

**HAYAT FINANS KATILIM BANKASI A.Ş.**

**UNCONSOLIDATED FINANCIAL STATEMENTS  
AND NOTES FOR THE PERIOD ENDED 30 SEPTEMBER 2025  
WITH INDEPENDENT AUDITOR'S REVIEW REPORT**

***(CONVENIENCE TRANSLATION OF  
UNCONSOLIDATED FINANCIAL STATEMENTS,  
RELATED DISCLOSURES AND INDEPENDENT  
AUDITOR'S REPORT ORIGINALLY ISSUED IN TURKISH)***



## **AUDITOR'S REVIEW REPORT ON INTERIM FINANCIAL INFORMATION**

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

To the General Assembly of Hayat Finans Katılım Bankası Anonim Şirketi;

### *Introduction*

We have reviewed the unconsolidated balance sheet of Hayat Finans Katılım Bankası Anonim Şirketi ("the Bank") at 30 September 2025 and the related unconsolidated statement of profit or loss, unconsolidated statement of profit or loss and other comprehensive income, unconsolidated statement of changes in shareholders' equity, unconsolidated statement of cash flows and a summary of significant accounting policies and other explanatory notes to the financial statements for the nine-month-period then ended. The Bank Management is responsible for the preparation and fair presentation of interim financial information in accordance with the Banking Regulation and Supervision Agency ("BRSA") Accounting and Financial Reporting Legislation which includes "Regulation on Accounting Applications for Banks and Safeguarding of Documents" published in the Official Gazette no.26333 dated 1 November 2006, and other regulations on accounting records of Banks published by Banking Regulation and Supervision Agency and circulars and interpretations published by BRSA and Turkish Accounting Standard 34 "Interim Financial Reporting" for those matters not regulated by the aforementioned regulations. Our responsibility is to express a conclusion on these interim financial information 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.



### *Conclusion*

Based on our review nothing has come to our attention that causes us to believe that the accompanying unconsolidated financial information does not present fairly in all material respects the financial position of Hayat Finans Katılım Bankası Anonim Şirketi at 30 September 2025 and its financial performance and its cash flows for the nine-month-period then ended in accordance with the BRSA Accounting and Financial Reporting Legislation.

### *Report on other regulatory requirements arising from legislation*

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

### *Additional Paragraph for Convenience Translation:*

BRSA Accounting and Financial Reporting Legislation explained in detail in Section Three differ from International Financial Reporting Standards ("IFRS") issued by the International Accounting Standards Board including the application of IAS 29 - Financial Reporting in Hyperinflationary Economies as of 30 September 2025. Accordingly, the accompanying unconsolidated financial statements are not intended to present fairly the unconsolidated financial position, results of operations, changes in equity and cash flows of the Bank in accordance with IFRS.

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

Özge Arslan Yılmaz, SMMM  
Independent Auditor

Istanbul, 7 November 2025

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**THE UNCONSOLIDATED FINANCIAL REPORT OF  
HAYAT FİNANS KATILIM BANKASI ANONİM ŞİRKETİ  
FOR THE NINE-MONTH PERIOD ENDED 30 SEPTEMBER 2025**

Address of the Bank's Headquarters : Mahir Iz Cad., No: 25, 34662 Altunizade Üsküdar / İstanbul  
Telephone of the Bank : 0 850 224 29 28  
Web site of the Bank : [www.hayatfinans.com.tr](http://www.hayatfinans.com.tr)  
E-mail for correspondence : [hayatfinans@hayatfinans.com.tr](mailto:hayatfinans@hayatfinans.com.tr)

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

- General Information About The Bank
- Unconsolidated Financial Statements of The Bank
- Explanations on Accounting Policies
- Information Related to Unconsolidated Financial Position and Risk Management
- Explanations and Notes Related to Unconsolidated Financial Statements
- Other Explanations
- Independent Auditor's Review Report
- Interim Activity report

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

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**Ahmet Yahya KİĞİLİ**  
Chairman of  
Board of Directors

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**Osman AKYÜZ**  
Chairman of the Audit  
Committee

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**Öğuz KAYHAN**  
Member of the Audit  
Committee

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**Galip KARAGÖZ**  
General Manager

---

**Özgür BİLGİLİ**  
Treasury and Financial Affairs  
Deputy General Manager

---

**Erkan AKGÜZEL**  
Reporting and  
Financial Control  
Manager

Contact information of the personnel in charge of the addressing of questions about this financial report:  
Name-Surname/Title : Erkan AKGÜZEL Reporting and Financial Control Manager  
Telephone Number : 0 216 554 44 66

**Hayat Finans Katılım Bankası A.Ş.**  
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[hayatfinans.com.tr](http://hayatfinans.com.tr)

# HAYAT FINANS KATILIM BANKASI ANONİM ŞİRKETİ

## NOTES AND DISCLOSURES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD-ENDED 30 SEPTEMBER 2025

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

### SECTION ONE GENERAL INFORMATION

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

Hayat Finans Katılım Bankası A.Ş. (“The Bank”), with the BRSA decision numbered 10165 dated April 21, 2022, has obtained establishment permission to operate in accordance with the operating principles for digital banks in the BRSA's Regulation on the Operating Principles of Digital Banks and Service Model Banking by completing the company establishment procedures dated August 10, 2022, the Bank has completed registration its title as Hayat Finans Katılım Bankası A.Ş. The bank became the first digital participation bank to obtain an operating license in Türkiye with the BRSA decision dated March 23, 2023 and numbered 10543. Main field of operation is, in addition to the Bank's equity, to collect funds from domestic and foreign customers through “Current Accounts” and “Profit/ Loss Sharing Accounts” and allocate such funds to the economy, to perform all kinds of financing activities in accordance with the regulations, to encourage the investments of all individuals and legal entities operating in agricultural, industrial, trading and service industries, participating into the operations of these entities or individuals and to form joint business partnerships and to perform all these activities in a non-interest environment.

The Bank has informed that it has actually started banking activities with the letter it has written to the BRSA dated August 7, 2023 and numbered DYZ-2023-GM-33/413.

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

As of 30 September 2025, 55.00000% of the Bank's shares belong to Hayat Kimya Sanayi Anonim Şirketi, 24.99985% to Kastamonu Entegre Ağaç Sanayi Ticaret Anonim Şirketi, 20.00005% to Hayat Holding Anonim Şirketi and 0.00010% to other legal entities.

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

Name <sup>1</sup>	Title	Date of Assignment	Date of Audit Committee Assignments	Audit Committee End Date	Educational Degree	Ownership Percentage
Ahmet Yahya KİĞİLİ	Chairman of the Board	15.08.2022	-	-	-	-
Mehmet Avni KİĞİLİ	Deputy Chairman of the Board of Directors	15.08.2022	-	-	-	-
Murat ULUS	Executive Board Member	15.08.2022	-	-	Postgraduate	-
Osman AKYÜZ	Member of the Board of Directors and Chairman of the Audit Committee	15.08.2022	15.08.2022	-	Graduate	-
Öğuz KAYHAN	Member of the Board of Directors and Member of the Audit Committee	15.08.2022	15.08.2022	-	PhD	-
Somer CANKO	Member of the Board	15.08.2022	-	-	PhD	-
Galip KARAGÖZ	Member of the Board of Directors and General Manager	01.12.2023	-	-	Postgraduate	-
Özgür BİLGİLİ	Assistant General Manager for Treasury and Financial Affairs	22.05.2024	-	-	Postgraduate	-
Özer BARAN	Assistant General Manager for Credits Analytics and Policies	16.08.2022	-	-	Postgraduate	-
Ceydet YILMAZ <sup>2</sup>	Assistant General Manager of Information Systems and Banking Operations	15.04.2025	-	-	Postgraduate	-
Alper DAYI <sup>2</sup>	Deputy Assistant General Manager of Corporate Banking	14.04.2025	-	-	Postgraduate	-

<sup>1</sup>Mehmet Necati Özdeniz, who was acting as Deputy General Manager of Retail Banking, resigned from his position on February 5, 2025.

<sup>2</sup>Alper Dayı was appointed as Deputy General Manager of Corporate Banking by the decision of the board of directors dated September 3, 2025.

