

BANK OF CHINA TURKEY A.Ş.

**INDEPENDENT AUDITOR’S LIMITED REVIEW REPORT
UNCONSOLIDATED INTERIM FINANCIAL STATEMENTS AND RELATED
DISCLOSURES FOR THE NINE MONTHS
PERIOD ENDED SEPTEMBER 30, 2025
(Convenience translation of publicly announced unconsolidated financial
statements, related disclosures and auditor’s report originally issued in
Turkish)**

Convenience Translation of the Auditor's Limited Review Report

Independent Auditors' Report on Review of Interim Financial Information

To the Board of Directors of Bank of China Turkey A.Ş.

Introduction

We have reviewed the statement of financial position of Bank of China Turkey A.Ş. ("the Bank") at September 30, 2025 and the related statement of profit or loss, statement of profit or loss and other comprehensive income, statement of changes in shareholders' equity, statement of cash flows and a summary of significant accounting policies and other explanatory notes to the financial statements for the nine months period then ended. The Bank Management is responsible for the preparation and fair presentation of interim financial statements in accordance with the "Regulation on Accounting Applications for Banks and Safeguarding of Documents" published in the Official Gazette no.26333 dated November 1, 2006, and other regulations on accounting records of Banks published by Banking Regulation and Supervision Agency ("BRSA") and circulars and interpretations published by Banking Regulation and Supervision Authority ("BRSA") and Turkish Accounting Standard ("TAS") 34 "Interim Financial Reporting" for those matters not regulated by BRSA Legislation (together referred as "BRSA Accounting and Financial Reporting Legislation"). Our responsibility is to express a conclusion on these interim financial statements based on our review.

Scope of Review

We conducted our review in accordance with the Standard on Review Engagements (SRE) 2410, "Limited Review of Interim Financial Information Performed by the Independent Auditor of the Entity". A review of interim financial information consists of making inquiries, primarily of persons responsible for financial reporting process, and applying analytical and other review procedures. A review of interim financial information is substantially less in scope than an independent audit performed in accordance with the Independent Auditing Standards and 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 opinion.

Other matter

The financial statements of the Bank as at September 30, 2024 and December 31, 2024 were reviewed and audited by another audit firm, which expressed an unqualified conclusion and unqualified opinion in their reports issued on November 12, 2024 and February 24, 2025, respectively.

Conclusion

Based on our review, nothing has come to our attention that causes us to believe that the accompanying financial statements do not give a true view of the financial position of Bank of China Turkey A.Ş. at September 30, 2025, and the results of its operations and its cash flows for the nine-months-period then ended in all material aspects in accordance with the BRSA Accounting and Financial Reporting Legislation.



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with confidence**

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 XII, are not consistent with the reviewed financial statements and disclosures in all material respects.

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

Fatih Polat, SMMM
Partner

November 11, 2025
İstanbul, Türkiye

**(CONVENIENCE TRANSLATION OF FINANCIAL STATEMENTS ORIGINALLY ISSUED IN TURKISH
SEE NOTE I, OF SECTION THREE)**

**THE UNCONSOLIDATED FINANCIAL REPORT OF
BANK OF CHINA TURKEY A.Ş., FOR THE THE NINE MONTHS
PERIOD ENDED SEPTEMBER 30, 2025**

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

- GENERAL INFORMATION ABOUT THE BANK
- UNCONSOLIDATED FINANCIAL STATEMENTS OF THE BANK
- EXPLANATIONS ON ACCOUNTING POLICIES
- INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT OF THE BANK
- EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS
- OTHER EXPLANATIONS
- EXPLANATIONS ON LIMITED REVIEW REPORT
- INTERIM ACTIVITY REPORT

The accompanying unconsolidated financial statements and notes to these financial statements 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 subject to limited review.

Xiaoqing ZHANG	Xiaoming GAO	Lixin GUO
Chairman of the Board of Directors and Member of the Audit Committee	Member of the Board of Directors and General Manager	Member of the Board of Directors

Özgür DALGIÇ	Dalei DING	Kun ZHAO	Sevda DİKİCİ
Member of the Board of Directors and Member of the Audit Committee	Assistant General Manager	Head of Financial and Operational Control Department	Financial Reporting, Budgeting and A&L Management Manager

Contact information of the personnel in charge of the addressing of questions about this financial report:
Name-Surname/Title : **Sevda DİKİCİ** / Financial Reporting, Budgeting and A&L Management Manager
Telephone Number : (0 212) 386 01 32

BANK OF CHINA TURKEY A.Ş.

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BANK OF CHINA TURKEY A.Ş.

NOTES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS AS OF SEPTEMBER 30, 2025 (Amounts expressed in thousands of Turkish Lira (TL) unless otherwise indicated.)

SECTION ONE

GENERAL INFORMATION

I. History of the Bank including its corporation date, initial status and amendments to the initial status

Bank of China Limited (“the Parent Company”) began its activities in Turkey through Bank of China Limited Turkey Representative Office opened in 2011. Banking Regulation and Supervisory Agency (BRSA) authorized the Bank to establish a deposit bank in Turkey with the decision numbered 6880 dated May 2, 2016. As BRSA’s establishment permission, as per the decision numbered 7612 dated December 1, 2017 and published on the Official Gazette no 30263 dated December 7, 2017, the Bank got the official operational license, with 99,99% of shareholding of the Parent Company; the Bank has been announced in the Trade Registry Gazette dated January 17, 2017, numbered 9243 along with the Articles of Association dated January 10, 2017. The Bank started its banking activities on May 9, 2018.

II. Capital structure, shareholders controlling the management and supervision of the Bank directly or indirectly, and if exists, changes on these issues and the Group that the Bank belongs to

Besides being one of the biggest public banks in the People’s Republic of China, the Parent Company, Bank of China Limited, who holds 99,99% of the Bank’s shares is also one of the biggest banks in the world and has a respectable reputation for over a hundred years. Since the establishment of the London Branch in 1929, which was the first overseas branch. Bank of China, who represents the People’s Republic of China best in the international arena, established its representative office in 2011, in Istanbul, Turkey. There have not been any changes in the Bank’s partnership structure in 2025.

III. Information on the Board of Directors, Members of the Audit Committee, president and executive vice presidents, changes in these matters (if any) and shares of the Bank they possess

Members of the Bank’s Board of Directors, Audit Committee Members, General Manager and Deputies as of September 30, 2025 are stated below. None of the members of the Board of Directors (including the General Manager) has shareholding interest in the Bank.

The Chairman and the Members of the Board of the Directors:

Name	Title	Assigned Date	Education
Xiaoqing ZHANG	Chairman of the Board of Directors	November 16, 2023	PhD Degree
Xiaoming GAO	Member of the Board of Directors and General Manager	September 10, 2021	PhD Degree
Yan HAISI	Member of the Board of Directors	December 5, 2024	Master’s degree
Qingyan Zhao (*)	Deputy Chairman of the Board of Directors	November 16, 2023	Master’s degree
Özgür DALGIÇ	Member of the Board of Directors	January 10, 2017	Master’s degree

(*) Ms. Qingyan Zhao resigned from her position as Vice Chairman of the Board of Directors as of 22.10.2025, and Mr. Lixin Guo was appointed as Member of the Board of Directors by the Board of Directors decision 58.

Members of the Audit Committee:

Name	Title	Assigned Date	Education
Qingyan Zhao (*)	Chairman of the Audit Committee	December 5, 2023	Master’s degree
Özgür DALGIÇ	Member of the Audit Committee Responsible for Internal Systems	May 4, 2017	Master’s degree
Xiaoqing Zhang	Member	March 09 2024	PhD Degree

(*) Ms. Qingyan Zhao resigned from her position as Chairman of the Audit Committee as of 22.10.2025

BANK OF CHINA TURKEY A.Ş.

NOTES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS AS OF SEPTEMBER 30, 2025

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

GENERAL INFORMATION (Continued)

III. Information on the Board of Directors, Members of the Audit Committee, president and executive vice presidents, changes in these matters (if any) and shares of the Bank they possess (Continued)

Assistant General Manager:

Name	Title	Assigned Date	Education
Dalei DING	Deputy of General Manager and Assistant General Manager Responsible for Financial Management and Control, Information Technologies, Credit Allocation	June 3, 2019	Bachelor's degree
Onur Sekizyuralı	Assistant General Manager Responsible for Corporate Banking and Banking Service Department	December 23, 2024	Bachelor's degree

IV. Information on the Banks' Qualified Shareholders

As a result of the permission granted by Banking Regulation and Supervision Agency with the decision numbered 7525 dated September 28, 2017, and in accordance with the definition of qualified share in the Banking Law numbered 5411 and Article 13 of the Regulation on the Bank's Transactions Subject to Permission and Indirect Shareholding, the holding qualified shareholders in the bank as of September 30, 2025 are as follows:

Name Surname/Company	Shares	Ownership	Paid-in Capital	Unpaid Capital
Bank of China Limited	1,051,229	99,99%	1,051,229	-

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

As it is stated in Article 3 of the Articles of Association, the objective and purpose of the Bank whose General Directorate is located in Istanbul, is that the main field of activity is corporate banking. As of September 30, 2025, the Bank serves with 52 employees (December 31, 2024: 46 employees).

VI. Differences between the communicate on preparation of consolidated financial statements of banks and Turkish accounting standards and short explanation about the entities subject to full consolidation or proportional consolidation and entities which are deducted from equity or entities which are not included in these three methods

None.

VII. Existing or potential, actual or legal obstacles to immediate transfer of capital between Bank and its subsidiaries and repayment of debts

None.

BANK OF CHINA TURKEY A.Ş.**UNCONSOLIDATED BALANCE SHEET (STATEMENT OF FINANCIAL POSITION) AS OF SEPTEMBER 30, 2025**

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

I. Balance Sheet (Statement of Financial Position)

		Note (Section Five)	Current Period 30.09.2025			Prior Period 31.12.2024		
			TL	FC	Total	TL	FC	Total
I.	ASSETS		1,435,485	4,964,302	6,399,787	1,623,897	2,642,647	4,266,544
1.1	Cash and cash equivalents		433,146	4,964,302	5,397,448	1,623,897	2,642,647	4,266,544
1.1.1	Cash and balances at central bank	(5.1.1)	432,499	4,433,980	4,866,479	51,807	2,362,527	2,414,334
1.1.2	Banks	(5.1.4)	652	530,451	531,103	1,573,048	280,170	1,853,218
1.1.3	Money Market Placements		-	-	-	-	-	-
1.1.4	Expected Credit Losses (-)	(5.1.4)	5	129	134	958	50	1,008
1.2	Financial assets at fair value through profit or loss		-	-	-	-	-	-
1.2.1	Government Debt Securities		-	-	-	-	-	-
1.2.2	Equity securities		-	-	-	-	-	-
1.2.3	Other financial assets		-	-	-	-	-	-
1.3	Financial assets at fair value through other comprehensive income		1,002,339	-	1,002,339	-	-	-
1.3.1	Government debt securities		1,002,339	-	1,002,339	-	-	-
1.3.2	Equity securities		-	-	-	-	-	-
1.3.3	Other financial assets		-	-	-	-	-	-
1.4	Derivative financial assets	(5.1.3)	-	-	-	-	-	-
1.4.1	Derivative financial assets at fair value through profit and loss		-	-	-	-	-	-
1.4.2	Derivative financial assets at fair value through other comprehensive income		-	-	-	-	-	-
II.	FINANCIAL ASSETS MEASURED AT AMORTISED COST (Net)		1,960,862	-	1,960,862	1,961,959	-	1,961,959
2.1	Loans	(5.1.6)	266,949	-	266,949	500,428	-	500,428
2.2	Lease receivables		-	-	-	-	-	-
2.3	Factoring receivables		-	-	-	-	-	-
2.4	Other financial assets measured at amortised cost	(5.1.7)	1,694,338	-	1,694,338	1,462,107	-	1,462,107
2.4.1	Government debt securities		1,694,338	-	1,694,338	1,462,107	-	1,462,107
2.4.2	Other financial assets		-	-	-	-	-	-
2.5	Expected credit losses (-)	(5.1.6.7)	425	-	425	576	-	576
III.	ASSETS HELD FOR RESALE AND RELATED TO DISCONTINUED OPERATIONS(NET)		-	-	-	-	-	-
3.1	Held for sale		-	-	-	-	-	-
3.2	Discontinued operations		-	-	-	-	-	-
IV.	EQUITY INVESTMENTS		-	-	-	-	-	-
4.1	Investments in associates (net)		-	-	-	-	-	-
4.1.1	Associates accounted by using equity method		-	-	-	-	-	-
4.1.2	Unconsolidated associates		-	-	-	-	-	-
4.2	Subsidiaries (net)		-	-	-	-	-	-
4.2.1	Unconsolidated financial subsidiaries		-	-	-	-	-	-
4.2.2	Unconsolidated non-financial subsidiaries		-	-	-	-	-	-
4.3	Joint Ventures (net)		-	-	-	-	-	-
4.3.1	Joint ventures valued based on equity method		-	-	-	-	-	-
4.3.2	Unconsolidated jointly ventures		-	-	-	-	-	-
V.	TANGIBLE ASSETS (Net)	(5.1.13)	105,559	-	105,559	57,222	-	57,222
VI.	INTANGIBLE ASSETS (Net)	(5.1.14)	14,562	-	14,562	12,569	-	12,569
6.1	Goodwill		-	-	-	-	-	-
6.2	Other		14,562	-	14,562	12,569	-	12,569
VII.	INVESTMENT PROPERTY (Net)		-	-	-	-	-	-
VIII.	CURRENT TAX ASSET		-	-	-	-	-	-
IX.	DEFERRED TAX ASSET	(5.1.17)	76,196	-	76,196	62,746	-	62,746
X.	OTHER ASSETS	(5.1.19)	73,099	100,582	173,681	18,875	54,107	72,982
	Total Assets		3,665,763	5,064,884	8,730,647	3,737,268	2,696,754	6,434,022

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

BANK OF CHINA TURKEY A.Ş.

UNCONSOLIDATED BALANCE SHEET (STATEMENT OF FINANCIAL POSITION) AS OF SEPTEMBER 30, 2025

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

I. Balance Sheet (Statement of Financial Position) (Continued)

		Note (Section Five)	Current Period 30.09.2025			Prior Period 31.12.2024		
			TL	FC	Total	TL	FC	Total
I.	DEPOSITS	(5.II.1)	52,521	4,639,028	4,691,549	672,293	1,447,432	2,119,725
II.	LOAN RECEIVED	(5.II.3)	-	-	-	-	882,577	882,577
III.	MONEY MARKET FUNDS		-	-	-	-	-	-
IV.	MARKETABLE SECURITIES (Net)		-	-	-	-	-	-
4.1	Bills		-	-	-	-	-	-
4.2	Asset backed securities		-	-	-	-	-	-
4.3	Bonds		-	-	-	-	-	-
V.	FUNDS		-	-	-	-	-	-
5.1	Borrower funds		-	-	-	-	-	-
5.2	Other		-	-	-	-	-	-
VI.	FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS		-	-	-	-	-	-
VII.	DERIVATIVE FINANCIAL LIABILITIES	(5.II.2)	-	-	-	-	-	-
7.1	Derivative financial liabilities at fair value through profit or loss		-	-	-	-	-	-
7.2	Derivative financial liabilities at fair value through other comprehensive income		-	-	-	-	-	-
VIII.	FACTORING PAYABLES		-	-	-	-	-	-
IX.	LEASE LIABILITIES	(5.II.5)	53,599	22,353	75,952	1,107	32,216	33,323
X.	PROVISIONS	(5.II.7)	571	151,859	152,430	331	142,614	142,945
10.1	Provisions for restructuring		-	-	-	-	-	-
10.2	Reserve for employee benefits		571	107,816	108,387	331	117,009	117,340
10.3	Insurance technical reserves (Net)		-	-	-	-	-	-
10.4	Other provisions		-	44,043	44,043	-	25,605	25,605
XI.	CURRENT TAX LIABILITIES	(5.II.8)	97,581	-	97,581	102,155	-	102,155
XII.	DEFERRED TAX LIABILITIES		-	-	-	-	-	-
XIII.	LIABILITIES FOR ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)		-	-	-	-	-	-
13.1	Held for sale		-	-	-	-	-	-
13.2	Related to discontinued operations		-	-	-	-	-	-
XIV.	SUBORDINATED DEBTS		-	-	-	-	-	-
14.1	Loans		-	-	-	-	-	-
14.2	Other debt instruments		-	-	-	-	-	-
XV.	OTHER LIABILITIES	(5.II.4)	79,529	-	79,529	46,346	14,279	60,625
XVI.	SHAREHOLDERS' EQUITY	(5.II.11)	3,633,606	-	3,633,606	3,092,672	-	3,092,672
16.1	Paid-in capital		1,051,230	-	1,051,230	1,051,230	-	1,051,230
16.2	Capital reserves		-	-	-	-	-	-
16.2.1	Equity shares premium		-	-	-	-	-	-
16.2.2	Share cancellation profits		-	-	-	-	-	-
16.2.3	Other capital reserves		-	-	-	-	-	-
16.3	Other accumulated comprehensive income that will not be reclassified in profit or loss		48	-	48	1	-	1
16.4	Other accumulated comprehensive income that will be reclassified in profit or loss		5,555	-	5,555	-	-	-
16.5	Profit reserves		1,902,704	-	1,902,704	1,207,928	-	1,207,928
16.5.1	Legal reserves		150,312	-	150,312	87,083	-	87,083
16.5.2	Statutory reserves		-	-	-	0	-	-
16.5.3	Extraordinary reserves		1,752,392	-	1,752,392	1,120,845	-	1,120,845
16.5.4	Other profit reserves		-	-	-	0	-	-
16.6	Profit or loss		674,069	-	674,069	833,513	-	833,513
16.6.1	Prior years' profits or losses		26,229	-	26,229	26,229	-	26,229
16.6.2	Current Period net profit or loss		647,840	-	647,840	807,284	-	807,284
16.7	Minority Shares		-	-	-	-	-	-
	TOTAL LIABILITIES AND EQUITY		3,917,407	4,813,240	8,730,647	3,914,904	2,519,118	6,434,022

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

BANK OF CHINA TURKEY A.Ş.**UNCONSOLIDATED OFF-BALANCE SHEET COMMITMENTS AS OF SEPTEMBER 30, 2025**

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

II. Statement of Off-Balance Sheet Commitments

	Note	Current Period 30.09.2025			Prior Period 31.12.2024		
		TL	FC	Total	TL	FC	Total
A.	OFF-BALANCE SHEET COMMITMENTS (I+II+III)						
I.	GUARANTEES AND WARRANTIES						
1.1	Letters of Guarantee						
1.1.1	Guarantees Subject to State Tender Law	-	11,726,138	11,726,138	-	8,579,135	8,579,135
1.1.2	Guarantees Given for Foreign Trade Operations	-	11,726,138	11,726,138	-	8,579,135	8,579,135
1.1.3	Other Letters of Guarantee	-	880,282	880,282	-	524,653	524,653
1.2	Bank Acceptances						
1.2.1	Import Letter of Acceptance	-	-	-	-	-	-
1.2.2	Other Bank Acceptances	-	-	-	-	-	-
1.3	Letters of Credit						
1.3.1	Documentary Letters of Credit	-	-	-	-	-	-
1.3.2	Other Letters of Credit	-	-	-	-	-	-
1.4	Prefinancing Given as Guarantee						
1.5	Endorsements						
1.5.1	Endorsements to the Central Bank of Turkey	-	-	-	-	-	-
1.5.2	Other Endorsements	-	-	-	-	-	-
1.6	Purchase Guarantees for Securities Issued						
1.7	Factoring Guarantees						
1.8	Other Guarantees		10,845,856	10,845,856		8,054,482	8,054,482
1.9	Other Collaterals		-	-		-	-
II.	COMMITMENTS						
2.1	Irrevocable Commitments						
2.1.1	Asset Purchase Commitments	-	-	-	-	-	-
2.1.2	Deposit Purchase and Sales Commitments	-	-	-	-	-	-
2.1.3	Share Capital Commitments to Associates and Subsidiaries	-	-	-	-	-	-
2.1.4	Loan Granting Commitments	-	-	-	-	-	-
2.1.5	Securities Issue Brokerage Commitments	-	-	-	-	-	-
2.1.6	Commitments for Reserve Requirements	-	-	-	-	-	-
2.1.7	Commitments for Cheque Payments	-	-	-	-	-	-
2.1.8	Tax and Fund Liabilities from Export Commitments	-	-	-	-	-	-
2.1.9	Commitments for Credit Card Limits	-	-	-	-	-	-
2.1.10	Commitments for Credit Cards and Banking Services Promotions	-	-	-	-	-	-
2.1.11	Receivables from Short Sale Commitments of Marketable Securities	-	-	-	-	-	-
2.1.12	Payables for Short Sale Commitments of Marketable Securities	-	-	-	-	-	-
2.1.13	Other Irrevocable Commitments	-	-	-	-	-	-
2.2	Revocable Commitments						
2.2.1	Revocable Loan Granting Commitments	-	-	-	-	-	-
2.2.2	Other Revocable Commitments	-	-	-	-	-	-
III.	DERIVATIVE FINANCIAL INSTRUMENTS						
3.1	Hedging Derivative Financial Instruments						
3.1.1	Fair Value Hedges	-	-	-	-	-	-
3.1.2	Cash Flow Hedges	-	-	-	-	-	-
3.1.3	Foreign Net Investment Hedges	-	-	-	-	-	-
3.2	Trading Derivative Financial Instruments						
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	Swap Transactions Related to Foreign Currency and Interest Rates	-	-	-	-	-	-
3.2.2.1	Foreign Currency Swap-Buy	-	-	-	-	-	-
3.2.2.2	Foreign Currency Swap-Sell	-	-	-	-	-	-
3.2.2.3	Interest Rate Swap-Buy	-	-	-	-	-	-
3.2.2.4	Interest Rate Swap-Sell	-	-	-	-	-	-
3.2.3	Foreign Currency, Interest Rate and Securities Options	-	-	-	-	-	-
3.2.3.1	Foreign Currency Options-Buy	-	-	-	-	-	-
3.2.3.2	Foreign Currency Options-Sell	-	-	-	-	-	-
3.2.3.3	Interest Rate Options-Buy	-	-	-	-	-	-
3.2.3.4	Interest Rate Options-Sell	-	-	-	-	-	-
3.2.3.5	Securities Options-Buy	-	-	-	-	-	-
3.2.3.6	Securities Options-Sell	-	-	-	-	-	-
3.2.4	Foreign Currency Futures	-	-	-	-	-	-
3.2.4.1	Foreign Currency Futures-Buy	-	-	-	-	-	-
3.2.4.2	Foreign Currency Futures-Sell	-	-	-	-	-	-
3.2.5	Interest Rate Futures	-	-	-	-	-	-
3.2.5.1	Interest Rate Futures-Buy	-	-	-	-	-	-
3.2.5.2	Interest Rate Futures-Sell	-	-	-	-	-	-
3.2.6	Other	-	-	-	-	-	-
B.	CUSTODY AND PLEDGES RECEIVED (IV+V+VI)					1,481,773	1,481,773
IV.	ITEMS HELD IN CUSTODY						
4.1	Customer Fund and Portfolio Balances						
4.2	Investment Securities Held in Custody						
4.3	Cheques Received for Collection						
4.4	Commercial Notes Received for Collection						
4.5	Other Assets Received for Collection						
4.6	Assets Received for Public Offering						
4.7	Other Items Under Custody						
4.8	Custodians						
V.	PLEDGES RECEIVED					1,481,773	1,481,773
5.1	Marketable Securities						
5.2	Guarantee Notes						
5.3	Commodity						
5.4	Warranty						
5.5	Immovables					1,481,773	1,481,773
5.6	Other Pledged Items						
5.7.	Pledged Items-Depository						
VI.	ACCEPTED BILL, GUARANTEES AND WARRANTIES						
	TOTAL OFF-BALANCE SHEET COMMITMENTS (A+B)		11,726,138	11,726,138		10,060,908	10,060,908

