

ZİRAAT KATILIM BANKASI ANONİM ŞİRKETİ

**UNCONSOLIDATED FINANCIAL STATEMENTS,
RELATED EXPLANATIONS AND NOTES
AS OF 31 MARCH 2026 WITH AUDITOR'S REPORT**

**(CONVENIENCE TRANSLATION OF UNCONSOLIDATED
FINANCIAL STATEMENTS AND RELATED DISCLOSURES
ORIGINALLY ISSUED IN TURKISH)**



AUDITOR'S REVIEW REPORT ON INTERIM FINANCIAL INFORMATION

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

To the General Assembly of Ziraat Katılım Bankası A.Ş.

Introduction

We have reviewed the unconsolidated balance sheet of Ziraat Katılım Bankası A.Ş. ("the Bank") at 31 March 2026 and the related unconsolidated statement of profit or loss, unconsolidated statement of profit or loss and other comprehensive income, unconsolidated statement of changes in shareholders' equity, unconsolidated statement of cash flows and a summary of significant accounting policies and other explanatory notes to the unconsolidated financial statements for the three-month-period then ended. The Bank Management is responsible for the preparation and fair presentation of interim financial information in accordance with the Banking Regulation and Supervision Agency ("BRSA") Accounting and Financial Reporting Legislation which includes "Regulation on Accounting Applications for Banks and Safeguarding of Documents" published in the Official Gazette no.26333 dated 1 November 2006, and other regulations on accounting records of Banks published by Banking Regulation and Supervision Agency and circulars and interpretations published by BRSA and Turkish Accounting Standard 34 ("TAS 34") "Interim Financial Reporting" for those matters not regulated by the aforementioned regulations. Our responsibility is to express a conclusion on this interim financial information based on our review.

Scope of Review

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

Conclusion

Based on our review nothing has come to our attention that causes us to believe that the accompanying unconsolidated interim financial information does not present fairly in all material respects the interim unconsolidated financial position of Ziraat Katılım Bankası A.Ş. at 31 March 2026 and the results of its unconsolidated financial performance and its unconsolidated cash flows for the three-month-period then ended in accordance with the BRSA Accounting and Financial Reporting Legislation.



Report on other regulatory requirements arising from legislation

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

Additional Paragraph for Convenience Translation:

BRSA Accounting and Financial Reporting Legislation explained in detail in Section Three differ from International Financial Reporting Standards ("IFRS") issued by the International Accounting Standards Board including the application of IAS 29 - Financial Reporting in Hyperinflationary Economies as of 31 March 2026. Accordingly, the accompanying unconsolidated financial statements are not intended to present fairly the unconsolidated financial position, results of operations, changes in equity and cash flows of the Bank in accordance with IFRS.

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

Didem Demer Kaya, SMMM
Independent Auditor

Istanbul, 11 May 2026



THE UNCONSOLIDATED FINANCIAL REPORT OF
ZİRAAT KATILIM BANKASI A.Ş. AS OF 31 MARCH 2026

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The unconsolidated financial report for the three-month period ended prepared in accordance with the "Communiqué on the Financial Statements and Related Explanation and Notes that will be Publicly Announced" as sanctioned by the Banking Regulation and Supervision Agency, is comprised of the following sections:

- GENERAL INFORMATION ABOUT THE BANK
- UNCONSOLIDATED FINANCIAL STATEMENTS OF THE BANK
- EXPLANATIONS ON THE ACCOUNTING POLICIES APPLIED IN THE RELATED PERIOD
- INFORMATIONS ON THE FINANCIAL STRUCTURE AND RISK MANAGEMENT OF THE BANK
- EXPLANATIONS AND DISCLOSURES RELATED TO THE UNCONSOLIDATED FINANCIAL STATEMENTS
- AUDITOR'S REVIEW REPORT
- INTERIM ACTIVITY REPORT

The accompanying unconsolidated financial statements and notes to these financial statements for the three-month period ended which are expressed, unless otherwise stated, in **thousands of Turkish Lira** have been prepared and presented based on the accounting books of the Bank in accordance with the Regulation on the Principles and Procedures Regarding Banks' Accounting and Keeping of Documents, Turkish Accounting Standards, Turkish Financial Reporting Standards, and related appendices and interpretations of these, and have been independently audited

Alpaslan ÇAKAR
Chairman of the Board

Burhaneddin TANYERİ
Vice Chairman of the BOD,
Member of Pricing Committee

Metin ÖZDEMİR
Member of the Board,
General Manager

Fikrettin AKSU
Member of the Board,
Member of the
Audit Committee

Ahmet BUÇUKOĞLU
Member of the Board,
Member of the
Audit Committee

Dr. Osman KARAKÜTÜK
Vice President of Treasury
Management and
International Banking

Erdal TOKAN
Head of Financial
Coordination Department

Contact information of the personnel in charge of the addressing of questions about this financial report:
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ZİRAAT KATILIM BANKASI A.Ş.

NOTES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 31 MARCH 2026

(Unless otherwise stated amounts are expressed in thousands of Turkish Lira (“TRY”))

SECTION ONE

GENERAL INFORMATION ABOUT THE BANK

I. HISTORY OF THE BANK INCLUDING ITS INCORPORATION DATE, INITIAL LEGAL STATUS AND AMENDMENTS TO LEGAL STATUS

Ziraat Katılım Bankası A.Ş. (“the Bank”) is founded by permission of Banking Regulation and Supervision Agency numbered as 6046 on 10 October 2014 which was published in the Official Gazette numbered as 29146 at 15 October 2014 with a capital of TRY 675.000 that is fully paid by T.C. Treasury and its legal entity was comprised of the registration in the trade registry as of 16 February 2015. The Bank has obtained official permission by the decision of Banking Regulation and Supervision Agency numbered as 6302 on 12 May 2015 and published in the Official Gazette numbered as 29355 on 4 May 2015. The Bank has begun its operations by opening its first branch on 29 May 2015. In accordance with the decision of the Bank’s Ordinary General Assembly Meeting held on 29 April 2016, the paid-in capital of the Bank has been increased in cash by TRY 72.000 from TRY 675.000 to 747.000. In accordance with the decision of the Bank’s Ordinary General Assembly Meeting held on 13 June 2017, the paid-in capital of the Bank has been increased by the amount of cash by TRY 500.000 and by increasing the amount of internal resources by TRY 3.000 to TRY 1.250.000. In accordance with the decision of the Bank’s Extraordinary General Assembly Meeting held on 20 September, 2018, the paid-in capital of the Bank has been raised to TRY 1.750.000 by increasing the amount of cash by TRY 500.000. At the Bank’s Ordinary General Assembly for 2021 held on 25 March 2022, its paid-in capital was increased by TRY 900.000 in cash to TRY 2.650.000. In accordance with the decision of the Bank’s Extraordinary General Assembly Meeting held on 31 March 2023, the paid-in capital of the Bank has been raised to TRY 7.350.000 by increasing the amount of cash by TRY 4.700.000. In accordance with the decision of the Bank’s Second Extraordinary General Assembly Meeting held on 6 December 2023, the paid-in capital of the Bank has been raised to TRY 10.350.000 by increasing the amount of cash by TRY 3.000.000.

Main operation field of the Bank is gathering funds by the accounts named as “Private Current Accounts” and “Participation Accounts” from domestic and abroad additional to its own capital and lending these funds to the economy, carrying up every kind of financing operations within the scope of legal legislation, promoting investment operations of real and corporate bodies that are making agricultural, industrial and commercial operations, participating in these operations, making up joint ventures and carrying out all these services and operations within the scope of participation banking fundamentals.

The Bank can carry out every kind of banking, economic, trade and financial operation within the limits of permissions given by the Banking Regulation and Supervision Agency within the scope of Participation Banking fundamentals.

According to decision of the BRSA dated 18 January 2019 and numbered 8210 of, with the framework Ziraat Katılım Bankası A.Ş board of director’s decisions no 6/1 dated 21 February 2019, The Bank (Transferee) and Ziraat Finansal Kiralama A.Ş. (Acquired) are merged in accordance with relevant articles of the Turkish Commercial Code No. 6102. The merger was registered on 1 March 2019 by the Istanbul Trade Registry Office.

The entirety of the shares of T.C. Ziraat Bankası A.Ş. which is the main shareholder of the bank, was owned by the Undersecretariat of Treasury of the Republic of Türkiye (“Treasury”). However, by the decision annexed to the Council of Ministers’ Decree No. 2017/9756 dated 24 January 2017, these shares were transferred to the Türkiye Wealth Fund.

ZİRAAT KATILIM BANKASI A.Ş.

NOTES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 31 MARCH 2026

(Unless otherwise stated amounts are expressed in thousands of Turkish Lira (“TRY”))

GENERAL INFORMATION ABOUT THE BANK (Continued)

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

As of 31 March 2026 and 31 December 2025, main shareholders and capital amounts as follows:

Name of Shareholders	31 March 2026		31 December 2025	
	Paid-in Capital	%	Paid-in Capital	%
T.C. Ziraat Bankası A.Ş.	10.350.000	99,99999996	10.350.000	99,99999996
Ziraat Finansal Yatırımlar A.Ş.	-	0,00000001	-	0,00000001
Ziraat Filo Yönetimi ve Mobilite Çözümler A.Ş.	-	0,00000001	-	0,00000001
Ziraat Teknoloji A.Ş.	-	0,00000001	-	0,00000001
Ziraat Yatırım Menkul Değerler A.Ş.	-	0,00000001	-	0,00000001
Total	10.350.000	100,00	10.350.000	100,00

III. EXPLANATIONS ON THE CHAIRMAN AND MEMBERS OF THE BOARD OF DIRECTORS, MEMBERS OF AUDIT COMMITTEE, GENERAL MANAGERS AND ASSISTANT GENERAL MANAGERS AND THEIR SHAREHOLDINGS IN THE BANK

Name	Title
Board of Directors	
Alpaslan ÇAKAR	Chairman
Burhaneddin TANYERİ (*)	Vice Chairman of the BOD, Member of Pricing Committee
Metin ÖZDEMİR	Member of the BOD, General Manager, Chairman of the Board
Fikretin AKSU	Member of the BOD, Member of Audit Committee, Associate Member of Credit Committee
Mahmut Esfa EMEK	Member of the BOD, Associate Member of Credit Committee
Ahmet BUÇUKOĞLU	Member of the BOD, Member of Audit Committee, Associate Member of Credit Committee
Mehmet BAŞIBÜYÜK	Member of the BOD, Member of Corporate Management Committee, Associate Member of Credit Committee
Murat CANGÜL	Member of the BOD, Member of Pricing Committee
Prof. Dr. Çağrı ERHAN (**)	Member of the BOD, Member of Credit Committee
Executive Vice Presidents	
Dr. Osman KARAKÜTÜK	Treasury Management and International Banking
Önder KIRMAN	Credit Policies and Risk Liquidation
Ertuğrul İSPAHA	Loan Allocation and Management
Seher Elif EKİCİ	Product Management and Digital Banking
Mustafa Kürşad ÇETİN	Retail Banking
Suat TÜCCAR	Corporate Banking

(*) He was appointed as Vice Chairman of the BOD as of April 9, 2026.

(**) He was appointed as Member of the BOD as of April 9, 2026.

The Bank's Chairman and Members of the Board of Directors, Members of the Audit Committee, General Manager and Executive Vice Presidents do not own any shares of the Bank.

ZİRAAT KATILIM BANKASI A.Ş.

NOTES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 31 MARCH 2026

(Unless otherwise stated amounts are expressed in thousands of Turkish Lira (“TRY”))

GENERAL INFORMATION ABOUT THE BANK (Continued)

IV. INFORMATION ABOUT THE PERSONS AND INSTITUTIONS THAT HAVE QUALIFIED SHARES ATTRIBUTABLE TO THE BANK

Name / Trade Name	Share Amount	Shareholding Percentage	Paid Shares	Unpaid Shares
T.C. Ziraat Bankası A.Ş.	10.350.000	100,00	10.350.000	-
Total	10.350.000	100,00	10.350.000	-

The Turkish Wealth Fund is the controlling shareholder.

V. EXPLANATIONS OF THE BANK’S SERVICES AND FIELD OF OPERATIONS

The Bank's field of activity is specified in its articles of association, without prejudice to the provisions of the Banking Law and other legislation. The Bank collects funds within the framework of interest-free banking rules, and also engages in fund disbursement activities through individual and corporate finance, financial leasing, profit/loss and labor/capital Profit and loss sharing investments, document financing in return for goods, and joint investments.

The Bank sorts out participation accounts and participation accounts based on investment wakala contracts discretely from the other accounts in its account records in terms of their maturity. Participation accounts are opened in five maturity groups as maturity to one month, maturity to three months (three months included), maturity to six months (six months included), maturity to one year (one year included) and maturity to one year or more (with dividend payment of one month, three months, six months and annually). Participation accounts based on investment proxies can be opened under the entire maturity group, with a maturity of less than one month.

The Bank can freely determine the profit participation rates arising from the operation of participation accounts or the estimated profit rate for investment proxies. The rate of participation in the loss participation accounts can be applied as one hundred percent.

As of 31 March 2026, the Bank operates with a total of 233 branches, including 231 domestic branches and two foreign branches: the Sudan branch, which commenced operations on 27 August 2020, and the Somalia branch, which commenced operations on 5 September 2023 (31 December 2025: 225 domestic, 2 foreign). As of 31 March 2026 the Bank has 3.140 employees in Türkiye (31 December 2025: 3.140) and 15 employees abroad (31 December 2025: 12).

VI. THE DIFFERENCES BETWEEN THE COMMUNIQUE ON THE REGULATION OF THE CONSOLIDATED FINANCIAL STATEMENTS OF BANKS AND THE CONSOLIDATION TRANSACTIONS CONDUCTED IN REQUIREMENT OF TURKISH ACCOUNTING STANDARDS AND THE DIFFERENCES BETWEEN THE COMMUNICATION ON THE REGULATION OF THE CONSOLIDATED FINANCIAL STATEMENTS OF THE BANKS AND THE CONSOLIDATED TRANSACTIONS CONDUCTED IN REQUIREMENT OF THE TURKISH ACCOUNTING STANDARDS AND THESE ITEMS THAT ARE SUBJECT TO FULL CONSOLIDATION OR PROPORTIONAL CONSOLIDATION, DEMOTED FROM EQUITY OR BRIEF DESCRIPTION ABOUT ORGANIZATIONS NOT INCLUDED IN THE METHOD

Among the consolidation transactions carried out in accordance with the Communiqué on the Preparation of Consolidated Financial Statements of Banks and Turkish Accounting Standards, the Bank's subsidiaries, Ziraat Katılım Varlık Kiralama Şirketi A.Ş., established on 22 January 2016, and ZKB Varlık Kiralama Şirketi A.Ş., established on 8 September 2017, are financial institutions and therefore included in the scope of full consolidation. The Bank does not have any non-financial institutions.

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

None.

SECTION TWO

UNCONSOLIDATED FINANCIAL STATEMENTS

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

ZİRAAT KATILIM BANKASI A.Ş.

UNCONSOLIDATED BALANCE SHEET (STATEMENT OF FINANCIAL POSITION) AS OF 31 MARCH 2026

(Unless otherwise stated amounts are expressed in thousands of Turkish Lira ("TRY"))

ZİRAAT KATILIM BANKASI A.Ş. UNCONSOLIDATED BALANCE SHEET (STATEMENT OF FINANCIAL POSITION)							
ASSETS	Note (V-I)	Current Period (31 March 2026)			Prior Period (31 December 2025)		
		TRY	FC	Total	TRY	FC	Total
I. FINANCIAL ASSETS (NET)		146.276.173	119.638.084	265.914.257	105.644.560	142.745.948	248.390.508
1.1 Cash And Cash Equivalents		93.096.376	107.931.210	201.027.586	43.133.279	122.353.580	165.486.859
1.1.1 Cash And Balances with Central Bank	(1)	93.026.664	70.149.453	163.176.117	43.025.414	65.714.531	108.739.945
1.1.2 Banks	(2)	69.955	37.782.335	37.852.290	107.981	56.642.177	56.750.158
1.1.3 Money Markets Placements		-	-	-	-	-	-
1.1.4 Expected Loss Provision (-)		243	578	821	116	3.128	3.244
1.2 Financial Assets Measured At Fair Value Through Profit/Loss	(3)	12.378.796	9.640.553	22.019.349	12.221.907	18.542.056	30.763.963
1.2.1 Government Securities		12.372.812	9.640.553	22.013.365	12.215.818	18.542.056	30.757.874
1.2.2 Equity Securities		-	-	-	-	-	-
1.2.3 Other Financial Assets		5.984	-	5.984	6.089	-	6.089
1.3 Financial Assets Measured at Fair Value Through Other Comprehensive Income	(4)	40.659.971	1.793.354	42.453.325	49.898.907	1.719.715	51.618.622
1.3.1 Government Securities		33.100.657	1.793.354	34.894.011	31.726.237	1.719.715	33.445.952
1.3.2 Equity Securities		76.312	-	76.312	76.312	-	76.312
1.3.3 Other Financial Assets		7.483.002	-	7.483.002	18.096.358	-	18.096.358
1.4 Derivative Financial Assets	(5)	141.030	272.967	413.997	390.467	130.597	521.064
1.4.1 Derivative Financial Assets Measured at Fair Value Through Profit and Loss		141.030	272.967	413.997	390.467	130.597	521.064
1.4.2 Derivative Financial Assets Measured at Fair Value Through Other Comprehensive Income		-	-	-	-	-	-
II. FINANCIAL ASSETS MEASURED AT AMORTIZED COST (NET)		287.149.002	232.700.150	519.849.152	256.340.299	243.082.877	499.423.176
2.1 Loans	(6)	244.772.038	175.949.637	420.721.675	213.829.110	189.526.835	403.355.945
2.2 Lease Receivables	(6)	35.372.999	56.243.550	91.616.549	33.696.471	53.625.724	87.322.195
2.3 Other Financial Assets Measured at Amortized Cost	(7)	17.222.857	2.172.494	19.395.351	17.595.646	2.107.219	19.702.865
2.3.1 Government Securities		17.222.857	2.172.494	19.395.351	17.595.646	2.107.219	19.702.865
2.3.2 Other Financial Assets		-	-	-	-	-	-
2.4 Expected Loss Provision (-)		10.218.892	1.665.531	11.884.423	8.780.928	2.176.901	10.957.829
III. ASSETS HELD FOR SALE AND ASSETS OF DISCONTINUED OPERATIONS (NET)	(8)	7.570.059	-	7.570.059	6.981.526	-	6.981.526
3.1 Assets Held for Sale		7.570.059	-	7.570.059	6.981.526	-	6.981.526
3.2 Assets of Discontinued Operations		-	-	-	-	-	-
IV. INVESTMENTS IN ASSOCIATES SUBSIDIARIES AND JOINT VENTURES	(9)	90.100	-	90.100	90.100	-	90.100
4.1 Associates (Net)		90.000	-	90.000	90.000	-	90.000
4.1.1 Associates Consolidated Under Equity Accounting		-	-	-	-	-	-
4.1.2 Unconsolidated Associates		90.000	-	90.000	90.000	-	90.000
4.2 Subsidiaries (Net)		100	-	100	100	-	100
4.2.1 Unconsolidated Financial Investments in Subsidiaries		100	-	100	100	-	100
4.2.2 Unconsolidated Non-Financial Investments in Subsidiaries		-	-	-	-	-	-
4.3 Joint Ventures (Net)		-	-	-	-	-	-
4.3.1 Joint-Ventures Consolidated Under Equity Accounting		-	-	-	-	-	-
4.3.2 Unconsolidated Joint-Ventures		-	-	-	-	-	-
V. TANGIBLE ASSETS (NET)	(10)	4.288.528	44.175	4.332.703	4.105.699	45.747	4.151.446
VI. INTANGIBLE ASSETS (Net)	(11)	2.532.356	-	2.532.356	2.477.218	-	2.477.218
6.1 Goodwill		-	-	-	-	-	-
6.2 Other		2.532.356	-	2.532.356	2.477.218	-	2.477.218
VII. INVESTMENT PROPERTY (NET)	(12)	-	-	-	-	-	-
VIII. CURRENT TAX ASSET		-	-	-	-	-	-
IX. DEFERRED TAX ASSETS	(13)	2.591.844	-	2.591.844	2.415.299	-	2.415.299
X. OTHER ASSETS	(14)	4.462.685	1.532.793	5.995.478	3.884.932	1.003.290	4.888.222
TOTAL ASSETS		454.960.747	353.915.202	808.875.949	381.939.633	386.877.862	768.817.495

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

ZİRAAT KATILIM BANKASI A.Ş.

UNCONSOLIDATED BALANCE SHEET (STATEMENT OF FINANCIAL POSITION) AS OF 31 MARCH 2026

(Unless otherwise stated amounts are expressed in thousands of Turkish Lira (“TRY”))

ZİRAAT KATILIM BANKASI A.Ş. UNCONSOLIDATED BALANCE SHEET (STATEMENT OF FINANCIAL POSITION)							
LIABILITIES	Note (V-II)	Current Period (31 March 2026)			Prior Period (31 December 2025)		
		TRY	FC	Total	TRY	FC	Total
I. FUNDS COLLECTED	(1)	291.794.558	233.139.925	524.934.483	273.785.119	239.573.253	513.358.372
II. FUNDS BORROWED	(2)	59.329.022	86.816.206	146.145.228	44.251.403	84.992.081	129.243.484
III. MONEY MARKETS DEBTS	(3)	36.560.531	-	36.560.531	33.796.250	-	33.796.250
IV. SECURITIES ISSUED (NET)	(4)	-	-	-	-	-	-
V. FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS	(5)	-	-	-	-	-	-
VI. DERIVATIVE FINANCIAL LIABILITIES	(6)	138.440	1.510.633	1.649.073	44.869	13.320	58.189
6.1 Derivative Financial Liabilities at Fair Value Through Profit or Loss		138.440	1.510.633	1.649.073	44.869	13.320	58.189
6.2 Derivative Financial Liabilities at Fair Value Through Other Comprehensive Income		-	-	-	-	-	-
VII. LEASE PAYABLES (NET)	(7)	2.784.017	-	2.784.017	2.493.144	-	2.493.144
VIII. PROVISIONS	(8)	969.634	402.638	1.372.272	1.033.143	404.110	1.437.253
8.1 Restructuring Provisions		-	-	-	-	-	-
8.2 Reserve for Employee Benefits		663.789	-	663.789	584.334	-	584.334
8.3 Insurance Technical Provisions (Net)		-	-	-	-	-	-
8.4 Other Provisions		305.845	402.638	708.483	448.809	404.110	852.919
IX. CURRENT TAX LIABILITY	(9)	3.192.840	8.016	3.200.856	2.464.407	4.886	2.469.293
X. DEFERRED TAX LIABILITY	(10)	-	-	-	-	-	-
XI. LIABILITIES FROM PROPERTY AND EQUIPMENT HELD FOR SALE AND RELATED TO DISCONTINUED OPERATIONS (NET)	(11)	-	-	-	-	-	-
11.1 Held for Sale Purpose		-	-	-	-	-	-
11.2 Related to Discontinued Operations		-	-	-	-	-	-
XII. SUBORDINATED DEBT INSTRUMENTS	(12)	5.701.110	42.821.300	48.522.410	5.348.817	40.546.290	45.895.107
12.1 Loans		5.701.110	42.821.300	48.522.410	5.348.817	40.546.290	45.895.107
12.2 Other Debt Instruments		-	-	-	-	-	-
XIII. OTHER LIABILITIES	(13)	9.480.816	2.389.105	11.869.921	9.408.717	1.497.933	10.906.650
XIV. SHAREHOLDERS' EQUITY	(14)	31.835.668	1.490	31.837.158	29.156.898	2.855	29.159.753
14.1 Paid-in capital		10.350.000	-	10.350.000	10.350.000	-	10.350.000
14.2 Capital Reserves		261.513	-	261.513	261.513	-	261.513
14.2.1 Share Premium		-	-	-	-	-	-
14.2.2 Share Cancellation Profits		-	-	-	-	-	-
14.2.3 Other Capital Reserve		261.513	-	261.513	261.513	-	261.513
14.3 Accumulated Other Comprehensive Income or Loss That will not be Reclassified in Profit or Loss		(86.927)	-	(86.927)	(85.220)	-	(85.220)
14.4 Accumulated Other Comprehensive Income or Loss That will not be Reclassified in Profit or Loss		(1.050.751)	1.490	(1.049.261)	(721.030)	2.855	(718.175)
14.5 Profit Reserves		13.595.451	-	13.595.451	13.595.451	-	13.595.451
14.5.1 Legal Reserves		685.130	-	685.130	685.130	-	685.130
14.5.2 Status Reserves		-	-	-	-	-	-
14.5.3 Extraordinary Reserves		12.864.254	-	12.864.254	12.864.254	-	12.864.254
14.5.4 Other Profit Reserves		46.067	-	46.067	46.067	-	46.067
14.6 Profit or (Loss)		8.766.382	-	8.766.382	5.756.184	-	5.756.184
14.6.1 Prior Period Profit / Loss		5.756.184	-	5.756.184	-	-	-
14.6.2 Current Period Profit / Loss		3.010.198	-	3.010.198	5.756.184	-	5.756.184
TOTAL LIABILITIES		441.786.636	367.089.313	808.875.949	401.782.767	367.034.728	768.817.495

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

ZİRAAT KATILIM BANKASI A.Ş.

UNCONSOLIDATED STATEMENT OF OFF-BALANCE SHEET COMMITMENTS AS OF 31 MARCH 2026

(Unless otherwise stated amounts are expressed in thousands of Turkish Lira (“TRY”))

ZİRAAT KATILIM BANKASI A.Ş. UNCONSOLIDATED OFF-BALANCE SHEET COMMITMENTS							
	Note (V-III)	Current Period (31 March 2026)			Prior Period (31 December 2025)		
		TRY	FC	Total	TRY	FC	Total
A		117.221.787	206.770.449	323.992.236	140.901.959	166.816.501	307.718.460
I. GUARANTEES AND WARRANTIES	(I)	76.822.325	87.986.350	164.808.675	77.439.025	77.305.536	154.744.561
1.1 Letters of Guarantee		76.716.891	54.962.128	131.679.019	77.350.788	51.890.510	129.241.298
1.1.1 Guarantees Subject to State Tender Law		2.078.199	44.055.675	46.133.874	772.447	41.617.527	42.389.974
1.1.2 Guarantees Given for Foreign Trade Operations		69.059.821	-	69.059.821	70.792.070	-	70.792.070
1.1.3 Other Letters of Guarantee		5.578.871	10.906.453	16.485.324	5.786.271	10.272.983	16.059.254
1.2 Bank Acceptances		-	373.598	373.598	-	909.847	909.847
1.2.1 Import Letter of Acceptance		-	373.598	373.598	-	909.847	909.847
1.2.2 Other Bank Acceptances		-	-	-	-	-	-
1.3 Letters of Credit		47.715	32.590.434	32.638.149	58.832	24.470.926	24.529.758
1.3.1 Documentary Letters of Credit		47.715	32.590.434	32.638.149	58.832	24.470.926	24.529.758
1.3.2 Other Letters of Credit		-	-	-	-	-	-
1.4 Prefinancing Given as Guarantee		-	-	-	-	-	-
1.5 Endorsements		-	-	-	-	-	-
1.5.1 Endorsements to the Central Bank of the Republic of Türkiye		-	-	-	-	-	-
1.5.2 Other Endorsements		-	-	-	-	-	-
1.6 Other Guarantees		-	60.190	60.190	-	34.253	34.253
1.7 Other Collaterals		57.719	-	57.719	29.405	-	29.405
II. COMMITMENTS	(I)	25.236.667	3.379.383	28.616.050	22.261.268	3.840.194	26.101.462
2.1 Irrevocable Commitments		25.236.667	3.379.383	28.616.050	22.261.268	3.840.194	26.101.462
2.1.1 Forward asset purchase commitments		1.443.321	3.379.383	4.822.704	1.461.987	3.840.194	5.302.181
2.1.2 Share Capital Commitments to Associates and Subsidiaries		-	-	-	-	-	-
2.1.3 Loan Granting Commitments		-	-	-	-	-	-
2.1.4 Securities Issue Brokerage Commitments		-	-	-	-	-	-
2.1.5 Commitments for Reserve Deposit Requirements		-	-	-	-	-	-
2.1.6 Payment commitment for checks		6.119.297	-	6.119.297	4.734.872	-	4.734.872
2.1.7 Tax and Fund Liabilities from Export Commitments		947.120	-	947.120	861.832	-	861.832
2.1.8 Commitments for Credit Card Limits		9.379.455	-	9.379.455	8.656.437	-	8.656.437
2.1.9 Commitments for Credit Cards and Banking Services Promotions		3.491	-	3.491	3.521	-	3.521
2.1.10 Receivables from Short Sale Commitments of Marketable Securities		-	-	-	-	-	-
2.1.11 Payables for Short Sale Commitments of Marketable Securities		-	-	-	-	-	-
2.1.12 Other Irrevocable Commitments		7.343.983	-	7.343.983	6.542.619	-	6.542.619
2.2 Revocable Commitments		-	-	-	-	-	-
2.2.1 Revocable Loan Granting Commitments		-	-	-	-	-	-
2.2.2 Other Revocable Commitments		-	-	-	-	-	-
III. DERIVATIVE FINANCIAL INSTRUMENTS		15.162.795	115.404.716	130.567.511	41.201.666	85.670.771	126.872.437
3.1 Hedging Derivative Financial Instruments		-	-	-	-	-	-
3.1.1 Fair value hedge		-	-	-	-	-	-
3.1.2 Cash flow hedge		-	-	-	-	-	-
3.1.3 Foreign Net Investment Hedges		-	-	-	-	-	-
3.2 Trading Derivative Financial Instruments		15.162.795	115.404.716	130.567.511	41.201.666	85.670.771	126.872.437
3.2.1 Forward Foreign Currency Buy/Sell Transactions		-	-	-	-	-	-
3.2.1.1 Forward Foreign Currency Transactions-Buy		-	-	-	-	-	-
3.2.1.2 Forward Foreign Currency Transactions-Sell		-	-	-	-	-	-
3.2.2 Other Forward Buy/Sell Transaction		15.162.795	115.404.716	130.567.511	41.201.666	85.670.771	126.872.437
3.3 Other		-	-	-	-	-	-
B. CUSTODY AND PLEDGES RECEIVED (IV+V+VI)		1.124.411.114	241.536.162	1.365.947.276	993.823.058	213.723.817	1.207.546.875
IV. ITEMS HELD IN CUSTODY		40.930.455	109.193.731	150.124.186	38.579.052	89.257.968	127.837.020
4.1 Customer Fund and Portfolio Balances		-	-	-	-	-	-
4.2 Investment Securities Held in Custody		17.033.988	3.647.633	20.681.621	15.972.719	4.036.628	20.009.347
4.3 Checks Received for Collection		18.406.301	1.258.898	19.665.199	17.418.986	991.973	18.410.959
4.4 Commercial Notes Received for Collection		2.219.351	887.165	3.106.516	1.934.848	750.281	2.685.129
4.5 Other Assets Received for Collection		-	-	-	-	-	-
4.6 Assets Received for Public Offering		-	-	-	-	-	-
4.7 Other Items Under Custody		3.270.815	16.255.449	19.526.264	3.252.499	14.426.874	17.679.373
4.8 Custodians		-	87.144.586	87.144.586	-	69.052.212	69.052.212
V. PLEDGES RECEIVED		1.083.480.659	132.342.431	1.215.823.090	955.244.006	124.465.849	1.079.709.855
5.1 Marketable Securities		9.340.163	115.875	9.456.038	4.504.462	107.778	4.612.240
5.2 Guarantee Notes		26.853.398	1.077.550	27.930.948	24.167.783	744.044	24.911.827
5.3 Commodity		62.860.522	43.802.357	106.662.879	60.900.634	38.722.549	99.623.183
5.4 Warranty		-	-	-	-	-	-
5.5 Properties		940.472.816	66.970.285	1.007.443.101	827.152.103	65.250.971	892.403.074
5.6 Other Pledged Items		43.953.760	20.376.364	64.330.124	38.519.024	19.640.507	58.159.531
5.7 Pledged Items-Depository		-	-	-	-	-	-
VI. ACCEPTED INDEPENDENT GUARANTEES AND WARRANTIES		-	-	-	-	-	-
TOTAL OFF-BALANCE SHEET COMMITMENTS (A+B)		1.241.632.901	448.306.611	1.689.939.512	1.134.725.017	380.540.318	1.515.265.335

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

ZİRAAT KATILIM BANKASI A.Ş.

