond to foreign domicile investors and with the permission of BRSA dated July 17, 2017, classified it as Tier II sub-loan. The Bank, pursuant to the approval of the BRSA on 26 September 2018, bought back USD 24.535 thousands of Tier II sub-loan as of September 30 2025, and the relevant amount has been deducted from the capital amount in the equity calculation. The Bank has not redeemed or cancelled the shares in circulation, thus selling back any portion of such amount at any time is completely at the Bank management's discretion. On August 1, 2022, the early pay option of the subordinated bond has not been exercised and the coupon interest for the coming periods has been set at 8,606%.

(****) Other obligations line; It includes shareholders' equity amounting to 6.174.392 TL, tax liability of , 825.009 TL, provisions of 749.507 TL, liabilities from lease transactions of 575.209 TL, other liabilities of 5.008.490 TL (the amount of 4.418.133 TL is a capital increase commitment and is classified under other liabilities) and derivatives financial liabilities of 1.215.641 TL.

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IV. Explanations on Interest Rate Risk (continued)

Prior period information related to the interest rate sensitivity of assets, liabilities and off-balance sheet items (based on repricing dates):

| | Up to 1 Month | 1-3 Months | 3-12 Months | 1-5 Years | Over 5 Years | Non-interest bearing | Total |
|--|---------------------|-------------------|-------------------|--------------------|-------------------|-------------------------|-------------------|
| 31 December 2024 | | | | | | | |
| Assets | | | | | | | |
| Cash (Cash in Vault, Foreign Currency Cash, Money in Transit, Cheques Purchased, Precious Metals) and Balances with the Central Bank of Turkey | 2.642.942 | - | - | - | - | 10.581.921 | 13.224.863 |
| Banks (*) | - | - | - | - | - | 3.889.833 | 3.889.833 |
| Financial Assets at Fair Value Through Profit and Loss | 72.413 | 25.059 | 21.793 | 50.829 | 4.404 | 2.132.472 | 2.306.970 |
| Money Market Placements | 167.347 | - | 1.005.321 | - | - | - | 1.172.668 |
| Financial assets at fair value through other comprehensive income | 417.537 | 2.224.602 | 888.111 | 1.641.724 | 3.893.660 | 21.356 | 9.086.990 |
| Loans (*) | 9.502.360 | 3.529.317 | 6.699.815 | 3.944.392 | 6.939.737 | (1.356.783) | 29.258.838 |
| Financial assets measured at amortized cost (*) | 955.076 | 6.000.165 | 5.081.095 | 1.725.718 | 905.521 | (46.461) | 14.621.114 |
| Other Assets (**) | 273.337 | 85.317 | 54.749 | - | - | 5.291.530 | 5.704.933 |
| Total Assets | 14.031.012 | 11.864.460 | 13.750.884 | 7.362.663 | 11.743.322 | 20.513.868 | 79.266.209 |
| Liabilities | | | | | | | |
| Bank Deposits | - | - | - | - | - | 3.095 | 3.095 |
| Customer Deposits | 24.067.744 | 6.923.900 | 433.471 | 666 | - | 16.593.727 | 48.019.508 |
| Money Market Borrowings | 5.335.790 | 1.574.723 | - | - | - | - | 6.910.513 |
| Miscellaneous Payables | - | - | - | - | - | 352.954 | 352.954 |
| Marketable Securities Issued | - | - | - | - | - | - | - |
| Funds Provided From Other Financial Institutions | 3.597.022 | 1.797.446 | - | 623.631 | - | - | 6.018.099 |
| Subordinated Loans(***) | - | - | - | 10.067.701 | - | - | 10.067.701 |
| Other Liabilities (****) | 482.337 | 99.302 | 111.356 | 13.044 | - | 7.188.300 | 7.894.339 |
| Total Liabilities | 33.482.893 | 10.395.371 | 544.827 | 10.705.042 | - | 24.138.076 | 79.266.209 |
| Balance Sheet Long Position | - | 1.469.089 | 13.206.057 | - | 11.743.322 | - | 26.418.468 |
| Balance Sheet Short Position | (19.451.881) | - | - | (3.342.379) | - | (3.624.208) | (26.418.468) |
| Off-Balance Sheet Long Position | 3.385.000 | 1.878.504 | 2.026.170 | - | - | - | 7.289.674 |
| Off-Balance Sheet Short Position | (3.416.023) | (1.146.093) | (2.802.101) | - | - | - | (7.364.217) |
| Total Position | (19.482.904) | 2.201.500 | 12.430.126 | (3.342.379) | 11.743.322 | (3.624.208) | (74.543) |

(*) Expected Credit losses for related items are presented in non-interest bearing column.

(**) Derivative financial assets are classified under other assets and expected loss provisions for other assets are netted off in other assets.

(***) The Bank, on August 1, 2017 issued the Basel III compliant, 10 year, USD 300 million bond to foreign domicile investors and with the permission of BRSA dated July 17, 2017, classified it as Tier II sub-loan. The Bank, pursuant to the approval of the BRSA on 26 September 2018, bought back USD 24.535 thousands of Tier II sub-loan as of 31 December 2024, and the relevant amount has been deducted from the capital amount in the equity calculation. The Bank has not redeemed or cancelled the shares in circulation, thus selling back any portion of such amount at any time is completely at the Bank management's discretion. On August 1, 2022, the early pay option of the subordinated bond has not been exercised and the coupon interest for the coming periods has been set at 8,606%.

(****) Other obligations line; It includes shareholders' equity amounting to 5.583.562 TL, tax liability of 328.796 TL, provisions of 525.913 TL, liabilities from lease transactions of 209.208 TL and other liabilities of 540.821 TL and derivative financial liabilities amounting to 706.039 TL.

Current period interest rates applied to monetary financial instruments:

| | EURO % | USD % | JPY % | TL % |
|--|-----------|----------|----------|---------|
| 31 December 2025 | | | | |
| Assets | | | | |
| Cash (Cash in Vault, Foreign Currency Cash, Money in Transit, Cheques Purchased, Precious Metals) and Balances with the Central Bank of Turkey | - | - | - | 29,25 |
| Banks | 0,20 | 0,99 | - | - |
| Financial Assets at Fair Value Through Profit and Loss | 4,70 | 6,20 | - | 35,09 |
| Money Market Placements | - | - | - | 36,50 |
| Financial Assets at Fair Value Through Other Comprehensive Income | 4,00 | 6,30 | - | 36,15 |
| Loans | 6,00 | 8,23 | - | 37,94 |
| Financial Assets Measured at Amortized Cost | 5,00 | 7,00 | - | 25,24 |
| Liabilities | | | | |
| Bank Deposits | 3,38 | 4,53 | - | - |
| Customer Deposits | 0,76 | 1,92 | - | 35,40 |
| Money Market Borrowings | - | 3,87 | - | 37,97 |
| Subordinated Loans | - | 8,61 | - | - |
| Marketable Securities Issued | - | - | - | - |
| Funds Provided From Other Financial Institutions | 7,49 | 6,50 | - | - |

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IV. Explanations on Interest Rate Risk (continued)

Prior Period interest rates applied to monetary financial instruments:

| | EURO % | USD % | JPY % | TL % |
|--|-----------|----------|----------|---------|
| 31 December 2024 | | | | |
| Assets | | | | |
| Cash (Cash in Vault, Foreign Currency Cash, Money in Transit, Cheques Purchased, Precious Metals) and Balances with the Central Bank of Turkey | - | - | - | 42,17 |
| Banks | - | - | - | - |
| Financial Assets at Fair Value Through Profit and Loss | 5,50 | 8,10 | - | 10,54 |
| Money Market Placements | - | - | - | 47,81 |
| Financial Assets at Fair Value Through Other Comprehensive Income | 3,90 | 5,90 | - | 29,61 |
| Loans | 7,37 | 9,60 | - | 38,03 |
| Financial Assets Measured at Amortized Cost | 5,00 | 7,00 | - | 19,57 |
| Liabilities | | | | |
| Bank Deposits | 3,26 | 3,74 | - | 47,96 |
| Customer Deposits | 1,78 | 2,78 | - | 39,33 |
| Money Market Borrowings | - | 4,51 | - | 48,59 |
| Subordinated Loans | - | 8,61 | - | - |
| Marketable Securities Issued | - | - | - | - |
| Funds Provided From Other Financial Institutions | 3,29 | 4,92 | - | 49,29 |

Nature of interest rate risk resulted from banking book:

Interest Rate Risk in the Banking Book refers to the change in the present value of interest rate sensitive on-balance and off-balance sheet positions resulting from fluctuations in interest rates. This change in economic value may have an impact on the Bank's Tier 1 capital. In other words, it represents the potential decrease in the economic value of the Bank's capital due to changes in interest rates.

The Interest Rate Risk in the Banking Book (IRRBB) Ratio is calculated as of the last day of each month and is reported to the Banking Regulation and Supervision Agency (BRSA) within the following month. In addition, this ratio is calculated on a weekly basis and presented in ALCO meetings. Interest Rate Risk in the Banking Book comprises positions other than trading book positions, i.e., positions held in the banking book.

The change in economic value is calculated separately, on a currency-by-currency and interest rate-related commodity basis, for those with a share of 5% or higher within total interest-rate-sensitive assets or total interest-rate-sensitive liabilities as defined in the Regulation, under the six interest rate shock scenarios set out in the Regulation. For the purpose of present value measurement, cash flows are discounted using the regulatory reference yield curves specified for the relevant currency.

In the calculation of the IRRBB ratio, a behavioral model based on the historical development of deposits is utilized to determine the core and non-core portions of non-maturity deposits. Within this framework, the core and non-core components of non-maturity deposits are calculated separately for each relevant currency and allocated across maturity buckets in accordance with the maximum thresholds prescribed in the Regulation. The average repricing period calculated for non-maturity deposits ranges between 15 and 20 months, while the maximum repricing horizon is 115 months, and such assumptions are incorporated into the calculations within the maximum thresholds set out in the Regulation. Early repayment rates for loans and early withdrawal rates for time deposits are taken into account as specified by the Authority under the Regulation.

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IV. Explanations on Interest Rate Risk (continued)

Nature of interest rate risk resulted from banking book (continued)

The economic value change resulting from fluctuations in interest rates, as defined under the regulation on measurement and evaluation of interest rate risk in the banking book under the standardized approach:

| | Economic Value Change |
|--------------------------------------|------------------------------|
| | Current Period |
| Parallel Up | 1.230.769 |
| Parallel Down | (1.528.538) |
| Steeper | 899.019 |
| Flattener | (603.688) |
| Short Rates Up | 192.769 |
| Short Rates Down | (217.117) |
| Maximum Loss in Net Exposures | 1.230.769 |
| Tier-I Capital | 6.838.064 |

The Bank performs the above calculations in accordance with the Regulation on the Measurement and Evaluation of Interest Rate Risk in the Banking Book under the Standardized Approach, published in the Official Gazette dated 12 May 2025 and numbered 32898. Within the scope of the mentioned Regulation, the Bank calculates the change in economic value arising from its interest-rate-sensitive on-balance-sheet and off-balance-sheet positions separately for each currency whose share within total assets or total liabilities, as defined in the Regulation, is 5% or higher, under the six interest rate shock scenarios prescribed in the Regulation.

V. Explanations on Share Certificates Position Risk

The Bank has no outstanding share certificate position.

VI. Explanations on Liquidity Risk Management, Liquidity Coverage Ratio and Net Stable Funding Ratio

Liquidity risk is a risk that occurs as a result of, not having cash in hand or cash inflow at a level and nature to meet cash outflow as a consequence of imbalance in cash flow in time and completely. Liquidity risk consists of sum of two main risk types; funding liquidity risk and market liquidity risk.

Management of the Bank's liquidity risk is carried out in scope of responsibilities of Board of Directors, Risk Committee of the Board, Assets and Liabilities Management Committee (ALCO), Risk Management Department and other business units which are members of ALCO.

Board of Directors has the ultimate responsibility concerning the liquidity risk and its management. Board of Directors also has the responsibility to determine liquidity risk appetite as a part of holistic risk appetite, evaluate and approve proposed limits, approve liquidity risk management policy and confirm changes regarding limit and confinement.

Risk Committee evaluates and approves short, medium and long term liquidity risk management strategies. Risk Committee also provides general adaptability of the Bank to principles and management procedures included in the management of the risk. Risk Committee reviews and evaluates liquidity risk reports periodically.

Assets and Liabilities Management Committee (ALCO) establishes short, medium and long term liquidity management strategies and evaluates the liquidity risk profile of the Bank and impacts of recently developed trends on the liquidity of the Bank through periodical meetings. ALCO makes a decision regarding the qualification of liquidity buffer of the Bank in line with risk appetite and liquidity strategy of the Bank. Additionally, ALCO reviews liquidity reports and feedbacks of the Risk Management, considers Treasury's opinions and action plans and informs Risk Committee and Board of Directors about the possible adverse conditions regarding liquidity and its material impacts.

Risk Management establishes liquidity risk management policy, determines liquidity risk limits and submits these policies and limits to the approval of Board of Directors. It also provides to measure and manage liquidity risk in the framework of risk appetite and limits approved by the Board of Directors. Risk management performs reporting to ALCO, Risk Committee and members of Board of Directors regarding adherence to risk appetite and limit excess. Additionally, risk management is also responsible to form and implement liquidity stress tests and share the results with the related parties.

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VI. Explanations on Liquidity Risk Management, Liquidity Coverage Ratio and Net Stable Funding Ratio (continued)

Liquidity risk analysis and early warning signals are reported to the senior management periodically. Furthermore, all the analysis including regulatory and internal rates with respect to liquidity risk are reported to ALCO and limit and warning levels approved by the Board of Directors are monitored periodically and reported to related parties.

Funding management of the Bank is carried out under the control of the Treasury and with the knowledge of ALCO. The Bank's funding strategy is intended to ensure sufficient liquidity and diversity of funding sources to meet actual and contingent liabilities through both normal and stress periods. A significant part of Bank's liquidity needs is met with deposits which represent the main funding source of the Bank. On the other hand, when it is deemed necessary, bond issuance and pre-financing products can be provided in addition to the aforementioned sources.

Almost all the liabilities of the Bank are denominated in TL, USD or EUR and the concentration risk in the funding sources is monitored closely. Concentration analysis related to deposits are performed and factors, which can deteriorate access to funding sources and trigger a sudden withdrawal of funds at a significant level, are analyzed.

Liquidity risk is closely monitored and managed in order to keep it at a level appropriate to risk appetite and liquidity risk management policies, by promoting diversification of funding sources, keeping high quality liquid assets and reduction or termination of activities causing limit excess.

In scope of the Liquidity Stress Test, the Bank monitors stress scenarios arising from internal and external factors and manages its high quality liquid assets, deposits, other balance sheet items generating cash outflows, loans and other cash inflows in that respect. There are designated risk limits for indicators. The compliance with the risk and the determined risk limits is shared with the Senior Management and the relevant business units and necessary actions are taken.

The Bank has established a Liquidity Emergency Action Plan to explain the actions that should be taken in possible liquidity tightness scenarios. In this context, normal market conditions and various stress levels are defined and action plans are created for each situation. In addition to the Emergency Action Plan, Basic Risk Indicators and Liquidity Early Warning Signals are defined within the scope of Liquidity Risk Management Policy and these indicators are regularly monitored.

The liquidity coverage ratios are calculated in accordance with the "Regulation on Liquidity Coverage Ratio Calculation of Banks" published in Official Gazette dated 21 March 2014 and numbered 28948. Liquidity coverage ratios should be at least 80% for foreign currency assets and liabilities and 100% for total assets and liabilities.

Liquidity coverage ratio is calculated by proportioning the high quality liquid assets owned by the bank to the net cash outflows in the one month maturity window. Important balance sheet items that determine the ratio can be listed as required reserves held at the CBRT, securities not subject to repo / collateral, deposits according to counterparty, securities taken as collateral with reverse repo, placements to banks and derivative transactions. Since these items have a high share in liquid assets and net cash outflows in terms of volume, their ratio of consideration is high and they may change over time, their effect on liquidity coverage ratio is higher than other items.

Although derivative transactions create a low amount of net cash flow in terms of total liquidity coverage ratio, fluctuations in foreign currency derivative transaction volumes may affect the foreign currency liquidity coverage ratio.

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VI. Explanations on Liquidity Risk Management, Liquidity Coverage Ratio and Net Stable Funding Ratio (continued)

Information regarding weekly solo liquidity coverage ratios realized in the last quarter of 2025 is as follows:

| Current Period- 31 December 2025 | | Rate of "Percentage to be taken into account" not implemented Total value (*) | | Rate of "Percentage to be taken into account" implemented Total value (*) | |
|-----------------------------------|--|---|-------------------|---|-------------------|
| | | TL+FC | FC | TL+FC | FC |
| HIGH QUALITY LIQUID ASSETS | | | | 21.923.997 | 15.052.712 |
| 1 | High quality liquid assets | 21.923.997 | 15.052.712 | 21.923.997 | 15.052.712 |
| CASH OUTFLOWS | | | | | |
| 2 | Retail and Small Business Customer Deposits | 38.737.978 | 23.767.413 | 3.577.806 | 2.376.741 |
| 3 | Stable deposits | 5.919.832 | - | 295.992 | - |
| 4 | Less stable deposits | 32.818.146 | 23.767.413 | 3.281.814 | 2.376.741 |
| 5 | Unsecured Funding other than Retail and Small Business Customer Deposits | 20.904.710 | 9.523.891 | 16.222.240 | 6.092.369 |
| 6 | Operational deposits | 36.427 | 7.335 | 7.769 | 1.834 |
| 7 | Non-Operational Deposits | 15.938.806 | 8.756.843 | 11.321.035 | 5.341.576 |
| 8 | Other Unsecured Funding | 4.929.477 | 759.713 | 4.893.436 | 748.959 |
| 9 | Secured funding | - | - | - | - |
| 10 | Other Cash Outflows | 35.216.359 | 6.215.554 | 9.464.261 | 2.091.694 |
| 11 | Liquidity needs related to derivatives and market | 1.470.483 | 1.602.637 | 1.470.483 | 1.602.637 |
| 12 | Debts related to the structured financial products | - | - | - | - |
| 13 | Commitment related to debts to financial markets and other off balance sheet liabilities | - | - | - | - |
| 14 | Commitments that are unconditionally revocable at any time by the Bank and other contractual commitments | - | - | - | - |
| 15 | Other irrevocable or conditionally revocable commitments | 33.745.876 | 4.612.917 | 7.993.778 | 489.057 |
| 16 | TOTAL CASH OUTFLOWS | - | - | 29.264.307 | 10.560.804 |
| CASH INFLOWS | | | | | |
| 17 | Secured Lending Transactions | - | - | - | - |
| 18 | Unsecured Lending Transactions | 10.734.473 | 8.522.459 | 8.153.823 | 6.582.769 |
| 19 | Other contractual cash inflows | 1.107.676 | 2.079.545 | 1.107.676 | 2.079.545 |
| 20 | TOTAL CASH INFLOWS | 11.842.149 | 10.602.004 | 9.261.499 | 8.662.314 |
| | | | | Upper Limit Applied Amounts | |
| 21 | TOTAL HQLA | | | 21.923.997 | 15.052.712 |
| 22 | TOTAL NET CASH OUTFLOWS | | | 20.002.808 | 3.042.268 |
| 23 | Liquidity Coverage Ratio (%) | | | 110,00 | 495,00 |

(*) Simple arithmetic average calculated for the last three months by using the amounts calculated based on weekly simple arithmetic averages.

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VI. Explanations on Liquidity Risk Management, Liquidity Coverage Ratio and Net Stable Funding Ratio (continued)

Information regarding weekly unconsolidated liquidity coverage ratios realized in the fourth quarter of 2024 is as follows:

| | | Rate of "Percentage to be taken into account" not implemented Total value (*) | | Rate of "Percentage to be taken into account" implemented Total value (*) | |
|---------------------------------------|--|---|-------------------|---|-------------------|
| | | TL+FC | FC | TL+FC | FC |
| Prior Period- 31 December 2024 | | | | | |
| HIGH QUALITY LIQUID ASSETS | | | | | |
| 1 | High quality liquid assets | 21.159.331 | 12.410.558 | 20.904.621 | 12.410.558 |
| CASH OUTFLOWS | | | | | |
| 2 | Retail and Small Business Customer Deposits | 39.196.794 | 17.322.657 | 3.603.767 | 1.732.266 |
| 3 | Stable deposits | 6.318.246 | - | 315.912 | - |
| 4 | Less stable deposits | 32.878.548 | 17.322.657 | 3.287.855 | 1.732.266 |
| 5 | Unsecured Funding other than Retail and Small Business Customer Deposits | 13.837.460 | 9.580.156 | 8.306.829 | 5.006.576 |
| 6 | Operational deposits | 86.136 | 34 | 20.216 | 9 |
| 7 | Non-Operational Deposits | 10.367.122 | 8.929.553 | 4.960.443 | 4.366.862 |
| 8 | Other Unsecured Funding | 3.384.202 | 650.569 | 3.326.170 | 639.705 |
| 9 | Secured funding | - | - | - | - |
| 10 | Other Cash Outflows | 30.196.675 | 5.170.230 | 5.593.948 | 1.354.621 |
| 11 | Liquidity needs related to derivatives and market | 819.525 | 928.355 | 819.525 | 928.355 |
| 12 | Debts related to the structured financial products | - | - | - | - |
| 13 | Commitment related to debts to financial markets and other off balance sheet liabilities | - | - | - | - |
| 14 | Commitments that are unconditionally revocable at any time by the Bank and other contractual commitments | - | - | - | - |
| 15 | Other irrevocable or conditionally revocable commitments | 29.377.150 | 4.241.875 | 4.774.423 | 426.266 |
| 16 | TOTAL CASH OUTFLOWS | - | - | 17.504.544 | 8.093.463 |
| CASH INFLOWS | | | | | |
| 17 | Secured Lending Transactions | - | - | - | - |
| 18 | Unsecured Lending Transactions | 11.009.066 | 8.706.257 | 8.670.181 | 7.030.480 |
| 19 | Other contractual cash inflows | 492.231 | 1.022.058 | 492.231 | 1.022.057 |
| 20 | TOTAL CASH INFLOWS | 11.501.297 | 9.728.315 | 9.162.412 | 8.052.537 |
| | | | | Upper Limit Applied Amounts | |
| 21 | TOTAL HQLA | | | 20.904.621 | 12.410.558 |
| 22 | TOTAL NET CASH OUTFLOWS | | | 8.342.132 | 2.029.207 |
| 23 | Liquidity Coverage Ratio (%) | | | 251,00 | 612,00 |

(*) Simple arithmetic average calculated for the last three months by using the amounts calculated based on weekly simple arithmetic averages.