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

BANK OF CHINA TURKEY A.Ş.**UNCONSOLIDATED INCOME STATEMENT FOR THE PERIOD ENDED
SEPTEMBER 30, 2025**

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

III. Statements of Profit or Loss

	INCOME AND EXPENSE ITEMS	Note (Section five)	Current Period 01.01.2025- 30.09.2025	Prior Period 01.01.2024- 30.09.2024
I.	INTEREST INCOME	(5.IV.1)	1,114,973	1,013,998
1.1	Interest from Loans		158,782	29,053
1.2	Interest from Reserve Deposits		-	-
1.3	Interest from Banks		421,896	858,064
1.4	Interest from Money Market Transactions		-	-
1.5	Interest from Marketable Securities Portfolio		534,295	126,881
1.5.1	Financial Assets at Fair Value Through Profit or Loss		-	-
1.5.2	Financial Assets at Fair Value Through Other Comprehensive Income		57,783	-
1.5.3	Financial Assets Measured at Amortized Cost		476,512	126,881
1.6	Interest from Financial Leases		-	-
1.7	Other Interest Income		-	-
II.	INTEREST EXPENSE	(5.IV.2)	105,049	114,735
2.1	Interest on Deposits		102,614	107,795
2.2	Interest on Funds Borrowed		233	5,236
2.3	Interest Expense on Money Market Transactions		-	-
2.4	Interest on Securities Issued		-	-
2.5	Lease Interest Expenses		2,202	1,704
2.6	Other Interest Expenses		-	-
III.	NET INTEREST INCOME (I - II)		1,009,924	899,263
IV.	NET FEES AND COMMISSIONS INCOME / LOSSES		209,239	180,786
4.1	Fees and Commissions Received		210,281	181,283
4.1.1	Non-cash Loans		201,387	178,003
4.1.2	Other		8,894	3,280
4.2	Fees and Commissions Paid		1,042	497
4.2.1	Non-cash Loans		-	-
4.2.2	Other		1,042	497
V.	DIVIDEND INCOME	(5.IV.3)	-	-
VI.	TRADING INCOME/LOSS (Net)	(5.IV.4)	56,863	45,721
6.1	Profit / Loss on Securities Trading		-	-
6.2	Profit / Loss on Derivative Financial Transactions		-	-
6.3	Foreign Exchange Gains / Losses		56,863	45,721
VII.	OTHER OPERATING INCOME	(5.IV.5)	50,911	37,939
VIII.	TOTAL OPERATING INCOME (III+IV+V+VI+VII)		1,326,937	1,163,709
IX.	EXPECTED CREDIT LOSSES (-)	(5.IV.6)	18,553	486
X.	OTHER PROVISIONS (-)		-	-
XI.	PERSONEL EXPENSES (-)		168,208	113,244
XII.	OTHER OPERATING EXPENSES	(5.IV.7)	228,068	142,088
XIII.	NET OPERATING PROFIT/LOSS (VIII-IX-X-XI-XII)		-	-
XIV.	INCOME RESULTED FROM MERGERS		-	-
XV.	INCOME/LOSS FROM INVESTMENTS UNDER EQUITY ACCOUNTING		-	-
XVI.	GAIN / LOSS ON NET MONETARY POSITION		-	-
XVII.	OPERATING PROFIT/LOSS BEFORE TAXES (XIII+...+XVI)	(5.IV.8)	912,108	907,891
XVIII.	TAX PROVISION FOR CONTINUING OPERATIONS (±)	(5.IV.9)	(264,268)	(267,579)
18.1	Current Tax Provision		(277,740)	(263,756)
18.2	Expense Effect of Deferred Tax		(35,260)	(25,603)
18.3	Income Effect of Deferred Tax		48,732	21,780
XIX.	NET OPERATING PROFIT/LOSS AFTER TAXES (XVII±XVIII)	(5.IV.10)	647,840	640,312
XX.	PROFIT FROM DISCONTINUED OPERATIONS		-	-
20.1	Income From Assets Held for Sale		-	-
20.2	Profit from Sales of Associates, Subsidiaries and Joint Ventures		-	-
20.3	Other Income From Discontinued Operations		-	-
XXI.	LOSS FROM DISCONTINUED OPERATIONS (-)		-	-
21.1	Expenses on Assets Held for Sale		-	-
21.2	Losses from Sales of Associates, Subsidiaries and Joint Ventures		-	-
21.3	Other Expenses From Discontinued Operations		-	-
XXII.	P/L BEFORE TAXES FROM DISCONTINUED OPERATIONS (XIX-XX)		-	-
XXIII.	TAX PROVISION FOR DISCONTINUED OPERATIONS (±)		-	-
23.1	Current Tax Provision		-	-
23.2	Expense Effect of Deferred Tax		-	-
23.3	Income Effect of Deferred Tax		-	-
XXIV.	NET PROFIT / LOSS FROM DISCONTINUED OPERATIONS (XXI±XXII)		-	-
XXV.	NET PROFIT / LOSS (XVIII+XXIII)	(5.IV.11)	647,840	640,312
	Profit/Loss per share		0,61627	0,60911

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

BANK OF CHINA TURKEY A.Ş.**UNCONSOLIDATED STATEMENT OF PROFIT OR LOSS AND
OTHER COMPREHENSIVE INCOME FOR THE PERIOD ENDED SEPTEMBER 30, 2025**

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

IV Statement of Profit or Loss and Other Comprehensive Income

		Current Period	Prior Period
		01.01.2025- 30.09.2025	01.01.2024-30.09.2024
I	CURRENT PERIOD INCOME/LOSS	647,840	640,312
II	OTHER COMPREHENSIVE INCOME	5,602	(18)
2.1	Other comprehensive income that will not be reclassified to profit or loss	47	(18)
2.1.1	Gains (Losses) on Revaluation of Property and Equipment	-	-
2.1.2	Gains (Losses) on Revaluation of Intangible Assets	-	-
2.1.3	Gains (Losses) on Remeasurements of Defined Benefit Plans	68	(26)
2.1.4	Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit or Loss	-	-
2.1.5	Taxes Relating to Components of Other Comprehensive Income That Will Not Be Reclassified to Profit or Loss	(21)	8
2.2	Other Comprehensive Income That Will Be Reclassified to Profit or Loss	5,555	-
2.2.1	Exchange Differences on Translation	-	-
2.2.2	Valuation and/or Reclassification Profit or Loss from Financial Assets at Fair Value Through Other Comprehensive Income	5,555	-
2.2.3	Income (Loss) Related with Cash Flow Hedges	-	-
2.2.4	Income (Loss) Related with Hedges of Net Investment Foreign Operations	-	-
2.2.5	Other Components of Other Comprehensive Income That Will Be Reclassified to Profit or Loss	-	-
2.2.6	Tax Relating to Components of Other Comprehensive Income That Will Be Reclassified to Profit or Loss	-	-
III.	TOTAL COMPREHENSIVE INCOME (LOSS) (I+II)	653,442	640,294

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

BANK OF CHINA TURKEY A.Ş.

STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY FOR THE PERIOD ENDED SEPTEMBER 30, 2025

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

V. Statement of Changes in Shareholders' Equity

						Other Accumulated Comprehensive Income or Expense That Will Not Be Reclassified in Profit and Loss			Other Accumulated Comprehensive Income That Will Be Reclassified in Profit and Loss			Profit Reserves	Prior Period Net Income / (Loss)	Current Period Net Income / (Loss)	Total Equity
						1	2	3	4	5	6				
	Audited Current Period (30.09.2025)		Paid-in Capital	Share Premium	Share Certificate Cancellation Profits	Other Capital Reserves									
I.	Balances at beginning of the Period (*)		1,051,230	-	-	-	1	-	-	-	-	1,207,928	833,513	-	3,092,672
II.	Correction made as per TAS 8 (*)		-	-	-	-	-	-	-	-	-	-	-	-	-
2.1	Effect of corrections		-	-	-	-	-	-	-	-	-	-	-	-	-
2.2	Effect of changes in accounting policies		-	-	-	-	-	-	-	-	-	-	-	-	-
III.	Adjusted balances at beginning of the Period (I+II)		1,051,230	-	-	-	1	-	-	-	-	1,207,928	833,513	-	3,092,672
IV.	Total Comprehensive Income		-	-	-	-	47	-	-	5,555	-	-	-	647,840	653,442
V.	Capital Increase in Cash		-	-	-	-	-	-	-	-	-	-	-	-	-
VI.	Capital Increase through Internal Reserves		-	-	-	-	-	-	-	-	-	-	-	-	-
VII.	Capital reserves from inflation adjustments to paid-in capital		-	-	-	-	-	-	-	-	-	-	-	-	-
VIII.	Convertible Bonds		-	-	-	-	-	-	-	-	-	-	-	-	-
IX.	Subordinated Debt		-	-	-	-	-	-	-	-	-	-	-	-	-
X.	Increase/Decrease by Other Changes		-	-	-	-	-	-	-	-	-	-	-	-	-
XI.	Profit distribution		-	-	-	-	-	-	-	-	694,776	(807,284)	-	-	(112,508)
11.1	Dividends		-	-	-	-	-	-	-	-	-	(112,508)	-	-	(112,508)
11.2	Transfers to reserves		-	-	-	-	-	-	-	-	694,776	(694,776)	-	-	-
11.3	Others		-	-	-	-	-	-	-	-	-	-	-	-	-
	Balances at the end of the Period (III+IV+.....+X+XI)		1,051,230	-	-	-	48	-	-	5,555	-	1,902,704	26,229	647,840	3,633,606

						Other Accumulated Comprehensive Income or Expense That Will Not Be Reclassified in Profit and Loss			Other Accumulated Comprehensive Income That Will Be Reclassified in Profit and Loss			Profit Reserves	Prior Period Net Income / (Loss)	Current Period Net Income / (Loss)	Total Equity
						1	2	3	4	5	6				
	Audited Prior Period (30.09.2024)		Paid-in Capital	Share Premium	Share Certificate Cancellation Profits	Other Capital Reserves									
I.	Balances at beginning of the Period (*)		1,051,230	-	-	-	33	-	-	-	-	908,190	374,711	-	2,334,164
II.	Correction made as per TAS 8 (*)		-	-	-	-	-	-	-	-	-	-	-	-	-
2.1	Effect of corrections		-	-	-	-	-	-	-	-	-	-	-	-	-
2.2	Effect of changes in accounting policies		-	-	-	-	-	-	-	-	-	-	-	-	-
III.	Adjusted balances at beginning of the Period (I+II)		1,051,230	-	-	-	33	-	-	-	-	908,190	374,711	-	2,334,164
IV.	Total Comprehensive Income		-	-	-	-	(18)	-	-	-	-	-	-	640,312	640,294
V.	Capital Increase in Cash		-	-	-	-	-	-	-	-	-	-	-	-	-
VI.	Capital Increase through Internal Reserves		-	-	-	-	-	-	-	-	-	-	-	-	-
VII.	Capital reserves from inflation adjustments to paid-in capital		-	-	-	-	-	-	-	-	-	-	-	-	-
VIII.	Convertible Bonds		-	-	-	-	-	-	-	-	-	-	-	-	-
IX.	Subordinated Debt		-	-	-	-	-	-	-	-	-	-	-	-	-
X.	Increase/Decrease by Other Changes		-	-	-	-	-	-	-	-	-	-	-	-	-
XI.	Profit distribution		-	-	-	-	-	-	-	-	299,738	(348,482)	-	-	(48,744)
11.1	Dividends		-	-	-	-	-	-	-	-	-	(48,744)	-	-	(48,744)
11.2	Transfers to reserves		-	-	-	-	-	-	-	-	299,738	(299,738)	-	-	-
11.3	Others		-	-	-	-	-	-	-	-	-	-	-	-	-
	Balances at the end of the Period (III+IV+.....+X+XI)		1,051,230	-	-	-	15	-	-	-	-	1,207,928	26,229	640,312	2,925,714

1. Tangible and Intangible Asset Revaluation Reserve
2. Accumulated Gains/Losses on Remeasurement of Defined Benefit Plans
3. 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 Comprehensive Income That Will Not Be Reclassified to Profit or Loss)
4. Exchange Differences on Translation
5. Accumulated Gains (Losses) due to revolution and/or reclassification of financial assets measured at fair value through other comprehensive income
6. Other (Accumulated gains or losses on Cash flow hedge, other comprehensive income of associates and joint ventures accounted for using equity method that will be reclassified to profit or loss and other accumulated amounts of other comprehensive income that will be reclassified to profit or loss)

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

BANK OF CHINA TURKEY A.Ş.**UNCONSOLIDATED STATEMENT OF CASH FLOWS FOR THE PERIOD ENDED
SEPTEMBER 30, 2025**

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

VI. Statement of Cash Flows

	STATEMENT OF CASH FLOWS	Note	Current Period 01.01.2025-30.09.2025	Prior Period 01.01.2024-30.09.2024
A.	CASH FLOWS FROM BANKING OPERATIONS			
1.1	Operating profit before changes in operating assets and liabilities		457,166	757,010
1.1.1	Interest received (+)		1,150,618	1,013,784
1.1.2	Interest paid (-)		157,205	74,973
1.1.3	Dividend received (+)		-	-
1.1.4	Fees and commissions received (+)		210,281	158,747
1.1.5	Other income (+)		-	-
1.1.6	Collections from previously written off loans and other receivables (+)		-	-
1.1.7	Payments to personnel and service suppliers (-)		243,745	158,833
1.1.8	Taxes paid (-)		483,188	180,732
1.1.9	Other (+/-)		(19,595)	(983)
1.2	Changes in Operating Assets and Liabilities		1,478,323	613,891
1.2.1	Net increase (decrease) in financial assets at fair value through profit or loss (+/-)		-	-
1.2.2	Net increase (decrease) in due from banks (+/-)		-	-
1.2.3	Net increase (decrease) in loans		(233,479)	(365,891)
1.2.4	Net increase (decrease) in other assets (+/-)		-	-
1.2.5	Net increase (decrease) in bank deposits (+/-)		144,606	53,617
1.2.6	Net increase (decrease) in other deposits (+/-)		2,462,387	1,343,280
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 (+/-)		(882,008)	(409,873)
1.2.9	Net increase (decrease) in matured payables (+/-)		-	-
1.2.10	Net increase (decrease) in other liabilities (+/-)		(13,183)	(7,242)
I.	Net cash provided from banking operations		1,935,489	1,370,901
B.	CASH FLOWS FROM INVESTING ACTIVITIES			
II.	Net cash provided from investing activities (+/-)		(1,125,996)	(583,455)
2.1	Cash paid for acquisition of investments, associates and subsidiaries		-	-
2.2	Cash obtained for acquisition of investments, associates and subsidiaries		-	-
2.3	Purchases of property and equipment (-)		7,331	3,850
2.4	Disposals of property and equipment (+)		-	-
2.5	Cash paid for purchase of financial assets available- for sale (-)		936,733	-
2.6	Cash obtained from sale of financial assets available- for sale (+)		-	-
2.7	Cash paid for purchase of investment securities (-)		1,158,994	799,252
2.8	Cash obtained from sale of investment securities (+)		977,062	219,647
2.9	Other (+)		-	-
C.	CASH FLOWS FROM FINANCING ACTIVITIES			
III.	Net cash provided from financing activities (+/-)		(123,879)	(56,603)
3.1	Cash obtained from funds borrowed and securities issued (+)		-	-
3.2	Cash used for repayment of funds borrowed and securities issued (-)		-	-
3.3	Issued equity instruments (+)		-	-
3.4	Dividends paid (-)		112,508	48,744
3.5	Payments for financial leases (-)		11,371	7,859
3.6	Other (+/-)		-	-
IV.	Effect of change in foreign exchange rate on cash and cash equivalents		445,290	10,049
V.	Net increase in cash and cash equivalents (I+II+III+IV)		1,130,904	740,892
VI.	Cash and cash equivalents at beginning of Period		4,266,544	3,418,018
VII.	Cash and cash equivalents at end of Period (V+VI)		5,397,448	4,158,910

The accompanying notes form an integral part of these financial statements

**NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS
AS AT SEPTEMBER 30, 2025**

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

SECTION THREE

ACCOUNTING POLICIES

I. BASIS OF PRESENTATION

a. Preparation of the financial statements and related notes and explanations in accordance with the Turkish Accounting Standards and Regulation on the Principles and Procedures on the Accounting Practice and Documentation of Banks

The unconsolidated financial statements are prepared in accordance with the “Regulation on the Principles and Procedures Regarding Banks’ Accounting Applications and Safeguarding of Documents” published in the Official Gazette No, 26333 dated November 1, 2006 by the Banking Regulation and Supervision Agency (“BRSA”) which refers to “Turkish Accounting Standards (“TAS”) 34 - Interim Financial Reporting” and “Turkish Financial Reporting Standards (“TFRS”) issued by the Public Oversight Accounting and Auditing Standards Authority (“POA”) and other decrees, notes and explanations related to the accounting and financial reporting principles published by the BRSA, The format and the details of the publicly announced financial statements and related disclosures to these statements have been prepared in accordance with the “Communiqué Related to Publicly Announced Financial Statements of Banks and Explanations and Notes Related to these Financial Statements” and changes and notes to this communiqué published in the Official Gazette No, 28337 dated June 28, 2012.

The Bank maintains its books of accounts in Turkish Lira in accordance with the Banking Act, the Turkish Commercial Code (“TCC”) and Turkish Tax Legislation.

The financial statements have been prepared in Turkish Lira (TL), based on the historical cost basis except for the financial assets, liabilities and derivatives, which are expressed with their fair values.

On November 23, 2023, POA announced that entities reporting under TFRS should begin implementing “TAS - 29 Financial Reporting in Hyperinflationary Economies” standard in their financial statements from periods ending on and after December 31, 2023. Besides, regulatory and auditing bodies that are authorized in their respective areas have flexibility to determine alternative transition dates for the application of TAS – 29. Within the scope of the decision dated December 12, 2023 and numbered 10744 by the BRSA, banks, financial leasing, factoring, financing, savings financing, and asset management companies are not subject to inflation adjustments required under TAS - 29 in their financial statements as of December 31, 2023. Based on the decision dated January 11, 2024 and numbered 10825, these entities are required to implement inflation accounting starting from January 1, 2025.

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

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

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

Based on “TMS 29 Financial Reporting Standard in High Inflation Economies” has not been applied in the financial statements dated September 30, 2025.

BANK OF CHINA TURKEY A.Ş.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF SEPTEMBER 30, 2025

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

ACCOUNTING POLICIES (Continued)

Additional paragraph for convenience translation into English of financial statements originally issued in Turkish

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.

b. Accounting policies and valuation principles applied in preparation of financial statements

The accounting policies and valuation principles used in the preparation of the financial statements are selected and applied in accordance with the requirements set out in regulations, communiqués, statements and guidance published by the BRSA and if there is no special regulation by the BRSA, in accordance with the principles within TAS / TFRS.

**NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS
AS OF SEPTEMBER 30, 2025**

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

ACCOUNTING POLICIES (Continued)

b. Accounting policies and valuation principles applied in preparation of financial statements (Continued)

The accounting policies and valuation principles applied in the preparation of the accompanying financial statements are explained in Notes II and XXII below.

In preparing the financial statements in accordance with TFRS, the Bank's management is required to make assumptions and estimates about the assets and liabilities on the balance sheet and conditional issues as of the balance sheet date. These assumptions and estimates are reviewed regularly, necessary adjustments are made, and the details of the effects of these adjustments are reflected in the income statement as described in the related footnotes.

c. Changes in accounting policy

The TFRS changes, effective from January 1, 2023, do not have a significant effect on the Bank's accounting policies, financial status and performance. The TFRS changes that were published but not put into effect as of the final date of the financial statements will not have a significant effect on the Bank's accounting policies, financial status and performance.

The Bank has loan and borrowing transactions within the scope of the reform mentioned in the previous paragraph. Bank transactions are indexed to EURIBOR and USD LIBOR benchmark interest rates. Necessary developments have been completed for the usage of USD LIBOR indexed transaction's overnight interest rate transition as of June 30, 2023. Besides, the Bank is using alternative interest rates (SOFR) for its floating interest transactions after the EURIBOR transition since June 30, 2023.

I. EXPLANATIONS ON THE USAGE STRATEGY OF FINANCIAL INSTRUMENTS AND ON FOREIGN CURRENCY TRANSACTIONS

The Bank operates in the fields of Corporate Banking and Treasury banking in Turkey. The Bank provides cash, non-cash loans, project financing and corporate finance services to its corporate customers under the umbrella of corporate banking.

The Bank's most important funding source is its capital. Most of the Bank's assets consist of placements to banks. While capital is evaluated in high quality financial assets, an asset-liability management strategy is followed to keep interest, liquidity and exchange rate risks within certain limits. Foreign currency, interest and liquidity risks carried in the balance sheet and off-balance sheet assets and liabilities are managed within the framework of various risk limits and legal limits adopted by the Bank. The position of the Bank as a result of its foreign currency operations is kept at a minimum level and the foreign exchange rate risk is monitored within the framework of the Banking Law.

Explanation on foreign currency transactions:

Foreign exchange gains and losses arising from the foreign currency transactions are converted into Turkish Lira by using the exchange rates at the date of the transaction and recognized in accounting records. At the end of the Periods, foreign currency assets and liabilities are converted into Turkish Lira by using the spot foreign currency exchange rates of the Bank at the end of the Period and the related currency conversion differences are recognized as foreign exchange gains and losses.

II. EXPLANATIONS ON FORWARD TRANSACTIONS, OPTIONS AND DERIVATIVE INSTRUMENTS

The Bank's derivative instruments are classified as "Derivative Financial Assets Measured at Fair Value through Profit and Loss" or "Derivative Financial Assets Measured at Fair Value through Other Comprehensive Income" in accordance with "TFRS 9".

In accordance with TFRS 9, forward foreign exchange contracts, swaps, options and futures transactions are classified as "Derivative Financial Assets Measured at Fair Value through Profit and Loss". Derivative transactions are recorded at their fair value at the date of the contract. In addition, liabilities and receivables arising from derivative transactions are recorded in off-balance sheet accounts at contractual amounts.

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ACCOUNTING POLICIES (Continued)

As of September 30, 2025, the Bank has no derivative financial liability which is classified as “Derivative Financial Liabilities Measured at Fair Value through Profit and Loss” (December 31, 2024: none)

I. INFORMATION ON INTEREST INCOME AND EXPENSES

Interest income and expenses are recognized at fair value and accrued on an accrual basis using the effective interest method (the rate that equals the future cash flows of a financial asset or liability to its present net carrying amount) based on the principal amount outstanding.