UNCONSOLIDATED STATEMENT OF PROFIT OR LOSS AS OF 31 MARCH 2026

(Unless otherwise stated amounts are expressed in thousands of Turkish Lira (“TRY”))

ZİRAAT KATILIM BANKASI A.Ş. UNCONSOLIDATED STATEMENT OF PROFIT OR LOSS				
INCOME / EXPENSE ITEMS		Note (V-IV)	Current Period 01 January - 31 March 2026	Prior Period 01 January - 31 March 2025
I.	PROFIT SHARE INCOME	(1)	40.856.707	29.669.573
1.1	Profit Share on Loans		26.848.971	18.278.371
1.2	Profit Share on Reserve Deposits		3.674.135	2.414.545
1.3	Profit Share on Banks		4.584	1.370.790
1.4	Profit Share on Money Market Placements		-	-
1.5	Profit Share on Marketable Securities Portfolio		5.027.331	3.419.054
1.5.1	Financial Assets Measured at Fair Value Through Profit/Loss		1.089.577	56.528
1.5.2	Financial Assets Measured at Fair Value Through Other Comprehensive Income		3.271.404	2.630.937
1.5.3	Financial Assets Measured at Amortised Cost		666.350	731.589
1.6	Financial Lease Income		4.680.945	3.660.572
1.7	Other Profit Share Income		620.741	526.241
II.	PROFIT SHARE EXPENSE	(2)	32.699.566	26.904.929
2.1	Expense on Profit Sharing Accounts		25.305.659	19.376.815
2.2	Profit Share Expense on Funds Borrowed		5.583.457	4.761.218
2.3	Profit Share Expense on Money Market Borrowings		1.602.350	2.641.506
2.4	Expense on Securities Issued		-	-
2.5	Lease Profit Share Expense		200.913	124.735
2.6	Other Profit Share Expenses		7.187	655
III.	NET PROFIT SHARE INCOME (I - II)		8.157.141	2.764.644
IV.	NET FEES AND COMMISSIONS INCOME/EXPENSE		1.261.371	862.401
4.1	Fees and Commissions Received		1.707.365	1.125.443
4.1.1	Non-cash Loans		391.508	265.743
4.1.2	Other		1.315.857	859.700
4.2	Fees and commissions paid		445.994	263.042
4.2.1	Non-cash Loans		-	-
4.2.2	Other		445.994	263.042
V.	DIVIDEND INCOME	(3)	-	-
VI.	NET TRADING INCOME	(4)	153.060	1.624.655
6.1	Capital Market Transaction Gains / Losses		(679.172)	4.360
6.2	Gains/ Losses From Derivative Financial Instruments		543.884	1.226.948
6.3	Foreign Exchange Gains / Losses		288.348	393.347
VII.	OTHER OPERATING INCOME	(5)	2.521.002	716.678
VIII.	TOTAL OPERATING PROFIT (III+IV+V+VI+VII)		12.092.574	5.968.378
IX.	EXPECTED CREDIT LOSSES (-)	(6)	3.095.308	1.693.393
X.	OTHER PROVISIONS (-)	(6)	79.464	81.695
XI.	PERSONNEL EXPENSES (-)		2.140.818	1.375.706
XII.	OTHER OPERATING EXPENSES (-)	(7)	2.318.788	1.428.235
XIII.	NET OPERATING PROFIT/LOSS (VIII-IX-X-XI-XII)		4.458.196	1.389.349
XIV.	INCOME RESULTED FROM MERGERS		-	-
XV.	INCOME/LOSS FROM EQUITY METHOD APPLIED SUBSIDIARIES		-	-
XVI.	GAIN/LOSS ON NET MONETARY POSITION		-	-
XVII.	PROFIT/LOSS BEFORE TAX FROM CONTINUED OPERATIONS (XII+...+XV)	(8)	4.458.196	1.389.349
XVIII.	TAX PROVISION FOR CONTINUED OPERATIONS (±)	(9)	(1.447.998)	(379.634)
18.1	Current Tax Provision		(1.482.650)	(875.067)
18.2	Expense Effect of Deferred Tax (+)		(697.844)	(215.044)
18.3	Income Effect of Deferred Tax (-)		732.496	710.477
XIX.	NET OPERATING PROFIT/LOSS AFTER TAXES(XVI±XVII)	(10)	3.010.198	1.009.715
XX.	INCOME FROM DISCONTINUED OPERATIONS		-	-
20.1	Income from Assets Held for Sale		-	-
20.2	Profit from Sales of Associates, Subsidiaries and Joint Ventures		-	-
20.3	Income from Other Discontinued Operations		-	-
XXI.	EXPENSES FROM DISCONTINUED OPERATIONS (-)		-	-
21.1	Expenses on Assets Held for Sale		-	-
21.2	Loss from Sales of Associates, Subsidiaries and Joint Ventures		-	-
21.3	Expenses from Other Discontinued Operations		-	-
XXII.	PROFIT/LOSS BEFORE TAXES ON DISCONTINUED OPERATIONS (XIX-XX)		-	-
XXIII.	PROVISION FOR TAXES OF DISCONTINUED OPERATIONS (±)		-	-
23.1	Current Tax Charge		-	-
23.2	Expense Effect of Deferred Tax (+)		-	-
23.3	Income Effect of Deferred Tax (-)		-	-
XXIV.	NET PROFIT/LOSS FROM DISCONTINUED OPERATIONS (XXI±XXII)		-	-
XXV.	NET PROFIT/LOSS (XVIII+XXIII)	(11)	3.010.198	1.009.715
	Earnings per share income/loss (Full TRY)		0,2908	0,0976

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

ZİRAAT KATILIM BANKASI A.Ş.**UNCONSOLIDATED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME AS OF 31 MARCH 2026**

(Unless otherwise stated amounts are expressed in thousands of Turkish Lira (“TRY”))

ZİRAAT KATILIM BANKASI A.Ş UNCONSOLIDATED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME		
	Current Period	Prior Period
	1 January-31 March 2026	1 January-31 March 2025
I. CURRENT PERIOD PROFIT/LOSS	3.010.198	1.009.715
II. OTHER COMPREHENSIVE INCOME	(332.793)	(498.853)
2.1 Other Income/Expense Items not to be Reclassified to Profit or Loss	(1.707)	(1.195)
2.1.1 Tangible Assets Revaluation Increase/Decrease	-	-
2.1.2 Intangible Assets Revaluation Increase/Decrease	-	-
2.1.3 Defined Benefit Plans' Actuarial Gains/Losses	-	-
2.1.4 Other Income/Expense Items not to be Recycled to Profit or Loss	(1.707)	(1.195)
2.1.5 Tax Related Other Comprehensive Income Items Not Reclassified Through Profit or Loss	-	-
2.2 Other Income/Expense Items to be Recycled to Profit or Loss	(331.086)	(497.658)
2.2.1 Foreign Currency Translation Differences	-	-
2.2.2 Income/Expenses from Valuation and/or Reclassification of Financial Assets Measured at FVOCI	(472.980)	(710.940)
2.2.3 Gains/losses from Cash Flow Hedges	-	-
2.2.4 Gains/Losses on Hedges of Net Investments in Foreign Operations	-	-
2.2.5 Other Income/Expense Items to be Recycled to Profit or Loss	-	-
2.2.6 Tax Related Other Comprehensive Income Items Reclassified Through Profit or Loss	141.894	213.282
III. TOTAL COMPREHENSIVE INCOME (I+II)	2.677.405	510.862

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

UNCONSOLIDATED STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY AS OF 31 MARCH 2026

(Unless otherwise stated amounts are expressed in thousands of Turkish Lira ("TRY"))

STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY					Accumulated Other Comprehensive Income or Expense Not Reclassified through Profit or Loss			Accumulated Other Comprehensive Income or Expense Reclassified through Profit or Loss			Profit Reserves	Prior Period Profit / (Loss)	Period Net Profit or Loss	Total Equity
	Paid-in Capital	Share Premium	Share Cancellation Profits	Other Capital Reserves	1	2	3	4	5	6				
PRIOR PERIOD														
31 March 2025														
I. Prior Period End Balance	10.350.000	-	-	261.513	-	(135.583)	(874)	-	(1.699.469)	-	10.142.629	3.452.822	-	22.371.038
II. Adjustments in Accordance with TAS 8	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.1. Effects of Corrections	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.2. Effect of Changes in Accounting Policies	-	-	-	-	-	-	-	-	-	-	-	-	-	-
III. Adjusted Beginning Balance (I+II)	10.350.000	-	-	261.513	-	(135.583)	(874)	-	(1.699.469)	-	10.142.629	3.452.822	-	22.371.038
IV. Total Comprehensive Income	-	-	-	-	-	-	(1.195)	-	(497.658)	-	-	-	1.009.715	510.862
V. Capital Increase by Cash	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VI. Capital Increase by Internal Sources	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VII. Paid-in Capital Inflation Adjustment Difference	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VIII. Convertible Bonds to Shares	-	-	-	-	-	-	-	-	-	-	-	-	-	-
IX. Subordinated Debt Instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-
X. Increase/Decrease by Other Changes (*)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
XI. Profit Distribution	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11.1 Dividends Paid	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11.2 Transfers to Reserves	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11.3 Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Period End Balance (III+IV.....+X+XI)	10.350.000	-	-	261.513	-	(135.583)	(2.069)	-	(2.197.127)	-	10.142.629	3.452.822	1.009.715	22.881.900
CURRENT PERIOD														
31 March 2026														
I. Prior Period End Balance	10.350.000	-	-	261.513	-	(104.459)	19.239	-	(718.175)	-	13.595.451	5.756.184	-	29.159.753
II. Adjustments in Accordance with TAS 8	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.1. Effect of Correction of Errors	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.2. Effect of Changes in Accounting Policies	-	-	-	-	-	-	-	-	-	-	-	-	-	-
III. Adjusted Beginning Balance (I+II)	10.350.000	-	-	261.513	-	(104.459)	19.239	-	(718.175)	-	13.595.451	5.756.184	-	29.159.753
IV. Total Comprehensive Income	-	-	-	-	-	-	(1.707)	-	(331.086)	-	-	-	3.010.198	2.677.405
V. Capital Increase by Cash	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VI. Capital Increase by Internal Sources	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VII. Paid-in Capital Inflation Adjustment Difference	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VIII. Convertible Bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-
IX. Subordinated Debt Instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-
X. Increase/decrease by other Changes	-	-	-	-	-	-	-	-	-	-	-	-	-	-
XI. Profit Distribution	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11.1 Dividends Paid	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11.2 Transfers to Reserves	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11.3 Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Period end Balance (III+IV.....+X+XI)	10.350.000	-	-	261.513	-	(104.459)	17.532	-	(1.049.261)	-	13.595.451	5.756.184	3.010.198	31.837.158

- Increases and decreases in Tangible and Intangible 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 Not Reclassified Through Profit or Loss)
- Exchange Differences on Translation
- Accumulated gains (losses) due to revaluation and/or reclassification of financial assets 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 Reclassified Through Profit or Loss)

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

ZİRAAT KATILIM BANKASI A.Ş.

UNCONSOLIDATED STATEMENT OF CASH FLOWS AS OF 31 MARCH 2026

(Unless otherwise stated amounts are expressed in thousands of Turkish Lira (“TRY”))

ZİRAAT KATILIM BANKASI A.Ş. UNCONSOLIDATED STATEMENT OF CASH FLOWS			
	Note (VI)	Current Period 1 January-31 March 2026	Prior Period 1 January-31 March 2025
A. CASH FLOWS FROM BANKING OPERATIONS			
1.1 Operating profit before changes in operating assets and liabilities)		2.621.361	842.911
1.1.1 Profit Share Income Received		37.129.212	28.219.306
1.1.2 Profit Share Expense Paid		(30.495.375)	(25.914.101)
1.1.3 Dividend Received		-	-
1.1.4 Fees and Commissions Received		2.017.353	1.283.872
1.1.5 Other Income		102.628	274.785
1.1.6 Collections from Previously Written-off Loans		576.445	366.654
1.1.7 Payments to Personnel and Service Suppliers		(2.140.818)	(1.375.706)
1.1.8 Taxes Paid		(553.868)	(875.051)
1.1.9 Others		(4.014.216)	(1.136.848)
1.2 Changes in Operating Assets and Liabilities		18.159.623	(22.466.832)
1.2.1 Net (Increase) / Decrease in Financial Assets at Fair Value Through Profit or Loss		12.253.951	(2.483.441)
1.2.2 Net (Increase) / Decrease in Due From Banks And Other Financial Institutions		(4.710.752)	(12.730.031)
1.2.3 Net (Increase) / Decrease in Loans		(13.696.876)	(35.238.105)
1.2.4 Net (Increase) / Decrease in Other Assets		(5.401.610)	(9.328.213)
1.2.5 Net Increase / (Decrease) in Bank Funds		(38.251)	(2.096.057)
1.2.6 Net Increase / (Decrease) in Other Funds		11.355.760	35.643.012
1.2.7 Net Increase / Decrease in Financial Liabilities at Fair Value Through Profit or Loss		-	-
1.2.8 Net Increase / (Decrease) in Funds Borrowed		14.143.558	7.382.583
1.2.9 Net Increase / (Decrease) in Payables		-	-
1.2.10 Net Increase / (Decrease) in Other Liabilities		4.253.843	(3.616.580)
I. Net Cash Provided from Banking Operations		20.780.984	(21.623.921)
B. CASH FLOWS FROM INVESTING ACTIVITIES			
II. Net Cash Provided from Investing Activities		8.468.452	(1.826.296)
2.1 Cash Paid For Purchase Jointly Controlled Operations, Associates And Subsidiaries		-	(22.500)
2.2 Cash Obtained from Sale of Jointly Controlled Operations, Associates and Subsidiaries		-	-
2.3 Purchases of Tangible Assets		(257.968)	(381.955)
2.4 Disposals of Tangible Assets		756	-
2.5 Purchase of Financial Assets at Fair Value Through Other Comprehensive Income		(1.726.329)	(5.274.181)
2.6 Sale of Financial Assets at Fair Value Through Other Comprehensive Income		10.079.204	3.389.005
2.7 Purchase of Financial Assets Measured at Amortized Cost		(495.169)	(112.730)
2.8 Sale of Financial Assets Measured at Amortized Cost		867.958	576.065
2.9 Other		-	-
C. CASH FLOWS FROM FINANCING ACTIVITIES			
III. Net Cash Provided from Financing Activities		1.272.513	(111.506)
3.1 Cash Obtained from Funds Borrowed And Securities Issued		1.450.358	-
3.2 Cash Used For Repayment of Funds Borrowed And Securities Issued		-	-
3.3 Issued Equity Instruments		-	-
3.4 Dividends Paid		-	-
3.5 Payments for Finance Leases		(177.845)	(111.506)
3.6 Other		-	-
IV. Effect Of Change In Foreign Exchange Rate On Cash And Cash Equivalents	(1)	141.582	1.121.676
V. Net Increase/ (Decrease) In Cash And Cash Equivalents (I+II+III+IV)	(1)	30.663.531	(22.440.047)
VI. Cash And Cash Equivalents At The Beginning Of The Period	(1)	87.653.161	82.244.812
VII. Cash And Cash Equivalents At The End Of The Period	(1)	118.316.692	59.804.765

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

**NOTES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS AS OF
31 MARCH 2026**

(Unless otherwise stated amounts are expressed in thousands of Turkish Lira (“TRY”))

SECTION THREE

EXPLANATIONS ON ACCOUNTING POLICIES

I. EXPLANATIONS ON BASIS OF PRESENTATION

The unconsolidated financial statements are prepared within the scope of the “Regulation on Accounting Applications for Banks and Safeguarding of Documents” (“Regulation”) published in the Official Gazette no. 26333 dated 1 November 2006 and other regulations related to reporting principles on accounting records of Banks published by Banking Regulation and Supervision Agency (“BRSA”) and circulars and interpretations published by BRSA (together referred as BRSA Accounting and Reporting Legislation) and in case where a specific regulation is not made by BRSA, Turkish Accounting Standards 34 (“TAS 34”) Interim Financial Reporting Standard and Turkish Financial Reporting Standards (“TFRS”) or “Reporting Standards”) put into effect by Public Oversight Accounting and Auditing Standards Authority (“POA”). Furthermore, as explained below, TAS 29 “Financial Reporting in Hyperinflationary Economies”, which is included under Turkish Financial Reporting Standards (TFRS), is not applicable to banks, as well as financial leasing, factoring, financing, savings financing, and asset management companies.

At the Board of Directors meeting held on 4 September, 2025, the Bank’s Board of Directors resolved to initiate the process for a public offering of a certain portion of its shares in Türkiye. Accordingly, the management has been authorized to amend the relevant articles of the Bank’s Articles of Association and to carry out all other necessary actions. In this context, Ziraat Katılım Bankası A.Ş. submitted an application to the Capital Markets Board of Türkiye (CMB) on 24 September, 2025, for the transition to the registered capital system and the amendment of its Articles of Association.

The format and content of the publicly announced unconsolidated financial statements and their explanations and footnotes, with the “Communiqué on the Financial Statements to Be Announced to Public by Banks” and the Announcements and Disclosures Related to These Communiqués published in the Official Gazette No. 28337 dated 28 June 2012, and the "Regulation on Public Disclosures Regarding Risk Management by Banks" published in the Official Gazette dated 23 October 2015 and numbered 29511, together with the amendments and supplementary regulations thereto. It has been prepared in accordance with The Bank maintains its accounting records in Turkish currency in accordance with the Banking Law, Turkish Commercial Code and Turkish tax legislation.

In the unconsolidated financial statements, except for the financial assets and liabilities shown at their fair values, all balances in the financial reports and footnotes are presented in Thousand Turkish Lira (“TRY”), unless otherwise stated on the basis of historical cost.

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

According to TFRS 29 "Financial Reporting in Hyperinflationary Economies," entities whose functional currency is that of a hyperinflationary economy are required to present their financial statements restated for the purchasing power of the currency at the end of the reporting period. TFRS 29 defines characteristics that may indicate an economy is hyperinflationary and stipulates that all entities reporting in the functional currency of a hyperinflationary economy must apply the standard from the same date. The Public Oversight, Accounting and Auditing Standards Authority (KGK), in its announcement dated November 23, 2023, stated that entities applying TFRS are required to present their financial statements for annual reporting periods ending on or after 31 December 2023, adjusted for inflation in accordance with the relevant accounting principles of TFRS 29. However, it also noted that regulatory and supervisory authorities authorized in their areas may determine different effective dates for the application of TFRS 29. Subsequently, the Banking Regulation and Supervision Agency (BRSA) issued a decision (dated 12 December 2023, No. 10744) stipulating that banks as well as financial leasing, factoring, financing, savings finance, and asset management companies are exempt from the inflation adjustment to be applied under TFRS 29 for their financial statements dated 31 December 2023. Furthermore, with its decision dated 11 January 2024 (No. 10825), BRSA mandated that these institutions must apply inflation accounting starting from 1 January 2025; With its decision dated 5 December 2024, No. 11021, it was announced that the application of inflation accounting would not be required in 2025 as well. Subsequently, with the decision dated December 18, 2025, No. 11340, the Banking Regulation and Supervision Agency (BRSA) repealed its earlier decision dated 11 January 2024, No. 10825, and declared that banks as well as financial leasing, factoring, financing, savings finance, and asset management companies would not be subject to inflation adjustment in 2026. Accordingly, TFRS 29 was not applied, and no inflation adjustment was made in the financial statements dated 31 March 2026.

ZİRAAT KATILIM BANKASI A.Ş.

NOTES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 31 MARCH 2026

(Unless otherwise stated amounts are expressed in thousands of Turkish Lira (“TRY”))

EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

I. EXPLANATIONS ON BASIS OF PRESENTATION (Continued)

Explanation for convenience translation to English

The differences between accounting principles, as described in these preceding paragraphs and accounting principles generally accepted in countries in which unconsolidated financial statements are to be distributed and International Financial Reporting Standards (“IFRS”) have not been quantified in these unconsolidated financial statements. Accordingly, these 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.

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

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

Foreign currency transactions are reflected in the records based on the Bank's foreign exchange buying rates at the date of the transaction. At the end of the period, the balances of foreign currency assets and liabilities have been converted into Turkish currency by being evaluated at the end of the period with the Bank's foreign exchange buying rates, and the exchange rate differences are reflected in the records as “foreign exchange transactions profit / loss”.

The differences arising from the conversion of securities representing borrowing and monetary financial assets into Turkish Lira are included in the income statement. The Bank does not have any foreign currency differences.

In order to keep liquidity, exchange rate and credit risks within certain limits and to maximize profitability, the Bank's Balance Sheet and Equity management is taken within the risk limits by the Asset and Liability Committee determined by the Board of Directors in order to maximize profitability.

III. EXPLANATIONS ON INVESTMENTS IN ASSOCIATES AND SUBSIDIARIES

Subsidiaries and affiliates denominated in Turkish currency are accounted for at cost in accordance with the "Turkish Accounting Standard for Separate Financial Statements" ("TAS 27") and are reflected in the unconsolidated financial statements after deducting the provision for impairment, if any. As of 22 January 2016, Ziraat Katılım Varlık Kiralama Anonim Şirketi was established as a wholly-owned subsidiary of the Bank with a capital of TRY 50, and as of 19 July 2017, ZKB Varlık Kiralama Anonim Şirketi was established as a wholly-owned subsidiary of the Bank with a capital of TRY 50. The Bank became a shareholder of Katılım Finans Kefalet A.Ş., which was established with the aim of creating a guarantee system in accordance with the principles and principles of Participation Banking, with a participation fee of TRY 90.000 on 30 April 2023.

IV. EXPLANATIONS ON FORWARD AND OPTION CONTRACTS AND DERIVATIVE INSTRUMENTS

The Bank's derivative financial instruments consist of forward foreign currency buy/sell agreements.

Derivative financial instruments are initially recorded at their fair values. In the periods following the recording of derivative transactions; Depending on whether the fair value is positive or negative, the fair value difference of derivative financial assets is reflected to profit or loss or the fair value difference of derivative financial liabilities is reflected in the balance sheet. Differences in fair value as a result of the valuation are accounted for under profit/loss from derivative financial transactions and foreign exchange gain/loss in the commercial profit/loss item in the profit or loss statement.

The payables and receivables arising from derivative transactions are recorded in off-balance sheet accounts at their agreement amounts.

**NOTES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS AS OF
31 MARCH 2026**

(Unless otherwise stated amounts are expressed in thousands of Turkish Lira (“TRY”))

EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

V. EXPLANATIONS ON PROFIT SHARE INCOME AND EXPENSE

Profit share income is recognized according to the internal rate of return method, which equates to the present net value of the future cash flows of the financial asset determined in TFRS 9, and is recorded on an accrual basis.

The Bank has started to calculate rediscount for its non-performing loans as of 1 January 2018. Rediscount is calculated over the net book value of non-performing receivables (Gross Book Value - Expected Loss Provision).

The Bank accounts for profit share expenses on an accrual basis. Expense rediscount is calculated according to the unit value calculation method over the participation accounts and these amounts are shown in the “Funds Collected” in the balance sheet.

VI. EXPLANATIONS ON FEES AND COMMISSION INCOME AND EXPENSES

Commission income from banking, agency, intermediary services is recognized as income on the date collected. Commission income from cash loans are transferred to income accounts in accordance with TFRS 15 Revenue from Customer Contracts standard by using internal rate of return method depending on the periodicity principle. Other fee and commission expenses are recorded in the expense account as soon as they are paid.

Commissions and fees received from cash loans and relating to the future periods are recorded to the “Unearned Revenues” account under “Other Liabilities” on the balance sheet. Prepaid expense amounts are recognized as expense on an accrual basis during the service period.

VII. EXPLANATIONS ON FINANCIAL ASSETS

Financial assets are recognized or derecognized according to TFRS 9 Financial Instruments Part Three “Recognition and Derecognition”. Financial assets are measured at fair value at initial recognition in the financial statements. During the initial recognition of financial assets other than “Financial Assets at Fair Value Through Profit or Loss”, transaction costs are added to fair value or deducted from fair value. They are included in the balance sheet of the Bank, if the Bank is a legal party to these instruments.

The Bank classifies its financial assets as “Fair Value Through Profit/Loss”, “Fair Value Through Other Comprehensive Income” or “Measured at Amortized Cost”. Financial instruments comprise financial assets and liabilities and derivative instruments. This classification is based on the contractual cash flow characteristics of the financial assets and related business model used for management of the financial assets at initial recognition. Financial assets basically constitute the commercial activities and operations of the Bank. These instruments have the feature of revealing, influencing and reducing the liquidity and credit risk in the financial statements.

Classification and Measurement under TFRS 9

In accordance with TFRS 9 Financial Instruments Standard, financial assets are measured at amortized cost, fair value through other comprehensive income and fair value through profit or loss by;

“Business Model Assessment” and “Contractual Cash Properties Test” are performed to determine the classification of financial assets.

a. Financial assets at fair value through profit or loss

Fair value through profit or loss are financial assets that are managed by business model other than the business model that aims to “hold to collect” and “hold & sell” the contractual cash flows; acquired for the purpose of generating profit from short-term fluctuations in price, or regardless of this purpose, the financial assets that are a part of a portfolio with evidence of short-time profit-taking; and the financial assets, whose terms do not give rise to cash flows that are solely payments of principal and profit share at certain date.

Financial assets classified as at fair value through profit or loss are recognized at their fair values and subsequently remeasured at fair value.

**NOTES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS AS OF
31 MARCH 2026**

(Unless otherwise stated amounts are expressed in thousands of Turkish Lira (“TRY”))

EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

VII. EXPLANATIONS ON FINANCIAL ASSETS (Continued)

Any resulting gains and losses from these remeasurements are recognized in the profit or loss accounts. In accordance with the Banking Regulation and Supervision Agency (BRSA) Uniform Chart of Accounts, the bank measures profit and loss sharing investments in loans at fair value in line with the provisions of TFRS 9. The fair value assessments of profit and loss sharing investments are based on valuation reports prepared by independent valuation experts. The valuation of profit and loss sharing investments at fair value involves various assumptions and estimates. The business plans, discount rates, and other fair value parameters used in the valuation are sensitive to market conditions, economic cycles, the sector in which the partnership operates, and other external factors, which may cause fluctuations in the values based on changes in these parameters.

Among the financial assets whose fair value difference is reflected in profit or loss, lease and real estate certificates traded in BIST are valued at the weighted average clearing prices formed in BIST at the balance sheet date, and financial assets not traded in BIST are valued with the prices of the Central Bank of Türkiye. Gains and losses resulting from the valuation are included in the profit/loss accounts.

b. Financial assets at fair value through other comprehensive income

Financial assets are classified as fair value through other comprehensive income where the business models aim to hold financial assets in order to collect the contractual cash flows and selling assets and the terms of financial asset give rise to cash flows that are solely payments of principal and profit share at certain date.

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. Profit share income calculated with internal rate of return 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 acquisition of the asset, sale of the asset, the disposal of the asset, and impairment of the asset and they are accounted under the “Accumulated other comprehensive income or expense to be reclassified through profit or loss” under shareholders’ equity.

Equity investments

At initial recognition, the Bank may make an irrevocable election to present in other comprehensive income subsequent changes in the fair value of an investment in an equity instrument within the scope of TFRS 9 that is neither held for trading nor contingent consideration recognized by an acquirer in a business combination to which TFRS 3 applies. The Bank makes the election on an instrument by instrument basis.

Amounts presented in other comprehensive income shall not be subsequently transferred to profit/loss. However, the cumulative gain or loss shall be transferred to prior periods’ profit/loss. Dividends on such investments are recognized in profit/loss unless the dividend clearly represents a recovery of part of the cost of the investment. Equity instruments measured at fair value through other comprehensive income are not subject to impairment calculation.

**NOTES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS AS OF
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(Unless otherwise stated amounts are expressed in thousands of Turkish Lira (“TRY”))

EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

VII. EXPLANATIONS ON FINANCIAL ASSETS (Continued)

c. Financial assets measured at amortized cost:

A financial asset is classified as a financial asset measured at amortized cost if it is held within a business model aimed at collecting cash flows from contractual cash flows, and if the terms of the contract result in cash flows that consist solely of principal and interest payments on the principal balance at specified dates.

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 internal rate of return method. Profit share income obtained from financial assets measured at amortized cost is accounted in P&L.

The Bank's securities portfolios, whose fair value difference is reflected in other comprehensive income and measured at amortized cost, include consumer price (“CPI”) indexed lease certificates. The valuation of the said securities during the year are made according to the internal yield method based on the real profit share rates and the index value announced by the treasury.

Loans

Loans are financial assets that are originated by the Bank by providing goods and services to the borrower. Loans are initially recognized at acquisition cost plus transaction costs presenting their fair value and thereafter measured at amortized cost using the “Internal Rate of Return Method”.

Cash loans are accounted with their original balances in the accounts specified in Uniform Chart of Accounts and Prospectus according to their type, maturity and collateral structures. FC loans are recognized with fixed price and revalued by the counter foreign exchange buying rate of the Bank. Foreign exchange indexed loans are used as TRY by the valid counter foreign exchange buying rate of the Bank at usage date. Repayments of these loans are collected as calculated TRY value by the valid counter foreign exchange selling rate of Bank at installment date.

In accordance with the Banking Regulation and Supervision Agency (BRSA) Uniform Chart of Accounts, the profit-sharing and labor-capital partnership investments under the loan accounts, for those whose valuations were first conducted as of 31 December 2020, or for those disbursed after January 1, 2021, have been measured at cost and recognized in compliance with the 'Non-Interest Finance Accounting Standard 3: Mudârebe Finansmanı' or 'Non-Interest Finance Accounting Standard 4: Müşâreke Finansmanı,' as per BRSA's letter E-43890421-010.07.01-1294.

The bank, in accordance with the Banking Regulation and Supervision Agency (BRSA) letter E-43890421-101.02.02-116240, has started applying TFRS 9 Financial Instruments Standard for profit-sharing and labor-capital partnership investments as of 31 December 2024. Under the application of TFRS 9, profit-sharing and labor-capital partnership investments are measured at fair value, with valuation differences directly recognized in the profit or loss accounts. The Group has not restated comparative information for prior periods regarding classification and measurement changes (including impairment) due to the insignificance of the prior period amounts. The valuation differences arising from the application of TFRS 9 to profit-sharing investments have been recognized within the dividends received as of 31 March 2026.

**NOTES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS AS OF
31 MARCH 2026**

(Unless otherwise stated amounts are expressed in thousands of Turkish Lira (“TRY”))

EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

VIII. EXPLANATIONS ON IMPAIRMENT OF FINANCIAL ASSETS

Explanations on Expected Loss Provisions

The Bank does not allocate impairments in accordance with TFRS 9 from 1 January 2018 for its loans and receivables by taking into consideration the “Regulation on the Classification of Loans and the Procedures and Principles Regarding the Provisions to be Set Aside” (Regulation on Provisions) published in the Official Gazette dated 22 June 2016 and numbered 29750. In this context, the Bank takes into consideration the general structure of the loan portfolio, the financial structure of the customers, the non-financial data and the economic conjuncture in line with the credit risk policies and prudence principle when determining its estimates.

The main principle of the expected credit loss model is to reflect the general outlook of deterioration or improvement in the credit quality of financial instruments. The amount of expected credit losses known as loss provision or provision varies according to the degree of increase in credit risk. There are two measurements according to the general approach:

- 12-Month Expected Loss Provision (Stage 1) applies to all assets unless there is a significant deterioration in credit quality.
- Lifetime Expected Loss Provision (Stage 2 and Stage 3) is applied when there is a significant increase in credit risk.

Impairment

The expected credit loss model includes instruments that are recorded at amortized cost or at fair value in other comprehensive income tables (such as bank deposits, loans and securities) and, in addition, financial lease receivables, contract assets, credit commitments and financial guarantee contracts.

The guiding principle of the expected credit loss model is to reflect the increase in credit risk of financial instruments or the general view of the recovery. The amount of allowance for the loss depends on the extent of the increase in credit risk since the initial issuance of the loan.

Expected credit loss is an estimate of the expected credit losses over the life of a financial instrument also the following aspects are important for the measurement.

- Probability-weighted and neutral amount determined by taking into account possible outcomes,
- Time value of money,
- Reasonable and supportable information on past events, current conditions and forecast of future economic conditions, at the time of reporting, without excessive cost and effort.

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

Provision for 12 month expected credit loss provision (Stage 1)

These are the financial assets that do not have a significant increase in credit risk at their initial recognition or after the initial recognition to financial statements. Impairment for credit risk for these assets is recorded in the amount of 12-month expected credit losses. It is valid for all assets unless there is a significant deterioration in the quality of the loan.

The expected 12 months loss values (within 12 months after the reporting date or within a shorter period if the life of a financial instrument is shorter than 12 months) are part of the estimation of loss of life expectancy.

**NOTES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS AS OF
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(Unless otherwise stated amounts are expressed in thousands of Turkish Lira (“TRY”))

EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

VIII. EXPLANATIONS ON IMPAIRMENT OF FINANCIAL ASSETS (Continued)

Impairment (continued)

Significant increase in credit risk (Stage 2)

Financial assets are transferred to stage 2 if it is determined that there is a significant increase in credit risk. While the expected loss provision is calculated for 1 year for loans in stage 1, the expected loss provision for loans in stage 2 is calculated by taking into account all remaining maturity.

The main criteria taken into account in determining the significant increase in the credit risk of the financial asset and its transfer to the 2nd stage are that it is under close monitoring, that the number of delay days is 30 days or more, and the Bank's internal early warning system rating.

Default (Stage 3)

Includes financial assets that have objective evidence of impairment at the reporting date. For these assets, lifetime expected credit losses are recorded.

The Bank assesses that debt is in default in the following two cases:

- Objective Default Definition: Means the debt is overdue for more than 90 days. With the debt 90 days overdue, the default situation starts on the 91st day.
- Subjective Default Definition: It means that the bank is convinced the debt will not be paid. In the event that the debtor cannot fulfill the debts related to the loan, the debtor is considered to be in default regardless of the number of delay days.

The collective valuation of financial instruments is based on homogeneous group assets resulting from portfolio segmentation based on similar credit risk and product characteristics. This section presents an overview of the risk parameter estimation methods for the damage assessment approach that is expected on a common basis for each stage.

Credits that differ in cash flows or have different characteristics with other credits may be subject to individual valuation instead of aggregate valuation. An expected credit loss can be defined as the difference between all contractual cash flows that are outstanding under the contract and the original effective dividend and discounted cash flows.

When cash flows are estimated, the following situations are considered.

- During the expected life of the financial instrument, all contractual terms of the financial instrument,
- Cash flows expected to be obtained from collateral sales.

In the calculation of the expected credit loss, the basic parameters which are expressed as probability of default, loss in default and default amount are used.

Probability of Default

Probability of default refers to the likelihood that a loan will default at a certain time.

Default Amount

The default amount represents the expected gross receivable if a loan is defaulted.

Loss Given Default

Loss given default refers to the ratio of the economic net loss resulting from the default of a loan to the default amount. In other words, it refers to the ratio of net loss due to a defaulted loan to the balance at the time of default.

**NOTES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS AS OF
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(Unless otherwise stated amounts are expressed in thousands of Turkish Lira (“TRY”))

EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

VIII. EXPLANATIONS ON IMPAIRMENT OF FINANCIAL ASSETS (Continued)

Future Expectations

The effect of future expectations is included in the credit risk parameters used in the calculation of expected credit losses by using scenarios related to macroeconomic factors. When including macroeconomic information, models and estimations that reflect the relationships between model risk parameters and macroeconomic variables are taken into account. While creating the relevant models, the effects of many macroeconomic variables (GDP (Nominal and Real), Government Bond Interest Rate, Unemployment Rate, etc.) are analyzed, among which variables that best reflect the default probabilities of our Bank's customers are used.

The Bank uses 3 scenarios as base, bad and good for future expectations. All 3 scenarios have predetermined weights of 70% (base), 20% (bad) and 10% (good). The Bank updates the macroeconomic variables used in the assessment of significant increase in credit risk and in the calculation of expected credit loss at least twice a year, and applies them to its models. Macroeconomic variables, which are taken as a basis in the calculation of expected credit losses are reflected in the models.

The Methodology of Behavioral Maturity Calculation

The loans in Stage 1, expected loss provision is calculated until their maturity for the ones which have less than one year to due date and for 1 year which have more than one year to due date. The loans in Stage 2, expected loss provision is calculated for lifetime (until maturity date) of the loan. In this calculation, the remaining maturity information of the loan is taken as basis for each loan. While this information is used for products with real maturity information, behavioral maturity is calculated by analyzing historical data for products with no maturity information. Expected loss provisions are calculated based on these maturities depending on the type of loan.

Write-off Policy

The amendment with respect to the regulation "Regulation on the Amendment of the Regulation on the Classification of Loans and the Procedures and Principles Regarding the Classification of Loans and Provisions for These" entered into force with its publication in the Official Gazette No.31533 on 6 July 2021. 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 “Group V Loan” (Loans Classified as Loss) within the period deemed appropriate by the bank specific to the situation of the debtor, if it cannot reasonably be expected to be recovered. Since the reporting period, it can be written-off from the records under TFRS 9. The write-off is an accounting policy and does not result in the waiver of the right to receivable. Within the scope of the said amendment, no credit has been deducted from the records by the Bank as of the current period.

IX. EXPLANATIONS ON OFFSETTING OF FINANCIAL ASSETS AND LIABILITIES

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

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EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

X. EXPLANATIONS ON SALES AND REPURCHASE AGREEMENTS AND LENDING OF SECURITIES

As of the balance sheet date, there are no securities lending transactions. Central Bank of the Republic of Türkiye (“CBRT”) made some changes on orders for open market transactions (“OMT”) and prepared an additional frame contract for participation banks in order to present rent certificates to open market operations of CBRT in accordance with the principles of participation banks. According to this agreement, a new type of transaction was formed which enables participation banks to resell or repurchase rent certificates on their portfolio to CBRT when they are in need of funding or in attempt to evaluate the excess liquidity. The Bank performs purchase tenders which are held by CBRT of which maturities are weekly; in return for rent certificates that are reported as assets in balance sheet in order to raise funds. As of 31 March 2026, there are no securities lending transactions (31 December 2025: None). Securities sold under agreements for repurchase agreements (“Repos”) are classified as “Fair Value Through Profit or Loss”, “Fair Value Through Other Comprehensive Income” and “Financial Asset Measured at Amortized Cost” in the portfolio of the bank, according to the purposes of the Bank, and they are subject to valuation according to the portfolio which are belong. Funds obtained in return for repo agreements are accounted in "Money Markets Borrowing" account and and participation share rediscounts for the period are calculated according to the internal rate of return method.

Securities transactions purchased under agreements to resell are accounted under "Money Market Placements" in the balance sheet and the rediscount of participation share for the period is calculated according to the internal rate of return method.

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

The assets acquired by the Bank due to its receivables are accounted for in accordance with “IFRS 5 Turkish Financial Reporting Standard for Non-current Assets Held for Sale and Discontinued Operations” in financial statement of the Bank.