<sup>3</sup>Cevdet Yılmaz was appointed as Deputy General Manager of Information Systems and Banking Operations by the board of directors decision dated April 15, 2025.

#### Share of the Chairman and Members of the Board of Directors, Members of the Audit Committee, General Manager and Assistants of the Bank in the Bank's capital

None (31 December 2024 - None).

# HAYAT FİNANS KATILIM BANKASI ANONİM ŞİRKETİ

## NOTES AND DISCLOSURES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD-ENDED 30 SEPTEMBER 2025

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

### 4. Information on qualified shareholders

Name / Commercial Name	Share amount (Nominal)	Shareholding percentage	Paid shares (Nominal)	Unpaid shares
Hayat Kimya Sanayi A.Ş.	2,475,000	55.00000%	2,475,000	-
Kastamonu Entegre Ağaç Sanayi Ticaret A.Ş	1,124,993	24.99985%	1,124,993	-
Hayat Holding A.Ş.	900,002	20.00005%	900,002	-
Other	5	0.00010%	5	
<b>Total</b>	<b>4,500,000</b>	<b>100.00%</b>	<b>4,500,000</b>	<b>-</b>

### 5. Explanations of the Bank's services and field of operations

The Bank's field of operations includes corporate and commercial banking, international banking services, and retail banking and credit card services. The Bank's core business is operating in accordance with the principles of interest-free banking as a digital participation bank by collecting funds through current and profit/loss sharing accounts and lending such funds to its customers.

As of 30 September 2025, the Bank is operating with 349 personnel (31 December 2024 – 365). Summary of some of the Bank's operations described in the Articles of Association are as follows:

- To collect funds through "Current Accounts" and "Profit/Loss Sharing Accounts" and special fund pools in line with the regulations,
- To allocate funds to the economy and provide all kinds of cash, non-cash loans within the principles of non-interest banking,
- To offer financial and operational leasing,
- To handle all kinds of deposits and payments, including travelers' checks, credit cards and other payment instruments, provide member business services, consulting, advisory,
- To purchase financial instruments on money and capital markets in cash or installments, sell and mediate the sale and trade on the stock exchange in accordance with legislation and principles of non-interest banking,
- To act as a representative, deputy or agent for corporations and enterprises (including insurance companies), to provide private pension intermediary services,
- Providing investment consultancy, wealth management and financial planning consultancy on management, technical and financial issues,
- Regarding banking activities by obtaining the necessary permits; To provide support services to its subsidiaries, other banks, financial institutions, financial technology companies and other companies,
- To buy and sell money market instruments spot or forward, and to act as an intermediary in their buying and selling,
- To carry out all kinds of foreign exchange transactions, to buy, sell, import and export gold, silver, other precious metals, precious stones and metals, to be a member of the precious metal and metal exchanges that have been established or to be established, and to trade in these exchanges,
- Domestic or foreign companies and organizations related to the purpose and scope of the business; to act as a representative, proxy and agency and to engage in all kinds of commission works,
- To provide social aid in accordance with the principles and principles of deposit and participation banking

The Bank's activities are not limited to the list above. If another activity is decided to be beneficial to the Bank, the activities must be recommended by the Board of Directors, approved by the General Assembly and authorized by relevant legal authorities after whom it also needs to be approved by the Ministry of Trade since it constitutes an amendment of the Article of Association. Decisions that have been approved through all these channels will be included to the Article of Association.

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

None.

## **SECTION TWO**

### **UNCONSOLIDATED FINANCIAL STATEMENTS**

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

# HAYAT FINANS KATILIM BANKASI ANONİM ŞİRKETİ

## UNCONSOLIDATED BALANCE SHEET AS OF 30 SEPTEMBER 2025

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

### 1. BALANCE SHEET – ASSETS (STATEMENT OF FINANCIAL POSITION)

	ASSETS	Notes Section V	Current Period 30.09.2025			Prior Period 31.12.2024		
			TL	FC	Total	TL	FC	Total
<b>I.</b>	<b>FINANCIAL ASSETS (Net)</b>		<b>5,124,577</b>	<b>3,902,119</b>	<b>9,026,696</b>	<b>2,161,283</b>	<b>1,690,939</b>	<b>3,852,222</b>
<b>1.1.</b>	<b>Cash and Cash Equivalents</b>		<b>774,644</b>	<b>3,549,428</b>	<b>4,324,072</b>	<b>544,198</b>	<b>1,585,278</b>	<b>2,129,476</b>
1.1.1.	Cash and Balances with Central Bank	(1.1.)	773,888	3,347,918	4,121,806	140,178	1,283,917	1,424,095
1.1.2.	Banks	(1.3.)	878	201,993	202,871	467	301,597	302,064
1.1.3.	Money Markets Placements		-	-	-	403,577	-	403,577
1.1.4.	Expected Credit Loss (-)		(122)	(483)	(605)	(24)	(236)	(260)
<b>1.2.</b>	<b>Financial Assets at Fair Value Through Profit or Loss</b>	(1.2.)	<b>1,154,354</b>	-	<b>1,154,354</b>	<b>820,835</b>	-	<b>820,835</b>
1.2.1.	Government Debt Securities		33,975	-	33,975	-	-	-
1.2.2.	Equity Instruments		-	-	-	-	-	-
1.2.3.	Other Financial Assets		1,120,379	-	1,120,379	820,835	-	820,835
<b>1.3.</b>	<b>Financial Assets at Fair Value Through Other Comprehensive Income</b>	(1.4.)	<b>3,185,834</b>	<b>352,613</b>	<b>3,538,447</b>	<b>790,116</b>	<b>105,661</b>	<b>895,777</b>
1.3.1.	Government Debt Securities		2,909,612	352,613	3,262,225	565,829	105,661	671,490
1.3.2.	Equity Instruments		20,090	-	20,090	15,590	-	15,590
1.3.3.	Other Financial Assets		256,132	-	256,132	208,697	-	208,697
<b>1.4.</b>	<b>Derivative Financial Assets</b>		<b>9,745</b>	<b>78</b>	<b>9,823</b>	<b>6,134</b>	-	<b>6,134</b>
1.4.1.	Derivative Financial Assets at Fair Value Through Profit or Loss	(1.2.)	9,745	78	9,823	6,134	-	6,134
1.4.2.	Derivative Financial Assets at Fair Value Through Other Comprehensive Income	(1.11.)	-	-	-	-	-	-
<b>II.</b>	<b>FINANCIAL ASSETS MEASURED AT AMORTISED COSTS (Net)</b>		<b>7,622,438</b>	<b>2,499,697</b>	<b>10,122,135</b>	<b>5,517,784</b>	<b>1,983,694</b>	<b>7,501,478</b>
<b>2.1.</b>	<b>Loans</b>	(1.5.)	<b>7,764,168</b>	<b>2,453,762</b>	<b>10,217,930</b>	<b>5,575,869</b>	<b>1,921,991</b>	<b>7,497,860</b>
<b>2.2.</b>	<b>Leasing Receivables</b>	(1.10.)	-	-	-	-	-	-
<b>2.3.</b>	<b>Other Financial Assets Measured at Amortized Cost</b>	(1.6.)	-	<b>82,716</b>	<b>82,716</b>	-	<b>69,798</b>	<b>69,798</b>
2.3.1.	Government Debt Securities		-	82,716	82,716	-	69,798	69,798
2.3.2.	Other Financial Assets		-	-	-	-	-	-
<b>2.4.</b>	<b>Expected Credit Loss (-)</b>		(141,730)	(36,781)	(178,511)	(58,085)	(8,095)	(66,180)
<b>III.</b>	<b>PROPERTY AND EQUIPMENT HELD FOR SALE PURPOSE AND RELATED TO DISCONTINUED OPERATIONS(Net)</b>	(1.16.)	-	-	-	-	-	-
3.1.	Held For Sale		-	-	-	-	-	-
3.2.	Related to Discontinued Operations		-	-	-	-	-	-
<b>IV.</b>	<b>INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES</b>		<b>80,250</b>	-	<b>80,250</b>	<b>22,000</b>	-	<b>22,000</b>
<b>4.1.</b>	<b>Investments in Associates (Net)</b>	(1.7.)	-	-	-	-	-	-
4.1.1.	Associates Valued Based on Equity Method		-	-	-	-	-	-
4.1.2.	Unconsolidated Associates		-	-	-	-	-	-
<b>4.2.</b>	<b>Investment in Subsidiaries (Net)</b>	(1.8.)	<b>80,250</b>	-	<b>80,250</b>	<b>22,000</b>	-	<b>22,000</b>
4.2.1.	Unconsolidated Financial Subsidiaries		250	-	250	-	-	-
4.2.2.	Unconsolidated Non-Financial Subsidiaries		80,000	-	80,000	22,000	-	22,000
<b>4.3.</b>	<b>Investment in Joint Ventures (Net)</b>	(1.9.)	-	-	-	-	-	-
4.3.1.	Joint Ventures Valued Based on Equity Method		-	-	-	-	-	-
4.3.2.	Unconsolidated Joint Ventures		-	-	-	-	-	-
<b>V.</b>	<b>TANGIBLE ASSETS (Net)</b>	(1.12.)	<b>176,418</b>	-	<b>176,418</b>	<b>172,184</b>	-	<b>172,184</b>
<b>VI.</b>	<b>INTANGIBLE ASSETS (Net)</b>	(1.13.)	<b>592,820</b>	-	<b>592,820</b>	<b>382,354</b>	-	<b>382,354</b>
6.1.	Goodwill		-	-	-	-	-	-
6.2.	Other		592,820	-	592,820	382,354	-	382,354
<b>VII.</b>	<b>INVESTMENT PROPERTIES (Net)</b>	(1.14.)	-	-	-	-	-	-
<b>VIII.</b>	<b>CURRENT TAX ASSETS</b>		<b>38,723</b>	-	<b>38,723</b>	<b>16,403</b>	-	<b>16,403</b>
<b>IX.</b>	<b>DEFERRED TAX ASSETS</b>	(1.15.)	<b>734,511</b>	-	<b>734,511</b>	<b>409,230</b>	-	<b>409,230</b>
<b>X.</b>	<b>OTHER ASSETS</b>	(1.17.)	<b>152,153</b>	<b>7,071</b>	<b>159,224</b>	<b>164,817</b>	<b>3,587</b>	<b>168,404</b>
	<b>TOTAL ASSETS</b>		<b>14,521,890</b>	<b>6,408,887</b>	<b>20,930,777</b>	<b>8,846,055</b>	<b>3,678,220</b>	<b>12,524,275</b>