II. EXPLANATIONS ON FEE AND COMMISSION INCOME AND EXPENSES

According to the nature of fees and commissions; commission income / expenses collected for any future transaction are recognized on an accrual basis and other fee and commission income / expenses are recognized in accordance with TFRS 15 in the Period in which they are incurred.

III. EXPLANATIONS ON FINANCIAL ASSETS

Within the framework of the business plan, the Bank classifies and accounts for its financial assets as "Financial assets at fair value through profit or loss", "Financial assets at fair value through other comprehensive income" or "Financial assets at amortized cost". Such financial assets are accounted for in accordance with the "TFRS 9 Financial Instruments" standard, which is about the classification and measurement of financial instruments published in the Official Gazette dated January 15, 2019 and numbered 30656 by the Public Oversight Accounting and Auditing Standards Authority. The Bank is registered or issued in accordance with the provisions of "Inclusion in Financial Statements and Exclusion from Financial Statements" in the third part of the standard, effective from January 1, 2018.

In the first measurement of financial assets other than “Financial Assets at Fair Value Through Profit/Loss”, transaction costs are added to the fair value or deducted from the fair value.

The Bank recognizes a financial asset only when it is a party to the contractual provisions of the financial instrument. The first time that a financial asset is included in the financial statements, the characteristics of the business model and the contractual cash flows of the financial asset are taken into account by the Bank Management. When the business model determined by the bank management is changed, all financial assets affected by this change are reclassified and the reclassification is applied in the future. In such cases, no adjustments are made to the earnings, losses or interests previously recognized in the financial statements.

The Bank has no financial assets at fair value through profit as of September 30, 2025. (December 31, 2024: None).

Financial assets at fair value through other comprehensive income:

If, in addition to holding a financial asset within a business model that aims to collect contractual cash flows and sell the asset, the contractual terms of the financial asset result in cash flows that, on specific dates, consist solely of payments of principal and interest arising from the principal outstanding, the asset is classified as at fair value through other comprehensive income.

Financial assets at fair value through other comprehensive income are recognized by adding transaction costs to the acquisition costs that reflect their fair value. Financial assets at fair value through other comprehensive income are valued at their fair value upon recognition. Interest income from securities at fair value through other comprehensive income, calculated using the effective interest method, and dividend income from securities representing equity shares are recognized in the income statement. The difference between the fair value and amortized cost of financial assets at fair value through other comprehensive income, i.e., "Unrealized gains and losses," is not recognized in the income statement for the period until the corresponding value of the financial asset is collected, sold, disposed of, or impaired. It is recorded in the "Accumulated Other Comprehensive Income or Expense to be Reclassified to Profit or Loss" account under equity. When these securities are

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ACCOUNTING POLICIES (Continued)

collected or disposed of, the accumulated fair value differences recognized in equity are recognized in the income statement.

The Bank has TL 1,002,339 worth of Financial Assets at Fair Value Through Other Comprehensive Income (December 31, 2024: TL 0).

Financial assets measured at amortized cost:

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

Financial assets measured at amortized cost are initially recognized at their acquisition cost including the transaction costs, which reflect the fair value of those instruments and are subsequently recognized at "Amortized Cost" by using "Effective Interest (Internal Efficiency) Rate" method, Interest income obtained from financial assets measured at amortized cost is accounted in the income statement.

Loans and Receivables:

Loans are financial assets that have fixed or determinable payments and are not quoted on an active market. Such loans are initially recognized at cost with fair value reflecting transaction costs and are measured at amortized cost using the "effective interest rate (internal rate of return) method".

IV. INFORMATION ON IMPAIRMENT OF FINANCIAL ASSETS

As of January 1, 2020, the Bank started to recognize provisions for impairment in accordance with TFRS 9 requirements according to the "Regulation on the Procedures and Principles for Classification of Loans by Banks and Provisions to be set aside" published in the Official Gazette dated June 22, 2016 numbered 29750. In this framework, as of December 31, 2019, method of provisions for impairment as set out in accordance with the related legislation of BRSA is changed by applying the expected credit loss model under TFRS 9, The expected credit loss estimates are required to be unbiased, probability-weighted and include supportable information about past events, current conditions, and forecasts of future economic conditions.

The Bank sets aside the expected loss provision for its financial assets measured at amortized cost and at fair value through other comprehensive income.

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

Stage 1:

For the financial assets at initial recognition or for those which do not have a significant increase in credit risk since initial recognition. Impairment for credit risk is recorded in the amount of 12-month expected credit losses.

Stage 2:

In the event of a significant increase in credit risk since initial recognition, the financial asset is transferred to Stage 2. Impairment for credit risk is determined based on the instrument's lifetime expected credit losses.

Stage 3:

Stage 3 includes financial assets that have objective evidence of impairment as of the reporting date. Lifetime expected credit losses are recorded for these assets.

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ACCOUNTING POLICIES (Continued)

Use of current conditions, past events and macroeconomic forecasts:

After making a segment separation according to the counterparty of the receivable, the Bank takes into account the different macroeconomic scenarios created for the corporate portfolio, using past events, current conditions and economic prospects for the future. The Bank uses three macroeconomic scenarios as base, positive and negative for future projections. The macroeconomic model is applied to reflect the outlook of the parameters used in the expected credit loss calculation.

Expected credit loss provision calculation:

The Bank uses the “Probability of Default x Loss in Default x Default” amount that takes into account the time value of money in the expected credit loss calculation. For the first stage receivables, 12-month expected credit loss calculation is applied, considering future information. For the second stage receivables, calculations are made for the expected life of the loan. Expected lifetime expected credit loss is calculated by discounting and collecting possible credit losses in every 12-month Period until maturity. The default probability is taken as 100% for non-performing loans and the expected loan losses are calculated in accordance with the expected life approach. Although methodological calculation methods have been determined, there are currently no loans classified in the second and third stages in the Bank's portfolio. The entire loan portfolio is at the first stage.

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ACCOUNTING POLICIES (Continued)

V. DISCLOSURES ABOUT NETTING AND DERECOGNITION OF FINANCIAL INSTRUMENTS

Explanations on netting of financial instruments:

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

VI. INFORMATION ON SALES AND REPURCHASE AGREEMENTS AND LENDING OF SECURITIES

Funds provided by the Bank for securities sold under agreements for repurchase agreements ("Repo") are followed in the legal records in the "Funds Provided under Repurchase Agreements" and "Funds Provided under Repurchase Agreements-FC" Accounts.

Securities subject to repo (repurchase agreements) are classified as "Financial assets at fair value through profit or loss" or "Financial assets at fair value through other comprehensive income" according to their purposes to be held in the Bank's portfolio. Revenues from securities subject to repo are accounted for in interest income and expenses paid under repurchase agreements are accounted in interest expense accounts.

Funds given against securities purchased under agreements to resell ("Reverse repos") are accounted under "Receivables from money market" in the balance sheet, Interest income accruals are calculated according to the "effective interest (internal rate of return) method" for the portion of the difference between repurchase agreements and purchase and resale prices. Difference between the purchase and resale prices determined by reverse repurchase agreements, the interest income accrual is calculated according to the "Effective interest rate method".

As of September 30, 2025, the Bank has no repo, reverse repo and foreclosed marketable securities (December 31, 2024: None).

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

Assets held for sale, consist of tangible assets due to non-performing loans are accounted for in accordance with "TFRS 5 related to Held for Sale Fixed Assets and Discontinued Operations Turkey Financial Reporting Standards" in the financial statements.

A discontinued operation is part of a bank's business classified as disposed or held-for-sale, It refers to a separate main business line or the geographical area of its activities. It is a part of the sale of a separate main line of business or geographical area of operations alone in a coordinated plan, or is a subsidiary acquired solely for resale.

As of September 30, 2025, the Bank has no assets held for sale and discontinued operations (December 31, 2024: None).

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ACCOUNTING POLICIES (Continued)

VIII. EXPLANATIONS ON GOODWILL AND OTHER INTANGIBLE ASSETS

Goodwill represents the difference between the cost of goods sold and the fair value of the identifiable assets, liabilities and contingent liabilities of the acquiree's entity / operation, and represents the payment made by the acquirer to the entity for future benefit recognition. Not included in the financial statements of the business acquired in business combinations; however, assets that are separable from goodwill, intangible assets (such as credit card brand value and customer portfolio) and / or contingent liabilities are recognized in the financial statements at fair value.

Goodwill calculated in accordance with TFRS 3 - Business Combinations Standard is not subject to amortization but instead is tested for impairment in accordance with TAS 36 - Impairment of Assets, more frequently, annually or in cases where the conditional changes in circumstances indicate it may be impaired.

Intangible assets are amortized using the straight-line method over their estimated useful lives. The determination of the useful life of the asset is made by assessing the expected duration of use of the asset, the technical, technological or other type of obsolescence and the maintenance costs required obtaining the expected economic benefit from the asset.

The main assets that the Bank classifies as intangible assets are the license and development fees paid by the Bank for the systems it uses, Intangible assets are depreciated using the straight-line method over their useful lives. The depreciation method and period are reviewed periodically at the end of each year.

As of September 30, 2025, there is no goodwill in the accompanying financial statements (December 31, 2024: None).

XII. EXPLANATIONS ON TANGIBLE ASSETS

In accordance with the "Accounting Standard for Tangible Fixed Assets" ("TAS 16"), the cost of the tangible assets is determined by adding the initial amounts of the tangible assets and other direct expenses required to make the asset available. Property, plant and equipment are stated at cost less accumulated depreciation and any accumulated impairment losses.

For assets that are less than an active accounting Period, depreciation is provided for the amount of the depreciation for the full year, as measured by the proportion of the asset over the life of the asset.

If the carrying amount of an item of property, plant and equipment is greater than its market value, an impairment loss is recognized for the excess amount and the amount is recognized in the financial statements. Gains or losses arising from the disposal of tangible fixed assets are transferred to profit and loss accounts of the related Period.

Maintenance and repair costs incurred for tangible assets are recorded as expense.

Depreciation rates and estimated useful lives used for the tangible assets are as follows:

Tangible Assets	Estimated Useful Life (Year)	Amortization Rate (%)
Operating Leases	1-9	11,11-100
Furniture	5-10	10-20
Office equipment	3-10	10-33.33
Safe	50	2
Vehicles	5	20

There are no restrictions such as pledges, mortgages or any other restriction on tangible assets.

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ACCOUNTING POLICIES (Continued)

XIII. EXPLANATIONS ON LEASING TRANSACTIONS

The Bank is a lessee in the offices used for the marketing of operational area services and operations, and there are no financial leasing transactions.

Explanations on TAS 16 Leases Standard:

TAS 16 Leases Standard was published in the Official Gazette dated April 16, 2019 and numbered 29826, effective from January 1, 2019. This Standard specifies the principles for the leasing, presentation, presentation and disclosure of leases, the purpose of the standard is to provide tenants and lessees with appropriate information. This information is the basis for evaluating the impact of the leases on the entity's financial position, financial performance and cash flows by users of financial statements, The Bank has started to apply the related standard on January 1, 2019.

Measurement, Presentation and Reflection of Financial Leasing into Financial Statement

The amount of the lease obligation is shown in the balance sheet as gross in proportion to the total of all cash payments under the contract and netted off with the interest expense arising from the contract. The usage right arising from the leasing transactions is capitalized at the date of the rental at the beginning of the lease by measuring the present value of the lease payments that have not been paid at that date. In this measurement, if the interest can be easily determined, the implied interest rate in the lease is used, If this ratio cannot be easily determined, the Bank's alternative borrowing interest rate announced by the Treasury Unit is used.

XIV. EXPLANATIONS ON PROVISIONS AND CONTINGENT ASSETS/LIABILITIES

Provisions and contingent liabilities except for the financial instruments within the scope of the TFRS 9 or the provisions recognized in accordance with other standards such as TAS 12 and TAS 19 are accounted in accordance with the "Turkish Accounting Standard for Provisions, Contingent Liabilities and Contingent Assets" (TAS 37).

Provision is made in the financial statements if there is an existing obligation resulting from past events, it is probable that the obligation will be met and the obligation can be reliably measured. Provisions are calculated based on the Bank Management's best estimates of the expenditure required to settle the obligation at the balance sheet date and are discounted to the present value where the effect is material.

For liabilities that arise because of past events, provision is made if the probability of occurrence is high and the amount can be reliably estimated at the time when those liabilities are incurred.

Contingent assets usually consist of unplanned or other unexpected events that give rise to the possibility of entry into the business of economic benefits. The presentation of contingent assets in the financial statements is not included in the financial statements, as it may result in the recognition of an income that can never be obtained. Contingent assets are disclosed in the footnotes of financial statements if it is probable that the economic benefits will flow to the enterprise. Contingent assets are assessed on an ongoing basis to ensure that their development is accurately reflected in the financial statements. If it becomes almost certain that the economic benefit will enter the Bank, the related asset and related income are reflected in the financial statements of the Period in which the change occurs.

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ACCOUNTING POLICIES (Continued)

XV. EXPLANATION ON LIABILITIES RELATED TO EMPLOYEE RIGHTS

In accordance with the existing social legislation in Turkey, the Bank is required to make lump-sum termination indemnities including retirement and notice payments to each employee whose employment is terminated due to resignation or for reasons other than misconduct. In accordance with the revised TAS 19 employee benefits standard ("TAS 19"), such payments are recognized as defined benefit plans.

The retirement pay liability recognized in the balance sheet is calculated according to the present value of the amount of the liability expected to arise in the future due to retirement of all employees and reflected to the financial statements. Amendments to TAS 19 change the accounting for defined benefit plans and termination benefits. Changes require that all actuarial losses and gains be accounted for as other comprehensive income immediately in order to reflect the full value of the net retirement asset or liability in the balance sheet. Changes to TAS 19 should be applied retrospectively.

a. Defined benefit plans:

According to the laws and collective agreements existing in Turkey, retirement pay is paid in case of retirement or dismissal. The Bank recognizes the provision for the rights of its employees by estimating the present value of its future probable obligation in the event of retirement or dismissal.

There are no foundations, pension funds or similar associations of which the employees are members.

b. Defined contribution plans:

The Bank, on behalf of its employees, must pay contributions to the Social Security Institution (SSI) in the amount determined by law. Apart from the contribution paid by the Bank, there is no other obligation to pay to its employees or the SSI. These premiums are reflected to the personnel expenses in the Period when they are accrued.

c. Short-term benefits to employees:

The liabilities arising from the vacation pay defined as "short-term benefits to employees" within the scope of TAS 19 are accrued and are not discounted at the Periods when they are earned.

XVI. EXPLANATIONS ON TAXATION

a. Corporate tax:

Effective January 1, 2023, corporate income tax for banks in Turkey is subject to a 30% corporate tax.

With Law No, 7456, published in the Official Gazette dated July 15, 2023 and numbered 32249, the corporate income tax rate for banks was increased from 25% to 30%, applying to corporate income for accounting periods beginning on or after January 1, 2023.

Advanced taxes are paid based on the quarterly earnings determined for the first nine months of the relevant accounting period, at the corporate income tax rate applicable to that year's earnings. Provisional taxes paid during the year are offset against the corporate income tax calculated on that year's corporate income tax return. Corporate income tax returns must be filed between the first day of the fourth month following the closing of the relevant accounting period and paid in a single installment by the end of that month.

Provisions for corporate and income taxes calculated on the profit for the period are recorded as "Current Tax Liability" in the liabilities section and as expenses in the "Current Tax Provision" account in the income statement.

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ACCOUNTING POLICIES (Continued)

XVI. EXPLANATIONS ON TAXATION (Continued)

a. Corporate tax: (Continued)

According to the Corporate Tax Law, financial losses shown on a tax return can be deducted from the corporate tax base for a period not exceeding five years. The tax office can review the tax returns and audit the tax calculations within five years.

If profits are not distributed for the period, no additional tax is applied. No withholding tax is applied to dividends paid to corporations resident in Turkey. Pursuant to the Council of Ministers Decree numbered 2009/14593 and the Council of Ministers Decree numbered 2009/14594, published in the Official Gazette dated February 3, 2009 and numbered 27130, and Articles 15 and 30 of the Corporate Tax Law numbered 5520, profit distributions to full-fledged taxpayer individuals, those not liable to corporate tax and income tax, those exempt from corporate tax and income tax, limited taxpayer corporations (excluding those receiving dividends through a workplace or permanent representative in Türkiye), and limited taxpayer individual individuals were subject to a withholding tax of 15%. However, with the Presidential Decree published in the Official Gazette dated December 22, 2021 and numbered 31697, this rate was changed to 10%. However, with the Presidential Decree numbered 9286, dated December 21, 2024, the dividend withholding tax rate was increased from 10% to 15%. When applying withholding tax rates for profit distributions to limited-taxpayer corporations and individuals, the practices in the relevant Double Taxation Agreements are also taken into account. Additions of profits to capital are not considered profit distributions, and withholding tax is not applicable.

Article 298 of the Tax Procedure Law stipulates that financial statements will be subject to inflation adjustment if the increase in the producer price index exceeds 100% in the last three accounting periods, including the current one, and exceeds 10% in the current accounting period. As of December 31, 2021, these conditions were met. However, with the “Law on Amendments to the Tax Procedure Law and the Corporate Tax Law” numbered 7352, published in the Official Gazette dated 29 January 2022 and numbered 31734, temporary article 33 was added to the Tax Procedure Law numbered 213 and it has been enacted that the financial statements will not be subject to inflation adjustment regardless of whether the conditions for inflation adjustment within the scope of Article 298 are met in the 2021 and 2022 accounting periods including temporary tax periods (as of the accounting periods ending in 2022 and 2023 for those to which a special accounting period is assigned) and in the 2023 accounting period, including temporary tax periods, financial statements will not be subject to inflation adjustment and that the financial statements dated 31 December 2023 will be subject to inflation adjustment regardless of whether the conditions for inflation adjustment are met and the profit/loss differences arising from the inflation adjustment will be shown in the prior years’ profit/loss account.

According to Article 17 of Law No. 7491 on Amendments to Certain Laws and Decree Laws, published in the Official Gazette No. 32413 dated December 28, 2023, banks, companies covered by Law No. 6361 on Financial Leasing, Factoring, Financing, and Savings and Finance Companies dated November 21, 2012, payment and electronic money institutions, authorized foreign exchange institutions, asset management companies, capital market institutions, insurance and reinsurance companies, and pension companies will not take profit/loss differences resulting from inflation adjustments made in the 2024 and 2025 accounting periods, including provisional tax periods, into account in determining income. The President has been authorized to extend the periods specified under this paragraph by one accounting period, including provisional tax periods.

Law No. 7338, published in the Official Gazette on October 26, 2021, amended the Tax Procedure Law. Accordingly, immovable properties recorded as assets and economic assets subject to depreciation have been granted the opportunity to be revalued. With the Communiqué on the Amendment of the Tax Procedure Law.

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ACCOUNTING POLICIES (Continued)

XVI. EXPLANATIONS ON TAXATION (Continued)

a. Corporate tax: (Continued)

General Communiqué No. 547 (Sequence No. 537), published in the Official Gazette dated January 14, 2023 and numbered 32073, the conditions for taxpayers subject to accounting and financial reporting standards different from those determined in the Accounting System Implementation General Communiqués to benefit from the revaluation application regulated in paragraph (Ç) of bis Article 298 and temporary Article 32 of Tax Procedure Law No, 213. Accordingly, the Bank has subjected its economic assets subject to depreciation in its balance sheet to revaluation until December 31, 2022, provided that the conditions stipulated in the provisions of Temporary Article 32 and bis Article 298/ç of the Tax Procedure Law are met. Corporate tax is calculated by taking into account the depreciation allocated on the revalued values of economic assets subject to depreciation until 31 December 2022.

b. Deferred tax:

The Bank calculates and accounts for deferred taxes in accordance with IAS 12 "Income Taxes" for temporary differences between the tax base determined in accordance with the accounting policies and valuation principles applied and the tax legislation.

The Bank's deferred tax assets and liabilities are presented on a net basis in the unconsolidated balance sheet, As a result, a net deferred tax asset of TRY 76,197 (December 31, 2024: TRY 62,746 net deferred tax asset) has been recognized in the financial statements.

According to temporary Article 33 of the Tax Procedure Law, the tax effects arising from the inflation adjustment of corporate tax in the financial statements as of December 31, 2024, have been included in the deferred tax calculation as of December 31, 2024. As of December 31, 2024, the enacted tax rates applicable under the current tax legislation, in accordance with the useful life of the items subject to the deferred tax calculation, have been used. In calculating deferred tax, the tax rates in effect as of the balance sheet date are used in accordance with current tax legislation, estimating when temporary differences will become taxable/deductible.

Deferred tax liabilities are calculated for all taxable temporary differences, while deferred tax assets arising from deductible temporary differences are calculated on the condition that it is highly probable that these differences will be utilized through future taxable profits. Effective January 1, 2020, with the provisions of IFRS 9, deferred tax assets are calculated based on expected loss provisions constituting temporary differences. Deferred taxes related to assets directly attributable to equity are associated with the equity account group and netted with the relevant accounts within this group.

c. Local and Global Minimum Supplementary Corporate Tax

Global Minimum Supplementary Corporate Tax

In September 2023, the POA published amendments to IAS 12 that introduce a mandatory exception for the recognition and disclosure of deferred tax assets and liabilities related to Second Pillar income taxes. These amendments clarify that IAS 12 will apply to income data arising from tax laws that have entered into force or are close to entering into force for the purpose of applying the Second Pillar Model Rules published by the Organisation for Economic Co-operation and Development (OECD). These amendments also introduce specific disclosure requirements for entities affected by such tax laws. The exception stipulating that information about deferred taxes within this scope will not be recognized or disclosed, as well as the disclosure requirement that the exemption has been applied, will be implemented upon publication of the amendment.

The Pillar 2 regulations agreed upon by OECD member countries entered into force in Turkey with Law No, 7524 on Amendments to Tax Laws and Certain Laws and Legislative Decree No, 375, published in the Official Gazette on August 2, 2024.

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ACCOUNTING POLICIES (Continued)

XVI. EXPLANATIONS ON TAXATION (Continued)

c. Local and Global Minimum Supplementary Corporate Tax (Continued)

Global Minimum Supplementary Corporate Tax (Continued)

While no secondary legislation has been published on the subject, preliminary assessments based on the regulations published by the OECD indicate that these regulations will not have any impact on financials.

Domestic Minimum Corporate Tax

Turkey implemented the Domestic Minimum Corporate Tax with laws published in the Official Gazette on August 2, 2024. This tax will be implemented starting in the 2025 accounting period. Law No. 7524 introduced the Minimum Corporate Tax, stipulating that the corporate tax calculated under this regulation cannot be less than 10% of the corporate profit before deductions and exemptions. The regulation will enter into force on the date of its publication, applicable to corporate income for the 2025 tax year. Additionally, Corporate Tax General Communiqué No. 23 has been published on the subject.

d. Transfer pricing:

The "disguised profit" principle, which was included in Corporate Tax Law No. 5422, was redefined under the title "Disguised profit distribution through transfer pricing" by Article 13 of Corporate Tax Law No. 5520. Explanations regarding this article, which entered into force on January 1, 2007, and the amendments made to Article 41 of the Income Tax Law by Law No. 5615 are set out in the General Communiqué on Disguised Profit Distribution through Transfer Pricing, published in the Official Gazette dated November 18, 2007, and numbered 26704.