The assets that meet the criteria of being classified under assets held for sale are measured at the lower of their book values or fair value less costs to be incurred for sale, and depreciation for these assets is ceased and these assets are presented separately in the balance sheet. In order for an asset to be classified as an asset held for sale, the related asset (or the asset group to be disposed) shall be ready to be sold immediately under usual conditions and should have a high possibility to be sold. In order to have a high probability of sales, a plan for the sale of the asset (or group of assets to be disposed of) must have been prepared by an appropriate management team and an active program has been initiated to identify buyers and complete the plan. Various events or circumstances may extend the completion time of the sale transaction beyond one year. Assets continue 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 is done. The real estates acquired by the Bank due to its receivables are shown in the asset held for sale line in the financial statements, depending on the conclusion of the forward sales contract.

A discontinued operation is a part of a business that is classified as either to be disposed of or held for sale. Results of discontinued operations are presented separately in the income statement. The Bank has no discontinued operations.

As of 31 March 2026, the Bank's non-current assets held for sale are TRY 7.570.059 (31 December 2025: TRY 6.981.526).

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EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

XII. EXPLANATIONS ON GOODWILL AND OTHER INTANGIBLE ASSETS

As of the balance sheet date, the Bank has no goodwill within the financial statements.

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

Other intangible assets are amortized using the straight line method based on their useful lives. Useful lives of other intangible assets are determined with assessments such as the expected life of the asset, technical, technological or other types of aging and the maintenance costs required to obtain the economic benefit expected from the asset. There is no change in the depreciation method applied in the current period.

The Bank recognizes its software costs incurred under the intangible assets - intangible rights account and the qualifying expenses are added to software’s initial costs and amortized over 3-15 years considering the useful life.

XIII. EXPLANATIONS ON TANGIBLE ASSETS

Property and equipment is measured at its cost when initially recognised and any directly attributable costs of setting the asset in working order for its intended use are included in the initial measurement.

Subsequent to recognition, tangible fixed assets are presented in financial statements at cost less any accumulated depreciation and impairment loss, if any. Tangible fixed assets are amortized by using the straight-line method over their estimated useful lives. There is no change in the depreciation method applied in the current period.

Applied depreciation rates are as follows;

Vehicles and Fixtures: 2% - 25%

Operational Lease Improvement Costs (Leasehold Improvements): Leasing Period - 5 years

Ordinary maintenance and repair expenses incurred for tangible assets items are recognized as expenses. Investment expenditures that increase the future benefit by enhancing the capacity of property and equipment are capitalized. The investment expenditures include the cost components which are used either to increase the useful life or the capacity of the asset or the quality of the product or to decrease the costs.

Gains or losses emerging from the disposal of tangible assets are recognized in the profit or loss account as difference between net revenue of a related intangible asset and its net book value.

The depreciation of an asset held for a period less than a full financial year is calculated as a proportion of the full year depreciation charge from the date of acquisition to the financial year end. Operational lease improvement costs (leasehold improvements) are depreciated over their estimated economic useful lives in equal amounts. The estimated economic useful lives cannot exceed the leasing period.

There are no mortgages, pledges or similar precautionary measures on tangible assets or commitments given for the purchase or any restrictions designated for the use of those tangible assets.

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EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

XIV. EXPLANATIONS ON LEASING TRANSACTIONS

Operational Leasing Transactions

Transactions as a lessee

At the beginning of a contract, the Bank evaluates whether the contract has a lease or does not include a lease. In the event that the contract is transferred for a certain period of time to the right to control the use of the asset defined for a price, this contract is of a rental nature 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.

Right of use:

The Bank applies the “IFRS 16 – Leases” standard in the accounting of leasing transactions.

In accordance with the “IFRS 16 - Leases” standard, the Bank calculates the “right of use” amount based on the present value of the lease payments of the fixed asset subject to lease at the beginning of the lease and includes it in “tangible fixed assets”.

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

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

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

- a) Measures by deducting accumulated depreciation and accumulated impairment losses and
- b) The restatement of the lease obligation at the restated cost.

The Bank applies principle of amortization in TAS 16 Property, Plant and Equipment while depreciating the right of use.

Lease Liabilities:

At the date of the effective leasing of the lease, the Bank measures its leasing liability at the present value of the lease payments not paid at the time. Lease payments are discounted using the imputed profit share rate in the lease if they can be easily determined. If this rate cannot be easily determined, the Bank uses the Bank's alternative borrowing rate. Lease payments that are included in the measurement of the lease liability at the date the lease is commenced consist of the unpaid payments to be made for the right of use during the lease term of the underlying asset and the date on which the lease has actually begun.

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

- a) Increases the book value to reflect the rate of profit in the lease obligation,
- b) Reduces the book value to reflect the rent payments made and
- c) Re-assess the book value to reflect re-evaluations and reconstructions, or to reflect the lease payments that are fixed on the revised basis.

The profit for the lease obligation for each period in the lease term is the amount calculated by applying a fixed periodic rate of profit to the remaining balance of the lease obligation. The Participation Bank takes part as a lessor in leasing transactions. The Participation Bank indicates the assets subject to leasing as a receivable equal to the net lease investment amount in the balance sheet. The total of the lease payments is gross in the leasing receivables account including the dividends and principal amounts. The profit share, which is the difference between the total of the lease payments and the cost of the related fixed assets, is included in the unearned finance lease income account. As the lease payments are realized, the rent amount is deducted from the lease receivables account; the profit share is reflected in the statement of profit or loss by deducting from the unearned profit share income account.

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EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

XV. EXPLANATIONS ON PROVISIONS, CONTINGENT ASSETS AND LIABILITIES

Provisions other than the specific and general provisions set for loans and other receivables and provisory liabilities are accounted in accordance with TAS 37 “Provisions, Contingent Liabilities, and Contingent Assets Standard”.

The Bank provides provision in case of an existing liability (legal or implicit) as a result of an incident that took place in the past, there is possibility of disposal of assets that bring economic benefit and the liability is measurable. When a reliable estimate of the amount of obligation cannot be made, it is considered that a “contingent” liability exists and it is disclosed in the related notes to the financial statements.

For transactions that can affect financial structure, provisions are provided by using the existing data if they are accurate, otherwise by using the estimates.

As of the balance sheet date, there are no probable contingent liabilities resulting from past events whose amount can be reliably measured.

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

Pursuant to the eighth paragraph of Article 6 of the Regulation on the Procedures and Principles Regarding the Acceptance, Withdrawal, and Statute of Limitations of Deposits, Participation Funds, Trusts, and Receivables, the Bank may set aside a profit equalization reserve to ensure the stable distribution of profit shares to participation account holders over the periods.

This reserve is set aside from the profit shares attributable to participation account holders for the relevant period, based on management’s decision, in order to mitigate the impact of potential fluctuations in returns generated from participation accounts, and it does not constitute a component of the Bank’s equity.

The profit equalization reserve is recorded under liabilities in the financial statements within the “Other Provisions” account, and the amounts allocated to this reserve are recognized in the income statement under the “Other Provision Expenses” account.

In the event of the release or reversal of the profit equalization reserve, the related amounts are used exclusively for distribution to participation account holders and are recognized under other operating income.

XVI. EXPLANATIONS ON OBLIGATIONS RELATED TO EMPLOYEE RIGHTS

a. Employment termination and vacation benefits

Liabilities related to severance pay and right to leave calculated according to the regulations of the TAS 19 “Accounting Standard of Employee Benefits” and the Bank’s liabilities related to future severance pay and right to leave calculated and reflected to the financial statements on the net present value.

According to the related regulation, the Bank is obliged to pay termination benefits depending on the arise of the legal conditions for employees who retire, die, quit for their military service obligations, who have been dismissed as defined in the related regulation or (for the female employees) who have voluntarily quit within one year after the date of their marriage. According to the related legislation, depending on the status and position of the employee in the Bank and social security institution, Employment Termination Benefit Provision calculation is based on the final salary at the date of retirement or leave (to the extent that the payments and/or salary amount does not exceed the Employment Termination Benefit Provision ceiling). Employment Termination Benefit is calculated based on actuarial assumptions.

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EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

XVI. EXPLANATIONS ON OBLIGATIONS RELATED TO EMPLOYEE RIGHTS (Continued)

a. Employment termination and vacation benefits (Continued)

The Bank benefits from independent actuaries on determination of obligation and makes assumptions on discount rate, employee turnover rate, and future raise in salaries. As of 31 March 2026, the Bank’s employee termination benefit is TRY 440.525 (31 December 2025: TRY 392.370).

Communiqué on “Turkish Accounting Standard (“TAS 19”) about Benefits for Employee (No:9)” published in Official Gazette by Public Oversight Accounting and Auditing Standards Authority (“POA”) on 12 March 2013 numbered 28585, was entered into force for the account periods starting after 31 December 2012 on accounting treatment of actuarial profit and loss resulting from changes in actuarial assumptions or differences between actual and actuarial assumptions. Actuarial loss amounting to TRY 104.459 was classified under shareholders’ equity in the financials (31 December 2025: TRY 104.459 loss).

Unused vacation liability is calculated based on number of unused vacation days which is calculated by subtracting used vacation days of all personnel from legally deserved vacation days. As of 31 March 2026 unused vacation liability of the Bank is TRY 223.100 (31 December 2025: TRY 191.800).

The Bank is not employing its personnel by means of limited-period contracts.

b. T.C. Ziraat Bankası and T. Halk Bankası Employee Pension Fund Foundations (TZHEMSAN) Liability

The Foundation for the Retirement and Assistance Fund of the Republic of Türkiye Ziraat Bankası and T. Halk Bankası, of which some Bank employees are members, was established by Anadolu Bankası A.Ş. as a foundation called Anadolu Bankası A.Ş. Employees' Retirement and Assistance Fund in accordance with the provisions of Article 73 and subsequent articles of the Turkish Civil Code, and the name of the foundation was changed to Türkiye Emlak Bankası A.Ş. Employees' Retirement and Assistance Fund Foundation as of 8 January 1988. However, due to the transfer of Türkiye Emlak Bankası to TC Ziraat Bankası A.Ş. and/or Türkiye Halk Bankası A.Ş. with Law No. 4684, the name of the foundation was changed to TC Ziraat Bankası and T. Halk Bankası Employees' Retirement and Assistance Fund Foundation as of 16 August 2002, and it was established in accordance with the temporary article 20 of the Social Security Law No. 506.

As of 16 August 2002, the personnel who started working for Ziraat and Halk Bankası in TC Ziraat Bankası A.Ş. and Türkiye Halk Bankası A.Ş. were made members of the Fund. As of 1 February 2016, the personnel of Ziraat Katılım Bankası A.Ş. and as of 1 April 2022, the personnel of Türkiye Emlak Katılım Bankası A.Ş. have been members of the Fund and benefit from the services of the Fund with the amendments to the foundation deed. Since Türkiye Halk Bankası A.Ş. established its own Fund in 2004, it has been registering the newly hired personnel in its own Fund since this date.

The resolution adopted at the Foundation’s ordinary general assembly meeting held on May 6, 2023, was registered by the Istanbul Anadolu 25th Civil Court of First Instance in file No. 2022/476 E. dated 1 March 2023. Since that date, the Fund Founders have consisted of T.C. Ziraat Bankası A.Ş., Türkiye Halk Bankası A.Ş., Ziraat Katılım Bankası A.Ş., and Türkiye Emlak Katılım Bankası A.Ş.

It was ruled that the Bank funds established within the scope of the Social Security Law would be transferred to the SSK within three years following the publication of the Law, with the Temporary Article 23 of the Banking Law No. 5411, and the procedures and principles regarding the transfer were determined with the Council of Ministers Decision No. 2006/11345 dated 30 November 2006.

On 17 April 2008, the relevant articles of the Social Security Law No. 5754 (“New Law”) regulating the principles regarding the transfer were accepted by the General Assembly of the Turkish Grand National Assembly and entered into force upon publication in the Official Gazette dated May 8, 2008 and numbered 26870.

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EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

XVI. EXPLANATIONS ON OBLIGATIONS RELATED TO EMPLOYEE RIGHTS (Continued)

According to the new law bank pension funds participants and salaried members or the rightful owners would be transferred to Social Security Institution and would be subject to its legislation within three years beginning from the date of publication without any required transaction. Three years transfer period would be extended by two years at most with the decision of Council of Ministers. In accordance with the related legislation, as of the transfer date, the cash value of the liabilities will be calculated by considering the income and expenses of the transferred funds by the insurance branches and by using the actuarial interest rate of 9,80%. Moreover, the unfulfilled other social rights and payments existed in the settlement deeds of the subjected pension funds of the transferred participants, members or the rightful owners will be continued to be fulfilled by the employer entities of the funds and its participants.

Based on the Council of Ministers’ decree numbered 2011/1559 and issued in the Official Gazette numbered 27900, dated 9 April 2011, and 20th provisional article of law numbered 506, the deadline for transferring banks, insurance and reinsurance companies, chambers of commerce, chambers of industry, exchange markets and the participants of the funds that were founded for the personnel constituting these entities and the ones having salary or income and the right holders of them to Social Security Institution has been extended for two years.

Besides, the phrase of “two years” in Clause (2), Article 1 of the temporary 20th provision of the law numbered 5510 is revised as “four years” with the law numbered 6283 amending on the Social Insurance and General Health Insurance Law, published in the Official Gazette numbered 28227, dated 8 March 2012.

Based on the Council of Ministers’ decree numbered 2014/6042 and issued in the Official Gazette numbered 28987 dated 30 April 2014, the participants of the funds that were founded for the personnel constituting these entities and the ones having salary or income and the right holders of them to Social Security Institution has been extended for one year.

Lastly, 51st article of Law No.6645 dated 23 April 2015, published on Official Gazette and the first paragraph of the transient 20th article of Law No.5510 related to the transfer of Bank and Insurance Funds to Social Security Institution; “Council of Ministers is the authority to determine the date of transfer of banks, insurance and reinsurance companies, boards of trade, chambers of industry and stock markets or the participants of funds established for their constitute union personnel and the ones that were endowed salary or income and their beneficiaries within the scope of transient 20th article of Law No.506. As from the transfer date, the participants are considered as insured within the scope of clause (a), first paragraph and 4th article of this Law. Based on the decision of the Council of Ministers dated 24 February 2014; May 2015 was determined as the transfer period. As a result of the last amendment made in the first paragraph of the provisional article 20 of the Law No. 5510 and the Occupational Health and Safety Law No. 6645 published in the Official Gazette dated 23 April 2015 and numbered 29335; The Council of Ministers has been authorized to determine the transfer date and the President has been authorized to determine the transfer date in the repeated Official Gazette numbered 30473 on 9 July 2018.

The technical balance sheet report as of 31 December 2025 which is prepared in accordance with the new law and the rate determined as 9,80%, concluded no technical deficit arises in the above-mentioned fund. Since the Bank has no legal right to hold the present value of any economic benefits available in the form of refunds from Pension Fund or reductions in future contributions to Pension Fund, no asset is recognized in the Bank’s financial statements.

In accordance with the new legislation, as of 31 December 2025, the Bank commissioned an actuary registered with the actuary registry to perform an actuarial valuation for the mentioned fund. The actuarial assumptions used in the related actuarial report are disclosed in Note II. In the financial statements for the respective period, a provision has been recognized equal to the actual and technical deficit amount indicated in the actuarial report. Legislative changes effective as of the reporting date have been taken into account in the calculation of the fund’s obligations. Within this scope, the regulation increasing the ceiling of earnings subject to premiums from 7.5 times the minimum wage to 9 times, and the regulation raising the employer premium rate for disability, old age, and death insurance under the retirement framework from 11% to 12% were published in the Official Gazette dated 19 December 2025, and will be effective as of 1 January 2026. Since these regulations were enacted by the reporting date, they have been included in the actuarial liability calculations. As a result of the net effect of these legislative changes, there has been an increase in the technical surplus amount of the fund.

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EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

XVII. EXPLANATIONS ON TAXATION

a. Current Tax

The corporate tax rate of 20% was designated in Corporate Tax Law No. 5520 which was taken into effect on 1 January 2006 after being published in the Official Gazette dated 21 June 2006 numbered 26205 for corporate earnings.

However;

Pursuant to Article 25 of Law No. 7394 published in the Official Gazette dated 15 April 2022 and numbered 31810; Corporate tax rate has been determined as 25% 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, insurance and reinsurance companies and pension companies is determined as 25%, and this rate will be effective as of 1 July 2022. It came into force to start with the declarations that must be submitted and to be applied to corporate earnings for accounting periods starting from 1 January 2022.

In accordance with Article 21 of Law No. 7456 published in the Official Gazette dated 15 July 2023, and numbered 32249, starting from 1 October 2023, for the declarations that need to be submitted, the corporate income tax rate applicable to the gains obtained in the fiscal year 2023 and subsequent fiscal periods for banks and other institutions mentioned in the law has been increased from 25% to 30%. As of 31 March 2026, the corporate income tax rate applied in the financial statements is 30% (31 December 2025:30%)

The corporate tax rate is applied to the tax base to be found as a result of the addition of non-deductible expenses to the commercial earnings of the companies, the exemption (such as participation income exemption) and deductions in the tax laws. No further tax is paid if the profit is not distributed.

Dividends paid to institutions earning income through a business or permanent representative in Türkiye, as well as to resident institutions in Türkiye, are exempt from withholding tax. With the Presidential Decree No. 32760 published in the Official Gazette on 22 December 2024, certain withholding tax rates stipulated in Articles 15 and 30 of the Corporate Tax Law No. 5520 have been revised. In this context, the withholding tax rate on dividend payments, excluding those made to institutions earning income through a business or permanent representative in Türkiye and to resident institutions in Türkiye, has been increased from 10% to 15%, as per the aforementioned decree. The application of withholding tax rates on dividend distributions to non-resident institutions and individuals is also subject to the provisions of the relevant Double Taxation Avoidance Agreements. Adding profit to capital is not considered a dividend distribution and is not subject to withholding tax.

Pursuant to Article 2 of Law No. 7566, published in the Official Gazette No. 33112 dated 19 December 2025, the fourth provisional tax period, which had been abolished by Law No. 7338, has been reinstated. Corporations calculate advance tax quarterly on their financial profits at the corporate tax rate valid for that year and declare and pay until the 17th day of the second month following that period. Advance tax paid by corporations for the current period is offset against the annual corporation tax calculated on the annual corporate income in the following year. Despite the offset, if there is temporary prepaid tax remaining, this balance can be used to offset any other financial liabilities to the government.

According to 5.1.e. article of Corporation Tax Law which is important tax exemption that is applied by banks, corporations' 50% of revenues that occur from selling of their real estates, are in assets, that belong to the corporations at least two years (730 days), 75% of revenues that occur from selling their founding bonds that are belong to the corporations as long as time of participation stocks, redeemed shares and option to call are exempted from corporation tax. On the other hand, the exemption application for real estates held in the Bank's assets for at least two years was abolished with the 19th article of the Law No. 7456 published in the Official Gazette dated 15 July 2023 and numbered 32249, and in the 22nd article of the law "... The 50% rate in subparagraph (e) of the first paragraph of Article 5 is applied as 25% for the immovable sales earnings to be made after the effective date of this article." and it has been announced that the exception rate will be 50% for sales made before 15 July 2023 and 25% for sales made after. With Article 19 of Law No. 7456, an amendment was made to paragraph (e) of the first clause of Article 5 of the Corporation Tax Law, ending the practice of exempting gains obtained by corporations from the sale of real estate from corporate tax. On the other hand, Article 22 of the same Law added a provisional Article 16 to the Corporation Tax Law, stipulating that the provisions related to the real estate sale gain exemption will continue to apply for real estate included in the assets of corporations before 15 July 2023, but the exemption rate will be 25%. The exemption for real estate sale gains was abolished for properties included in the assets of corporations after 15 July 2023.

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EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

XVII. EXPLANATIONS ON TAXATION (Continued)

a. Current Tax (Continued)

This exemption applies to the period the sale is made and the part of return on sales that benefits from the exemption is held in a special fund in the liabilities account until the end of the fifth year started from the following year sale is made. However, the sales payment must be collected until the end of the second calendar year following the year in which the sale is made. Taxes which are not realized in time due to the exemption that hits uncollected sales payment are considered tax loss.

Taxes which do not accrue on time because the applying exemption for the transfer of the expemted part of revenue to the other accounts with other ways out of capitalizing in five years or withdrawn from company or transferring from limited taxpayer corporations to the headquarters, are considered as tax loss. This is also applicable in the condition of liquidation of business (Except transfers and divisions that make according to this code).

The 75% portion of profits arising from the sale of participation shares held in corporations’ assets for at least two full years, as well as founding bonds, usufructuary rights, and pre-emptive rights held for the same period, is exempt from corporate tax provided that these profits are kept in a special passive fund account until the end of the fifth year following the year of sale and collected by the end of the second calendar half-year. However, as per the Presidential Decree published in the Official Gazette No. 32735 dated 27 November 2024, the exemption rate will be applied as 50%.

Furthermore, pursuant to Article 5.1.f of the Corporate Tax Law, the profits obtained from the sale of real estate, participation shares, founding bonds, usufructuary rights, and pre-emptive rights owned by corporations that are under legal follow-up due to their debts to banks or the Savings Deposit Insurance Fund, as well as the portion of revenues transferred to banks or the Fund used for the liquidation of these debts, are exempt from corporate tax. Specifically, 50% of the profits from the sale of real estate and 75% of the profits from other sales are exempt.

Under the Turkish Corporate Tax Law, losses can be carried forward to offset against future taxable income for up to five years. Losses cannot be carried back to offset profits from prior periods.

Tax returns are required to be filled and delivered to the related tax office until the end of the fourth month following the balance sheet date and the accrued tax is paid until the end of the same month. Tax returns are open for 5 years from the beginning of the year following the balance sheet date and during this period the tax authorities have the right to audit tax returns, and the related accounting records on which they are based and may issue re-assessments based on their findings.

As of the end of the 2021 calendar year, the conditions sought for inflation adjustment in the calculation of corporate tax have been fulfilled, within the framework of the repeated provision of Article 298/A of the Tax Procedure Law. However, with the Law No. 7352 on the Amendment of the Tax Procedure Law and the Corporate Tax Law, published in the Official Gazette dated 29 January 2022 and numbered 31734, the temporary article 33 was added to the Tax Procedure Law No. 213, including the provisional tax periods. Financial statements will not be subject to inflation adjustment for the 2021 (Constitutional Court dated 30/11/2023 and E.: 2023/105; K.: 2023/208, the phrase ‘2021’ in this regulation was cancelled) and 2022 accounting periods (for those designated as a special accounting period, as of the accounting periods ending in 2022 and 2023) and the provisional tax periods for the 2023 accounting period, regardless of whether the conditions for the repetitive inflation adjustment within the scope of Article 298 are met. It has been enacted that the financial statements dated 31 December 2023 will be subject to inflation adjustment regardless of whether the conditions for the inflation adjustment are met, and the profit/loss differences arising from the inflation adjustment to be made will be shown in the previous years' profit/loss account. According to the 17th article of the Law No. 7491 on Amendments to Certain Laws and Decree Laws published in the Official Gazette No. 32413 dated 28 December 2023, banks are companies within the scope of the Financial Leasing, Factoring, Financing and Savings Finance Companies Law No. 6361 dated 21 November 2012. Profit/loss differences arising from the inflation adjustment to be made by payment and electronic money institutions, authorized foreign exchange institutions, asset management companies, capital market institutions, insurance and reinsurance companies and pension companies in the 2023 and 2024 accounting periods, including the provisional tax periods. It is regulated that the resulting profits or losses will not be taken into account in determining the corporate tax base. The President is authorized to extend the periods determined within the scope of this paragraph by one accounting period, including provisional tax periods. According to Communiqué No. 582 on Tax Procedure Law, published in the Official Gazette dated 15 February 2025 and numbered 32814, it has been decided that inflation adjustment shall not be applied at the end of the first, second, and third provisional tax periods of the 2025 fiscal year, even if the conditions for inflation adjustment are met.

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EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

XVII. EXPLANATIONS ON TAXATION (Continued)

a. Current Tax (Continued)

However, with the Turkish Penal Code No. 7571 and the Law on Amendments to Certain Laws and Decree Law No. 631, published in the Official Gazette dated December 25, 2025, it has been decided that inflation adjustment will not be applied for the fiscal years 2025, 2026, and 2027, even if the conditions are met. Accordingly, the financial statements for the 2025 fiscal year, including provisional tax periods, as well as for the 2026 and 2027 fiscal years (and for those with special fiscal periods, for the fiscal years ending in 2026, 2027, and 2028) will not be subject to inflation adjustment under the provisions of repeated Article 298, regardless of whether the conditions for inflation adjustment are met. The President is authorized to extend the periods specified in this paragraph, including provisional tax periods, up to three fiscal years. In accordance with the provisions of subparagraph (Ç) of repeated Article 298 and Temporary Article 32 of the Tax Procedure Law (VUK), and within the scope defined by the General Communiqué No. 537 of the VUK, taxpayers are granted the option to perform revaluation voluntarily. However, pursuant to subparagraph (A) of repeated Article 298 and Temporary Article 33 of the VUK, revaluation cannot be performed under subparagraph (Ç) during periods when inflation adjustment is mandatory under the same article. Therefore, the revaluation practice made possible due to the non-application of inflation adjustment for the year 2025 has been utilized in the current period. As of 31 March 2026, benefit has not been taken from Article 298 (Ç) of the Tax Procedure Law (VUK). Accordingly, differences between related tax bases and recorded values arising from this revaluation have been deferred and are subject to deferred tax accounting.

Additionally, Article 36 of Law No. 7524 introduced a new Article 32/C titled 'Domestic Minimum Corporate Tax' into the Corporate Tax Law. According to this regulation concerning the application of the domestic minimum corporate tax, the corporate tax calculated under Articles 32 and 32/A will not be less than 10% of the corporate profit before any deductions or exemptions. This regulation came into effect on its publication date, applying to corporate profits for the 2025 taxation period. The General Communiqué on Corporate Tax No. 23 was published in the Official Gazette No. 32676 on 28 September 2024, addressing this matter.

b. Deferred Tax

The Bank calculates deferred tax for the temporary differences between the applied accounting policies and valuation principles and the tax base value determined in accordance with the tax legislation, in accordance with TAS 12 “Income Taxes Standard”, taking into account the additional regulation introduced with the Law No. 7316 dated 22 April 2021. With the Law No. 7394 on the Amendments of Treasury-Owned Immovable Property Valuation and the Value Added Tax Law, which was published in the Official Gazette dated 15 April 2022 and numbered 31810, and the Law on Amendments to Some Laws and Decree-Laws, with Article 26 of the Law No. 5520 With the paragraph added to the temporary article 13 of the Corporate Tax Law, the Corporate Tax rate was rearranged for the corporate earnings of the 2022 taxation period and it was stated that the tax rate would be applied as 25% for the banks. In accordance with Article 21 of Law No. 7456 published in the Official Gazette No. 32249 dated 15 July 2023, starting from the declarations that must be submitted as of 1 October 2023; The corporate tax rate to be applied to the profits of corporations in 2023 and the following taxation periods has been increased from 25% to 30% for banks and other institutions mentioned in the law.

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EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

XVII. EXPLANATIONS ON TAXATION (Continued)

b. Deferred Tax (Continued)

Deferred tax liability or assets are determined by calculating the tax effects of the temporary differences between the amounts of assets and liabilities shown in the financial statements and the amounts taken into account in the calculation of the legal tax base, according to the balance sheet method, taking into account the enacted tax rates. In the calculation of deferred tax, the Bank estimates the time when temporary differences will be taxable/deductible and uses enacted tax rates as of the balance sheet date in accordance with the current tax legislation. As the deferred tax assets or liabilities within the scope of TAS 12 are calculated based on the tax rates (and tax laws) that are in effect or nearly effective as of the end of the reporting period (balance sheet date), using the tax rates expected to be applied in the periods when the assets are converted into income or the liabilities are paid, As of 31 December 2023, the Bank has deferred tax calculations were made based on rates varying 30% on assets and liabilities. While deferred tax liabilities are calculated for all taxable temporary differences, deferred tax assets consisting of deductible temporary differences are calculated provided that it is highly probable to benefit from these differences by generating taxable profit in the future. Except for goodwill or business combinations, deferred tax liability or asset is not calculated for temporary timing differences arising from the initial recognition of assets or liabilities and which do not affect both commercial and financial profit or loss.

The carrying value of the deferred tax asset is reviewed as of each balance sheet date. The registered value of the deferred tax asset is reduced to the extent that it is not possible to obtain a financial profit sufficient to enable the benefit of part or all of the deferred tax asset to be obtained.

Deferred tax is calculated based on the tax rates valid in the period in which assets are created or liabilities are fulfilled and recorded as expense or income in the income statement. However, deferred tax is directly associated with the equity account group if it relates to assets directly associated with equity in the same or a different period.

Calculated deferred tax assets and deferred tax liabilities are netted in the unconsolidated financial statements.

Deferred tax effects related to transactions directly accounted for in equity are also shown in equity.

As of 1 January 2018, deferred tax assets have started to be calculated based on expected loss provisions that constitute temporary differences within the framework of TFRS 9 provisions. There is no deferred tax calculation for free provisions.

According to the provisional Article 33 of the Tax Procedure Law, the tax effects arising from the inflation adjustment of corporate tax are included in the calculation of deferred tax as of 31 March 2026, in the financial statements dated 31 March 2026.

ZİRAAT KATILIM BANKASI A.Ş.

NOTES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 31 MARCH 2026

(Unless otherwise stated amounts are expressed in thousands of Turkish Lira (“TRY”))

EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

XVIII. EXPLANATIONS ON ADDITIONAL DISCLOSURES ON BORROWINGS

The Bank recognizes its debt instruments in accordance with TFRS 9 “Financial Instruments” and all financial liabilities are carried at amortized cost by using effective the internal rate of return method. The Bank has no borrowings that require hedging techniques for accounting and revaluation of debt instruments and liabilities representing the borrowings. There are no debt securities issued by the Bank. The Bank’s borrowings are issued by its subsidiary Ziraat Katılım Varlık Kiralama A.Ş., ZKB Varlık Kiralama A.Ş., and by Ziraat Katılım MTN Limited, which is not a subsidiary but over which the Bank has control, and sukuk issuances are made in the form of sales to qualified investors without being publicly offered, with the Bank participating in this operation as a fund user.

The Bank received loans from T.C. Ziraat Bankası A.Ş. in the amount of TRY 300.000 on 29 March 2019; in the amount of TRY 500.000 on 16 April 2021; in the amount of TRY 500.000 on 17 November 2021; in the amount of USD 100.000 Thousand on 5 April 2024; in the amount of USD 300.000 Thousand on 17 December 2024 from Ziraat Katılım MTN in the form of contribution capital.

The bank received from the TWF Market Stability and Equilibrium Sub-Fund on 9 March 2022, with the approval of the BRSA, a loan in the amount of EUR 57.039 Thousand; and from TC Ziraat Bankası A.Ş. on 30 December 2024, a loan in the amount of TRY 4.000.000 under the additional tier 1 capital as a profit share-free and non-repayable subordinated loan. On 30 December 2025, the bank obtained a subordinated loan amounting to USD 500.000 thousand as an additional tier 1 capital instrument, which is non-profit sharing and repayable on demand.

In accordance with the decision of the Capital Markets Board dated 25 October 2023, and numbered 63/1380, the issuance document for a lease certificate with a nominal value of USD 500.000 Thousand to be issued abroad and with a maturity of three years was approved by the Capital Markets Board on 3 November 2023. The maturity date for this issuance has been determined as 12 November 2026. Accordingly, the sale of the lease certificate was completed on 6 November 2023, and the issuance amount has been recorded in our accounts.

XIX. EXPLANATIONS ON SHARE CERTIFICATES ISSUED

There are no issued shares by the Bank as of balance sheet date (31 December 2025: None).

XX. EXPLANATIONS ON ACCEPTANCES

Commitments regarding bill guarantees and acceptances of the Bank are presented in the “Off-Balance Sheet” commitments.

XXI. EXPLANATIONS ON GOVERNMENT INCENTIVES

There are no government incentives utilized by the Bank as of the balance sheet date. (31 December 2025: None).

XXII. EXPLANATIONS ON CASH AND CASH EQUIVALENTS

Cash and cash equivalents are cash on hand, demand deposits and other highly liquid short-term investments with maturities of 3 months or less following the date of acquisition, which is readily convertible to a known amount of cash, and does not bear the risk of significant amount of value change. The book values of these assets represent their fair values.

For the purposes of the cash flow statement, “Cash” includes cash, effectives, gold, cash in transit, purchased cheques and demand deposits including balances with the Central Bank; and “Cash equivalents” include interbank money market placements and time deposits at banks with original maturity periods of less than three months.

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NOTES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 31 MARCH 2026

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EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

XXIII. EXPLANATION ON SEGMENT REPORTING

Information about operating segments which are determined in line with TFRS 8 “Turkish Accounting Standard about Operating Segments” together with organizational and internal reporting structure of the Bank, are disclosed in Note XII. of Section Four.

XXIV. EXPLANATIONS ON OTHER MATTERS

As Ziraat Katılım Bankası, "participation fund acceptance" is listed among the activities of Participation Banks under Article 4 of the Banking Law. Participation funds are divided into Special Current Accounts and Participation Accounts.

Special Current Accounts are demand funds. The profit or loss arising from their utilization belongs entirely to the bank. Participation Accounts are opened within the framework of mudârabе (profit and loss sharing partnership).

Participation Accounts can be opened based on a profit and loss sharing agreement or an investment mandate agreement to be concluded with public institutions, organizations, funds, and legal entity customers.

In Participation Accounts based on the profit and loss sharing agreement, the profit earned is initially shared according to the profit-sharing ratio agreed upon by the parties. The relevant sharing ratio is determined based on the amount and maturity.

In Participation Accounts based on the Investment Mandate Agreement, the income earned is shared such that the maximum estimated profit ratio portion goes to the customer, and the excess portion is allocated to the bank.

In addition to these, there are Special Fund Pools. Pursuant to the seventh paragraph of Article 60 of the Participation Banks Law, irrespective of the maturities and types determined by the Central Bank of the Republic of Türkiye, special fund pools with maturities of not less than three months may be established by collecting funds in separate accounts for financing predefined projects or other investments. Participation Accounts associated with funds collected in this manner are operated in separate accounts independently from other accounts and according to their maturities, and funds collected cannot be transferred to other maturity groups. Information regarding the establishment and liquidation of Special Fund Pools is notified to the Authority within fifteen days following their creation or liquidation. Special Fund Pools are liquidated at the end of the financing period.

Maturities for Participation Accounts and Investment Mandate accounts are paid at maturities of up to 1 month (6 month inclusive), from 1 month up to 6 months (6 month inclusive), from 6 months up to 1 year, and longer than 1 year.

Income derived from loans granted against the total funds held in the Participation Accounts of the Bank's customers is distributed as Bank and Customer shares according to the above-mentioned rules, and is credited to the accounts in line with the maturity periods. Customers receive profit shares equal to the difference between the unit value in the pool type they initially joined at account opening and the unit value existing at maturity. Unit value calculation is performed daily at 17:45, producing the unit value for the next day. This operation has been performed regularly every day since the Bank's inception and continues to be carried out. In determining the unit value, expenses related to securities lent from participation account sources, special provision expenses, general provision expenses, Savings Deposit Insurance Fund (SDIF) premium expenses, and precautionary provision expenses are deducted.

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NOTES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 31 MARCH 2026

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SECTION FOUR

EXPLANATIONS RELATED TO THE FINANCIAL POSITION AND RISK MANAGEMENT OF THE BANK

I. EXPLANATIONS ON SHAREHOLDERS’ EQUITY

Equity amount and capital adequacy standard ratio, within the framework of “Regulation on Banks' Equity” and “Regulation on Measurement and Evaluation of Capital Adequacy of Banks” and in addition to these, the following regulations of the BRSA;

The Bank’s capital adequacy standard ratio has been calculated in accordance with the Regulation on Banks’ Equity, and the Regulation on Measurement and Evaluation of Banks’ Capital Adequacy. As of the reporting date, the Bank’s capital adequacy standard ratio stands at 18,78% (31 December 2025: 23,66%).