The weeks having the highest and lowest level of liquidity coverage ratios calculated for the last three months and their average values are given below:

| | Current Period-31 December 2025 | | Prior Period-31 December 2024 | |
|--------------|---------------------------------|------------|-------------------------------|------------|
| | TL+FC | FC | TL+FC | FC |
| Lowest Week | 101,91 | 323,16 | 182,56 | 547,78 |
| | 10.10.2025 | 10.10.2025 | 4.10.2024 | 27.12.2024 |
| Highest Week | 115,31 | 635,99 | 356,41 | 661,13 |
| | 31.10.2025 | 31.10.2025 | 22.11.2024 | 8.11.2024 |
| Average | 109,60 | 494,79 | 250,59 | 611,60 |

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VI. Explanations on Liquidity Risk Management, Liquidity Coverage Ratio and Net Stable Funding Ratio (continued)

Presentation of assets and liabilities according to their remaining maturities:

| 31 December 2025 | Demand | Up to 1 Month | 1-3 Month | 3-12 Months | 1-5 Years | Over 5 Years | Undistributed (*) | Total |
|--|--------------------|----------------------|--------------------|--------------------|-------------------|---------------------|--------------------------|--------------------|
| Assets | | | | | | | | |
| Cash (Cash in Vault, Foreign Currency Cash, Money in Transit, Cheques Purchased, Precious Metals) and Balances with the Central Bank of Turkey | 6.293.973 | 12.031.044 | - | - | - | - | - | 18.325.017 |
| Banks | 4.691.970 | 2.404.000 | - | - | - | - | (5.292) | 7.090.678 |
| Financial Assets at Fair Value Through Profit and Loss | 3.763.317 | 95.643 | 10 | 133.650 | 145.314 | 81.820 | - | 4.219.754 |
| Money Market Placements | - | - | - | - | - | - | - | - |
| Financial Assets at Fair Value Through Other Comprehensive Income | 32.534 | 173.273 | - | - | 6.195.352 | 9.027.636 | - | 15.428.795 |
| Loans | - | 8.341.602 | 5.031.201 | 20.903.163 | 14.619.076 | 2.824.057 | (1.693.860) | 50.025.239 |
| Financial Assets Measured at Amortized Cost | - | - | 739.071 | 250.302 | 5.391.679 | 10.623.312 | (36.338) | 16.968.026 |
| Other Assets (**) | - | 956.704 | 145.358 | 151.476 | 3.670 | - | 9.645.709 | 10.902.917 |
| Total Assets | 14.781.794 | 24.002.266 | 5.915.640 | 21.438.591 | 26.355.091 | 22.556.825 | 7.910.219 | 122.960.426 |
| Liabilities | | | | | | | | |
| Bank Deposits | 1.638 | - | - | - | - | - | - | 1.638 |
| Customer Deposits | 23.818.007 | 38.641.545 | 7.017.962 | 1.076.135 | - | - | - | 70.553.649 |
| Money Market Borrowings | 830.332 | 17.110.556 | 1.081.029 | - | - | - | - | 19.021.917 |
| Miscellaneous Payables | - | - | - | - | - | - | 1.046.595 | 1.046.595 |
| Marketable Securities Issued | - | - | - | - | - | - | - | - |
| Funds Provided From Other Financial Institutions | - | 182.344 | - | 3.175.286 | 2.189.185 | - | - | 5.546.815 |
| Subordinated Loans (***) | - | - | - | - | 12.241.564 | - | - | 12.241.564 |
| Other Liabilities (****) | - | 907.856 | 223.481 | 84.305 | - | - | 13.332.606 | 14.548.248 |
| Total Liabilities | 24.649.977 | 56.842.301 | 8.322.472 | 4.335.726 | 14.430.749 | - | 14.379.201 | 122.960.426 |
| Liquidity (Gap)/ Surplus | (9.868.183) | (32.840.035) | (2.406.832) | 17.102.865 | 11.924.342 | 22.556.825 | (6.468.982) | - |
| Net Off-Balance Sheet Position | - | (121.754) | (282.017) | 239.504 | 3.181 | - | - | (161.086) |
| Financial Derivative Assets | - | 58.847.682 | 17.148.843 | 16.870.819 | 6.924.944 | 514.888 | - | 100.307.176 |
| Financial Derivative Liabilities | - | (58.969.436) | (17.430.860) | (16.631.315) | (6.921.763) | (514.888) | - | (100.468.262) |
| Non-Cash Loans | 11.662.921 | 1.316.288 | 977.761 | 18.950.617 | - | - | - | 32.907.587 |
| Prior period | | | | | | | | |
| Total Assets | 10.668.610 | 17.096.088 | 6.701.544 | 10.692.947 | 9.933.661 | 20.289.717 | 3.883.642 | 79.266.209 |
| Total Liabilities | 16.596.822 | 33.638.711 | 10.395.371 | 779.353 | 10.314.698 | - | 7.541.254 | 79.266.209 |
| Liquidity (Gap)/ Surplus | (5.928.212) | (16.542.623) | (3.693.827) | 9.913.594 | (381.037) | 20.289.717 | (3.657.612) | - |
| Net Off-Balance Sheet Position | - | (264.126) | (124.200) | (62.274) | (23.311) | - | - | (473.911) |
| Financial Derivative Assets | - | 38.254.476 | 13.996.059 | 5.474.310 | 321.403 | - | - | 58.046.248 |
| Financial Derivative Liabilities | - | (38.518.602) | (14.120.259) | (5.536.584) | (344.714) | - | - | (58.520.159) |
| Non-Cash Loans | 7.962.939 | 2.168.713 | 6.250.367 | 10.955.741 | - | - | - | 27.337.760 |

(*) Assets such as fixed assets, other assets, securities representing shares in the capital, current tax assets and non-performing loans are recorded here.

(**) Other assets line includes assets other than those mentioned above.

(***) The Bank, on August 1, 2017 issued the Basel III compliant, 10 year, USD 300 million bond to foreign domicile investors and with the permission of BRSA dated July 17, 2017, classified it as Tier II sub-loan. The Bank, pursuant to the approval of the BRSA on 26 September 2018, bought back USD 24.535 thousands of Tier II sub-loan as of September 30 2025, and the relevant amount has been deducted from the capital amount in the equity calculation. The Bank has not redeemed or cancelled the shares in circulation, thus selling back any portion of such amount at any time is completely at the Bank management's discretion. On August 1, 2022, the early pay option of the subordinated bond has not been exercised and the coupon interest for the coming periods has been set at 8,606%.

(****) Other obligations line; It includes shareholders' equity amounting to 6.174.392 TL, tax liability of, 825.009 TL, provisions of 749.507 TL, liabilities from lease transactions of 575.209 TL, other liabilities of 5.008.490 TL (the amount of 4.418.133 TL is a capital increase commitment and is classified under other liabilities) and derivatives financial liabilities of 1.215.641 TL.

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VI. Explanations on Liquidity Risk Management, Liquidity Coverage Ratio and Net Stable Funding Ratio (continued)

Analysis of financial liabilities by remaining contractual maturities (*):

| | Carrying Values | Gross Nominal Outflow | Demand | Up to 1 Month | 1-3 Months | 3-12 Months | 1-5 Years | Over 5 Years |
|--|--------------------|-----------------------|-------------------|-------------------|-------------------|------------------|-------------------|--------------|
| As of December 31, 2025 | | | | | | | | |
| Bank Deposits | 1.638 | 1.638 | 1.638 | - | - | - | - | - |
| Customer deposits | 70.553.649 | 71.571.660 | 23.818.007 | 38.975.326 | 7.262.511 | 1.515.816 | - | - |
| Subordinated Loans | 12.241.564 | 19.616.250 | - | - | - | - | 19.616.250 | - |
| Funds Provided From Other Financial Institutions | 5.546.815 | 5.923.139 | - | 216.408 | 3.305.475 | - | 2.401.256 | - |
| Money Market Borrowings | 19.021.917 | 19.053.004 | - | 7.867.825 | 11.185.179 | - | - | - |
| Total | 107.365.583 | 116.165.691 | 23.819.645 | 47.059.559 | 21.753.165 | 1.515.816 | 22.017.506 | - |

(*) Includes total interest to be paid

| | Carrying Values | Gross Nominal Outflow | Demand | Up to 1 Month | 1-3 Months | 3-12 Months | 1-5 Years | Over 5 Years |
|--|-------------------|-----------------------|-------------------|-------------------|-------------------|----------------|-------------------|--------------|
| As of December 31, 2024 | | | | | | | | |
| Bank Deposits | 3.095 | 3.095 | 3.095 | - | - | - | - | - |
| Customer deposits | 48.019.508 | 48.480.880 | 16.593.727 | 24.241.801 | 7.174.819 | 469.643 | 890 | - |
| Subordinated Loans | 10.067.701 | 16.132.156 | - | - | - | - | 16.132.156 | - |
| Funds Provided From Other Financial Institutions | 6.018.099 | 6.222.297 | - | 3.642.632 | 1.815.262 | - | 764.403 | - |
| Money Market Borrowings | 6.910.513 | 6.931.826 | - | 5.350.156 | 1.581.670 | - | - | - |
| Total | 71.018.916 | 77.770.254 | 16.596.822 | 33.234.589 | 10.571.751 | 469.643 | 16.897.449 | - |

(*) Includes total interest to be paid

Analysis of non-cash loans by remaining contractual maturities:

| As of December 31, 2025 | Demand | Up to 1 Month | 1-3 Months | 3-12 Months | 1-5 Years | Over 5 Years | Total |
|--------------------------------|-------------------|----------------|------------------|-------------------|-----------|--------------|-------------------|
| Letter of Guarantee | 7.970.807 | 430.744 | 991.645 | 8.166.491 | - | - | 17.559.687 |
| Letter of Credit | 764.113 | 2.601 | 61.559 | 2.176.427 | - | - | 3.004.700 |
| Other Guarantees | 2.928.000 | 137.500 | 670.000 | 8.607.700 | - | - | 12.343.200 |
| Total | 11.662.920 | 570.845 | 1.723.204 | 18.950.618 | - | - | 32.907.587 |

| As of December 31, 2024 | Demand | Up to 1 Month | 1-3 Months | 3-12 Months | 1-5 Years | Over 5 Years | Total |
|--------------------------------|------------------|------------------|------------------|-------------------|-----------|--------------|-------------------|
| Letter of Guarantee | 5.180.796 | 1.048.856 | 2.456.816 | 5.070.048 | - | - | 13.756.516 |
| Letter of Credit | 730.143 | 240.379 | 766.780 | 340.942 | - | - | 2.078.244 |
| Other Guarantees | 2.052.000 | 869.000 | 2.992.250 | 5.589.750 | - | - | 11.503.000 |
| Total | 7.962.939 | 2.158.235 | 6.215.846 | 11.000.740 | - | - | 27.337.760 |

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VI. Explanations on Liquidity Risk Management, Liquidity Coverage Ratio and Net Stable Funding Ratio (continued)

Breakdown of derivative instruments due to their remaining contractual maturities:

| 31 December 2025 | Up to 1 Month | 1-3 Months | 3-12 Months | 1-5 Years | Over 5 Years | Total |
|--|---------------------|---------------------|---------------------|--------------------|------------------|----------------------|
| Foreign exchange forward contracts | (548.914) | (77.258) | 179.826 | 3.181 | - | (443.164) |
| -Inflow | 5.608.681 | 1.978.494 | 2.471.577 | 40.854 | - | 10.099.606 |
| -Outflow | (6.157.595) | (2.055.751) | (2.291.751) | (37.673) | - | (10.542.770) |
| Currency swaps | 608.759 | (122.193) | (645) | - | - | 485.921 |
| -Inflow | 38.086.348 | 9.360.100 | 80.647 | - | - | 47.527.094 |
| -Outflow | (37.477.589) | (9.482.293) | (81.292) | - | - | (47.041.173) |
| Interest rate swap agreement | - | - | - | - | - | - |
| -Inflow | - | 200.000 | 9.400.000 | 6.884.090 | 514.888 | 16.998.979 |
| -Outflow | - | (200.000) | (9.400.000) | (6.884.090) | (514.888) | (16.998.979) |
| Foreign currency sell and buy options | (178.452) | (82.566) | 60.323 | - | - | (200.695) |
| -Inflow | 14.886.419 | 5.610.250 | 4.918.595 | - | - | 25.415.263 |
| -Outflow | (15.064.871) | (5.692.816) | (4.858.271) | - | - | (25.615.958) |
| Futures Transactions | (3.145) | - | - | - | - | (3.145) |
| -Inflow | 266.235 | - | - | - | - | 266.235 |
| -Outflow | (269.380) | - | - | - | - | (269.380) |
| Interest rate sell and buy options | - | - | - | - | - | - |
| -Inflow | - | - | - | - | - | - |
| -Outflow | - | - | - | - | - | - |
| Total Cash Inflow | 58.847.682 | 17.148.843 | 16.870.819 | 6.924.944 | 514.888 | 100.307.177 |
| Total Cash Outflow | (58.969.435) | (17.430.860) | (16.631.314) | (6.921.763) | (514.888) | (100.468.260) |

| 31 December 2024 | Up to 1 Month | 1-3 Months | 3-12 Months | 1-5 Years | Over 5 Years | Total |
|--|---------------------|---------------------|--------------------|------------------|--------------|---------------------|
| Foreign exchange forward contracts | (40.315) | (1.009) | (33.836) | (23.311) | - | (98.471) |
| -Inflow | 2.707.372 | 1.302.716 | 903.449 | 321.403 | - | 5.234.939 |
| -Outflow | (2.747.687) | (1.303.725) | (937.285) | (344.714) | - | (5.333.410) |
| Currency swaps | (151.224) | (43.800) | - | - | - | (195.024) |
| -Inflow | 27.801.789 | 9.529.222 | - | - | - | 37.331.010 |
| -Outflow | (27.953.013) | (9.573.022) | - | - | - | (37.526.035) |
| Interest rate swap agreement | - | - | - | - | - | - |
| -Inflow | - | - | 937.996 | - | - | 937.996 |
| -Outflow | - | - | (937.996) | - | - | (937.996) |
| Foreign currency sell and buy options | (72.586) | (71.967) | (28.438) | - | - | (172.991) |
| -Inflow | 7.745.316 | 2.223.066 | 3.632.865 | - | - | 13.601.248 |
| -Outflow | (7.817.902) | (2.295.034) | (3.661.303) | - | - | (13.774.239) |
| Futures Transactions | - | (7.424) | - | - | - | (7.424) |
| -Inflow | - | 941.054 | - | - | - | 941.054 |
| -Outflow | - | (948.478) | - | - | - | (948.478) |
| Interest rate sell and buy options | - | - | - | - | - | - |
| -Inflow | - | - | - | - | - | - |
| -Outflow | - | - | - | - | - | - |
| Total Cash Inflow | 38.254.476 | 13.996.059 | 5.474.310 | 321.403 | - | 58.046.248 |
| Total Cash Outflow | (38.518.601) | (14.120.259) | (5.536.584) | (344.714) | - | (58.520.158) |

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VI. Explanations on Liquidity Risk Management, Liquidity Coverage Ratio and Net Stable Funding Ratio (continued)

The net stable funding ratio is calculated by dividing the available stable funding amount by the required stable funding amount. The available stable funding represents the portion of a bank's liabilities and equity that is expected to be permanent, while the required stable funding refers to the portion of a bank's on-balance sheet assets and off-balance sheet liabilities that are expected to be refinanced. The main components of the available stable funding amount include equity elements, deposits by counterparty, securities subject to repurchase agreements, and borrowings by counterparty. The required funding amount primarily consists of securities portfolio, loans by counterparty and maturity, and placements with banks. Derivative products are considered based on their market values, and are accounted for as derivative assets/liabilities relative to the total current market value.

Net Stable Funding Ratio:

| | | Unweighted Amount According to Residual Maturity | | | | Total Weighted Amount |
|---|---|--|------------------|-------------|-------------|-----------------------|
| | | No Maturity | Up to Six Months | 6-12 Months | Over 1 Year | |
| Current Period- 31 December 2025 | | | | | | |
| Available Stable Funding | | | | | | |
| 1 | Equity items | 9.842.896 | - | - | - | 9.842.896 |
| 2 | Tier I Capital and Tier II Capital | 9.842.896 | - | - | - | 9.842.896 |
| 3 | Other equity items | - | - | - | - | - |
| 4 | Retail and small business customer deposits | 19.284.325 | 25.480.672 | 21.219 | 977.404 | 41.555.553 |
| 5 | Stable deposits | 895.733 | 6.470.172 | - | - | 6.997.610 |
| 6 | Less stable deposits | 18.388.592 | 19.010.500 | 21.219 | 977.404 | 34.557.943 |
| 7 | Other obligations | 11.583.433 | 34.771.976 | 3.088.664 | 11.600.950 | 16.414.590 |
| 8 | Operational deposits | 192.688 | - | - | - | 96.344 |
| 9 | Other obligations | 11.390.745 | 34.771.976 | 3.088.664 | 11.600.950 | 16.318.246 |
| 10 | Liabilities equivalent to interconnected assets | - | - | - | - | - |
| 11 | Other liabilities | - | 5.043.136 | - | - | - |
| 12 | Derivative liabilities | - | - | - | - | - |
| 13 | Other equity items and liabilities not listed above | - | 5.043.136 | - | - | - |
| 14 | Available Stable Funding | - | - | - | - | 67.813.039 |
| Required Stable Funding | | | | | | |
| 15 | High quality liquid assets | - | - | - | - | 325.535 |
| 16 | Deposits held at financial institutions for operational purposes | - | - | - | - | - |
| 17 | Performing receivables | 21.128.402 | 18.589.917 | 9.047.737 | 22.110.293 | 40.211.080 |
| 18 | Encumbered loans to financial institutions, where the loan is secured against Level 1 assets | - | - | - | - | - |
| 19 | Unencumbered loans to financial institutions or encumbered loans that are not secured against Level 1 assets | 5.035.291 | 2.807.742 | 131.722 | - | 1.242.316 |
| 20 | Loans to corporate customers, real persons and or retail customers, central banks, other than credit agencies and/or financial institutions | 16.093.111 | 15.782.175 | 8.916.015 | 1.103.013 | 21.112.609 |
| 21 | <i>Receivables with a risk weight of 35% or less</i> | - | - | - | 1.103.013 | 716.958 |
| 22 | Receivables collateralised by residential real estate mortgages | - | - | - | 165 | 107 |
| 23 | <i>Receivables with a risk weight of 35% or less</i> | - | - | - | 165 | 107 |
| 24 | Securities that are not in default and do not qualify as HQLA and exchange-traded equities | - | - | - | 21.007.115 | 17.856.048 |
| 25 | Assets equivalent to interconnected liabilities | - | - | - | - | - |
| 26 | Other Assets | 763.143 | 241.539 | - | 16.150.745 | 14.732.816 |
| 27 | Physical traded commodities, including gold | - | - | - | - | - |
| 28 | Initial margin posted or given guarantee fund to central counterparty | - | - | - | - | - |
| 29 | Derivative Assets | - | - | - | 157.534 | 157.534 |
| 30 | Derivative Liabilities before the deduction of the variation margin | - | - | - | 84.005 | 84.005 |
| 31 | Other assets not listed above | 763.143 | - | - | 16.150.745 | 14.491.276 |
| 32 | Off Balance Sheet Commitments | - | 35.724.137 | - | - | 1.786.207 |
| 33 | Total Required Stable Funding | - | - | - | - | 57.055.638 |
| 34 | Net Stable Funding Ratio (%) (*) | - | - | - | - | 118,85% |

(*) With the BRSA's letter numbered E-32521522-101.01.04-168271 dated 14 October 2025, it has been deemed appropriate for our Bank to take into account the resource of TL 3.975.579 (USD 100 Million) under the "Other Liabilities" item in the Bank's Financial Position Statement in the calculation of common equity Tier1 capital within the scope of the Regulation on Equity of Banks, starting from 01.07.2025 until the capital increase is registered, based on the period-end exchange rate of 30.06.2025. Capital Adequacy Ratio is calculated accordingly.

The Bank's paid-in capital of TL 5.261.811 was increased by TL 4.418.133 to TL 9.679.944 pursuant to the resolution adopted at the Extraordinary General Assembly held on 11 February 2026. The capital increase was registered on 17 February 2026.

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VI. Explanations on Liquidity Risk Management, Liquidity Coverage Ratio and Net Stable Funding Ratio (continued)

Net Stable Funding Ratio:

| | | Unweighted Amount According to Residual Maturity | | | | Total Weighted Amount |
|---------------------------------------|---|--|------------------|-------------|-------------|-----------------------|
| | | No Maturity | Up to Six Months | 6-12 Months | Over 1 Year | |
| Prior Period- 31 December 2024 | | | | | | |
| Available Stable Funding | | | | | | |
| 1 | Equity items | 7.356.372 | - | - | - | 7.356.372 |
| 2 | Tier I Capital and Tier II Capital | 7.356.372 | - | - | - | 7.356.372 |
| 3 | Other equity items | - | - | - | - | - |
| 4 | Retail and small business customer deposits | 13.197.969 | 23.325.346 | 38.368 | 668 | 33.267.180 |
| 5 | Stable deposits | 888.986 | 6.328.495 | 3.182 | 615 | 6.860.214 |
| 6 | Less stable deposits | 12.308.983 | 16.996.851 | 35.186 | 53 | 26.406.966 |
| 7 | Other obligations | 5.188.916 | 19.087.622 | 190.162 | 6.065.411 | 11.487.651 |
| 8 | Operational deposits | 240.887 | - | - | - | 120.444 |
| 9 | Other obligations | 4.948.029 | 19.087.622 | 190.162 | 6.065.411 | 11.367.207 |
| 10 | Liabilities equivalent to interconnected assets | - | - | - | - | - |
| 11 | Other liabilities | - | 1.346.884 | - | - | - |
| 12 | Derivative liabilities | - | - | - | - | - |
| 13 | Other equity items and liabilities not listed above | - | 1.346.884 | - | - | - |
| 14 | Available Stable Funding | - | - | - | - | 52.111.203 |
| Required Stable Funding | | | | | | |
| 15 | High quality liquid assets | - | - | - | - | 460.082 |
| 16 | Deposits held at financial institutions for operational purposes | - | - | - | - | - |
| 17 | Performing receivables | 12.640.150 | 17.386.180 | 2.615.544 | 7.940.532 | 20.628.736 |
| 18 | Encumbered loans to financial institutions, where the loan is secured against Level 1 assets | - | - | - | - | - |
| 19 | Unencumbered loans to financial institutions or encumbered loans that are not secured against Level 1 assets | 3.691.181 | 3.103.454 | 170.675 | - | 1.104.533 |
| 20 | Loans to corporate customers, real persons and or retail customers, central banks, other than credit agencies and/or financial institutions | 8.948.969 | 14.282.726 | 2.444.869 | 316.781 | 13.044.190 |
| 21 | <i>Receivables with a risk weight of 35% or less</i> | - | - | - | 316.781 | 205.908 |
| 22 | Receivables collateralised by residential real estate mortgages | - | - | - | 878 | 571 |
| 23 | <i>Receivables with a risk weight of 35% or less</i> | - | - | - | 878 | 571 |
| 24 | Securities that are not in default and do not qualify as HQLA and exchange-traded equities | - | - | - | 7.622.873 | 6.479.442 |
| 25 | Assets equivalent to interconnected liabilities | - | - | - | - | - |
| 26 | Other Assets | 498.496 | 118.524 | - | 10.465.698 | 9.512.863 |
| 27 | Physical traded commodities, including gold | - | - | - | - | - |
| 28 | Initial margin posted or given guarantee fund to central counterparty | - | - | - | - | - |
| 29 | Derivative Assets | - | - | - | 65.372 | 65.372 |
| 30 | Derivative Liabilities before the deduction of the variation margin | - | - | - | 53.152 | 53.152 |
| 31 | Other assets not listed above | 498.496 | - | - | 10.465.698 | 9.394.339 |
| 32 | Off Balance Sheet Commitments | - | 29.172.212 | - | - | 1.458.611 |
| 33 | Total Required Stable Funding | - | - | - | - | 32.060.292 |
| 34 | Net Stable Funding Ratio (%) | | | | | 162,54 % |

Net stable funding ratio for the last three months including the reporting period was 117,57% (Last quarter of 2024: 125,25%).

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VII. Explanations on Leverage Ratio

Information on subjects that causes difference in leverage ratio between current and prior periods:

“Regulation on the Measurement and Evaluation of Banks Leverage Levels” regulates the procedures and principles regarding to ensure adequate capital at the consolidated and non-consolidated basis for exposure of possible risk of Banks. Leverage ratio of the Bank calculated amounting to 4,67% (31 December 2024: 2,79%). According to Regulations, minimum leverage ratio is 3%.

Disclosure of Leverage ratio template:

| | Current Period 31 December 2025(*) | Prior Period 31 December 2024 (*) |
|--|--|---|
| Balance sheet transactions | | |
| 1 Balance sheet assets (excluding derivative financial assets and credit derivatives, including collaterals) | 113.798.279 | 82.563.357 |
| 2 (Assets deducted from Core capital) | (3.238.902) | (2.612.432) |
| 3 Total risk amount of balance sheet assets (sum of lines 1 and 2) | 110.559.377 | 79.950.925 |
| Derivative financial assets and credit derivatives | | |
| 4 Cost of replenishment for derivative financial assets and credit derivatives | 1.077.990 | 602.517 |
| 5 Potential credit risk amount of derivative financial assets and credit derivatives | - | - |
| 6 Total risk amount of derivative financial assets and credit derivatives (sum of lines 4 and 5) | 1.077.990 | 602.517 |
| Financing transactions secured by marketable security or commodity | | |
| 7 Risk amount of financing transactions secured by marketable security or commodity (excluding Balance sheet) | - | - |
| 8 Risk amount arising from intermediary transactions | - | - |
| 9 Total risk amount of financing transactions secured by marketable security or commodity (sum of lines 7 and 8) | - | - |
| Off-balance sheet transactions | | |
| 10 Gross notional amount of off-balance sheet transactions | 61.048.729 | 52.741.880 |
| 11 (Correction amount due to multiplication with credit conversion rates) | (16.431.514) | (13.943.547) |
| 12 Total risk of off-balance sheet transactions (sum of lines 10 and 11) | 44.617.215 | 38.798.333 |
| Capital and total risk | | |
| 13 Core Capital | 7.265.965 | 3.326.859 |
| 14 Total risk amount(sum of lines 3, 6, 9 and 12) | 156.254.582 | 119.351.775 |
| Leverage ratio | | |
| 15 Leverage ratio (**) | 4,67 | 2,79 |

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

(**) With the BRSA's letter numbered E-32521522-101.01.04-168271 dated 14 October 2025, it has been deemed appropriate for our Bank to take into account the resource of TL 3.975.579 (USD 100 Million) under the “Other Liabilities” item in the Bank's Financial Position Statement in the calculation of common equity Tier1 capital within the scope of the Regulation on Equity of Banks, starting from 01.07.2025 until the capital increase is registered, based on the period-end exchange rate of 30.06.2025. Capital Adequacy Ratio is calculated accordingly.

The Bank's paid-in capital of TL 5.261.811 was increased by TL 4.418.133 to TL 9.679.944 pursuant to the resolution adopted at the Extraordinary General Assembly held on 11 February 2026. The capital increase was registered on 17 February 2026.