The "arm's length principle," which forms the basis of the transfer pricing regulation, means that the price or price applied in the purchase or sale of goods or services with related parties should be consistent with the price or price that would have been incurred if no such relationship existed between them. According to the relevant communiqué, if taxpayers engage in purchase and sale transactions with related entities (individuals) of products, services, or goods whose pricing is not conducted in accordance with the arm's length principle, the relevant profits will be deemed to have been distributed disguisedly through transfer pricing. Disguised profit distributions through such transfer pricing will not be deductible from the tax base for corporate tax purposes.

The "Transfer Pricing, Controlled Foreign Institution, and Disguised Capital Form" regarding transactions conducted with related parties during the accounting period is submitted to the relevant tax office as an appendix to the Corporate Tax Return for the relevant period.

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ACCOUNTING POLICIES (Continued)

XVII. ADDITIONAL EXPLANATIONS ON BORROWINGS

The Bank's fund resources consist of borrowing from foreign financial institutions, Instrument regarding borrowings are valued with their fair values and other financial liabilities are carried at "amortized cost" using the effective interest method, As of September 30, 2025. There is no Bank obtained funds from foreign institutions, (December 31, 2024: TL 882,577).

XVIII. EXPLANATIONS ON SHARE CERTIFICATES ISSUED

None (December 31, 2024: None).

XIX. EXPLANATIONS ON BANK ACCEPTANCES AND BILLS OF GUARANTEE

Bank acceptances and bills of guarantee are presented within off-balance sheet liabilities as being possible liabilities and commitments. As of the balance sheet date, there are no bank acceptances and bills of guarantee recognized as liability against an asset (December 31, 2024: None).

XX. EXPLANATIONS ON GOVERNMENT INCENTIVES

As of the balance sheet date, the Bank does not have any government incentives (December 31, 2024: None).

XXI. EXPLANATIONS ON PROFIT RESERVES AND PROFIT DISTRIBUTION

At the Ordinary General Assembly meeting held on March 26, 2025, in accordance with the profit distribution proposal of the Bank's Board of Directors, it was decided that TL 63,229 of the 2024 net profit of TL 807,284 would be set aside as reserves, TL 631,548 would be transferred to undistributed profits, and TL 112,508 would be distributed as dividends to partners. The transfer of TL 807,284 to reserves and dividend payable accounts was completed on March 27, 2025. All dividends were paid to shareholders on May 28, 2025.

Other than legal reserves in statutory financial statements, retained earnings and reserves set aside by the resolution of the general assembly are available for distribution, subject to the legal reserve requirement set out below, Legal reserves consist of first and second reserves as stipulated in the Turkish Commercial Code ("TCC"). The TCC stipulates that the first legal reserve should be separated from profits at a rate of 5% until it reaches 20% of the total reserve paid-in capital. The second legal reserve is reserved at the rate of 10% on all cash dividend distributions exceeding 5% of the paid-in capital.

XXII. EXPLANATIONS ON EARNINGS PER SHARE

Earnings per share are calculated by dividing net profit for the year to the weighted average number of shares outstanding during the Period concerned. Earnings per share disclosed in the income statement are calculated by dividing net profit for the year to the weighted average capital outstanding during the Period concerned.

In Türkiye, companies can increase their share capital by making a pro-rata distribution of shares ("bonus shares") to existing shareholders from retained earnings. For the purpose of earnings per share computations, the weighted average number of shares outstanding during the year has been adjusted in respect to bonus shares issued without a corresponding change in resources by giving them a retroactive effect for the year in which they were issued and for each earlier Period. Where the number of outstanding shares increase due to distribution of bonus shares after the balance sheet date but before the release of the financial statements, earnings per share computations are performed based on the revised average number of shares.

XXIII. EXPLANATIONS ON RELATED PARTIES

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

BANK OF CHINA TURKEY A.Ş.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF SEPTEMBER 30, 2025

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

ACCOUNTING POLICIES (Continued)

XXIV. EXPLANATIONS ON CASH and CASH EQUIVALENTS

For the purposes of the preparation of statement of cash flows, “Cash” includes cash, effectives, and 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.

XXV.EXPLANATIONS ON SEGMENT REPORTING

The main segment of banking operations is Corporate Banking, As of September 30, 2025, the financial information per banking segments is presented below:

Current Period	Corporate Banking	Fund Management	Unallocated	Total
Operating income	265,515	1,010,619	50,803	1,326,937
Operating expense	(18,661)	-	(396,168)	(414,829)
Pre-tax income / (loss)	246,854	1,010,619	(345,365)	912,108
Tax provision (-)	-	-	(264,268)	(264,268)
Net Profit / (Loss)	246,854	1,010,619	(609,633)	647,840
Segment assets	266,600	8,094,049	369,998	8,730,647
Segment liabilities	4,735,592	-	361,448	5,097,040
Equity	-	3,633,606	-	3,633,606
Prior Period (*)	Corporate Banking	Fund Management	Unallocated	Total
Operating income	102,335	1,023,743	37,631	1,163,709
Operating expense	(777)	(17)	(255,024)	(255,818)
Pre-tax income / (loss)	101,558	1,023,726	(217,393)	907,891
Tax provision (-)	-	-	(267,579)	(267,579)
Net Profit / (Loss)	101,558	1,023,726	(484,972)	640,312
Segment assets	499,971	5,728,532	205,519	6,434,022
Segment liabilities	2,145,330	882,577	313,443	3,341,350
Equity	-	3,092,672	-	3,092,672

(*) Income statements items presents the balances as of September 30, 2024.

XXVI. RECLASSIFICATIONS

In order to be consistent with the presentation of current Period financial statements, there can be certain reclassifications in case needed.

XXVII. EXPLANATIONS ON OTHER MATTERS

None.

BANK OF CHINA TURKEY A.Ş.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS AT SEPTEMBER 30, 2025

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SECTION FOUR

INFORMATION ON FINANCIAL POSITION AND RISK MANAGEMENT

I. EXPLANATIONS ON THE COMPONENTS OF SHAREHOLDERS' EQUITY

Total capital and capital adequacy ratio have been calculated in accordance with the “Regulation on Equity of Banks” and “Regulation on Measurement and Assessment of Capital Adequacy of Banks”.

As of September 30, 2025, the Bank’s total capital has been calculated as TL 3,586,398 (December 31, 2024: TL 3,044,109) and the capital adequacy ratio is 26.16% (December 31, 2024: 29,44%). This ratio is well above the minimum ratio required by the legislation.

BANK OF CHINA TURKEY A.Ş.

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

INFORMATION ON FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

I. EXPLANATIONS ON THE COMPONENTS OF SHAREHOLDERS' EQUITY (Continued)

Information on Equity Accounts:

	Current Period 30.09.2025	Prior Period 31.12.2024
COMMON EQUITY TIER I CAPITAL	3,541,874	3,016,920
Paid-in capital to be entitled for compensation after all creditors	1,051,230	1,051,230
Share Premium	-	-
Reserves	1,902,704	1,207,928
Gains recognized in equity as per TAS	5,555	-
Profit	674,069	833,513
Current Period profit	647,840	807,284
Prior Period profit	26,229	26,229
Bonus shares from associates, subsidiaries and joint ventures not accounted in current Period's profit	-	-
Common Equity Tier I Capital Before Deductions	3,633,558	3,092,671
Deductions from Common Equity Tier I Capital		
Valuation adjustments calculated as per the article 9. (i) of the Regulation on Bank Capital	-	-
Current and Prior Periods' losses not covered by reserves, and losses accounted under equity according to TAS	-	1
Improvement costs for operating leasing (-)	927	436
Goodwill and other intangible assets and related deferred taxes (-)	-	-
Other intangibles other than mortgage-servicing rights (net of related tax liability)	12,667	10,643
Excess amount arising from deferred tax assets from temporary differences	78,090	64,671
Differences arise when assets and liabilities not held at fair value, are subjected to cash flow hedge accounting	-	-
Total credit losses that exceed total expected loss calculated according to the Regulation on Calculation of Credit Risk by Internal Ratings Based Approach	-	-
Securitization gains	-	-
Unrealized gains and losses arising from the differences in the credit value of the Bank's liabilities at fair value.	-	-
Net amount of defined benefit plans	-	-
Direct and indirect investments of the Bank on its own Tier I Capital (-)	-	-
Shares obtained against Article 56, Paragraph 4 of the Banking Law (-)	-	-
Total of net long positions of the investments in equity items of unconsolidated banks and financial institutions where the Bank owns 10% or less of the issued share capital exceeding the 10% threshold of above Tier I Capital (-)	-	-
Total of net long positions of the investments in equity items of unconsolidated banks and financial institutions where the Bank owns 10% or more of the issued share capital exceeding the 10% threshold of above Tier I Capital (-)	-	-
Mortgage servicing rights exceeding the 10% threshold of Tier I Capital (-)	-	-
Net deferred tax assets arising from temporary differences exceeding the 10% threshold of Tier I Capital (-)	-	-
Amount exceeding the 15% threshold of Tier I Capital as per the Article 2, Clause 2 of the Regulation on Measurement and Assessment of Capital Adequacy Ratios of Banks (-)	-	-
The portion of net long position of the investments in equity items of unconsolidated banks and financial institutions where the Bank owns 10% or more of the issued share capital not deducted from Tier I Capital (-)	-	-
Excess amount arising from mortgage servicing rights	-	-
Excess amount arising from deferred tax assets from temporary differences (-)	-	-
Other items to be defined by the BRSA	-	-
Deductions from Tier I Capital in cases where there are no adequate Additional Tier I or Tier II Capitals	-	-
Total Deductions from Common Equity Tier I Capital	91,684	75,751
Total Common Equity Tier I Capital	3,541,874	3,016,920

(*) In this section, the accounts that are liable to the temporary articles of "Regulation on Equities of Banks" which will be considered at the end of the Transition Period are shown.

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INFORMATION ON FINANCIAL POSITION AND RISK MANAGEMENT (Continued)**I. EXPLANATIONS ON THE COMPONENTS OF SHAREHOLDERS' EQUITY (Continued)**

	Current Period 30.09.2025	Prior Period 31.12.2024
ADDITIONAL TIER I CAPITAL		
Preferred stock not included in Tier I capital and the related share premiums	-	-
Debt instruments and the related issuance premiums defined by the BRSA	-	-
Debt instruments and the related issuance premiums defined by the BRSA (Covered by Temporary Article 4)	-	-
Shares of third parties in Additional Tier I Capital	-	-
Shares of third parties in Additional Tier I Capital (Temporary Article 3)	-	-
Additional Core Capital before Deductions	-	-
Deductions from Additional Core Capital	-	-
Direct and indirect investments of the Bank on its own Additional Tier I Capital (-)	-	-
Investments in equity instruments issued by Banks or financial institutions invested in Bank's Additional Tier I Capital and having conditions stated in the Article 7 of the Regulation	-	-
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 (-)	-	-
The total of net long position of the direct or indirect investments in Additional Tier I Capital of unconsolidated banks and financial institutions where the Bank owns more than 10% of the issued share capital (-)	-	-
Other items to be defined by the BRSA (-)	-	-
Items to be Deducted from Tier I Capital during the Transition Period	-	-
Goodwill and other intangible assets and related deferred tax liabilities which will not deducted from Common Equity Tier I 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 not deducted from Tier I Capital as per the Temporary Article 2, Clause 1 of the Regulation on Measurement and Assessment of Capital Adequacy Ratios of Banks (-)	-	-
Deduction from Additional Tier I Capital when there is not enough Tier II Capital (-)	-	-
Total Deductions from Additional Tier I Capital	-	-
Total Additional Tier I Capital	-	-
Total Tier I Capital (Tier I Capital=Common Equity Additional Tier I Capital)	3,541,874	3,016,920
TIER II CAPITAL		
Debt instruments and share issue premiums deemed suitable by the BRSA	-	-
Debt instruments and share issue premiums deemed suitable by BRSA (Temporary Article 4)	-	-
Provisions (Article 8 of the Regulation on the Equity of Banks)	44,602	27,189
Tier II Capital before Deductions	44,602	27,189
Deductions from Tier II Capital		
Direct and indirect investments of the Bank on its own Tier II Capital (-)	-	-
Investments in equity instruments issued by banks and financial institutions invested in Bank's Tier II Capital and having conditions stated in the Article 8 of the Regulation	-	-
Total of net long positions of the investments in equity items of unconsolidated banks and financial institutions where the Bank owns 10% or less of the issued share capital exceeding the 10% threshold of above Tier I Capital (-)	-	-
Total of net long position of the direct or indirect investments in Additional Tier I Capital and Tier II Capital of unconsolidated banks and financial institutions where the Bank owns 10% or more of the issued share capital exceeding the 10% threshold of Tier I Capital (-)	-	-
Net long-term position of investments in capital assets of banks and financial institutions that have 10% or more of their shareholding interests and have not been consolidated	-	-
Other items to be defined by the BRSA (-)	-	-
Total Deductions from Tier II Capital	-	-
Total Tier II Capital	44,602	27,189
Total Equity (Total Tier I and Tier II Capital)	3,586,476	3,044,109

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

INFORMATION ON FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

I. EXPLANATIONS ON THE COMPONENTS OF SHAREHOLDERS' EQUITY (Continued)

	Current Period 30.09.2025	Prior Period 31.12.2024
Total Tier I Capital and Tier II Capital (Total Equity)	3,586,476	3,044,109
Loans granted against the Articles 50 and 51 of the Banking Law (-)	-	-
Net book values of movables and immovable exceeding the limit defined in the Article 57, Clause 1 of the Banking Law and the assets acquired against overdue receivables and held for sale but retained more than five years (-)	-	-
Other items to be defined by the BRSA (-)	-	-
Items to be Deducted from the Sum of Tier I and Tier II Capital (Capital)		
During the Transition Period		
The portion of total of net long positions of the investments in equity items of unconsolidated banks and financial institutions where the Bank owns 10% or less of the issued share capital exceeding the 10% threshold of above Tier I Capital not deducted from Tier I Capital, Additional Tier I Capital or Tier II Capital as per the Temporary Article 2, Clause 1 of the Regulation (-)	-	-
The portion of total of net long positions of the investments in equity items of unconsolidated banks and financial institutions where the Bank owns more than 10% of the issued share capital exceeding the 10% threshold of above Tier I Capital not deducted from Additional Tier I Capital or Tier II Capital as per the Temporary Article 2, Clause 1 of the Regulation (-)	-	-
The portion of net long position of the investments in equity items of unconsolidated banks and financial institutions where the Bank owns 10% or more of the issued share capital, of the net deferred tax assets arising from temporary differences and of the mortgage servicing rights not deducted from Tier I Capital as per the Temporary Article 2, Clause 2, Paragraph (1) and (2) and Temporary Article 2, Clause 1 of the Regulation (-)	-	-
EQUITY	3,586,476	3,044,109
Total Capital (Total of Tier I Capital and Tier II Capital)	3,586,476	3,044,109
Total Risk Weighted Assets	13,707,963	10,338,960
CAPITAL ADEQUACY RATIOS		
Core Capital Adequacy Ratio (%)	25,84	29,18
Tier I Capital Adequacy Ratio (%)	25,84	29,18
Capital Adequacy Ratio (%)	26,16	29,44
BUFFERS		
Bank-specific total Core Capital Ratio	2,66	2,62
Capital Conservation Buffer Ratio (%)	2,50	2,50
Bank-specific Counter-Cyclical Capital Buffer Ratio (%) (*)	0,16	0,12
The ratio of Additional Common Equity Tier I capital which will be calculated by the first paragraph of the Article 4 of Regulation on Capital Conservation and Countercyclical Capital Buffers to risk weighted assets	21,34	24,68
Amounts lower than Excesses as per Deduction Rules		
Remaining total of net long positions of the investments in equity items of unconsolidated banks and financial institutions where the Bank owns 10% or less of the issued share capital	-	-
Remaining total of net long positions of the investments in Tier I Capital of unconsolidated banks and financial institutions where the Bank owns more than 10% or less of the Tier I Capital	-	-
Remaining mortgage servicing rights	-	-
Net deferred tax assets arising from temporary differences	-	-
Limits for Provisions Used in Tier II Capital Calculation		
General provisions for standard based receivables (before ten thousand twenty five limitation)	44,602	27,189
Up to 1.25% of total risk-weighted amount of general reserves for receivables where the standard approach used	146,666	114,915
Total loan provision that exceeds total expected loss calculated according to Communiqué on Calculation of Credit Risk by Internal Ratings Based Approach	-	-
Total loan provision that exceeds total expected loss calculated according to Communiqué on Calculation of Credit Risk by Internal Ratings Based Approach, limited by 0.6% risk weighted assets	-	-
Debt Instruments Covered by Temporary Article 4 (effective between 1.1.2019-1.1.2022)	-	-
Upper limit for Additional Tier I Capital items subject to Temporary Article 4	-	-
Amount of Additional Tier I Capital items subject to Temporary Article 4 that exceeds upper limit	-	-
Upper limit for Additional Tier II Capital items subject to Temporary Article 4	-	-
Amount of Additional Tier II Capital items subject to Temporary Article 4 that exceeds upper limit	-	-

(*) To be filled by systemically important banks which are not obliged to prepare consolidated financial statements under Paragraph 4 of Article 4 of the Regulation on Systemic Banks, will be reported as zero by other banks.

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INFORMATION ON FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

I. EXPLANATIONS ON THE COMPONENTS OF SHAREHOLDERS' EQUITY (Continued)

Explanations on reconciliation of shareholder's equity items to balance sheet:

The difference between "Equity" in equity table and "Shareholder's Equity" in the unconsolidated balance sheet mainly arises from TFRS 9 transition effect of Stage 1 provisions. In the calculation of Total Capital, TFRS 9 Stage 1 expected credit losses up to 1,25% of credit risk is taken into consideration as Tier II Capital.

On the other hand, in the calculation of the "Equity", improvement costs for operating leases followed under tangible assets in the balance sheet, and related deferred tax liabilities, other items defined by the regulator are taken into consideration as amounts deducted from Total Capital.

	Current Period 30.09.2025	Prior Period 31.12.2024
Paid in Capital	1,051,230	1,051,230
Capital Reserves	1,902,704	1,207,928
Profit	674,069	833,513
Earnings reflected in equity in accordance with Turkish Accounting Standards (TMS)	5,555	-
Total Equity before Deductions	3,633,558	3,092,671
Deduction made within the scope of the Regulation	91,684	75,751
Common Equity Tier 1 Capital	3,541,874	3,016,920
Tier 1 Capital	3,541,874	3,016,920
General Provisions (Up to 1,25%)	44,602	27,189
Total Equity	3,586,476	3,044,109

II. EXPLANATIONS ON CURRENCY RISK

The difference between the Bank's foreign currency denominated on-balance sheet and off-balance sheet assets and the foreign currency denominated on-balance sheet and off-balance sheet liabilities are defined as "FC Net General Position" and form the basis for exchange rate risk. An important dimension of the exchange rate risk is the risk (cross-currency risk) caused by the exchange of values of the foreign currencies against each other in the FX net general position.

Measurable and manageable risks are taken within legal limits. The Bank applies stress tests against the fluctuations in foreign currency within the year.

The Bank uses the "standard method" which is also used in legal reporting to measure the foreign exchange risk.

There is no significant foreign currency position in relation to the balance sheet size of the Bank and if any exchange rate risk occurs, it is taken counter position and exchange rate risk is not transferred.

The Bank's current foreign exchange buying rates announced on September 30, 2025 and December 31, 2024 as well as the last five days financial statement valuation rates are as follows:

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INFORMATION ON FINANCIAL POSITION AND RISK MANAGEMENT (Continued)**II. EXPLANATIONS ON CURRENCY RISK (Continued)**

(All rates presented as full TL),

30.09.2025	USD	EUR	GBP	CNY
Rates:	41,5068	48,7512	55,7010	5,7967
1. Day Foreign Exchange Buying Rate	41,3726	48,6935	55,6664	5,7763
2. Day Foreign Exchange Buying Rate	41,3950	48,6070	55,5629	5,7779
3. Day Foreign Exchange Buying Rate	41,4179	48,3509	55,2195	5,7724
4. Day Foreign Exchange Buying Rate	41,4984	48,6479	55,6700	5,7965
5. Day Foreign Exchange Buying Rate	41,5068	48,7512	55,7010	5,7967
Arithmetic mean of last 30 days	41,2434	48,3702	55,5612	5,7561
31.12.2024	USD	EUR	GBP	CNY
Rates:	35,2233	36,7429	44,2458	4,7985
1. Day Foreign Exchange Buying Rate	35,1814	36,5693	44,0230	4,7936
2. Day Foreign Exchange Buying Rate	35,2162	36,6592	44,1238	4,7980
3. Day Foreign Exchange Buying Rate	35,2033	36,6076	44,0423	4,7960
4. Day Foreign Exchange Buying Rate	35,1368	36,6134	43,9486	4,7867
5. Day Foreign Exchange Buying Rate	35,1368	36,6134	43,9486	4,7867
Arithmetic mean of last 30 days	34,9136	36,5744	44,0569	4,7681

Sensitivity analysis on currency risk:

The table below demonstrates prospective increase and decrease in equity and profit/loss as of September 30, 2025 and December 31, 2024 (excluding tax effect) on condition that 10 percent revaluation/devaluation of the foreign currencies below against TL. This analysis has been prepared assuming that other variables, particularly interest rates, remain constant.

Current Period 30.09.2025	Change in Foreign Currency	Impact on Profit / Loss (*)	Impact on Equity
	10% Increase	12.939	12.939
EUR	10% Decrease	(12.939)	(12.939)
	10% Increase	14.110	14.110
USD	10% Decrease	(14.110)	(14.110)
Prior Period 31.12.2024	Change in foreign currency	Impact on Profit / Loss (*)	Impact on Equity
	%10 Increase	25.901	25.901
EUR	%10 Decrease	(25.901)	(25.901)
	%10 Increase	3.819	3.819
USD	%10 Decrease	(3.819)	(3.819)

(*) Pre-tax figures.