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

# HAYAT FİNANS KATILIM BANKASI ANONİM ŞİRKETİ

## UNCONSOLIDATED STATEMENT OF OFF-BALANCE SHEET ITEMS AS OF 30 SEPTEMBER 2025

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

### 1. BALANCE SHEET – LIABILITIES AND EQUITY (STATEMENT OF FINANCIAL POSITION)

	LIABILITIES	Notes Section V	Current Period 30.09.2025			Prior Period 31.12.2024		
			TL	FC	Total	TL	FC	Total
I.	FUNDS COLLECTED	(2.1.)	10,179,976	5,223,690	15,403,666	6,814,403	2,668,567	9,482,970
II.	FUNDS BORROWED	(2.3.)	1,062,461	-	1,062,461	-	-	-
III.	MONEY MARKETS	(2.3.)	-	-	-	-	-	-
IV.	SECURITIES ISSUED (Net)	(2.4)	-	-	-	-	-	-
V.	FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS		-	-	-	-	-	-
VI.	DERIVATIVE FINANCIAL LIABILITIES		87,340	1,024	88,364	10,398	-	10,398
6.1.	Derivative Financial Liabilities at Fair Value Through Profit or Loss	(2.2)	87,340	1,024	88,364	10,398	-	10,398
6.2.	Derivative Financial Liabilities at Fair Value Through Other Comprehensive Income	(2.7.)	-	-	-	-	-	-
VII.	LEASE PAYABLES (Net)	(2.6.)	25,786	-	25,786	22,660	-	22,660
VIII.	PROVISIONS	(2.8.)	20,763	33,098	53,861	33,094	15,988	49,082
8.1.	Restructuring Provision		-	-	-	-	-	-
8.2.	Reserves For Employee Benefits		20,129	-	20,129	26,271	-	26,271
8.3.	Insurance For Technical Provision (Net)		-	-	-	-	-	-
8.4.	Other Provisions		634	33,098	33,732	6,823	15,988	22,811
IX.	CURRENT TAX LIABILITIES	(2.9.)	102,634	-	102,634	69,127	-	69,127
X.	DEFERRED TAX LIABILITIES	(1.15.)	-	-	-	-	-	-
XI.	LIABILITIES FOR PROPERTY AND EQUIPMENT HELD FOR SALE AND RELATED TO DISCONTINUED OPERATIONS (Net)	(2.10.)	-	-	-	-	-	-
11.1.	Held For Sale		-	-	-	-	-	-
11.2.	Related to Discontinued Operations		-	-	-	-	-	-
XII.	SUBORDINATED DEBT INSTRUMENTS	(2.11.)	-	-	-	-	-	-
12.1.	Loans		-	-	-	-	-	-
12.2.	Other Debt Instruments		-	-	-	-	-	-
XIII.	OTHER LIABILITIES	(2.5)	153,982	496	154,478	192,588	44,683	237,271
XIV.	SHAREHOLDERS' EQUITY	(2.12.)	4,024,061	15,466	4,039,527	2,652,605	162	2,652,767
14.1.	Paid-in Capital		4,500,000	-	4,500,000	3,000,000	-	3,000,000
14.2.	Capital Reserves		-	-	-	-	-	-
14.2.1.	Share Premiums		-	-	-	-	-	-
14.2.2.	Share Cancellation Profits		-	-	-	-	-	-
14.2.3.	Other Capital Reserves		-	-	-	-	-	-
14.3.	Other Accumulated Comprehensive Income or Loss That Will Not Be Reclassified Through Profit or Loss		-	-	-	-	-	-
14.4.	Other Accumulated Comprehensive Income or Loss That Will Be Reclassified Through Profit or Loss		22,423	15,466	37,889	1,378	162	1,540
14.5.	Profit Reserves		91,251	-	91,251	91,251	-	91,251
14.5.1.	Legal Reserves		4,563	-	4,563	4,563	-	4,563
14.5.2.	Statutory Reserves		-	-	-	-	-	-
14.5.3.	Extraordinary Reserves		86,688	-	86,688	86,688	-	86,688
14.5.4.	Other Profit Reserves		-	-	-	-	-	-
14.6.	Profit or Loss		(589,613)	-	(589,613)	(440,024)	-	(440,024)
14.6.1.	Prior Years' Profits or Losses		(440,024)	-	(440,024)	-	-	-
14.6.2.	Current Period Net Profit or Loss		(149,589)	-	(149,589)	(440,024)	-	(440,024)
	<b>TOTAL LIABILITIES AND EQUITY</b>		<b>15,657,003</b>	<b>5,273,774</b>	<b>20,930,777</b>	<b>9,794,875</b>	<b>2,729,400</b>	<b>12,524,275</b>