Information Related To The Components of Shareholders’ Equity:

	Current Period 31 March 2026	Prior Period 31 December 2025
COMMON EQUITY TIER 1 CAPITAL		
Paid-in capital following all debts in terms of claim in liquidation of the Bank	10.350.000	10.350.000
Share issue premiums	-	-
Reserves	13.595.451	13.595.451
Gains recognized in equity as per TAS	549.634	1.072.265
Profit	8.766.382	5.756.184
Current Period Profit	3.010.198	5.756.184
Prior Period Profit	5.756.184	-
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	33.261.467	30.773.900
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	2.114.547	340
Improvement costs for operating leasing	1.244.034	1.295.498
Goodwill (net of related tax liability)	-	-
Other intangibles other than mortgage-servicing rights (net of related tax liability)	2.532.356	2.477.218
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	-	-
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	-	-

ZİRAAT KATILIM BANKASI A.Ş.

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EXPLANATIONS RELATED TO THE FINANCIAL POSITION AND RISK MANAGEMENT OF THE BANK (Continued)

I. EXPLANATIONS ON SHAREHOLDERS’ EQUITY (Continued)

	Current Period 31 March 2026	Prior Period 31 December 2025
Excess amount arising from the net long positions of investments in common equity items of banks and financial institutions outside the scope of consolidation where the Bank owns 10% or more of the issued common share capital	-	-
Excess amount arising from mortgage servicing rights	-	-
Excess amount arising from deferred tax assets based on temporary differences	-	-
Other items to be defined by the BRSA	-	-
Deductions to be made from common equity due to insufficient Additional Tier I Capital or Tier II Capital	-	-
Total Deductions From Common Equity Tier I Capital	5.890.937	3.773.056
Total Common Equity Tier I Capital	27.370.530	27.000.844
ADDITIONAL TIER I CAPITAL		
Preferred Stock not Included in Common Equity and the Related Share Premiums	-	-
Debt instruments and premiums approved by BRSA	27.847.475	27.027.329
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	27.847.475	27.027.329
Total Tier I Capital (Tier I Capital=Common Equity+Additional Tier I Capital)	55.218.005	54.028.173
TIER II CAPITAL		
Debt instruments and share issue premiums deemed suitable by the BRSA	18.772.706	18.202.495
Debt instruments and share issue premiums deemed suitable by BRSA (Temporary Article 4)	-	-
Provisions (Article 8 of the Regulation on the Equity of Banks)	841.740	1.890.608
Tier II Capital Before Deductions	19.614.446	20.093.103
Deductions From Tier II Capital	-	-
Direct and indirect investments of the Bank on its own Tier II Capital (-)	-	-
Investments of Bank to Banks that invest on Bank’s Tier 2 and components of equity issued by financial institutions with the conditions declared in Article 8.	-	-
Portion of the total of net long positions of investments made in equity items of banks and financial institutions outside the scope of consolidation where the Bank owns 10% or less of the issued common share capital exceeding 10% of Common Equity of the Bank (-)	-	-
Portion of the total of net long positions of investments made in Additional Tier I Capital item of banks and financial institutions outside the scope of consolidation where the Bank owns 10% or more of the issued common share capital exceeding 10% of Common Equity of the Bank	-	-
Other items to be defined by the BRSA (-)	-	-
Total Deductions from Tier II Capital	-	-
Total Tier II Capital	19.614.446	20.093.103
Total Capital (The sum of Tier I Capital and Tier II Capital)	74.832.451	74.121.276

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EXPLANATIONS RELATED TO THE FINANCIAL POSITION AND RISK MANAGEMENT OF THE BANK (Continued)

I. EXPLANATIONS ON SHAREHOLDERS’ EQUITY (Continued)

	Current Period 31 March 2026	Prior Period 31 December 2025
Total of Original Capital and Supplementary Capital (Total Capital)	74.832.451	74.121.276
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	37.919	14.164
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		
Total Capital (The sum of Tier I Capital and Tier II Capital)	74.794.532	74.107.112
Total risk weighted amounts	398.311.060	313.228.758
Capital Adequacy Ratios		
Core Capital Adequacy Ratio (%)	6,87	8,62
Tier I Capital Adequacy Ratio (%)	13,86	17,25
Capital Adequacy Ratio (%)	18,78	23,66
BUFFERS		
Total additional Common Equity Tier 1 Capital requirement ratio (a+b+c)	2,53	2,53
a) Capital conservation buffer requirement (%)	2,50	2,50
b) Bank specific counter-cyclical buffer requirement (%)	0,03	0,03
c) Systemic significant bank buffer ratio (%)	0,00	0,00
The ratio of Additional Common Equity Tier 1 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 (%)	2,37	4,12
Amounts below the Excess Limits as per the Deduction Principles		
Portion of the total of net long positions of investments in equity items of unconsolidated banks and financial institutions where the bank owns 10% or less of the issued share capital exceeding the 10% threshold of above Tier I capital	-	-
Portion of the total of investments in equity items of unconsolidated banks and financial institutions where the bank owns 10% or less of the issued share capital exceeding the 10% threshold of above Tier I capital	-	-
Amount arising from mortgage-servicing rights	-	-
Amount arising from deferred tax assets based on temporary differences	-	-
Limits related to provisions considered in Tier II calculation		
General provisions for standard based receivables (before limitation)	841.740	1.890.608
Up to 1.25% of total risk-weighted amount of general reserves for receivables where the standard approach used	841.740	1.890.608
Excess amount of total provision amount to credit risk Amount of the Internal Ratings Based Approach in accordance with the Communiqué on the Calculation	-	-
Excess amount of total provision amount to 0,6% of risk weighted receivables of credit risk Amount of the Internal Ratings Based Approach in accordance with the Communiqué on the Calculation	-	-
Debt instruments subjected to Article 4 (to be implemented between 1 January 2018 and 1 January 2022)		
Upper limit for Additional Tier I Capital subjected to temporary Article 4	-	-
Amounts Excess the Limits of Additional Tier I Capital subjected to temporary Article 4	-	-
Upper limit for Additional Tier II Capital subjected to temporary Article 4	-	-
Amounts Excess the Limits of Additional Tier II Capital subjected to temporary Article 4	-	-

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EXPLANATIONS RELATED TO THE FINANCIAL POSITION AND RISK MANAGEMENT OF THE BANK (Continued)

I. EXPLANATIONS ON SHAREHOLDERS’ EQUITY (Continued)

Information of the borrowing instruments to be included in equity calculation

Issuer	T.C. Ziraat Bankası A.Ş.
Unique identifier (CUSIP, ISIN etc.)	-
Governing Law(s) of the instrument	Implementing Regulation on Equities of Banks in the Official Gazette dated 5 September 2013
Regulatory treatment	
From 1/1/2015, 10% reduction by being subject to the application	No
Eligible at unconsolidated / consolidated	Unconsolidated/Consolidated
Instrument type (types to be specified by each jurisdiction)	Subordinated Murabaha Loan as Secondary Capital
Amount recognized in regulatory capital (As of the latest reporting date – Million TRY)	300
Par value of instrument (Million TRY)	300
Accounting classification	Liabilities/Subordinated loan
Original date of issuance	29 March 2019
Perpetual or dated	Dated
Original maturity date	10 (ten) years
Issuer call subject to prior supervisory approval	Yes
Optional call date, contingent call dates and redemption amount	Option date 5 years, (no conditional refund)
Subsequent call dates, if applicable	-
Coupons / dividends^(*)	
Fixed or floating dividend/coupon	Fixed
Coupon rate and any related index	16.25%
Existence of a dividend stopper	-
Fully discretionary, partially discretionary or mandatory	-
Existence of step up or other incentive to redeem	-
Noncumulative or cumulative	-
Convertible or non-convertible	
If convertible, conversion trigger (s)	-
If convertible, fully or partially	-
If convertible, conversion rate	-
If convertible, mandatory or optional conversion	-
If convertible, specify instrument type convertible into	-
If convertible, specify issuer of instrument it converts into	-
Write-down feature	
If write-down, write-down trigger(s)	-
If write-down, full or partial	-
If write-down, permanent or temporary	-
If temporary write-down, description of write-up mechanism	-
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	It gives the owner the right to be credited before the borrowing instruments to be included in the additional capital calculation, after the depositors and all other creditors.
In compliance with article number 7 and 8 of “Own fund regulation”	In compliance with Article number 8
Details of incompliance with article number 7 and 8 of “Own fund regulation”	-

(*) Profit share for participation banks.

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EXPLANATIONS RELATED TO THE FINANCIAL POSITION AND RISK MANAGEMENT OF THE BANK (Continued)

I. EXPLANATIONS ON SHAREHOLDERS’ EQUITY (Continued)

Information of the borrowing instruments to be included in equity calculation (Continued)

Issuer	T.C. Ziraat Bankası A.Ş.
Unique identifier (CUSIP, ISIN etc.)	-
Governing Law(s) of the instrument	Implementing Regulation on Equities of Banks in the Official Gazette dated 5 September 2013
Regulatory treatment	
From 1/1/2015, 10% reduction by being subject to the application	No
Eligible at unconsolidated / consolidated	Unconsolidated/Consolidated
Instrument type (types to be specified by each jurisdiction)	Subordinated Murabaha Loan as Secondary Capital
Amount recognized in regulatory capital (As of the latest reporting date – Million TRY)	500
Par value of instrument (Million TRY)	500
Accounting classification	Liabilities/Subordinated loan
Original date of issuance	16 April 2021
Perpetual or dated	Dated
Original maturity date	10 (ten) years
Issuer call subject to prior supervisory approval	Yes
Optional call date, contingent call dates and redemption amount	Option date 5 years, (no conditional refund)
Subsequent call dates, if applicable	-
Coupons / dividends^(*)	
Fixed or floating dividend/coupon	Fixed
Coupon rate and any related index	18,00%
Existence of a dividend stopper	-
Fully discretionary, partially discretionary or mandatory	-
Existence of step up or other incentive to redeem	-
Noncumulative or cumulative	-
Convertible or non-convertible	
If convertible, conversion trigger (s)	-
If convertible, fully or partially	-
If convertible, conversion rate	-
If convertible, mandatory or optional conversion	-
If convertible, specify instrument type convertible into	-
If convertible, specify issuer of instrument it converts into	-
Write-down feature	
If write-down, write-down trigger(s)	-
If write-down, full or partial	-
If write-down, permanent or temporary	-
If temporary write-down, description of write-up mechanism	-
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	It gives the owner the right to be credited before the borrowing instruments to be included in the additional capital calculation, after the depositors and all other creditors.
In compliance with article number 7 and 8 of “Own fund regulation”	In compliance with Article number 8
Details of incompliance with article number 7 and 8 of “Own fund regulation”	-

(*) Profit share for participation banks.

ZİRAAT KATILIM BANKASI A.Ş.

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EXPLANATIONS RELATED TO THE FINANCIAL POSITION AND RISK MANAGEMENT OF THE BANK (Continued)

I. EXPLANATIONS ON SHAREHOLDERS’ EQUITY (Continued)

Information of the borrowing instruments to be included in equity calculation (Continued)

Issuer	T.C. Ziraat Bankası A.Ş.
Unique identifier (CUSIP, ISIN etc.)	-
Governing Law(s) of the instrument	Implementing Regulation on Equities of Banks in the Official Gazette dated 5 September 2013
Regulatory treatment	
From 1/1/2015, 10% reduction by being subject to the application	No
Eligible at unconsolidated / consolidated	Unconsolidated/Consolidated
Instrument type (types to be specified by each jurisdiction)	Subordinated Murabaha Loan as Secondary Capital
Amount recognized in regulatory capital (As of the latest reporting date – Million TRY)	500
Par value of instrument (Million TRY)	500
Accounting classification	Liabilities/Subordinated loan
Original date of issuance	17 November 2021
Perpetual or dated	Dated
Original maturity date	10 (ten) years
Issuer call subject to prior supervisory approval	Yes
Optional call date, contingent call dates and redemption amount	Option date 5 years, (no conditional refund)
Subsequent call dates, if applicable	-
Coupons / dividends^(*)	
Fixed or floating dividend/coupon	Fixed
Coupon rate and any related index	17,75%
Existence of a dividend stopper	-
Fully discretionary, partially discretionary or mandatory	-
Existence of step up or other incentive to redeem	-
Noncumulative or cumulative	-
Convertible or non-convertible	
If convertible, conversion trigger (s)	-
If convertible, fully or partially	-
If convertible, conversion rate	-
If convertible, mandatory or optional conversion	-
If convertible, specify instrument type convertible into	-
If convertible, specify issuer of instrument it converts into	-
Write-down feature	
If write-down, write-down trigger(s)	-
If write-down, full or partial	-
If write-down, permanent or temporary	-
If temporary write-down, description of write-up mechanism	-
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	It gives the owner the right to be credited before the borrowing instruments to be included in the additional capital calculation, after the depositors and all other creditors.
In compliance with article number 7 and 8 of “Own fund regulation”	In compliance with Article number 8
Details of incompliance with article number 7 and 8 of “Own fund regulation”	-

(*) Profit share for participation banks

ZİRAAT KATILIM BANKASI A.Ş.

NOTES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 31 MARCH 2026

(Unless otherwise stated amounts are expressed in thousands of Turkish Lira (“TRY”))

EXPLANATIONS RELATED TO THE FINANCIAL POSITION AND RISK MANAGEMENT OF THE BANK (Continued)

I. EXPLANATIONS ON SHAREHOLDERS’ EQUITY (Continued)

Information of the borrowing instruments to be included in equity calculation (Continued)

Issuer	TWF Market Stability and Equilibrium Sub-Fund
Unique identifier (CUSIP, ISIN etc.)	-
Governing Law(s) of the instrument	Implementing Regulation on Equities of Banks in the Official Gazette dated 5 September 2013
Regulatory treatment	
From 1/1/2015, 10% reduction by being subject to the application	No
Eligible at unconsolidated / consolidated	Unconsolidated/Consolidated
Instrument type (types to be specified by each jurisdiction)	Additional capital
Amount recognized in regulatory capital (As of the latest reporting date – Million TRY)	1.782
Par value of instrument (Million TRY)	2.898
Accounting classification	Liabilities/Subordinated loan
Original date of issuance	9 March 2022
Perpetual or dated	Undated
Original maturity date	9 March 2022
Issuer call subject to prior supervisory approval	Yes
Optional call date, contingent call dates and redemption amount	Option date 5 years (Subject to BRSA permission).
Subsequent call dates, if applicable	-
Coupons / dividends (*)	
Fixed or floating dividend/coupon	None
Coupon rate and any related index	None
Existence of a dividend stopper	-
Fully discretionary, partially discretionary or mandatory	-
Existence of step up or other incentive to redeem	None
Noncumulative or cumulative	-
Convertible or non-convertible	
If convertible, conversion trigger (s)	-
If convertible, fully or partially	-
If convertible, conversion rate	-
If convertible, mandatory or optional conversion	-
If convertible, specify instrument type convertible into	-
If convertible, specify issuer of instrument it converts into	-
Write-down feature	
If write-down, write-down trigger(s)	In case the Core Capital adequacy ratio or unconsolidated Core Capital adequacy ratio falls below 5,125 percent
If write-down, full or partial	Yes
If write-down, permanent or temporary	Temporary
If temporary write-down, description of write-up mechanism	It is possible to increase the value after temporary reduction.
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	i. After payments within the scope of priority liabilities, ii. Equal among themselves and with all other equal-level Liabilities without order of preference, and iii. Before all payments within the scope of low-level liabilities.
In compliance with article number 7 and 8 of “Own fund regulation”	In compliance with Article number 7
Details of incompliances with article number 7 and 8 of “Own fund regulation”	In compliance with Article number 7

(*) Profit share for participation banks.

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EXPLANATIONS RELATED TO THE FINANCIAL POSITION AND RISK MANAGEMENT OF THE BANK (Continued)

I. EXPLANATIONS ON SHAREHOLDERS’ EQUITY (Continued)

Information of the borrowing instruments to be included in equity calculation (Continued)

Issuer	T.C. Ziraat Bankası A.Ş.
Unique identifier (CUSIP, ISIN etc.)	-
Governing Law(s) of the instrument	Implementing Regulation on Equities of Banks in the Official Gazette dated 5 September 2013
Regulatory treatment	
From 1/1/2015, 10% reduction by being subject to the application	No
Eligible at unconsolidated / consolidated	Unconsolidated/Consolidated
Instrument type (types to be specified by each jurisdiction)	Subordinated Murabaha Loan as Secondary Capital
Amount recognized in regulatory capital (As of the latest reporting date – Million TRY)	4.413
Par value of instrument (Million TRY)	4.413
Accounting classification	Liabilities/Subordinated loan
Original date of issuance	5 April 2024
Perpetual or dated	Dated
Original maturity date	10 (ten) years
Issuer call subject to prior supervisory approval	Yes
Optional call date, contingent call dates and redemption amount	Option date 5 years, (no conditional refund)
Subsequent call dates, if applicable	-
Coupons / dividends^(*)	
Fixed or floating dividend/coupon	Fixed
Coupon rate and any related index	8,5%
Existence of a dividend stopper	-
Fully discretionary, partially discretionary or mandatory	-
Existence of step up or other incentive to redeem	-
Noncumulative or cumulative	-
Convertible or non-convertible	
If convertible, conversion trigger (s)	-
If convertible, fully or partially	-
If convertible, conversion rate	-
If convertible, mandatory or optional conversion	-
If convertible, specify instrument type convertible into	-
If convertible, specify issuer of instrument it converts into	-
Write-down feature	
If write-down, write-down trigger(s)	-
If write-down, full or partial	-
If write-down, permanent or temporary	-
If temporary write-down, description of write-up mechanism	-
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	It gives the owner the right to be credited before the borrowing instruments to be included in the additional capital calculation, after the depositors and all other creditors.
In compliance with article number 7 and 8 of “Own fund regulation”	In compliance with Article number 8
Details of incompliance with article number 7 and 8 of “Own fund regulation”	-

(*) Profit share for participation banks.

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(Unless otherwise stated amounts are expressed in thousands of Turkish Lira (“TRY”))

EXPLANATIONS RELATED TO THE FINANCIAL POSITION AND RISK MANAGEMENT OF THE BANK (Continued)

I. EXPLANATIONS ON SHAREHOLDERS’ EQUITY (Continued)

Information of the borrowing instruments to be included in equity calculation (Continued)

Issuer	Ziraat Katılım MTN
Unique identifier (CUSIP, ISIN etc.)	XS2954917873
Governing Law(s) of the instrument	Implementing Regulation on Equities of Banks in the Official Gazette dated 5 September 2013
Regulatory treatment	
From 1/1/2015, 10% reduction by being subject to the application	No
Eligible at unconsolidated / consolidated	Unconsolidated/Consolidated
Instrument type (types to be specified by each jurisdiction)	Issuance of Foreign Sukuk with Contributory Capital Qualities and Capital-Like Characteristics
Amount recognized in regulatory capital (As of the latest reporting date -Million TRY)	13.240
Par value of instrument (Million TRY)	13.240
Accounting classification	Liabilities/Subordinated Loan
Original date of issuance	17 December 2024
Perpetual or dated	Dated
Original maturity date	10 (ten) years
Issuer call subject to prior supervisory approval	Yes
Optional call date, contingent call dates and redemption amount	Option date 5 years, (no conditional refund)
Subsequent call dates, if applicable	-
Coupons/dividends (*)	
Fixed or floating dividend/coupon	Fixed
Coupon rate and any related index	8,25%
Existence of a dividend stopper	-
Fully discretionary, partially discretionary or mandatory	-
Existence of step up or other incentive to redeem	-
Noncumulative or cumulative	-
Convertible or non-convertible	
If convertible, conversion trigger (s)	-
If convertible, fully or partially	-
If convertible, conversion rate	-
If convertible, mandatory or optional conversion	-
If convertible, specify instrument type convertible into	-
If convertible, specify issuer of instrument it converts into	-
Write-down feature	
If write-down, write-down trigger(s)	-
If write-down, full or partial	-
If write-down, permanent or temporary	-
If temporary write-down, description of write-up mechanism	-
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	It gives the owner the right to be credited before the borrowing instruments to be included in the additional capital calculation, after the depositors and all other creditors.
In compliance with article number 7 and 8 of “Own fund regulation”	In Compliance with Article number 8
Details of incompliances with article number 7 and 8 of “Own fund regulation”	-

(*) Profit share for participation banks.

ZİRAAT KATILIM BANKASI A.Ş.

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(Unless otherwise stated amounts are expressed in thousands of Turkish Lira (“TRY”))

EXPLANATIONS RELATED TO THE FINANCIAL POSITION AND RISK MANAGEMENT OF THE BANK (Continued)

I. EXPLANATIONS ON SHAREHOLDERS’ EQUITY (Continued)

Information of the borrowing instruments to be included in equity calculation (Continued)

Issuer	T.C Ziraat Bankası A.Ş.
Unique identifier (CUSIP, ISIN etc.)	-
Governing Law(s) of the instrument	Implementing Regulation on Equities of Banks in the Official Gazette dated 5 September 2013
Regulatory treatment	
From 1/1/2015, 10% reduction by being subject to the application	No
Eligible at unconsolidated / consolidated	Unconsolidated/Consolidated
Instrument type (types to be specified by each jurisdiction)	Additional capital
Amount recognized in regulatory capital (As of the latest reporting date – Million TRY)	4.000
Par value of instrument (Million TRY)	4.000
Accounting classification	Liabilities/Subordinated loan
Original date of issuance	30 December 2024
Perpetual or dated	Undated
Original maturity date	30 December 2024
Issuer call subject to prior supervisory approval	Yes
Optional call date, contingent call dates and redemption amount	Option date 5 years, (no conditional refund)
Subsequent call dates, if applicable	-
Coupons / dividends (*)	
Fixed or floating dividend/coupon	Fixed
Coupon rate and any related index	36%
Existence of a dividend stopper	-
Fully discretionary, partially discretionary or mandatory	-
Existence of step up or other incentive to redeem	-
Noncumulative or cumulative	-
Convertible or non-convertible	
If convertible, conversion trigger (s)	-
If convertible, fully or partially	-
If convertible, conversion rate	-
If convertible, mandatory or optional conversion	-
If convertible, specify instrument type convertible into	-
If convertible, specify issuer of instrument it converts into	-
Write-down feature	
If write-down, write-down trigger(s)	In case the Core Capital adequacy ratio or unconsolidated Core Capital adequacy ratio falls below 5,125 percent
If write-down, full or partial	Yes
If write-down, permanent or temporary	Temporary
If temporary write-down, description of write-up mechanism	It is possible to increase the value after temporary reduction.
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	i. After payments within the scope of priority liabilities, ii. Equal among themselves and with all other equal-level Liabilities without order of preference, and iii. Before all payments within the scope of low-level liabilities.
In compliance with article number 7 and 8 of “Own fund regulation”	In compliance with Article number 7
Details of incompliances with article number 7 and 8 of “Own fund regulation”	In compliance with Article number 7

(*) Profit share for participation banks.

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(Unless otherwise stated amounts are expressed in thousands of Turkish Lira (“TRY”))

EXPLANATIONS RELATED TO THE FINANCIAL POSITION AND RISK MANAGEMENT OF THE BANK (Continued)

I. EXPLANATIONS ON SHAREHOLDERS’ EQUITY (Continued)

Information of the borrowing instruments to be included in equity calculation (Continued)

Issuer	T.C Ziraat Bankası A.Ş.
Unique identifier (CUSIP, ISIN etc.)	-
Governing Law(s) of the instrument	Implementing Regulation on Equities of Banks in the Official Gazette dated 5 September 2013
Regulatory treatment	
From 1/1/2015, 10% reduction by being subject to the application	No
Eligible at unconsolidated / consolidated	Unconsolidated/Consolidated
Instrument type (types to be specified by each jurisdiction)	Additional capital
Amount recognized in regulatory capital (As of the latest reporting date – Million TRY)	22.066
Par value of instrument (Million TRY)	22.066
Accounting classification	Liabilities/Subordinated loan
Original date of issuance	30 December 2025
Perpetual or dated	Undated
Original maturity date	30 December 2025
Issuer call subject to prior supervisory approval	Yes
Optional call date, contingent call dates and redemption amount	Option date 5 years, (no conditional refund)
Subsequent call dates, if applicable	-
Coupons / dividends (*)	
Fixed or floating dividend/coupon	Fixed
Coupon rate and any related index	7,85%
Existence of a dividend stopper	-
Fully discretionary, partially discretionary or mandatory	-
Existence of step up or other incentive to redeem	-
Noncumulative or cumulative	-
Convertible or non-convertible	
If convertible, conversion trigger (s)	-
If convertible, fully or partially	-
If convertible, conversion rate	-
If convertible, mandatory or optional conversion	-
If convertible, specify instrument type convertible into	-
If convertible, specify issuer of instrument it converts into	-
Write-down feature	
If write-down, write-down trigger(s)	In case the Core Capital adequacy ratio or unconsolidated Core Capital adequacy ratio falls below 5,125 percent
If write-down, full or partial	Yes
If write-down, permanent or temporary	Temporary
If temporary write-down, description of write-up mechanism	It is possible to increase the value after temporary reduction.
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	i. After payments within the scope of priority liabilities, ii. Equal among themselves and with all other equal-level Liabilities without order of preference, and iii. Before all payments within the scope of low-level liabilities.
In compliance with article number 7 and 8 of “Own fund regulation”	In compliance with Article number 7
Details of incompliances with article number 7 and 8 of “Own fund regulation”	In compliance with Article number 7

(*) Profit share for participation banks.

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NOTES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 31 MARCH 2026

(Unless otherwise stated amounts are expressed in thousands of Turkish Lira (“TRY”))

EXPLANATIONS RELATED TO THE FINANCIAL POSITION AND RISK MANAGEMENT OF THE BANK (Continued)

I. EXPLANATIONS ON SHAREHOLDERS’ EQUITY (Continued)

Required explanations for the reconciliation between table of equity components and balance sheet

	Current Period 31 March 2026	Prior Period 31 December 2025
Equity value of balance sheet	31.837.158	29.159.753
Cost of development of operating lease	(1.244.034)	(1.295.498)
Goodwill and other intangible assets and related deferred tax liability	(2.532.356)	(2.477.218)
Debt instruments and premiums approved by BRSA	18.772.706	18.202.495
Tier II Capital (Provisions)	841.740	1.890.608
Debt instruments and premiums approved by BRSA - subordinated loans	27.847.475	27.027.329
Other values deducted from equity	(37.919)	(14.164)
Other	(690.238)	1.613.807
Amount taken into consideration in the calculation of legal equity	74.794.532	74.107.112

II. EXPLANATIONS ON CURRENCY RISK

- a) **Whether the Bank is exposed to foreign currency risk, whether the effects of this matter are estimated, whether limits for the daily followed positions are determined by the Board of Directors**

The Bank’s policy is to avoid carrying significant position by means of foreign currency management. Therefore, the Bank is not exposed to significant currency risks. Risks are monitored by the currency risk tables prepared based on the standard method. Besides, “Value at Risk” (“VAR”) is calculated for daily foreign exchange position and reported to the related departments. VAR based currency risk limit is also followed which was approved by Board of Directors.

Moreover, dealer’s positions and limits for foreign exchange transactions are under the authorization of the Board of Directors.

- b) **Hedge against foreign exchange debt instruments and net foreign exchange investments by hedging derivative instruments, if material:**

None.

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

“Liquidity Gap Analysis” is performed to determine the liquidity risks in the most important foreign currencies in which the Bank operates, the US Dollar and Euro. Also, daily VAR analysis for following the currency risk and within the context of legal reporting, Foreign Currency Net General Position/Shareholders’ Equity Ratio and Foreign Currency Liquidity Position are also monitored regularly.

- d) **Current foreign exchange bid rates of the Bank for the last 5 business days prior to the financial statement date:**

	USD	EUR	AUD	DKK	SEK	CHF	CAD	NOK	GBP	SAR	100JPY
31.03.2026	44,1318	50,8097	30,0795	6,7721	4,6081	54,8134	31,3145	4,5077	58,2052	11,6699	27,4610
30.03.2026	44,1224	50,5503	30,0942	6,7364	4,5976	55,0464	31,3788	4,4924	58,2304	11,6693	27,3830
27.03.2026	44,1121	50,8250	30,2386	6,7728	4,6542	55,2656	31,5004	4,5223	58,7236	11,6681	27,3140
26.03.2026	44,0174	50,7879	30,2866	6,7683	4,6603	55,4007	31,4959	4,5400	58,8088	11,6449	27,3130
25.03.2026	44,0107	50,9557	30,5115	6,7902	4,7072	55,5690	31,5886	4,5218	58,9187	11,6432	27,3980
24.03.2026	44,0003	50,9591	30,4951	6,7913	4,7001	55,5411	31,6815	4,5261	58,9589	11,6336	27,4480

- e) **Simple arithmetic average of the Bank’s current foreign exchange bid rates for the last 30 days prior to the balance sheet date:**

USD	EUR	AUD	DKK	SEK	CHF	CAD	NOK	GBP	SAR	100 JPY
43,8670	50,6169	30,6052	6,7455	4,6832	55,6161	31,6499	4,5216	58,4626	11,5997	27,3671

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EXPLANATIONS RELATED TO THE FINANCIAL POSITION AND RISK MANAGEMENT OF THE BANK (Continued)

II. EXPLANATIONS ON CURRENCY RISK (Continued)

f) Information on the foreign currency risk of the Bank

	EUR	USD	Other FC ^(***)	Total
Current Period				
Assets				
Cash (Cash in vault, effectives, money in transit, cheques purchased) and balances with Central Bank of the Republic of Türkiye	15.547.033	33.664.442	20.937.832	70.149.307
Banks	2.089.984	3.396.947	32.294.972	37.781.903
Financial assets at fair value through profit and loss	-	-	9.640.553	9.640.553
Money market placements	-	-	-	-
Financial assets at fair value through other comprehensive income	-	1.793.354	-	1.793.354
Loans ^(*)	107.537.111	123.004.094	1.852	230.543.057
Partnership Investments	-	-	-	-
Financial assets measured at amortized cost	2.172.494	-	-	2.172.494
Derivative financial assets for hedging purposes	-	-	-	-
Tangible fixed assets	-	41.878	2.297	44.175
Intangible assets	-	-	-	-
Other assets ^(****)	46.959	1.252.673	460.671	1.760.303
Total assets	127.393.581	163.153.388	63.338.177	353.885.146
Liabilities				
Current account and funds collected from Banks via participation accounts	146.307	134.608	262	281.177
Current and profit sharing accounts FC	60.978.856	91.703.112	80.176.780	232.858.748
Money market borrowings	-	-	-	-
Funds provided from other financial institutions	20.643.088	66.173.118	-	86.816.206
Marketable securities issued ^(****)	-	-	-	-
Miscellaneous debts	1.623.232	510.879	2.049	2.136.160
Derivative financial liabilities for hedging purposes	-	-	-	-
Other liabilities ^(****)	2.800.957	42.157.623	36.952	44.995.532
Total liabilities	86.192.440	200.679.340	80.216.043	367.087.823
Net balance sheet position	41.201.141	(37.525.952)	(16.877.866)	(13.202.677)
Net off-balance sheet position ^(**)	(39.841.624)	34.743.718	18.062.122	12.964.216
Financial derivative assets	-	46.122.344	18.062.122	64.184.466
Financial derivative liabilities	39.841.624	11.378.626	-	51.220.250
Non-cash loans	26.493.402	58.587.515	2.905.433	87.986.350
Prior Period				
Total assets	123.816.610	207.467.058	55.584.595	386.868.263
Total liabilities	102.440.160	200.936.480	63.655.233	367.031.873
Net balance sheet position	21.376.450	6.530.578	(8.070.638)	19.836.390
Net off-balance sheet position	(22.591.140)	(6.290.020)	8.046.111	(20.835.049)
Financial derivative assets	-	24.371.750	8.046.111	32.417.861
Financial derivative liabilities	22.591.140	30.661.770	-	53.252.910
Non-cash loans	27.139.984	47.262.152	2.903.400	77.305.536

(*) Foreign currency indexed loans amounting to TRY 15.401 (31 December 2025: TRY 19.938) which are displayed as TRY in the consolidated financial statements, are shown with the relevant foreign currency code. Includes receivables from lease transactions.

(**) Shows the net of receivables from derivative financial instruments and payables from derivative financial instruments.

(***) 82% of the currencies in the other FC column of the assets section consists of Gold, 1% of GBP, and the remaining 17% of other currencies. In the FC column of the liabilities section, 88% of the currencies are Gold, 1% of GBP, and the remaining 11% are other currencies.

(****) Provisions and liabilities from lease transactions are included.

(*****) Prepaid expenses amounting to TRY 45.457 within other assets are not included in the table. It also includes the discounting of derivative financial assets.

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EXPLANATIONS RELATED TO THE FINANCIAL POSITION AND RISK MANAGEMENT OF THE BANK (Continued)

II. EXPLANATIONS ON CURRENCY RISK (Continued)

e) Information on the foreign currency risk of the Bank (Continued)

Foreign Currency Risk Sensitivity Analysis

The impact of a 10% depreciation of the Turkish Lira (TRY) against the US Dollar, Euro, and other currencies on equity and profit or loss (excluding tax effects) for the annual reporting periods ended 31 March 2026 and 31 March 2025 is presented in the table below.

This analysis has been prepared on the assumption that all other variables, especially interest rates, remain constant.

	Current Period – 31 March 2026		Prior Period – 31 March 2025	
	Profit or Loss Statement	Equity (*)	Profit or Loss Statement	Equity (*)
USD	(513.115)	(513.115)	(448.149)	(448.149)
EUR	76.141	76.141	(17.850)	(17.850)
Other Currencies	(3.058)	(3.058)	(26.152)	(26.152)
Total (Net) (**)	(440.033)	(440.033)	(492.151)	(492.151)

(*) The equity impact also includes the effect on the profit or loss statement resulting from a 10% depreciation of the Turkish Lira against the relevant foreign currencies.

(**) The amounts of tangible and intangible fixed assets are not included in the calculation of the impact on equity and the profit or loss statement.

The impact of a 10% appreciation of the Turkish Lira against the US Dollar, Euro, and other currencies on equity and the profit or loss statement (excluding tax effects) for the annual reporting periods ended 31 March 2026 and 31 March 2025 is presented in the table below.

	Current Period – 31 March 2026		Prior Period – 31 March 2025	
	Profit or Loss Statement	Equity (*)	Profit or Loss Statement	Equity (*)
USD	513.115	513.115	448.149	448.149
EUR	(76.141)	(76.141)	17.850	17.850
Other Currencies	3.058	3.058	26.152	26.152
Total (Net) (**)	440.033	440.033	492.151	492.151

(*) The equity impact also includes the effect on the profit or loss statement resulting from a 10% depreciation of the Turkish Lira against the relevant foreign currencies.

(**) The amounts of tangible and intangible fixed assets are not included in the calculation of the impact on equity and the profit or loss statement..

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31 MARCH 2026**

(Unless otherwise stated amounts are expressed in thousands of Turkish Lira (“TRY”))

**EXPLANATIONS RELATED TO THE FINANCIAL POSITION AND RISK MANAGEMENT
OF THE BANK (Continued)**

III. EQUITY SHARE POSITION RISK ON BANKING ACCOUNTS

Carrying value of share investments, for fair value and quoted securities, comparison with market value if market value is significantly different from fair value

The Bank does not have any subsidiaries and affiliates traded on Borsa Istanbul.

The breakdown of the amount of capital liabilities on the basis of the relevant share investments, depending on the method of calculating the capital obligation selected by the bank from among the approaches allowed to be used in the Communiqué on Credit Risk Standard Method or Communiqué Related to Calculation of Credit Risk Based Approach Based on Internal Grading:

According to the standard method of credit risk, equity investments in banking accounts are TRY 76.312 all of which are 100% risk weighted (31 December 2025: TRY 76.312).