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INFORMATION ON FINANCIAL POSITION AND RISK MANAGEMENT (Continued)**II. EXPLANATIONS ON CURRENCY RISK (Continued)****Explanations on currency risk:**

	EUR	USD	Other FC	Total
Current Period 30.09.2025				
Assets				
Cash (Cash in Vault, Foreign Currency Cash, Money in Transit, Cheques Purchased, Precious Metal) and Balances with the CBRT	12,451	4,421,529	-	4,433,980
Due from Banks	96,701	150,833	282,788	530,322
Financial Assets at Fair Value through Profit/Loss	-	-	-	-
Money Market Placements	-	-	-	-
Financial Assets Measured at Fair Value through Other Comprehensive Income (FVOCI)	-	-	-	-
Loans and Receivables (*)	-	-	-	-
Investments in Assoc., Subsidiaries and Entities under Common Control (Joint Vent.)	-	-	-	-
Financial Assets Measured at Amortized Cost	-	-	-	-
Derivative Financial Assets Hedging Purposes	-	-	-	-
Tangible Assets	-	-	-	-
Intangible Assets	-	-	-	-
Other Assets	55,737	38,591	6,254	100,582
Total Assets	164,889	4,610,953	289,042	5,064,884
Liabilities				
Bank Deposits	-	-	240,189	240,189
Foreign Currency Deposits	8,766	4,381,251	8,822	4,398,839
Money Market Borrowings	-	-	-	-
Funds Provided from Other Financial Institutions	-	-	-	-
Securities Issued	-	-	-	-
Sundry Creditors	-	-	-	-
Derivative Fin. Liabilities for Hedging Purposes	-	-	-	-
Other Liabilities	26,733	88,600	58,879	174,212
Total Liabilities	35,499	4,469,851	307,890	4,813,240
Net Balance Sheet Position	129,390	141,102	(18,848)	251,644
Net Off-Balance Sheet Position	-	-	-	-
Financial Derivative Assets	-	-	-	-
Financial Derivative Liabilities	6,655,054	3,926,815	1,144,269	11,726,138
Non-Cash Loans (**)	-	-	-	-
Prior Period 31.12.2024				
Total Assets	638,917	1,877,554	180,283	2,696,754
Total Liabilities	379,910	1,915,746	223,462	2,519,118
Net Balance Sheet Position	259,007	(38,192)	(43,179)	177,636
Net Off-Balance Sheet Position	-	-	-	-
Financial Derivative Assets	-	-	-	-
Financial Derivative Liabilities	-	-	-	-
Non-Cash Loans (**)	4.605.684	3,793,215	180,236	8,579,135

(*) Loans and receivables include balance of expected loss provisions amounting to TL 129.

(**) There is no effect on the net balance sheet position.

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NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF SEPTEMBER 30, 2025

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INFORMATION ON FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

III. EXPLANATIONS ON INTEREST RATE RISK

Interest rate risk is the probability of loss due to changes in interest rates depending on the Bank's position regarding the interest-bearing financial instruments. Interest rate risk arises because of timing differences on the re-pricing of assets and liabilities, changes in correlation of interest rates between different financial instruments and, unexpected changes in the shape and slope of yield curves.

Interest rate risk arises from maturity mismatches in the repricing of assets and liabilities, changes in the correlation between interest rates on different financial instruments, and unexpected changes in the shape and slope of yield curves. The Bank is exposed to interest rate risk when there is a mismatch between assets and liabilities that are sensitive to changes in interest rates. The Bank handles interest rate risk in terms of market risk management and asset-liability management. Within the scope of asset-liability management, sensitivity analysis is performed to measure the effects of changes in the yield curve on the balance sheet structure. The results are regularly presented to the Risk Committee and senior management. Sensitivity and scenario analyses are used to analyze how the Bank will be affected by interest rate fluctuations (volatility) in future periods. In these analyses, interest rate shocks are applied to calculate the possible losses in fair value changes on interest rate sensitive products.

In the calculation of the Bank's exposure to interest rate risk, standard method is used.

Interest rate sensitivity of assets, liabilities and off-balance sheet items (Based on repricing dates)

Current Period 30.09.2025	Up to 1 month	1-3 Months	3-12 Months	1-5 Years	Over 5 Years	Non-interest Bearing	Total
Assets							
Cash (Cash in TL, Cash in Foreign Currency, Cash in Transit, Cheques Purchased) and Balances with the Central Bank of Turkey	4,425,012	-	-	-	-	441,467	4,866,479
Banks	1,195	-	-	-	-	529,908	531,103
Financial Assets at Fair Value Through Profit or Loss	-	-	-	-	-	-	-
Interbank Money Market Placements	-	-	-	-	-	-	-
Financial Assets Measured at Fair Value through Other Comprehensive Income	-	-	1,002,339	-	-	-	1,002,339
Loans	-	-	266,949	-	-	-	266,949
Financial Assets Measured at Amortized Cost	873,901	-	820,437	-	-	-	1,694,338
Other Assets (*)	-	-	-	-	-	369,439	369,439
Total Assets	5,300,108	-	2,089,725	-	-	1,340,814	8,730,647
Liabilities							
Bank Deposits	-	-	-	-	-	-	-
Other Deposits	49,050	4,373,177	-	-	-	241,356	241,356
Interbank Money Market Received	-	-	-	-	-	27,966	4,450,193
Marketable Securities Issued	-	-	-	-	-	-	-
Funds Borrowed from Other Financial Institutions	-	-	-	-	-	-	-
Other Liabilities (**)	-	-	-	-	-	4,039,098	4,039,098
Total Liabilities	49,050	4,373,177	-	-	-	4,308,420	8,730,647
Balance sheet long position	5,251,058	(4,373,177)	2,089,725	-	-	-	2,967,606
Balance sheet short position	-	-	-	-	-	(2,967,606)	(2,967,606)
Off-Balance sheet long position	-	-	-	-	-	-	-
Off-Balance sheet short position	-	-	-	-	-	-	-
Total Position	5,251,058	(4,373,177)	2,089,725	-	-	(2,967,606)	-

(*) Including TL 559 expected credit loss provisions balances.

(**) Including TL 3,633,606 shareholders' equity.

BANK OF CHINA TURKEY A.Ş.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF SEPTEMBER 30, 2025

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

INFORMATION ON FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

III. EXPLANATIONS ON INTEREST RATE RISK (Continued)

Prior Period 31.12.2024	Up to 1 month	1-3 Months	3-12 Months	1-5 Years	Over 5 Years	Non- interest Bearing	Total
Assets							
Cash (Cash in TL, Cash in Foreign Currency, Cash in Transit, Cheques Purchased) and Balances with the Central Bank of Turkey	1,874,537	-	-	-	-	539,797	2,414,334
Banks	1,669,765	-	-	-	-	183,453	1,853,218
Financial Assets at Fair Value Through Profit or Loss	-	-	-	-	-	-	-
Interbank Money Market Placements	-	-	-	-	-	-	-
Financial Assets Measured at Fair Value through Other Comprehensive Income	-	-	-	-	-	-	-
Loans	-	500,428	-	-	-	-	500,428
Financial Assets Measured at Amortized Cost	-	-	1,462,107	-	-	-	1,462,107
Other assets(*)	-	-	-	-	-	203,935	203,935
Total Assets	3,544,302	500,428	1,462,107	-	-	927,185	6,434,022
Liabilities							
Bank Deposits	-	-	-	-	-	96,751	96,751
Other Deposits	1,588,833	-	327,066	-	-	107,076	2,022,975
Interbank Money Market Received	-	-	-	-	-	-	-
Marketable Securities Issued	-	-	-	-	-	-	-
Funds Borrowed from Other Financial Institutions	882,577	-	-	-	-	-	882,577
Other Liabilities (**)	-	-	-	-	-	3,431,719	3,431,719
Total Liabilities	2,471,410	-	327,066	-	-	3,635,546	6,434,022
Balance sheet long position	1,072,892	500,428	1,135,041	-	-	-	2,708,361
Balance sheet short position	-	-	-	-	-	(2,708,361)	(2,708,361)
Off-Balance sheet long position	-	-	-	-	-	-	-
Off-Balance sheet short position	-	-	-	-	-	-	-
Total Position	1,072,892	500,428	1,135,041	-	-	(2,708,361)	-

(*) Including TL 1,584 expected credit loss provisions balances.

(*) Including TL 3,092,672 shareholders' equity.

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AS OF SEPTEMBER 30, 2025**

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

INFORMATION ON FINANCIAL POSITION AND RISK MANAGEMENT (Continued)**III. EXPLANATIONS ON INTEREST RATE RISK (Continued)****Average interest rates applied to financial instruments (%)**

Current Period 30.09.2025	EUR	USD	Other FC	TL
Assets				
Cash (Cash in TL, Cash in Foreign Currency, Cash in Transit, Cheques Purchased) and Balances with the Central Bank of Turkey	3.00	3.00	-	43.33
Banks and Receivables from Other Financial Institutions	-	4.21	-	43.48
Financial Assets at Fair Value Through Profit/ Loss	-	-	-	-
Interbank Money Market Placements	-	-	-	-
Financial Assets Measured at Fair Value through Other Comprehensive Income	-	-	-	-
Loans	-	-	-	41.18
Financial Assets Measured at Amortized	-	-	-	45.90
Liabilities				
Bank Deposits	3.05	-	-	44.00
Other Deposits	-	2.30	-	40.50
Interbank Money Market Received	-	-	-	-
Sundry Creditors	-	-	-	-
Marketable Securities Issued	-	-	-	-
Funds Borrowed from Other Financial Institutions	2.05	-	-	-
Prior Period 31.12.2024	EUR	USD	Other FC	TL
Assets				
Cash (Cash in TL, Cash in Foreign Currency, Cash in Transit, Cheques Purchased) and Balances with the Central Bank of Turkey	4.70	4.70	-	-
Banks and Receivables from Other Financial Institutions	-	4.68	3.57	49.76
Financial Assets at Fair Value Through Profit/ Loss	-	-	-	-
Interbank Money Market Placements	-	-	-	-
Financial Assets Measured at Fair Value through Other Comprehensive Income	-	-	-	-
Loans	-	-	-	53.22
Financial Assets Measured at Amortized	-	-	-	47.89
Liabilities				
Bank Deposits	-	-	5.50	50.89
Other Deposits	2.08	2.05	5.50	48.70
Interbank Money Market Received	-	-	-	-
Sundry Creditors	-	-	-	-
Marketable Securities Issued	-	-	-	-
Funds Borrowed from Other Financial Institutions	-	4.69	5.30	-

IV. EXPLANATIONS ON POSITION RISK OF EQUITY SECURITIES**1. Balance sheet values, fair value and market value comparison of equity investments**

None (December 31, 2024: None).

2. Information on realized gains or losses on revaluation surplus, unrealized gains or losses and their included amounts in Tier 1 and 2 capital

None (December 31, 2024: None).

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NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF SEPTEMBER 30, 2025

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

INFORMATION ON FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

V. EXPLANATIONS ON LIQUIDITY RISK AND LIQUIDITY COVERAGE RATIO

The Bank established Liquidity Management Principles in order to monitor, audit and manage its liquidity position and liquidity requirement. Liquidity risk of the Bank is managed through taking potential funding sources, unexpected situation plans and legal limits into consideration within the framework of limits which are updated at least annually. It is aimed to carry out activities through ensuring a liquidity level which can provide to make payments at any time to sustain the trustable bank image of the Bank in the sector via taking risk/return balance of the Bank into consideration. Cash inflow and outflows in Turkish Lira and foreign currencies are tried to be kept under control continuously in liquidity risk management approach, long-term cash flow tables are formed and scenario analysis based on expectations and stress tests are performed to determine the resistance against the sudden crisis.

The Bank determines the liquidity risk appetite and strategy written under the Liquidity Risk Policy. In this context, the Bank controls maturity mismatch between assets and liabilities to be protected from liquidity risk and maintains liquid values in order to ensure the liquidity needs that can arise because of market fluctuations.

Presentation of assets and liabilities according to their remaining maturities:

Current Period 30.09.2025								
Assets	Demand	Up to 1 Month	1-3 Months	3-12 Months	1-5 Years	5 Years and Over	Unallocated	Total
Cash (Cash in TL, Cash in Foreign Currency, Cash in Transit, Cheques Purchased) and Balances with the Central Bank of Turkey	441,467	4,425,012	-	-	-	-	-	4,866,479
Banks	529,908	1,195	-	-	-	-	-	531,103
Financial Assets at Fair Value Through Profit or Loss	-	-	-	-	-	-	-	-
Interbank Money Market Placements	-	-	-	-	-	-	-	-
Financial Assets Measured at Fair Value through Other Comprehensive Income	-	-	-	1,002,339	-	-	-	1,002,339
Loans	-	-	-	266,949	-	-	-	266,949
Financial Assets Measured at Amortized Cost	-	873,901	-	820,437	-	-	-	1,694,338
Other Assets (*)	-	-	-	-	-	-	369,439	369,439
Total assets	971,375	5,300,108	-	2,089,725	-	-	369,439	8,730,647
Liabilities								
Bank Deposits	241,356	-	-	-	-	-	-	241,356
Other Deposits	27,966	49,050	4,373,177	-	-	-	-	4,450,193
Funds Borrowed from Other Financial Institutions	-	-	-	-	-	-	-	-
Interbank Money Market	-	-	-	-	-	-	-	-
Marketable Securities Issued	-	-	-	-	-	-	-	-
Other Liabilities (**)	-	-	-	-	-	-	4,039,098	-
Total Liabilities	269,322	49,050	4,373,177	-	-	-	4,039,098	8,730,647
Net Liquidity Gap	519,423	1,072,893	500,428	1,135,041	-	-	(3,227,785)	-
Net Off-Balance Sheet Position	-	-	-	-	-	-	-	-
Financial Derivative Assets	-	-	-	-	-	-	-	-
Financial Derivative Liabilities	-	-	-	-	-	-	-	-
Non-Cash Loans	-	456,803	810,869	3,712,336	3,639,893	3,106,237	-	11,726,138

(*) Certain assets on the balance sheet that are necessary for the banking operations but not convertible into cash in the short term such as tangible assets and prepaid expenses are included in this column.

(**) Shareholders' equity, provisions and unallocated part of sundry creditors are classified in other liabilities in unallocated column.

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NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF SEPTEMBER 30, 2025

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

INFORMATION ON FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

V. EXPLANATIONS ON LIQUIDITY RISK AND LIQUIDITY COVERAGE RATIO (Continued)

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

Prior Period 31.12.2024								
Assets	Demand	Up to 1 Month	1-3 Months	3-12 Months	1-5 Years	5 Years and Over	Unallocated	Total
Cash (Cash in TL, Cash in Foreign Currency, Cash in Transit, Cheques Purchased) and Balances with the Central Bank of Turkey	539,797	1,874,537	-	-	-	-	-	2,414,334
Banks	183,453	1,669,765	-	-	-	-	-	1,853,218
Financial Assets at Fair Value Through Profit or Loss	-	-	-	-	-	-	-	-
Interbank Money Market Placements	-	-	-	-	-	-	-	-
Financial Assets Measured at Fair Value through Other Comprehensive Income	-	-	-	-	-	-	-	-
Loans	-	500,428	-	-	-	-	-	500,428
Financial Assets Measured at Amortized Cost	-	-	-	1,462,107	-	-	-	1,462,107
Other Assets (*)	-	-	-	-	-	-	203,935	203,935
Total assets	723,250	4,044,730	-	1,462,107	-	-	203,935	6,434,022
Liabilities								
Bank Deposits	96,751	-	-	-	-	-	-	96,751
Other Deposits	107,076	1,588,833	-	327,066	-	-	-	2,022,975
Funds Borrowed from Other Financial Institutions	-	882,577	-	-	-	-	-	882,577
Interbank Money Market	-	-	-	-	-	-	-	-
Marketable Securities Issued	-	-	-	-	-	-	-	-
Other Liabilities (**)	-	-	-	-	-	-	3,431,720	3,431,720
Total Liabilities	203,827	2,471,410	-	327,066	-	-	3,431,720	6,434,022
Net Liquidity Gap	519,423	1,573,321	-	1,135,041	-	-	(3,227,784)	-
Net Off-Balance Sheet Position								
Financial Derivative Assets	-	-	-	-	-	-	-	-
Financial Derivative Liabilities	-	-	-	-	-	-	-	-
Non-Cash Loans	-	367,842	184,966	1,534,644	3,447,439	3,044,244	-	8,579,135

(*) Certain assets on the balance sheet that are necessary for the banking operations but not convertible into cash in the short term such as tangible assets and prepaid expenses are included in this column.

(**) Shareholders' equity, provisions and unallocated part of sundry creditors classified in other liabilities in unallocated column.

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NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF SEPTEMBER 30, 2025

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

INFORMATION ON FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

V. EXPLANATIONS ON LIQUIDITY RISK AND LIQUIDITY COVERAGE RATIO (Continued)

Liquidity coverage ratio:

The liquidity coverage ratio is calculated by dividing the high-quality liquid assets to the Bank's net cash outflows in the next 30 day's period. Important balance sheet items that determine the ratio are required reserves held by the CBRT, corporate deposits and receivables from banks. These items have higher impact on the liquidity coverage ratio than the other items due to high share of liquid assets and net cash outflows, higher rate of consideration and variability.

Current Period 30.09.2025		Total Unweighted Value (Average)(*)		Total Weighted Value (Average)(*)	
High-Quality Liquid Assets		TL+FC	FC	TL+FC	FC
1	Total high-quality liquid assets (HQLA)			6,571,034	4,145,511
Cash Outflows					
2	Retail deposits and deposits from small business customers, of which:	-	-	-	-
3	Stable deposits	-	-	-	-
4	Less stable deposits	-	-	-	-
5	Unsecured wholesale funding, of which:	3,749,862	3,890,763	1,501,221	1,557,313
6	Operational deposits	-	-	-	-
7	Non-operational deposits	3,747,733	3,889,083	1,499,092	1,555,633
8	Unsecured funding	2,129	1,680	2,129	1,680
9	Secured wholesale funding	-	-	-	-
10	Other cash outflows of which:	-	-	-	-
11	Outflows related to derivative exposures and other collateral requirements	193,328	123,823	193,328	123,823
12	Outflows related to restructured financial instruments	-	-	-	-
13	Payment commitments and other off-balance sheet commitments granted for debts to financial markets	-	-	-	-
14	Other revocable off-balance sheet commitments and contractual obligations	-	-	-	-
15	Other irrevocable or conditionally revocable off-balance sheet obligations	76,376	82,741	3,819	4,137
16	Total Cash Outflows			1,698,369	1,685,273
Cash Inflows					
17	Secured receivables	-	-	-	-
18	Unsecured receivables	713,664	656,674	704,045	650,605
19	Other cash inflows	177,639	112,978	177,639	112,978
20	Total Cash Inflows	891,303	769,652	881,684	763,583
21	Total HQLA			6,571,034	4,145,511
22	Total Net Cash Outflows			424,592	421,318
23	Liquidity Coverage Ratio (%)			855	501

(*) The arithmetic average of the last three months weekly-unconsolidated Liquidity Coverage Ratios are used.

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NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF SEPTEMBER 30, 2025

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

INFORMATION ON FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

V. EXPLANATIONS ON LIQUIDITY RISK AND LIQUIDITY COVERAGE RATIO (Continued)

Liquidity coverage ratio:

Prior Period 31.12.2024		Total Unweighted Value (Average)(*)		Total Weighted Value (Average)(*)	
High-Quality Liquid Assets		TL+FC	FC	TL+FC	FC
1	Total high-quality liquid assets (HQLA)			2,379,984	1,556,583
Cash Outflows					
2	Retail deposits and deposits from small business customers, of which:	-	-	-	-
3	Stable deposits	-	-	-	-
4	Less stable deposits	-	-	-	-
5	Unsecured wholesale funding, of which:	1,433,176	1,206,717	605,863	515,217
6	Operational deposits	-	-	-	-
7	Non-operational deposits	1,378,855	1,152,500	551,542	461,000
8	Unsecured funding	54,321	54,217	54,321	54,217
9	Secured wholesale funding	-	-	-	-
10	Other cash outflows of which:	34,365	18,488	34,365	18,488
11	Outflows related to derivative exposures and other collateral requirements	34,365	18,488	34,365	18,488
12	Outflows related to restructured financial instruments	-	-	-	-
13	Payment commitments and other off-balance sheet commitments granted for debts to financial markets	-	-	-	-
14	Other revocable off-balance sheet commitments and contractual obligations	-	-	-	-
15	Other irrevocable or conditionally revocable off-balance sheet obligations	53,207	57,641	2,660	2,882
16	Total Cash Outflows			642,888	536,587
Cash Inflows					
17	Secured receivables	-	-	-	-
18	Unsecured receivables	332,867	231,293	328,641	231,293
19	Other cash inflows	17,689	9,950	17,689	9,950
20	Total Cash Inflows	350,556	241,243	346,330	241,243
21	Total HQLA			3,617,245	1,426,524
22	Total Net Cash Outflows			160,722	134,147
23	Liquidity Coverage Ratio (%)			1,093	487

(*) The arithmetic average of the last three months weekly-unconsolidated Liquidity Coverage Ratios are used.

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AS OF SEPTEMBER 30, 2025**

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

INFORMATION ON FINANCIAL POSITION AND RISK MANAGEMENT (Continued)**V. EXPLANATIONS ON LIQUIDITY RISK AND LIQUIDITY COVERAGE RATIO (Continued)**

Liquidity coverage ratios are calculated on a weekly and monthly basis as of January 1, 2015 in accordance with the "Regulation on Calculation of the Liquidity Coverage Ratio of Banks" published in the Official Gazette No. 28948 dated March 21, 2014 and are subject to legal reporting. Liquidity coverage ratio must be at least 80% for foreign currency assets and liabilities for 2021, and at least 100% for total assets and liabilities. The dates and values of the lowest and highest foreign currency and total unconsolidated liquidity coverage ratios calculated weekly for the last three months are explained in the table below:

Current Period 30.09.2025					
	Highest	Date	Lowest	Date	Average
TL+FC	1,728	August 8, 2025	488	June 5, 2024	855
FC	1,109	August 8, 2025	250	June 5, 2024	501
Prior Period 31.12.2024					
	Highest	Date	Lowest	Date	Average
TL+FC	3,245	December 6, 2024	503	October 25, 2023	1,093
FC	1,097	December 6, 2024	221	November 15, 2023	487

The net stable funding ratio (NSFR), which is a complementary liquidity measurement method to the LCR that measures banks' resilience to short-term liquidity shocks and is calculated by taking maturity matching into account, was legally shared as of January 1, 2024. The BRSA has set out the principles and procedures for banks to ensure stable funding in order to prevent the deterioration of their liquidity levels due to the funding risk that they may be exposed to on a consolidated and unconsolidated basis in the long term. Pursuant to the "Regulation on Banks' Calculation of Net Stable Funding Ratio" published in the Official Gazette No. 32202 dated May 26, 2023, the three-month simple arithmetic average of the consolidated and unconsolidated net stable funding ratio calculated monthly as of the equity calculation periods cannot be less than 100% as of March, June, September and December.

NSFR is defined as the ratio of available stable funding (ASF) to required stable funding (RSF). The book values of assets and liabilities in accordance with IFRS are taken into account and weighted by multiplying the disclosure schedules published by the BRSA by the NSFR and GRF factors. Available stable funding is capital and liabilities that provide resources to the bank for more than 1 year. Required stable funding is a function of the maturity and liquidity capacity of the bank's assets and the liquidity risk arising from off balance sheet transactions. Capital, long-term borrowings, and customer deposits constitute the largest weight in the bank's current stable funding.