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

# HAYAT FINANS KATILIM BANKASI ANONİM ŞİRKETİ

## UNCONSOLIDATED STATEMENT OF OFF-BALANCE SHEET ITEMS AS OF 30 SEPTEMBER 2025

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

### 2. STATEMENT OF OFF-BALANCE SHEET ITEMS

	Notes Section V	Current Period 30.09.2025			Prior Period 31.12.2024		
		TL	FC	Total	TL	FC	Total
<b>A. COMMITMENTS AND CONTINGENCIES (I+II+III)</b>		<b>3,910,570</b>	<b>6,584,830</b>	<b>10,495,400</b>	<b>2,044,542</b>	<b>3,010,240</b>	<b>5,054,782</b>
<b>I. GUARANTEES AND WARRANTIES</b>	(3.1.)	<b>473,217</b>	<b>2,668,903</b>	<b>3,142,120</b>	<b>465,156</b>	<b>1,489,966</b>	<b>1,955,122</b>
1.1. Letters of Guarantee		451,159	2,483,248	2,934,407	465,156	1,368,295	1,833,451
1.1.1. Guarantees Subject to State Tender Law		-	-	-	-	-	-
1.1.2. Guarantees Given for Foreign Trade Operations		-	-	-	-	-	-
1.1.3. Other Letters of Guarantee		451,159	2,483,248	2,934,407	465,156	1,368,295	1,833,451
1.2. Bank Loans		-	-	-	-	-	-
1.2.1. Import Letter of Acceptances		-	-	-	-	-	-
1.2.2. Other Bank Acceptances		-	-	-	-	-	-
1.3. Letters of Credit		-	185,655	185,655	-	121,671	121,671
1.3.1. Documentary Letters of Credit		-	185,655	185,655	-	121,671	121,671
1.3.2. Other Letters of Credit		-	-	-	-	-	-
1.4. Guaranteed Refinancing		-	-	-	-	-	-
1.5. Endorsements		-	-	-	-	-	-
1.5.1. Endorsements to the Central Bank of Türkiye		-	-	-	-	-	-
1.5.2. Other Endorsements		-	-	-	-	-	-
1.6. Other Guarantees		22,058	-	22,058	-	-	-
1.7. Other Warranties		-	-	-	-	-	-
<b>II. COMMITMENTS</b>		<b>666,730</b>	<b>676,473</b>	<b>1,343,203</b>	<b>414,225</b>	<b>354,650</b>	<b>768,875</b>
2.1. Irrevocable Commitments		666,730	676,473	1,343,203	414,225	354,650	768,875
2.1.1. Forward Asset Purchase and Sales Commitments		391,495	676,473	1,067,968	349,736	354,650	704,386
2.1.2. Share Capital Commitment to Associates and Subsidiaries		-	-	-	62,500	-	62,500
2.1.3. Loan Granting Commitments		77,189	-	77,189	-	-	-
2.1.4. Securities Underwriting Commitments		-	-	-	-	-	-
2.1.5. Commitments For Reserve Deposits Requirements		-	-	-	-	-	-
2.1.6. Payment Commitments for Checks		-	-	-	-	-	-
2.1.7. Tax and Fund Liabilities from Export Commitments		-	-	-	-	-	-
2.1.8. Commitments For Credit Card Expenditure Limits		189,291	-	189,291	59	-	59
2.1.9. Commitments For Credit Cards and Banking Services Promotions		-	-	-	-	-	-
2.1.10. Receivables From Short Sale Commitments		-	-	-	-	-	-
2.1.11. Payables For Short Sale Commitments		-	-	-	-	-	-
2.1.12. Other Irrevocable Commitments		8,755	-	8,755	1,930	-	1,930
2.2. Revocable Commitments		-	-	-	-	-	-
2.2.1. Revocable Loan Granting Commitments		-	-	-	-	-	-
2.2.2. Other Revocable Commitments		-	-	-	-	-	-
<b>III. DERIVATIVE FINANCIAL INSTRUMENTS</b>	(3.2.)	<b>2,770,623</b>	<b>3,239,454</b>	<b>6,010,077</b>	<b>1,165,161</b>	<b>1,165,624</b>	<b>2,330,785</b>
3.1. Derivative Financial Instruments Held for Risk Management		-	-	-	-	-	-
3.1.1. Fair Value Hedges		-	-	-	-	-	-
3.1.2. Cash Flow Hedges		-	-	-	-	-	-
3.1.3. Hedge of Net Investment in Foreign Operations		-	-	-	-	-	-
3.2. Held For Trading Transactions		2,770,623	3,239,454	6,010,077	1,165,161	1,165,624	2,330,785
3.2.1. Forward Foreign Currency Buy/Sell Transactions		-	-	-	-	-	-
3.2.1.1. Forward Foreign Currency Buy Transactions		-	-	-	-	-	-
3.2.1.2. Forward Foreign Currency Sell Transactions		-	-	-	-	-	-
3.2.2. Other Forward Buy/Sell Transactions		2,770,623	3,239,454	6,010,077	1,165,161	1,165,624	2,330,785
3.3. Other		-	-	-	-	-	-
<b>B. CUSTODY AND PLEDGED ITEMS (IV+V+VI)</b>		<b>152,198,810</b>	<b>432,486</b>	<b>152,631,296</b>	<b>87,981,132</b>	<b>182,770</b>	<b>88,163,902</b>
<b>IV. ITEMS HELD IN CUSTODY</b>		<b>4,438,718</b>	<b>432,486</b>	<b>4,871,204</b>	<b>1,353,301</b>	<b>182,770</b>	<b>1,536,071</b>
4.1. Customers' Securities Held		-	-	-	-	-	-
4.2. Investment Securities Held in Custody		702,519	-	702,519	494,802	-	494,802
4.3. Checks Received for Collection		295,649	16,782	312,431	190,449	6,359	196,808
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		3,440,550	415,704	3,856,254	668,050	176,411	844,461
<b>V. PLEDGED ITEMS</b>		<b>147,257,392</b>	-	<b>147,257,392</b>	<b>86,627,831</b>	-	<b>86,627,831</b>
5.1. Marketable Securities		250	-	250	250	-	250
5.2. Guarantee Notes		-	-	-	-	-	-
5.3. Commodity		1,531,301	-	1,531,301	1,242,637	-	1,242,637
5.4. Warranty		-	-	-	-	-	-
5.5. Properties		787,545	-	787,545	856,195	-	856,195
5.6. Other Pledged Items		144,931,099	-	144,931,099	84,521,199	-	84,521,199
5.7. Pledged Items-Depository		7,197	-	7,197	7,550	-	7,550
<b>VI. ACCEPTED GUARANTEES AND WARRANTIES</b>		<b>502,700</b>	-	<b>502,700</b>	-	-	-
<b>TOTAL OFF BALANCE SHEET ITEMS (A+B)</b>		<b>156,109,380</b>	<b>7,017,316</b>	<b>163,126,696</b>	<b>90,025,674</b>	<b>3,193,010</b>	<b>93,218,684</b>