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VIII. Explanations on Presentation of Financial Assets and Liabilities at Fair Value

The presentation of the Bank's financial assets and liabilities with their fair values is as follows;

| | 31 December 2025 | | 31 December 2024 | |
|---|--------------------|--------------------|-------------------|-------------------|
| | Book Value | Fair Value | Book Value | Fair Value |
| Financial Assets | 92.444.110 | 80.360.845 | 60.636.694 | 54.173.545 |
| Money Market Placements | - | - | 1.172.668 | 1.172.668 |
| Banks | 7.095.970 | 7.095.970 | 3.894.477 | 3.894.477 |
| Financial assets at fair value through other comprehensive income | 15.428.795 | 15.428.795 | 9.086.990 | 9.086.990 |
| Financial assets measured at amortized cost | 17.004.364 | 11.606.478 | 14.667.575 | 11.121.131 |
| Loans | 52.914.981 | 46.229.602 | 31.814.984 | 28.898.279 |
| Financial Liabilities | 113.420.668 | 113.869.992 | 71.912.691 | 72.267.702 |
| Bank Deposits | 1.638 | 1.638 | 3.095 | 3.095 |
| Other Deposits | 70.553.649 | 70.454.369 | 48.019.508 | 48.029.726 |
| Funds Borrowed From Other Financial Institutions | 24.568.732 | 24.488.199 | 12.928.612 | 12.910.756 |
| Subordinated Loans | 12.241.564 | 12.870.701 | 10.067.701 | 10.430.350 |
| Issued Bonds | - | - | - | - |
| Miscellaneous Payables | 6.055.085 | 6.055.085 | 893.775 | 893.775 |

Due to their short-term nature, the carrying amounts of deposits from banks and miscellaneous payables and other liabilities are considered to approximate their fair values.

The estimated fair value of funds obtained from other financial institutions, other deposits, and subordinated loans is determined by discounting the related future cash flows using current market interest rates.

The fair values of financial assets measured at fair value through other comprehensive income and financial assets measured at amortized cost are determined based on quoted market prices, or, where such prices are not available, by reference to the market prices of similar securities traded in active markets with similar interest rates, maturities, and other relevant terms.

The fair value of loans granted is calculated by discounting the expected future cash flows using current market interest rates. The following methods and assumptions were used to estimate the fair value of the financial instruments:

IFRS 13 sets a hierarchy of valuation techniques according to the observability of data used in valuation techniques which establish basis for fair value calculations.

Aforesaid fair value hierarchy is determined as follows.

a) Quoted market prices (non-adjusted) (1st level)

b) Directly (by way of prices) or indirectly (derived from prices) data for the assets or liabilities, other than quoted prices in the 1st level (2nd level)

c) Data not based on observable data regarding assets or liabilities (3rd level)

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VIII. Explanations on Presentation of Financial Assets and Liabilities at Fair Value (continued)

Fair value hierarchy of the financial assets and liabilities of the Bank carried at fair value according to the foregoing principles is given in the table below:

| December 31, 2025 | Level 1 | Level 2 | Level 3(*) | Total(**) |
|---|-------------------|------------------|-------------------|-------------------|
| Financial Assets | 19.603.137 | 1.270.087 | 32.533 | 20.905.757 |
| Financial Assets at Fair Value through Profit and Loss | 4.206.875 | 12.879 | - | 4.219.754 |
| Financial Assets at Fair Value through Other Comprehensive Income | 15.396.262 | - | 32.533 | 15.428.795 |
| Derivative Financial Assets at Fair Value through Profit and Loss | - | 1.257.208 | - | 1.257.208 |
| Derivative Financial Assets at Fair Value through Other Comprehensive Income | - | - | - | - |
| Financial Liabilities | - | 1.215.641 | - | 1.215.641 |
| Derivative Financial Liabilities at Fair Value Through Profit and Loss | - | 1.215.641 | - | 1.215.641 |
| Derivative Financial Liabilities at Fair Value Through Other Comprehensive Income | - | - | - | - |
| December 31, 2024 | Level 1 | Level 2 | Level 3 | Total |
| Financial Assets | 11.335.878 | 450.129 | 21.356 | 11.807.363 |
| Financial Liabilities | - | 706.039 | - | 706.039 |

(*) The Bank has 3rd level financial assets amounting to TL 32.533 (31 December 2024: TL 21.356). The exchange increase in current period is amounting to TL 321.

(**) There have been no transition between levels during the current year.

The movements in Level 3 financial assets are presented in the table below.

| | Current Period | Prior Period |
|---|-----------------------|---------------------|
| Balance at the end of the prior period | 21.356 | 17.221 |
| Purchases | 10.856 | 4.039 |
| Sales | - | - |
| Valuation differences | 321 | 96 |
| Transfers | - | - |
| Balance at the end of the period | 32.533 | 21.356 |

IX. Explanations Related to Transactions Carried Out on Behalf on Customers, Items Held in Trust

The Bank carries out trading, custody, management and consulting services on behalf of customers and on their account. Details of these transactions are provided in the off-balance sheet table. The Bank has no trust transactions.

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X. Explanations on Risk Management

Notes and explanations in this section have been prepared in accordance with the Communiqué on Disclosures about Risk Management to Be Announced to Public by Banks that have been published in Official Gazette no. 29511 on 23 October 2015 and became effective as of 30 June 2016. According to Communiqué these notes have to be presented on a quarterly basis. Due to usage of standard approach for the calculation of capital adequacy by the Bank, the following tables have not been presented as of 31 December 2024:

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

a. Overview of RWA

| | Risk Weighted Amount | | Minimum Capital Requirement |
|--|---------------------------------------|-------------------------------------|---------------------------------------|
| | Current Period 31 December 2025 | Prior Period 31 December 2024 | Current Period 31 December 2025 |
| 1 Credit risk (excluding counterparty credit risk) (CCR) | 50.729.825 | 35.904.639 | 4.058.386 |
| 2 Standardised approach (SA) | 50.729.825 | 35.904.639 | 4.058.386 |
| 3 Internal rating-based (IRB) approach | - | - | - |
| 4 Counterparty credit risk | 545.151 | 264.037 | 43.612 |
| 5 Standardised approach for counterparty credit risk (SA-CCR) | 545.151 | 264.037 | 43.612 |
| 6 Internal model method (IMM) | - | - | - |
| 7 Basic risk weight approach to internal models equity position in the banking account | - | - | - |
| 8 Investments made in collective investment companies – look-through approach | - | - | - |
| 9 Investments made in collective investment companies – mandate-based approach | - | - | - |
| 10 Investments made in collective investment companies – 1250% weighted risk approach | - | - | - |
| 11 Settlement risk | - | - | - |
| 12 Securitization positions in banking accounts | - | - | - |
| 13 IRB ratings-based approach (RBA) | - | - | - |
| 14 IRB Supervisory Formula Approach (SFA) | - | - | - |
| 15 SA/simplified supervisory formula approach (SSFA) | - | - | - |
| 16 Market risk | 5.135.324 | 3.684.625 | 410.826 |
| 17 Standardised approach (SA) | 5.135.324 | 3.684.625 | 410.826 |
| 18 Internal model approaches (IMM) | - | - | - |
| 19 Operational Risk | 4.029.475 | 4.820.838 | 322.358 |
| 20 Basic Indicator Approach | 4.029.475 | 4.820.838 | 322.358 |
| 21 Standard Approach | - | - | - |
| 22 Advanced measurement approach | - | - | - |
| 23 The amount of the discount threshold under the equity (subject to a 250% risk weight) | - | - | - |
| 24 Floor adjustment | - | - | - |
| 25 Total (1+4+7+8+9+10+11+12+16+19+23+24) | 60.439.775 | 44.674.139 | 4.835.182 |

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X. Explanations on Risk Management (continued)

b. Differences and matching between asset and liabilities' carrying values in financial statements and risk amounts in capital adequacy calculation

| Current Period | Revalued amount in accordance with TAS as reported in published financial statements | Subject to credit risk | Subject to counter party credit risk | Securitization positions | Subject to market risk | Not subject to capital requirements or subject to deduction from capital |
|---|---|-------------------------------|---|---------------------------------|-------------------------------|---|
| Assets | | | | | | |
| Cash and balances with Central Bank | 18.325.017 | 18.325.017 | - | - | - | - |
| Financial assets at fair value through profit and loss | 4.219.754 | 3.858.961 | - | - | 360.793 | - |
| Banks | 7.095.970 | 7.095.970 | 499.884 | - | - | - |
| Money market placements | - | - | - | - | - | - |
| Expected credit losses (-) | 5.292 | - | - | - | - | - |
| Financial assets measured at fair value through other comprehensive income | 15.428.795 | 15.428.795 | - | - | - | - |
| Derivative financial assets | 1.257.208 | - | 875.487 | - | 401.273 | - |
| Financial assets measured at amortised cost | 17.004.364 | 17.004.364 | - | - | - | - |
| Expected credit losses (-) | 2.926.080 | 942.668 | - | - | - | - |
| Loans | 52.914.981 | 52.914.981 | - | - | - | - |
| Lease receivables | - | - | - | - | - | - |
| Factoring receivables | - | - | - | - | - | - |
| Subsidiaries (net) | - | - | - | - | - | - |
| Joint ventures (net) | 159.847 | 159.847 | - | - | - | - |
| Associates (net) | - | - | - | - | - | - |
| Tangible assets (net) | 1.203.062 | 1.041.277 | - | - | - | 161.785 |
| Intangible assets (net) | 1.438.538 | - | - | - | - | 1.438.538 |
| Investment property (net) | - | - | - | - | - | - |
| Tax asset | 3.649.289 | 3.649.289 | - | - | - | 1.856.037 |
| Property and equipment held for sale and related to discontinued operations (net) | 581.815 | 581.815 | - | - | - | - |
| Other assets | 2.613.158 | 2.574.835 | - | - | - | - |
| Total assets | 122.960.426 | 121.692.483 | 1.375.371 | - | 762.066 | 3.456.360 |
| Liabilities | | | | | | |
| Deposit | 70.555.287 | - | - | - | - | - |
| Derivative financial liabilities at fair value through profit or loss | 1.215.641 | - | - | - | 1.003.507 | - |
| Loans received | 5.546.815 | - | - | - | - | - |
| Money market funds | 19.021.917 | - | - | - | - | - |
| Securities Issued | - | - | - | - | - | - |
| Funds | - | - | - | - | - | - |
| Factoring payables | - | - | - | - | - | - |
| Lease payables | 575.209 | - | - | - | - | - |
| Derivative financial liabilities at fair value through other comprehensive income | - | - | - | - | - | - |
| Provisions | 749.507 | - | - | - | - | - |
| Tax liability | 825.009 | - | - | - | - | - |
| Liabilities for assets held for sale and assets of discontinued operations (net) | - | - | - | - | - | - |
| Subordinated debt | 12.241.564 | - | - | - | - | - |
| Other liabilities | 6.055.085 | - | - | - | - | - |
| Shareholders' equity | 6.174.392 | - | - | - | - | - |
| Total liabilities | 122.960.426 | - | - | - | 1.003.507 | - |

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X. Explanations on Risk Management (continued)

b. Differences and matching between asset and liabilities' carrying values in financial statements and risk amounts in capital adequacy calculation (continued)

| Prior Period | Revalued amount in accordance with TAS as reported in published financial statements | Subject to credit risk | Subject to counter party credit risk | Securitization positions | Subject to market risk | Not subject to capital requirements or subject to deduction from capital |
|---|---|-------------------------------|---|---------------------------------|-------------------------------|---|
| Assets | | | | | | |
| Cash and balances with Central Bank | 13.224.863 | 13.224.863 | - | - | - | - |
| Financial assets at fair value through profit and loss | 2.306.970 | - | - | - | 102.084 | - |
| Banks | 3.894.477 | 3.894.477 | 196.060 | - | - | - |
| Money market placements | 1.172.668 | 1.172.668 | - | - | - | - |
| Expected credit losses (-) | 4.644 | - | - | - | - | - |
| Financial assets measured at fair value through other comprehensive income | 9.086.990 | 9.086.990 | - | - | - | - |
| Derivative financial assets | 413.403 | - | 684.052 | - | 256.278 | - |
| Financial assets measured at amortised cost | 14.667.575 | 14.667.575 | - | - | - | - |
| Expected credit losses (-) | 2.602.607 | 902.685 | - | - | - | - |
| Loans | 31.814.984 | 31.814.984 | - | - | - | - |
| Lease receivables | - | - | - | - | - | - |
| Factoring receivables | - | - | - | - | - | - |
| Subsidiaries (net) | - | - | - | - | - | - |
| Joint ventures (net) | 10.000 | 10.000 | - | - | - | - |
| Associates (net) | - | - | - | - | - | - |
| Tangible assets (net) | 606.025 | 506.731 | - | - | - | 99.295 |
| Intangible assets (net) | 966.133 | - | - | - | - | 966.133 |
| Investment property (net) | - | - | - | - | - | - |
| Tax asset | 2.215.179 | 2.215.179 | - | - | - | 1.739.600 |
| Property and equipment held for sale and related to discontinued operations (net) | 232.539 | 232.539 | - | - | - | - |
| Other assets | 1.261.654 | 1.204.827 | - | - | - | - |
| Total assets | 79.266.209 | 77.128.148 | 880.112 | - | 358.362 | 2.805.028 |
| Liabilities | | | | | | |
| Deposit | 48.022.603 | - | - | - | - | - |
| Derivative financial liabilities at fair value through profit or loss | 706.039 | - | - | - | 417.191 | - |
| Loans received | 6.018.099 | - | - | - | - | - |
| Money market funds | 6.910.513 | - | - | - | - | - |
| Securities Issued | - | - | - | - | - | - |
| Funds | - | - | - | - | - | - |
| Factoring payables | - | - | - | - | - | - |
| Lease payables | 209.208 | - | - | - | - | - |
| Derivative financial liabilities at fair value through other comprehensive income | - | - | - | - | - | - |
| Provisions | 525.913 | - | - | - | - | - |
| Tax liability | 328.796 | - | - | - | - | - |
| Liabilities for assets held for sale and assets of discontinued operations (net) | - | - | - | - | - | - |
| Subordinated debt | 10.067.701 | - | - | - | - | - |
| Other liabilities | 893.775 | - | - | - | - | - |
| Shareholders' equity | 5.583.562 | - | - | - | - | - |
| Total liabilities | 79.266.209 | - | - | - | 417.191 | - |

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X. Explanations on Risk Management (continued)

b. Differences and matching between asset and liabilities' carrying values in financial statements and risk amounts in capital adequacy calculation (continued)

| Current Period | Total | Subject to credit risk | Securitization positions | Subject to counterparty credit risk | Subject to market risk (*) |
|---|--------------------|-------------------------------|---------------------------------|--|-----------------------------------|
| Assets carrying value in accordance with TAS | 119.504.066 | 121.692.483 | - | 1.375.371 | 762.066 |
| Liabilities carrying value in accordance with TAS under scope of regulatory consolidation | - | - | - | - | 1.003.507 |
| Total net amount under scope of regulatory consolidation | 119.504.066 | 121.692.483 | - | 1.375.371 | (241.441) |
| Off-balance sheet amount | 42.918.957 | 42.918.957 | - | - | 45.846.931 |
| Differences due to risk mitigation | | (1.860.354) | - | - | - |
| Differences due to different netting rules | | - | - | - | - |
| Differences due to consideration of provisions | | - | - | - | - |
| Differences due to the applications of the Bank | | - | - | - | - |
| Exposure amounts | 162.423.023 | 162.751.086 | - | 1.375.371 | 45.605.490 |

| Prior Period | Total | Subject to credit risk | Securitization positions | Subject to counterparty credit risk | Subject to market risk (*) |
|---|--------------------|-------------------------------|---------------------------------|--|-----------------------------------|
| Assets carrying value in accordance with TAS | 76.461.181 | 77.128.148 | - | 880.112 | 358.362 |
| Liabilities carrying value in accordance with TAS under scope of regulatory consolidation | - | - | - | - | 417.191 |
| Total net amount under scope of regulatory consolidation | 76.461.181 | 77.128.148 | - | 880.112 | (58.829) |
| Off-balance sheet amount | 35.987.140 | 35.987.140 | - | - | 19.424.884 |
| Differences due to risk mitigation | | (359.040) | - | - | - |
| Differences due to different netting rules | | - | - | - | - |
| Differences due to consideration of provisions | | - | - | - | - |
| Differences due to the applications of the Bank | | - | - | - | - |
| Exposure amounts | 112.448.321 | 112.756.248 | - | 880.112 | 19.366.055 |

c. Credit risk explanation

1. General qualitative information about credit risk:

Credit Risk Management Department operates under Internal Systems pillar directly subject to Board of Directors as it is mentioned in scope of "Regulation on Internal Systems of Banks and Internal Capital Adequacy Assessment Process". Reports, prepared in a wider perspective, are reported to Board of Directors and senior management through the Risk Committee as well as reports having given minimum standards in scope of aforementioned regulation. Risk Report includes customer, group, collateral and sector concentrations, stress tests, risk profile, overdue receivables and specific provision development, close monitoring development and capital adequacy analysis as general scope and main content. Within the scope of the budget determined within the scope of the Bank's business model and targets, the Bank's risk appetite and its limits are determined together with its main partner.

The Bank determines risk limits including all risks and covering all activities of the Bank and those limits are approved by Board of Directors. Limits of the Bank are determined in a way to reflect risk appetite, which is planned to be undertaken, and expectations in economy with our main partner. Credit policies are established in compliance with risk limits accordingly. Those limits are periodically monitored by Risk Management and Board of Directors is informed in scope of respective outputs.

Credit allocation processes are established in line with risk appetite and limits determined in scope of credit policies. In this scope, rating and decision support systems are used in evaluation of credits in order to reflect related risks. Access levels are determined by Board of Directors.

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X. Explanations on Risk Management (continued)

c. Credit risk explanation (continued)

Credit Risk is the possibility of loss to which the current or future return or capital of the bank shall be exposed since the debtor cannot fulfil its liability in due time through violating requirements of related contract. The Bank approaches risk management as a cycle. Credit allocation units, form the first level of line of defence for credit risk in scope of allocation decision. Board of Directors holds the control over credit process in scope of authorization levels. Credit Risk Management Department of the Bank carries out its operations under Internal Systems organization which is directly subject to Board of Directors as it is mentioned in scope of "Communique on Internal Systems and Internal Capital Adequacy Assessment Process of Banks". Risk Management executes measurement, monitoring and reporting activities of credit risk through using statistical methods and forms line of defence at second level. Internal Control and Supervisory Board Directorate forms line of defence at third level in this process.

Board of Directors is responsible for determination of taking risks and appetite level. Board of Directors manages risks through Risk Committee. Committee is responsible for determination of risk policies, measurement and monitoring of risks. Reports, which are issued in a wider perspective in addition to reports whose minimum standards are determined in scope of "Communique on Internal Systems and Internal Capital Adequacy Assessment Process of Banks", are reported to Board of Directors and senior management through the Risk Committee. The aforementioned reports include customer, group, collateral and sector concentrations; stress tests, risk profile, follow-up and special provision development, close monitoring development and analysis of capital adequacy.

2.Credit quality of assets:

| Gross carrying values of (according to TAS) | | | | | |
|--|-----------------------------|----------------------------|--------------------------------|--------------------------------|--------------------|
| 31 December 2025 | | Defaulted exposures | Non-defaulted exposures | Allowances/ impairments | Net values |
| 1 | Loans | 1.195.882 | 51.719.099 | 2.889.742 | 50.025.239 |
| 2 | Debt Securities | - | 32.400.626 | 36.338 | 32.364.288 |
| 3 | Off-balance sheet exposures | 37.131 | 60.608.291 | 18.237 | 60.627.185 |
| 4 | Total | 1.233.013 | 144.728.016 | 2.944.317 | 143.016.712 |

| Gross carrying values of (according to TAS) | | | | | |
|--|-----------------------------|----------------------------|--------------------------------|--------------------------------|--------------------|
| 31 December 2024 | | Defaulted exposures | Non-defaulted exposures | Allowances/ impairments | Net values |
| 1 | Loans | 1.199.363 | 30.615.621 | 2.556.146 | 29.258.838 |
| 2 | Debt Securities | - | 23.733.209 | 46.461 | 23.686.748 |
| 3 | Off-balance sheet exposures | 47.007 | 51.354.503 | 33.070 | 51.368.440 |
| 4 | Total | 1.246.370 | 105.703.333 | 2.635.677 | 104.314.026 |

3. Changes in stock of defaulted loans and debt securities:

| | | 31.12.2025 |
|----------|---|-------------------|
| 1 | Defaulted loans and debt securities at end of the previous reporting period | 1.199.363 |
| 2 | Loans and debt securities that have defaulted since the last reporting period | 81.105 |
| 3 | Returned to non-defaulted status | - |
| 4 | Amounts written off | (21.064) |
| 5 | Other changes | (63.522) |
| 6 | Defaulted loans and debt securities at end of the reporting period (1+2-3-4±5) | 1.195.882 |
| | | 31.12.2024 |
| 1 | Defaulted loans and debt securities at end of the previous reporting period | 1.573.337 |
| 2 | Loans and debt securities that have defaulted since the last reporting period | 124.320 |
| 3 | Returned to non-defaulted status | - |
| 4 | Amounts written off | (299.321) |
| 5 | Other changes | (198.973) |
| 6 | Defaulted loans and debt securities at end of the reporting period (1+2-3-4±5) | 1.199.363 |

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X. Explanations on Risk Management (continued)

c. Credit risk explanation (continued)

4. Additional disclosure related to the credit quality of assets:

a. Breakdown of receivables by geographical area, sector and outstanding maturity:

Breakdown by geographical area:

| | 31.12.2025 | 31.12.2024 |
|---------------------------|-------------------|-------------------|
| Domestic | 51.719.047 | 30.613.416 |
| European Union Countries | 52 | - |
| OECD Countries (*) | - | - |
| Off-Shore Banking Regions | - | - |
| USA, Canada | - | - |
| Other | - | 2.205 |
| Total | 51.719.099 | 30.615.621 |

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

Breakdown by sector (*):

| | 31.12.2025 | 31.12.2024 |
|--------------------------------------|-------------------|-------------------|
| Agricultural | 3.192.594 | 749.682 |
| Farming and raising live stock | 2.910.501 | 480.356 |
| Forestry | - | - |
| Fishing | 282.093 | 269.326 |
| Manufacturing | 17.044.981 | 10.414.613 |
| Mining | 10.000 | 33.165 |
| Production | 12.658.954 | 6.612.227 |
| Electricity, Gas, Water | 4.376.027 | 3.769.221 |
| Construction | 10.220.610 | 6.842.214 |
| Services | 18.124.385 | 12.174.570 |
| Wholesale and Retail Trade | 3.326.096 | 1.642.923 |
| Hotel, Food, Beverage Services | 6.069.300 | 6.236.322 |
| Transportation and Telecommunication | 221.643 | 234.487 |
| Financial Institutions | 5.311.206 | 2.457.419 |
| Real Estate and Lending Service | - | - |
| Self Employment Service | - | - |
| Education Service | 65.862 | 258.570 |
| Health and Social Services | 3.130.278 | 1.344.849 |
| Other | 3.136.529 | 434.542 |
| Total | 51.719.099 | 30.615.621 |

(*) Breakdown of sector classified according to type of principal activity of costumers.

Breakdown by outstanding maturity:

| 31 December 2025 | Up to 1 Month | 1-3 Months | 3-12 Months | 1-5 Years | 5 Years and Over | Total |
|------------------|---------------|------------|-------------|------------|------------------|------------|
| Loans | 8.341.602 | 5.031.201 | 20.903.163 | 14.619.076 | 2.824.057 | 51.719.099 |
| 31 December 2024 | Up to 1 Month | 1-3 Months | 3-12 Months | 1-5 Years | 5 Years and Over | Total |
| Loans | 7.505.848 | 2.853.179 | 6.900.204 | 5.866.711 | 7.489.679 | 30.615.621 |

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X. Explanations on Risk Management (continued)

c. Credit risk explanation (continued)

Breakdown by sector (*):

b) Amounts of provision allocated receivables based on geographical area and sector and amounts deducted from the assets with the related provisions:

Breakdown by geographical area:

| 31 December 2025 | Non-performing Loans | Provisions |
|---------------------------|-----------------------------|-------------------|
| Domestic | 1.195.867 | 953.535 |
| European Union Countries | - | - |
| OECD Countries (*) | - | - |
| Off-Shore Banking Regions | - | - |
| USA, Canada | - | - |
| Other | 15 | 13 |
| Total | 1.195.882 | 953.548 |

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

| 31 December 2024 | Non-performing Loans | Provisions |
|---------------------------|-----------------------------|-------------------|
| Domestic | 1.178.373 | 898.863 |
| European Union Countries | - | - |
| OECD Countries (*) | - | - |
| Off-Shore Banking Regions | - | - |
| USA, Canada | - | - |
| Other | 20.990 | 10.506 |
| Total | 1.199.363 | 909.369 |

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

Breakdown by sector (*):

| 31 December 2025 | Non-performing Loans | Provisions |
|--------------------------------------|-----------------------------|-------------------|
| Agricultural | 10.473 | 9.150 |
| Farming and raising live stock | 10.473 | 9.150 |
| Forestry | - | - |
| Fishing | - | - |
| Manufacturing | 525.746 | 389.315 |
| Mining | 7.428 | 7.343 |
| Production | 517.866 | 381.520 |
| Electricity, Gas, Water | 452 | 452 |
| Construction | 368.908 | 338.727 |
| Services | 238.124 | 183.203 |
| Wholesale and Retail Trade | 111.169 | 77.230 |
| Hotel, Food, Beverage Services | 40.851 | 36.362 |
| Transportation and Telecommunication | 9.756 | 9.139 |
| Financial Institutions | 6.623 | 3.192 |
| Real Estate and Lending Service | 572 | 408 |
| Self Employment Service | - | - |
| Education Service | 5.541 | 4.856 |
| Health and Social Services | 63.612 | 52.016 |
| Other | 52.631 | 33.153 |
| Total | 1.195.882 | 953.548 |

(*) Classified according to type of principal activity of costumers.