BANK OF CHINA TURKEY A.Ş.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF SEPTEMBER 30, 2025

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

INFORMATION ON FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

V. EXPLANATIONS ON LIQUIDITY RISK AND LIQUIDITY COVERAGE RATIO (Continued)

		Unweighted Amount According to Residual Maturity				
Current Period		Demand	Residual Maturity Less than 6 Months	Residual Maturity of 6 Months and Longer But Less Than 1 Year	Residual Maturity of 1 Year and More	Total Weighted Amount Applied
Available Stable Funding						
1	Capital Instruments	3,633,606	-	-	-	3,586,476
2	Tier 1 and Tier 2 Capital	3,586,476	-	-	-	3,586,476
3	Other Capital Instruments	47,130	-	-	-	-
4	Real-person and Retail Customer Deposits	-	-	-	-	-
5	Stable Deposit/Participation Fund	-	-	-	-	-
6	Low Stable Deposit/Participation Fund	-	-	-	-	-
7	Obligations to Other Parties	269,323	4,415,707	-	-	2,221,837
8	Operational Deposit/Participation Fund	27,966	4,415,707	-	-	2,221,837
9	Other Obligations	241,357	-	-	-	-
10	Liabilities Equivalent to Interconnected Assets	-	-	-	-	-
11	Other Liabilities	79,041	268,612	27,794	36,564	-
12	Derivative Liabilities	-	-	-	-	-
13	All other equity not included in the above categories	79,041	268,612	27,794	36,564	-
14	Available Stable Funding					5,808,313
Required Stable Funding						
15	High Quality Liquid Assets	1,239,417	3,627,024			-
16	Depository Institutions or Deposit/Participation Fund Held at Financial Institutions for Operational Purposes	529,909	-			79,486
17	Performing Loans	-	1,778,551	869,341	-	332,395
18	Encumbered Loans to Financial Institutions, Where The Loan is Secured Against Level 1 Assets	-	1,778,551	619,341	-	119,895
19	Unencumbered loans to financial institutions or encumbered loans that are not secured against Level 1 assets					
20	Loans to corporate customers, real persons and or retail customers, central banks, other than credit agencies and/or financial institutions	-	-	250,000	-	212,500
21	Loans with a risk weight of less than or equal to 35%					
22	Residential mortgages					
23	Residential mortgages with a risk weight of less than or equal to 35%					
24	Equity Instruments and Debt Instruments Traded on an Exchange that do not Have High-Quality Liquid Asset Characteristics					
25	Assets equivalent to interconnected liabilities					
26	Other Assets	270,671	377,122	32,805	5,807	686,405
27	Physical traded commodities, including gold					
28	Initial Margin for Derivative Contracts or Guarantee Fund Given to Central Counterparty	-	-	-	-	-
29	Derivative Assets	-	-	-	-	-
30	Derivative Liabilities Before Deduction of Variation Margin	-	-	-	-	-
31	Other Assets not Included Above	270,671	377,122	32,805	5,807	686,405
32	Off-balance sheet commitments	-	1,326,596	3,653,412	6,746,130	586,307
33	Required Stable Funding					1,684,593
34	Net Stable Funding Rate (%)					344.79

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NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF SEPTEMBER 30, 2025

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INFORMATION ON FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

V. EXPLANATIONS ON LIQUIDITY RISK AND LIQUIDITY COVERAGE RATIO (Continued)

Prior Period		Unweighted Amount According to Residual Maturity				Total Weighted Amount Applied
		Demand	Residual Maturity Less than 6 Months	Residual Maturity of 6 Months and Longer But Less Than 1 Year	Residual Maturity of 1 Year and More	
	Available Stable Funding					
1	Capital Instruments	3,044,109	-	-	-	3,044,109
2	Tier 1 and Tier 2 Capital	3,044,109	-	-	-	3,044,109
3	Other Capital Instruments	-	-	-	-	-
4	Real-person and Retail Customer Deposits	-	-	-	-	-
5	Stable Deposit/Participation Fund	-	-	-	-	-
6	Low Stable Deposit/Participation Fund	-	-	-	-	-
7	Obligations to Other Parties	203,827	2,756,219	-	-	990,644
8	Operational Deposit/Participation Fund	107,076	1,874,211	-	-	990,644
9	Other Obligations	96,751	882,008	-	-	-
10	Liabilities Equivalent to Interconnected Assets	-	-	-	-	-
11	Other Liabilities	41,519	296,697	9,414	82,237	-
12	Derivative Liabilities	-	-	-	-	-
13	All other equity not included in the above categories	41,519	296,697	9,414	82,237	-
14	Available Stable Funding					4,034,753
	Required Stable Funding					
15	High Quality Liquid Assets	811,403	1,602,333	-	-	-
16	Depository Institutions or Deposit/Participation Fund Held at Financial Institutions for Operational Purposes	183,453	1,661,215	-	-	489,206
17	Performing Loans	-	666,234	812,993	250,000	233,961
18	Encumbered Loans to Financial Institutions, Where The Loan is Secured Against Level 1 Assets	-	466,234	812,993	-	63,961
19	Unencumbered loans to financial institutions or encumbered loans that are not secured against Level 1 assets	-	-	-	-	-
20	Loans to corporate customers, real persons and or retail customers, central banks, other than credit agencies and/or financial institutions	-	200,000	-	250,000	170,000
21	Loans with a risk weight of less than or equal to 35%	-	-	-	-	-
22	Residential mortgages	-	-	-	-	-
23	Residential mortgages with a risk weight of less than or equal to 35%	-	-	-	-	-
24	Equity Instruments and Debt Instruments Traded on an Exchange that do not Have High-Quality Liquid Asset Characteristics	-	-	-	-	-
25	Assets equivalent to interconnected liabilities	-	-	-	-	-
26	Other Assets	151,369	214,823	80,199	-	446,391
27	Physical traded commodities, including gold	-	-	-	-	-
28	Initial Margin for Derivative Contracts or Guarantee Fund	-	-	-	-	-
29	Given to Central Counterparty	-	-	-	-	-
30	Derivative Assets	-	-	-	-	-
31	Derivative Liabilities Before Deduction of Variation Margin	-	-	-	-	-
32	Other Assets not Included Above	151,369	214,823	80,199	-	446,391
33	Off-balance sheet commitments	-	1,377,764	709,688	6,491,683	428,957
34	Required Stable Funding					1,598,515
35	Net Stable Funding Rate (%)					252.41

Net stable funding ratio for the last three months including the reporting period was 344.79% (Last quarter of 2024: 252.41%).

The Bank's Net Stable Funding Ratio (NSFR) increased from 252.41 to 344.79 between December 2024 and September 2025, and remained above the legal limit (100%).

BANK OF CHINA TURKEY A.Ş.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF SEPTEMBER 30, 2025

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

INFORMATION ON FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

VI. EXPLANATIONS ON LEVERAGE RATIO

The leverage ratio calculated by the Bank in accordance with the “Regulation on Measurement and Evaluation of Leverage Level of Banks” is 16.42% (December 31, 2024: 20.68%). This rate is above the minimum rate, and the regulation stipulated the minimum leverage rate as 3%.

The table of leverage ratio calculated in accordance with the Regulation on Assessment and Calculation of Banks’ Leverage ratio published in the Official Gazette numbered 28812 and dated November 5, 2013 shown below.

	Current Period 30.09.2025 (*)	Prior Period 31.12.2024 (*)
1 Balance sheet items (excluding derivative financial instruments and credit derivatives but including collaterals)	8,577,530	5,871,102
2 (Assets deducted in determining Tier 1 capital)	119,055	65,546
3 Total balance sheet risks (sum of lines 1 and 2)	8,458,475	5,805,556
Derivative financial instruments and credit derivatives		
4 Replacement cost associated with all derivative financial instruments and credit derivatives	-	-
5 Potential credit risk associated with all derivative financial instruments and credit derivatives	-	-
6 Total risks of derivative financial instruments and credit derivatives (sum of lines 4 to 5)	-	-
Securities or commodity financing transactions (SCFT)		
7 Risks from SCFT assets (except for on-balance sheet)	-	-
8 Risks from brokerage activities related exposures	-	-
9 Total risks related with securities or commodity financing transactions (sum of lines 7 to 8)	-	-
Off-balance sheet transactions		
10 Gross notional amounts of off-balance sheet transactions	11,749,549	8,643,697
11 (Adjustments for conversion to credit equivalent amounts)	-	-
12 Total risks of off-balance sheet items (sum of lines 10 and 11)	11,749,549	8,643,697
Capital and total risks		
13 Tier 1 capital	3,319,147	2,985,851
14 Total risks (sum of lines 3, 6, 9 and 12)	20,208,024	14,449,254
15 Leverage ratio	16.42	20.68

(*) Represents last quarter weighted average amounts.

**NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS
AS OF SEPTEMBER 30, 2025**

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

INFORMATION ON FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

VII. EXPLANATIONS ON SECURITIZATION POSITIONS

None,

VIII. EXPLANATIONS ON RISK MANAGEMENT

Footnotes and related explanations are given in the section prepared based on “Communiqué on Public Disclosures Regarding to Banks Risk Management” published in Official Gazette No. 29511 at October 23, 2015 and became effective as of December 31, 2016. Based on this communique, the tables, which are to be prepared according to Internal rating-based (IRB) approach must be presented, are not presented because standard approach is used in calculation of the Bank’s capital adequacy.

1. Explanations on Risk Management and Risk Weighted Assets

1.1. Bank’s Risk Management Approach

Risk management covers the processes of measuring and monitoring risks, controlling and reporting risks within certain limits. These activities are carried out by Risk Management by reporting directly to the Internal Systems Officer. The Risk Management function is independent from the executive units and fulfils its responsibilities to the Board of Directors through the Audit Committee and the Risk Committee. Risk Control Committee has been established to act as senior management level subcommittee for risk management.

Under overarching principles of Comprehensive Risk Management policy, policies and procedures related to each quantifiable risks such as Credit Risk, Market Risk, Liquidity Risk, Operational Risk Management Policies as well as of un-quantifiable risks such as Reputation Risk Policy have been formulated and approved by the Board of Directors.

The Internal Capital Adequacy Assessment Procedure for the determination of the internal capital requirements of the Bank and evaluating its adequacy was approved by the Board of Directors.

Credit and operational risk constitute the major risk factors in terms of the types of risks that the Bank is exposed to. For the quantifiable and significant risks that the Bank is exposed to, written limits, risk appetite and early warning thresholds were set in the General Risk Limit Policy which is approved by the Board of Directors.

Risk appetite and limits are reviewed regularly by the Internal Systems Officer, Risk Management Director, Risk Committee and the Bank's top management in a manner not to exceed the legal limits stated in the legislation and if deemed necessary, re-determined with the approval of the Board of Directors.

Risks are measured using methods that comply with international and local regulations, the Bank’s policies and procedures suitable for the Bank's structure, stress tests and scenario analyses are conducted and reported regularly to the senior management. Risk Committee and the Board of Directors, Risk measurements are included in the Bank's decision-making processes.

The risk reports prepared for assessing the risks of the Bank are regularly shared with the Board of Directors and senior management. Within the scope of the reports; information on compliance with the limits and risk appetite indicators defined on the basis of each type of risk, results related to capital adequacy and results of stress tests are given.

BANK OF CHINA TURKEY A.Ş.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF SEPTEMBER 30, 2025

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

INFORMATION ON FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

VIII. EXPLANATIONS ON RISK MANAGEMENT (Continued)

1. Explanations on Risk Management and Risk Weighted Assets (Continued)

1.2. Overview of Risk Weighted Amounts

		Risk Weighted Amounts		Minimum Capital Liability	
		Current Period 30.09.2025	Prior Period 31.12.2024	Current Period 30.09.2025	Prior Period 31.12.2024
1	Credit risk (excluding counterparty credit risk) (CCR)	11,733,257	9,193,197	938,661	735,456
2	Standardized approach (SA)	11,733,257	9,193,197	938,661	735,456
3	Internal rating-based (IRB) approach	-	-	-	-
4	Counterparty credit risk	-	-	-	-
5	Standardized approach for counterparty credit risk (SACCR)	-	-	-	-
6	Internal Model method (IMM)	-	-	-	-
7	Basic risk weight approach to internal modals equity position in the banking account	-	-	-	-
8	Investments made in collective investment companies –look– through approach	-	-	-	-
9	Investments made in collective investment companies –mandate-based approach	-	-	-	-
10	Investments made in collective investment companies -%1250 weighted risk approach	-	-	-	-
11	Settlement risk	-	-	-	-
12	Securitization positions in banking accounts	-	-	-	-
13	IRB ratings-based approach (RBA)	-	-	-	-
14	IRB supervisory formula approach (SFA)	-	-	-	-
15	SA/simplified supervisory Formula Approach (SSFA)	-	-	-	-
16	Market risk	249,159	249,159	19,933	19,933
17	Standardized approach (SA)	249,159	249,159	19,933	19,933
18	Internal model approaches (IMM)	-	-	-	-
19	Operational risk	1,725,547	1,725,547	138,044	138,044
20	Basic indicator approach	1,725,547	1,725,547	138,044	138,044
21	Standard approach	-	-	-	-
22	Advanced measurement approach	-	-	-	-
23	The amount of the discount threshold under the equity (subject to a 250% risk weight)	-	-	-	-
24	Floor Adjustments	-	-	-	-
25	Total (1+4+7+8+9+10+11+12+16+19+23+24)	13,707,963	11,167,903	1,096,638	893,432

BANK OF CHINA TURKEY A.Ş.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF SEPTEMBER 30, 2025

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

SECTION FIVE

EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS

I. EXPLANATIONS AND DISCLOSURES RELATED TO ASSETS

1. Information on cash and balances with the Central Bank of Turkey

1.1 Information on cash and cash equivalents

	Current Period		Prior Period	
	TL	FC	TL	FC
Cash in TL /Foreign Currency	-	-	-	-
Balances with the Central Bank of Turkey	432,499	4,433,980	51,807	2,362,527
Other	-	-	-	-
Total	432,499	4,433,980	51,807	2,362,527

1.2 Information related to account of Central Bank of Turkey

	Current Period		Prior Period	
	TL	FC	TL	FC
Unrestricted Demand Deposits	1,499	9,006	1,807	488,588
Unrestricted Time Deposits	431,000	-	50,000	-
Restricted Time Deposits	-	4,424,974	-	1,873,939
Total	432,499	4,433,980	51,807	2,362,527

BANK OF CHINA TURKEY A.Ş.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF SEPTEMBER 30, 2025

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

EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

I. EXPLANATIONS AND DISCLOSURES RELATED TO ASSETS (Continued)

2. Information on financial assets at fair value through profit or loss

2.1 Information on financial assets at fair value through profit or loss subject to repurchase agreement

As of September 30, 2025, there are no financial assets at fair value through profit or loss subject to repurchase agreement (December 31, 2024: None).

As of September 30, 2025, the Bank does not have any collateral assets in exchange for Istanbul Stock Exchange (December 31, 2024: None).

2.2 Positive differences related to financial assets at fair value through profit or loss

None (December 31, 2024: None).

3. Positive differences related to derivative financial assets

None (December 31, 2024: None).

4. Information on Banks

4.1. Information on Banks and Other Financial Institutions

	Current Period		Prior Period	
	TL	FC	TL	FC
Banks				
Domestic	652	25,857	1,573,048	10.349
Foreign	-	504,594	-	269.821
Foreign head-offices and branches	-	-	-	-
Total	652	530,451	1,573,048	280.170

4.2. Information on foreign bank accounts

	Unrestricted Amount		Restricted Amount	
	Current Period	Prior Period	Current Period	Prior Period
European Union Countries	96,705	145,687	-	-
USA, Canada	118,196	30,203	-	-
OECD Countries *	289,693	93,931	-	-
Off-shore Banking Regions	-	-	-	-
Other	-	-	-	-
Total	504,594	269,821	-	-

(*) OECD countries other than European Union countries, USA and Canada

4.3 Expected credit losses for cash and cash equivalents

Current Period	Stage 1	Stage 2	Stage 2	Total
Balances at End of Prior Period	1,007	-	-	1,007
Additions during the Period	111	-	-	111
Disposal	(984)	-	-	(984)
Transfer to Stage 1	-	-	-	-
Transfer to Stage 2	-	-	-	-
Transfer to Stage 3	-	-	-	-
Foreign Currency Differences	-	-	-	-
Balances at End of Period	134	-	-	134

BANK OF CHINA TURKEY A.Ş.**NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS
AS OF SEPTEMBER 30, 2025**

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

EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)**I, EXPLANATIONS AND DISCLOSURES RELATED TO ASSETS (Continued)****5. Information on Financial Assets Valued at Fair Value Through Other Comprehensive Income****5.1. Financial Assets Valued at Fair Value Through Other Comprehensive Income**

As of September 30, 2025, the Bank's financial assets at fair value through other comprehensive income is TL 1,002,339. (December 31, 2024: None).

5.2. Other financial assets measured at amortized cost

As of September 30, 2025, the Bank's other financial asset measured at amortized cost is TL 1,694,338. (December 31, 2024: TL 1,462,107).

	Current Period	Prior Period
Debt Securities	1,694,338	1,462,107
Quoted at Stock Exchange	1,694,338	1,462,107
Unquoted at Stock Exchange	-	-
Stocks and Shares	-	-
Quoted at Stock Exchange	-	-
Unquoted at Stock Exchange	-	-
Value Increases/Impairment Losses (-)	-	-
Total	1,694,338	1,462,107

6. Information on Loans**6.1. Information on all types of loans and advances given to shareholders and employees of the Bank**

None (December 31, 2024: None).

6.2. Information on the first and second group loans and other receivables including rescheduled or restructured loans

Cash Loans	Standard Loans and Other Receivables	Loans and Other Receivables Under Close Monitoring		
		Loans and Receivables Not Subject to Restructuring	Restructured Loans and Receivables	
			Loans and Receivables with Revised Contract Terms	Re-finance
Non-Specialized Loans	266,949	-	-	-
Loans Given to Enterprises	-	-	-	-
Export Loans	266,949	-	-	-
Import Loans	-	-	-	-
Loans Given to Financial Sector	-	-	-	-
Consumer Loans	-	-	-	-
Credit Cards	-	-	-	-
Other	-	-	-	-
Specialized Loans	-	-	-	-
Other Loans	-	-	-	-
Total	266,949	-	-	-

BANK OF CHINA TURKEY A.Ş.**NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS
AS OF SEPTEMBER 30, 2025**

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

EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)**I. EXPLANATIONS AND DISCLOSURES RELATED TO ASSETS (Continued)****6. Information on Loans (Continued)****6.2. Information on the first and second group loans and other receivables including rescheduled or restructured loans (continued)**

Expected Credit Losses	Standard Loans	Loans Under Close Monitoring
12 Months Expected Credit Loss	349	-
Significant Increase in Credit Risk	-	-
Total	349	-

6.3. Distribution of cash loans according to their maturities

	Standard Loans	Loans Under Close Monitoring Loans without Revised Contract Terms	Restructured Loans
Short-term Loans	-	-	-
Medium and Long-term Loans	266,949	-	-
Total	266,949	-	-

6.4. Information on consumer loans, individual credit cards, personnel loans and personnel credit cards

None (December 31, 2024: None).

6.5. Information on commercial instalment loans and corporate credit cards

None (December 31, 2024: None).

6.6. Loans according to types of borrowers

	Current Period	Prior Period
Public	-	-
Private	266,949	500,428
Total	266,949	500,428

6.7. Distribution of domestic and foreign loans

	Current Period	Prior Period
Domestic Loans	266,949	500,428
Foreign Loans	-	-
Total	266,949	500,428

6.8. Loans given to associates and subsidiaries

None (December 31, 2024: None).

6.9. Credit-Impaired Losses Stage III Provisions

None (December 31, 2024: None).

BANK OF CHINA TURKEY A.Ş.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF SEPTEMBER 30, 2025

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

EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

I. EXPLANATIONS AND DISCLOSURES RELATED TO ASSETS (Continued)

6. Information on Loans (Continued)

6.10. Explanations on non-performing loans

In order to ensure the collection and liquidation of the Bank's receivables that have become problematic due to loss of creditworthiness and for which legal proceedings have been ordered, the most appropriate course of action is determined by evaluating issues such as the nature of the loan, the collateral situation, the goodwill of the debtor and the urgency of the proceedings. Although the liquidation of the risk is mainly preferred through administrative initiatives and negotiations with the debtors, within the scope of the evaluations made, the method of liquidation of the receivable is also applied by directly initiating legal proceedings. However, the initiation of legal proceedings does not mean the end of administrative negotiations. An agreement can be made with the debtor for the liquidation of the Bank's receivable at any stage, provided that it is agreed upon.

6.11. Explanations on write-off policy

The ongoing legal proceedings, the non-performing receivables that are no longer collectible are deleted from the assets in accordance with the "Procedure for Write-off from Assets and Creating Records within the Scope of Legal Proceedings for Overdue Receivables" In order to avoid additional legal proceedings expenses.

As of September 30, 2025, the Bank does not have any written-off assets (December 31, 2024: None).

6.12. Explanations on expected credit losses for loans

Current Period	Stage 1	Stage 2	Stage 3	Total
Balances at End of Prior Period	417	-	-	417
Additions during the Period	-	-	-	-
Disposal	(68)	-	-	(68)
Debt Sale	-	-	-	-
Write-offs	-	-	-	-
Transfer to Stage 1	-	-	-	-
Transfer to Stage 2	-	-	-	-
Transfer to Stage 3	-	-	-	-
Foreign Currency Differences	-	-	-	-
Balances at End of Period	349	-	-	349

6.13. Information on interest accruals, rediscounts, valuation differences and their provisions calculated for non-performing loans in accordance with TFRS 9

None (December 31, 2024: None).

BANK OF CHINA TURKEY A.Ş.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF SEPTEMBER 30, 2025

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

EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

I. EXPLANATIONS AND DISCLOSURES RELATED TO ASSETS (Continued)

7. Information on financial assets measured at amortized cost

7.1. Information on financial assets that are subject to repo transactions and are given as collateral / blocked, and measured financial assets

There are no financial assets subject to repurchase agreements in the current Period (December 31, 2024: None). As of September 30, 2025, the Bank does not have securities given as collateral (December 31, 2024: None).

7.2. Information on government debt securities measured at amortized cost

	Current Period	Prior Period
Government Bond	1,694,338	1,462,107
Treasury Bonds	-	-
Other Public Debt Securities	-	-
Total	1,694,338	1,462,107

7.3. Information on investments measured at amortized cost

	Current Period	Prior Period
Debt Securities	1,694,338	1,462,107
<i>Quoted at Stock Exchange</i>	1,694,338	1,462,107
<i>Unquoted at Stock Exchange</i>	-	-
Value Increases/Impairment Losses (-)	-	-
Total	1,694,338	1,462,107

7.4. Movements of investments measured at amortized cost during the year

	Current Period	Prior Period
Opening balance	1,462,107	128,362
Foreign exchange differences in monetary assets	-	-
Purchases during the year	1,158,994	22,998,264
Disposals through Sales and Redemptions	(977,062)	(21,664,519)
Value decrease equivalent	50,299	-
Period end balance	1,694,338	1,462,107

7.5. Explanations on expected credit losses for financial assets measured at amortized cost

Current Period	Stage 1	Stage 2	Stage 2	Total
Balances at End of Prior Period	119	-	-	119
Additions during the Period	148	-	-	148
Disposal	(113)	-	-	(113)
Transfer to Stage 1	-	-	-	-
Transfer to Stage 2	-	-	-	-
Transfer to Stage 3	-	-	-	-
Foreign Currency Differences	-	-	-	-
Balances at End of Period	154	-	-	154

8. Information on associates

The Bank has no associates as of September 30, 2025 (December 31, 2024: None).

9. Information on subsidiaries (net)

The Bank has no subsidiaries as of September 30, 2025 (December 31, 2024: None).

BANK OF CHINA TURKEY A.Ş.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF SEPTEMBER 30, 2025

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

EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

I. EXPLANATIONS AND DISCLOSURES RELATED TO ASSETS (Continued)

10. Information on entities under common control (Joint Ventures)

The Bank does not have investments in entities under common control as of September 30, 2025 (December 31, 2024: None).