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

# HAYAT FİNANS KATILIM BANKASI ANONİM ŞİRKETİ

## UNCONSOLIDATED STATEMENT OF PROFIT OR LOSS (INCOME STATEMENT) AS OF 30 SEPTEMBER 2025

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

### 3. STATEMENT OF PROFIT OR LOSS (INCOME STATEMENT)

	Notes Section V	Current Period 01.01.2025- 30.09.2025	Prior Period 01.01.2024- 30.09.2024	Current Period 01.07.2025- 30.09.2025	Prior Period 01.07.2024- 30.09.2024
<b>PROFIT AND LOSS TABLE</b>					
<b>I. PROFIT SHARE INCOME</b>		<b>3,073,751</b>	<b>925,335</b>	<b>1,128,872</b>	<b>544,758</b>
1.1. Profit Share on Loans	(4.1)	2,199,205	749,551	812,950	431,750
1.2. Profit Share on Reserve Deposits	(4.1)	237,822	872	86,156	19
1.3. Profit Share on Banks	(4.1)	7,735	3,133	2,660	1,907
1.4. Profit Share on Money Market Placements		254,582	62,636	54,438	32,889
1.5. Profit Share on Marketable Securities Portfolio	(4.1)	373,441	107,190	172,703	76,267
1.5.1. Fair Value Through Profit or Loss		3,835	843	3,385	
1.5.2. Fair Value Through Other Comprehensive Income		337,581	100,733	162,921	75,033
1.5.3. Measured at Amortised Cost		32,025	5,614	6,397	1,234
1.6. Finance Lease Income		-	-	-	-
1.7. Other Profit Share Income		966	1,953	(35)	1,926
<b>II. PROFIT SHARE EXPENSE (-)</b>		<b>2,661,295</b>	<b>756,677</b>	<b>1,004,505</b>	<b>499,367</b>
2.1. Expense on Profit Sharing Accounts	(4.4)	2,585,166	753,952	938,835	496,925
2.2. Profit Share Expense on Funds Borrowed	(4.2.)	63,668	358	62,461	271
2.3. Profit Share Expense on Money Market Borrowings		5,372	-	143	-
2.4. Profit Share Expense on Securities Issued	(4.2.)	-	-	-	-
2.5. Profit Share Expense on Leasing		7,089	2,362	3,066	2,171
2.6. Other Profit Share Expenses		-	5	-	-
<b>III. NET PROFIT SHARE INCOME/EXPENSE (I - II)</b>		<b>412,456</b>	<b>168,658</b>	<b>124,367</b>	<b>45,391</b>
<b>IV. NET FEES AND COMMISSIONS INCOME/EXPENSE</b>		<b>14,790</b>	<b>(12,100)</b>	<b>7,925</b>	<b>(5,758)</b>
4.1. Fees And Commissions Received		37,053	4,235	16,629	2,424
4.1.1. Non-Cash Loans		14,840	2,212	5,933	1,479
4.1.2. Other	(4.13.)	22,213	2,023	10,696	945
4.2. Fees And Commissions Paid (-)		22,263	16,335	8,704	8,182
4.2.1. Non-Cash Loans		44	24	17	24
4.2.2. Other	(4.13.)	22,219	16,311	8,687	8,158
<b>V. DIVIDEND INCOME</b>	(4.3.)	-	-	-	-
<b>VI. NET TRADING INCOME / LOSS</b>	(4.5.)	<b>522,320</b>	<b>298,335</b>	<b>206,664</b>	<b>109,835</b>
6.1. Capital Market Transaction Gains/Losses		300,812	274,821	110,470	102,921
6.2. Gains/Losses from Derivative Financial Instruments		(24,617)	3,833	(84,921)	(74)
6.3. Foreign Exchange Gains/Losses		246,125	19,681	181,115	6,988
<b>VII. OTHER OPERATING INCOME</b>	(4.6.)	<b>36,777</b>	<b>1,323</b>	<b>4,103</b>	<b>336</b>
<b>VIII. GROSS OPERATING PROFIT (III+IV+V+VI+VII)</b>		<b>986,343</b>	<b>456,216</b>	<b>343,059</b>	<b>149,804</b>
<b>IX. ALLOWANCES FOR EXPECTED CREDIT LOSSES (-)</b>	(4.7.)	<b>128,892</b>	<b>43,225</b>	<b>45,059</b>	<b>21,404</b>
<b>X. OTHER PROVISIONS (-)</b>	(4.7.)	<b>16,184</b>	<b>13,982</b>	<b>7,368</b>	<b>5,008</b>
<b>XI. PERSONNEL EXPENSES (-)</b>		<b>756,624</b>	<b>467,436</b>	<b>256,421</b>	<b>176,411</b>
<b>XII. OTHER OPERATING EXPENSES (-)</b>	(4.8.)	<b>575,091</b>	<b>552,903</b>	<b>241,967</b>	<b>167,825</b>
<b>XIII. NET OPERATING INCOME/(LOSS) (VIII-IX-X-XI-XII)</b>		<b>(490,448)</b>	<b>(621,330)</b>	<b>(207,756)</b>	<b>(220,844)</b>
<b>XIV. EXCESS AMOUNT RECORDED AS INCOME AFTER MERGER</b>		-	-	-	-
<b>XV. INCOME / (LOSS) FROM INVESTMENTS IN SUBSIDIARIES</b>		-	-	-	-
<b>XVI. CONSOLIDATED BASED ON EQUITY METHOD</b>		-	-	-	-
<b>XVII. INCOME / (LOSS) ON NET MONETARY POSITION</b>		-	-	-	-
<b>XVIII. PROFIT/(LOSS) FROM CONTINUED OPERATIONS BEFORE TAXES (XII+...+XV)</b>	(4.9.)	<b>(490,448)</b>	<b>(621,330)</b>	<b>(207,756)</b>	<b>(220,844)</b>
<b>XIX. PROVISION FROM TAXES ON INCOME FROM CONTINUING OPERATIONS (±)</b>	(4.10)	<b>340,859</b>	<b>278,423</b>	<b>134,060</b>	<b>103,696</b>
18.1. Current Tax Provision		-	-	-	-
18.2. Deferred Tax Income Effect (+)		13,944	12,033	(16,043)	2,164
18.3. Deferred Tax Expense Effect (-)		354,803	290,456	118,017	105,860
<b>XIX. CURRENT PERIOD PROFIT/(LOSS) FROM CONTINUED OPERATIONS (XV±XVI)</b>	(4.11.)	<b>(149,589)</b>	<b>(342,907)</b>	<b>(73,696)</b>	<b>(117,148)</b>
<b>XX. INCOME FROM DISCONTINUED OPERATIONS</b>		-	-	-	-
20.1. Income on Non-Current Assets Held for Sale		-	-	-	-
20.2. Income on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Vent.)		-	-	-	-
20.3. Income on Other Discontinued Operations		-	-	-	-
<b>XXI. EXPENSES FROM DISCONTINUED OPERATIONS (-)</b>		-	-	-	-
21.1. Expenses From Non-Current Assets Held for Sale		-	-	-	-
21.2. Expenses From Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Vent.)		-	-	-	-
21.3. Expenses From Other Discontinued Operations		-	-	-	-
<b>XXII. PROFIT / LOSS BEFORE TAX FROM DISCONTINUED OPERATIONS (XVIII-XIX)</b>		-	-	-	-
<b>XXIII. TAX PROVISION FOR DISCONTINUED OPERATIONS (±)</b>		-	-	-	-
23.1. Current Tax Provision		-	-	-	-
23.2. Deferred Tax Expense Effect (+)		-	-	-	-
23.3. Deferred Tax Income Effect (-)		-	-	-	-
<b>XXIV. CURRENT PERIOD PROFIT/LOSS FROM DISCONTINUED OPERATIONS (XX±XXI)</b>		-	-	-	-
<b>XXV. NET PROFIT/LOSS (XVII+XXII)</b>	(4.12.)	<b>(149,589)</b>	<b>(342,907)</b>	<b>(73,696)</b>	<b>(117,148)</b>
Earnings Per Share Income/Loss		(0.0393)	(0.2258)	(0.0194)	(0.0781)

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

# HAYAT FİNANS KATILIM BANKASI ANONİM ŞİRKETİ

## UNCONSOLIDATED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME AS OF 30 SEPTEMBER 2025

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

### 4. STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

		Current Period 01.01.2025- 30.09.2025	Prior Period 01.01.2024- 30.09.2024	Current Period 01.07.2025- 30.09.2025	Prior Period 01.07.2024- 30.09.2024
<b>I.</b>	<b>CURRENT PROFIT (LOSS)</b>	<b>(149,589)</b>	<b>(342,907)</b>	<b>(73,696)</b>	<b>(117,148)</b>
<b>II.</b>	<b>OTHER COMPREHENSIVE INCOME</b>	<b>36,349</b>	<b>3,483</b>	<b>37,524</b>	<b>2,682</b>
<b>2.1</b>	<b>Other Comprehensive Income Not Reclassified Through Profit or Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
2.1.1	Property And Equipment Revaluation Increase/Decrease	-	-	-	-
2.1.2	Intangible Assets Revaluation Increase/Decrease	-	-	-	-
2.1.3	Defined Benefit Pension Plan Remeasurement Gain/Loss	-	-	-	-
2.1.4	Other Comprehensive Income Items Not Reclassified Through Profit or Loss	-	-	-	-
2.1.5	Taxes Related to Other Comprehensive Income Items Not Reclassified Through Profit or Loss	-	-	-	-
<b>2.2</b>	<b>Other Comprehensive Income Reclassified Through Profit or Loss</b>	<b>36,349</b>	<b>3,483</b>	<b>37,524</b>	<b>2,682</b>
2.2.1	Foreign Currency Translation Difference	-	-	-	-
2.2.2	Valuation And/Or Reclassification Income/Expense of the Financial Assets at Fair Value Through Other Comprehensive Income	51,927	4,976	53,605	3,831
2.2.3	Cash Flow Hedge Income/Loss	-	-	-	-
2.2.4	Foreign Net Investment Hedge Income/Loss	-	-	-	-
2.2.5	Other Comprehensive Income Items Reclassified Through Profit or Losses	-	-	-	-
2.2.6	Taxes Related Other Comprehensive Income Items Reclassified Through Profit or Loss	(15,578)	(1,493)	(16,081)	(1,149)
<b>III.</b>	<b>TOTAL COMPREHENSIVE INCOME (I+II)</b>	<b>(113,240)</b>	<b>(339,424)</b>	<b>(36,172)</b>	<b>(114,466)</b>