IV. EXPLANATIONS RELATED TO LIQUIDITY RISK MANAGEMENT AND LIQUIDITY COVERAGE RATIO

General principles of liquidity and financial emergency situation management and the related application procedures are considered in the scope of “Regulation for Liquidity Risk and Liquidity and Financial Emergency Situation Management”.

Generally participation accounts concentration weighted for 1 month in both banking and participation banking sectors, collecting funds are longer than maturity perceived as an element of risk, in order to reduce the risk, attention showed to the liquidity of maturity group which is due for one month.

The Bank performs “Remaining Maturity Analysis” for the observation of the maturity structure of the balance sheet, “Liquidity Gap” and “Structural Liquidity Gap Analysis” for the monitoring of the liquidity and between periods and Liquidity Stress Test for the evaluation of the Bank’s liquidity and in the worst case scenario and the loss associated with it. Besides, in order to compare the Bank’s level of liquidity risk with the sector, average remaining maturity balances of Bank-Sector and legal liquidity rates are monitored.

The Bank calculates and reports the liquidity adequacy ratio to BRSA on weekly unconsolidated basis in accordance with “Regulation for Regulation on Banks’ Liquidity Coverage Ratio Calculation” issued in Official Gazette numbered 28948 and dated 21 March 2014. The liquidity coverage of the Bank is over the limit values specified in the mentioned regulation.

Also on the purpose of the liquidity risk management, risk limits and threshold determined as a part of risk appetite and daily monitored.

1) Liquidity Risk:

a) Basis for the current liquidity risk of the Bank and whether the necessary measures taken, limitations imposed by the Bank’s Board of Directors on fund sources that can be used in payment of matured debts and can meet the immediate liquidity need:

The Banks fund resources consist of mainly participation funds. The bank is gathering funds in the name of participation accounts that the principal and predetermined yield are not guaranteed to be paid back to the holder of account, and participation rates to profit or loss that results from funds to be operated are reflected to the related accounts. For this reason, the assets and liabilities of the Bank are compatible with the dividend rates.

The bank, TRY and FC liquidity meets its needs mostly from the funds collected, internal and external sources that can be used in an emergency in order to meet the liquidity requirements are monitored periodically, borrowing limits of the markets organized by the Bank and other banks, liquidity levels that can be met. The Bank manages liquidity risk within the regulations of Liquidity Risk and Liquidity and Financial Emergency Management.

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EXPLANATIONS RELATED TO THE FINANCIAL POSITION AND RISK MANAGEMENT OF THE BANK (Continued)

IV. EXPLANATIONS RELATED TO LIQUIDITY RISK MANAGEMENT AND LIQUIDITY COVERAGE RATIO (Continued)

1) Liquidity Risk (Continued)

- b) **Payments, whether assets and liabilities are compatible with the rate of profit, whether the measurement of the probable effects of the actual inconsistency on profitability is done or not:**

Payments, assets and liabilities and profit rates are monitored regularly by the management to track whether it is compatible or not and there is no dissonance whatsoever.

- c) **The banks internal and external sources to meet the short and long-term liquidity needs, unused significant liquidity sources:**

Although Bank's assets average maturity is longer than collected funds, most of the securities, available for sale and held to maturity, make periodic coupon payment which is no longer than six months and monthly credit receivables payments provide cash flow to the Bank.

- d) **Evaluation of the banks cash flow rates and its sources:**

The banks main source is the participation funds, these funds are evaluated at other participation banks and loan placements. The banks most important cash inflows are receivables from banks and financial institutions and regular cash inflows from these institutions are seen as a factor that reduce the liquidity risk. Also monthly installment payments for loans are used to meet the Bank's resource needs.

2) Liquidity Coverage Ratio

The "Liquidity Coverage Ratio", which was established to ensure that banks maintain a high-quality liquid asset stock sufficient to cover their net cash outflows, is calculated within the framework of the "Regulation on the Calculation of the Liquidity Coverage Ratio of Banks" published by the BRSA. Liquidity Coverage Ratio is directly affected by the level of liquid assets of the Bank that can be converted into cash at any time and not subject to any collateral, and the possible net cash inflows and outflows arising from the Bank's assets, liabilities and off-balance sheet transactions.

The Bank's high quality liquid asset stock; In addition to cash assets and accounts at the CBRT, it mainly consists of debt securities issued by the Turkish Treasury and Finance Bank and not subject to sales with the promise of repurchase or collateral.

The Bank's main funding source is the participation fund. Among non-participation fund borrowing items; Funds obtained from sales transactions with promise of repurchase and borrowings obtained from financial institutions are included.

Effective management of liquidity risk is possible by preventing concentrations in liquidity-related asset and liability items. The participation fund, which constitutes the Bank's main source of funds, is obtained from many different customers.

The lowest and highest Liquidity Coverage Ratios in the first quarter of 2026 are listed in the table below.

Current Period	Highest	Date	Lowest	Date
TRY+FC	230,78	23.01.2026	137,95	31.03.2026
FC	381,80	09.01.2026	209,27	26.02.2026

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EXPLANATIONS RELATED TO THE FINANCIAL POSITION AND RISK MANAGEMENT OF THE BANK (Continued)

IV. EXPLANATIONS RELATED TO LIQUIDITY RISK MANAGEMENT AND LIQUIDITY COVERAGE RATIO (Continued)

2) Liquidity Coverage Ratio (Continued)

Derivative transactions are included in calculation of the liquidity coverage ratio over the cash flows within the 30-day basis time slots.

Current Period 31 March 2026	Consideration Ratio Not Applied Total Value (*)		Consideration Ratio Applied Total Value (*)	
	TRY+FC	FC	TRY+FC	FC
HIGH QUALITY LIQUID ASSETS				
High quality liquid assets	-	-	184.339.408	87.631.739
CASH OUTFLOWS				
Real person deposits and retail deposits	214.805.672	114.655.735	20.907.336	11.570.922
Stable deposit	18.109.013	-	905.451	-
Deposit with low stability	196.696.659	114.655.735	20.001.885	11.570.922
Unsecured debts except real person deposits and retail deposits	293.365.259	111.874.565	147.110.186	54.067.464
Operational deposit	-	-	-	-
Non-operational deposits	-	-	-	-
Other unsecured debts	293.365.259	111.874.565	147.110.186	54.067.464
Secured debts	-	-	-	-
Other cash outflows	240.372.112	134.220.544	68.284.232	55.970.504
Derivative liabilities and margin obligations	59.905.114	51.714.815	58.221.325	51.714.815
Debt from structured financial instruments	-	-	-	-
Other off-balance sheet liabilities and commitments for the payment owed to financial markets	3.745.799	658.500	1.226.847	163.328
Revocable off-balance sheet obligations regardless of any other requirement and other contractual obligations	-	-	-	-
Other irrevocable or provisory revocable off-balance sheet liabilities	176.721.199	81.847.229	8.836.060	4.092.361
TOTAL CASH OUTFLOWS	-	-	236.301.754	121.608.890
CASH INFLOWS				
Secured receivables	-	-	-	-
Unsecured claims	96.469.813	59.200.106	68.742.278	50.027.268
Other cash inflows	60.583.394	41.152.872	60.583.394	41.152.872
TOTAL CASH INFLOWS	157.053.207	100.352.978	129.325.672	91.180.140
			Upper Limit Applied Values	
TOTAL HIGH QUALITY LIQUID ASSET STOCK	-	-	184.339.408	87.631.739
TOTAL NET CASH OUTFLOWS	-	-	106.976.082	30.428.750
LIQUIDITY COVERAGE RATIO (%)	-	-	172	288

(*) The weekly simple arithmetic average calculated liquidity coverage ratio of the last three months average

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EXPLANATIONS RELATED TO THE FINANCIAL POSITION AND RISK MANAGEMENT OF THE BANK (Continued)

IV. EXPLANATIONS RELATED TO LIQUIDITY RISK MANAGEMENT AND LIQUIDITY COVERAGE RATIO (Continued)

2) Liquidity Coverage Ratio (Continued)

Prior Period 31 December 2025	Consideration Ratio Not Applied Total Value (*)		Consideration Ratio Applied Total Value (*)	
	TRY+FC	FC	TRY+FC	FC
HIGH QUALITY LIQUID ASSETS				
High quality liquid assets	-	-	178.782.670	80.780.150
CASH OUTFLOWS				
Real person deposits and retail deposits	190.228.081	97.128.085	18.540.954	9.823.993
Stable deposit	16.264.637	-	813.232	-
Deposit with low stability	173.963.444	97.128.085	17.727.722	9.823.993
Unsecured debts except real person deposits and retail deposits	271.352.034	109.937.425	133.840.904	51.672.706
Operational deposit	-	-	-	-
Non-operational deposits	-	-	-	-
Other unsecured debts	271.352.034	109.937.425	133.840.904	51.672.706
Secured debts	-	-	-	-
Other cash outflows	186.894.921	93.267.269	30.587.596	22.102.643
Derivative liabilities and margin obligations	23.052.354	18.218.478	21.422.740	18.218.478
Debt from structured financial instruments	-	-	-	-
Other off-balance sheet liabilities and commitments for the payment owed to financial markets	3.544.721	671.776	1.149.964	165.314
Revocable off-balance sheet obligations regardless of any other requirement and other contractual obligations	-	-	-	-
Other irrevocable or provisory revocable off-balance sheet liabilities	160.297.846	74.377.015	8.014.892	3.718.851
TOTAL CASH OUTFLOWS	-	-	182.969.454	83.599.342
CASH INFLOWS				
Secured receivables	-	-	-	-
Unsecured claims	86.645.016	49.147.508	60.857.544	42.045.971
Other cash inflows	21.771.631	13.000.463	21.771.631	13.000.463
TOTAL CASH INFLOWS	108.416.647	62.147.971	82.629.175	55.046.434
			Upper Limit Applied Values	
TOTAL HIGH QUALITY LIQUID ASSET STOCK	-	-	178.782.670	80.780.150
TOTAL NET CASH OUTFLOWS	-	-	100.340.279	28.552.908
LIQUIDITY COVERAGE RATIO (%)	-	-	178	283

(*) The weekly simple arithmetic average calculated liquidity coverage ratio of the last three months average.

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EXPLANATIONS RELATED TO THE FINANCIAL POSITION AND RISK MANAGEMENT OF THE BANK (Continued)

IV. EXPLANATIONS RELATED TO LIQUIDITY RISK MANAGEMENT AND LIQUIDITY COVERAGE RATIO (Continued)

3) Presentation of assets and liabilities according to their remaining maturities

	Demand	Up to 1 Month	1-3 Months	3-12 Months	1-5 Years	5 Years and Over	Undistributed (**)	Total
Current Period								
31 March 2026								
Assets								
Cash (Cash in Vault, Effectives, Money in Transit, Cheques Purchased) and Balances with the Central Bank of the Republic of Türkiye	80.464.653	82.711.251	-	-	-	-	-	163.175.904
Banks	37.851.682	-	-	-	-	-	-	37.851.682
Financial Assets at Fair Value Through Profit and Loss	-	4.593.282	-	5.047.271	12.378.796	-	-	22.019.349
Money Market Placements	-	-	-	-	-	-	-	-
Financial Assets at Fair Value Through Other Comprehensive Income	-	300.237	2.276.039	24.297.516	14.294.861	1.208.360	76.312	42.453.325
Loans Given (****)	-	29.555.710	42.908.122	160.514.575	232.518.072	24.510.103	10.447.219	500.453.801
Financial Assets Measured at Amortised Cost	-	-	-	-	14.023.537	5.371.814	-	19.395.351
Other Assets	-	-	-	-	-	-	23.526.537	23.526.537
Total Assets(*)	118.316.335	117.160.480	45.184.161	189.859.362	273.215.266	31.090.277	34.050.068	808.875.949
Liabilities								
Funds Collected from Banks Via Current and Participation Accounts	286.833	-	-	-	-	-	-	286.833
Current and Participation Accounts	127.496.597	317.231.720	73.876.927	6.036.538	5.868	-	-	524.647.650
Funds Provided from Other Financial Instruments	-	42.477.186	13.140.627	76.489.344	13.065.543	972.528	-	146.145.228
Money Market Borrowings	-	36.280.413	274.143	5.975	-	-	-	36.560.531
Issued Marketable Securities	-	-	-	-	-	-	-	-
Miscellaneous Payables	-	-	-	-	-	-	4.419.038	4.419.038
Other Liabilities(**)	-	-	-	-	29.295.049	19.227.361	48.294.259	96.816.669
Total Liabilities	127.783.430	395.989.319	87.291.697	82.531.857	42.366.460	20.199.889	52.713.297	808.875.949
Liquidity Gap	(9.467.095)	(278.828.839)	(42.107.536)	107.327.505	230.848.806	10.890.388	(18.663.229)	-
Net Off-Balance Sheet Position	-	(1.417.522)	(540.845)	(240.212)	-	-	-	(2.198.579)
Receivables From Derivative Financial Instruments	-	45.151.430	16.826.448	2.206.588	-	-	-	64.184.466
Financial Derivative Liabilities	-	46.568.952	17.367.293	2.446.800	-	-	-	66.383.045
Non-Cash Loans	39.130.314	8.112.492	15.877.753	59.884.128	32.233.610	9.570.378	-	164.808.675

(*) The expected loss provisions for financial assets and other assets are reflected in the related accounts.

(**) From the active accounts that make up the balance sheet, other assets that are required for the continuation of banking activities and that do not have the opportunity to turn into cash in a short time, such as securities representing the share in the capital and fixed assets, subsidiaries, subsidiaries, jointly controlled partnerships, stocks, prepaid expenses and net NPLs. accounts; among the liability accounts that make up the balance sheet, other liability accounts such as non-debt provisions and total equity are shown in this column.

(***) The total of subordinated debt instruments is shown in this column.

(****) Includes receivables from lease transactions.

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EXPLANATIONS RELATED TO THE FINANCIAL POSITION AND RISK MANAGEMENT OF THE BANK (Continued)

IV. EXPLANATIONS RELATED TO LIQUIDITY RISK MANAGEMENT AND LIQUIDITY COVERAGE RATIO (Continued)

3) Presentation of assets and liabilities according to their remaining maturities (Continued)

	Demand	Up to 1 Month	1-3 Months	3-12 Months	1-5 Years	5 Years and Over	Undistributed (**)	Total
Prior Period								
31 December 2025								
Assets								
Cash (Cash in Vault, Effectives, Money in Transit, Cheques Purchased) and Balances with the Central Bank of the Republic of Türkiye	30.903.250	77.836.494	-	-	-	-	-	108.739.744
Banks	56.747.115	-	-	-	-	-	-	56.747.115
Financial Assets at Fair Value Through Profit and Loss	-	2.377.055	7.395.242	8.769.760	12.221.906	-	-	30.763.963
Money Market Placements	-	-	-	-	-	-	-	-
Financial Assets at Fair Value Through Other Comprehensive Income	-	72.842	6.429.970	12.557.916	31.304.634	1.176.948	76.312	51.618.622
Loans Given (***)	-	44.715.615	50.194.556	135.803.835	210.115.242	30.376.472	8.514.591	479.720.311
Financial Assets Measured at Amortised Cost	-	-	-	-	14.454.987	5.247.878	-	19.702.865
Other Assets	-	-	-	-	-	-	21.524.875	21.524.875
Total Assets(*)	87.650.365	125.002.006	64.019.768	157.131.511	268.096.769	36.801.298	30.115.778	768.817.495
Liabilities								
Funds Collected from Banks Via Current and Participation Accounts	325.083	-	-	-	-	-	-	325.083
Current and Participation Accounts	122.455.547	303.531.514	78.408.396	8.633.394	4.438	-	-	513.033.289
Funds Provided from Other Financial Instruments	-	17.496.869	27.300.941	60.321.152	23.106.953	1.017.569	-	129.243.484
Money Market Borrowings	-	33.695.650	92.916	7.684	-	-	-	33.796.250
Issued Marketable Securities	-	-	-	-	-	-	-	-
Miscellaneous Payables	-	-	-	-	-	-	3.137.387	3.137.387
Other Liabilities(****)	-	-	-	-	27.713.580	18.181.526	43.386.896	89.282.002
Total Liabilities	122.780.630	354.724.033	105.802.253	68.962.230	50.824.971	19.199.095	46.524.283	768.817.495
Liquidity Gap	(35.130.265)	(229.722.027)	(41.782.485)	88.169.281	217.271.798	17.602.203	(16.408.505)	-
Net Off-Balance Sheet Position	-	358.491	(361.370)	-	-	-	-	(2.879)
Receivables From Derivative Financial Instruments	-	58.072.693	5.362.086	-	-	-	-	63.434.779
Financial Derivative Liabilities	-	57.714.202	5.723.456	-	-	-	-	63.437.658
Non-Cash Loans	36.192.506	8.798.650	16.549.574	53.645.244	29.551.297	10.007.290	-	154.744.561

(*) The expected loss provisions for financial assets and other assets are reflected in the related accounts.

(**) From the active accounts that make up the balance sheet, other assets that are required for the continuation of banking activities and that do not have the opportunity to turn into cash in a short time, such as securities representing the share in the capital and fixed assets, subsidiaries, subsidiaries, jointly controlled partnerships, stocks, prepaid expenses and net NPLs. accounts; among the liability accounts that make up the balance sheet, other liability accounts such as non-debt provisions and total equity are shown in this column.

(***) The total of subordinated debt instruments is shown in this column.

(****) Includes receivables from lease transactions.

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EXPLANATIONS RELATED TO THE FINANCIAL POSITION AND RISK MANAGEMENT OF THE BANK (Continued)

IV. EXPLANATIONS RELATED TO LIQUIDITY RISK MANAGEMENT AND LIQUIDITY COVERAGE RATIO (Continued)

4) Net Stable Funding Ratio Template

At the end of the current period, the unconsolidated NSFR and the elements constituting NSFR are shown in the table below, and the three-month simple arithmetic average NSFR is 117,83% (Fourth quarter of 2025: 113,01%). The average NSFR for the last three months of the current period was 111,47% (Fourth quarter of 2025: 114,96%)

Current Period 31 March 2026		a	b	c	d	e
		Unweighted amount by residual maturity				Weighted Amount
		Undated/No Maturity (*)	Up to 6 months	6 Months to 1 year	1 year and more than 1 year	
Available Stable Funding						
1	Capital Instruments	61.950.684	-	-	18.772.706	80.723.390
2	Regulatory capital	61.950.684	-	-	18.772.706	80.723.390
3	Other capital instruments	-	-	-	-	-
4	Deposits (from retail and small business customers)	80.885.069	45.094.286	121.523.038	-	223.791.620
5	Stable Deposits (from retail and small business customers)	4.818.442	-	15.970.902	-	19.749.877
6	Less Stable Deposits (from retail and small business customers)	76.066.627	45.094.286	105.552.136	-	204.041.743
7	Wholesale funding	46.833.007	334.255.069	64.935.745	15.950.904	137.661.937
8	Operational deposits	-	-	-	-	-
9	Other wholesale funding	46.833.007	334.255.069	64.935.745	15.950.904	137.661.937
10	Liabilities with matching interdependent assets	-	-	-	-	-
11	Other liabilities	17.440.366	1.235.076	-	-	-
12	Net Derivatives Liabilities	-	-	-	1.235.076	-
13	All other liabilities and equity not included in the above categories	17.440.366	-	-	-	-
14	Total Available Stable Funding					442.176.947
Required Stable Funding						
15	High Quality Liquid Assets (HQLA)	-	-	-	-	3.815.136
16	Deposits held at other financial institutions for operational purposes	-	-	-	-	-
17	Performing loan and securities	-	235.012.997	108.483.933	186.223.185	312.527.933
18	Performing loans to financial institutions secured by Level 1 HQLA	-	-	-	-	-
19	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	-	43.635.330	290.582	-	6.690.590
20	Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs	-	191.377.667	108.193.351	173.655.524	296.402.398
21	<i>35% or Lower Risk Weight</i>	-	-	-	4.951.532	3.218.496
22	Residential Mortgage Secured Loans	-	-	-	6.237.838	4.054.595
23	<i>35% or Lower Risk Weight</i>	-	-	-	6.237.838	4.054.595
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	-	-	-	6.329.823	5.380.350
25	Assets with matching interdependent liabilities	-	-	-	-	-
26	Other Assets	1.124.459	-	-	48.535.498	49.491.289
27	Physical traded commodities (including gold)	1.124.459	-	-	-	955.791
28	Initial Margin of Derivative Contracts or Default Funds Provided to a Central Counterparty	-	-	-	-	-
29	Net Derivative Assets	-	-	-	-	-
30	Derivatives Liabilities Before Deducting Variation Margin Posted	-	-	-	-	-
31	All other assets not included in the above categories	-	-	-	48.535.498	48.535.498
32	Off Balance Sheet Liabilities	-	43.868.435	40.005.938	59.478.037	9.430.101
33	Total Required Stable Funding					375.264.458
34	Net Stable Funding Ratio (%)					117,83

(*) The items reported in the Undated/No Maturity column do not have a specific maturity. These include, but are not limited to, equity components without a specific maturity, demand deposits, short positions, and positions with an unspecified/uncertain maturity.

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IV. EXPLANATIONS RELATED TO LIQUIDITY RISK MANAGEMENT AND LIQUIDITY COVERAGE RATIO (Continued)

4) Net Stable Funding Ratio Template (Continued)

Prior Period 31 December 2025		a	b	c	d	e
		Unweighted amount by residual maturity				Weighted Amount
		Undated/No Maturity (*)	Up to 6 months	6 Months to 1 year	1 year and more than 1 year	
Available Stable Funding						
1	Capital Instruments	53.750.412	-	-	18.202.495	71.952.907
2	Regulatory capital	53.750.412	-	-	18.202.495	71.952.907
3	Other capital instruments	-	-	-	-	-
4	Deposits (from retail and small business customers)	67.674.353	45.042.947	83.026.554	-	177.116.047
5	Stable Deposits (from retail and small business customers)	4.657.413	-	14.274.178	-	17.985.011
6	Less Stable Deposits (from retail and small business customers)	63.016.940	45.042.947	68.752.376	-	159.131.036
7	Wholesale funding	55.030.019	348.873.088	52.523.193	24.816.976	159.218.980
8	Operational deposits	-	-	-	-	-
9	Other wholesale funding	55.030.019	348.873.088	52.523.193	24.816.976	159.218.980
10	Liabilities with matching interdependent assets	-	-	-	-	-
11	Other liabilities	19.877.460	-	-	-	-
12	Net Derivatives Liabilities	-	-	-	-	-
13	All other liabilities and equity not included in the above categories	19.877.460	-	-	-	-
14	Total Available Stable Funding					408.287.934
Required Stable Funding						
15	High Quality Liquid Assets (HQLA)	-	-	-	-	4.195.335
16	Deposits held at other financial institutions for operational purposes	-	-	-	-	-
17	Performing loan and securities	-	268.334.395	94.532.003	179.844.598	303.413.261
18	Performing loans to financial institutions secured by Level 1 HQLA	-	-	-	-	-
19	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	-	82.158.238	117.288	-	12.382.380
20	Performing loans to non- financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs	-	186.176.157	94.414.715	161.874.424	277.027.780
21	<i>35% or Lower Risk Weight</i>	-	-	-	4.304.581	2.797.978
22	Residential Mortgage Secured Loans	-	-	-	6.357.730	4.132.524
23	<i>35% or Lower Risk Weight</i>	-	-	-	6.357.730	4.132.524
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	-	-	-	11.612.444	9.870.577
25	Assets with matching interdependent liabilities	-	-	-	-	-
26	Other Assets	995.516	462.875	-	43.582.435	44.891.499
27	Physical traded commodities (including gold)	995.516	-	-	-	846.189
28	Initial Margin of Derivative Contracts or Default Funds Provided to a Central Counterparty	-	-	-	-	-
29	Net Derivative Assets	-	-	-	462.875	462.875
30	Derivatives Liabilities Before Deducting Variation Margin Posted	-	-	-	-	-
31	All other assets not included in the above categories	-	-	-	43.582.435	43.582.435
32	Off Balance Sheet Liabilities	-	41.530.437	37.463.030	55.622.997	8.777.192
33	Total Required Stable Funding					361.277.287
34	Net Stable Funding Ratio (%)					113,01

(*) The items reported in the Undated/No Maturity column do not have a specific maturity. These include, but are not limited to, equity components without a specific maturity, demand deposits, short positions, and positions with an unspecified/uncertain maturity.

There are no changes in the bank's strategies, funding structure, asset and liability composition that will significantly affect the net stable funding ratio compared to the previous period.

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NOTES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 31 MARCH 2026

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EXPLANATIONS RELATED TO THE FINANCIAL POSITION AND RISK MANAGEMENT OF THE BANK (Continued)

V. EXPLANATIONS ON LEVERAGE RATIO

As of 31 March 2026, the leverage ratio of the Bank calculated from the average of three months is 5,41% (31 December 2025: 3,89%). The relevant ratio is above the minimum rate specified by the Regulation on Measurement and Assessment of Leverage Level of Banks. The reason for the change between the current period and the previous period's leverage ratio is that the average total risk increase rate is higher than the increase in average capital. The regulation stipulated the minimum leverage ratio as 3%.

Leverage ratio disclosure as follows:

	Current Period ^(*) 31 March 2026	Prior Period ^(*) 31 December 2025
Balance sheet assets		
Balance sheet assets (Except for derivative financial instruments and credit derivatives, including warranties)	795.997.042	720.760.694
(Assets deducted from main capital)	(5.811.308)	(5.907.788)
Total risk amount of the balance sheet assets	790.185.734	714.852.906
Derivative financial instruments and credit derivatives		
Replacement cost of derivative financial instruments and credit derivatives	974.178	279.597
Potential credit risk amount of derivative financial instruments and credit derivatives	1.512.994	450.427
Total risk amount of derivative financial instruments and credit derivative	3.482.041	1.022.033
Security or secured financing transactions		
Risk amount of security or secured financing transactions (Except balance sheet)	10.334.841	6.970.505
Risk amount due to intermediated transactions	-	-
Total risk amount of security or secured financing transactions	10.334.841	6.970.505
Off-balance sheet transactions		
Gross nominal amount of off-balance sheet transactions	195.931.411	174.679.494
(Adjustment amount resulting from multiplying by credit conversion rates)	-	-
Risk amount of the off-balance sheet transactions	195.931.411	174.679.494
Equity and total risk		
Main capital	54.116.409	35.327.340
Total risk amount	999.934.027	897.524.939
Leverage ratio		
Leverage ratio %	5,41	3,89

(*) Three month average of the amounts in the table are taken into account.

VI. EXPLANATIONS ON SECURITIZATION POSITIONS

None.

VII. 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 31 March 2016. Due to usage of standard approach for the calculation of capital adequacy by the Bank, tables that need to be prepared within the scope of Internal Ratings Based (“IRB”) have not been presented.

Within the scope of risk management, there are many risks that affect our bank’s financial performance significantly. These risks include the risk of credit risk, market risk, operational risk, liquidity risk and profit share ratio arising from banking accounts. Risk management strategy is based on the mission and vision of bank and is aimed to respond to customers’ financial needs in the most appropriate way and to support their financial success. In this context, business practices and our working model support prudent risk management practices.

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(Unless otherwise stated amounts are expressed in thousands of Turkish Lira (“TRY”))

EXPLANATIONS RELATED TO THE FINANCIAL POSITION AND RISK MANAGEMENT OF THE BANK (Continued)

VII. EXPLANATIONS ON RISK MANAGEMENT (Continued)

Internal bank risk appetite has been established and is periodically shared with top management in order to follow the specified risks. In addition, detailed risk management reports, including stress tests and scenario analysis, where all risks are analyzed in detail, are reported to the Audit Committee.

Scenarios such as sudden changes in the curriculum, changes in country grades, changes in the loan portfolio are taken into account in the stress tests conducted.

The capital adequacy ratio is followed up by the simulation method on a daily basis although it is followed up within the monthly period which is the legal submission period. The liquidity coverage ratio of the bank is monitored daily by the risk management and is shared with the top management of the bank and the treasury unit.

In order to create a common risk culture in the Bank, the Bank employees are given risk management training and strategically important units have detailed explanations about the importance of risk management. Risk management policies and procedures, banking regulations based on significant risks, are available to all employees working in our bank.

The Bank is developing a system for risk measurement methods. In the present case, standard methods are generally used in the calculations and preparations are made for advanced methods with the growth of our bank. All risk processes are closely monitored.

1. Explanations on Risk Management and Risk Weighted Assets

Overview of Risk Weighted Assets

		Risk Weighted Amount		Minimum Capital Requirement
		Current Period 31 March 2026	Prior Period 31 December 2025	Current Period 31 March 2026
1	Credit risk (excluding counterparty credit risk)	351.374.572	281.311.682	28.109.966
2	Standardized approach	351.374.572	281.311.682	28.109.966
3	Internal rating-based approach	-	-	-
4	Counterparty credit risk	4.904.080	3.396.743	392.326
5	Standardized approach for counterparty credit risk	4.904.080	3.396.743	392.326
6	Internal model method	-	-	-
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	68.343	57.056	5.467
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	-	-	-
14	IRB Supervisory Formula approach	-	-	-
15	SA/simplified supervisory formula approach	-	-	-
16	Market risk	11.649.728	9.592.269	931.978
17	Standardized approach	11.649.728	9.592.269	931.978
18	Internal model approaches	-	-	-
19	Operational risk	30.314.339	18.871.008	2.425.147
20	Basic Indicator approach	30.314.339	18.871.008	2.425.147
21	Standard approach	-	-	-
22	Advanced measurement approach	-	-	-
23	The amount of the discount threshold under the equity (subject to 250% risk weight)	-	-	-
24	Floor adjustment	-	-	-
25	Total (1+4+7+8+9+10+11+12+16+19+23+24)	398.311.062	313.228.758	31.864.884

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(Unless otherwise stated amounts are expressed in thousands of Turkish Lira (“TRY”))

EXPLANATIONS RELATED TO THE FINANCIAL POSITION AND RISK MANAGEMENT OF THE BANK (Continued)

VIII. EXPLANATIONS ON RISK PROTECTION PROCEDURES

It is essential to limit the risk levels to limits compatible with the risk profile and risk tolerance in order to prevent the Bank from being affected by the adverse events that may occur while conducting its operations

Risk limits are determined by taking the opinions and suggestions of the General Manager, Audit Committee and relevant Senior Managers and approved by the Board of Directors

Risk limits; it has been determined in accordance with the risk levels, activities, size and complexity of its products and services that the Bank can take. Limits are regularly reviewed and monitored periodically, adapting to changes in market conditions, the Bank's strategy and risk appetite.

In addition, derivative transactions are carried out at the Bank and FC and TRY liquidity risk is limited by the transactions performed.

1) Credit risk under IRB (Internal Rating Based) Approach

Within the scope of the footnotes and related explanations prepared in accordance with the “Communiqué on Public Disclosure by the Banks” published in the Official Gazette dated 23 October 2015 and numbered 29511 by the BRSA and entered into force as of 31 March 2016, it is given annually and quarterly.

As of 31 March 2026, it has not been presented.

Qualitative information regarding IRB to be disclosed to the public

IRB - Credit risk amounts based on IRB and Portfolio and PoD (Probability of Default) range

IRB - Effect of credit derivatives used as CRM (Credit Risk Mitigation) technique on RWA (Risk Weighted Amounts)

Statement of changes in RWA under IRB approach

IRB - Retrospective testing of default probabilities in each risk class

IRB (Specialized loans and stock investments subject to basic risk weight approach)

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EXPLANATIONS RELATED TO THE FINANCIAL POSITION AND RISK MANAGEMENT OF THE BANK (Continued)

IX. EXPLANATIONS ON THE OPERATING SEGMENTS

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

The Bank operates in retail, corporate/entrepreneurial banking treasury/investment banking.

Table for Segment Reporting:

Current Period 1 January - 31 March 2026	Private Banking	Corporate/ Commercial Banking	Treasury/ Investment Banking	Other /Undistributed	Total
OPERATING INCOME/EXPENSES					
Profit Shares Income	541.700	30.879.924	8.706.050	729.033	40.856.707
Profit Shares Expense	(9.195.020)	(16.110.639)	(7.185.807)	(208.100)	(32.699.566)
Net Profit Shares Income/Expense	(8.653.320)	14.769.285	1.520.243	520.933	8.157.141
Net Fees and Commission Income/Expense	379.603	391.508	-	490.260	1.261.371
Dividend Income	-	-	-	-	-
Trading Profit/Loss (Net)	-	-	153.060	-	153.060
Other Operating Income	-	101.304	-	19.610	120.914
Provision for Expected Losses	(79.762)	(609.928)	-	(5.530)	(695.220)
Other Expense	-	(51.190)	-	(4.487.880)	(4.539.070)
Personnel Expenses	(8.353.479)	14.600.979	1.673.303	(3.462.607)	4.458.196
Other Operating Expense	-	-	-	(1.447.998)	(1.447.998)
Net Operating Profit/Loss	(8.353.479)	14.600.979	1.673.303	(4.910.605)	3.010.198
Section Assets					
TOTAL ASSETS	12.811.127	483.468.732	126.398.354	186.197.736	808.875.949
Section Liabilities					
Equity	-	-	-	31.837.158	31.837.158
TOTAL LIABILITIES	202.234.517	322.699.966	184.354.832	99.586.634	808.875.949

Prior Period 1 January – 31 March 2025	Private Banking	Corporate/ Commercial Banking	Treasury/ Investment Banking	Other /Undistributed	Total
OPERATING INCOME/EXPENSES					
Profit Shares Income	459.423	21.479.520	7.204.389	526.241	29.669.573
Profit Shares Expense	(7.350.843)	(12.025.972)	(7.402.724)	(125.390)	(26.904.929)
Net Profit Shares Income/Expense	(6.891.420)	9.453.548	(198.335)	400.851	2.764.644
Net Fees and Commission Income/Expense	309.221	265.743	-	287.437	862.401
Dividend Income	-	-	-	-	-
Trading Profit/Loss (Net)	-	-	1.624.655	-	1.624.655
Other Operating Income	-	10.295	-	21.327	31.622
Provision for Expected Losses	(53.109)	(812.136)	-	(143.092)	(1.008.337)
Other Expense	-	(75.192)	-	(2.810.444)	(2.885.636)
Personnel Expenses	(6.635.308)	8.842.258	1.426.320	(2.243.921)	1.389.349
Other Operating Expense	-	-	-	(379.634)	(379.634)
Net Operating Profit/Loss	(6.635.308)	8.842.258	1.426.320	(2.623.555)	1.009.715
Section Assets					
TOTAL ASSETS	12.483.823	448.577.272	178.105.988	129.650.412	768.817.495
Section Liabilities					
Equity	-	-	-	29.159.753	29.159.753
TOTAL LIABILITIES	168.631.458	344.726.914	163.097.923	92.361.200	768.817.495

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NOTES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 31 MARCH 2026

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SECTION FIVE

EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS

I. EXPLANATIONS AND NOTES RELATED TO ASSETS

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

	Current Period 31 March 2026		Prior Period 31 December 2025	
	TRY	FC	TRY	FC
Cash	324.894	1.367.396	367.079	1.735.959
Central Bank of the Republic of Türkiye	92.701.770	67.657.597	42.658.335	62.926.794
Other (*)	-	1.124.460	-	1.051.778
Total	93.026.664	70.149.453	43.025.414	65.714.531

(*) As of 31 March 2026, the entire amount of TRY 1.124.460 consists of precious metals held in custody accounts and is presented under this account (31 December, 2025: TRY 1.051.778).

1.a.1) Information on Required Reserves:

Banks maintain in Türkiye or operating in Türkiye by opening branches are subject to the Central Bank's Communiqué on Required Reserves numbered 2013/15. The items specified in the communiqué constitute the liabilities subject to required reserves, with the exception of the liabilities to the Central Bank of the Republic of Türkiye, the Treasury, domestic banks and banks established by international agreement, to their headquarters and branches in Türkiye, based on the accounting standards and registration scheme to which banks are subject.