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X. Explanations on Risk Management (continued)

c. Credit risk explanation (continued)

Breakdown by sector (*):

| 31 December 2024 | Non-performing Loans | Provisions |
|--------------------------------------|-----------------------------|-------------------|
| Agricultural | 9.787 | 8.379 |
| Farming and raising live stock | 9.787 | 8.379 |
| Forestry | - | - |
| Fishing | - | - |
| Manufacturing | 539.970 | 415.061 |
| Mining | 7.749 | 7.210 |
| Production | 531.693 | 407.333 |
| Electricity, Gas, Water | 528 | 518 |
| Construction | 299.754 | 250.634 |
| Services | 285.678 | 190.714 |
| Wholesale and Retail Trade | 200.173 | 125.782 |
| Hotel, Food, Beverage Services | 50.786 | 39.139 |
| Transportation and Telecommunication | 9.401 | 8.772 |
| Financial Institutions | 3.856 | 3.757 |
| Real Estate and Lending Service | 304 | 183 |
| Self Employment Service | - | - |
| Education Service | 19.612 | 11.624 |
| Health and Social Services | 1.546 | 1.457 |
| Other | 64.174 | 44.581 |
| Total | 1.199.363 | 909.369 |

(*) Classified according to type of principal activity of costumers.

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X. Explanations on Risk Management (continued)

c. Credit risk explanation (continued)

5. Expected Credit Loss

a. Expected Credit Loss for Cash and Cash Equivalents

| | Stage 1 | Stage 2 | Stage 3 | Total |
|---|--------------|---------|---------|--------------|
| Beginning Balance (1 January 2025) | 4.644 | - | - | 4.644 |
| Additions | 11.042 | - | - | 11.042 |
| Disposals (-) | (10.394) | - | - | (10.394) |
| Write-offs (-) | - | - | - | - |
| Transfers to Stage 1 | - | - | - | - |
| Transfers to Stage 2 | - | - | - | - |
| Transfers to Stage 3 | - | - | - | - |
| Balance at the end of the period | 5.292 | - | - | 5.292 |

| | Stage 1 | Stage 2 | Stage 3 | Total |
|---|--------------|---------|---------|--------------|
| Beginning Balance (1 January 2024) | 9.311 | - | - | 9.311 |
| Additions | 6.605 | - | - | 6.605 |
| Disposals (-) | (11.272) | - | - | (11.272) |
| Write-offs (-) | - | - | - | - |
| Transfers to Stage 1 | - | - | - | - |
| Transfers to Stage 2 | - | - | - | - |
| Transfers to Stage 3 | - | - | - | - |
| Balance at the end of the period | 4.644 | - | - | 4.644 |

b. Expected Credit Loss for Financial Assets Measured at Amortized Cost

| | Stage 1 | Stage 2 | Stage 3 | Total |
|---|---------------|-----------|---------|---------------|
| Beginning Balance (1 January 2025) | 46.461 | - | - | 46.461 |
| Additions | 80.477 | 63 | - | 80.540 |
| Disposals (-) | (90.619) | (44) | - | (90.663) |
| Write-offs (-) | - | - | - | - |
| Transfers to Stage 1 | - | - | - | - |
| Transfers to Stage 2 | (41) | 41 | - | - |
| Transfers to Stage 3 | - | - | - | - |
| Balance at the end of the period | 36.278 | 60 | - | 36.338 |

| | Stage 1 | Stage 2 | Stage 3 | Total |
|---|---------------|---------|---------|---------------|
| Beginning Balance (1 January 2024) | 70.389 | - | - | 70.389 |
| Additions | 147.297 | - | - | 147.297 |
| Disposals (-) | (171.225) | - | - | (171.225) |
| Write-offs (-) | - | - | - | - |
| Transfers to Stage 1 | - | - | - | - |
| Transfers to Stage 2 | - | - | - | - |
| Transfers to Stage 3 | - | - | - | - |
| Balance at the end of the period | 46.461 | - | - | 46.461 |

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X. Explanations on Risk Management (continued)

c. Credit risk explanation (continued)

5. Expected Credit Loss

c. Expected Credit Loss for Loans

| | Stage 1 | Stage 2 | Stage 3 | Total |
|---|----------------|------------------|----------------|------------------|
| Beginning Balance (1 January 2025) | 397.697 | 1.249.080 | 909.369 | 2.556.146 |
| Additions | 747.860 | 859.573 | 427.182 | 2.034.615 |
| Disposals (-) | (1.029.496) | (282.642) | (379.232) | (1.691.370) |
| Sales (-) | - | - | - | - |
| Write-offs (-) | - | - | (4.116) | (4.116) |
| Transfers to Stage 1 | 175.077 | (175.077) | - | - |
| Transfers to Stage 2 | (79.500) | 79.500 | - | - |
| Transfers to Stage 3 | (1.597) | (4.281) | 345 | (5.533) |
| Balance at the end of the period | 210.041 | 1.726.153 | 953.548 | 2.889.742 |

| | Stage 1 | Stage 2 | Stage 3 | Total |
|---|----------------|------------------|----------------|------------------|
| Beginning Balance (1 January 2024) | 414.312 | 1.540.632 | 995.226 | 2.950.170 |
| Additions | 686.284 | 734.195 | 469.369 | 1.889.848 |
| Disposals (-) | (755.029) | (927.198) | (302.324) | (1.984.551) |
| Sales (-) | - | - | - | - |
| Write-offs (-) | - | - | (299.321) | (299.321) |
| Transfers to Stage 1 | 82.893 | (82.893) | - | - |
| Transfers to Stage 2 | (28.982) | 28.982 | - | - |
| Transfers to Stage 3 | (1.781) | (44.638) | 46.419 | - |
| Balance at the end of the period | 397.697 | 1.249.080 | 909.369 | 2.556.146 |

d. Expected Credit Loss for Non-cash Loans

| | Stage 1 | Stage 2 | Stage 3 | Total |
|---|---------------|--------------|--------------|---------------|
| Beginning Balance (1 January 2025) | 22.227 | 2.858 | 7.985 | 33.070 |
| Additions | 65.963 | 23.840 | 4.311 | 94.114 |
| Disposals (-) | (96.160) | (6.321) | (6.466) | (108.947) |
| Sales (-) | - | - | - | - |
| Write-offs (-) | - | - | - | - |
| Transfers to Stage 1 | 22.180 | (22.180) | - | - |
| Transfers to Stage 2 | (6.316) | 6.316 | - | - |
| Transfers to Stage 3 | (2) | (331) | 333 | - |
| Balance at the end of the period | 7.892 | 4.182 | 6.163 | 18.237 |

| | Stage 1 | Stage 2 | Stage 3 | Total |
|---|---------------|--------------|--------------|---------------|
| Beginning Balance (1 January 2024) | 23.284 | 4.084 | 2.823 | 30.191 |
| Additions | 97.639 | 4.760 | 7.937 | 110.336 |
| Disposals (-) | (101.325) | (2.461) | (3.671) | (107.457) |
| Sales (-) | - | - | - | - |
| Write-offs (-) | - | - | - | - |
| Transfers to Stage 1 | 4.893 | (4.893) | - | - |
| Transfers to Stage 2 | (1.444) | 1.444 | - | - |
| Transfers to Stage 3 | (820) | (76) | 896 | - |
| Balance at the end of the period | 22.227 | 2.858 | 7.985 | 33.070 |

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X. Explanations on Risk Management (continued)

c. Credit risk explanation (continued)

6. Credit risk mitigation techniques – overview:

The Bank considers appropriate collaterals mentioned in “Regulation on Measurement and Evaluation of Bank’s Capital Adequacy” published on Official Gazette numbered 29511 for the calculation of capital adequacy. Since mortgages determine a receivable class, collateral used in credit risk reduction consists of cash collaterals with blockage.

All expertise reports, get done by the Bank, are assigned to valuation institutions, which are authorized by Banking Regulation and Supervision Agency and also having CMB license. Expertise requests, received from branches for valuation reports issued for the purpose of collateral, are evaluated by Expertise and Mortgage Department and forwarded to contracted valuation institutions through expertise system of the Bank. Valuation institutions submits expertise report through using expertise system of the bank following the completion of expertise activity. The report, submitted by expertise institution, is reviewed by Expertise and Mortgage Department and delivered to branches via aforementioned system. If there exists elements, which are considered as risks, in collateralization, those elements are included in valuation report.

Mortgage transaction is performed by law firms following the collateralization decision. Mortgage request is submitted from branch to our mortgage department via mortgage system of the bank. Mortgage department forwards the request to contracted law firms after controlling the request in question. Authenticated deeds and mortgage receipt certificates are delivered to branches via aforementioned system following the finalisation of mortgage transaction.

If the mortgage is in release phase, release request, submitted by the branch, is delivered to directorate of land registry with release letter which is obtained on mortgage release system following getting approval of required approvers.

An audit report is issued on an annual basis in scope of communique on risk mitigation techniques for received collaterals.

| | | Exposures not covered with cash collateral | Exposures secured by cash collateral | Exposures secured by cash collateral, of which: secured amount(**) | Exposures secured by financial guarantees | Exposures secured by financial guarantees, of which: secured amount | Exposures secured by credit derivatives | Exposures secured by credit derivatives, of which: secured amount |
|----------|--------------------|--|--------------------------------------|--|---|---|---|---|
| 1 | Loans (*) | 46.955.766 | 3.069.473 | 1.433.874 | - | - | - | - |
| 2 | Debt securities | 32.364.288 | - | - | - | - | - | - |
| 3 | Total | 79.320.054 | 3.069.473 | 1.433.874 | - | - | - | - |
| 4 | Of which defaulted | 1.195.823 | 61 | 57 | - | - | - | - |

(*) Shows loans that are covered with cash collateral

(**) Shows risk adjusted cash collaterals in line with related BRSA’s credit risk mitigation regulation with the maturity profile of the loan.

7. Qualitative disclosures related to rating grades used by the Banks for the calculation of credit risk with standard approach:

To determine the risk weight of the risk categories as per the Article 6 of the "Regulation on Measurement and Assessment of Capital Adequacy Ratios of Banks", in accordance with the BRSA decision dated 21 February 2020 and numbered 8875, the national ratings announced by JCR Avrasya Derecelendirme A.Ş. are used for the risk weights of domestic banks, financial institutions and corporate TL exposures.

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X. Explanations on Risk Management (continued)

c. Credit risk explanation (continued)

8. Standard approach – credit risk exposure and credit risk mitigation (CRM) effects

| Current Period - 31.12.2025 | | Exposures before CCF and CRM | | Exposures post-CCF and CRM | | RWA and RWA density | |
|------------------------------------|---|-------------------------------------|--------------------------|-----------------------------------|--------------------------|----------------------------|-------------|
| Assets classes | | On-balance sheet amount | Off-balance sheet amount | On-balance sheet amount | Off-balance sheet amount | RWA | RWA density |
| 1 | Exposures to central governments or central banks | 45.780.289 | - | 47.153.767 | - | - | 0% |
| 2 | Exposures to regional governments or local authorities | 1.981.678 | - | 681.678 | - | 340.839 | 50% |
| 3 | Exposures to public sector entities | - | - | - | - | - | 0% |
| 4 | Exposures to multilateral development banks | - | 74.932 | - | 63.443 | - | 0% |
| 5 | Exposures to international organisations | - | - | - | - | - | 0% |
| 6 | Exposures to institutions | 13.439.864 | 11.818.092 | 13.439.864 | 6.863.847 | 7.584.989 | 37% |
| 7 | Exposures to corporates | 26.219.359 | 26.512.940 | 24.719.759 | 19.635.480 | 34.216.553 | 77% |
| 8 | Retail exposures | 445.855 | 1.341.124 | 429.620 | 56.196 | 364.555 | 75% |
| 9 | Exposures secured by residential property | 438 | - | 438 | - | 153 | 35% |
| 10 | Exposures secured by commercial real estate | 9.617.351 | 173.999 | 9.617.351 | 148.483 | 5.756.906 | 59% |
| 11 | Past-due loans | 87.184 | - | 87.127 | - | 63.677 | 73% |
| 12 | Higher-risk categories by the Agency Board | 1.149 | - | 1.149 | - | 1.518 | 132% |
| 13 | Exposures in the form of covered bonds | - | - | - | - | - | 0% |
| 14 | Exposures to institutions and corporates with a short-term credit assessment | - | - | - | - | - | 0% |
| 15 | Exposures in the form of units or shares in collective investment undertakings (CIUs) | - | - | - | - | - | 0% |
| 16 | Other assets | 4.174.544 | 156 | 4.174.544 | 156 | 2.843.405 | 68% |
| 17 | Investments in equities | - | - | - | - | - | 0% |
| 18 | Total | 101.747.711 | 39.921.243 | 100.305.297 | 26.767.605 | 51.172.595 | 40% |

| Prior Period - 31.12.2024 | | Exposures before CCF and CRM | | Exposures post-CCF and CRM | | RWA and RWA density | |
|----------------------------------|---|-------------------------------------|--------------------------|-----------------------------------|--------------------------|----------------------------|-------------|
| Assets classes | | On-balance sheet amount | Off-balance sheet amount | On-balance sheet amount | Off-balance sheet amount | RWA | RWA density |
| 1 | Exposures to central governments or central banks | 30.218.183 | - | 30.433.028 | - | - | 0% |
| 2 | Exposures to regional governments or local authorities | 747.718 | - | 747.718 | - | 373.859 | 50% |
| 3 | Exposures to public sector entities | - | - | - | - | - | 0% |
| 4 | Exposures to multilateral development banks | 1.629.373 | 55.667 | 1.629.373 | 53.085 | - | 0% |
| 5 | Exposures to international organisations | - | - | - | - | - | 0% |
| 6 | Exposures to institutions | 8.364.809 | 7.774.823 | 8.364.809 | 2.913.664 | 3.573.135 | 32% |
| 7 | Exposures to corporates | 12.735.982 | 24.502.508 | 12.391.206 | 17.906.116 | 24.012.177 | 79% |
| 8 | Retail exposures | 292.719 | 705.670 | 274.062 | 51.252 | 247.839 | 76% |
| 9 | Exposures secured by residential property | 1.869 | - | 1.869 | - | 654 | 35% |
| 10 | Exposures secured by commercial real estate | 10.993.780 | 218.855 | 10.926.773 | 168.191 | 6.219.984 | 56% |
| 11 | Past-due loans | 99.790 | - | 99.723 | - | 59.242 | 59% |
| 12 | Higher-risk categories by the Agency Board | 2.258 | - | 2.258 | - | 2.109 | 93% |
| 13 | Exposures in the form of covered bonds | - | - | - | - | - | 0% |
| 14 | Exposures to institutions and corporates with a short-term credit assessment | - | - | - | - | - | 0% |
| 15 | Exposures in the form of units or shares in collective investment undertakings (CIUs) | - | - | - | - | - | 0% |
| 16 | Other assets | 2.504.123 | - | 2.504.123 | - | 1.627.335 | 65% |
| 17 | Investments in equities | - | - | - | - | - | 0% |
| 18 | Total | 67.590.604 | 33.257.523 | 67.374.942 | 21.092.308 | 36.116.334 | 41% |

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X. Explanations on Risk Management (continued)

c. Credit risk explanation (continued)

9. Standard approach – exposures by asset classes and risk weights

| Current Period - 31.12.2025 Asset classes/ Risk weight(*) | 0% | 10% | 20% | 50%(*) | 75% | 100% | 150% | 200% | Other (35% - 50%(**)) | Total credit risk exposure amount (***) |
|---|-------------------|----------|-------------------|------------------|----------------|-------------------|---------------|----------|-----------------------------|---|
| Exposures to central governments or central banks | 47.153.767 | - | - | - | - | - | - | - | - | 47.153.767 |
| Exposures to regional governments or local authorities | - | - | - | - | - | - | - | - | 681.678 | 681.678 |
| Exposures to public sector entities | - | - | - | - | - | - | - | - | - | - |
| Exposures to multilateral development banks | 63.443 | - | - | - | - | - | - | - | - | 63.443 |
| Exposures to international organisations | - | - | - | - | - | - | - | - | - | - |
| Exposures to institutions | - | - | 9.566.023 | - | - | 605.880 | - | - | 10.131.808 | 20.303.711 |
| Exposures to corporates | - | - | 5.643.452 | - | - | 27.463.669 | 135 | - | 11.247.983 | 44.355.239 |
| Retail exposures | - | - | - | - | 485.041 | 775 | - | - | - | 485.816 |
| Exposures secured by residential property | - | - | - | - | - | - | - | - | 438 | 438 |
| Exposures secured by commercial real estate | - | - | - | 8.017.857 | - | 1.747.977 | - | - | - | 9.765.834 |
| Past-due loans | - | - | - | - | - | 16.137 | 12.045 | - | 58.945 | 87.127 |
| Higher-risk categories by the Agency Board | - | - | - | - | - | 268 | 809 | - | 72 | 1.149 |
| Exposures in the form of covered bonds | - | - | - | - | - | - | - | - | - | - |
| Exposures to institutions and corporates with a short-term credit assessment | - | - | - | - | - | - | - | - | - | - |
| Exposures in the form of units or shares in collective investment undertakings (CIUs) | - | - | - | - | - | - | - | - | - | - |
| Investments in equities | - | - | - | - | - | - | - | - | - | - |
| Other assets | 1.131.070 | - | 250.281 | - | - | 2.793.349 | - | - | - | 4.174.700 |
| Total | 48.348.280 | - | 15.459.756 | 8.017.857 | 485.041 | 32.628.055 | 12.989 | - | 22.120.924 | 127.072.902 |

(*) Collateralized with the Real Estate Mortgage

(**) Except that Collateralized with the Real Estate Mortgage

(***) After Credit Conversion Rate and after credit risk mitigation

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X. Explanations on Risk Management (continued)

c. Credit risk explanation (continued)

| Current Period - 31.12.2024 | | | | | | | | | Other (35% - 50% (**)) | Total credit risk exposure amount (***) |
|---|-------------------|----------|-------------------|------------------|----------------|-------------------|----------------|----------|------------------------|---|
| Asset classes/ Risk weight(*) | 0% | 10% | 20% | 50% (*) | 75% | 100% | 150% | 200% | | |
| Exposures to central governments or central banks | 30.433.028 | - | - | - | - | - | - | - | - | 30.433.028 |
| Exposures to regional governments or local authorities | - | - | - | - | - | - | - | - | 747.718 | 747.718 |
| Exposures to public sector entities | - | - | - | - | - | - | - | - | - | - |
| Exposures to multilateral development banks | 1.682.458 | - | - | - | - | - | - | - | - | 1.682.458 |
| Exposures to international organisations | - | - | - | - | - | - | - | - | - | - |
| Exposures to institutions | - | - | 6.891.300 | - | - | 2.578 | - | - | 4.384.595 | 11.278.473 |
| Exposures to corporates | - | - | 3.834.197 | - | - | 18.717.170 | 655.190 | - | 7.090.765 | 30.297.322 |
| Retail exposures | - | - | - | - | 320.147 | 43 | 5.124 | - | - | 325.314 |
| Exposures secured by residential property | - | - | - | - | - | - | - | - | 1.869 | 1.869 |
| Exposures secured by commercial real estate | - | - | - | 9.749.960 | - | 1.345.004 | - | - | - | 11.094.964 |
| Past-due loans | - | - | - | - | - | 18.756 | 2 | - | 80.965 | 99.723 |
| Higher-risk categories by the Agency Board | - | - | - | - | - | - | 980 | - | 1.278 | 2.258 |
| Exposures in the form of covered bonds | - | - | - | - | - | - | - | - | - | - |
| Exposures to institutions and corporates with a short-term credit assessment | - | - | - | - | - | - | - | - | - | - |
| Exposures in the form of units or shares in collective investment undertakings (CIUs) | - | - | - | - | - | - | - | - | - | - |
| Investments in equities | - | - | - | - | - | - | - | - | - | - |
| Other assets | 717.266 | - | 199.402 | - | - | 1.587.455 | - | - | - | 2.504.123 |
| Total | 32.832.752 | - | 10.924.899 | 9.749.960 | 320.147 | 21.671.006 | 661.296 | - | 12.307.190 | 88.467.250 |

(*) Collateralized with the Real Estate Mortgage

(**) Except that Collateralized with the Real Estate Mortgage

(***) After Credit Conversion Rate and after credit risk mitigation

d. Counterparty Credit risk (CCR) explanations:

1. Qualitative disclosure related to counterparty credit risk:

Counterparty credit risk (CCR) states default risk of counterparty, which is a party to a transaction imposing an obligation to both parties, going into default before the final payment included in cash flow of the transaction in question. The Bank monitors Counterparty Credit Risk in the framework of Counterparty Credit Risk and Exchange Risk Management Policy which is approved by Board of Directors. Counterparty Credit Risk and Exchange Risk Management Policy includes rules, limits and actions in case of non-compliance related to transactions in counterparty credit risk and exchange risk.

The Bank internally applies different action rules for each of the action groups determined for measurement of counterparty credit risk. Action groups are divided into Individual Business Line, Non-Individual Business Line (except for Stock Exchange and Banks) and Banks and Stock Exchanges.

Potential and current risk exposures of transactions are calculated/determined in order to determine CCR. Internal netting application is taken into account while calculating risk exposures.

Daily collateral management is performed in accordance with provisions of agreements related to transactions of counterparty credit risk and exchange risk with stock exchanges and banks having ISDA-CSA agreement.

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X. Explanations on Risk Management (continued)

d. Counterparty Credit risk (CCR) explanations (continued)

Internal limits related to counterparty credit risk and exchange risk are evaluated by Credits Department with respect to requests from related departments and submitted to the approval of Director of Credits Department, General Manager, Credit Committee or Board of Directors according to magnitude of exposures.

The Bank legally calculates counterparty credit risk and exchange risk in accordance with the rules and explanations mentioned in "Regulation on Measurement and Evaluation of Bank's Capital Adequacy". Counterparty credit risk and exchange risk, calculated legally, is subject to limit of capital adequacy ratio.