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

# HAYAT FİNANS KATILIM BANKASI ANONİM ŞİRKETİ

## UNCONSOLIDATED STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY AS OF 30 SEPTEMBER 2025

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

### 5. STATEMENTS OF CHANGES IN SHAREHOLDERS' EQUITY

		Paid-in Capital	Share Premiums	Share Cancellation profits	Other Capital Reserves	Accumulated Other Income or Loss That Will Not Be Reclassified to Profit or Loss			Accumulated Other Income or Loss That Will Be Reclassified to Profit or Loss			Profit Reserves	Prior Period Profit or (Loss)	Net Profit/Loss for the Period	Total Shareholders' Equity
						1	2	3	4	5	6				
	<b>Current Period</b> (01/01/2025 – 30/09/2025)														
I.	Prior Period Ending Balance	<b>3,000,000</b>	-	-	-	-	-	-	-	<b>1,540</b>	-	<b>91,251</b>	-	<b>(440,024)</b>	<b>2,652,767</b>
II.	Corrections and Accounting Policy Changes Made According to TAS 8	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.1	Effect of Corrections	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.2	Effect of Changes In Accounting Policies	-	-	-	-	-	-	-	-	-	-	-	-	-	-
III.	Adjusted Beginning Balance (I+II)	<b>3,000,000</b>	-	-	-	-	-	-	-	<b>1,540</b>	-	<b>91,251</b>	-	<b>(440,024)</b>	<b>2,652,767</b>
IV.	Total Comprehensive Income (Loss)	-	-	-	-	-	-	-	-	<b>36,349</b>	-	-	-	<b>(149,589)</b>	<b>(113,240)</b>
V.	Capital Increase by Cash	<b>1,500,000</b>	-	-	-	-	-	-	-	-	-	-	-	-	<b>1,500,000</b>
VI.	Capital Increase by Internal Reserves	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VII.	Paid in Capital Inflation Adjustment Difference	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VIII.	Convertible Bonds to Share	-	-	-	-	-	-	-	-	-	-	-	-	-	-
IX.	Subordinated Debt Instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-
X.	Increase / Decrease by Other Changes	-	-	-	-	-	-	-	-	-	-	-	-	-	-
XI.	Profit Distribution	-	-	-	-	-	-	-	-	-	-	-	<b>(440,024)</b>	<b>440,024</b>	-
11.1	Dividends Paid	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11.2	Transfers To Legal Reserves	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11.3	Other	-	-	-	-	-	-	-	-	-	-	-	<b>(440,024)</b>	<b>440,024</b>	-
	<b>Balances at end of the period (III+IV+.....+X+XI)</b>	<b>4,500,000</b>	-	-	-	-	-	-	-	<b>37,889</b>	-	<b>91,251</b>	<b>(440,024)</b>	<b>(149,589)</b>	<b>4,039,527</b>

1. Accumulated revaluation increase/ decrease of fixed assets,

2. Accumulated remeasurement gain/ loss of defined benefit pension plan,

3. Other (Shares of investments valued by equity method in other comprehensive income not classified through profit or loss and other accumulated amounts of other comprehensive income items not reclassified through other profit or loss)

4. Foreign currency translation differences

5. Accumulated revaluation and/ or remeasurement gain/ loss of the financial asset at fair value through other comprehensive income,

6. Other (Cash flow hedge gain/ loss, shares of investments valued by equity method in other comprehensive income classified through profit or loss and other accumulated amounts of other comprehensive income items reclassified through other profit or loss.)

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

# HAYAT FİNANS KATILIM BANKASI ANONİM ŞİRKETİ

## UNCONSOLIDATED STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY AS OF 30 SEPTEMBER 2025

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

### 5. STATEMENTS OF CHANGES IN SHAREHOLDERS' EQUITY (continued)

		Paid-in Capital	Share Premiums	Share Cancellation profits	Other Capital Reserves	Accumulated Other Income or Loss That Will Not Be Reclassified to Profit or Loss			Accumulated Other Income or Loss That Will Be Reclassified to Profit or Loss			Profit Reserves	Prior Period Profit or (Loss)	Net Profit/Loss for the Period	Total Shareholders' Equity
						1	2	3	4	5	6				
	Prior Period (01/01/2024 – 30/09/2024)														
I.	Prior Period Ending Balance	1,500,000	-	-	-	-	-	-	-	(11)	-	29,076	-	62,175	1,591,240
II.	Corrections and Accounting Policy Changes Made According to TAS 8	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.1	Effect of Corrections														
2.2	Effect of Changes In Accounting Policies	-	-	-	-	-	-	-	-	-	-	-	-	-	-
III.	Adjusted Beginning Balance (I+II)	1,500,000	-	-	-	-	-	-	-	(11)	-	29,076	-	62,175	1,591,240
IV.	Total Comprehensive Income (Loss)	-	-	-	-	-	-	-	-	3,483	-	-	-	(342,907)	(339,424)
V.	Capital Increase by Cash	1,000,000	-	-	-	-	-	-	-	-	-	-	-	-	1,000,000
VI.	Capital Increase by Internal Reserves	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VII.	Paid in Capital Inflation Adjustment Difference	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VIII.	Convertible Bonds to Share	-	-	-	-	-	-	-	-	-	-	-	-	-	-
IX.	Subordinated Debt Instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-
X.	Increase / Decrease by Other Changes	-	-	-	-	-	-	-	-	-	-	-	-	-	-
XI.	Profit Distribution	-	-	-	-	-	-	-	-	-	-	62,175	-	(62,175)	-
11.1	Dividends Paid	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11.2	Transfers To Legal Reserves	-	-	-	-	-	-	-	-	-	-	62,175	(62,175)	-	-
11.3	Other	-	-	-	-	-	-	-	-	-	-	-	62,175	(62,175)	-
	Balances at end of the period (III+IV+.....+X+XI)	2,500,000	-	-	-	-	-	-	-	3,472	-	91,251	-	(342,907)	2,251,816

1. Accumulated revaluation increase/ decrease of fixed assets,
2. Accumulated remeasurement gain/ loss of defined benefit pension plan,
3. Other (Shares of investments valued by equity method in other comprehensive income not classified through profit or loss and other accumulated amounts of other comprehensive income items not reclassified through other profit or loss)
4. Foreign currency translation differences
5. Accumulated revaluation and/ or remeasurement gain/ loss of the financial asset at fair value through other comprehensive income,
6. Other (Cash flow hedge gain/ loss, shares of investments valued by equity method in other comprehensive income classified through profit or loss and other accumulated amounts of other comprehensive income items reclassified through other profit or loss.)