11. Information on lease receivables

The Bank does not have lease receivables as of September 30, 2025 (December 31, 2024: None).

12. Information on derivative financial assets held for hedging purposes

There are no derivative financial instruments for hedging purposes (December 31, 2024: None).

13. Information on tangible assets

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

14. Information on intangible assets

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

15. Information on investment properties (net)

None (December 31, 2024: None).

16. Information on current tax assets

None (December 31, 2024: None).

17. Information on Deferred Tax asset

For taxable temporary differences arising between the book value of an asset or liability and its tax base determined in accordance with the tax legislation, the Bank will obtain financial profit that can be deducted in the following periods according to the provisions of "TAS 12 - Income Taxes". BRSA's explanations and circulars and tax legislation, calculates deferred tax on deductible temporary differences, to the extent possible.

As of September 30, 2025, net deferred tax assets amounted to TL 82,819 (December 31, 2024: TL 69,322) has been reflected in the financial statements of the Bank after netting the deferred tax asset amounting to TL 76,196 (December 31, 2024: TL 62,746) and the tax liability amounting to TL 6,623 (December 31, 2024: TL 6,576).

BANK OF CHINA TURKEY A.Ş.**NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS
AS OF SEPTEMBER 30, 2025**

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

EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)**I. EXPLANATIONS AND DISCLOSURES RELATED TO ASSETS (Continued)****17. Information on Deferred Tax asset (continued)**

Current and prior period deferred tax assets and liabilities movements are as follows:

	Accumulated Temporary Differences		Deferred Tax Assets/(Liabilities)	
	30.09.2025	31.12.2024	30.09.2025	31.12.2024
- Retirement Pay and Unused Vacation Provision	3,395	2,706	1,019	812
- Bonus Provision	104,992	114,634	31,498	34,390
- Differences Arising from Market Value of Derivative Financial Instruments	-	-	-	-
- Commission charged in advance	78,444	38,075	23,533	11,423
- Expected Credit Loss According to TFRS 9	44,680	27,189	13,404	8,157
- MTM-TFRS16 difference	24,913	29,233	7,473	8,770
- MTM-TFRS difference for interest income/expense	-	564	-	168
- MTM – SL securities interest difference	19,640	18,672	5,892	5,601
- Depreciation of fixed assets	-	-	-	-
Deferred Tax Assets	276,064	231,073	82,819	69,322
- Tangible Assets Amortization Differences	(19,801)	(21,920)	(5,940)	(6,576)
- MTM – SL securities interest difference	-	-	-	-
- Operating license fee	(2)	-	(1)	-
- MTM-TFRS difference for interest income/expense	(2,272)	-	(682)	-
Deferred Tax Liabilities	(22,075)	(21,920)	(6,623)	(6,576)
Deferred Tax Assets/(Liabilities), Net	253,989	209,153	76,196	62,746

18. Information on assets held for sale and non-current assets related to discontinued operations

None (December 31, 2024: None).

19. If the other assets item of the balance sheet exceeds 10% of the total balance sheet excluding commitments in the off-balance sheet accounts, the names and amounts of the sub-accounts constituting at least 20% of the balance sheet

Other assets do not exceed 10% of total assets excluding the off-balance sheet items (December 31, 2024: None).

BANK OF CHINA TURKEY A.Ş.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF SEPTEMBER 30, 2025

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

EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

II. EXPLANATIONS AND DISCLOSURES RELATED TO LIABILITIES

1. Information on deposits

1.1. Information on maturity structure of deposits

Current Period	Demand	7 Days' Notice	Up to 1 Month	1-3 Months	3-6 Months	6-1 Year	1 Year and Over	Cumulative Deposit	Total
Saving Deposits	-	-	-	-	-	-	-	-	-
Foreign Currency	-	-	-	-	-	-	-	-	-
Deposits	25,662	-	-	4,373,177	-	-	-	-	4,398,839
Residents in Turkey	25,662	-	-	4,373,177	-	-	-	-	4,398,839
Residents Abroad	-	-	-	-	-	-	-	-	-
Public Sector	-	-	-	-	-	-	-	-	-
Deposits	-	-	-	-	-	-	-	-	-
Commercial	2,304	-	49,050	-	-	-	-	-	51,354
Deposits	-	-	-	-	-	-	-	-	-
Other Ins,	-	-	-	-	-	-	-	-	-
Deposits	-	-	-	-	-	-	-	-	-
Precious Metal	-	-	-	-	-	-	-	-	-
Deposits	-	-	-	-	-	-	-	-	-
Interbank	241,356	-	-	-	-	-	-	-	241,356
Deposits	-	-	-	-	-	-	-	-	-
Central Bank of Turkey	-	-	-	-	-	-	-	-	-
Domestic	240,189	-	-	-	-	-	-	-	240,189
Banks	1,167	-	-	-	-	-	-	-	1,167
Foreign	-	-	-	-	-	-	-	-	-
Banks	-	-	-	-	-	-	-	-	-
Special	-	-	-	-	-	-	-	-	-
Finan, Inst,	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-
Total	269,322	-	49,050	4,373,177	-	-	-	-	4,691,549

Prior Period	Demand	7 Days' Notice	Up to 1 Month	1-3 Months	3-6 Months	6-1 Year	1 Year and Over	Cumulative Deposit	Total
Saving Deposits	-	-	-	-	-	-	-	-	-
Foreign Currency	-	-	-	-	-	-	-	-	-
Deposits	100,847	-	1,251,001	-	-	-	-	-	1,351,848
Residents in Turkey	100,847	-	1,251,001	-	-	-	-	-	1,351,848
Residents Abroad	-	-	-	-	-	-	-	-	-
Public Sector	-	-	-	-	-	-	-	-	-
Deposits	-	-	-	-	-	-	-	-	-
Commercial	6,230	-	336,052	-	328,844	-	-	-	671,126
Deposits	-	-	-	-	-	-	-	-	-
Other Ins, Deposits	-	-	-	-	-	-	-	-	-
Precious Metal	-	-	-	-	-	-	-	-	-
Deposits	-	-	-	-	-	-	-	-	-
Interbank	96,751	-	-	-	-	-	-	-	96,751
Deposits	-	-	-	-	-	-	-	-	-
Central Bank of Turkey	-	-	-	-	-	-	-	-	-
Domestic	95,584	-	-	-	-	-	-	-	95,584
Banks	1,167	-	-	-	-	-	-	-	1,167
Foreign Banks	-	-	-	-	-	-	-	-	-
Special Finan,	-	-	-	-	-	-	-	-	-
Inst,	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-
Total	203,828	-	1,587,053	-	328,844	-	-	-	2,119,725

BANK OF CHINA TURKEY A.Ş.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF SEPTEMBER 30, 2025

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

EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

II. EXPLANATIONS AND DISCLOSURES RELATED TO LIABILITIES (Continued)

1.2. Information on saving deposits under insurance

1.2.1. Amounts exceeding the insurance limit

In accordance with the “Regulation on Amending the Regulation on the Insurable Deposit and Participation Funds and Premiums to be Collected by the Savings Deposit Insurance Fund” published in the Official Gazette dated August 27, 2022 and numbered 31936, the official institutions, credit institutions and financial institutions other than those belonging to the credit institutions All deposit and participation funds have been insured.

	Under the guarantee of deposit insurance		Exceeding limit of the deposit insurance	
	Current Period	Prior Period	Current Period	Prior Period
Saving deposits				
Deposits	7,004	3,289	44,351	667,838
Foreign currency saving deposits	6,723	4,032	4,391,258	1,346,285
Other deposits	-	-	-	-
Foreign branches' deposits under foreign authorities' insurance	-	-	-	-
Off-shore banking regions' deposits under foreign authorities' insurance	-	-	-	-

1.3. Saving deposits that are not under the guarantee of deposit insurance fund

There are no saving deposits that are not under the guarantee of deposit insurance fund as of September 30, 2025 (December 31, 2024: None).

2. Information on derivative financial liabilities

2.1. Negative differences table related to derivative financial liabilities

None. (December 31, 2024: None)

3. Information on borrowings

3.1. Banks and other financial institution

	Current Period		Prior Period	
	TL	FC	TL	FC
CBRT Borrowings	-	-	-	-
From domestic Banks and Institutions	-	-	-	-
From Foreign Banks, Institutions and Funds	-	-	-	882,577
Total	-	-	-	882,577

3.2. Maturity structure of borrowings

	Current Period		Prior Period	
	TL	FC	TL	FC
Short-term	-	-	-	882,008
Medium and Long-term	-	-	-	569
Total	-	-	-	882,577

BANK OF CHINA TURKEY A.Ş.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF SEPTEMBER 30, 2025

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EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

II. EXPLANATIONS AND DISCLOSURES RELATED TO LIABILITIES (Continued)

4. If the foreign liabilities of the balance exceed 10% of the total balance sheet excluding the penalty and off-balance sheet commitments, the names and amounts of the sub-accounts constituting at least 20%

Other foreign liabilities do not exceed 10% of the balance sheet total (December 31, 2024: Not exceeding).

5. Information on Lease Obligations

5.1. Criteria used in the determination of lease instalments in the finance lease contracts, renewal and purchase options, restrictions, and significant burdens imposed on the bank on such contracts

The Bank does not have any financial lease agreement (December 31, 2024: None).

5.2. Detailed explanation of contract amendments and new obligations of these amendments to the Bank

The Bank does not have any financial lease agreement (December 31, 2024: None).

5.3. Information on lease liabilities

As of September 30, 2025, total net lease liability amount of the Bank is TL 75,952 (December 31, 2024: TL 33,323).

5.4. Information on “Sale -and- lease back” agreements

The Bank does not have any sale-and-lease back transactions in the current Period (December 31, 2024: None).

6. Information on derivative financial liabilities for hedging purposes

There are no derivative financial liabilities for hedging purposes (December 31, 2024: None).

7. Information on Provisions

7.1. Information on provisions related with foreign currency difference of foreign indexed loans

As of September 30, 2025, the Bank has no provision related to foreign currency differences of foreign indexed loans (December 31, 2024: None).

7.2. Information on provisions for non-cash loans that are non-funded and non-transformed into cash

	Current Period	Prior Period
Provisions for Non-cash Loans	44,043	25,605
Total	44,043	25,605

7.2.1. Provision for probable losses

None (December 31, 2024: None).

7.2.2. The breakdown of the subsidiary accounts if other provisions exceed 10% of the grand total provisions

Other provisions do not exceed 10% of the total provisions (December 31, 2024: Not exceed).

BANK OF CHINA TURKEY A.Ş.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF SEPTEMBER 30, 2025

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

EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

II. EXPLANATIONS AND DISCLOSURES RELATED TO LIABILITIES (Continued)

7.2.3. Explanations on reserves for employee benefit

The table of current and prior period retirement pay provision is as follows:

	Current Period	Prior Period
Opening Balance, January 1	331	1,433
Period expenses	308	(1,055)
Payments made	-	-
Actuarial Difference	(68)	(46)
Closing Balance, December 31	571	331

In accordance with the current labor law in Turkey, the Bank is required to pay termination benefits to the personnel who are dismissed from work due to retirement or who are terminated for reasons other than resignation and abuse. These compensations are the 30-day Gross wage for each year of work based on the wage on the date of dismissal. As of September 30, 2025, and December 31, 2024, the ceiling of the provision for employment termination benefits is TL 53,919,68 (full TL).

In the financial statements of September 30, 2025 and December 31, 2024, the Bank calculates the termination indemnity by discounting the annual inflation and interest rate usage. The inflation and interest rates used are as follows:

	Current Period	Prior Period
Inflation Rate	18.47%	18,47%
Interest Rate	23.20%	23,20%

As of September 30, 2025, total provision for employee benefits amounting to TL 108,387 (December 31, 2024: TL 117,340) is composed of TL 2,824 unused vacation provision (December 31, 2024: TL 2,375), TL 104,992 bonus provision (December 31, 2024: TL 114,634), TL 571 provision for employee termination benefits (December 31, 2024: 331 TL),

8. Explanations on Tax Liability

As of September 30, 2025, the Bank has current tax liability of TL 97,581 (December 31, 2024: TL 102,155).

As of September 30, 2025, The Bank has a corporate tax amount of TL 81,226 after deducting quarterly paid advance corporate income tax. (December 31, 2024: TL 347,943).

8.1. Information on tax payables

	Current Period	Prior Period
Corporate taxes payable	81,226	84,126
Taxation on securities	2,685	731
Property tax	51	17
Banking and Insurance Transaction Tax (BITT)	799	1,637
Taxes on foreign exchange transactions	-	-
Value added taxes payable	477	2,615
Other	9,060	10,725
Total	94,298	99,851

BANK OF CHINA TURKEY A.Ş.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF SEPTEMBER 30, 2025

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

EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

II. EXPLANATIONS AND DISCLOSURES RELATED TO LIABILITIES (Continued)

8.2. Information on premium

	Current Period	Prior Period
Social Security Premiums- Employee	1,253	902
Social Security Premiums- Employer	1,799	1,253
Unemployment Insurance- Employee	77	56
Unemployment Insurance- Employer	154	111
Other	-	-
Total	3,283	2,304

8.3. Explanations on deferred tax liabilities

None (December 31, 2024: None).

9. Information on liabilities regarding assets held for sale and discontinued operations

None (December 31, 2024: None).

10. Explanations on Subordinated loans

None (December 31, 2024: None).

11. Information on Shareholders' equity

11.1. Paid in Capital

The Bank's paid-in capital is TL 1,051,230 as of September 30, 2025 (December 31, 2024: TL 1,051,230). The capital does not have a share certificate.

11.2. Paid-in capital amount, explanation as to whether the registered share capital system is applied at the bank; if so the amount of registered share capital ceiling

Registered share capital system is not applied.

11.3. Capital increases and sources in the current period and other information based on increased capital shares

None (December 31, 2024: None).

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

None (December 31, 2024: None).

11.5. Information on capital commitments, the purpose and the sources until the end of the fiscal year and the subsequent interim period

None (December 31, 2024: None).

11.6. The effects of anticipations based on the financial figures for prior periods regarding the Bank's income, profitability and liquidity, and possible effects of these future assumptions on the Bank's equity due to uncertainties at these indicators

Forecasts are made taking into account the prior period indicators of the Bank's income, profitability and liquidity and the uncertainties in these indicators, and their estimated effects on equity are prepared by the Finance Department and reported to the top management.

BANK OF CHINA TURKEY A.Ş.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF SEPTEMBER 30, 2025

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

EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

II. EXPLANATIONS AND DISCLOSURES RELATED TO LIABILITIES (Continued)

11. Information on Shareholders' equity (Continued)

11.7. Information on privileges given to shares representing the capital

None (December 31, 2024: None).

11.8. Information on marketable securities value increase fund

None (December 31, 2024: None).

11.9. Information on profit distribution

At the Ordinary General Assembly meeting held on March 26, 2025, in accordance with the profit distribution proposal of the Bank's Board of Directors, it was decided that TL 63,229 of the 2024 net profit of TL 807,284 would be set aside as reserves, TL 631,548 would be transferred to undistributed profits, and TL 112,508 would be distributed as dividends to partners. The transfer of TL 807,284 to reserves and dividend payable accounts was completed on March 27, 2025. All dividends were paid to shareholders on May 28, 2025.

11.10. Information on minority interest

None (December 31, 2024: None).

III. EXPLANATIONS AND DISCLOSURES RELATED TO OFF-BALANCE SHEET CONTINGENCIES AND COMMITMENTS

1. Information on off-balance sheet commitments

1.1. Nature and amount of irrevocable loan commitments

None (December 31, 2024: None).

1.2. Possible losses and commitments related to off-balance sheet items, including the ones listed below

1.2.1. Non-cash loans including guarantees, acceptances, financial guarantee and other letters of credits

	Current Period	Prior Period
Guarantees	10,845,856	8,054,482
Bills of Exchange and Acceptances	-	-
Letters of Credit	-	-
Total	10,845,856	8,054,482

1,2,2. Revocable, irrevocable guarantees and other similar commitments and contingencies

	Current Period	Prior Period
Temporary letter of guarantees	-	-
Revocable letters of guarantee	-	-
Letters of guarantee given in advance	13,347	76,966
Other letter of guarantees	866,935	447,687
Total	880,282	524,653

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AS OF SEPTEMBER 30, 2025**

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

EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)**III. EXPLANATIONS AND DISCLOSURES RELATED TO OFF-BALANCE SHEET CONTINGENCIES AND COMMITMENTS (Continued)****1.3. Explanation on Non-cash loans****1.3.1. Total amount of non-cash loans**

	Current Period	Prior Period
Non-Cash Loans Given against Cash		
Loans	10,845,856	8,054,482
With Original Maturity of 1 Year or Less Than 1 Year	-	180,236
With Original Maturity of More Than 1 Year	10,845,856	7,874,246
Other Non-Cash Loans	880,282	524,653
Total	11,726,138	8,579,135

1.4. Explanation on expected losses for non-cash loans and irrevocable commitments

Current Period	Stage 1	Stage 2	Stage 3	Total
Balances at End of Prior Period	25,606	-	-	25,606
Additions during the Period	21,394	-	-	21,394
Disposal	(9,315)	-	-	(9,315)
Sold Credits	-	-	-	-
Deleted from Active	-	-	-	-
Transfer to Stage 1	-	-	-	-
Transfer to Stage 2	-	-	-	-
Transfer to Stage 3	-	-	-	-
Foreign Currency Differences	6,358	-	-	6,358
Balances at End of Period	44,043	-	-	44,043

2. Explanations on financial derivatives

It is not prepared in accordance with Article 25 of the Communiqué on Financial Statements and Related Disclosures and Footnotes Announced to Public by Banks.

3. Explanation on credit derivatives and risk exposures due to these credit derivatives

None (December 31, 2024: None).

4. Explanation on contingent liabilities and assets

None (December 31, 2024: None).

5. Information on services in the name and account of others

None (December 31, 2024: None).

BANK OF CHINA TURKEY A.Ş.**NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS
AS OF SEPTEMBER 30, 2025**

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

EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)**IV. EXPLANATIONS AND DISCLOSURES RELATED TO THE INCOME STATEMENT****1. Information on interest income****1.1. Information on interest on loans**

	Current Period		Prior Period	
	TL	FC	TL	FC
Interest Income on Loans	158,782	-	25,097	3,956
Short-term Loans	-	-	-	-
Medium/Long-term Loans	158,782	-	25,097	3,956
Interest on Loans Under Follow-up	-	-	-	-
Premiums Received from Resource	-	-	-	-
Utilization Support Fund	-	-	-	-
Total	158,782	-	25,097	3,956

1.2. Information on interest income received from banks

	Current Period		Prior Period	
	TL	FC	TL	FC
The Central Bank of Turkey	-	55,147	-	43,041
Domestic Banks	364,909	-	813,439	-
Foreign Banks	-	1,840	-	1,584
Branches and Head Office Abroad	-	-	-	-
Total	364,909	56,987	813,439	44,625

1.3. Interest received from marketable securities portfolio

	Current Period		Prior Period	
	TL	FC	TL	FC
Financial Assets at Fair Value Through Profit or Loss	-	-	-	-
Financial Assets at Fair Value Through Other Comprehensive Income	57,783	-	-	-
Financial Assets Measured at Amortized Cost	476,512	-	126,881	-
Total	534,295	-	126,881	-

1.4. Information on interest income received from associates and subsidiaries

None (December 31, 2024: None).

2. Information on Interest Expense**2.1. Information on interest on funds borrowed**

	Current Period		Prior Period	
	TL	FC	TL	FC
Banks	-	233	-	5,234
TR Central Bank	-	-	-	-
Domestic Banks	-	-	-	-
Foreign Banks	-	233	-	5,234
Foreign Headquarters and Branches	-	-	-	-
Other Institutions	-	-	-	-
Total	-	233	-	5,234

BANK OF CHINA TURKEY A.Ş.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF SEPTEMBER 30, 2025

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EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

IV. EXPLANATIONS AND DISCLOSURES RELATED TO THE INCOME STATEMENT (Continued)

2.2. Information on interest expenses to associates and subsidiaries

None (December 31, 2024: None).

2.3. Information on interest expenses to marketable securities

None (December 31, 2024: None).

2.4. Information on interest expense to maturity structure of deposits

Current Period 30.09.2025								
Time Deposit								
Account Name	Demand Deposit	Up to 1 Month	Up to 3 Months	Up to 6 Month	Up to 1 Year	Over 1 Year	Accum, Deposit	Total
Turkish Currency								
Bank Deposits	-	309	-	-	-	-	-	309
Savings Deposits	-	-	-	-	-	-	-	-
Public Deposits	-	-	-	-	-	-	-	-
Commercial Deposits	-	9,050	14,630	40,659	-	-	-	64,339
Other Deposits	-	-	-	-	-	-	-	-
7 Day Notice Deposits	-	-	-	-	-	-	-	-
Precious metal deposits	-	-	-	-	-	-	-	-
Total	-	9,359	14,630	40,659	-	-	-	64,648
Foreign Currency								
Foreign Currency Account	-	1280	36,275	-	-	-	-	37,555
Bank Deposits	-	411	-	-	-	-	-	411
7 Day Notice Deposits	-	-	-	-	-	-	-	-
Precious Metal Deposits	-	-	-	-	-	-	-	-
Total	-	1,691	36,275	-	-	-	-	37,966
Grand Total	-	11,050	50,905	40,659	-	-	-	102,614
Prior Period 30.09.2024								
Time Deposit								
Account Name	Demand Deposit	Up to 1 Month	Up to 3 Months	Up to 6 Month	Up to 1 Year	Over 1 Year	Accum, Deposit	Total
Turkish Currency								
Bank Deposits	-	44	-	-	-	-	-	44
Savings Deposits	-	-	-	-	-	-	-	-
Public Deposits	-	-	-	-	-	-	-	-
Commercial Deposits	-	17,971	55,945	11,901	-	-	-	85,817
Other Deposits	-	-	-	-	-	-	-	-
7 Day Notice Deposits	-	-	-	-	-	-	-	-
Precious metal deposits	-	44	-	-	-	-	-	44
Total	-	18,015	55,945	11,901	-	-	-	85,861
Foreign Currency								
Foreign Currency Account	-	-	21,118	-	-	-	-	21,118
Bank Deposits	-	816	-	-	-	-	-	816
7 Day Notice Deposits	-	-	-	-	-	-	-	-
Precious Metal Deposits	-	-	-	-	-	-	-	-
Total	-	816	21,118	-	-	-	-	21,934
Grand Total	-	18,831	77,063	11,901	-	-	-	107,795

BANK OF CHINA TURKEY A.Ş.**NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS
AS OF SEPTEMBER 30, 2025**

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EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)**IV. EXPLANATIONS AND DISCLOSURES RELATED TO THE INCOME STATEMENT
(Continued)****2. Information on Interest Expense (Continued)****2.5. Interest expense on lease liabilities**

	Current Period	Prior Period
Lease Interest Expenses	2,202	1,704
Total	2,202	1,704

3. Information on dividend income

None (December 31, 2024: None).