2. Analysis of counterparty credit risk (CCR) exposure by approach

| | | Revaluation Cost | Potential credit risk exposure | EBPRT(*) | Alpha | Exposure after credit risk mitigation | Risk Weighted Amounts |
|----------------------------------|--|------------------|--------------------------------|----------|-------|---------------------------------------|-----------------------|
| Current Year – 31.12.2025 | | | | | | | |
| 1 | Standart Approach-CCR | 129.739 | 310.623 | - | 1,40 | 616.507 | 331.149 |
| 2 | Internal Model Approach | - | - | - | - | - | - |
| 3 | Simplified Standardised Approach for Credit Risk Mitigation | - | - | - | - | - | - |
| 4 | Comprehensive Method for Credit Risk Mitigation | - | - | - | - | 499.884 | 111.622 |
| 5 | Value at Risk for Repo Transactions, Securities or Commodity lending or borrowing transactions | - | - | - | - | 499.884 | 111.622 |
| 6 | Total | - | - | - | - | - | 442.771 |

(*) Effective expected positive risk amount

| | | Revaluation Cost | Potential credit risk exposure | EBPRT(*) | Alpha | Exposure after credit risk mitigation | Risk Weighted Amounts |
|--------------------------------|--|------------------|--------------------------------|----------|-------|---------------------------------------|-----------------------|
| Prior Year – 31.12.2024 | | | | | | | |
| 1 | Standart Approach-CCR | 18.650 | 354.230 | - | 1,40 | 522.032 | 170.186 |
| 2 | Internal Model Approach | - | - | - | - | - | - |
| 3 | Simplified Standardised Approach for Credit Risk Mitigation | - | - | - | - | - | - |
| 4 | Comprehensive Method for Credit Risk Mitigation | - | - | - | - | 196.060 | 41.509 |
| 5 | Value at Risk for Repo Transactions, Securities or Commodity lending or borrowing transactions | - | - | - | - | 196.060 | 41.509 |
| 6 | Total | - | - | - | - | - | 211.695 |

(*) Effective expected positive risk amount

3. Credit valuation adjustment (CVA) capital charge

| | | Exposure (After credit risk mitigation methods) | Risk Weighted Amounts |
|----------------------------------|--|---|-----------------------|
| Current Year – 31.12.2025 | | | |
| | Total portfolio value with comprehensive approach CVA capital adequacy | | |
| 1 | (i) Value at risk component (3*multiplier included) | - | - |
| 2 | (ii) Stressed Value at Risk (3*multiplier included) | - | - |
| 3 | Total portfolio value with simplified approach CVA capital adequacy | 611.283 | 37.321 |
| 4 | Total amount of CVA capital adequacy | 611.283 | 37.321 |

| | | Exposure (After credit risk mitigation methods) | Risk Weighted Amounts |
|--------------------------------|--|---|-----------------------|
| Prior Year – 31.12.2024 | | | |
| | Total portfolio value with comprehensive approach CVA capital adequacy | | |
| 1 | (i) Value at risk component (3*multiplier included) | - | - |
| 2 | (ii) Stressed Value at Risk (3*multiplier included) | - | - |
| 3 | Total portfolio value with simplified approach CVA capital adequacy | 520.794 | 9.693 |
| 4 | Total amount of CVA capital adequacy | 520.794 | 9.693 |

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X. Explanations on Risk Management (continued)

d. Counterparty Credit risk (CCR) explanations (continued)

4. Standard approach – CCR exposures by regulatory portfolio and risk weights

| Current Period Risk Weights | 0% | 10% | 20% | 50% | 75% | 100% | 150% | Other | Total Credit Risk(*) |
|---|-----------|------------|----------------|------------|---------------|----------------|-------------|--------------|-----------------------------|
| Risk Classes | | | | | | | | | |
| Central governments and central banks receivables | - | - | - | - | - | - | - | - | - |
| Local governments and municipalities receivables | - | - | - | - | - | - | - | - | - |
| Administrative and non commercial receivables | - | - | - | - | - | - | - | - | - |
| Multilateral Development Bank receivables | - | - | - | - | - | - | - | - | - |
| International Organisations receivables | - | - | - | - | - | - | - | - | - |
| Banks and Intermediary Institutions receivables | - | - | 837.138 | - | - | - | - | - | 167.427 |
| Corporate receivables | - | - | - | - | - | 263.618 | - | - | 263.618 |
| Retail receivables | - | - | - | - | 15.634 | - | - | - | 11.726 |
| Other assets(**) | - | - | - | - | - | - | - | - | - |
| Total | - | - | 837.138 | - | 15.634 | 263.618 | - | - | 442.771 |

(*) Total credit risk; After applying counterparty credit risk measurement techniques that are related to the amount of capital adequacy calculation.

(**) Other assets: "Central to the counterparty risk" table includes amounts that are not included in the reported counterparty credit risk.

| Prior Period Risk Weights | 0% | 10% | 20% | 50% | 75% | 100% | 150% | Other | Total Credit Risk(*) |
|---|-----------|------------|----------------|--------------|--------------|---------------|-------------|--------------|-----------------------------|
| Risk Classes | | | | | | | | | |
| Central governments and central banks receivables | - | - | - | - | - | - | - | - | - |
| Local governments and municipalities receivables | - | - | - | - | - | - | - | - | - |
| Administrative and non commercial receivables | - | - | - | - | - | - | - | - | - |
| Multilateral Development Bank receivables | - | - | - | - | - | - | - | - | - |
| International Organisations receivables | - | - | - | - | - | - | - | - | - |
| Banks and Intermediary Institutions receivables | - | - | 630.721 | 1.713 | - | - | - | - | 127.001 |
| Corporate receivables | - | - | - | - | - | 81.800 | - | - | 81.800 |
| Retail receivables | - | - | - | - | 3.858 | - | - | - | 2.894 |
| Other assets(**) | - | - | - | - | - | - | - | - | - |
| Total | - | - | 630.721 | 1.713 | 3.858 | 81.800 | - | - | 211.695 |

(*) Total credit risk; After applying counterparty credit risk measurement techniques that are related to the amount of capital adequacy calculation.

(**) Other assets: "Central to the counterparty risk" table includes amounts that are not included in the reported counterparty credit risk.

5. Composition of collateral for CCR exposure: Due to absence of derivative collateral considered in the calculation of capital adequacy, related table was not given.

6. Credit derivatives exposures: None.

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X. Explanations on Risk Management (continued)

d. Counterparty Credit risk (CCR) explanations (continued)

7. Risk exposure to CCP:

| | | Post CRM risk exposure | RWA |
|----|---|---------------------------|--------|
| 1 | Exposure to Qualified Central Counterparties (QCCPs) (total) | | 65.059 |
| 2 | Exposures for trades at WCCPs (excluding initial margin and default fund contributions); of which | - | - |
| 3 | (i) OTC Derivatives | - | - |
| 4 | (ii) Exchange-traded Derivatives | - | - |
| 5 | (iii) Repo-reverse repo transactions, credit securities transactions and securities or commodities lending or | 3.252.950 | 65.059 |
| 6 | (iv) Netting sets where cross-product has been approved | - | - |
| 7 | Segregated initial margin | - | |
| 8 | Non-segregated initial margin | - | - |
| 9 | Paid guarantee fund amount | - | - |
| 10 | Unpaid guarantee fund commitment | - | - |
| 11 | Exposures to non-QCCPs (total) | | - |
| 12 | Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions); of which | - | - |
| 13 | (i) OTC Derivatives | - | - |
| 14 | (ii) Exchange-traded Derivatives | - | - |
| 15 | (iii) Securities financing transactions | - | - |
| 16 | (iv) Netting sets where cross-product has been approved | - | - |
| 17 | Segregated initial margin | - | |
| 18 | Non-segregated initial margin | - | - |
| 19 | Pre-funded default fund contributions | - | - |
| 20 | Unfunded default fund contributions | - | - |

e. Explanations Related to Securitization Positions: None.

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X. Explanations on Risk Management (continued)

f. Explanations on Market Risk

Market risk is the possibility of depreciation of on- and off-balance sheet positions due to fluctuations in market risk factors. Fluctuations in market risk factors; it refers to changes in interest rates, exchange rates, stock prices, commodity prices and volatility. Currency risk and interest rate risks are considered as the two most important components of market risk, and when deemed necessary, derivative financial transactions are carried out in order to protect against financial risks.

The Bank manages the market risk in line with the Market Risk Management Policy, which includes the rules, limits and actions to be taken in case of non-compliance regarding the management of the trading portfolio. Which products of the Bank will be included in the trading portfolio are determined by the Board of Directors-approved Trading Portfolio Strategy. Risk principles, policies and risk limits regarding the management of market risk are approved by the Board of Directors, reviewed regularly, and implemented by the Bank's senior management and related units.

The Bank monitors the regulatory and internal limits determined within the scope of measuring the market risk of the Trading portfolio and approved by the Board of Directors. Under the internal limits, there are foreign currency position, interest rate and volatility limits in various breakdowns, and compliance with risks and limits is monitored and reported daily by the Risk Management Unit.

The regulatory capital requirement arising from the Market Risk is calculated and reported using the standard method in line with the principles of the Regulation on the Measurement and Evaluation of the Capital Adequacy of Banks on the Calculation of the Exposure Subject to Market Risk.

The responsibilities of the Board of Directors, General Manager, Asset-Liability Committee (ALCO), Treasury Markets Unit, Finance, Financial Control and Strategy Unit and Risk Management Unit regarding the management of Market Risk have been determined and detailed in the Market Risk Management Policy.

For the measurement and reporting of Market Risk, the Treasury Front Office system and a Market Risk software are used.

Standardised approach

| | 31 December 2025 | 31 December 2024 |
|---|------------------|------------------|
| | RWA | RWA |
| Outright products | | |
| 1 Interest rate risk (general and specific) | 647.138 | 373.398 |
| 2 Equity risk (general and specific) | - | - |
| 3 Foreign exchange risk | 948.850 | 144.775 |
| 4 Commodity risk | 3.420.975 | 3.084.602 |
| Options | | |
| 5 Simplified approach | - | - |
| 6 Delta-plus method | 118.361 | 81.850 |
| 7 Scenario approach | - | - |
| 8 Securitisation | - | - |
| 9 Total | 5.135.324 | 3.684.625 |

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X. Explanations on Risk Management (continued)

g. Explanations on Operational Risk

Basic indicator approach:

The annual gross income is composed of net interest income and net non-interest income after deducting realised gains/losses from the sale of securities classified as financial assets at fair value through other comprehensive income (previously, available for sale) and financial assets measured at amortized cost (previously, held-to-maturity), extraordinary income and income derived from insurance claims at year-end.

The value at operational risk is calculated according to the basic indicator approach of "Regulation regarding Measurement and Assessment of Capital Adequacy Ratios of Banks" published in the Official Gazette No. 28337 dated June 28, 2012.

| | 2 PY Amount | 1 PY Amount | CY Amount | Total / Total number of years for which gross income is positive | Rate (%) | Total |
|--|--------------------|--------------------|------------------|---|-----------------|------------------|
| Gross income | 3.176.769 | 3.235.693 | 34.704 | 2.149.055 | 15 | 322.358 |
| The amount subject to operational risk (Total*12,5) | | | | | | 4.029.475 |

XI. Explanations on Hedge Accounting

None (31 December 2024:None).

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XII. Explanations on Segment Reporting

Organized to operate in all operational aspects of banking under the scope of 4th Article of the Banking Law, the Bank is providing diversified financial solutions focused on capital financing, foreign trade, project finance, non-cash products, cash management and internet banking services to commercial customers. Retail Banking, formed under three major divisions, namely, Retail Loans, Bank and Credit Cards and Wealth Management, serves to the financial needs of customers through branches, internet and mobile channels. Treasury and Capital Markets department is managing TL and FCY liquidity in healthy and sustainable manner, performing profit oriented trading activities in the market within the limits given by the Board. In addition, Treasury sales unit delivers pricing services of government bills and bonds, Eurobonds and derivatives to the Bank customers.

| Current Period | | Corporate & Commercial Banking | Treasury & Headquarters | Total Bank |
|--|-----------------------|---|------------------------------------|--------------------|
| (1 January-31 December 2025) | Retail Banking | | | |
| Net Interest Income | 979.991 | 869.817 | (1.923.191) | (73.383) |
| Net Fees and Commissions Income | 472.384 | 398.473 | (9.549) | 861.308 |
| Dividend Income | - | - | - | - |
| Trading Income/Loss (Net) | 738.701 | 266.339 | 53.953 | 1.058.993 |
| Other Operating Income | 52.774 | 825.709 | 443.727 | 1.322.210 |
| Expected Credit Loss (-) | (34.710) | (680.549) | 45.596 | (669.663) |
| Other Provisions Expenses (-) | (16.919) | (23.284) | (14.131) | (54.334) |
| Personnel and Other Operating Expenses | (2.312.935) | (961.008) | (2.839.177) | (6.113.120) |
| Income/Loss From Investments Under Equity Accounting | - | - | 149.847 | 149.847 |
| Profit/ (Loss) Before Tax | (120.714) | 695.497 | (4.092.925) | (3.518.142) |
| Tax Provision | - | - | 1.649.977 | 1.649.977 |
| Profit/ (Loss) After Tax | (120.714) | 695.497 | (2.442.948) | (1.868.165) |
| Current Period -31 December 2025 | | | | |
| Segment Assets | 608.657 | 50.343.105 | 71.848.817 | 122.800.579 |
| Subsidiaries and Associates | - | - | 159.847 | 159.847 |
| Total Assets | 608.657 | 50.343.105 | 72.008.664 | 122.960.426 |
| Segment Liabilities | 58.038.440 | 11.934.549 | 46.813.045 | 116.786.034 |
| Shareholders' Equity | - | - | 6.174.392 | 6.174.392 |
| Total Liabilities | 58.038.440 | 11.934.549 | 52.987.437 | 122.960.426 |
| Prior Period | | Corporate & Commercial Banking | Treasury & Headquarters | Total Bank |
| (1 January-31 December 2024) | Retail Banking | | | |
| Net Interest Income | 433.364 | 593.259 | (1.165.249) | (138.626) |
| Net Fees and Commissions Income | 350.581 | 422.856 | (22.636) | 750.801 |
| Dividend Income | - | - | - | - |
| Trading Income/Loss (Net) | 454.392 | 84.458 | (195.664) | 343.186 |
| Other Operating Income | 71.444 | 2.171.431 | 703.556 | 2.946.431 |
| Expected Credit Loss (-) | (84.708) | (1.603.375) | 438.085 | (1.249.998) |
| Other Provisions Expenses (-) | - | - | - | - |
| Personnel and Other Operating Expenses | (1.469.644) | (761.083) | (1.983.265) | (4.213.992) |
| Income/Loss From Investments Under Equity Accounting | - | - | - | - |
| Profit/ (Loss) Before Tax | (244.571) | 907.546 | (2.225.173) | (1.562.198) |
| Tax Provision | - | - | 1.232.664 | 1.232.664 |
| Profit/ (Loss) After Tax | (244.571) | 907.546 | (992.509) | (329.534) |
| Prior Period -31 December 2024 | | | | |
| Segment Assets | 443.764 | 29.292.158 | 49.520.287 | 79.256.209 |
| Subsidiaries and Associates | - | - | 10.000 | 10.000 |
| Total Assets | 443.764 | 29.292.158 | 49.530.287 | 79.266.209 |
| Segment Liabilities | 35.790.505 | 11.697.586 | 26.194.556 | 73.682.647 |
| Shareholders' Equity | - | - | 5.583.562 | 5.583.562 |
| Total Liabilities | 35.790.505 | 11.697.586 | 31.778.118 | 79.266.209 |

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XIII. Information on international risk ratings

| FITCH RATINGS | (December 2025) | (July 2025) |
|-----------------------------------|------------------------|--------------------|
| Long Term FC IDR | BB- | BB- |
| Short Term FC IDR | B | B |
| Long Term TL IDR | BB- | BB- |
| Short Term TL IDR | B | B |
| Viability | b- | b- |
| National Long Term Rating | AA(tur) | AA(tur) |
| National Long Term Rating Outlook | Stabil | Stabil |
| Subordinated Notes | B | B |

| MOODY'S RATINGS | (December 2025) | (August 2025) |
|---|------------------------|----------------------|
| Outlook | Stabil | Stabil |
| Long Term FC Deposit | Ba3 (cr) | Ba3 (cr) |
| Long Term TL Deposit | Ba3 | Ba3 |
| Short Term FC Deposit | B1 | B1 |
| Short Term TL Deposit | NP | NP |
| Baseline Credit Assessment - BCA | b3 | b3 |
| Adjusted BCA | b1 | b1 |
| National Scale Rating (NSR) Long Term Deposit | Aa3.tr | Aa3.tr |
| National Scale Rating (NSR) Short Term | TR-1 | TR-1 |

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SECTION FIVE

INFORMATION AND DISCLOSURES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS

I. Explanations and Disclosures Related to the Assets

1. a) Information on Cash and Balances with the Central Bank of Turkey:

| | 31 December 2025 | | 31 December 2024 | |
|--|------------------|-------------------|------------------|------------------|
| | TL | FC | TL | FC |
| Cash in TL/Foreign Currency | 114.802 | 1.182.491 | 102.559 | 821.204 |
| Balances with the Central Bank of Turkey | 4.165.049 | 12.862.675 | 3.260.440 | 9.040.660 |
| Other | - | - | - | - |
| Total | 4.279.851 | 14.045.166 | 3.362.999 | 9.861.864 |

b) Information related to the account of the Central Bank of Turkey:

| | 31 December 2025 | | 31 December 2024 | |
|-----------------------------|------------------|-------------------|------------------|------------------|
| | TL | FC | TL | FC |
| Unrestricted Demand Deposit | 4.006.209 | 4.724.598 | 3.017.252 | 3.322.231 |
| Unrestricted Time Deposit | - | - | - | - |
| Restricted Time Deposit | 158.840 | 8.138.077 | 243.188 | 5.718.429 |
| Total | 4.165.049 | 12.862.675 | 3.260.440 | 9.040.660 |

c) Explanations related to reserve deposits:

In accordance with the "Communiqué Regarding the Reserve Requirements no. 2013/15, the Bank is required to maintain reserves in CBT for TL and foreign currency liabilities. The reserve requirements can be maintained as TL, USD, EUR and gold.

The required reserve rates for TL liabilities vary between 3% and 18% for TL deposits and other liabilities according to their maturities as of December 31, 2025 (December 31, 2024: 3% and 17% for all TL liabilities) and between 22% and 40% for accounts provided with exchange rate/price protection support by the Central Bank (December 31, 2024: between 22% and 33%). In foreign currency, it is between 5% and 32% depending on the maturity structure (December 31, 2024: between 5% and 30%). As of February 7, 2025, the rate has been determined as 12% for banks' deposits/participation funds in foreign banks up to 1 year (including 1 year), funds obtained from foreign repo transactions and loans borrowed from abroad. As of May 3, 2025, out of other liabilities of banks with a maturity of up to 1 year (included in 1 year), funds provided from repo transactions with domestic residents (FX) have been determined as 25%; as of May 24, 2025, out of other liabilities of banks with a maturity of up to 1 month (included in 1 month), funds provided from foreign repo transactions and loans used from abroad (TP) have been determined as 18%; out of other liabilities of banks with a maturity of up to 3 months (included in 3 months), funds provided from foreign repo transactions and loans used from abroad (TP) have been determined as 14% and accounts to which variable interest rates apply depending on the Consumer Price Index, Producer Price Index and Turkish Lira Overnight Reference Interest Rate (TLREF) Index (TP) have been determined as 10%.

Interest and compensation payments on mandatory reserves established in Turkish lira are accrued every three months at the end of March, June, September, and December.

As of October 27, 2023, an additional reserve requirement ratio has to be maintained in Turkish lira at all maturities for deposits denominated in foreign currency (foreign bank deposits and precious metal accounts). It is applied as 2,5% as of June 21, 2025. Additional reserve requirement rates have been excluded from the reserve requirement commission application by the decision of the CBRT.

As of December 29, 2024, security purchase application for loan growth has been terminated and TL blocked required reserve for loan growth has been introduced. As of June 21, 2024, a blocked reserve requirement facility has been introduced for FX loan growth.

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I. Explanations and Disclosures Related to the Assets (continued)

2. Information on financial assets at fair value through profit and loss (net):

a.1) Information on financial assets at fair value through profit and loss given as collateral or blocked: None (31 December 2024: None).

a.2) Financial assets at fair value through profit and loss subject to repurchase agreements: None (31 December 2024: None).

b) Positive differences related to derivative financial assets held-for-trading:

| | 31 December 2025 | | 31 December 2024 | |
|----------------------|------------------|------------------|------------------|----------------|
| | TL | FC | TL | FC |
| Forward Transactions | 49.873 | 104.796 | 13.105 | 34.620 |
| Swap Transactions | 4.115 | 860.664 | 6.634 | 187.705 |
| Futures Transactions | - | - | - | - |
| Options | - | 237.760 | 6.794 | 164.545 |
| Other | - | - | - | - |
| Total | 53.988 | 1.203.220 | 26.533 | 386.870 |

3. Information on banks:

| | 31 December 2025 | | 31 December 2024 | |
|---------------------------------|------------------|------------------|------------------|------------------|
| | TL | FC | TL | FC |
| Banks | | | | |
| Domestic | 601.914 | 452.126 | 177 | 1.366.695 |
| Foreign | - | 6.041.930 | - | 2.527.605 |
| Branches and head office abroad | - | - | - | - |
| Total | 601.914 | 6.494.056 | 177 | 3.894.300 |

Information on foreign bank accounts:

| | Unrestricted Amount | | Restricted Amount | |
|--------------------------|---------------------|------------------|-------------------|------------------|
| | 31 December 2025 | 31 December 2024 | 31 December 2025 | 31 December 2024 |
| European Union Countries | 668.611 | 416.719 | - | - |
| USA and Canada | 2.453.990 | 1.590.984 | 76.468 | - |
| OECD Countries | 2.121.086 | 168.268 | 715.922 | 347.174 |
| Other | 5.853 | 4.460 | - | - |
| Total | 5.249.540 | 2.180.431 | 792.390 | 347.174 |

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I. Explanations and Disclosures Related to the Assets (continued)

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

a.1) Information on financial assets given as collateral or blocked:

| | 31 December 2025 | | 31 December 2024 | |
|--|------------------|----------|------------------|------------------|
| | TL | FC | TL | FC |
| Share certificates | - | - | - | - |
| Bond, treasury bill and similar securities | 529.343 | - | 1.000.769 | 2.218.625 |
| Other | - | - | - | - |
| Total | 529.343 | - | 1.000.769 | 2.218.625 |

a.2) Information on financial assets subject to repurchase agreements:

As of 31 December 2025, financial assets at fair value through other comprehensive income subject to repurchase agreements: TL 12.812.407 (31 December 2024: TL 3.777.569).

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

| | 31 December 2025 | 31 December 2024 |
|--------------------------------------|-------------------|------------------|
| Debt securities | 15.510.272 | 9.324.300 |
| Quoted on a stock exchange | 15.510.272 | 9.324.300 |
| Not quoted | - | - |
| Share certificates | 32.533 | 21.356 |
| Quoted on a stock exchange | - | - |
| Not quoted | 32.533 | 21.356 |
| Value Increase/Impairment Losses (-) | 114.010 | 258.666 |
| Total | 15.428.795 | 9.086.990 |

5. Information on loans:

a) Information on all types of loans or advances given to shareholders and employees of the Bank:

| | 31 December 2025 | | 31 December 2024 | |
|--|------------------|----------|------------------|----------|
| | Cash | Non-cash | Cash | Non-cash |
| Direct loans granted to shareholders | - | - | - | - |
| Corporate shareholders | - | - | - | - |
| Individual shareholders | - | - | - | - |
| Indirect loans granted to shareholders | - | - | - | - |
| Loans granted to employees | 46.963 | - | 21.221 | - |
| Total | 46.963 | - | 21.221 | - |

b) Information on the first and second group loans including restructured or rescheduled loans:

31 December 2025

| Cash Loans | Loans under close monitoring (*) | | | |
|---------------------------------|----------------------------------|--------------------------------------|---------------------------------------|------------------|
| | Standard loans | Not under the scope of restructuring | Loans under restructuring | |
| | | | Modifications on agreement conditions | Refinancing |
| Non-specialized loans | 40.483.556 | 1.395.491 | - | 9.840.052 |
| Loans given to enterprises | - | - | - | 9.709.683 |
| Export loans | 6.963.543 | 228.291 | - | - |
| Import loans | - | - | - | - |
| Loans given to financial sector | 5.311.206 | - | - | - |
| Consumer loans | 256.598 | 2.130 | - | 418 |
| Credit cards | 311.733 | 3.553 | - | 1.210 |
| Other | 27.640.476 | 1.161.517 | - | 128.741 |
| Specialized lending | - | - | - | - |
| Other receivables | - | - | - | - |
| Total | 40.483.556 | 1.395.491 | - | 9.840.052 |

(*) In accordance with TFRS 9 and the Regulation on the Procedures and Principles for Classification of Loans by Banks and Provisions to be set aside the loans subject to significant increase in the credit risk of the borrower are included in the above table amounting to TL 790.918.