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

# HAYAT FİNANS KATILIM BANKASI ANONİM ŞİRKETİ

## UNCONSOLIDATED STATEMENT OF CASH FLOW FOR THE PEROD ENDED 30 SEPTEMBER 2025

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

### 6. STATEMENT OF CASH FLOWS

		Note Section V	Current Period 01.01.2025- 30.09.2025	Prior Period 01.01.2024- 30.09.2024
<b>A.</b>	<b>CASH FLOWS FROM BANKING OPERATIONS</b>			
<b>1.1.</b>	<b>Operating Profit Before Changes in Assets And Liabilities From Banking Operations</b>		<b>(725,347)</b>	<b>(948,342)</b>
1.1.1	Profit Share Income Received		2,908,791	651,508
1.1.2	Profit Share Expense Paid		(2,507,969)	(600,635)
1.1.3	Dividends Received		-	-
1.1.4	Fees And Commissions Received		47,967	24,481
1.1.5	Other Income		97,201	48,297
1.1.6	Collections From Previously Written Off Loans		12,886	4
1.1.7	Payments to Personnel And Service Suppliers		(1,232,730)	(1,032,993)
1.1.8	Taxes Paid		-	-
1.1.9	Others	<b>(6.3.)</b>	<b>(51,493)</b>	<b>(39,004)</b>
<b>1.2.</b>	<b>Changes in Assets And Liabilities From Banking Operations</b>		<b>3,016,898</b>	<b>2,229,113</b>
1.2.1	Net (Increase) Decrease in Financial Assets at Fair Value Through Profit or Loss		(30,000)	(298,830)
1.2.2	Net (Increase) Decrease in Due From Banks And Other Financial Institutions		(1,463,671)	(511,409)
1.2.3	Net (Increase) Decrease in Loans		(2,249,321)	(3,921,376)
1.2.4	Net (Increase) Decrease in Other Assets	<b>(6.3.)</b>	<b>(11,627)</b>	<b>(23,288)</b>
1.2.5	Net Increase (Decrease) in Bank Deposits		-	-
1.2.6	Net Increase (Decrease) in Other Deposits		5,836,920	6,850,790
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		1,000,000	-
1.2.9	Net Increase (Decrease) in Due Payables		-	-
1.2.10	Net Increase (Decrease) in Other Liabilities	<b>(6.3.)</b>	<b>(65,403)</b>	<b>133,226</b>
<b>I.</b>	<b>Net Cash Provided From / (Used in) Banking Operations</b>		<b>2,291,551</b>	<b>1,280,771</b>
<b>B.</b>	<b>CASH FLOWS FROM INVESTING ACTIVITIES</b>			
<b>II.</b>	<b>Net Cash Provided From / (Used in) Investing Activities</b>		<b>(2,683,639)</b>	<b>(898,713)</b>
2.1	Cash Paid For Purchase Jointly Controlled Operations, Associates And Subsidiaries		(58,250)	(20,000)
2.2	Cash Obtained From Sale of Jointly Controlled Operations, Associates And Subsidiaries		-	-
2.3	Fixed Assets Purchases		(262,672)	(164,384)
2.4	Fixed Assets Sales		-	-
2.5	Cash Paid For Purchase of Financial Assets at Fair Value Through Other Comprehensive Income		(2,777,196)	(871,139)
2.6	Cash Obtained From Sale of Financial Assets at Fair Value Through Other Comprehensive Income		413,677	155,050
2.7	Cash Paid For Purchase of Investment Securities		(240,000)	(20,349)
2.8	Cash Obtained From Sale of Investment Securities		240,802	22,109
2.9	Other		-	-
<b>C.</b>	<b>CASH FLOWS FROM FINANCING ACTIVITIES</b>			
<b>III.</b>	<b>Net Cash Provided From / (Used in) Financing Activities</b>		<b>1,490,447</b>	<b>996,313</b>
3.1	Cash Obtained From Funds Borrowed And Securities Issued		-	-
3.2	Cash Used For Repayment of Funds Borrowed And Securities Issued		-	-
3.3	Capital Increase		1,500,000	1,000,000
3.4	Dividends Paid		-	-
3.5	Payments For Finance Leases		(9,553)	(3,687)
3.6	Other		-	-
<b>IV.</b>	<b>Effect of Change in Foreign Exchange Rate on Cash And Cash Equivalents</b>	<b>(6.3.)</b>	<b>71,541</b>	<b>19,071</b>
<b>V.</b>	<b>Net Increase (Decrease) in Cash And Cash Equivalents</b>		<b>1,169,900</b>	<b>1,397,442</b>
<b>VI.</b>	<b>Cash And Cash Equivalents at The Beginning of The Period</b>	<b>(6.1.)</b>	<b>1,531,546</b>	<b>51,751</b>
<b>VII.</b>	<b>Cash And Cash Equivalents at The End of The Period</b>	<b>(6.1.)</b>	<b>2,701,446</b>	<b>1,449,193</b>

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

# **HAYAT FİNANS KATILIM BANKASI ANONİM ŞİRKETİ**

## **NOTES AND DISCLOSURES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD-ENDED 30 SEPTEMBER 2025**

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

### **SECTION THREE**

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

##### **1. Explanations on basis of presentation**

**The preparation of the financial statements and related notes and explanations in accordance with the Turkish accounting standards and regulation on accounting applications for banks and safeguarding of documents**

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

The unconsolidated financial statements are prepared in TL on the basis of historical cost, except for financial assets and liabilities shown at their fair values.

##### **Accounting policies and valuation principles applied in the preparation of financial statements**

The financial statements have been prepared on the historical cost basis except for the financial instruments at fair value through profit or loss, and the financial assets and liabilities at fair value through other comprehensive income that are measured at fair values.

The accounting policies and valuation principles applied in the preparation of unconsolidated financial statements, are determined and applied in accordance with regulations, communiqués, explanations and circulars on accounting and financial reporting principles published by the BRSA, and in case where there is no special regulation made by the BRSA, in accordance with principles in the context of TFRS. The preparation of the unconsolidated financial statements according to BRSA Reporting and Accounting Legislation requires the Bank’s management to make estimates and assumptions related to assets and liabilities in the balance sheet and contingent issues as of the balance sheet date. Such estimates and assumptions include the fair value calculations of the financial instruments, provisions for the lawsuits, deferred tax assets and liabilities, impairment of the financial assets and revaluation of immovables and reviewed periodically and when adjustments are considered necessary, they are reflected in the financial statements. The assumptions and estimates used are explained in the related notes. Accounting policies and evaluation principles in preparing Financial statements are determined and applied as per the principles stated in “BRSA Accounting and Financial Reporting Legislation” and consistent with the accounting policies applied for December 31, 2024 financial statements.

In the announcement made by KGK on November 23, 2023, it was decided that entities applying TFRS would implement the TAS 29 standard for financial reporting in hyperinflationary economies starting from the reporting period ending December 31, 2023. Additionally, institutions or organizations authorized to regulate and supervise in their respective fields were given the flexibility to set different transition dates for the application of the TAS 29 provisions. In this context, according to the decision of the BRSA dated December 12, 2023, and numbered 10744, banks and financial leasing, factoring, financing, savings financing, and asset management companies were exempt from the inflation adjustment required under TAS 29 for the financial statements as of December 31, 2023. Furthermore, as per the BRSA’s decision dated January 11, 2024, and numbered 10825, it was decided that inflation accounting would be implemented starting from January 1, 2025. Therefore, the financial statements as of December 31, 2024, do not reflect the application of TAS 29, nor has any inflation adjustment been made. Additionally, in accordance with the BRSA’s decision dated December 5, 2024, and numbered 11021, it has been decided that banks and financial leasing, factoring, financing, savings financing, and asset management companies will not apply inflation accounting in 2025.

# **HAYAT FİNANS KATILIM BANKASI ANONİM ŞİRKETİ**

## **NOTES AND DISCLOSURES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD-ENDED 30 SEPTEMBER 2025**

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

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### **Changes in accounting estimates, errors and classifications**

If changes in accounting estimates are related to only one period, they are applied in the current period in which the change is made, and if they are related to future periods, they are applied both prospectively and in the future periods. Significant accounting errors are applied retrospectively, and prior period financial statements are restated. There were no significant changes in the accounting estimates of the Bank in the current year. Comparative information is rearranged when deemed necessary in order to comply with the presentation of the current period financial statements. The Bank has not made any changes in the presentation of the financial statements in the current period.

The Bank's financial statements are prepared comparatively with the previous period in order to enable the determination of financial position and performance trends.

### **2. Explanations on strategy of using financial instruments and foreign currency transactions**

The Bank follows an asset-liability management strategy that mitigates risk and increases earnings by balancing the funds borrowed and the investments in various financial assets. The main objective of asset-liability management is to limit the Bank's exposure to liquidity risk, currency risk and credit risk while increasing profitability and strengthening the Bank's equity. The assets-liabilities committee (ALCO) manages the assets and liabilities within the trading limits on the level of exposure placed by the Executive Risk Committee.