Banks are required to maintain reserves with Central Bank of the Republic of Türkiye for their TRY and FC liabilities that are specified in the aforementioned Communiqué. Establishment of required reserves begins on Friday, two weeks after the liability calculation date, and lasts for 14 days. Required reserves can be kept in Turkish Lira, USD, EUR and standard gold in accordance with the “Communiqué on Required Reserves” at the Central Bank of the Republic of Türkiye. Required reserve ratios vary according to the maturity structure of the liabilities and are applied between 3% and 40% for Turkish Lira deposits and other liabilities, for foreign currency deposits and other liabilities, it is applied in the range of 3% - 30 an additional reserve requirement of 2,5% applies to foreign currency deposits/participation funds (excluding deposits/participation funds of foreign banks and precious metals custody accounts); for precious metals custody accounts, the ratios vary between 26% and 30% depending on the maturity structure; and for accounts with exchange rate/price protection, the ratios are applied in the range of 22% to 40%.

b) Information on the account of the Central Bank of the Republic of Türkiye:

	Current Period 31 March 2026		Prior Period 31 December 2025	
	TRY	FC	TRY	FC
Unrestricted Demand Deposit	66.542.441	11.105.676	16.832.464	10.916.172
Unrestricted Time Deposit	-	-	-	-
Restricted Time Deposit	-	-	-	-
Other (*)	26.159.329	56.551.921	25.825.871	52.010.622
Total	92.701.770	67.657.597	42.658.335	62.926.794

(*) TRY, FC and Gold required reserves established in accordance with the “Communiqué on Required Reserves” are included in the amounts in the table.

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NOTES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 31 MARCH 2026

(Unless otherwise stated amounts are expressed in thousands of Turkish Lira (“TRY”))

EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

I. EXPLANATIONS AND NOTES RELATED TO ASSETS(Continued)

2. Information on banks and other financial institutions:

	Current Period 31 March 2026		Prior Period 31 December 2025	
	TRY	FC	TRY	FC
Banks				
Domestic Banks	69.955	3.273.033	107.981	33.830.339
Foreign Banks	-	34.509.302	-	22.811.838
Foreign Head Office and Branches	-	-	-	-
Total	69.955	37.782.335	107.981	56.642.177

3. Financial assets at fair value through profit or loss

	Current Period 31 March 2026	Prior Period 31 December 2025
Financial Assets at Fair Value Through Profit / Loss	20.754.161	29.615.909
Other Dividends and Income Rediscunts	1.267.158	1.149.919
Provision for Impairment (-)	1.970	1.865
Total	22.019.349	30.763.963

4. a) Explanation regarding the comparison of net values of financial assets through other comprehensive income available-for-sale given or blocked as collateral and subject to repurchase agreements

	Current Period 31 March 2026	Prior Period 31 December 2025
Assets Subject to Repurchase Agreements	24.165.834	22.730.192
Assets Blocked/Given as Collateral	5.599.947	2.247.163
Total (*)	29.765.781	24.977.355

(*) Accruals and provisions for impairment are not included.

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

	Current Period 31 March 2026	Prior Period 31 December 2025
Debt Securities	42.820.895	51.980.710
Quoted in Stock Exchange	42.820.895	51.980.710
Not Quoted in Stock Exchange	-	-
Share Certificates	76.312	76.312
Quoted in Stock Exchange	-	-
Not Quoted in Stock Exchange (*)	76.312	76.312
Provision for Impairment (-) (**)	443.882	438.400
Total	42.453.325	51.618.622

(*) The mentioned amounts consist of payments to İhracatı Geliştirme A.Ş. in the amount of TRY 64.500 to the Credit Guarantee Fund in the amount of TRY 7.659 and to JCR Eurasia Rating Inc. in the amount of TRY 4.153 with the non-traded line highlighted (31 December 2025: TRY 64.500 İhracatı Geliştirme A.Ş., TRY 7.659 Credit Guarantee Fund, and TRY 4.153 JCR Eurasia Rating Inc.).

(**) It includes the negative differences between the acquisition costs of financial assets and market prices.

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(Unless otherwise stated amounts are expressed in thousands of Turkish Lira ("TRY"))

EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

I. EXPLANATIONS AND NOTES RELATED TO ASSETS (Continued)

5. Information on derivative financial assets

a) Information on derivative assets at fair value through profit or loss

	Current Period 31 March 2026		Prior Period 31 December 2025	
	TRY	FC	TRY	FC
Forward Transactions	-	-	-	-
Swap Transactions	133.505	267.749	381.117	123.401
Futures Transactions	-	-	-	-
Options	-	-	-	-
Other	7.525	5.218	9.350	7.196
Total	141.030	272.967	390.467	130.597

6. Information related to loans

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

	Current Period 31 March 2026		Prior Period 31 December 2025	
	Cash	Non-Cash	Cash	Non-Cash
Direct Loans Granted to Shareholders	-	-	14.896.069	-
Corporate Shareholders	-	-	14.896.069	-
Real Person Shareholders	-	-	-	-
Indirect Loans Granted to Shareholders	-	-	-	-
Loans Granted to Employees	425.464	-	325.439	-
Total (*)	425.464	-	15.221.508	-

(*) Includes rediscount amounts.

b) Information on Standard Qualified and Under Close Monitoring (First and Second Group Loans) and Restructured Under Close Monitoring Loans (Continued)

Current Period 31 March 2026	Standard Loans and Other Receivables	Loans Under Close Monitoring		
		Not Under the Scope of Restructuring	Restructured	
			Loans with revised contract terms	Refinancing
Cash Loans				
Loans (*)				
Export Loans	80.616.167	706.737	-	-
Import Loans	15.285	-	-	-
Commercial Loans	247.486.446	12.088.681	2.556.998	17.026.864
Consumer Loans	10.249.116	334.938	-	-
Credit Cards	2.095.468	131.605	-	-
Loans Given to Financial Sector	4.306.013	-	-	-
Other (**)	22.449.879	1.706.577	-	-
Other Receivables	-	-	-	-
Total	367.218.374	14.968.538	2.556.998	17.026.864

(**) Details of other loans are as follows:

Other Investment Loans	20.639.193
Installment Commercial Loans	2.110.765
Profit and loss sharing investments (***)	1.052.190
Receivables from Financing of Trade on Credit Terms	47.395
Other Loans	306.913
Total	24.156.456

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**NOTES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS AS OF
31 MARCH 2026**

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

I. EXPLANATIONS AND NOTES RELATED TO ASSETS (Continued)

6. Information related to loans (Continued)

Prior Period 31 December 2025				
Cash Loans	Standard Loans and Other Receivables	Loans Under Close Monitoring Not Under the Scope of Restructuring	Restructured	
			Loans with revised contract terms	Refinancing
Loans (*)				
Export Loans	63.206.368	842.247	-	-
Import Loans	12.815	-	-	-
Commercial Loans	238.836.919	10.909.958	2.103.927	13.239.102
Consumer Loans	10.035.843	355.460	-	-
Credit Cards	1.971.619	120.901	-	-
Loans Given to Financial Sector	18.871.709	-	-	-
Other (**)	26.857.591	1.203.870	-	-
Other Receivables	-	-	-	-
Total	359.792.864	13.432.436	2.103.927	13.239.102

(**) Details of other loans are as follows:

Other Investment Loans	24.680.678
Installment Commercial Loans	2.162.570
Profit and loss sharing investments	1.052.190
Receivables from Financing of Trade on Credit Terms	21.822
Other Loans	144.201
Total	28.061.461

(*) Related amounts do not include finance lease receivables.

(***) The related balance consists of funds provided through profit and loss sharing investments as of 31 March, 2026. Revenue distribution from profit and loss sharing investment projects is carried out in accordance with the agreement signed between the parties, following the finalization of the relevant cost accounts and the calculation of net profit, either upon project completion or at the end of phases/sections. As of 31 December, 2025, profit and loss sharing investments have been classified as financial assets at fair value through profit or loss, based on the valuation study dated 30 September, 2025. The total accumulated value increase on profit and loss sharing investments amounts to TRY 368.347 (31 December, 2025: TRY 368.347). As of 31 March 2026, no valuation study has been performed.

	Current Period 31 March 2026		Prior Period 31 December 2025	
	Standard Loans	Loans Under Close Monitoring	Standard Loans	Loans Under Close Monitoring
General Provisions				
12 Month Expected Credit Losses	892.303	-	1.836.372	-
Significant Increase in Credit Risk	-	2.819.846	-	2.848.432

	Current Period 31 March 2026		Prior Period 31 December 2025	
	Standard Loans and Other Receivables	Loans Under close monitoring and Other Receivables	Standard Loans and Other Receivables	Loans Under close monitoring and Other Receivables
Number of Amendments Made to Extend the Payment Plan				
1 or 2 Times Extended	4.843.090	17.794.022	4.998.341	14.344.862
3 - 4 or 5 Times Extended	-	-	-	-
Over 5 Times Extended	-	-	-	-
Total	4.843.090	17.794.022	4.998.341	14.344.862

	Current Period 31 March 2026		Prior Period 31 December 2025	
	Standard Loans and Other Receivables	Loans Under close monitoring and Other Receivables	Standard Loans and Other Receivables	Loans Under close monitoring and Other Receivables
Extended Period with Payment Plan Amendment				
0 - 6 Months	218.386	3.800.660	225.560	2.563.859
6 Months - 12 Months	4.403.688	6.796.147	4.285.744	5.550.245
1 - 2 Years	66.095	2.646.757	15.610	2.136.468
2 - 5 Years	147.997	3.591.616	469.439	3.067.934
5 Years and Over	6.924	958.842	1.988	1.026.356
Total	4.843.090	17.794.022	4.998.341	14.344.862

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NOTES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 31 MARCH 2026

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EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

I. EXPLANATIONS AND NOTES RELATED TO ASSETS (Continued)

6. Information related to loans (Continued)

c) Information on consumer loans, individual credit cards, personnel loans and personnel credit cards

Current Period 31 March 2026	Short-Term	Medium and Long-Term	Total
Consumer Loans – TRY	1.116.089	9.071.975	10.188.064
Housing Loans	1.042	7.958.632	7.959.674
Vehicle Loans	62.341	164.710	227.051
Consumer Loans	1.052.706	948.633	2.001.339
Other	-	-	-
Consumer Loans-FC Indexed	-	-	-
Housing Loans	-	-	-
Vehicle Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
Consumer Loans-FC	-	20.522	20.522
Housing Loans	-	20.522	20.522
Vehicle Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
Retail Credit Cards-TRY	1.054.011	735	1.054.746
With Installment	258.606	-	258.606
Without Installment	795.405	735	796.140
Retail Credit Cards-FC	158	-	158
With Installment	-	-	-
Without Installment	158	-	158
Personnel Loans-TRY	148.426	227.042	375.468
Housing Loans	-	17.040	17.040
Vehicle Loans	-	2.090	2.090
Consumer Loans	148.426	207.912	356.338
Other	-	-	-
Personnel Loans-FC Indexed	-	-	-
Housing Loans	-	-	-
Vehicle Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
Personnel Loans-FC	-	-	-
Housing Loans	-	-	-
Vehicle Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
Personnel Credit Cards-TRY	49.995	-	49.995
With Installment	11.918	-	11.918
Without Installment	38.077	-	38.077
Personnel Credit Cards-FC	1	-	1
With Installment	-	-	-
Without Installment	1	-	1
Overdraft Account-TRY (Real Person)	-	-	-
Overdraft Account-FC (Real Person)	-	-	-
Total (*)	2.368.680	9.320.274	11.688.954

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

ZİRAAT KATILIM BANKASI A.Ş.

NOTES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 31 MARCH 2026

(Unless otherwise stated amounts are expressed in thousands of Turkish Lira (“TRY”))

EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

I. EXPLANATIONS AND NOTES RELATED TO ASSETS (Continued)

6. Information related to loans (Continued)

c) Information on consumer loans, individual credit cards, personnel loans and personnel credit cards (Continued)

Prior Period 31 December 2025	Short-Term	Medium and Long-Term	Total
Consumer Loans – TRY	913.324	9.176.589	10.089.913
Housing Loans	1.756	8.063.649	8.065.405
Vehicle Loans	74.967	167.905	242.872
Consumer Loans	836.601	945.035	1.781.636
Other	-	-	-
Consumer Loans-FC Indexed	-	-	-
Housing Loans	-	-	-
Vehicle Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
Consumer Loans-FC	-	21.108	21.108
Housing Loans	-	21.108	21.108
Vehicle Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
Retail Credit Cards-TRY	957.676	735	958.411
With Installment	222.809	-	222.809
Without Installment	734.867	735	735.602
Retail Credit Cards-FC	362	-	362
With Installment	-	-	-
Without Installment	362	-	362
Personnel Loans-TRY	104.926	175.356	280.282
Housing Loans	-	11.652	11.652
Vehicle Loans	-	2.601	2.601
Consumer Loans	104.926	161.103	266.029
Other	-	-	-
Personnel Loans-FC Indexed	-	-	-
Housing Loans	-	-	-
Vehicle Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
Personnel Loans-FC	-	-	-
Housing Loans	-	-	-
Vehicle Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
Personnel Credit Cards-TRY	45.150	-	45.150
With Installment	10.614	-	10.614
Without Installment	34.536	-	34.536
Personnel Credit Cards-FC	8	-	8
With Installment	-	-	-
Without Installment	8	-	8
Overdraft Account-TRY (Real Person)	-	-	-
Overdraft Account-FC (Real Person)	-	-	-
Total (*)	2.021.446	9.373.788	11.395.234

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

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**NOTES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS AS OF
31 MARCH 2026**

(Unless otherwise stated amounts are expressed in thousands of Turkish Lira (“TRY”))

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

I. EXPLANATIONS AND NOTES RELATED TO ASSETS (Continued)

6. Information related to loans (Continued)

d) Information on installment commercial loans and corporate credit cards

Current Period 31 March 2026	Short-Term	Medium and Long-Term	Total
Installment Commercial Loans-TRY	383.593	1.531.208	1.914.801
Business Loans	-	14.831	14.831
Vehicle Loans	383.593	1.516.377	1.899.970
Consumer Loans	-	-	-
Other	-	-	-
Installment Commercial Loans-Indexed to FC	-	-	-
Business Loans	-	-	-
Vehicle Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
Installment Commercial Loans -FC	3.955	131.792	135.747
Business Loans	-	-	-
Vehicle Loans	3.955	131.792	135.747
Consumer Loans	-	-	-
Other	-	-	-
Corporate Credit Cards -TRY	1.122.111	-	1.122.111
With Installment	783	-	783
Without Installment	1.121.328	-	1.121.328
Corporate Credit Cards -FC	62	-	62
With Installment	-	-	-
Without Installment	62	-	62
Overdraft Account-TRY (Legal Entity)	-	-	-
Overdraft Account-FC (Legal Entity)	-	-	-
Total	1.509.721	1.663.000	3.172.721

Prior Period 31 December 2025	Short-Term	Medium and Long-Term	Total
Installment Commercial Loans-TRY	343.756	1.607.602	1.951.358
Business Loans	-	16.203	16.203
Vehicle Loans	343.756	1.591.399	1.935.155
Consumer Loans	-	-	-
Other	-	-	-
Installment Commercial Loans-Indexed to FC	-	-	-
Business Loans	-	-	-
Vehicle Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
Installment Commercial Loans -FC	7.093	147.212	154.305
Business Loans	-	-	-
Vehicle Loans	7.093	147.212	154.305
Consumer Loans	-	-	-
Other	-	-	-
Corporate Credit Cards -TRY	1.088.173	-	1.088.173
With Installment	-	-	-
Without Installment	1.088.173	-	1.088.173
Corporate Credit Cards -FC	416	-	416
With Installment	-	-	-
Without Installment	416	-	416
Overdraft Account-TRY (Legal Entity)	-	-	-
Overdraft Account-FC (Legal Entity)	-	-	-
Total	1.439.438	1.754.814	3.194.252

ZİRAAT KATILIM BANKASI A.Ş.

NOTES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 31 MARCH 2026

(Unless otherwise stated amounts are expressed in thousands of Turkish Lira (“TRY”))

EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

I. EXPLANATIONS AND NOTES RELATED TO ASSETS (Continued)

6. Information related to loans (Continued)

e) Breakdown of domestic and international loans

	Current Period 31 March 2026	Prior Period 31 December 2025
Domestic Loans	398.217.108	385.075.658
Foreign Loans	3.553.666	3.492.671
Total(*)	401.770.774	388.568.329

(*) Financial lease receivables and non-performing loans are not included.

f) Loans granted to subsidiaries and participations

As of 31 March 2026, the Bank has no loans granted to subsidiaries and participations (31 December 2025: None).

g) Expected Loss Provisions for Loans (Third Stage)

	Current Period 31 March 2026	Prior Period 31 December 2025
Loans and receivables with limited collectability	675.051	789.337
Loans and receivables with doubtful collectability	2.680.446	1.695.231
Uncollectible loans and other receivables	5.148.185	3.788.457
Total	8.503.682	6.273.025

h) Information on lease receivables

h.1) Analysis of investments made in financial leasing by remaining maturity

	Current Period 31 March 2026		Prior Period 31 December 2025	
	Gross	Net	Gross	Net
Less than 1 year	191.934	156.802	320.463	274.384
1-5 year	86.338.915	66.199.652	95.736.022	71.649.781
More than 5 years	39.282.743	25.260.095	20.531.154	15.398.030
Total	125.813.592	91.616.549	116.587.639	87.322.195

(*) The expected credit loss allowance for receivables from leasing transactions is TRY 907.132 as of 31 March 2026 (31 December 2025: TRY 917.917).

h.2) Information on net investments in financial leasing

	Current Period 31 March 2026	Prior Period 31 December 2025
Gross Financial Lease Receivable	125.813.592	116.587.639
Unearned Financial Income from Financial Lease (-)	(34.197.043)	(29.265.444)
Cancelled Rental Amounts	-	-
Total	91.616.549	87.322.195

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(Unless otherwise stated amounts are expressed in thousands of Turkish Lira (“TRY”))

EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

I. EXPLANATIONS AND NOTES RELATED TO ASSETS (Continued)

6. Information related to loans (Continued)

i) Information on non-performing receivables (net)

i.1) Information on loans and other receivables included in non-performing receivables which are restructured or rescheduled:

As of 31 March 2026, the sum of the Bank's non-performing loans restructured or rescheduled for a new redemption plan and other receivables is TRY 41.151 (31 December 2025: TRY 13.463).

i.2) Information on the movement of total non-performing loans

	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 31 March 2026			
Ending balance of prior period	2.941.983	4.954.479	6.891.154
Additions in the current period (+)	1.763.269	1.749.622	1.246.946
Transfers from other categories of non-performing loans (+)	-	1.967.452	1.262.212
Transfers to other categories of non-performing loans (-)	1.967.452	1.262.212	-
Collections in the current period (-) ^(*)	373.722	108.552	114.278
Sold (-)	-	-	-
Corporate and commercial loans	-	-	-
Retail loans	-	-	-
Credit cards	-	-	-
Other	-	-	-
Ending balance of the current period	2.364.078	7.300.789	9.286.034
Expected Loss Provision (Stage 3) (-)	675.051	2.680.446	5.148.185
Net balance on balance sheet	1.689.027	4.620.343	4.137.849

(*) Includes transfers to first and second group loans amounting to TRY 20.107.

	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
Prior Period 31 December 2025			
Ending balance of prior period	472.364	1.016.525	1.406.066
Additions in the current period (+)	6.873.002	4.761.710	2.369.655
Transfers from other categories of non-performing loans (+)	-	2.859.300	3.444.045
Transfers to other categories of non-performing loans (-)	2.859.300	3.444.045	-
Collections in the current period (-)	1.544.083	239.011	328.612
Sold (-)	-	-	-
Corporate and commercial loans	-	-	-
Retail loans	-	-	-
Credit cards	-	-	-
Other	-	-	-
Ending balance of the current period	2.941.983	4.954.479	6.891.154
Expected Loss Provision (Stage 3) (-)	789.337	1.695.231	3.788.457
Net balance on balance sheet	2.152.646	3.259.248	3.102.697

(*) Includes transfers to first and second group loans amounting to TRY 23.150.

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NOTES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 31 MARCH 2026

(Unless otherwise stated amounts are expressed in thousands of Turkish Lira (“TRY”))

EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

I. EXPLANATIONS AND NOTES RELATED TO ASSETS (Continued)

6. Information related to loans (Continued)

i) Information on non-performing receivables (net) (Continued)

i.3) Information on foreign currency non-performing loans

	Group III:	Group IV:	Group V:
	Loans with limited collectability	Loans with doubtful collectability	Uncollectible Loans
Current Period			
31 March 2026			
Ending balance of the current period	280.194	338.756	481.439
Expected Loss Provision (Stage 3) (-)	72.596	77.984	274.816
Net balance on balance sheet	207.598	260.772	206.623

	Group III:	Group IV:	Group V:
	Loans with limited collectability	Loans with doubtful collectability	Uncollectible Loans
Prior Period			
31 December 2025			
Ending balance of the current period	172.395	317.407	275.560
Expected Loss Provision (Stage 3) (-)	40.044	113.040	118.446
Net balance on balance sheet	132.351	204.367	157.114

j) Gross and net amounts of non-performing receivables according 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
Current Period (Net)	1.689.027	4.620.343	4.137.849
Loans to Real Persons and Legal Entities (Gross)	2.364.078	7.300.789	9.286.034
Specific Provisions (-)	675.051	2.680.446	5.148.185
Loans to Real Persons and Legal Entities (Net)	1.689.027	4.620.343	4.137.849
Banks (Gross)	-	-	-
Specific Provisions (-)	-	-	-
Banks (Net)	-	-	-
Other Loans and Receivables (Gross)	-	-	-
Specific Provisions (-)	-	-	-
Other Loans and Receivables (Net)	-	-	-
Prior Period (Net)	2.152.646	3.259.248	3.102.697
Loans to Real Persons and Legal Entities (Gross)	2.941.983	4.954.479	6.891.154
Specific Provisions (-)	789.337	1.695.231	3.788.457
Loans to Real Persons and Legal Entities (Net)	2.152.646	3.259.248	3.102.697
Banks (Gross)	-	-	-
Specific Provisions (-)	-	-	-
Banks (Net)	-	-	-
Other Loans and Receivables (Gross)	-	-	-
Specific Provisions (-)	-	-	-
Other Loans and Receivables (Net)	-	-	-

Information on accruals, valuation differences and related provisions calculated for non performing loans for Banks which are providing expected credit loss according to TFRS 9:

	Group III:	Group IV:	Group V:
	Loans with limited collectability	Loans with doubtful collectability	Uncollectible loans
Current Period (Net)	272.240	1.220.815	1.423.934
Profit Share Accrual and Valuation Differences Provision	376.985	1.929.023	3.172.270
Provision Amount (-)	104.745	708.208	1.748.336
Prior Period (Net)	353.809	720.365	987.645
Profit Share Accrual and Valuation Differences Provision	469.326	1.101.450	2.163.394
Provision Amount (-)	115.517	381.085	1.175.749

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NOTES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 31 MARCH 2026

(Unless otherwise stated amounts are expressed in thousands of Turkish Lira (“TRY”))

EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

I. EXPLANATIONS AND NOTES RELATED TO ASSETS (Continued)

6. Information related to loans (Continued)

k) Information on liquidating policy of uncollectible loans and other receivables

Execution proceedings are carried out for the collection of receivables from loan services of the Bank. During this process, tangible guarantees constituting guarantees of receivables of the Bank and assets of the debtor(s) are realized while receivables of the Bank are also tried to be collected and liquidated by means of administrative procedures.

l) Explanations on write-off policy

The Bank writes off the receivables from its records with the actualized circumstances of deaths of the debtor and/or the related people, refusals of the heritage by the heritors within the legal time limits, becoming legally and effectively impossible of the collection of the receivable, and the given financial accountability decision on the related personnel of the considered receivable.

7. Financial assets at amortized cost

a) Information on government debt securities measured at amortized cost

	Current Period 31 March 2026	Prior Period 31 December 2025
Debt Securities	19.395.351	19.702.865
Quoted in Stock Exchange	-	-
Not Quoted in Stock Exchange	19.395.351	19.702.865
Provision of Impairment (-)	-	-
Total (*)	19.395.351	19.702.865

(*) An amount of TRY 4.194.938 of the related balance has been pledged as collateral due to repurchase agreement transactions (31 December 2025: TRY 4.211.840). An expected credit loss provision amounting to TRY 2.618 has been set aside for financial assets measured at amortized cost (31 December 2025: TRY 2.760).

b) Information on other financial assets valued at amortized cost

None (31 December 2025: None).

c) Information on movements of government debt securities valued at amortized cost during the year

As of 31 March 2026, government debt securities measured at amortized cost of the Bank is TRY 19.395.351 (31 December 2025: TRY 19.702.865).

	Current Period 31 March 2026	Prior Period 31 December 2025
Balances at Beginning of Period	19.702.865	19.413.517
Foreign Currency Differences on Monetary Assets	65.275	652.683
Purchases during the Period ^(*)	495.169	225.115
Disposals through Sales/Redemptions	(867.958)	(588.450)
Provision of Impairment (-)	-	-
Balances at End of Period	19.395.351	19.702.865

(*) Rediscounts are shown in “Purchases during the period” line.

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(Unless otherwise stated amounts are expressed in thousands of Turkish Lira (“TRY”))

EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

I. EXPLANATIONS AND NOTES RELATED TO ASSETS (Continued)

8. Information on assets related to trading investments and discontinued operations

As of 31 March 2026, the Bank's assets held for sale amounted to TRY 7.570.059 (31 December 2025: TRY 6.981.526).

	Current Period 31 March 2026	Prior Period 31 December 2025
Beginning Balance (Net)	6.981.526	1.651.596
Changes During the Period (Net)	588.533	5.329.930
Amount of Depreciation	-	-
Provision for Impairment	-	-
Period End Balance (Net)*	7.570.059	6.981.526

(*) The Bank has right of reversion on TRY 464.021 (31 December 2025: TRY 476.845) and right of preemption on TRY 452.982 (31 December 2025: TRY 484.982) of assets held for sale. The average preemption period is one year.

As of 31 March 2026, the Bank has no discontinued operations (31 December 2025: None).

9. Equity Investments

a) Information about in associates (Net)

a.1) Information on unconsolidated subsidiaries

The Bank became a shareholder of Katılım Finans Kefalet A.Ş., which was established with the aim of creating a guarantee system in accordance with the principles and principles of Participation Banking, with a participation fee of TRY 90.000. (31 December 2025: TRY 90.000) The total capital of the company is TRY 600.000 and the Bank's total participation amount is TRY 90.000, which corresponds to 15%. As of 31 December, 2025, the full amount has been paid. There is a member of the board of directors in the company to represent the Bank's shares.

In the financial statements, subsidiaries that are neither credit institutions nor financial institutions and are outside the scope of consolidation are accounted for at cost. If any impairment exists, a provision is recognized and deducted, and the net amount is reflected in the financial statements.

If the carrying amount exceeds the recoverable amount (the higher of fair value less costs to sell and value in use), the carrying amount of the related subsidiary is adjusted to the recoverable amount.

	Title	Address (City/Country)	Bank's Share Ratio - If Different, Voting Ratio (%)	Bank Risk Group Share Ratio (%)
1	Katılım Finans Kefalet A.Ş.	İstanbul / TÜRKİYE	15	-

	Current Period 31 March 2026	Prior Period 31 December 2025
Balance at the beginning of the year	90.000	67.500
Movements during the year		
Purchases	-	22.500
Bonus Share	-	-
Dividends from current year income	-	-
Transfers to available for sale financial assets (-)	-	-
Sales	-	-
Revaluation increase	-	-
Impairment provision (-)	-	-
Balance at the end of the year	90.000	90.000
Capital commitments	-	-
Share percentage at the end of the year (%)	15%	15%

ZİRAAT KATILIM BANKASI A.Ş.

NOTES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 31 MARCH 2026

(Unless otherwise stated amounts are expressed in thousands of Turkish Lira (“TRY”))

EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

I. EXPLANATIONS AND NOTES RELATED TO ASSETS (Continued)

9. Equity Investments (Continued)

a.2) Information on consolidated subsidiaries

As of the balance sheet date, the Bank does not have any consolidated subsidiaries (31 December 2025: None).

b) Information about in associates (net)

b.1) Information on unconsolidated subsidiaries

Ziraat Katılım Varlık Kiralama A.Ş. (“Company”), with a capital of TRY 50 fully paid by Ziraat Katılım Bankası Anonim Şirketi, on 22 January 2016 with the permission of the Banking Regulation and Supervision Agency and the Capital Markets Board, as per the Capital Markets Board (“CMB”) dated 7 June 2013 and It was established to issue lease certificates exclusively within the framework of the Communiqué on Lease Certificates (III-61.1) published in the Official Gazette No. 28760.

ZKB Varlık Kiralama A.Ş. (“Company”), with its capital of TRY 50 fully paid by Ziraat Katılım Bankası Anonim Şirketi, on 8 September 2017 with the permission of the Banking Regulation and Supervision Agency and the Capital Markets Board, as per the Capital Markets Board (“CMB”) dated 7 June 2013 and It was established to issue lease certificates exclusively within the framework of the Communiqué on Lease Certificates (III-61.1) published in the Official Gazette No. 28760.

Although not a subsidiary of our Bank, Ziraat Katılım MTN Limited, which is a 'Structured Entity,' has been included in the consolidation.

	Name	Address (City/Country)	Bank's share percentage - if different voting percentage (%)	Risk share percentage of other shareholders (%)
1	Ziraat Katılım Varlık Kiralama A.Ş.	İstanbul/TÜRKİYE	100	100
2	ZKB Varlık Kiralama A.Ş.	İstanbul/TÜRKİYE	100	100

	Total Assets	Shareholders Equity	Total Fixed Assets	Dividend or profit share income	Income from marketable securities	Current Period Income/Loss	Prior period Income/ Loss	Fair Value	Needed Shareholders Equity
1 ^(*)	42.086.411	3.750	-	3.059.685	-	828	527	-	-
2 ^(*)	6.572.938	12.235	-	5.926	-	3.987	272	-	-

(*) Within the framework of BRSA regulations, the financial statement information of subsidiaries Ziraat Katılım Varlık Kiralama A.Ş., ZKB Varlık Kiralama AŞ. are taken from the financial statements dated 31 March 2026, which are not subjected to inflation accounting and independently audited.

	Current Period 31 March 2026	Prior Period 31 December 2025
Balance at the beginning of the year	11.170	3.744
Movements during the year	4.815	7.426
Additions	-	-
Bonus Share Certificates	-	-
Shares of Current Year Profits	4.815	7.426
Transfers to available for sale financial assets (-)	-	-
Sales	-	-
Revaluation increase	-	-
Revaluation/Impairment (-)	-	-
Balance at the end of the year	15.985	11.170
Capital commitments	-	-
Share percentage at the end of the year (%)	100%	100%

ZİRAAT KATILIM BANKASI A.Ş.

NOTES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 31 MARCH 2026

(Unless otherwise stated amounts are expressed in thousands of Turkish Lira (“TRY”))

EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

I. EXPLANATIONS AND NOTES RELATED TO ASSETS (Continued)

9. Equity Investments (Continued)

b.2) Sectoral information on unconsolidated subsidiaries and the related carrying amounts

	Current Period 31 March 2026	Prior Period 31 December 2025
Banks	-	-
Insurance Companies	-	-
Factoring Companies	-	-
Leasing Companies	-	-
Finance Companies	-	-
Other Financial Subsidiaries	100	100

b.3) Subsidiaries that are quoted on the stock exchange

None (31 December 2025: None).

c) Information on entities under common control (joint ventures)

None (31 December 2025: None).

10. Information on the investment properties

As of 31 March 2026, the Bank has no investment property (31 December 2025: None).

11. Information on deferred tax asset

The Bank's deferred tax asset of TRY 7.864.154 (31 December 2025: TRY 6.989.763) and the deferred tax liability of TRY 5.272.310 (31 December 2025: TRY 4.574.464) are offset, resulting in a deferred tax asset of TRY 2.591.844 in the financial statements (31 December 2025: TRY 2.415.299 deferred tax asset).

12. Information on other assets

As of 31 March 2026 and as of 31 December 2025, the Bank's other assets do not exceed 10% of the total assets excluding off-balance sheet commitments.

ZİRAAT KATILIM BANKASI A.Ş.

NOTES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 31 MARCH 2026

(Unless otherwise stated amounts are expressed in thousands of Turkish Lira ("TRY"))

EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

II. EXPLANATIONS AND NOTES RELATED TO LIABILITIES

1. a) Information on funds collected

a.1) Information on maturity structure of funds collected

Current Period 31 March 2026	Demand	Up to 1 Month	Up to 3 Months	Up to 6 months	Up to 9 months	Up to 1 year	1 year and over	Accumulated Participation Account	Total
I. Real persons current accounts non-trade TRY	6.816.558	-	-	-	-	-	-	-	6.816.558
II. Real persons participation accounts non-trade TRY	-	5.782.993	109.338.887	913.080	86.879	433.862	3.736.099	-	120.291.800
III. Other current accounts-TRY	14.972.848	-	-	-	-	-	-	-	14.972.848
Public sector	1.384.380	-	-	-	-	-	-	-	1.384.380
Commercial sector	12.152.114	-	-	-	-	-	-	-	12.152.114
Other institutions	1.423.659	-	-	-	-	-	-	-	1.423.659
Commercial and other institutions	7.039	-	-	-	-	-	-	-	7.039
Banks and participation banks	5.656	-	-	-	-	-	-	-	5.656
Central Bank of Republic of Türkiye	-	-	-	-	-	-	-	-	-
Domestic banks	5	-	-	-	-	-	-	-	5
Foreign banks	5.589	-	-	-	-	-	-	-	5.589
Participation banks	62	-	-	-	-	-	-	-	62
Others	-	-	-	-	-	-	-	-	-
IV. Participation accounts-TRY	-	27.537.733	118.075.457	1.353.667	2.472.539	16.797	257.156	-	149.713.349
Public sector	-	1.737.977	3.252.274	321.415	76.800	-	-	-	5.388.466
Commercial sector	-	25.247.731	108.715.613	680.856	666.336	16.797	8.129	-	135.335.462
Other institutions	-	552.025	6.079.521	351.396	1.729.403	-	249.019	-	8.961.364
Commercial and other institutions	-	-	28.049	-	-	-	8	-	28.057
Banks and participation banks	-	-	-	-	-	-	-	-	-
V. Real persons current accounts non-trade FC	21.525.882	-	-	-	-	-	-	-	21.525.882
VI. Real persons participation accounts-FC	-	554.861	26.754.092	427.901	-	421.091	1.667.622	-	29.825.567
VII. Other current accounts-FC	23.183.049	-	-	-	-	-	-	-	23.183.049
Commercial residents in Türkiye	19.371.653	-	-	-	-	-	-	-	19.371.653
Commercial residents in Abroad	3.530.219	-	-	-	-	-	-	-	3.530.219
Banks and participation banks	281.177	-	-	-	-	-	-	-	281.177
Central Bank of Republic of Türkiye	254.186	-	-	-	-	-	-	-	254.186
Domestic banks	1	-	-	-	-	-	-	-	1
Foreign banks	26.990	-	-	-	-	-	-	-	26.990
Participation banks	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-	-
VIII. Participation accounts- FC	-	6.830.543	71.907.206	364.231	4.670	498.244	5.693	-	79.610.587
Public sector	-	180.291	3.048.160	278.192	-	331.569	-	-	3.838.212
Commercial sector	-	6.522.000	64.656.253	86.039	4.670	166.675	2.152	-	71.437.789
Other institutions	-	46.627	3.698.277	-	-	-	3.541	-	3.748.445
Commercial and other institutions	-	81.625	504.516	-	-	-	-	-	586.141
Banks and participation banks	-	-	-	-	-	-	-	-	-
IX. Precious metal funds	61.285.093	-	14.263.498	2.793.012	257.640	-	395.600	-	78.994.843
X. Participation accounts special funds - TRY	-	-	-	-	-	-	-	-	-
Residents in Türkiye	-	-	-	-	-	-	-	-	-
Residents Abroad	-	-	-	-	-	-	-	-	-
XI. Participation accounts special funds - FC	-	-	-	-	-	-	-	-	-
Residents in Türkiye	-	-	-	-	-	-	-	-	-
Residents Abroad	-	-	-	-	-	-	-	-	-
Total (I+II+...+IX+X+XI)(*)	127.783.430	40.706.130	340.339.140	5.851.891	2.821.728	1.369.994	6.062.170	-	524.934.483

(*) As of 31 March 2026, TRY 1.445.365 related to Yuvam Account products.