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I. Explanations and Disclosures Related to the Assets (continued)

5. Information on loans (continued)

31 December 2024

| | Standard loans | Loans under close monitoring (*) | | |
|---------------------------------|-------------------|--------------------------------------|---------------------------------------|------------------|
| | | Not under the scope of restructuring | Loans under restructuring | |
| Cash Loans | | | Modifications on agreement conditions | Refinancing |
| Non-specialized loans | 21.282.932 | 1.196.845 | - | 8.135.844 |
| Loans given to enterprises | - | - | - | 6.304.830 |
| Export loans | 5.285.780 | 598.673 | - | - |
| Import loans | - | - | - | - |
| Loans given to financial sector | 2.457.419 | - | - | - |
| Consumer loans | 163.775 | 2.884 | - | 1.140 |
| Credit cards | 214.306 | 2.001 | - | 469 |
| Other | 13.161.652 | 593.287 | - | 1.829.405 |
| Specialized lending | - | - | - | - |
| Other receivables | - | - | - | - |
| Total | 21.282.932 | 1.196.845 | - | 8.135.844 |

(*) In accordance with TFRS 9 and the Regulation on the Procedures and Principles for Classification of Loans by Banks and Provisions to be set aside the loans subject to significant increase in the credit risk of the borrower are included in the above table amounting to TL 734.460.

| First and Second Stage Expected Loss Provisions (*) | 31 December 2025 | | 31 December 2024 | |
|---|------------------|------------------------------|------------------|------------------------------|
| | Standard Loans | Loans Under Close Monitoring | Standard Loans | Loans Under Close Monitoring |
| 12-Month provisions for possible losses | 210.041 | - | 397.697 | - |
| Significant increase in credit risk | - | 1.726.153 | - | 1.249.080 |
| Total | 210.041 | 1.726.153 | 397.697 | 1.249.080 |

(*) The expected loss provision amounting to TL 36.338 related to other financial assets measured at amortized cost is not included.

b.1) Information on Maturity analysis of cash loans

| 31 December 2025 | | Loans Under Close Monitoring | |
|----------------------------|-------------------|--------------------------------------|---------------------------|
| Cash Loans | Standard Loans | Not under the scope of restructuring | Loans under restructuring |
| Short-term Loans | 21.445.456 | 605.462 | 130.025 |
| Medium and Long Term Loans | 19.038.100 | 790.029 | 9.710.027 |
| Total | 40.483.556 | 1.395.491 | 9.840.052 |

| 31 December 2024 | | Loans Under Close Monitoring | |
|----------------------------|-------------------|--------------------------------------|---------------------------|
| Cash Loans | Standard Loans | Not under the scope of restructuring | Loans under restructuring |
| Short-term Loans | 7.733.703 | 719.510 | 1.829.875 |
| Medium and Long Term Loans | 13.549.229 | 477.335 | 6.305.969 |
| Total | 21.282.932 | 1.196.845 | 8.135.844 |

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I. Explanations and Disclosures Related to the Assets (continued)

5. Information on loans (continued)

c) Information on loan types and provisions: (*)

| 31 December 2025 | Commercial | Retail | Total |
|-------------------------------------|-------------------|----------------|-------------------|
| Standard Loans | 39.940.308 | 543.248 | 40.483.556 |
| Watchlist | 10.437.360 | 7.265 | 10.444.625 |
| Significant Increase in Credit Risk | 790.918 | - | 790.918 |
| Non-performing Loans | 1.163.832 | 32.050 | 1.195.882 |
| Specific Provision (-) | (933.227) | (20.321) | (953.548) |
| Total | 51.399.191 | 562.242 | 51.961.433 |

(*) According to the internal segmentation of the bank.

| 31 December 2024 | Commercial | Retail | Total |
|-------------------------------------|-------------------|----------------|-------------------|
| Standard Loans | 20.980.254 | 302.678 | 21.282.932 |
| Watchlist | 8.592.253 | 5.976 | 8.598.229 |
| Significant Increase in Credit Risk | 734.460 | - | 734.460 |
| Non-performing Loans | 1.144.929 | 54.434 | 1.199.363 |
| Specific Provision (-) | (874.505) | (34.864) | (909.369) |
| Total | 30.577.391 | 328.224 | 30.905.615 |

(*) According to the internal segmentation of the bank.

d) Information on consumer loans and credit cards given to customers and bank's personnel:

| 31 December 2025 | Short Term | Medium and Long Term | Total |
|---|-------------------|-----------------------------|----------------|
| Consumer Loans – TL | 139.569 | 78.344 | 217.913 |
| Housing Loans | - | 8.897 | 8.897 |
| Car Loans | - | - | - |
| General Purpose Loans | 139.569 | 69.447 | 209.016 |
| Other | - | - | - |
| Consumer Loans - Indexed to FC | - | - | - |
| Housing Loans | - | - | - |
| Car Loans | - | - | - |
| General Purpose Loans | - | - | - |
| Other | - | - | - |
| Consumer Loans - FC | - | - | - |
| Housing Loans | - | - | - |
| Car Loans | - | - | - |
| General Purpose Loans | - | - | - |
| Other | - | - | - |
| Individual Credit Cards - TL | 270.344 | 732 | 271.076 |
| With Installments | 31.295 | 732 | 32.027 |
| Without Installments | 239.049 | - | 239.049 |
| Individual Credit Cards-FC | 2.306 | - | 2.306 |
| With Installments | - | - | - |
| Without Installments | 2.306 | - | 2.306 |
| Personnel Loans - TL | 13.261 | 16.155 | 29.416 |
| Housing Loans | - | - | - |
| Car Loans | - | - | - |
| General Purpose Loans | 13.261 | 16.155 | 29.416 |
| Other | - | - | - |
| Personnel Loans- Indexed to FC | - | - | - |
| Housing Loans | - | - | - |
| Car Loans | - | - | - |
| General Purpose Loans | - | - | - |
| Other | - | - | - |
| Personnel Loans - FC | - | - | - |
| Housing Loans | - | - | - |
| Car Loans | - | - | - |
| General Purpose Loans | - | - | - |
| Other | - | - | - |
| Personnel Credit Cards - TL | 16.309 | 83 | 16.392 |
| With Installments | 2.846 | 83 | 2.929 |
| Without Installments | 13.463 | - | 13.463 |
| Personnel Credit Cards - FC | 56 | 1.099 | 1.155 |
| With Installments | - | 1.099 | 1.099 |
| Without Installments | 56 | - | 56 |
| Overdraft Accounts – TL (Real Persons) | 11.817 | - | 11.817 |
| Overdraft Accounts – FC (Real Persons) | - | - | - |
| Total | 453.662 | 96.413 | 550.075 |

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I. Explanations and Disclosures Related to the Assets (continued)

5. Information on loans (continued)

d) Information on consumer loans and credit cards given to customers and bank's personnel (continued):

| 31 December 2024 | Short Term | Medium and Long Term | Total |
|---|----------------|----------------------|----------------|
| Consumer Loans – TL | 71.209 | 73.763 | 144.972 |
| Housing Loans | - | 24.045 | 24.045 |
| Car Loans | - | - | - |
| General Purpose Loans | 71.209 | 49.718 | 120.927 |
| Other | - | - | - |
| Consumer Loans - Indexed to FC | - | - | - |
| Housing Loans | - | - | - |
| Car Loans | - | - | - |
| General Purpose Loans | - | - | - |
| Other | - | - | - |
| Consumer Loans - FC | - | - | - |
| Housing Loans | - | - | - |
| Car Loans | - | - | - |
| General Purpose Loans | - | - | - |
| Other | - | - | - |
| Individual Credit Cards - TL | 130.602 | 306 | 130.908 |
| With Installments | 6.616 | 306 | 6.922 |
| Without Installments | 123.986 | - | 123.986 |
| Individual Credit Cards-FC | 605 | - | 605 |
| With Installments | - | - | - |
| Without Installments | 605 | - | 605 |
| Personnel Loans - TL | 8.150 | 5.792 | 13.942 |
| Housing Loans | - | - | - |
| Car Loans | - | - | - |
| General Purpose Loans | 8.150 | 5.792 | 13.942 |
| Other | - | - | - |
| Personnel Loans- Indexed to FC | - | - | - |
| Housing Loans | - | - | - |
| Car Loans | - | - | - |
| General Purpose Loans | - | - | - |
| Other | - | - | - |
| Personnel Loans - FC | - | - | - |
| Housing Loans | - | - | - |
| Car Loans | - | - | - |
| General Purpose Loans | - | - | - |
| Other | - | - | - |
| Personnel Credit Cards - TL | 7.162 | 12 | 7.174 |
| With Installments | 538 | 12 | 550 |
| Without Installments | 6.624 | - | 6.624 |
| Personnel Credit Cards - FC | 105 | - | 105 |
| With Installments | - | - | - |
| Without Installments | 105 | - | 105 |
| Overdraft Accounts – TL (Real Persons) | 8.885 | - | 8.885 |
| Overdraft Accounts – FC (Real Persons) | - | - | - |
| Total | 226.718 | 79.873 | 306.591 |

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I. Explanations and Disclosures Related to the Assets (continued)

5. Information on loans (continued)

e) Information on commercial loans with installments and corporate credit cards:

| 31 December 2025 | Short Term | Medium and Long Term | Total |
|---|-------------------|-----------------------------|----------------|
| Commercial loans with installment facility-TL | 61.314 | 112.957 | 174.271 |
| Business Loans | - | - | - |
| Car Loans | - | - | - |
| General Purpose Loans | 61.314 | 112.957 | 174.271 |
| Other | - | - | - |
| Commercial loans with installment facility-Indexed to FC | - | - | - |
| Business Loans | - | - | - |
| Car Loans | - | - | - |
| General Purpose Loans | - | - | - |
| Other | - | - | - |
| Commercial loans with installment facility -FC | 107.687 | 8.707 | 116.394 |
| Business Loans | - | - | - |
| Car Loans | - | - | - |
| General Purpose Loans | 107.687 | 8.707 | 116.394 |
| Other | - | - | - |
| Corporate Credit Cards-TL | 25.471 | - | 25.471 |
| With Installments | 265 | - | 265 |
| Without Installments | 25.206 | - | 25.206 |
| Corporate Credit Cards-FC | 96 | - | 96 |
| With Installments | - | - | - |
| Without Installments | 96 | - | 96 |
| Overdraft Accounts-TL (Legal Entities) | 17 | - | 17 |
| Overdraft Accounts-FC (Legal Entities) | - | - | - |
| Total | 194.585 | 121.664 | 316.249 |

f) Distribution of loans by customers:

| | 31 December 2025 | 31 December 2024 |
|----------------|-------------------------|-------------------------|
| Public Sector | 1.981.479 | 747.455 |
| Private Sector | 49.737.620 | 29.868.166 |
| Total | 51.719.099 | 30.615.621 |

g) Distribution of domestic and foreign loans:

| | 31 December 2025 | 31 December 2024 |
|----------------|-------------------------|-------------------------|
| Domestic loans | 51.719.047 | 30.613.416 |
| Foreign loans | 52 | 2.205 |
| Total | 51.719.099 | 30.615.621 |

g) Loans granted to subsidiaries and associates: None. (31 December 2024: None)

h) Expected credit losses provided against loans (Stage 3):

| | 31 December 2025 | 31 December 2024 |
|------------------------------------|-------------------------|-------------------------|
| Expected credit losses | | |
| Loans with limited collectability | 69.732 | 30.557 |
| Loans with doubtful collectability | 20.797 | 28.622 |
| Uncollectible loans | 863.019 | 850.190 |
| Total | 953.548 | 909.369 |

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I. Explanations and Disclosures Related to the Assets (continued)

5. Information on loans (continued)

j) Information on non-performing loans (Net):

j.1) Information on loans and other receivables which are restructured or rescheduled within non-performing portfolio:

| | Group III Loans and other receivables with limited collectability | Group IV Loans and other receivables with doubtful collectability | Group V Uncollectible loans and other receivables |
|--|--|--|---|
| Current Period | | | |
| (Gross amounts before provisions) | 1.867 | - | 36.927 |
| Restructured loans and other receivables | 1.867 | - | 36.927 |
| Prior Period | | | |
| (Gross amounts before provisions) | 51 | 34 | 44.448 |
| Restructured loans and other receivables | 51 | 34 | 44.448 |

j.2) The movement of total non-performing loans:

| | Group III Loans with limited collectability | Group IV Loans with doubtful collectability | Group V Uncollectible loans |
|---|--|---|-----------------------------------|
| December 31, 2024 balance | 33.851 | 31.423 | 1.134.089 |
| Additions (+) | 81.110 | 34.758 | 16.214 |
| Transfers from other categories of non-performing loans (+) | - | 37.817 | 80.841 |
| Transfers to other categories of non-performing loans (-) | 37.817 | 80.841 | - |
| Collections (-) | 5.025 | 956 | 108.518 |
| Write-offs (-) (*) | 3 | 100 | 20.961 |
| Sold | - | - | - |
| Corporate and commercial loans | - | - | - |
| Retail loans | - | - | - |
| Credit cards | - | - | - |
| Other (-) | - | - | - |
| December 31, 2025 balance | 72.116 | 22.101 | 1.101.665 |
| Specific provision (-) | 69.732 | 20.797 | 863.019 |
| Net Balances on Balance Sheet | 2.384 | 1.304 | 238.646 |

(*) In 2025, loans amounting to TL 21.064 was written off (December 31, 2024: TL 299.321). When the calculation is made considering the loans sold, the Bank's NPL ratio is measured as 2,30% (December 31, 2024: 4,71%) instead of 2,26% (December 31, 2024: 3,77%).

j.3) Information on foreign currency non-performing loans and other receivables:

| | Group III Loans with limited collectability | Group IV Loans with doubtful collectability | Group V Uncollectible loans |
|--------------------------------------|--|---|-----------------------------------|
| Current Period | | | |
| Period end balance | - | - | 356.592 |
| Provision (-) | - | - | 201.689 |
| Net Balances on Balance Sheet | - | - | 154.903 |
| Prior Period | | | |
| Period end balance | - | - | 387.784 |
| Provision (-) | - | - | 240.281 |
| Net Balances on Balance Sheet | - | - | 147.503 |

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I. Explanations and Disclosures Related to the Assets (continued)

5. Information on loans (continued)

j.4) Information regarding gross and net amounts of non-performing loans with respect to user groups:

| | Group III | Group IV | Group V |
|--|--|---|--|
| | Loans and other receivables with limited collectability | Loans and other receivables with doubtful collectability | Uncollectible loans and other receivables |
| 31 December 2025 (Net) | 2.384 | 1.304 | 238.646 |
| Loans to Real Persons and Legal Entities (Gross) | 72.116 | 22.101 | 1.101.665 |
| Specific provision (-) | 69.732 | 20.797 | 863.019 |
| Loans to Real Persons and Legal Entities (Net) | 2.384 | 1.304 | 238.646 |
| Banks (Gross) | - | - | - |
| Specific provision (-) | - | - | - |
| Banks (Net) | - | - | - |
| Other Loans and Receivables (Gross) | - | - | - |
| Specific provision (-) | - | - | - |
| Other Loans and Receivables (Net) | - | - | - |
| 31 December 2024 (Net) | 3.294 | 2.801 | 283.899 |
| Loans to Real Persons and Legal Entities (Gross) | 33.851 | 31.423 | 1.134.089 |
| Specific provision (-) | 30.557 | 28.622 | 850.190 |
| Loans to Real Persons and Legal Entities (Net) | 3.294 | 2.801 | 283.899 |
| Banks (Gross) | - | - | - |
| Specific provision (-) | - | - | - |
| Banks (Net) | - | - | - |
| Other Loans and Receivables (Gross) | - | - | - |
| Specific provision (-) | - | - | - |
| Other Loans and Receivables (Net) | - | - | - |

j.5) Information on interest accruals, rediscounts and valuation differences calculated for non-performing loans and their provisions:

| | Group III | Group IV | Group V |
|--|--|---|----------------------------|
| | Loans with limited collectability | Loans with doubtful collectability | Uncollectible loans |
| Current Period (Net) | | | |
| Interest Accruals, Rediscounts and Valuation Differences | 408 | 492 | 266.212 |
| Special Provision Amount (-) | 408 | 492 | 266.212 |
| Prior Period (Net) | | | |
| Interest Accruals, Rediscounts and Valuation Differences | 437 | 2.718 | 274.939 |
| Special Provision Amount (-) | 437 | 2.718 | 274.939 |

k) Main principles of liquidation policies of non-performing loans and receivables:

According to the "Methods and Principles for the Determination of Loans and Other Receivables to be Reserved for and Allocation of Reserves" published on Official Gazette No. 29750 dated June 22, 2016; legal action is carried on considering debtor, guarantors and existing collaterals and provisions are made for non-performing loans in accordance with the relevant decree. As of 31 December 2025, the net amount after provisions of the non-performing loans and receivables is TL 238.646 (31 December 2024: TL 283.899).

l) Explanations on write-off policy:

The amendment with respect to the regulation on the Principles and Procedures Regarding the Classification of Loans and Reserves Set Aside for These Loans entered into force with its publication in the Official Gazette No.30961 on November 27, 2019. Pursuant to the regulation, the banks are enabled to write down and move off the balance sheet the portion of a loan which is classified as "Uncollectible loans" if it cannot reasonably be expected to be recovered. Loans and receivables considered as non-collectable are written-off pursuant to approval of Board of Directors (BoD) and other related departments. As of 31 December 2025, the amount of non-performing loans written off from assets during the year 2025 amounted to TL 21.064 (31 December 2024: TL 299.321).

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I. Explanations and Disclosures Related to the Assets (continued)

6. Information on financial assets measured at amortized cost:

- a) Information on financial assets given as collateral or blocked: As of 31 December 2025, financial assets measured at amortized cost given as collateral is amounting to TL 2.953.179 (31 December 2024: TL 2.484.886).
- b) Investments and legal liabilities subject to repurchase agreements: As of 31 December 2025, financial assets measured at amortized cost subject to repurchase agreements is amounting to TL 7.347.653 (31 December 2024: TL 4.967.609).
- c) The Bank has TL 17.004.364 financial assets measured at amortized cost as of 31 December 2025 (31 December 2024: TL 14.667.575).
- d.1) Government securities measured at amortised cost:

| | 31 December 2025 | 31 December 2024 |
|-----------------------------|-------------------|-------------------|
| Government Bonds | 16.436.218 | 10.716.243 |
| Treasury Bills | - | - |
| Other Government Securities | 568.146 | 3.951.332 |
| Total | 17.004.364 | 14.667.575 |

| | 31 December 2025 | 31 December 2024 |
|--------------------------------------|-------------------|-------------------|
| Debt securities | 16.968.026 | 14.714.036 |
| Quoted on a stock exchange | 16.968.026 | 14.714.036 |
| Not quoted | - | - |
| Value Increase/Impairment Losses (-) | (36.338) | (46.461) |
| Total | 17.004.364 | 14.667.575 |

- d.2) Movement on financial assets measured at amortized cost:

| | 31 December 2025 | 31 December 2024 |
|---|-------------------|-------------------|
| Beginning Balance | 14.667.575 | 12.395.230 |
| Foreign Currency Differences on Monetary Assets (*) | 3.672.258 | 4.356.309 |
| Purchases During Year | 5.189.821 | 1.805.225 |
| Disposals Through Sales and Redemptions | (6.488.952) | (3.842.728) |
| Impairment Provision (-) | (36.338) | (46.461) |
| Total | 17.004.364 | 14.667.575 |

(*) Represents exchange differences and accrual interest.

7. Information on associates (Net):

The Bank has no associates in the current period (31 December 2024: None).

8. Information on subsidiaries (Net):

The Bank has TL 159.847 investment in a non-financial subsidiary as of 31 December 2025 (31 December 2024: TL 10.000).

| | Adress (City/Country) | Bank's Share / If Different Voting Rights(%) | Bank's Risk Group Share(%) |
|--|-----------------------|--|----------------------------|
| Odea Teknoloji Hizmetleri Anonim Şirketi | İstanbul | 100% | 100% |

9. Information on jointly controlled entities (Net):

The Bank has no jointly controlled entities in the current period (31 December 2024: None).

10. Information on lease receivables (Net):

The Bank has no lease receivables in the current period (31 December 2024: None).

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I. Explanations and Disclosures Related to the Assets (continued)

11. Information on derivative financial assets for hedging purposes:

None (31 December 2024: None).

12. Information on tangible assets (Net):

| | Closing Balance December 31, 2024 | | | | Change in estimate | Ending Balance December 31, 2025 |
|---------------------------|---|------------------|----------------|---------------|-----------------------|--|
| | 2024 | Additions | Disposals | Other(*) | | |
| Cost: | | | | | | |
| Land and buildings | 142.217 | - | - | 55.885 | - | 198.102 |
| Leased tangible assets | 331.383 | 725.967 | 382.638 | - | - | 674.712 |
| <i>Land and buildings</i> | 248.418 | 459.222 | 322.473 | - | - | 385.167 |
| <i>Vehicles</i> | 82.965 | 266.745 | 60.165 | - | - | 289.545 |
| Vehicles | - | - | - | - | - | - |
| Other | 602.141 | 304.041 | 16.730 | - | - | 889.452 |
| Total Cost | 1.075.741 | 1.030.008 | 399.368 | 55.885 | - | 1.762.266 |

(*) It arises from the revaluation difference resulting from the valuation of real estate under tangible assets calculated according to level 3 inputs

(**) If the buildings had been carried at cost value, cost and accumulated depreciation as of 31 December 2025 would have been TL 9.174 and TL 2.416 (31 December 2024: TL 9.174 and TL 2.232).

| | Closing Balance December 31, 2024 | | | | Change in estimate | Ending Balance December 31, 2025 |
|---------------------------------------|---|----------------|----------------|---------------|-----------------------|--|
| | 2024 | Additions | Disposals | Other | | |
| Accumulated Depreciation: | | | | | | |
| Land and buildings | 2.525 | 3.944 | - | - | - | 6.469 |
| Leased tangible assets | 124.125 | 286.244 | 278.702 | - | - | 131.667 |
| <i>Land and buildings</i> | 65.472 | 222.963 | 219.601 | - | - | 68.834 |
| <i>Vehicles</i> | 58.653 | 63.281 | 59.101 | - | - | 62.833 |
| Vehicles | - | - | - | - | - | - |
| Other | 343.066 | 92.271 | 14.269 | - | - | 421.068 |
| Total Accumulated Depreciation | 469.716 | 382.459 | 292.971 | - | - | 559.204 |
| Net Book Value | 606.025 | 647.549 | 106.397 | 55.885 | - | 1.203.062 |

a) Disclosure for impairment losses or releases individually material for financial statements:

a.1) Conditions for allocating/releasing any impairment: None. (31 December 2024: None)

a.2) Amount of impairment losses provided or released in financial statements during current period: None (31 December 2024: None).

b) Disclosure on conditions and amounts of allocating / releasing any impairment as per asset class, which are not individually but on an aggregated basis material to financial statements: None (31 December 2024: None).

c) Restriction on tangible assets, capitalized expenditures and purchase commitments: None (31 December 2024: None).

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I. Explanations and Disclosures Related to the Assets (continued)

13. Information on intangible assets:

Information on intangible assets is not required to be disclosed in accordance with 25th article of Communiqué on Financial Statements to be Publicly Announced and the Related Policies and Disclosures.

| | Closing Balance December 31, 2024 | Additions | Disposals | Other | Change in estimate | Ending Balance December 31, 2025 |
|---------------------------------------|---|------------------|-----------|----------|-----------------------|--|
| Cost: | | | | | | |
| Software cost | 1.392.470 | 783.630 | - | - | - | 2.176.100 |
| Other intangible assets | - | - | - | - | - | - |
| Total Cost | 1.392.470 | 783.630 | - | - | - | 2.176.100 |
| | | | | | | |
| | Closing Balance December 31, 2024 | Period Charge | Disposals | Other | Change in estimate | Ending Balance December 31, 2025 |
| Accumulated Depreciation: | | | | | | |
| Software cost | 426.337 | 311.225 | - | - | - | 737.562 |
| Other intangible assets | - | - | - | - | - | - |
| Total Accumulated Depreciation | 426.337 | 311.225 | - | - | - | 737.562 |
| Net Book Value | 966.133 | 472.405 | - | - | - | 1.438.538 |

14. Investment Property (Net):

None (31 December 2024: None).

15. Explanations on deferred tax assets:

- a) As of 31 December 2025, the Bank has deferred tax asset amounting to TL 3.649.289 arising from deductible temporary differences (31 December 2024: TL 2.215.179).

| | Current Period | | Prior Period | |
|--|-------------------|-----------------------------------|------------------|-----------------------------------|
| Timing differences constituting the basis for deferred tax | Basis | Deferred tax asset/(liability) | Basis | Deferred tax asset/(liability) |
| Difference between net book value and tax value of financial assets | 1.350.835 | 405.251 | 1.175.051 | 352.515 |
| Provisions | 3.030.916 | 909.275 | 2.451.069 | 735.320 |
| Valuation differences | 1.492.202 | 447.661 | 1.591.678 | 477.503 |
| Deferred commissions | 121.317 | 36.395 | 84.725 | 25.418 |
| Accumulated loss ^(*) | 9.966.465 | 2.989.940 | 3.592.779 | 1.077.834 |
| Other | 29.639 | 8.892 | 51.460 | 15.438 |
| Deferred Tax Asset | 15.991.374 | 4.797.414 | 8.975.580 | 2.692.674 |
| Difference between net book value and tax value of financial assets | 1.530.305 | 459.091 | 413.403 | 124.021 |
| Valuation differences | 2.274.221 | 682.268 | 824.766 | 247.430 |
| Deferred commissions | 22.552 | 6.766 | 9.673 | 2.902 |
| Other | -- | -- | 314.988 | 94.496 |
| Deferred Tax Liability (-) | 3.827.078 | 1.148.125 | 1.562.830 | 468.849 |
| Total deferred tax assets, net | | 3.649.289 | | 2.215.179 |

^(*)As of 31 December 2025, the Bank has accumulated tax losses amounting to TL 9.966.465. Within the scope of the tax legislation, TL 3.592.779 of these losses can be utilized until the end of 2029, while the remaining TL 6.373.686 can be utilized until the end of 2030. Considering the Bank's operating performance and future period projections, management has assessed that all of these tax losses are recoverable. Accordingly, in compliance with IAS 12 Income Taxes, a deferred tax asset amounting to TL 2.989.940 has been recognized over the accumulated tax losses of TL 9.966.465.

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- b) Temporary differences over which deferred tax asset is not computed and recorded in the balance sheet in prior periods: None (31 December 2024: None).

| | Current Period | Prior Period |
|---|------------------------------|------------------------------|
| Net deferred tax asset / (debt) | (1 January-31 December 2025) | (1 January-31 December 2024) |
| As of January 1 | 2.215.179 | 861.963 |
| Deferred tax income/(expense) in profit or loss table | 1.649.977 | 1.262.435 |
| Deferred tax income / (expense) under equity | (215.867) | 90.781 |
| Ending balance | 3.649.289 | 2.215.179 |

- c) Allowance for deferred tax and deferred tax assets from reversal of allowance: None (31 December 2024: None).