4. Information on net trading income / loss

	Current Period	Prior Period
Income	2,474,161	1,654,691
Gains on Capital Market Operations	-	-
Gains on Derivative Financial Instruments	-	-
Foreign Exchange Gains	2,474,161	1,654,691
Loss (-)	2,417,298	1,608,970
Losses on Capital Market Operations	-	-
Losses on Derivative Financial Instruments	-	-
Foreign Exchange Losses	2,417,298	1,608,970
Total	56,863	45,721

5. Information on other operating income

	Current Period	Prior Period
Adjustment to previous years expenses	49,993	36,513
Other	918	1,433
Total	50,911	37,946

6. Impairment provisions on loans and other receivables

	Current Period	Prior Period
Expected Credit Losses	18,553	494
12 Month Expected Credit Loss (Stage 1)	18,553	494
Significant increase in credit risk (Stage 2)	-	-
Non-Performing Loans (Stage 3)	-	-
Marketable Securities Impairment Provision	-	-
Financial Assets at Fair Value Through Profit or Loss	-	-
Financial Assets At Fair Value Through Other	-	-
Comprehensive Income	-	-
Investments in Associates, Subsidiaries and Held-to-	-	-
Maturity Securities Value Decrease	-	-
Investments in Associates	-	-
Subsidiaries	-	-
Joint Ventures	-	-
Other	-	-
Total	18,553	494

BANK OF CHINA TURKEY A.Ş.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF SEPTEMBER 30, 2025

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

EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

IV. EXPLANATIONS AND DISCLOSURES RELATED TO THE INCOME STATEMENT (Continued)

7. Information related to other operational expenses

	Current Period	Prior Period
Provision for Employee Termination Benefits	310	333
Provision for Bank's Social Aid Fund Deficit	-	-
Impairment Losses on Tangible Assets	-	-
Depreciation Charges of Tangible Assets	23,600	6,080
Impairment Losses on Intangible Assets	-	-
Impairment losses on goodwill	-	-
Amortization Charges of Intangible Assets	5,339	2,328
Impairment Losses on Investment Accounted for under Equity Method	-	-
Impairment of Assets to be Disposed	-	-
Depreciation of Assets to be Disposed	-	-
Impairment of Assets Held for Sale	-	-
Other Operating Expenses	71,193	41,574
Operational Leases Expenses	-	-
Repair and Maintenance Expenses	825	274
Advertisement Expenses	-	-
Other Expenses (*)	70,368	41,300
Losses on Sale of Assets	-	-
Taxes	12,494	13,291
Other (**)	115,132	78,482
Total	228,068	142,088

(*) The amount of TL 70,368 (September 30, 2024: TL 41,300) in the "Other Expenses" title consists of TL 42,315 (September 30, 2024: TL 23,301) IT services expenses, TL 6,071 (September 30, 2024: TL 2,201) outsource services, TL 6,257 (September 30, 2024: TL 4,167) data line service expenses, TL 15,725 (September 30, 2024: TL 11,631) other operating expenses.

(**) The amount of TL 115,132 (September 30, 2024: TL 78,482) in the "Other" title consists of TL 95,035 (September 30, 2024: TL 63,686) employee benefits provisions, TL 20,097 (September 30, 2024: TL 14,796) auditing services and advisory services.

8. Fees related with the services provided by independent auditors/independent audit agencies

It is not prepared in accordance with Article 25 of the Communiqué on Financial Statements and Related Disclosures and Footnotes Announced to Public by Banks.

9. Information on profit/loss before tax from continued and discontinued operations

As of September 30, 2025, Profit before tax from continued operations is TL 912,108 (June 30, 2024: TL 907,892).

10. Explanations on tax provision for continued and discontinued operations

The tax expense for the Period ended September 30, 2025 is TL 264,268 (September 30, 2024: TL 267,579).

11. Information on profit/loss after tax from continued and discontinued operations

As of September 30, 2025, operating profit after-tax is TL 647,840 (September 30, 2024: TL 640,312).

BANK OF CHINA TURKEY A.Ş.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF SEPTEMBER 30, 2025

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

EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

12. Information on net profit/loss for the Period

Interest income from ordinary banking transactions amounted to TL 1,114,973 (September 30, 2024: TL 1,013,998). Interest expenses arising from ordinary banking transactions are TL 105,049 (September 30, 2024: TL 114,733). As of September 30, 2024, operating profit after-tax is TL 647,840 (September 30, 2024: TL 640,312).

There is no profit or loss related to minority shares.

13. Information on the components of other items in the income statement exceeding 10% of the total, or items that comprise at least 20% of the income statement

Other items in the statement of income do not exceed 10% of the statement of income.

V. EXPLANATIONS AND DISCLOSURES ON THE RISK GROUP OF THE BANK

1. Information on the volume of transactions with the Bank's risk group, lending and deposits outstanding at period end and income and expenses in the current period

a) Explanations and disclosures on the risk group of the Bank

September 30, 2025:

Bank's Risk Group (*)	Associates, Subsidiaries and Joint-Ventures		Bank's Direct and Indirect Shareholder		Other Real Persons and Legal Entities in Risk Group	
	Cash (**)	Non-Cash	Cash (**)	Non-Cash	Cash (**)	Non-Cash
Current Period						
Loans and Other Receivables						
Balance at the Beginning of the Period	-	-	142,830	524,653	-	-
Balance at the End of the Period	-	-	385,688	880,282	-	-
Interest and Commission Income Received	-	-	1,255	97,374	-	-

(*) It is defined in paragraph 2 of Article 49 of the Banking Act No, 5411.

(**) The information in the above table includes the receivables from banks as well as the commissions to be received in the maturity.

December 31, 2024:

Bank's Risk Group (*)	Associates, Subsidiaries and Joint-Ventures		Bank's Direct and Indirect Shareholder		Other Real Persons and Legal Entities in Risk Group	
	Cash (**)	Non-Cash	Cash (**)	Non-Cash	Cash (**)	Non-Cash
Prior Period						
Loans and Other Receivables						
Balance at the Beginning of the Period	-	-	82,158	430,529	-	-
Balance at the End of the Period	-	-	230,571	431,749	-	-
Interest and Commission Income Received	-	-	245	48,490	-	-

(*) It is defined in paragraph 2 of Article 49 of the Banking Act No, 5411.

(**) The information in the above table includes the receivables from banks as well as the commissions to be received in the maturity.

b) Information on deposits of the Bank's risk group

None (30 September 2024: None)

BANK OF CHINA TURKEY A.Ş.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF SEPTEMBER 30, 2025

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

EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

V. EXPLANATIONS AND DISCLOSURES ON THE RISK GROUP OF THE BANK (Continued)

1. Information on the volume of transactions with the Bank's risk group, lending and deposits outstanding at period end and income and expenses in the current period (continued)
- c) Information on forward and option agreements and similar agreements made with Bank's risk group

Bank's Risk Group	Associates, Subsidiaries and Joint-Ventures		Bank's Direct and Indirect Shareholder		Other Real Persons and Legal Entities in Risk Group	
	Current Period	Prior Period	Current Period	Prior Period	Current Period	Prior Period
Financial Assets at Fair Value						
Through Profit and Loss:						
Balance at the Beginning of the Period	-	-	-	-	-	-
Balance at the End of the Period	-	-	-	-	-	-
Total Income/Loss	-	-	-	-	-	-
Transactions for Hedging Purposes:						
Balance at the Beginning of the Period	-	-	-	-	-	-
Balance at the End of the Period	-	-	-	-	-	-
Total Income/Loss	-	-	-	-	-	-

d) Information on the benefits provided to the Bank's top management

As of September 30, 2025, TL 46,059 (September 30, 2024: TL 32,571) was paid to the top management of the Bank.

e) Other transactions with the Bank's risk group

Bank's Risk Group (*)	Associates, Subsidiaries and Joint-Ventures		Bank's Direct and Indirect Shareholder		Other Real Persons and Legal Entities in Risk Group	
	Current Period	Prior Period	Current Period	Prior Period	Current Period	Prior Period
Borrowing						
Balance at the Beginning of the Period	-	-	-	-	-	-
Balance at the End of the Period	-	-	-	-	-	-
Interest Paid	-	-	-	-	-	-

(*) It is defined in paragraph 2 of Article 49 of the Banking Act No, 5411.

VI. EXPLANATIONS ON THE BANK'S DOMESTIC, FOREIGN, OFF-SHORE BRANCHES OR INVESTMENTS IN ASSOCIATES AND FOREIGN REPRESENTATIVE OFFICES

	Number	Number of Employees	Country of Incorporations		Total Assets		Statutory Share Capital	
Domestic Branch	-	52						
Foreign Representation Office			1-	2-				
Foreign Branch			1-	2-				
Off-shore Banking Region Branches			1-					

BANK OF CHINA TURKEY A.Ş.

**NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS
AS OF SEPTEMBER 30, 2025**

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

SECTION SIX

OTHER EXPLANATIONS

I. OTHER EXPLANATIONS ON THE OPERATIONS OF THE BANK

None.

II. EVENTS AFTER THE BALANCE SHEET DATE

On October 20th, 2025, the bank has officially opened it's first branch in Ankara.

BANK OF CHINA TURKEY A.Ş.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF SEPTEMBER 30, 2025

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

SECTION SEVEN

EXPLANATIONS ON INDEPENDENT AUDIT REPORT

I. EXPLANATIONS ON INDEPENDENT AUDIT REPORT

The unconsolidated financial statements and annotations of the Bank as of September 30, 2025 have been prepared by EY Independent Auditing and Independent Accounting Mali Müşavirlik A.Ş., and the independent audit report dated Nov 11, 2025 is presented before the unconsolidated financial statements.

II. OTHER FOOTNOTES AND EXPLANATIONS PREPARED BY INDEPENDENT AUDITORS'

None.

BANK OF CHINA TURKEY A.Ş.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF SEPTEMBER 30, 2025

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



BANK OF CHINA TURKEY A.Ş.

BANK OF CHINA TURKEY A.Ş., STATEMENT REGARDING INTERIM ACTIVITY REPORT AS AT SEPTEMBER 30, 2025

This Interim Activity Report of Bank of China Turkey A.Ş., has been prepared in accordance with the Article 10, 13 and 14 of “Regulation on the Procedures and Principles for Accounting Practices and Retention of Documents by Banks” published by Banking Regulation and Supervision Agency and enclosed herewith.

Xiaoqing ZHANG
Chairman of the
Board of Directors

Xiaoming GAO
Member of the
Board of Directors and
General Manager

Lixin GUO
Deputy Chairman of the
Board of Directors and
Chairman of the Audit
Committee

Özgür DALGIÇ
Member of the
Board of Directors and
Member of the Audit
Committee

Dalei DING
Assistant General
Manager

Kun ZHAO
Head of Financial and
Operational Control
Department

Sevda DIKICI
Financial Reporting,
Budgeting and A&L
Management Manager

BANK OF CHINA TURKEY A.Ş.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF SEPTEMBER 30, 2025

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

SECTION EIGHT

REMARKS REGARDING INTERIM ACTIVITY REPORT

I. THE INTERIM ACTIVITY REPORT CONTAINING EVALUATIONS OF THE CHAIRMAN OF THE BOARD OF DIRECTORS AND THE GENERAL MANAGER REGARDING INTERIM PERIOD OPERATIONS

A. Summary Information on Bank of China Turkey A.Ş.,

The Trade Name of the Bank	Bank of China Turkey Anonim Şirketi
Trade Registry Number	65510-5
Head Office Address	Esentepe Mahallesi Büyükdere Caddesi Tekfen Tower No: 209 Şişli İstanbul
Head Office Telephone Number	(0 212) 260 88 88
Head Office Fax Number	(0 212) 279 88 66
Website	www.bankofchina.com.tr
Electronic mail address	contact@bankofchina.com.tr

B. Shareholding Structure

According to definition of qualified share given by the Banking Law numbered 5411 and to Article 13 of Regulation on Transactions of Banks Subject to Permit and Indirect Shareholding, ratios of the qualified shareholders who hold a stake in the capital of the Bank are as follows:

Name-Surname/Trade	Share Amounts	Share Ratios	Paid-up Shares	Unpaid Portion
Bank of China Limited	1,051,229	99,99%	1,051,229	-

C. Members of the Board of Directors and the Audit Committee

Members of the board of directors, members of the audit committee, general manager and assistant general managers of the Bank as of September 30, 2025 are listed below: None of the members of the Board of Directors (including the General Manager) has shareholding in the Bank.

Chairman and Members of the Board of Directors:

Name Surname	Title	Assigned Date	Education
Xiaoqing ZHANG	Chairman of the Board of Directors	November 16, 2023	PhD Degree
Xiaoming GAO	Member of the Board of Directors and General Manager	September 10, 2021	PhD Degree
Qingyan Zhao (*)	Deputy Chairman of the Board of Directors	November 16, 2023	Master's Degree
Özgür DALGIÇ	Member of the Board of Directors	January 10, 2017	Master's Degree

(*) Ms. Qingyan Zhao resigned from her position as Vice Chairman of the Board of Directors as of 22.10.2025, and Mr. Lixin Guo was appointed as Member of the Board of Directors by the Board of Directors decision 58.

Members of the Audit Committee:

Name Surname	Position	Assigned Date	Education
Qingyan Zhao (*)	Chairman of the Audit Committee	December 5, 2023	Master's Degree
Özgür DALGIÇ	Member of the Audit Committee Responsible for Internal Systems	May 04, 2017	Master's Degree
Xiaoqing ZHANG	Member of the Audit Committee	March 09, 2024	PhD Degree

(*) Ms. Qingyan Zhao resigned from her position as Chairman of the Audit Committee as of 22.10.2025

Assistant General Managers:

Name Surname	Position	Assigned Date	Education
Dalei DING	Deputy of General Manager and Assistant General Manager Responsible for Financial Management and Control, Information Technologies, and Credit Allocation Department of the Bank,	June 03, 2019	Bachelor's Degree
Onur Sekizyuralı	Assistant General Manager Responsible for Corporate Banking and Banking Services Department of the Bank.	December 23, 2024	Bachelor's Degree

BANK OF CHINA TURKEY A.Ş.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF SEPTEMBER 30, 2025

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

REMARKS REGARDING INTERIM ACTIVITY REPORT (Continued)

I. THE INTERIM ACTIVITY REPORT CONTAINING EVALUATIONS OF THE CHAIRMAN OF THE BOARD OF DIRECTORS AND THE GENERAL MANAGER REGARDING INTERIM PERIOD OPERATIONS (Continued)

D. Information on Branches and Personnel

As of September 30, 2025, Bank of China Turkey A.Ş., has 52 employees and no branch. The Bank runs its operations at its head office (December 31, 2024: 46 employees).

E. Evaluations of the Chairman of the Board of Directors and the General Manager

Bank of China Limited ("Main Shareholder") started its representative operations in Turkey through Bank of China Limited Turkey Representative Office incorporated in 2011. Pursuant to the decision of the Banking Regulation and Supervision Agency ("BRSA") dated May 2, 2016 and numbered 6880, Bank of China Turkey Anonim Şirketi (the "Bank") was granted the permission to incorporate a deposit bank in Turkey. After the incorporation of the Bank by obtaining the incorporation permission from BRSA, the Bank was officially granted permission for operation following the publication of the decision of BRSA dated December 1, 2017 and numbered 7612 on the volume of the Official Gazette dated December 7, 2017 and numbered 30263. With 99,99% shares of the Main Shareholder, the Bank was incorporated with its registration before Istanbul Trade Registry Office on January 10, 2017 and the said matter was announced on the Turkish Trade Registry Gazette dated January 17, 2017 and numbered 9243 together with the Bank's Articles of Association.

Our Bank started its banking operations on May 9, 2018.

Total assets of the Bank as of September 30, 2025 are TL 8,730,647 (December 31, 2024: TL 6,434,022). While our equity amounts to TL 3,633,606 (December 31, 2024: TL 3,092,672) our capital adequacy ratio is at the level of 26.16 % (December 31, 2024: 29.44%), As of September 30, 2025, the profit after tax of the Bank for the Period is TL 647,840 (September 30, 2024: 640,312). The majority of such profit is the interest income derived from banks placements, government bonds and loans.

With the support and guidance of our shareholders and Board of Directors, we believe that our Bank will achieve its future goals successfully by prioritizing the customer satisfaction.

II. ECONOMIC DEVELOPMENTS AND BANKING SECTOR OVERVIEW Global Growth and Inflation

According to the International Monetary Fund's (IMF) July 2025 World Economic Outlook (WEO) Update report, the global economy is expected to show a limited recovery in 2025, but the pace of growth remains below historical averages.

Global Growth Outlook

The IMF projects that the world economy will grow by 3,0% in 2025, This rate is slightly below the 3,1% target for 2024 and significantly below the long-term average of 3,6%, The growth forecast for 2026 remains at 3,1%.

- The growth forecast for advanced economies is 1,5% for 2025, with the slowdown expected to continue, particularly in the US and Eurozone economies.
- The growth forecast for developing and emerging economies is 4,1%, Domestic demand dynamics in major economies such as China and India are supporting growth in this segment.

The IMF lists the main risks impacting global growth as increasing trade restrictions, geopolitical tensions, high borrowing costs, and tight financial conditions.

Global Inflation Outlook

Global inflation is generally on a downward trend in 2025, According to the IMF, stabilizing energy prices and slowing demand conditions are limiting price pressures. However, inflation rates are still above target levels in many countries.

- The average inflation expectation for 2025 is 2,5% in advanced economies.
- and around 5,4% in developing economies.

BANK OF CHINA TURKEY A.Ş.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF SEPTEMBER 30, 2025

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

REMARKS REGARDING INTERIM ACTIVITY REPORT (Continued)

Regional inflation is expected to decline steadily in advanced economies, while cost pressures from food and foreign exchange rates are expected to persist in emerging markets. The IMF predicts that disinflation will continue globally until 2026, but policy rates will tend to remain high for an extended period.

FED – US Federal Reserve

The policy rate is currently stable at 4,00–4,25%. While markets expect a total interest rate cut within the year, the impact of tariffs makes these plans likely to be delayed. Fed Chair Powell has highlighted these risks.

ECB – European Central Bank

The ECB lowered the deposit rate to 2,00% in April; The next meeting targets 2,00%. The Eurozone growth forecast is in the 0,8–0,9% range.

CBRT – Central Bank of the Republic of Turkey

The policy rate was lowered to 40,5% on September 11, 2025. While expectations for a rate cut persist at the October meeting, expectations for a definitive rate cut have weakened. The Bank will maintain its tight monetary policy as long as inflation remains stable.

Economic Indicators

The Turkish Lira (TRY) is trading between ≈41-42/USD as of October 2025; this rate fluctuates due to political uncertainty. The year-end USD/TRY forecast is 43,85. The CDS premium is hovering around 260 basis points. This year's growth forecast is 3,2%, and the Q2 growth rate is between 4,8% and 4,9%. The CPI change increased by 33,29% year-on-year and 3,23% month-on-month in September 2025.

Turkish Banking Sector (September 2025 data)

Total Assets (August 2025): 41,887 billion TL

Total Loans (July/August 2025): 20,059 billion TL

Deposits: ~17–18 trillion TL

NPL Ratio: 2,18% (July) — 2,22% (August)

Sector Net Profit (August 2025): 563,4 billion TL

Capital Adequacy Ratio: 18,2%

III. FINANCIAL INFORMATION AND EVALUATIONS REGARDING BANK OF CHINA TURKEY A.Ş.

Financial Summary Information Regarding the Interim Period

Total assets of Bank of China Turkey A.Ş. are TL 8,730,647 (December 31, 2024: TL 6,434,022) as of the Period that ended on September 30, 2025, 30.89% of the assets are composed of bank placements whereas 55.74% is Government Bonds. The balance sheet's biggest source of funding is the deposits.

	30.09.2025	30.09.2024	31.12.2023	31.12.2022	31.12.2021
Total assets	8,730,647	6,434,022	3,777,344	2,784,718	2,662,692
Cash Assets and Central Bank	4,866,479	2,414,334	1,137,225	122,985	249,873
Banks	531,103	1,853,218	2,282,739	638,447	625,417
Loans	266,949	500,428	84,208	532,185	654,721
Government debt securities	2,696,677	1,462,107	128,362	1,368,229	1,044,541
Financial Derivative Assets	-	-	-	-	-
Other Assets	369,439	203,935	144,810	122,872	88,140
Total liabilities and equities	8,730,647	6,434,022	3,777,344	2,784,718	2,662,692
Deposits	4,691,549	2,119,725	769,663	336,275	367,907
Provisions	152,430	142,945	112,267	73,059	40,051
Financial Derivative Liabilities	-	-	-	149,893	199,564
Loan Received	-	882,577	410,151	106,943	180,930
Other Liabilities	253,061	196,103	151,099	95,173	102,637
Shareholders' Equity	3,633,606	3,092,672	2,334,164	2,023,375	1,771,603
Letter of Guarantees	880,282	524,653	430,529	295,982	388,135
Other Guarantees	10,845,856	8,054,482	6,713,579	4,957,703	2,963,605
Derivatives	-	-	-	288,612	469,487

(*) Includes expected loss provisions, tangible fixed assets, intangible fixed assets, deferred tax assets and other assets.

(**) Includes liabilities from lease transactions and current tax liabilities.

BANK OF CHINA TURKEY A.Ş.**NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS
AS OF SEPTEMBER 30, 2025**

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

REMARKS REGARDING INTERIM ACTIVITY REPORT (Continued)

	01.01.2025- 30.09.2025	01.01.2024- 30.09.2024	01.01.2023- 30.09.2023	01.01.2022- 30.09.2022	01.01.2021- 30.09.2021
Net Interest Income	1,009,924	899,263	214,177	213,174	176,328
Non-Interest Income	209,239	180,786	138,831	103,133	35,441
Trading Income/Loss	56,863	45,721	89,484	38,575	19,082
Total Operating Income/(Expense)	1,276,026	1,125,770	442,492	354,882	230,851
Staff Cost (-)	168,208	113,244	68,233	44,724	23,556
Other Total Operating Income/(Expense)	(177,157)	(104,149)	(72,454)	(31,018)	(44,919)
Loan Provisions	18,553	486	4,005	6,833	5,185
Net Operating Profit/(loss)	912,108	907,891	297,800	272,307	180,747
Tax Provision (-)	264,268	267,579	73,042	57,365	42,601
Net Profit / Loss for the Period	647,840	640,312	224,758	214,942	138,146

Financial Ratios

	30.09.2025	31.12.2024	31.12.2023	31.12.2022	31.12.2021
Capital Adequacy Ratio (%)	26.16	29.44	28.11	30.22	35.84
Equity/ Assets (%)	41.62	48.07	61.79	72.66	66.53

Information Regarding Distribution of Profit

The legal reserves are allocated to the first and second reserves in accordance with Turkish Commercial Code (TTK). First legal reserves are allocated as 5% of the profit until the total reserves reach 20% of the paid-in capital, second legal reserves are allocated as 10% of excess amount on profit distribution which is more than 5% of capital.

At the Ordinary General Assembly meeting held on March 26, 2025, in accordance with the profit distribution proposal of the Bank's Board of Directors, it was decided that TL 63,229 of the 2024 net profit of TL 631,548 would be set aside as reserves, TL 631,548 would be transferred to undistributed profits, and TL 112,508 would be distributed as dividends to partners. The transfer of TL 807,284 to reserves and dividend payable accounts was completed on March 27, 2025. All dividends were paid to shareholders on May 28, 2025.

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