ZİRAAT KATILIM BANKASI A.Ş.

NOTES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 31 MARCH 2026

(Unless otherwise stated amounts are expressed in thousands of Turkish Lira ("TRY"))

EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

II. EXPLANATIONS AND NOTES RELATED TO LIABILITIES (Continued)

1. a) Information on funds collected (Continued)

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

Prior Period 31 December 2025	Demand	Up to 1 Month	Up to 3 Months	Up to 6 months	Up to 9 months	Up to 1 year	1 year and over	Accumulated Participation Account	Total
I. Real persons current accounts non-trade TRY	6.911.768	-	-	-	-	-	-	-	6.911.768
II. Real persons participation accounts non-trade TRY	-	3.960.146	71.685.337	814.685	110.585	507.565	4.281.462	-	81.359.780
III. Other current accounts-TRY	21.301.305	-	-	-	-	-	-	-	21.301.305
Public sector	2.303.082	-	-	-	-	-	-	-	2.303.082
Commercial sector	18.019.958	-	-	-	-	-	-	-	18.019.958
Other institutions	961.747	-	-	-	-	-	-	-	961.747
Commercial and other institutions	8.165	-	-	-	-	-	-	-	8.165
Banks and participation banks	8.353	-	-	-	-	-	-	-	8.353
Central Bank of Republic of Türkiye	-	-	-	-	-	-	-	-	-
Domestic banks	1.418	-	-	-	-	-	-	-	1.418
Foreign banks	5.889	-	-	-	-	-	-	-	5.889
Participation banks	1.046	-	-	-	-	-	-	-	1.046
Others	-	-	-	-	-	-	-	-	-
IV. Participation accounts-TRY	-	30.399.998	128.408.941	3.281.703	1.852.429	16.548	252.647	-	164.212.266
Public sector	-	5.948.105	4.720.526	256.594	115.554	-	-	-	11.040.779
Commercial sector	-	24.077.481	119.304.937	2.956.331	82.517	16.548	23.360	-	146.461.174
Other institutions	-	374.412	4.354.338	68.778	1.654.358	-	229.279	-	6.681.165
Commercial and other institutions	-	-	29.140	-	-	-	8	-	29.148
Banks and participation banks	-	-	-	-	-	-	-	-	-
V. Real persons current accounts non-trade FC	21.055.855	-	-	-	-	-	-	-	21.055.855
VI. Real persons participation accounts-FC	-	299.839	28.013.711	409.334	-	536.578	1.677.710	-	30.937.172
VII. Other current accounts-FC	27.626.225	-	-	-	-	-	-	-	27.626.225
Commercial residents in Türkiye	24.545.675	-	-	-	-	-	-	-	24.545.675
Commercial residents in Abroad	2.763.820	-	-	-	-	-	-	-	2.763.820
Banks and participation banks	316.730	-	-	-	-	-	-	-	316.730
Central Bank of Republic of Türkiye	281.261	-	-	-	-	-	-	-	281.261
Domestic banks	1	-	-	-	-	-	-	-	1
Foreign banks	35.468	-	-	-	-	-	-	-	35.468
Participation banks	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-	-
VIII. Participation accounts- FC	-	11.422.015	85.243.328	795.883	85.011	163.270	13.224	-	97.722.731
Public sector	-	6.328	2.780.391	294.250	-	-	-	-	3.080.969
Commercial sector	-	10.562.640	79.488.851	501.633	85.011	163.270	3.306	-	90.804.711
Other institutions	-	852.883	2.632.554	-	-	-	3.408	-	3.488.845
Commercial and other institutions	-	164	341.532	-	-	-	6.510	-	348.206
Banks and participation banks	-	-	-	-	-	-	-	-	-
IX. Precious metal funds	45.885.478	-	15.021.594	672.099	230.514	-	421.585	-	62.231.270
X. Participation accounts special funds - TRY	-	-	-	-	-	-	-	-	-
Residents in Türkiye	-	-	-	-	-	-	-	-	-
Residents Abroad	-	-	-	-	-	-	-	-	-
XI. Participation accounts special funds - FC	-	-	-	-	-	-	-	-	-
Residents in Türkiye	-	-	-	-	-	-	-	-	-
Residents Abroad	-	-	-	-	-	-	-	-	-
Total (I+II+...+IX+X+XI)(*))	122.780.631	46.081.998	328.372.911	5.973.704	2.278.539	1.223.961	6.646.628	-	513.358.372

(*) As of 31 December 2025, the amount includes TRY 153.088 related to the TCMB Exchange Rate Protected Participation Account, TRY 1.922.862 related to Yuvam Account products

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(Unless otherwise stated amounts are expressed in thousands of Turkish Lira ("TRY"))

EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

II. EXPLANATIONS AND NOTES RELATED TO LIABILITIES (Continued)

1. a) Information on funds collected (Continued)

a.2) Exceeding Amounts of Insurance Limit

i. Information's on current and participation accounts within the scope of Saving Deposit/Saving Deposit Insurance Fund

	Under the guarantee of saving deposit insurance	Exceeding the limit of saving deposit insurance	Under the guarantee of saving deposit insurance	Exceeding the limit of saving deposit insurance
	Current Period 31 March 2026	Prior Period 31 December 2025	Current Period 31 March 2026	Prior Period 31 December 2025
Real persons current and profit sharing accounts that are not subject to commercial activities	54.698.287	46.495.097	186.926.900	144.868.292
TRY accounts	20.940.596	19.031.755	106.167.716	69.239.763
FC accounts	33.757.691	27.463.342	80.759.184	75.628.529
Foreign branches' deposits under foreign authorities' insurance	-	-	-	-
Off-shore banking regions' under foreign authorities' insurance	-	-	-	-

According to the Regulation on Amendments to the Regulation on Deposits and Participation Funds Subject to Insurance and the Premiums to be Collected by the Savings Deposit Insurance Fund, published in the Official Gazette No. 31936 dated 27 August 2022, all deposits and participation funds, except those held by official institutions, credit institutions, and financial institutions, are now covered under insurance. In line with this change, TRY 8.938.872 (31 December 2025: TRY 7.718.381) of commercial deposits, which are covered by insurance, have not been included in the table. The portion of these deposits exceeding the insurance limit is TRY 262.806.623 (31 December 2025: TRY 299.692.220).

ii. Amounts which are not within the scope of insurance

Current and Profit Share Accounts of the real persons who are not within the scope of Saving Deposits Insurance Fund

	Current Period 31 March 2026	Prior Period 31 December 2025
Foreign branches' profit sharing accounts and other accounts	-	-
Profit sharing accounts and other accounts of controlling shareholders and profit sharing accounts of their mother, father, spouse, children in care	-	-
Profit sharing account and other accounts of President and Members of Board of Directors, CEO and Vice Presidents and profit sharing accounts of their mother, father, spouse and children in care	10.364	9.970
Profit sharing account and other accounts within the scope of the property holdings derived from crime defined in article 282 of Turkish Criminal Law No:5237 dated 26 September 2004	-	-
Profit sharing accounts in participation banks which are established in Türkiye in order to engage in off-shore banking activities solely	-	-

2. Information on funds borrowed

a) Information on the type of borrowing

	Current Period 31 March 2026		Prior Period 31 December 2025	
	TRY	FC	TRY	FC
Syndicated Loans	30.034.197	3.508.165	-	4.767.007
Proxy Loans	-	1.347.226	-	2.190.432
Funds Provided from Issued Lease Certificates (Sukuk)	19.220.959	22.860.986	36.761.515	21.552.314
Other	10.073.866	59.099.829	7.489.888	56.482.328
Total	59.329.022	86.816.206	44.251.403	84.992.081

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(Unless otherwise stated amounts are expressed in thousands of Turkish Lira (“TRY”))

EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

II. EXPLANATIONS AND NOTES RELATED TO LIABILITIES (Continued)

2. Information on funds borrowed (Continued)

The details of other loans are provided below.

	Current Period 31 March 2026		Prior Period 31 December 2025	
	TRY	FC	TRY	FC
Loans Provided by Domestic Banks	10.073.866	295.101	7.489.888	362.500
Loans Provided by Foreign Banks	-	7.649.403	-	8.696.396
Loans Provided by Foreign Institutions	-	51.155.325	-	47.423.432
Total	10.073.866	59.099.829	7.489.888	56.482.328

b) Information on banks and other financial institutions

	Current Period 31 March 2026		Prior Period 31 December 2025	
	TRY	FC	TRY	FC
Borrowings from the CBRT	1.029.336	-	1.079.387	-
From Domestic Banks and Institutions	58.299.686	12.799.895	43.172.016	5.129.507
From Foreign Banks, Institutions and Funds	-	74.016.311	-	79.862.574
Total	59.329.022	86.816.206	44.251.403	84.992.081

c) Information on maturity structure of borrowings

	Current Period 31 March 2026		Prior Period 31 December 2025	
	TRY	FC	TRY	FC
Short-term	51.905.587	5.850.151	31.616.555	7.490.060
Medium and Long-term	7.423.435	80.966.055	12.634.848	77.502.021
Total	59.329.022	86.816.206	44.251.403	84.992.081

d) Concentrations of the Bank’s major liabilities, funder customer, segments or other criteria which are seen risk concentrations

64,90% of The Bank’s liabilities consists of current and share profit account. (31 December 2025: 66,77%)

3. Information on funds obtained from money market transactions

	Current Period 31 March 2026		Prior Period 31 December 2025	
	TRY	FC	TRY	FC
Domestic	36.560.531	-	33.796.250	-
Financial Institutions	36.560.531	-	33.796.250	-
Abroad	-	-	-	-
Financial Institutions	-	-	-	-
Total	36.560.531	-	33.796.250	-

4. Information on securities issued

None (31 December 2025: None)

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

None (31 December 2025:None).

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EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

II. EXPLANATIONS AND NOTES RELATED TO LIABILITIES (Continued)

6. Information on Derivative Financial Liabilities:

	Current Period 31 March 2026		Prior Period 31 December 2025	
	TRY	FC	TRY	FC
Forward Transactions	-	-	-	-
Swap Transactions	138.440	1.510.633	44.869	13.320
Futures Transactions	-	-	-	-
Options	-	-	-	-
Other	-	-	-	-
Total	138.440	1.510.633	44.869	13.320

7. Information on Lease Liabilities:

	Current Period 31 March 2026		Prior Period 31 December 2025	
	Gross	Net	Gross	Net
Less than 1 year	42.145	39.350	67.000	41.226
Between 1-5 years	254.850	195.390	274.914	207.876
More than 5 years	5.186.831	2.549.277	4.501.894	2.244.042
Total	5.483.826	2.784.017	4.843.808	2.493.144

8. Information on provisions:

a) Information on provisions related with foreign currency evaluation difference of foreign currency indexed loans and financial lease receivables

As of 31 March 2026, there is no provision for depreciation of foreign currency indexed loans and financial lease receivables (31 December 2025: None)

b) Provisions for expected losses on non-compensated and non-cash loans

The expected credit loss provision for non-compensated and non-cash loans is TRY 116.659 (31 December 2025: TRY 95.109).

c) Information on other provisions

c.1) Information on free provisions for possible risks

As of 31 March 2026, None. (31 December 2025: None).

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NOTES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 31 MARCH 2026

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EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

II. EXPLANATIONS AND NOTES RELATED TO LIABILITIES (Continued)

8. Information on provisions (continued)

c.2) The names and amounts of sub-accounts of other provisions exceeding 10% of the total provision amount

	Current Period 31 March 2026	Prior Period 31 December 2025
Expected Credit Loss Provision for Non-Cash Loans - Stage 1 and Stage 2	533.274	658.204
Stage 3 expected credit loss provision for indemnified and non-cashed guarantee letters.	116.659	95.109
Amounts Allocated from Profit to Participation Accounts	7.763	49.427
Provisions for Lawsuits and Legal Cases	22.197	20.296
Impairment Provisions	10.036	11.616
Provisions for Credit Card and Banking Service Promotions	5.052	5.308
Other	13.502	12.959
Total	708.483	852.919

d) Information on provisions for employee benefits

d.1) Employment termination benefits and unused vacation rights

The Bank accounts for its obligations related to severance pay and leave rights in accordance with Turkish Accounting Standard 19, 'Accounting for Benefits Provided to Employees.' It has calculated the future obligations arising from severance and notice pay at their net present value and reflected them in the financial statements. As of 31 March 2026, an amount of TRY 440.525 for leave provision (As of 31 December 2025: TRY 392.370) and TRY 223.100 for severance pay are recorded in the Employee Benefits Provision account in the financial statements (As of 31 December 2025: TRY 191.800).

The Bank uses actuarial method in the calculation and recognition of severance pay with in the standard of TAS 19 - “Turkish Accounting Standard on Employee Benefits”.

The Bank used its own parameters in the calculation of the total liabilities which were calculated with the actuary assumptions.

	Current Period 31 March 2026	Prior Period 31 December 2025
Discount Rate (%)	26,60%	26,60%
Inflation (%)	22,50%	22,50%
Real Discount Rate (%)	3,35%	3,35%

Movements in the reserve for employment termination benefits during period are as follows:

	Current Period 31 March 2026	Prior Period 31 December 2025
Balance at the 1 January	392.370	286.680
Total Provisions During the Period	48.155	148.974
Paid During the Period	-	(12.160)
Actuarial loss/(gain)	-	(31.124)
Balance at the end of the period	440.525	392.370

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EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

II. EXPLANATIONS AND NOTES RELATED TO LIABILITIES (Continued)

8. Information on provisions (Continued)

d.2) Information on provisions for employee benefits

The Bank has a total of TRY 164 provision in the current period, based on the additional bonus to be paid to the personnel (31 December 2025: TRY 164).

9. Explanations on tax liability

a) Explanations on current tax liability

As of 31 March, 2026, the Bank’s corporate tax liability, after deducting the provisional taxes paid during the period from the tax provisions, amounts to TRY 1.483.858 (31 December, 2025: TRY 555.075).

b) Information on taxes payable

	Current Period 31 March 2026	Prior Period 31 December 2025
Corporate Tax Payable	1.483.858	555.075
Taxation on Income From Securities	955.951	1.224.147
Property Tax	8.638	6.223
Banking Insurance Transactions Tax (BITT)	525.839	391.135
Foreign Exchange Transactions Tax	26.262	22.039
Value Added Tax Payable	73.429	125.308
Other	96.227	130.700
Total	3.170.204	2.454.627

c) Information on premiums:

	Current Period 31 March 2026	Prior Period 31 December 2025
Social Security Premiums – Employee	834	819
Social Security Premiums – Employer	1.236	1.218
Bank Social Aid Pension Fund Premium - Employee	-	-
Bank Social Aid Pension Fund Premium - Employer	-	-
Pension Fund Membership Fees and Provisions – Employee	-	-
Pension Fund Membership Fees and Provisions – Employer	-	-
Unemployment Insurance – Employee	9.534	4.216
Unemployment Insurance – Employer	19.048	8.413
Other	-	-
Total	30.652	14.666

10. Information on deferred tax liabilities

The Bank has no deferred tax liability as of the balance sheet date (31 December 2025: None).

11. Information on payables for assets held for sale and discontinued operations

The Bank has no liabilities for assets held for sale and discontinued operations (31 December 2025: None).

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EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

II. EXPLANATIONS AND NOTES RELATED TO LIABILITIES (Continued)

12. Explanations on subordinated debts

	Current Period 31 March 2026		Prior Period 31 December 2025	
	TRY	FC	TRY	FC
From Domestic Banks	5.701.110	-	5.348.817	-
From Other Domestic Institutions	-	42.821.300	-	40.546.290
From Foreign Banks	-	-	-	-
From Other Institutions Abroad	-	-	-	-
Total	5.701.110	42.821.300	5.348.817	40.546.290

	Current Period 31 March 2026		Prior Period 31 December 2025	
	TRY	FC	TRY	FC
Debt instruments to be included in the additional capital calculation	-	42.821.300	-	40.546.290
Subordinated Loans (*)	-	42.821.300	-	40.546.290
Equity-like Debt Instruments	-	-	-	-
Debt instruments to be included in Contribution Capital Calculation:	5.701.110	-	5.348.817	-
Subordinated Loans(**)	5.701.110	-	5.348.817	-
Equity-like Debt Instruments	-	-	-	-
Total	5.701.110	42.821.300	5.348.817	40.546.290

(*) The Bank obtained a subordinated loan within the scope of additional Tier 1 capital from the TWF Market Stability and Equilibrium Sub-Fund amounting to EUR 57.039 thousand on 9 March 2022, with the approval of the BRSA dated 9 March 2022, on a perpetual and non-dividend basis. The Bank calculated the fair value of the mentioned loan amount using the prices of similar financial instruments at the date it was recognized in the financial statements in accordance with TFRS 9 and TFRS 13 standards. The Bank obtained a subordinated loan qualifying as contribution capital from TC Ziraat Bankası A.Ş. amounting to USD 100.000 thousand with the approval of the BRSA dated 5 April 2024; and an additional Tier 1 capital subordinated loan amounting to TRY 4.000.000 on a perpetual and non-dividend basis on 30 December 2024. The Bank obtained a subordinated loan qualifying as contribution capital from Ziraat Katılım MTN Limited amounting to USD 300.000 thousand on 17 December 2024. The loan amounting to EUR 100.000 thousand obtained from the TWF Market Stability and Equilibrium Sub-Fund on 24 April 2019, was closed on 30 December 2025.

(**) The Bank obtained subordinated loans from TC Ziraat Bankası A.Ş. in the amounts of TRY 300.000 on 29 March 2019; TRY 500.000 on 16 April 2021; and TRY 500.000 on 17 November 2021, all of which qualify as additional Tier 1 capital. Additionally, on 30 December 2024 the Bank secured a capital-like loan of TRY 4.000.000 classified as perpetual and non-dividend additional Tier 1 capital.

13. If the other liabilities of the balance exceed 10% of the balance sheet total, the names and amounts of the sub-accounts constituting at least 20% of them

The amount of other liabilities of balance sheet does not exceed 10% of total amount of balance sheet.

14. Information on shareholders' equity

a) Presentation on paid-in capital:

	Current Period 31 March 2026	Prior Period 31 December 2025
Stock Provision	10.350.000	10.350.000
Provision for Preferred Stock	-	-

b) Paid-in capital amount, explanation whether the registered capital system is applicable by the Bank, if so the registered capital ceiling amount

Ziraat Katılım Bankası A.Ş. applied to the Capital Markets Board (CMB) on 24 September 2025, for the transition to the registered capital system and an amendment to its articles of association.

ZİRAAT KATILIM BANKASI A.Ş.

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EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

II. EXPLANATIONS AND NOTES RELATED TO LIABILITIES (Continued)

14. Information on shareholders' equity (Continued)

- c) **Other information regarding the capital increases made in the current period and their sources and the increased capital shares**

None.

- d) **Information on additions from capital reserves to capital in the current period**

None.

- e) **Capital commitments in the last fiscal year and continue until the end of the following interim period, general purpose of these commitments and estimated resources required for these commitments**

None (31 December 2025: None).

- f) **Indicators of the Bank's income, profitability and liquidity for the prior periods and possible effects of future assumptions based on the uncertainty of these indicators on the Bank's equity**

The Bank has no uncertainty related to profitability and liquidity according to the prior period's indicators (31 December 2025: None).

- g) **Summary information on privileges given to shares representing the capital**

As of 31 March 2026 the Bank has no preferred shares (31 December 2025: None).

- h) **Disclosure of accumulated other comprehensive income or expenses to be reclassified to profit or loss**

	Current Period 31 March 2026		Prior Period 31 December 2025	
	TRY	FC	TRY	FC
From Subsidiaries, Associates and Entities under Common Control	-	-	-	-
Revaluation Difference	-	-	-	-
Foreign Exchange Difference	-	-	-	-
Financial Assets at Fair Value Through Other Comprehensive Income	(1.050.751)	1.490	(721.030)	2.855
Revaluation Difference	(1.050.751)	1.490	(721.030)	2.855
Deferred Tax Effect	-	-	-	-
Foreign Exchange Difference	(1.050.751)	1.490	(721.030)	2.855

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NOTES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 31 MARCH 2026

(Unless otherwise stated amounts are expressed in thousands of Turkish Lira (“TRY”))

EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

III. EXPLANATIONS AND NOTES RELATED TO THE OFF-BALANCE SHEET ACCOUNTS

1. Explanations on off-balance sheet liabilities

a) Nature and amount of irrevocable loan commitments

	Current Period 31 March 2026	Prior Period 31 December 2025
Forward Asset Value Trading Commitments	4.822.704	5.302.181
Guaranteed Loan Allocation Commitments	-	-
Payment Commitments for Cheques	6.119.297	4.734.872
Tax and Fund Liabilities from Export Commitments	947.120	861.832
Commitments for Credit Card Expenditure Limits	9.379.455	8.656.437
Other Irrevocable Commitments	7.384.899	6.542.619
Commitment to Implementation of Promotions for Credit Card and Banking Services	3.491	3.521
Total	28.656.966	26.101.462

b) Nature and amount of possible losses and commitments arising from the off-balance sheet items including the below mentioned

The amount of provision for Stage 3 possible losses arising from the off-balance sheet items is TRY 649.934 (31 December 2025: TRY 753.313).

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

	Current Period 31 March 2026	Prior Period 31 December 2025
Guarantee Letters	131.679.019	129.241.298
Bank Acceptances	373.598	909.847
Letter of Credits	32.638.149	24.529.758
Other Contingencies	117.909	63.658
Total	164.808.675	154.744.561

b.2) Certain guarantees, temporary guarantees, surety ships and similar transactions

	Current Period 31 March 2026	Prior Period 31 December 2025
Letters of Temporary Guarantees	7.920.509	10.759.395
Letters of Certain Guarantees	88.856.368	84.189.942
Letters of Advance Guarantees	18.416.819	18.232.707
Letters of Guarantees given to Customs Offices	2.907.151	2.836.365
Other Letters of Guarantees	13.578.172	13.222.889
Total	131.679.019	129.241.298

b.3) Total non-cash loans

	Current Period 31 March 2026	Prior Period 31 December 2025
Non-Cash Loans for Providing Cash Loans	13.570.037	13.214.900
With Original Maturity of One Year or Less	157.982	181.522
With Original Maturity of More than One Year	13.412.055	13.033.378
Other Non-Cash Loans	151.238.638	141.529.661
Total	164.808.675	154.744.561

ZİRAAT KATILIM BANKASI A.Ş.

NOTES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 31 MARCH 2026

(Unless otherwise stated amounts are expressed in thousands of Turkish Lira ("TRY"))

EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

IV. EXPLANATIONS AND NOTES RELATED TO THE STATEMENT OF PROFIT OR LOSS

1. Dividend Income

a) Information on profit share received from loans

	Current Period 31 March 2026		Prior Period 31 March 2025	
	TRY	FC	TRY	FC
Profit share on loans (*)	22.922.589	3.926.382	15.410.060	2.868.311
Short term loans	9.869.488	1.247.606	7.761.936	1.141.003
Medium and long term loans	11.505.161	2.678.776	7.442.940	1.727.308
Profit share on non-performing loans	1.547.940	-	205.184	-
Premiums received from resource utilization support fund	-	-	-	-

(*) Includes fees and commissions income on cash loans.

b) Information on profit share income from banks

	Current Period 31 March 2026		Prior Period 31 March 2025	
	TRY	FC	TRY	FC
Central Bank of the Republic of Türkiye	-	-	1.362.679	-
Domestic Banks	-	4.584	8.111	-
Foreign Banks	-	-	-	-
Head Office and Branches	-	-	-	-
Total	-	4.584	1.370.790	-

c) Information on profit share income from securities portfolio

	Current Period 31 March 2026		Prior Period 31 March 2025	
	TRY	FC	TRY	FC
Financial Assets at Fair Value through Profit and Loss	1.011.129	78.448	-	56.528
Financial Assets at Fair Value through Other Comprehensive Income	3.250.017	21.387	2.585.985	44.952
Investments Held-to-Maturity Financial Assets Measured by Amortized Cost	634.237	32.113	689.553	42.036
Total	4.895.383	131.948	3.275.538	143.516

d) Information on profit share income received from associates and subsidiaries

None (31 March 2025: None).

ZİRAAT KATILIM BANKASI A.Ş.

NOTES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 31 MARCH 2026

(Unless otherwise stated amounts are expressed in thousands of Turkish Lira (“TRY”))

EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

IV. EXPLANATIONS AND NOTES RELATED TO THE STATEMENT OF PROFIT OR LOSS (Continued)

2. Profit Share Expenses

a) Information on profit share expense on borrowing

	Current Period 31 March 2026		Prior Period 31 March 2025	
	TRY	FC	TRY	FC
Banks	926.823	775.387	1.353.235	574.677
Central Bank of the Republic of Türkiye	83.313	-	57.377	-
Domestic Banks	843.510	37.670	1.295.858	121.761
Foreign Banks	-	737.717	-	452.916
Head Office and Branches	-	-	-	-
Other Institutions	2.536.467	1.344.780	2.019.343	813.963
Total	3.463.290	2.120.167	3.372.578	1.388.640

b) Information on profit share expense given to associates and subsidiaries

The amount of profit share expense given to associates and subsidiaries is TRY 3.057.375 (31 March 2025: TRY 2.471.707).

c) Information on profit share expense paid to securities issued

None (31 March 2025: None).

d) Presentation of dividends paid to participation accounts according to maturity structure

Current Period 31 March 2026	Participation Accounts					
	1 month	3 months	6 months	1 year	Over 1 year	Total
Turkish Lira						
Funds Collected from Banks via Current and Participation Accounts	-	-	-	-	-	-
Real Person's Non Commercial Participation Accounts	372.762	7.473.230	57.146	43.477	495.891	8.442.506
Public Sector Participation Accounts	494.918	307.492	24.904	5.521	-	832.835
Commercial Sector Participation Accounts	1.956.501	12.479.270	124.305	42.684	675	14.603.435
Other Institutions Participation Accounts	50.056	444.231	29.234	128.595	19.749	671.865
Total	2.874.237	20.704.223	235.589	220.277	516.315	24.550.641
Foreign Currency						
Funds Collected from Banks via Current and Participation Accounts	1	-	-	-	2	3
Real Person's Non Commercial Participation Accounts	763	70.948	630	964	4.140	77.445
Public Sector Participation Accounts	237	14.129	379	1.306	-	16.051
Commercial Sector Participation Accounts	1.180	92.100	2.674	1.204	4	97.162
Other Institutions Participation Accounts	42.865	515.273	3.711	-	7	561.856
Public Sector Participation Accounts	2.501	-	-	-	-	2.501
Total	47.547	692.450	7.394	3.474	4.153	755.018
Grand Total	2.921.784	21.396.673	242.983	223.751	520.468	25.305.659

ZİRAAT KATILIM BANKASI A.Ş.

NOTES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 31 MARCH 2026

(Unless otherwise stated amounts are expressed in thousands of Turkish Lira (“TRY”))

EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

IV. EXPLANATIONS AND NOTES RELATED TO THE STATEMENT OF PROFIT OR LOSS (Continued)

2. Profit Share Expenses (Continued)

d) Presentation of dividends paid to participation accounts according to maturity structure (Continued)

Prior Period 31 March 2025	Participation Accounts					
	1 month	3 months	6 months	1 year	Over 1 year	Total
Turkish Lira						
Funds Collected from Banks via Current and Participation Accounts	-	-	-	-	-	-
Real Person’s Non Commercial Participation Accounts	233.161	4.475.151	403.314	268.300	1.090.917	6.470.843
Public Sector Participation Accounts	15.918	625.485	257.960	1.137	-	900.500
Commercial Sector Participation Accounts	1.561.212	7.766.205	592.314	639.062	92.216	10.651.009
Other Institutions Participation Accounts	23.111	321.684	96.176	22.896	184	464.051
Total	1.833.402	13.188.525	1.349.764	931.395	1.183.317	18.486.403
Foreign Currency						
Funds Collected from Banks via Current and Participation Accounts	146	272	-	-	35	453
Real Person’s Non Commercial Participation Accounts	465	114.737	2.008	1.953	7.547	126.710
Public Sector Participation Accounts	1	24.356	-	4.617	-	28.974
Commercial Sector Participation Accounts	10.597	622.087	25.438	23.717	98	681.937
Other Institutions Participation Accounts	10.042	32.195	103	-	39	42.379
Public Sector Participation Accounts	9.959	-	-	-	-	9.959
Total	31.210	793.647	27.549	30.287	7.719	890.412
Grand Total	1.864.612	13.982.172	1.377.313	961.682	1.191.036	19.376.815

3. Information on dividend income

As of 31 March, 2026, the Bank has no dividend income (31 March 2025: None).

4. Information on trading income/loss (net)

	Current Period 31 March 2026	Prior Period 31 March 2025
Income	25.182.265	11.097.544
Foreign exchange gains	-	4.966
Gain on derivative financial instruments	3.498.986	1.517.328
Gain on capital market transactions	21.683.279	9.575.250
Losses (-)	25.029.205	9.472.889
Foreign exchange losses	679.172	606
Losses on derivative financial instruments	2.955.102	290.380
Losses on capital market transactions	21.394.931	9.181.903
Net	153.060	1.624.655

ZİRAAT KATILIM BANKASI A.Ş.

NOTES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 31 MARCH 2026

(Unless otherwise stated amounts are expressed in thousands of Turkish Lira (“TRY”))

EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

IV. EXPLANATIONS AND NOTES RELATED TO THE STATEMENT OF PROFIT OR LOSS (Continued)

5. Information on other operating income

Information on factors covering the recent developments which has significant effect on the Bank’s income and the extent of effect on income

	Current Period 31 March 2026	Prior Period 31 March 2025
Correction Account for Previous Years Expenses (*)	2.400.939	685.056
Income from the Sale of the Asset	99.102	6.147
Provision for Communication Expenses	10.916	14.211
Checkbook Fees	2.190	1.816
Other	7.855	9.448
Total	2.521.002	716.678

(*) Adjustment to prior year expenses consists of TRY 2.336.576 from provisions for loans (31 March 2025: TRY 438.346), TRY 48.924 from provisions for participation accounts (31 March 2025: TRY 236.040), TRY 910 from provisions for impairment of securities (31 March 2025: TRY 612), and TRY 14.530 consists of other provision reversals (31 March 2025: TRY 10.058).

6. Provision expenses for impairment on loans and other receivables

	Current Period 31 March 2026	Prior Period 31 March 2025
Expected Credit Loss	3.095.308	1.693.393
12 month expected credit loss (Stage 1)	327.712	434.123
Significant increase in credit risk (Stage 2)	628.081	788.180
Non-performing loans (Stage 3)	2.139.515	471.090
Marketable Securities Impairment Expense	241	-
Financial Assets at Fair Value through Profit or Loss	241	-
Available-for-sale Financial Assets Fair Value Through Other Comprehensive Income	-	-
Subsidiaries, Associates and Entities Under Common Control Impairment Provision	-	-
Associates	-	-
Subsidiaries	-	-
Entities Under Common Control (Joint Ventures)	-	-
Other	79.223	81.695
Total	3.174.772	1.775.088

ZİRAAT KATILIM BANKASI A.Ş.

NOTES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 31 MARCH 2026

(Unless otherwise stated amounts are expressed in thousands of Turkish Lira (“TRY”))

EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

IV. EXPLANATIONS AND NOTES RELATED TO THE STATEMENT OF PROFIT OR LOSS (Continued)

7. Information on other operating expenses

	Current Period 31 March 2026	Prior Period 31 March 2025
Reserve for Employee Termination Benefits	48.155	30.005
Bank Social Aid Provision Fund Deficit Provision	-	-
Impairment Expenses of Tangible Assets	-	-
Depreciation Expenses of Tangible Fixed Assets	369.220	266.090
Impairment Expenses of Intangible Assets	-	-
Goodwill Impairment Expense	-	-
Amortization Expenses of Intangible Assets	76.240	47.312
Impairment Expense of Equity Participations for which Equity Method is Applied	-	-
Impairment Expenses of Assets Held for Sale	-	-
Depreciation Expenses of Assets Held for Sale	-	-
Impairment Expenses for Non-Current Assets Held for Sale and Discontinued Operations	-	-
Other Operating Expenses	826.087	437.392
Leasing Expenses Related to TFRS 16 Exceptions	17.659	4.951
Maintenance Expenses	59.090	58.313
Advertisement Expenses	202.602	58.296
Other Expenses (*)	546.736	315.832
Loss on Sales of Assets	3.069	881
Other (**)	996.017	646.555
Total	2.318.788	1.428.235

(**) Of the balance classified under “Other”, TRY 319.252 (31 March, 2025: TRY 221.995) consists of SDIF (Savings Deposit Insurance Fund) premiums and audit and consultancy service expenses, while TRY 480.139 (31 March, 2025: TRY 292.058) consists of taxes, duties and levies, and other service expenses.

8. Information on profit/loss from continued and discontinued operations before taxes

As of 31 March 2026, the Bank does not have any discontinuing operations. The compositions of the profit/loss before tax from the continuing operations are following:

	Current Period 31 March 2026	Prior Period 31 March 2025
Net Profit Share Income	8.157.141	2.764.644
Net Fees and Commissions Income	1.261.371	862.401
Dividend Income	-	-
Trading Income/Expense (Net)	153.060	1.624.655
Other Operating Income	2.521.002	716.678
Expected Loss Provision (-)	3.095.308	1.693.393
Other Provision Expense (-)	79.464	81.695
Personnel Expense	2.140.818	1.375.706
Other Operating Expenses (-)	2.318.788	1.428.235
Income/(Loss) from Continuing Operations	4.458.196	1.389.349

ZİRAAT KATILIM BANKASI A.Ş.

NOTES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 31 MARCH 2026

(Unless otherwise stated amounts are expressed in thousands of Turkish Lira (“TRY”))

EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

IV. EXPLANATIONS AND NOTES RELATED TO THE STATEMENT OF PROFIT OR LOSS (Continued)

9. Information on tax provision for continued and discontinued operations

Since the Bank does not have any discontinued operations, there is no related tax provision.

As of 31 March 2026, the Bank has deferred tax income of TRY 732.496 (31 March 2025: TRY 710.477) and deferred tax expense of TRY 697.844 (31 March 2025: TRY 215.044). Current tax provision TRY 1.482.650 (31 March, 2025: TRY 875.067).

10. Explanation on net income/loss for the period for continuing and discontinued operations

The net profit of the Bank from its ongoing activities is TRY 3.010.198 (31 March 2025: TRY 1.009.715 net profit).

11. Explanation on net profit/loss

a) Nature, amount and frequency of income and expenses arising from ordinary banking activities, if required for the understanding the performance of the Bank in the current period

The Bank mainly utilizes its resources from domestic current and profit shares, securities and interbank operations. Besides, it obtains income via commissions taken from non-cash loans, other banking operations.

b) The effect of the change in accounting estimates to the net profit/loss; including the effects to the future period, if any

As of the balance sheet date, there is no change in accounting estimates that may require further explanations in the current period.