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

As of 31 December 2025, the Bank has assets held for sale and discontinued operations amounting to TL 581.815 (31 December 2024: TL 232.539).

| | 31 December 2025 | 31 December 2024 |
|---------------------------------|-------------------------|-------------------------|
| Beginning of Period | 232.539 | 826.297 |
| Additions | 523.753 | - |
| Disposals | (174.477) | (593.758) |
| Current Period Depreciation (-) | - | - |
| Impairment Provision | - | - |
| End of Period | 581.815 | 232.539 |

The Bank, in some portion of the foreclosed assets, provides repurchase right to the debtor. As of 31 December 2025, the right of repurchase value of assets of the Bank: None (31 December 2024: None).

17. Information on other assets

- a) Other assets do not exceed 10% of the balance sheet total (excluding off balance sheet commitments).
- b) Other assets which exceed 10% of the balance sheet total (excluding off balance sheet commitments) and breakdown of these which constitute at least 20% of grand total: None (31 December 2024: None).

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II. Explanations and Disclosures Related to the Liabilities

1. Information on maturity structure of deposits:

a) 31 December 2025

| | Demand | 7 Day Call Accounts | Up to 1 month | 1-3 Months | 3-6 Months | 6 Month-1 Year | 1 Year And over | Accumulating Deposits | Total |
|-----------------------------|-------------------|---------------------|-------------------|-------------------|----------------|----------------|-----------------|-----------------------|-------------------|
| Saving deposits | 1.534.712 | - | 6.496.381 | 10.435.600 | 36.910 | 375 | 977.876 | - | 19.481.854 |
| Foreign currency deposits | 3.620.334 | - | 5.665.617 | 6.871.477 | 114.034 | 102.647 | 18.732 | - | 16.392.841 |
| Residents in Turkey | 3.436.295 | - | 5.600.020 | 6.752.423 | 111.987 | 102.209 | 13.364 | - | 16.016.298 |
| Residents abroad | 184.039 | - | 65.597 | 119.054 | 2.047 | 438 | 5.368 | - | 376.543 |
| Public sector deposits | 178.335 | - | - | - | - | - | - | - | 178.335 |
| Commercial deposits | 2.282.060 | - | 584.912 | 14.044.308 | 6.355 | - | - | - | 16.917.635 |
| Other institutions deposits | 5.811 | - | 12.844 | 23.071 | - | - | - | - | 41.726 |
| Precious metals deposits | 16.196.755 | - | 899.579 | 406.555 | - | 37.159 | 1.210 | - | 17.541.258 |
| Interbank deposits | 1.638 | - | - | - | - | - | - | - | 1.638 |
| Central Bank of Turkey | - | - | - | - | - | - | - | - | - |
| Domestic Banks | - | - | - | - | - | - | - | - | - |
| Foreign Banks | 1.638 | - | - | - | - | - | - | - | 1.638 |
| Participation Banks | - | - | - | - | - | - | - | - | - |
| Other | - | - | - | - | - | - | - | - | - |
| Total | 23.819.645 | - | 13.659.333 | 31.781.011 | 157.299 | 140.181 | 997.818 | - | 70.555.287 |

Currency-protected deposit product, the operating rules of which are determined by the Ministry of Treasury and Finance and the CBRT, and which ensures that TL deposits are valued with interest rates and are protected against exchange rate changes in foreign currency, has started to be offered to bank customers. As of December 31, 2025, the total amount of deposits includes TL 23.129 (31 December 2024: TL 1.859.093) deposits within this scope.

31 December 2024

| | Demand | 7 Day Call Accounts | Up to 1 month | 1-3 Months | 3-6 Months | 6 Months-1 Year | 1 Year And over | Accumulating Deposits | Total |
|-----------------------------|-------------------|---------------------|------------------|-------------------|------------------|-----------------|-----------------|-----------------------|-------------------|
| Saving deposits | 1.915.564 | - | 5.832.678 | 8.482.551 | 2.706.243 | 140.874 | 111.585 | - | 19.189.495 |
| Foreign currency deposits | 3.707.906 | - | 2.040.321 | 8.222.894 | 2.011.074 | 182.493 | 27.599 | - | 16.192.287 |
| Residents in Turkey | 3.543.749 | - | 2.005.080 | 8.177.542 | 2.002.232 | 182.138 | 16.951 | - | 15.927.692 |
| Residents abroad | 164.157 | - | 35.241 | 45.352 | 8.842 | 355 | 10.648 | - | 264.595 |
| Public sector deposits | 226.655 | - | - | - | - | - | - | - | 226.655 |
| Commercial deposits | 1.056.795 | - | 303.960 | 86.978 | 908.197 | 7.070 | 20.276 | - | 2.383.276 |
| Other institutions deposits | 32.073 | - | 5.029 | 17.885 | 1.104 | - | - | - | 56.091 |
| Precious metals deposits | 9.654.734 | - | 201.633 | 56.725 | - | 27.172 | 31.440 | - | 9.971.704 |
| Interbank deposits | 3.095 | - | - | - | - | - | - | - | 3.095 |
| Central Bank of Turkey | 2 | - | - | - | - | - | - | - | 2 |
| Domestic Banks | - | - | - | - | - | - | - | - | - |
| Foreign Banks | 3.093 | - | - | - | - | - | - | - | 3.093 |
| Participation Banks | - | - | - | - | - | - | - | - | - |
| Other | - | - | - | - | - | - | - | - | - |
| Total | 16.596.822 | - | 8.383.621 | 16.867.033 | 5.626.618 | 357.609 | 190.900 | - | 48.022.603 |

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II. Explanations and Disclosures Related to the Liabilities (continued)

1. Information on maturity structure of deposits (continued):

b.1) Information on saving deposits under the guarantee of saving deposits insurance (*):

Information on saving deposits and exceeding the limit of insurance saving deposits:

| Saving deposits | Under the Guarantee of Insurance | | Exceeding the Limit of Insurance | |
|--|----------------------------------|-------------------|----------------------------------|-------------------|
| | 31 December 2025 | 31 December 2024 | 31 December 2025 | 31 December 2024 |
| Saving deposits | 10.917.739 | 12.458.480 | 8.564.114 | 6.731.015 |
| Foreign currency saving deposits | 7.262.659 | 4.442.407 | 18.627.238 | 13.068.966 |
| Other deposits in the form of saving deposits | - | - | - | - |
| Foreign branches' deposits under foreign authorities' insurance | - | - | - | - |
| Off-shore banking regions' deposits under foreign authorities' insurance | - | - | - | - |
| Total | 18.180.398 | 16.900.887 | 27.191.352 | 19.799.981 |

(*) In accordance with the "Regulation on Amending the Regulation on the Insurable Deposit and Participation Funds and Premiums to be Collected by the Savings Deposit Insurance Fund" published in the Official Gazette dated 27 August 2022 and numbered 31936, corporations other than credit institutions and financial institutions, are included within the scope of deposit insurance scheme. In this context, commercial deposits covered by the insurance amounts to TL 474.346 and the said amount is not included in the above footnote. (December 31 2024: TL 418.510)

b.2) Deposit amounts not under the guarantee of saving deposit:

Deposits of real persons not under the guarantee of saving deposit insurance:

| | 31 December 2025 | 31 December 2024 |
|--|------------------|------------------|
| Deposits and accounts in branches abroad | - | - |
| Deposits of ultimate shareholders and their close families | - | - |
| Deposits of chair, members of the Board of Directors and assistant general managers and their close families | 46.653 | 75.840 |
| Deposits obtained through illegal acts defined in the 282 nd Article of the 5237 numbered Turkish Criminal Code dated September 26, 2004. | - | - |
| Saving deposits in banks established in Turkey exclusively for off shore banking activities | - | - |

2. Information on derivative financial liabilities at fair value through profit or loss:

Negative differences table related to derivative financial liabilities at fair value through profit or loss:

| | 31 December 2025 | | 31 December 2024 | |
|----------------------|------------------|------------------|------------------|----------------|
| | TL | FC | TL | FC |
| Forward Transactions | 27.823 | 628.594 | 26.554 | 120.622 |
| Swap Transactions | 72.546 | 225.836 | 27.137 | 277.239 |
| Futures Transactions | - | - | - | - |
| Options | - | 260.842 | 33.141 | 221.346 |
| Other | - | - | - | - |
| Total | 100.369 | 1.115.272 | 86.832 | 619.207 |

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II. Explanations and Disclosures Related to the Liabilities (continued)

3. Information on borrowings:

a) Information on banks and other financial institutions:

| | 31 December 2025 | | 31 December 2024 | |
|--|------------------|------------------|------------------|------------------|
| | TL | FC | TL | FC |
| From Domestic Banks and Institutions | - | - | 3.597.022 | - |
| From Foreign Banks, Institutions and Funds | - | 5.546.815 | - | 2.421.077 |
| Total | - | 5.546.815 | 3.597.022 | 2.421.077 |

b) Maturity analysis of borrowings:

| | 31 December 2025 | | 31 December 2024 | |
|----------------------|------------------|------------------|------------------|------------------|
| | TL | FC | TL | FC |
| Short-term | - | - | 3.597.022 | 1.797.318 |
| Medium and long-term | - | 5.546.815 | - | 623.759 |
| Total | - | 5.546.815 | 3.597.022 | 2.421.077 |

4. Information on funds provided from repurchase agreement transactions:

Funds Provided Under Repurchase Agreements:

| | 31 December 2025 | 31 December 2024 |
|--|-------------------|------------------|
| Funds Provided Under Repurchase Agreements | 19.021.917 | 6.910.513 |
| Total | 19.021.917 | 6.910.513 |

5. Marketable Securities Issued (Net):

None (31 December 2024: None).

6. Other liabilities which exceed 10% of the balance sheet total (excluding off-balance sheet commitments) and the breakdown of these which constitute at least 20% of grand total:

None (31 December 2024: None).

7. Explanations on lease obligations (Net):

| | 31 December 2025 | | 31 December 2024 | |
|-------------------|------------------|----------------|------------------|----------------|
| | Gross | Net | Gross | Net |
| Less Than 1 Year | 43.006 | 38.594 | 33.698 | 30.625 |
| Between 1-4 Years | 518.704 | 360.728 | 66.396 | 49.160 |
| More Than 4 Years | 418.831 | 175.887 | 261.640 | 129.423 |
| Total | 980.541 | 575.209 | 361.734 | 209.208 |

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II. Explanations and Disclosures Related to the Liabilities (continued)

8. Information on derivative financial liabilities at fair value through other comprehensive income:

None (31 December 2024: None).

9. Information on provisions:

a) Foreign exchange losses on the foreign currency indexed loans and finance lease receivables: None (31 December 2024: None).

b) Information on employee termination benefits and unused vacation accrual:

b.1) Information on employee termination benefits and unused vacation accrual:

| | 31 December 2025 | 31 December 2024 |
|---|------------------|------------------|
| Employee termination benefit provision | 152.639 | 145.022 |
| Unused vacation provision | 65.538 | 41.693 |
| Total of provision for employee benefits | 218.177 | 186.715 |

The Bank reserved for employee severance indemnities using actuarial method in compliance with the Turkish Accounting Standard 19 (TAS 19) "Employee Benefits" for all its employees who is retired or whose employment is terminated, called up for military service or died.

b.2) Movements in the employee termination benefit provision during the year:

| | 31 December 2025 | 31 December 2024 |
|---|------------------|------------------|
| Balance at the beginning of period | 145.022 | 106.012 |
| Service Cost | 27.092 | 7.262 |
| Interest expense | 31.353 | 28.867 |
| Actuarial gain/loss | (28.506) | 37.071 |
| Payments during the period | (22.322) | (34.190) |
| Balance at the end of period | 152.639 | 145.022 |

| | 31 December 2025 | 31 December 2024 |
|--|------------------|------------------|
| Discount rate in real terms | 4,00% | 3,00% |
| Interest rate | 28,93% | 26,67% |
| Estimated salary/ Employee termination benefit increase rate | 24,97% | 45,00% |

c) Information on other provisions:

c.1) Provisions for possible losses: None (31 December 2024: None).

c.2) The breakdown of the sub accounts if other provisions exceed 10% of the grand total of provisions: Other provisions consist of litigation provision amounting to TL 136.606 (31 December 2024: TL 116.080), provision for credit cards promotion and banking services amounting to TL 92 (31 December 2024: TL 48) and other provisions: 376.396 (31 December 2024: TL 190.000).

c.3) Expected loss provisions for non-cash loans: TL 12.074 (31 December 2024: TL 25.085 provision).

c.4) Information on provisions for non-cash loans that are non-funded and non-transformed into cash: TL 6.163 (31 December 2024: TL 7.985 provision).

d) Liabilities on pension rights: None (31 December 2024: None).

d.1) Liabilities for pension funds established in accordance with "Social Security Institution": None (31 December 2024: None).

d.2) Liabilities resulting from all kinds of pension funds, foundations etc, which provide post retirement benefits for the employees: None (31 December 2024: None).

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II. Explanations and Disclosures Related to the Liabilities (continued)

10. Explanations on taxes payable:

a) Information on current tax liability:

a.1) Information on corporate tax: As of 31 December 2025, the provision of corporate income tax: None (31 December 2024: None).

a.2) Explanations on taxes payable:

| | 31 December 2025 | 31 December 2024 |
|-----------------------------|------------------|------------------|
| Withholding tax on deposits | 616.021 | 193.191 |
| BITT | 60.764 | 44.123 |
| Payroll Tax | 54.568 | 33.936 |
| Value Added Tax Payable | 22.511 | 15.610 |
| Foreign Exchange Tax | 6.267 | 1.515 |
| Property Tax | 2.186 | 1.545 |
| Stamp Tax | 3.773 | 1.326 |
| Corporate Taxes Payable | - | - |
| Other | 3.822 | 2.029 |
| Total | 769.912 | 293.275 |

a.3) Information on premiums:

| | 31 December 2025 | 31 December 2024 |
|--|------------------|------------------|
| Social Security Premiums-Employee | 21.742 | 14.103 |
| Social Security Premiums-Employer | 29.087 | 18.702 |
| Unemployment Insurance-Employer | 2.845 | 1.811 |
| Unemployment Insurance-Employee | 1.423 | 905 |
| Bank Social Aid Pension Fund Premium-Employer | - | - |
| Bank Social Aid Pension Fund Premium-Employee | - | - |
| Pension Fund Membership Fees and Provisions-Employee | - | - |
| Pension Fund Membership Fees and Provisions-Employer | - | - |
| Other | - | - |
| Total | 55.097 | 35.521 |

b) Explanations on deferred tax liabilities, if any: None.

11. Information on liabilities regarding assets held for sale and discounted operations: None (31 December 2024: None).

12. Information on subordinated loans:

| | 31 December 2025(*) | | 31 December 2024 | |
|---|---------------------|-------------------|------------------|-------------------|
| | TL | FC | TL | FC |
| Debt instruments to be included in core capital calculation | - | - | - | - |
| Subordinated loans | - | - | - | - |
| Subordinated debt | - | - | - | - |
| Debt instruments to be included in contribution capital calculation | - | 12.241.564 | - | 10.067.701 |
| Subordinated loans | - | 12.241.564 | - | 10.067.701 |
| Subordinated debt | - | 12.241.564 | - | 10.067.701 |
| Total | - | 12.241.564 | - | 10.067.701 |

(*) The Bank, on August 1, 2017 issued the Basel III compliant, 10 year, USD 300 million bond to foreign domicile investors and with the permission of BRSA dated July 17, 2017, classified it as Tier II sub-loan. The Bank, pursuant to the approval of the BRSA on September 26 2018, bought back USD 24.535 thousands of Tier II sub-loan as of September 30, 2025, and the relevant amount has been deducted from the capital amount in the equity calculation. The Bank has not redeemed or cancelled the shares in circulation, thus selling back any portion of such amount at any time is completely at the Bank management's discretion. On August 1, 2022, the early pay option of the subordinated bond has not been exercised and the coupon interest for the coming periods has been set at 8,606%.

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II. Explanations and Disclosures Related to the Liabilities (continued)

13. Information on Shareholders' Equity:

a) Presentation of Paid-in capital:

As of 31 December 2025, the Bank's paid in capital consists of TL 5.261.811.049 shares which nominal value is TL 1(full TL).

| TL | 31 December 2025 | 31 December 2024 |
|------------------|------------------|------------------|
| Common stock (*) | 5.261.811 | 3.288.842 |
| Preferred stock | - | - |
| Total | 5.261.811 | 3.288.842 |

(*) Nominal Capital

b) The registered capital system is not applied in the bank.

c) Information on share capital increases from revaluation funds in the current period:

The Bank's paid-in capital, which amounted to TL 3.288.842, was increased by TL 1.972.969 to TL 5.261.811 pursuant to the resolution adopted at the General Assembly held on 14 May 2025. Of the said capital increase, TL 1.893.964 was contributed by ADQ Financial Services LLC and TL 79.005 was contributed by H.H. Sheikh Dheyab Bin Zayed Bin Sultan Al-Nahyan, and the entire amount of the increase was paid in cash.

The Bank's paid-in capital, prior amounting to TL 5.261.811, was increased by TL 4.418.133 to TL 9.679.944 pursuant to the resolution adopted at the Extraordinary General Assembly held on 11 February 2026. Of the total capital increase, TL 4.241.215 was subscribed and fully paid in cash by ADQ Financial Services LLC, and TL 176.918 was subscribed and fully paid in cash by H.H. Sheikh Dheyab Bin Zayed Bin Sultan Al-Nahyan. The capital increase was registered on 17 February 2026.

d) Capital commitments in the last fiscal year and at the end of the following interim period, the general purpose of these commitments and projected resources required to meet these commitments: None.

e) Indicators of the Bank's income, profitability and liquidity for the previous periods and possible effects of these future assumptions on the Bank's equity due to the uncertainty of these indicators:

The Bank takes timely action to strengthen its equity in accordance with previous indicators of the Bank's income, profitability and liquidity and taking into consideration and evaluations made within the frame of those indicators and changes in accounting policies.

f) Information on preferred shares: None.

g) Information on marketable securities value increase fund:

| | 31 December 2025 | | 31 December 2024 | |
|--|------------------|----------------|------------------|-----------------|
| | TP | YP | TP | YP |
| From Investments in Associates, Subsidiaries, and Joint Ventures | - | - | - | - |
| Valuation Difference | (87.460) | 206.952 | (223.291) | (84.844) |
| Foreign Exchange Difference | - | - | - | - |
| Total | (87.460) | 206.952 | (223.291) | (84.844) |

i) Information on legal reserves:

| | 31 December 2025 | 31 December 2024 |
|--|------------------|------------------|
| Primary Legal Reserves | 174.868 | 174.868 |
| Secondary Legal Reserve | - | - |
| Other Legal Reserves Per Special Legislation | - | - |
| Total | 174.868 | 174.868 |

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II. Explanations and Disclosures Related to the Liabilities (continued)

At the Ordinary General Assembly meeting held on March 26, 2025, it was decided to offset the Bank's net loss of TL 329.534 for 2024 from the Extraordinary Reserves.

j) Earnings per share:

| | 31 December 2025 | 31 December 2024 |
|--|------------------|------------------|
| Bank's profit / loss | (1.868.165) | (329.534) |
| Weighted Average Number of Issued Ordinary Shares (Thousand) | 4.510.461 | 3.288.842 |
| Earnings Per Share (Full TL) | (0,414) | (0,100) |

In Turkey, companies can increase their share capital by making a pro-rata distribution of shares ("bonus shares") to existing shareholders from retained earnings. For the purpose of earnings per share computations, the weighted average number of shares outstanding during the year has been adjusted in respect of bonus shares issued without a corresponding change in resources by giving them a retroactive effect for the year in which they were issued and for each earlier period.

14. Information on minority shares:

None.

III. Explanations and Disclosures Related to the Off-Balance Sheet Contingencies and Commitments

1. Information on off-balance sheet liabilities:

a) Nature and amount of irrevocable loan commitments:

| | 31 December 2025 | 31 December 2024 |
|--|-------------------|-------------------|
| Forward asset purchase and sales commitments | 8.836.409 | 8.373.823 |
| Loan granting commitments | 1.859.561 | 1.366.111 |
| Credit card limit commitments | 1.372.001 | 596.610 |
| Commitments for checks | 104.423 | 127.149 |
| Other irrevocable commitments (*) | 138.389 | 66.624 |
| Total | 12.310.783 | 10.530.317 |

(*) Other irrevocable commitments includes promotion practices commitment regarding credit cards and banking services.

b) Possible losses and commitments related to off-balance sheet items including items listed below:

The Bank, within the context of banking activities, undertakes certain commitments, consisting of loan commitments, letters of guarantee, acceptance credits and letters of credit.

b.1) Non-cash loans including guarantees, acceptances, financial guarantees and other letters of credits:

| | 31 December 2025 | 31 December 2024 |
|-----------------------|-------------------|-------------------|
| Letters of guarantee | 17.559.687 | 13.756.516 |
| Letters of credit | 3.004.700 | 2.078.244 |
| Bank acceptance loans | - | - |
| Other guarantees | 12.343.200 | 11.503.000 |
| Total | 32.907.587 | 27.337.760 |

b.2) Guarantees, suretyships, and similar transactions:

| | 31 December 2025 | 31 December 2024 |
|--------------------------------|-------------------|-------------------|
| Definite letter of guarantees | 8.074.260 | 8.776.521 |
| Temporary letter of guarantees | 26.061 | 129.900 |
| Other letter of guarantees | 9.459.366 | 4.850.095 |
| Total | 17.559.687 | 13.756.516 |

c.1) Total amount of non-cash loans:

| | 31 December 2025 | 31 December 2024 |
|---|-------------------|-------------------|
| Non-cash loans given to cover cash loans | 8.084.109 | 3.165.260 |
| With maturity of 1 year or less than 1 year | 496.165 | 2.950.132 |
| With maturity of more than 1 year | 7.587.944 | 215.128 |
| Other non-cash loans | 24.823.478 | 24.172.500 |
| Total | 32.907.587 | 27.337.760 |

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III. Explanations and Disclosures Related to the Off-Balance Sheet Contingencies and Commitments (continued)

1. Information on off-balance sheet liabilities (continued):

c.2) Information on sectoral risk breakdown of non-cash loans and irrevocable loan commitments (excluding forward asset sales and purchase commitments):

| | December 31, 2025 (*) | | | |
|--------------------------------------|-----------------------|---------------|------------------|---------------|
| | TL | (%) | FC | (%) |
| Agricultural | 1.348.214 | 4,88 | 3.004 | 0,06 |
| Farming and raising livestock | 1.207.077 | 4,37 | - | 0,00 |
| Forestry | - | 0,00 | - | 0,00 |
| Fishery | 141.137 | 0,51 | 3.004 | 0,06 |
| Manufacturing | 13.322.035 | 48,22 | 2.732.045 | 51,72 |
| Mining | 70.314 | 0,25 | 55.411 | 1,05 |
| Production | 12.930.985 | 46,81 | 2.590.819 | 49,05 |
| Electric, gas and water | 320.736 | 1,16 | 85.815 | 1,62 |
| Construction | 1.503.919 | 5,44 | 42.251 | 0,80 |
| Services | 11.390.557 | 41,23 | 2.474.152 | 46,84 |
| Wholesale and retail trade | 3.413.426 | 12,36 | 1.458.625 | 27,61 |
| Hotel, food and beverage services | 296.150 | 1,07 | 237 | 0,00 |
| Transportation and telecommunication | 765.549 | 2,77 | 46.001 | 0,87 |
| Financial institutions | 6.381.058 | 23,10 | 933.976 | 17,68 |
| Real estate and renting services | 317.642 | 1,15 | 35.313 | 0,67 |
| Self-employment services | 115.824 | 0,42 | - | 0,00 |
| Education services | 100 | 0,00 | - | 0,00 |
| Health and social services | 100.808 | 0,36 | - | 0,00 |
| Other | 60.660 | 0,22 | 30.750 | 0,58 |
| Total | 27.625.385 | 100,00 | 5.282.202 | 100,00 |

(*) Classified according to type of principal activity of costumers.

| | December 31, 2024 (*) | | | |
|--------------------------------------|-----------------------|---------------|------------------|---------------|
| | TL | (%) | FC | (%) |
| Agricultural | 1.031.188 | 4,43 | 178.902 | 4,38 |
| Farming and raising livestock | 1.020.054 | 4,39 | 176.432 | 4,32 |
| Forestry | - | 0,00 | - | 0,00 |
| Fishery | 11.134 | 0,05 | 2.470 | 0,06 |
| Manufacturing | 11.267.714 | 48,45 | 1.985.588 | 48,66 |
| Mining | 36.219 | 0,16 | - | 0,00 |
| Production | 11.018.928 | 47,38 | 1.897.372 | 46,50 |
| Electric, gas and water | 212.567 | 0,91 | 88.216 | 2,16 |
| Construction | 1.635.374 | 7,03 | 164.799 | 4,04 |
| Services | 9.305.889 | 40,01 | 1.725.364 | 42,28 |
| Wholesale and retail trade | 4.331.157 | 18,62 | 869.974 | 21,32 |
| Hotel, food and beverage services | 91.216 | 0,39 | 172 | 0,00 |
| Transportation and telecommunication | 1.100.306 | 4,73 | 41.397 | 1,01 |
| Financial institutions | 3.000.696 | 12,90 | 710.275 | 17,41 |
| Real estate and renting services | 297.677 | 1,28 | 103.546 | 2,54 |
| Self-employment services | 346.211 | 1,49 | - | 0,00 |
| Education services | 100 | 0,00 | - | 0,00 |
| Health and social services | 138.526 | 0,60 | - | 0,00 |
| Other | 17.653 | 0,08 | 25.289 | 0,62 |
| Total | 23.257.818 | 100,00 | 4.079.942 | 100,00 |

(*) Classified according to type of principal activity of costumers.

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III. Explanations and Disclosures Related to the Off-Balance Sheet Contingencies and Commitments (continued)

1. Information on off-balance sheet liabilities (continued):

c.3) Information on I st and II nd group non-cash loans:

| 31.12.2025 | Ist Group | | IInd Group | |
|--|-------------------|------------------|----------------|---------------|
| | TL | FC | TL | FC |
| Non-cash loans | | | | |
| Letters of guarantee | 15.104.319 | 2.237.473 | 140.162 | 40.029 |
| Bank acceptances | - | - | - | - |
| Letters of credit | - | 3.004.700 | - | - |
| Endorsements | - | - | - | - |
| Securities issue purchase and guarantees | - | - | - | - |
| Factoring Commitments | - | - | - | - |
| Other commitments and contingencies | 12.333.200 | - | 10.000 | - |
| Total | 27.437.519 | 5.242.173 | 150.162 | 40.029 |

| 31.12.2024 | Ist Group | | IInd Group | |
|--|-------------------|------------------|----------------|---------------|
| | TL | FC | TL | FC |
| Non-cash loans | | | | |
| Letters of guarantee | 11.626.990 | 1.974.362 | 127.828 | 27.336 |
| Bank acceptances | - | - | - | - |
| Letters of credit | - | 2.078.244 | - | - |
| Endorsements | - | - | - | - |
| Securities issue purchase and guarantees | - | - | - | - |
| Factoring Commitments | - | - | - | - |
| Other commitments and contingencies | 11.443.500 | - | 59.500 | - |
| Total | 23.070.490 | 4.052.606 | 187.328 | 27.336 |

2. Information related to credit derivatives and risk exposures:

Derivative transactions according to purposes

| | Trading December 31, 2025 | Trading December 31, 2024 |
|--|---------------------------------|---------------------------------|
| Types of trading transactions | | |
| Foreign currency related derivative transactions (I): | 166.777.480 | 114.690.415 |
| Forward transactions | 20.642.376 | 10.568.351 |
| Swap transactions | 94.568.268 | 74.857.045 |
| Futures transactions | 535.615 | 1.889.532 |
| Option transactions | 51.031.221 | 27.375.487 |
| Interest related derivative transactions (II) : | 33.997.958 | 1.875.992 |
| Forward rate transactions | - | - |
| Interest rate swap transactions | 33.997.958 | 1.875.992 |
| Interest option transactions | - | - |
| Futures interest transactions | - | - |
| Other derivative transactions for trade (III) | - | - |
| A. Total trading derivative transactions (I+II+III) | 200.775.438 | 116.566.407 |
| Types of hedging transactions | | |
| Fair value hedges | - | - |
| Cash flow hedges | - | - |
| Net investment hedges | - | - |
| B. Total hedging related derivatives | - | - |
| Total Derivative Transactions (A+B) | 200.775.438 | 116.566.407 |

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III. Explanations and Disclosures Related to the Off-Balance Sheet Contingencies and Commitments (continued)

3. Information related to derivative financial instruments (continued):

Forward foreign currency, swap and option transactions include mainly proprietary transactions as well as customer deals, which are entered into for hedging of foreign exchange and interest rate risk purposes regardless of them being subject to hedge accounting and measured at fair value in line with Turkish accounting Standards. Both legs of every derivative transaction are aggregated in the table.

4. Information related to credit derivatives and risk exposures:

None.

5. Explanations on contingent liabilities and assets:

- a.1) The Bank's share in contingent liabilities arising from entities under common control (joint ventures) together with other venturer: None.
- a.2) Share of jointly controlled entity (joint venture) in its own contingent liabilities: None.
- a.3) The Bank's contingent liabilities resulting from liabilities of other venturers in jointly controlled entities (joint ventures): None.
- b) Accounting and presentation of contingent assets and liabilities in the financial statements:
 - b.1) Contingent assets are accounted for, if probability of realization is almost certain. If probability of realization is high, then it is explained in the footnotes: None.
 - b.2) A provision is made for contingent liabilities, if realization is probable and the amount can reliably be determined. If realization is remote or the amount cannot be determined reliably, then it is explained in the footnotes: None.

6. Explanations on the activities carried out on behalf and account of other persons:

The Bank is engaged in trading and custody of securities on behalf of real and legal persons. The details of the securities taken into custody are presented in the off-balance sheet accounts.

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IV. Explanations and Disclosures Related to the Statement of Profit or Loss

1. a) Information on interest on loans:

| Interest on loans | 31 December 2025 | | 31 December 2024 | |
|--|------------------|------------------|------------------|------------------|
| | TL | FC | TL | FC |
| Short term loans | 3.055.543 | 642.919 | 3.487.454 | 391.800 |
| Medium and long term loans | 2.322.544 | 1.162.689 | 2.963.783 | 1.133.991 |
| Interest collected from non-performing loans | 111.968 | - | 71.391 | - |
| Total | 5.490.055 | 1.805.608 | 6.522.628 | 1.525.791 |

b) Information on interest received from banks:

| | 31 December 2025 | | 31 December 2024 | |
|---|------------------|---------------|------------------|----------------|
| | TL | FC | TL | FC |
| From The Central Bank of Republic of Turkey | 320.467 | - | 3.466 | - |
| From domestic banks | 32.607 | - | 22.079 | - |
| From foreign banks | - | 98.649 | - | 117.914 |
| From branches and offices abroad | - | - | - | - |
| Total | 353.074 | 98.649 | 25.545 | 117.914 |

c) Interest received from marketable securities portfolio:

| | 31 December 2025 | | 31 December 2024 | |
|---|------------------|----------------|------------------|----------------|
| | TL | FC | TL | FC |
| Financial assets at fair value through profit or loss (Net) | 28.862 | 16.142 | 27 | 11.827 |
| Financial assets at fair value through other comprehensive income | 1.513.681 | 423.611 | 1.070.176 | 402.772 |
| Financial Assets Measured at Amortized Cost | 3.771.414 | 77.546 | 4.578.148 | 70.156 |
| Total | 5.313.957 | 517.299 | 5.648.351 | 484.755 |

d) Information on interest income received from associates and subsidiaries:

None.

2. a) Information on interest on funds borrowed:

| Interest on funds borrowed | 31 December 2025 | | 31 December 2024 | |
|-----------------------------|------------------|----------------|------------------|----------------|
| | TL | FC | TL | FC |
| Banks | 1.105.923 | 104.021 | 1.245.855 | 119.938 |
| The Central Bank of Turkey | - | - | - | - |
| Domestic banks | 1.055.238 | 38 | 1.075.859 | 791 |
| Foreign banks | 50.685 | 103.983 | 169.996 | 119.147 |
| Branches and offices abroad | - | - | - | - |
| Other institutions | 1.078 | 5.833 | 918 | 7.406 |
| Total | 1.107.001 | 109.854 | 1.246.773 | 127.344 |

b) Information on interest expense to associates and subsidiaries:

| | 31 December 2025 | 31 December 2024 |
|---|------------------|------------------|
| Interest expenses paid to associates and subsidiaries | 20.255 | 5.336 |
| Total | 20.255 | 5.336 |

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IV. Explanations and Disclosures Related to the Statement of Profit or Loss (continued)

c) Information on interest expense to marketable securities issued: As of 31 December 2025, the Bank has interest expense to marketable securities issued, including Tier II sub-loan issued amounting to TL 982.721 (31 December 2024: TL 811.698).

d) Distribution of interest expense on deposits based on maturity of deposits:

| 31 December 2025 | | | | | | | | |
|---------------------------|-----------------|------------------|------------------|------------------|----------------|------------------|-----------------------|-------------------|
| Time Deposits | | | | | | | | |
| Account Name | Demand Deposits | Up to 1 Month | Up to 3 Months | Up to 6 Months | Up to 1 Year | More than 1 Year | Accumulating Deposits | Total |
| TL | | | | | | | | |
| Bank deposits | - | - | - | - | - | - | - | - |
| Saving deposits | - | 3.458.109 | 3.791.456 | 614.371 | 2.053 | 15.814 | - | 7.881.803 |
| Public sector deposits | - | - | - | - | - | - | - | - |
| Commercial deposits | - | 589.845 | 770.857 | 97.409 | 78 | 45 | - | 1.458.234 |
| Other deposits | - | 6.336 | 27.072 | 26.357 | - | - | - | 59.765 |
| 7 days call accounts | - | - | - | - | - | - | - | - |
| Total | - | 4.054.290 | 4.589.385 | 738.137 | 2.131 | 15.859 | - | 9.399.802 |
| Foreign Currency | | | | | | | | |
| Foreign currency deposits | - | - | - | - | - | - | - | - |
| Bank deposits | - | 72434 | 351998 | 30132 | 5167 | 648 | - | 460379 |
| 7 days call accounts | - | - | - | - | - | - | - | - |
| Precious metal deposits | - | - | - | - | - | - | - | - |
| | - | 479 | 273 | - | 215 | 77 | - | 1044 |
| Total | - | 72.913 | 352.271 | 30.132 | 5.382 | 725 | - | 461.423 |
| Grand Total | - | 4.127.203 | 4.941.656 | 768.269 | 7.513 | 16.584 | - | 9.861.225 |
| 31 December 2024 | | | | | | | | |
| Time Deposits | | | | | | | | |
| Account Name | Demand Deposits | Up to 1 Month | Up to 3 Months | Up to 6 Months | Up to 1 Year | More than 1 Year | Accumulating Deposits | Total |
| TL | | | | | | | | |
| Bank deposits | - | - | - | - | - | - | - | - |
| Saving deposits | 941 | 1.401.985 | 4.217.319 | 3.078.206 | 381.241 | 60.351 | - | 9.140.043 |
| Public sector deposits | - | - | - | - | - | - | - | - |
| Commercial deposits | 89 | 288.423 | 224.558 | 276.834 | 574.689 | 23.605 | - | 1.388.198 |
| Other deposits | - | 5.313 | 23.262 | 33.828 | - | - | - | 62.403 |
| 7 days call accounts | - | - | - | - | - | - | - | - |
| Total | 1.030 | 1.695.721 | 4.465.139 | 3.388.868 | 955.930 | 83.956 | - | 10.590.644 |
| Foreign Currency | | | | | | | | |
| Foreign currency deposits | 12 | 30.087 | 360.029 | 138.281 | 6.486 | 969 | - | 535.864 |
| Bank deposits | - | - | - | - | - | - | - | - |
| 7 days call accounts | - | - | - | - | - | - | - | - |
| Precious metal deposits | - | - | - | - | - | 403 | - | 403 |
| Total | 12 | 30.087 | 360.029 | 138.281 | 6.486 | 1.372 | - | 536.267 |
| Grand Total | 1.042 | 1.725.808 | 4.825.168 | 3.527.149 | 962.416 | 85.328 | - | 11.126.911 |

3. Information on Dividend Income:

None (31 December 2024: None).

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IV. Explanations and Disclosures Related to the Statement of Profit or Loss (continued)

4. Information on net trading income:

| | 31 December 2025 | 31 December 2024 |
|--|--------------------|--------------------|
| Income | 238.859.762 | 247.185.538 |
| Gains on capital market operations | 1.473.791 | 1.061.362 |
| Gains on derivative financial instruments | 15.879.361 | 9.915.904 |
| Foreign exchange gains | 221.506.610 | 236.208.272 |
| Losses (-) | 237.800.769 | 246.842.352 |
| Losses on capital market operations | 162.505 | 93.543 |
| Losses on derivative financial instruments | 10.949.595 | 7.964.198 |
| Foreign exchange losses | 226.688.669 | 238.784.611 |
| Net Amount | 1.058.993 | 343.186 |

5. Information on other operating income:

| | 31 December 2025 | 31 December 2024 |
|--|------------------|------------------|
| Income from Reversal of Prior Years' General and Specific Provisions | 808.615 | 1.838.189 |
| Income from Reversal of Prior Years' Other Provisions | 63.179 | 394.226 |
| Other Income | 450.416 | 714.016 |
| Total | 1.322.210 | 2.946.431 |

6. Provision for impairment of loans and other receivables:

a) Expected credit loss provisions:

| | 31 December 2025 | 31 December 2024 |
|---|------------------|------------------|
| Expected Credit Loss Provisions | 669.663 | 1.249.998 |
| 12-Month Expected Credit Losses (Stage 1) | 140.600 | 295.820 |
| Significant Increase In Credit Risk (Stage 2) | 311.263 | 516.735 |
| Credit-Impaired (Stage 3) | 217.800 | 437.443 |
| Impairment Provisions For Financial Assets | - | - |
| Financial Assets At Fair Value Through Profit Or Loss | - | - |
| Financial Assets At Fair Value Through Other Comprehensive Income | - | - |
| Impairment Provisions Related To Investments In Associates, Subsidiaries And Jointly Controlled Partnerships (Joint Ventures) | - | - |
| Investments in associates | - | - |
| Subsidiaries | - | - |
| Jointly controlled partnerships (joint ventures) | - | - |
| Other | - | - |
| Total | 669.663 | 1.249.998 |

b) Other Provisions:

As of December 31, 2025, the Bank has a provision expense of TL 54.334. (31 December 2024: TL None).

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IV. Explanations and Disclosures Related to the Statement of Profit or Loss (continued)

7. Information on other operating expenses:

| | 31 December 2025 | 31 December 2024 |
|---|------------------|------------------|
| Employee termination benefit provision | 37.442 | 3.153 |
| Bank social aid fund deficit provision | - | - |
| Impairment expenses of fixed assets | - | - |
| Amortization expenses of fixed assets | 382.459 | 255.949 |
| Impairment expenses of intangible assets | - | - |
| Impairment expense of goodwill | - | - |
| Amortization expenses of intangible assets | 311.225 | 189.893 |
| Impairment for investments accounted for under equity method | - | - |
| Impairment expenses of assets to be disposed | - | - |
| Amortization expenses of assets to be disposed | - | - |
| Impairment expenses of assets held for sale and discontinued operations | - | - |
| Other operating expenses | 2.238.225 | 1.606.917 |
| Leasing expenses related to TFRS 16 exemptions (*) | 39.606 | 13.526 |
| Maintenance expenses | 73.267 | 49.391 |
| Advertisement expenses | 274.746 | 199.079 |
| Other expenses (**) | 1.850.606 | 1.344.921 |
| Loss on sales of assets | 19 | 27 |
| Other | - | - |
| Total | 2.969.370 | 2.055.939 |

(*) Includes all operating lease expenses within the scope of the exemption.

(**) Other operating expenses majorly consist of IT expenses, premiums for saving deposit insurance fund, auditing and consultancy services, credit card related expenses, support services, taxes, duties and charges and other expenses.

8. Fees for Services Received from Independent Auditor / Independent Audit Firm

The fee information for the reporting period regarding the services received from the independent auditor or independent audit firm in accordance with the decision of the POA dated 26 March 2021 is given in the table below.

| | 31 December 2025(*) | 31 December 2024(*) |
|---------------------|---------------------|---------------------|
| Audit Fee(**) | 15.373 | 7.500 |
| Tax Advisory Fee | - | - |
| Other Advisory Fees | - | - |
| Toplam | 15.373 | 7.500 |

(*)Services received from KPMG Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik Anonim Şirketi are presented.

(**)Other assurance services are included.

9. Information on profit/(loss) from continued and discontinued operations before taxes:

As of 31 December 2025, the Bank's loss before tax from continued operations is TL 3.518.142 (31 December 2024: TL 1.562.198 loss).

| | Current Period | Prior Period |
|--|--------------------|--------------------|
| Interest income | 15.751.354 | 15.672.551 |
| Interest expense(-) | 15.824.737 | 15.811.177 |
| Net fee and commission income/expense | 861.308 | 750.801 |
| Dividend income | - | - |
| Trading profit/(loss) (net) | 1.058.993 | 343.186 |
| Other operating income | 1.322.210 | 2.946.431 |
| Expected credit loss (-) | 669.663 | 1.249.998 |
| Other provisions (-) | 54.334 | - |
| Personnel and other operating expenses (-) | 6.113.120 | 4.213.992 |
| Share of profit/(loss) from associates under equity method | 149.847 | - |
| Profit/(loss) before tax | (3.518.142) | (1.562.198) |

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IV. Explanations and Disclosures Related to the Statement of Profit or Loss (continued)

10. Information on tax provision for continued and discontinued operations:

As of 31 December 2025, The Bank has deferred tax income amounting to TL 1.649.977 Current tax expense: None (31 December 2024: TL 1.262.435 deferred tax income and TL 29.771 current tax expense).

The Bank's ongoing activities tax reconciliation is as follows

| | Current Period | Prior Period |
|---|-----------------------|---------------------|
| Net Operating Profit | (3.518.142) | (1.562.198) |
| Corporate Tax Rate | 30% | 30% |
| Amount of Tax before Deductions and Additions | (1.055.443) | (468.659) |
| Deductions | (802.163) | (832.787) |
| Additions | 207.629 | 68.782 |
| Calculated Tax | (1.649.977) | (1.232.664) |

11. Information on net profit/(loss) from continued and discontinued operations:

As of 31 December 2025, the Bank's net loss from continued operations is TL 1.868.165 (31 December 2024: TL 329.534 net loss).

12. The explanations on net income / loss for the period:

- If the disclosure of usual banking transactions, income and expenditure items' composition is necessary to understand the annual performance of the Bank, the composition and amount of these items: None.
- The effect of a change in the estimation made as painting on the financial statement items on the profit / loss, if it affects the following periods, the effect including those periods: None.

13. If the other items in the income statement exceed 10% of the income statement total, accounts amounting to at least 20% of these items are shown below:

The other item under the "Fees and Commissions Received" in the income statement mainly consists of banking service income and credit card transactions.

V. Explanations and notes related to consolidated statement of changes in shareholders' equity

- Information on dividends :** At the Ordinary General Assembly meeting held on March 26, 2025, it was decided to offset the Bank's net loss of TL 329.534 for 2024 from the Extraordinary Reserves.
- Explanations on share certificates position risk from banking book:** None (31 December 2024: None).
- Changes on after revaluation of financial assets at fair value through other comprehensive income:** None (31 December 2024: None).
- Reconciliation of currency rate differences at the beginning and end of the period:** None (31 December 2024: None).
- Effects of previous adjustments on the opening balance sheet:** None (31 December 2024: None).
- Explanations on issuance of share certificates** None (31 December 2024: None).

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VI. Explanations and Disclosures on Statement of Cash Flows

1. The effects of the other items stated in the statement of cash flows and the changes in foreign currency exchange rates on cash and cash equivalents:

“Others” line amounting to TL 5.924.761 also includes the effect of change in foreign exchange rate on cash and cash equivalents.

“Net increase/decrease in other liabilities” line amounting to TL 3.791.388 in “Changes in bank operations assets and liabilities” consists of changes in miscellaneous payables, other liabilities and tax liability.

“Net increase/decrease in other assets” line amounting to TL (1.681.198) consists of changes in temporary accounts.

2. Cash and cash equivalents at beginning and end of periods:

| Beginning of the period | Current Period | Prior Period |
|---|-----------------------|---------------------|
| Cash | 6.889.439 | 7.865.436 |
| Cash in TL/foreign currency | 923.763 | 1.220.952 |
| Central Bank of Republic of Turkey | 5.965.676 | 6.644.484 |
| Cash equivalents | 4.680.104 | 6.369.753 |
| Receivables from banks and other financial institutions | 3.547.304 | 5.590.203 |
| Receivables from money market placements | 1.132.800 | 779.550 |
| Total cash and cash equivalents | 11.569.543 | 14.235.189 |

| End of the period | Current Period | Prior Period |
|---|-----------------------|---------------------|
| Cash | 9.756.561 | 6.889.439 |
| Cash in TL/foreign currency | 1.297.294 | 923.763 |
| Central Bank of Republic of Turkey | 8.459.267 | 5.965.676 |
| Cash equivalents | 6.302.836 | 4.680.104 |
| Receivables from banks and other financial institutions | 6.302.836 | 3.547.304 |
| Receivables from money market placements | - | 1.132.800 |
| Total cash and cash equivalents | 16.059.397 | 11.569.543 |

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VII. Explanations on the Risk Group of the Bank

1. Volume of related party transactions, income and expense amounts involved and outstanding loan and deposit balances:

a) 31 December 2025:

| Risk Group of The Bank | Subsidiaries, associates and jointly controlled entities | | Direct and indirect shareholders of the Bank | | Other entities and real persons included in the risk group | |
|--------------------------------|--|----------|--|----------|--|----------|
| | Cash | Non-cash | Cash | Non-cash | Cash | Non-cash |
| Loans and other receivables | - | - | - | - | - | - |
| Balance at beginning of period | 10.000 | - | - | - | 3.624 | 209.494 |
| Balance at end of period | 10.000 | - | - | - | 1.482 | 4.874 |
| Interest and commission income | - | - | - | - | 211 | - |

31 December 2024:

| Risk Group of The Bank | Subsidiaries, associates and jointly controlled entities | | Direct and indirect shareholders of the Bank | | Other entities and real persons included in the risk group | |
|--------------------------------|--|----------|--|----------|--|----------|
| | Cash | Non-cash | Cash | Non-cash | Cash | Non-cash |
| Loans and other receivables | - | - | - | - | - | - |
| Balance at beginning of period | - | - | - | 23.583 | 479 | 3.856 |
| Balance at end of period | 10.000 | - | - | - | 3.624 | 209.494 |
| Interest and commission income | - | - | - | - | 93.391 | 9.261 |

b.1) Information on related party deposits balances:

| Risk Group of The Bank | Subsidiaries, associates and jointly controlled entities | | Direct and indirect shareholders of the Bank | | Other entities and real persons included in the risk group | |
|--------------------------------|--|--------------|--|--------------|--|--------------|
| | Current Period | Prior Period | Current Period | Prior Period | Current Period | Prior Period |
| Deposits | | | | | | |
| Balance at beginning of period | 38.289 | - | 3.500 | 2.531 | 75.345 | 24.245 |
| Balance at end of period | 188.772 | 38.289 | - | 3.500 | 45.868 | 75.345 |
| Interest on deposits | 20.255 | 5.336 | - | - | 10.338 | 7.910 |

b.2) Information on funds obtained from the Bank's risk group:

Until the capital increase is registered, the balance of TL 4.418.133 recorded in the capital commitments account (ADQ Financial Services LLC: TL 4.241.215; H.H. Sheikh Dheyab Bin Zayed Bin Sultan Al-Nahyan: TL 176.918) is presented under "Other Liabilities" in the Bank's Statement of Financial Position. The amounts of non-deposit funds obtained by the Bank's risk group are TL 5.245.498 (31 December 2024: TL 1.797.446 Bank's risk group).

b.3) Information on forward and option agreements and other similar agreements made with related parties:

None.

b.4) Explanation on the benefits granted to the executive management of the Bank:

Gross payment made to the executive management as of 31 December 2025 is TL 261.609 (31 December 2024: TL 181.444).

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VIII. Domestic, Foreign and Off-Shore Branches or Equity Investments, and Foreign Representative Offices of Bank

| | Number of Branches | Number Of Employees | | | |
|--------------------------------|--------------------|---------------------|---------|--------------|---------------|
| Domestic Branches | 35 | 1.211 | | | |
| | | | Country | | |
| Foreign Representative Offices | - | - | - | | |
| | | | | Total Assets | Legal Capital |
| Foreign Branches | - | - | - | - | - |
| Off-shore Banking Branches | - | - | - | - | - |

IX Explanations and Disclosures Related to Subsequent Events

The Bank's paid-in capital, prior amounting to TL 5.261.811, was increased by TL 4.418.133 to TL 9.679.944 pursuant to the resolution adopted at the Extraordinary General Assembly held on 11 February 2026. Of the total capital increase, TL 4.241.215 was subscribed and fully paid in cash by ADQ Financial Services LLC, and TL 176.918 was subscribed and fully paid in cash by H.H. Sheikh Dheyab Bin Zayed Bin Sultan Al-Nahyan. The capital increase was registered on 17 February 2026.

SECTION SIX

OTHER EXPLANATIONS

I. Other explanations on the Bank's operations

None.

SECTION SEVEN

EXPLANATIONS ON INDEPENDENT AUDITOR'S REPORT

I. Explanations on Review Report

The unconsolidated financial statements for the period ended 31 December 2025 have been audited by KPMG Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik AŞ. The auditor's report dated 17 February 2026 is presented preceding the unconsolidated financial statements.

II. Explanations and Notes Prepared by Independent Auditor

None.