12. If other items in the income statement exceed 10% of the income statement total, sub-accounts constituting at least 20% of these items are shown below

None (31 December 2025: None).

V. EXPLANATION AND NOTES RELATED TO THE CHANGES IN SHAREHOLDERS' EQUITY

Not prepared in compliance with the Article 25 of the Communiqué Financial Statements and Related Disclosures and Footnotes to be Announced to Public by Banks.

VI. EXPLANATION AND NOTES RELATED TO THE STATEMENT OF UNCONSOLIDATED CASH FLOW

Not prepared in compliance with the Article 25 of the Communiqué Financial Statements and Related Disclosures and Footnotes to be Announced to Public by Banks.

ZİRAAT KATILIM BANKASI A.Ş.

**NOTES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS AS OF
31 MARCH 2026**

(Unless otherwise stated amounts are expressed in thousands of Turkish Lira (“TRY”))

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

VII. EXPLANATIONS AND NOTES RELATED TO THE RISK GROUP OF THE BANK

1) a) Information on the volume of transactions relating to the Bank’s risk group, outstanding loans and funds collected and income and expenses for the period

Current Period

Risk group of the Bank	Subsidiaries, Associates and Entities Under Common Control (Joint Ventures)		Direct and indirect shareholders of the Bank		Other real or legal persons included in the risk group	
	Cash	Non-Cash	Cash	Non-Cash	Cash	Non-Cash
Loans and other receivables	-	-	-	-	-	-
Balance at beginning of period	-	-	14.896.069	-	-	-
Balance at end of period	-	-	-	-	-	-
Profit share and commission income	-	-	-	-	-	-

Prior Period

Risk group of the Bank	Subsidiaries, Associates and Entities Under Common Control (Joint Ventures)		Direct and indirect shareholders of the Bank		Other real or legal persons included in the risk group	
	Cash	Non-Cash	Cash	Non-Cash	Cash	Non-Cash
Loans and other receivables	-	-	-	-	-	-
Balance at beginning of period	-	-	3.310.391	-	-	-
Balance at end of period	-	-	14.896.069	-	-	-
Profit share and commission income	-	-	350	-	-	-

b) Current and profit sharing account held by the Bank’s risk group

Risk group of the Bank	Subsidiaries, Associates and Entities Under Common Control (Joint Ventures)		Direct and indirect shareholders of the bank		Other real or legal persons included in the risk group	
	Current Period	Prior Period	Current Period	Prior Period	Current Period	Prior Period
Current and participation accounts						
Balance at the beginning of period	6.328	4.092	-	-	-	-
Balance at the end of period	4.752	6.328	-	-	-	-
Participation Accounts						
Profit Share Expenses	-	-	-	-	-	-

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

Risk group of the Bank	Subsidiaries, Associates and Entities Under Common Control (Joint Ventures)		Direct and indirect shareholders of the bank		Other real or legal persons included in the risk group	
	Current Period	Prior Period	Current Period	Prior Period	Current Period	Prior Period
Funds Borrowed						
Balance at the beginning of period	54.578.119	35.421.127	37.595	75.191	-	-
Balance at the end of period	39.565.883	54.578.119	28.197	37.595	-	-
Participation Accounts						
Profit Share Expenses	3.057.375	2.471.707	437.789	201.083	-	-

ZİRAAT KATILIM BANKASI A.Ş.

NOTES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 31 MARCH 2026

(Unless otherwise stated amounts are expressed in thousands of Turkish Lira (“TRY”))

EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

VII. EXPLANATIONS AND NOTES RELATED TO THE RISK GROUP OF THE BANK (Continued)

2) Information on forward transactions, option contracts and other similar contracts with the Bank's risk group

Risk group of the Bank	Subsidiaries, Associates and Entities Under Common Control (Joint Ventures)		Direct and indirect shareholders of the bank		Other real or legal persons included in the risk group	
	Current Period	Prior Period	Current Period	Prior Period	Current Period	Prior Period
Transactions at Fair Value Through Profit or Loss	-	-	-	-	-	-
Balance at the beginning of period	-	-	2.011.722	29.203.067	-	-
Balance at the end of period	-	-	534.933	2.011.722	-	-
Total Profit / Loss	-	-	1.432	-	-	-
Hedging transactions	-	-	-	-	-	-
Balance at the beginning of period	-	-	-	-	-	-
Balance at the end of period	-	-	-	-	-	-
Total Profit / Loss	-	-	-	-	-	-

3) Information on the fees paid to the top management of the bank

The total amount of benefits provided to the Parent Bank's Senior Management is TRY 22.519 (31 December 2025: TRY 77.340).

VIII. SIGNIFICANT EVENTS AND MATTERS ARISING SUBSEQUENT TO BALANCE SHEET DATE

In accordance with the profit distribution resolution adopted at the Bank's Ordinary General Assembly meeting held on 9 April, 2026, it was resolved to allocate TRY 287.809, corresponding to 5% of the net profit for the year 2025 amounting to TRY 5.756.184, to the legal reserves, and to retain the remaining TRY 5.468.375 within the Bank.

ZİRAAT KATILIM BANKASI A.Ş.

NOTES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 31 MARCH 2026

(Unless otherwise stated amounts are expressed in thousands of Turkish Lira (“TRY”))

SECTION SIX

EXPLANATIONS ON AUDITOR’S REVIEW REPORT

I. MATTERS TO BE EXPLAINED ON THE INDEPENDENT AUDITOR’S REPORT

The unconsolidated financial statements for the period ended 31 March 2026 have been reviewed by PwC Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik A.Ş. The auditor’s review report dated 11 May 2026 is presented preceding the unconsolidated financial statements.

II. EXPLANATIONS AND NOTES PREPARED BY THE INDEPENDENT AUDITORS

None.

SECTION SEVEN

UNCONSOLIDATED INTERIM ACTIVITY REPORT

I. Assessment of Chairman

As the first quarter of 2026 concludes, key topics on the global economic agenda have centered around geopolitical crises, increased volatility in oil and energy prices, and ongoing supply chain disruptions. Amid persistent uncertainties regarding the course of regional conflicts, the future of the war between the United States–Israel and Iran, as well as how long the Strait of Hormuz will remain closed, have been focal points closely monitored by the markets. During this period, central banks have adopted a cautious approach in their monetary policy measures.

For the U.S. economy, the Iran-related conflict that began in the first quarter has been the primary issue capturing market attention. The near halt of transit through the strategically vital Strait of Hormuz for global energy trade has intensified cost pressures. However, the extent of the conflict’s inflationary impact remains uncertain. Therefore, the U.S. Federal Reserve (Fed) maintained its current monetary policy stance throughout the period, keeping the policy interest rate steady at 3,75%.

In the European region, the first quarter was marked by global attention to the effects of regional wars. Particularly, disagreements among members within existing alliances have sparked debates regarding their future. Meanwhile, the U.S. urging its allies to take on greater responsibility in geopolitical matters has made defense and infrastructure initiatives the top agenda items in Europe. Additionally, the European Central Bank (ECB), reaffirming its commitment to fighting inflation, held its main refinancing rate steady at 2,15% throughout the period. Nevertheless, inflation surged significantly in March due to the war’s effects, surpassing the ECB’s 2% target once again. Prior to the conflict, markets anticipated interest rate cuts; however, expectations have shifted towards possible rate hikes in the new period.

Energy markets, profoundly affected by the conflict, exhibited volatile behavior. Despite announced supply-side measures, Brent crude oil prices increased. Meanwhile, anticipation of inflationary effects coupled with increased demand for the U.S. dollar and government bonds caused gold prices to decline. The market turbulence triggered revisions downward in global growth forecasts and upward adjustments in inflation expectations.

From the perspective of our country, the first quarter of the new year passed with a dense agenda. Global developments were closely monitored, and necessary measures were taken to ensure that the decisive steps taken by economic management to combat inflation were not undermined. The Central Bank of the Republic of Türkiye (CBRT) started the new year with an interest rate cut under cautious easing policies but kept the policy rate unchanged during the March Monetary Policy Committee meeting. While seasonal fluctuations in inflation were observed due to global developments, the policy measures taken to mitigate the impact of rising energy prices have supported a controlled disinflation process.

The participation banking sector's share within the financial industry reached approximately 9,2% as of February 2026. This sector plays a crucial role in diversifying our financial system and expanding alternative financial products through its increasing performance. As of February 2026, Ziraat Katılım Bankası's share in the participation banking sector stood at around 18%. As Türkiye’s first public participation finance institution, Ziraat Katılım Bankası continues to support the economy with a customer-focused approach, adhering to principles of profitability and efficiency both today and in the future.

Alpaslan ÇAKAR
Chairman of the Board

**NOTES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS AS OF
31 MARCH 2026**

(Unless otherwise stated amounts are expressed in thousands of Turkish Lira (“TRY”))

UNCONSOLIDATED INTERIM ACTIVITY REPORT (Continued)

II. Assessment of General Manager

MAINTAINING OUR STRONG POSITION THROUGH SUSTAINED BALANCED GROWTH

While continuing our operations with a solid capital structure and a prudent growth approach, we maintained our performance in the first quarter of 2026.

During this period, our total assets reached TRY 808,8 billion, collected funds amounted to TRY 525 billion, and cash loans extended totaled TRY 493,3 billion. Thus, the total cash and non-cash financing volume we provided to the economy reached TRY 658 billion.

In line with our determined steps to expand our service network, we continue to offer accessible, innovative, and reliable participation banking services to our customers through our 232 branches operating in 66 provinces, including 2 branches abroad.

INCREASING OUR MARKET IMPACT THROUGH FUNDING PROVIDED IN SUKUK ISSUANCES

Ziraat Katılım further strengthened its presence in the sukuk market in the first quarter of 2026 through successful issuances. Within this scope, we completed 5 sukuk issuances via Ziraat Yatırım Menkul Değerler A.Ş., securing a total funding amount of TRY 10,5 billion.

With a total of 213 sukuk issuances to date, amounting to TRY 200,6 billion, we have reinforced our strong position in the participation finance market.

ENABLING REAL SECTOR ACCESS TO FINANCE THROUGH THE PARTICIPATION FINANCE GUARANTEE SUPPORT PROGRAM

To facilitate real sector access to finance and support production-oriented growth, we launched the Participation Finance Guarantee Support Program in collaboration with the Credit Guarantee Fund (KGF) and MÜSİAD, based on the principle “With value creators, financing with their values.”

Within the scope of the program, which was announced at the signing ceremony held at Ziraat Towers, we provided financial support to 1.865 customers in the first quarter, contributing especially to the investment, employment, and export goals of our SMEs. This program, structured in accordance with participation finance principles, has made a significant contribution to the resilience of the real sector by easing financing access for enterprises facing collateral shortages.

ENHANCING CUSTOMER ENGAGEMENT AND PRODUCT USAGE WITH THE DIGITAL BRANCH MODEL

In line with our Digital Branch service model, we continue our efforts to deliver fast and effective services to customers without needing to visit a branch. In 2026, aiming to make this channel the primary one for retail product sales, we achieved growth rates of 26% in insurance product sales, 10% in credit card numbers, 22% in base deposit customers, and 30% in active customers.

STRENGTHENING OUR SERVICE QUALITY WITH THE CUSTOMER EXPERIENCE MANAGEMENT PROJECT

Implemented at the beginning of 2026, the “Customer Experience Management Project” aims to establish a more systematic and measurable customer-focused approach. Within the scope of the project, customer promises and service standards have been redefined, aiming to further strengthen the customer-oriented corporate culture throughout the Bank.

**NOTES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS AS OF
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(Unless otherwise stated amounts are expressed in thousands of Turkish Lira (“TRY”))

UNCONSOLIDATED INTERIM ACTIVITY REPORT (Continued)

II. Assessment of General Manager (Continued)

CONTINUING OUR GROWTH IN CARD PAYMENT SYSTEMS

In the first quarter of 2026, the growth momentum in card payment systems and our merchant network continued. Our POS transaction volume reached TRY 8.309.535.283, while the number of POS terminals increased by 6%. The number of debit cards rose by 5%, with debit card transaction volume growing by 8%; credit card numbers increased by 4%, maintaining a stable transaction performance. Commercial credit cards saw a 3% increase in numbers, with a balanced trend in transaction volumes.

STRENGTHENING OUR IMPACT IN AGRICULTURAL FINANCE THROUGH ROBUST GROWTH

We achieved significant momentum in our financing activities aimed at the agricultural sector. As of the first quarter of 2026, our total agricultural financing balance increased by approximately 700% compared to the same period last year, reaching TRY 50 billion, while our customer base expanded from 1.123 to 9.261. This development demonstrates that our Bank has reached a broader producer base in the agricultural sector and significantly enhanced its inclusivity.

ENGAGING WITH OUR STAKEHOLDERS IN THE AGRICULTURAL SECTOR

In the first quarter of 2026, we continued to participate in significant agricultural sector events, bringing together our producers, sector representatives, and stakeholders. Our Bank showcased innovative financing solutions tailored to all aspects of agriculture at key agricultural fairs, connected with ecosystem stakeholders.

Through the products and services developed for the agriculture sector, we continue facilitating producers' access to finance and contributing to a sustainable agricultural ecosystem.

SUPPORTING PRODUCTION WITH FINANCING PROGRAMS FOR THE MANUFACTURING INDUSTRY

Under the coordination of KOSGEB and in cooperation with the Ministry of Industry and Technology and relevant institutions, we have contributed to the “Credit Financing and Employment Protection Program for Manufacturing Industry.” This program supports enterprises operating in the manufacturing sector to access finance, aiming to strengthen cash flows and protect employment.

OUR ACHIEVEMENTS RECOGNIZED WITH NATIONAL AND INTERNATIONAL AWARDS

Our customer-centric service approach, innovative implementations, and efforts in digitalization were honored with notable national and international awards in the first quarter of 2026. In the private banking sector, we received the “Private Bank: Client Initiative” award by WealthBriefing and were named “Türkiye’s Best for Client Service” by Euromoney. These achievements reflect international recognition of our commitment to customer experience and service quality.

Our digital initiatives have also been acknowledged by the industry. Within the scope of the 23rd Golden Spider Awards, our Private Banking website was awarded in both the “Microsite” and “Banking” categories. Additionally, for our solutions developed for the agricultural sector, we received the “Best Islamic Banking Solution Provider with Subsidized Agricultural Finance” award, and in The One Awards 2025, we were named “Most Reputable Brand of the Year” in the Participation Banking category. These awards reinforce our Bank’s strong position in customer satisfaction, digital transformation, sustainable finance, and brand reputation.

In line with the principles of participation in banking, we steadfastly continue our efforts with a focus on sustainable growth, supporting the real sector, and creating social value. With innovative financial solutions tailored to our customers' needs and expectations, investments in digital banking, and production-oriented financing approach, we continue contributing to our country’s economy.

ZİRAAT KATILIM BANKASI A.Ş.

NOTES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 31 MARCH 2026

(Unless otherwise stated amounts are expressed in thousands of Turkish Lira (“TRY”))

UNCONSOLIDATED INTERIM ACTIVITY REPORT (Continued)

II. Assessment of General Manager (Continued)

Moving forward, empowered by our strong capital structure, effective risk management, and customer-centric service approach, we will continue to advance our leading position in the participation finance sector, deliver value-added solutions to our customers, and implement projects that contribute to sustainable development goals.

Best Regards,

Metin ÖZDEMİR
General Manager

ZİRAAT KATILIM BANKASI A.Ş.

NOTES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 31 MARCH 2026

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UNCONSOLIDATED INTERIM ACTIVITY REPORT (Continued)

III. Shareholding Structure

The paid in capital of Ziraat Katılım Bankası A.Ş. is TRY 10.350.000.000 and this capital is divided into TRY 10.350.000.000 shares, each of which is worth 1,00 Turkish Liras. The Chairman and Members of the Board of Directors, the Members of the Audit Committee, and the General Manager and his Deputies do not own shares in the Bank.

Title	Share Amounts(TRY)	Number of Shares
T.C. Ziraat Bankası A.Ş	10.349.999.996	10.349.999.996
Ziraat Finansal Yatırımlar A.Ş. (**)	1	1
Ziraat Filo Yönetimi ve Mobilite Çözümler A.Ş. (*)	1	1
Ziraat Teknoloji A.Ş.	1	1
Ziraat Yatırım Menkul Değerler A.Ş.	1	1

IV. Amendments to the Articles of Association

Following the decision made at the Ordinary General Assembly meeting held on 6 June 2024, the Headquarters address of Ziraat Katılım Bankası A.Ş. has been changed from Hobyar Eminönü Mah. Hayri Efendi Cad. Bahçekapı No:12 34112 Fatih – Istanbul to Finanskent Mahallesi Finans Cad. B Blok No: 44b İç Kapı No: 29 34764 Ümraniye – Istanbul. The new address was announced in the Turkish Trade Registry Gazette on 2 July 2024.

V. Main Financial Indicators

Among the Bank’s Assets, Loans with TRY 500.453.801 Thousand with 62%, Cash Values and Cash Equivalents with TRY 201.027.586 Thousand with 25%, Securities with TRY 83.791.713 Thousand with 10%, Other Assets with TRY 23.602.849 Thousand with 3%.

Assets (Thousand TRY)	31 March 2026	31 December 2025	Variance (%)
Cash Values and Cash Equivalents	201.027.586	165.486.859	21
Securities	83.791.713	102.009.138	(18)
Loans	500.453.801	479.720.311	4
Other Assets	23.602.849	21.601.187	9
Total Assets	808.875.949	768.817.495	5

Funds Collected in Bank Liabilities with TRY 524.934.483 Thousand with 65%, Non-Funds Collected Resources with TRY 231.228.169 Thousand with 29%, Shareholders' Equity with TRY 31.837.158 Thousand with 4% and Other Liabilities with TRY 20.876.139 Thousand with 2%.

Liabilities (Thousand TRY)	31 March 2026	31 December 2025	Variance (%)
Funds Collected	524.934.483	513.358.372	2
Non- Funds Collected Resources	231.228.169	208.934.841	11
Other Liabilities	20.876.139	17.364.529	20
Equity	31.837.158	29.159.753	9
Total Liabilities	808.875.949	768.817.495	5

ZİRAAT KATILIM BANKASI A.Ş.

NOTES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 31 MARCH 2026

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UNCONSOLIDATED INTERIM ACTIVITY REPORT (Continued)

V. Main Financial Indicators (Continued)

Selected Income-Expenses (Thousand TRY)	31 March 2026	31 March 2025
Profit Share Income	40.856.707	29.669.573
Profit Share Expense	32.699.566	26.904.929
Net Profit Share Income	8.157.141	2.764.644
Net Fee and Commission Income	1.261.371	862.401
Dividend Income	-	-
Net Trading Income	153.060	1.624.655
Other Operating Income	2.521.002	716.678
Expected Loss Provision	3.095.308	1.693.393
Other Provision Expense	79.464	81.695
Personnel Expense	2.140.818	1.375.706
Other Operating Expense	2.318.788	1.428.235
Profit / Loss Before Tax	4.458.196	1.389.349
Tax Provision	(1.447.998)	(379.634)
Net Profit/Loss	3.010.198	1.009.715

RATIOS (%)	31 March 2026	31 December 2025
Capital Adequacy Ratio	18,8	23,7
Equity / Total Assets	3,9	3,8
Total Loans(*)/Total Assets	63,4	63,8
Borrowings/Total Assets	64,9	66,8
Non-Performing Loans (Gross)/Loans	3,7	3,0

(*) Includes Leasing Receivables, excluding Non-Performing Receivables.

VI. 2026 First Interim Period Activities

Corporate, Commercial, and Private Banking Activities

Ziraat Katılım Bankası operates within the framework of participation banking principles, placing its customers at the center in line with its vision to be a universal, reputable, and leading participation bank.

Through our Corporate Branch Banking activities, we continue to support our customers with a customer-centric service approach by offering solutions tailored to their needs at six corporate branches across three provinces, in accordance with our Business Culture Principles.

New Supplier Financing System (SFS) and Direct Debit System (DDS) agreements have been signed between our Bank and Corporate Banking customers. Under the Export Support Financing Program conducted through participation banks, new disbursements were made during this period within the scope of the Eximbank Export Preparation Support Financing, established to enhance competitiveness and meet the financing needs of companies preparing for export. Protocols have also been signed with public institutions within the scope of a project developed to eliminate manual processes and to manage payments centrally in public payment transactions under collection and payment procedures.

Our Commercial Branch Banking serves customers through nineteen commercial branches located in eleven different provinces, aligned with our Bank’s Business Culture Principles and customer-focused banking understanding, ensuring that services are delivered through the most appropriate channels. In 2026, our support to the real sector will continue to increase, focusing on DDS, Supplier Financing, CGF-sourced financing, financial leasing, treasury products, commercial credit cards, and agricultural financing.

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UNCONSOLIDATED INTERIM ACTIVITY REPORT (Continued)

VI. 2026 First Interim Activities (Continued)

Ziraat Katılım, in its Private Banking activities, has continued its efforts to develop holistic solutions by positioning exclusive products and services in alignment with customer needs and expectations, with the aim of delivering a personalized and sustainable banking experience. Within this scope, the Family Banking model was developed to strengthen a structure that allows not only our clients but also their spouses and children to benefit from private banking privileges.

In line with our digitalization strategy, initiatives were undertaken to enhance the efficiency of existing platforms and to improve the end-to-end customer experience. As part of this effort, developments were implemented to enable faster, easier, and more secure access to our products and services, with an emphasis on enhancing user experience across digital channels.

Our customer-centric and innovative approach has been further validated by successes achieved at international platforms. In this regard, our initiative to develop tailored solutions and create value for clients was globally recognized with the WealthBriefing, Private Bank: Client Initiative award, while our performance in customer experience, service quality, and satisfaction was honored internationally with the Euromoney, Türkiye’s Best for Client Service award. These achievements have strengthened our international standing and made significant contributions to our Bank’s visibility and brand value.

Retail Banking, Digital Solutions, and Agricultural Financing Activities

Within the scope of our retail banking activities, we continued our growth-oriented approach in fund collection and financing disbursements during the first quarter of 2026. While contributing to our country’s development goals through financing models focused on production, employment, and exports, we also achieved significant growth in one of our key sector focuses, agricultural banking.

In line with our goals to streamline our customers’ financial processes end-to-end, we expanded both our physical and digital service networks in the first quarter of 2026. To increase accessibility and bring our services closer to our customers’ locations, we opened six new retail branches. We also introduced the Easy Fund Financing (Kolay Fon Finansmanı - KFF) product, offering dynamic solutions to individual financing needs by facilitating faster and easier access to funds. Moreover, we continued our financing campaigns in collaboration with Türkiye’s Automobile Initiative Group (TOGG), supporting all individual customers wishing to purchase vehicles through the financing agreement signed between TOGG and our Bank.

To facilitate real sector access to finance and support production-oriented growth, we entered into a pioneering collaboration. Within the protocol signed with MÜSİAD and the Credit Guarantee Fund (KGF), we launched the Participation Finance Guarantee Support Program, a large-scale guarantee program structured according to Türkiye’s participation finance principles. This program has provided vital resources for our SMEs, especially MÜSİAD members, helping them achieve investment, employment, and export targets. This milestone cooperation allows businesses facing collateral shortages to grow confidently within the participation finance ecosystem, thereby making a strategic contribution to the financial resilience of the real sector.

Aligned with our vision to provide products and services without requiring customers to visit a branch, our Digital Branch service model aims to make this channel the primary one for individual product sales in 2026. As a result of the accelerated engagement across multiple channels during 2026, we observed significant increases in insurance products, credit card numbers, base deposit customer count, and active customer numbers.

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UNCONSOLIDATED INTERIM ACTIVITY REPORT (Continued)

VI. 2026 First Interim Activities (Continued)

In the Digital Branch, requests for increased limits on EFT, transfer, and SWIFT transactions above certain amounts have been included in the approval mechanism. This enhanced control stage, activated for high-value transactions, has maximized transaction security and improved our Bank’s risk management standards to a more advanced level.

At the beginning of call center conversations, an information system notifying customers via instant message or SMS, including the name of the customer representative they are speaking with, has been implemented. This application increases transparency in communication, strengthens customers’ sense of corporate affiliation, and ensures a more secure service process.

An integrated system has been launched where automatic outbound call processes targeting defined customer segments automatically route these calls to relevant representative groups. Thanks to customer profiles and call details displayed simultaneously on the representative screens, transactions are completed promptly and accurately. The digitization of manual processes has enhanced operational agility, increased call volume managed per unit time, and optimized resource utilization.

In line with our strategic priorities in Open Banking and Service Banking, our API Market platform continues to be developed. Through collaborations established within the fintech ecosystem and expanding API integrations, we offer innovative and value-added digital financial solutions that elevate customer experience. The number of partnerships has grown to four, with approximately three million successful API transactions completed.

All fintech integrations previously conducted by other methods will be migrated to the API PORTAL to standardize fintech partnerships and integrations. The project is targeted for completion by year-end, and all external stakeholders and customers have been contacted in accordance with the project plan.

With the infrastructure of our newly developed mobile application and internet branch, we have initiated digital marketing activities. Within this scope, in-app notifications and product recommendations tailored to customers, push notifications, SMS, and email campaigns have been designed to ensure targeted and effective delivery of our products, services, and ongoing promotions directly to customers.

Our Bank has also continued efforts in card systems and merchant networks. In the first quarter of 2026, our card and merchant volume showed ongoing growth as follows:

Our POS transaction volume increased by 15 percent and the number of POS terminals rose by 6 percent compared to the previous quarter.

The number of debit cards increased by 5 percent, and debit card transaction volume rose by 8 percent compared to the previous quarter.

Our individual credit card counts increased by 4 percent compared to the previous quarter, while the commercial credit cards we started issuing in 2024 showed a 3 percent increase compared to the previous quarter.

Within the scope of Family Banking, our Accumulated Savings Account product was enhanced by adding Child and Youth Accounts, allowing customers aged 0-18 and 18-35 to benefit from preferential profit-sharing rates.

In our insurance activities, the “Assisted Personal Accident” product has been added to our Bank’s portfolio.

Within the Participation Digital services under our e-Transformation offering, the Participation Digital Jewelry Package has been launched, specially developed to meet the specific needs of our customers operating in the jewelry sector.

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UNCONSOLIDATED INTERIM ACTIVITY REPORT (Continued)

VI. 2026 First Interim Activities (Continued)

Aligned with our Bank’s objectives, we have continued to support the agricultural industry, agricultural technologies, and sustainable agricultural activities within the framework of planned production, through both subsidized and non-subsidized agricultural products. Within the scope of a sustainable agricultural ecosystem, our country, which holds a significant position with its arable land and fertile soils, aims to develop the agricultural sector by providing the necessary agricultural mechanization and modernization for producers, thereby increasing the productivity of agricultural production and the yields of the produced goods.

As of the first quarter of 2026, our Bank has recorded significant growth in financing activities directed toward the agricultural sector. The total agricultural financing balance has exceeded TRY 50 billion.

During the same period, there was remarkable growth in the number of agricultural finance customers, reaching approximately 10.000 by the end of the quarter. This expansion in the customer base reflects that our Bank has reached more producers and significantly increased its inclusivity within the agricultural sector.

In order to improve livestock farming and increase animal populations in our country, product development efforts have been initiated for financing animal purchases and associated operating expenses, in cooperation with official institutions, breeding-dairy associations, and cooperatives, to be undertaken in the coming period.

Within this scope, to ensure planned, high-quality, and efficient agricultural production, we will continue to serve our customers with our “Agricultural Financing” products, designed in accordance with the principles of Participation Banking to meet all agricultural needs.

Participation-Based Financing Support Programs

In the first quarter of 2026, our Bank continued to support the real sector with financing products and services developed in line with its participation-based banking vision, offering its customers a sustainable, comprehensive, and diversified financing portfolio.

A collaboration was established between our Bank and Türkiye İhracat Kredi Bankası A.Ş. (Eximbank) regarding the Export Support Financing Program. Within this framework, disbursements were made under the "Eximbank Export Support Financing" program to ensure that exporters and foreign exchange-earning service companies have access to fund sources allocated by the Central Bank of the Republic of Türkiye (CBRT), in compliance with participation banking principles and standards.

In cooperation with the Credit Guarantee Fund (KGF), the "Participation Finance Guarantee Support Program" was announced to meet the working capital and investment financing needs of real sector enterprises.

Our Bank also commenced work on the "Employment Protection Support Program" aimed at preserving and increasing employment in the manufacturing sectors, in collaboration with the Small and Medium Enterprises Development Organization of Türkiye (KOSGEB).

Furthermore, under the scope of the BMZ II Project, carried out in partnership with KOSGEB, the German Development Bank (KfW), and the European Union (EU), we have initiated activities related to the "KOSGEB – BMZ II Employment-Linked SME Financing Support Program".

To address the working capital financing needs of our corporate customers in accordance with the principles and standards of Participation Banking, we have launched product development efforts for the “Commercial Easy Financing” product.

Through our Financial Leasing solutions, we continue to maintain our leading position and market leadership in the sector, in line with our sustainable growth strategies. From industrial investments that increase our country’s production capacity to renewable energy projects that build the energy of the future, we offer our customers flexible and competitive financial leasing models compliant with participation banking principles across a wide range of sectors.

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UNCONSOLIDATED INTERIM ACTIVITY REPORT (Continued)

VI. 2026 First Interim Activities (Continued)

Operational Developments

Our Bank continued its efforts in the first quarter of 2026 to improve infrastructure and systems aimed at accelerating operational processes.

Within the scope of our insurance activities, priority has been given to digital integrations that enhance operational speed. Detailed project work has been completed on processes such as unsecured transactions, policy tracking, and TARSİM damage payments. Collaborative efforts were undertaken with participation insurance companies, and the Travel Health Insurance product was integrated into our Bank's insurance platform for online transactions. This development has accelerated quotation processes, reduced operational workload, and increased customer satisfaction.

For our qualified investor clients, information such as maturity groups, fund amounts, and fund/participation distribution related to our Shared Account product, which allows them to invest their savings in two different investment instruments and benefit from advantageous returns, has been made available through digital channels.

New institutions have been integrated into our Bank's collection infrastructure, thereby expanding the variety of services offered to our customers. Thanks to these new institutional partnerships, our collection channels have been strengthened and our service network expanded. Within the scope of the School Collection System project, completed in collaboration with private schools and universities operating in the education sector and the parents of students studying at these schools, a feature providing bank guarantees to institutions and customers has been activated.

Looking ahead to the remainder of 2026, our planned initiatives focus on automation projects designed to ease operational workloads and accelerate business processes. Accordingly, the capabilities of our KAŞİF robotic system are planned to be expanded to broaden its application areas.

As part of our Foreign Trade Advisory activities, visits were conducted to inform our customers directly. Our Bank was also represented at the “ICC Global Banking Commission Meeting - Paris 2026 Edition.”

Notifications of open export accounts sent to tax offices by mail have been integrated into the Electronic Registered Mail (KEP) system, enabling automation. Additionally, the bulk SWIFT transfer development (TOPX) has been implemented, allowing multiple SWIFT transfers to be made via a single instruction and single flow. This has reduced operational risks and initiated an efficient management process that provides fast tracking capabilities and time savings.

Sustainability and Climate Change Studies

Sustainability and climate change initiatives, which are among our Bank's priority strategic actions, are conducted in alignment with our country's economic development and investment strategy, as well as taking into account the 2053 Net Zero Emission target and the Green Deal Action Plan policies. The ongoing and planned activities continue in accordance with Ziraat Katılım Bankası's climate vision and sustainability strategy. Throughout this process, efforts to comply with regulatory requirements, meet customer and market expectations, and address investor demands are actively maintained.

During the current period, our Bank has substantially completed the sustainability and climate change project initiated in 2022. Sustainability and climate-related efforts have been integrated into multiple processes, including fund utilization, loan products, risk management, and service management. In the first quarter of 2026, our Bank's Integrated Annual Report shared the developments and details of these sustainability and climate-related initiatives. Additionally, in the 2025 TSRS Compliant Sustainability Report, published according to the Türkiye Sustainability Reporting Standards (TSRS), the Bank disclosed its climate strategy and climate-related financial risks and opportunities. Internal reporting activities continue within the scope of the “Communiqué on the Calculation of Green Asset Ratios for Banks” issued by the Banking Regulation and Supervision Agency (BDDK). Moreover, efforts initiated in the previous period to create a climate risk score specifically for customers applying for loans are ongoing. In 2026, in compliance with TSRS standards, measurement studies for Scope 3 emissions within corporate greenhouse gas emissions have also been launched.

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UNCONSOLIDATED INTERIM ACTIVITY REPORT (Continued)

VI. 2026 First Interim Activities (Continued)

In the upcoming period, our Bank’s sustainability planning includes monitoring the COP31 summit to be held in Türkiye, conducting science-based emission target setting studies, and completing infrastructure development projects, such as climate risk scoring and data collection, that will be integrated into the banking system.

VII. Expectations for the Post-Interim Period

In the first quarter of 2026, the global economic agenda was dominated by military conflicts between the United States, Israel, and Iran, issues affecting passage through the Strait of Hormuz and their impact on global trade, as well as rising oil and commodity prices. The geopolitical risks exerted pressure on supply chains, fostering expectations of a slowdown in global trade volume. At the beginning of this period, the price of gold tested levels around USD 5.560 per ounce but declined to approximately USD 4.570 in March amid sharp sell-offs. According to the World Gold Council, central banks and government institutions slowed their gold purchases. Global growth forecasts show a decelerating trend, with the IMF and World Bank projecting growth between 2,6% and 3,3%.

For the U.S. economy, geopolitical risks and inflation emerged as the most significant concerns in the first quarter. The escalation of tensions in the Middle East sent oil prices above USD 100 per barrel, increasing inflationary pressure in the U.S. Economic growth recorded at 1,4% fell short of expectations of 2,8%. Annual inflation remained steady at 2,4% in February but rose to 3,3% in March due to war-related impacts. The U.S. Federal Reserve (Fed) held the policy rate steady at 3,75% for two consecutive meetings, noting robust economic expansion, modest job gains, and persistently elevated inflation.

In the European region, the first quarter saw global attention focused on the implications of regional conflicts. Particularly notable were disputes among alliance members regarding future cooperation, while the U.S. pushed its allies to assume greater responsibility for geopolitical challenges, bringing defense and infrastructure initiatives to the forefront across Europe. Inflation in the Eurozone fell by 0,6% in January but surged by 0,6% in February. The European Central Bank (ECB) maintained its main refinancing rate at 2,15% during its first two meetings of 2026, a level held since June 5, 2025. ECB President Christine Lagarde has highlighted geopolitical tensions in the Middle East as risks to price stability, warning that oil prices will likely add upward pressure on inflation. Military conflicts and geopolitical tensions in the Middle East have driven oil prices upward. Brent crude, which averaged USD 65 per barrel in January, tested USD 112 in March amid supply reductions. China, which imports 45% of its oil through the Strait of Hormuz, has expressed energy supply concerns, leading it to impose an export ban on refinery-produced petroleum, tightening global fuel supplies and putting upward pressure on fuel prices. China closed 2025 with a growth rate aligned to expectations at 5%, but for 2026 it revised its growth target down to a range of 4,5% to 5%, marking one of the lowest targets in recent years.

In Türkiye, inflation and growth rates were among the key topics in the first quarter. Despite increased regional tensions, inflation control continued under an effective monetary policy framework. Consumer Price Index (CPI) data for January and February exceeded expectations, while March saw inflation come in below forecasts at an annual rate of 30,87%. Reiterating its commitment to fighting inflation, the Central Bank of the Republic of Türkiye (CBRT) maintained the policy rate at 37% during its March meeting. On the forecast side, influenced by regional developments and high energy costs, the IMF revised Türkiye’s 2026 growth estimate downward from 3,7% to 3,4%, and lowered the 2027 growth projection from 4,1% to 3,5%. Moving forward, the process of disinflation is expected to continue, supported by ongoing monitoring of regional developments and further policy measures.

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