Gains and losses arising from foreign currency transactions have been recorded in the period in which the transaction took place. Foreign currency denominated monetary assets and liabilities are valued with the period end exchange rates to Turkish Lira and valuation differences of foreign currencies have been recognized in the income statement under the net foreign exchange income/expense account.

The foreign currency exchange differences resulting from the translation of debt securities issued and monetary financial instruments into Turkish Lira are included in the income statement.

### **3. Explanations on forward transactions and option contracts and derivative instruments**

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

### **4. Explanations on profit share income and expense**

Profit share income is reflected in the records using the internal yield ratio method according to the accrual basis over the funds used, and it is accounted for in the dividend income account in the financial statements. When applying the internal yield method, the Bank amortizes the fees included in the calculation of the effective profit ratio and the transaction costs over the expected life of the financial instrument. If a financial asset suffers a credit impairment and is classified as non-performing receivables, profit accruals and rediscounts are calculated for the relevant customers in accordance with the TFRS 9 Financial Instruments Standard.

The Bank calculates expense rebates on profit/loss participation accounts according to the unit value calculation method and classifies these amounts in the "Collected Funds" account item on the balance sheet.

# **HAYAT FİNANS KATILIM BANKASI ANONİM ŞİRKETİ**

## **NOTES AND DISCLOSURES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD-ENDED 30 SEPTEMBER 2025**

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

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### **5. Information on Associates and Subsidiaries and Entities Under Common Control**

The Communiqué Amending the “Communiqué on the Turkish Accounting Standard 27 (TAS 27) Concerning Individual Financial Statements” published in the Official Gazette dated April 9, 2015 and numbered 29321 came into effect for the accounting periods after January 1, 2016. While it is stated that a business that prepared its individual financial statements before the amendment can account for investments in its subsidiaries, joint ventures and associates at cost or in accordance with TFRS 9 Financial Instruments standard, with the amendment, while the business prepares its individual financial statements, its investments in subsidiaries, joint ventures and affiliates are accounted for using the equity method. also has the opportunity to be accounted for.

The bank accounts for its subsidiary at cost on unconsolidated financial statements.

### **6. Explanations on fees and commission income and expenses**

Other than fees and commission income and expenses received from certain banking transactions that are recorded as income or expense in the period they are collected, fees and commission income and expenses are recognized in the income statement depending on the duration of the transaction. Except for fees and commissions that are integral part of the effective profit share rates of financial instruments measured at amortized costs, the fees and commissions are accounted for in accordance with TFRS 15 Revenue from Contracts with Customers.

Except for certain fees related with certain banking transactions and recognized when the related service is given, fees and commissions received or paid, and other fees and commissions paid to financial institutions are accounted under accrual basis of accounting throughout the service period.

In accordance with the provisions of TAS, commission and fees collected in advance for loans granted are deferred and reflected to the income statement by using the internal rate of return method. Unearned portion of the commission and fees relating to the future periods are recorded to the “Unearned Revenues” account under “Other Liabilities” on the balance sheet.

### **7. Explanations on financial assets**

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

The Bank recognizes a financial asset in the financial statements only when it becomes a party to the contractual terms of a financial instrument. During the initial recognition of a financial asset, the business model determined by Bank management and the nature of contractual cash flows of the financial asset are taken into consideration.

#### **Financial assets at fair value through profit or loss**

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

#### **Financial assets at fair value through other comprehensive income**

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

# **HAYAT FİNANS KATILIM BANKASI ANONİM ŞİRKETİ**

## **NOTES AND DISCLOSURES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD-ENDED 30 SEPTEMBER 2025**

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

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Financial assets at fair value through other comprehensive income are recognized by adding transaction cost to acquisition cost reflecting the fair value of the financial asset. After the recognition, financial assets at fair value through other comprehensive income are remeasured at fair value. Profit share income calculated with effective profit share rate method arising from financial assets at fair value through other comprehensive income and dividend income from equity securities are recorded to income statement. "Unrealized gains and losses" arising from the difference between the amortised cost and the fair value of financial assets at fair value through other comprehensive income are not reflected in the income statement of the period until the acquisition of the asset, sale of the asset, the disposal of the asset, and impairment of the asset and they are accounted under the "Accumulated other comprehensive income or expense to be reclassified through profit or loss" under shareholders' equity.

Securities representing the share in the capital classified as financial assets at fair value through profit or loss are recognized at fair value. Exceptionally, cost may be an appropriate estimation method for determining fair value. This is only possible if there is not enough recent information on the measurement of fair value or if the fair value can be measured with more than one method and the cost reflects the fair value estimation among these methods in the best way.

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

### **Financial assets measured at amortized cost**

In the case that a financial asset is held within a business model whose objective is achieved both by collecting contractual cash flows and that the contractual terms of the financial asset give rise to cash flows on specified dates that are solely payments of principal and profit share on the principal amount, the financial asset is classified as financial asset measured at amortized cost.

Financial Assets Measured at Amortized Cost; consists of financial assets, excluding loans and receivables, that are held with the intention of keeping until maturity and that the necessary conditions to be held until maturity, including funding ability, are met, have fixed or determinable payments and fixed maturities. Financial Assets Measured at Amortized Cost are first recorded at their acquisition cost and subsequently valued at their discounted cost using the internal yield method. Profit share income related to Financial Assets Measured at Amortized Cost is reflected in the income statement.

### **Derivative financial assets**

Payables and receivables arising from the derivative instruments are recorded in the off-balance sheet accounts at their contractual values.

Derivative transactions are valued at their fair values subsequent to their acquisition. In accordance with the classification of derivative financial instruments, the fair value amounts are classified as "Derivative Financial Assets Designated at Fair Value Through Profit or Loss." The fair value differences of derivative financial instruments are recognized in the income statement under trading profit/loss line in profit/loss from derivative financial transactions. The fair value of derivative instruments is calculated by taking into account the market value of the derivatives or by using the discounted cash flow model.

### **Loans**

Loans are financial assets that have fixed or determinable payments terms and are not quoted in an active market. Loans are initially recognized at acquisition cost plus transaction costs presenting their fair value and thereafter measured at amortized cost using the "Effective Profit Share Rate (internal rate of return) Method".

# HAYAT FİNANS KATILIM BANKASI ANONİM ŞİRKETİ

## NOTES AND DISCLOSURES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD-ENDED 30 SEPTEMBER 2025

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

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### 8. Explanations on impairment of financial assets

In accordance with the "Regulation on the Procedures and Principles for the Classification of Loans and the Provisions to be Set Aside for These" published in the Official Gazette dated 22 June 2016 and numbered 29750, the Bank started to allocate impairment provisions in accordance with the provisions of TFRS 9 after it started operating. Since the Bank does not have sufficient historical data to create internal models for TFRS 9 expected credit loss calculation, the Bank prepared its assumptions and methodologies based on expert opinion. In addition, within the scope of TFRS 9 Standard, the Bank has developed macroeconomic models to reflect past events, current conditions and estimates of future economic conditions and included them in the expected credit loss provision calculations. Expected credit loss is a probability calculation that is used to predict the credit losses that will occur if the loan payments required under the contract are not made on time and is weighted according to the default risks of the loans. Calculation of expected credit losses consists of three main parameters: Probability of Default, Loss Given Default, and Default Amount.

**Probability of Default (PD)**, refers to the probability that the loan will default within a certain time period. The bank uses two different default probability values when calculating expected credit loss in accordance with TFRS 9:

- 12-Month probability of default: Estimation of the probability of default within 12 months after the reporting date.
- Lifetime probability of default: Estimation of the probability of default over the expected life of the financial instrument.

Since the bank does not have historical data that could create a PD model within the scope of TFRS 9, it determined the PD value using participation banks' default data.

**Loss Given Default (LGD)**, is the economic loss of the borrower arising from the loan in case of default and is expressed as a ratio. "Working LGD" rate refers to the LGD rate that corresponds to the period between the date of transfer to follow-up accounts for non-performing receivables and the period in which ECL calculation is made. LGD rate for all receivables except non-performing receivables is 45%

**Exposure amount at Default (EAD)**, refers to the balance disbursed in cash loans as of the report date. For non-cash loans and commitments, it is the value calculated by applying the loan conversion rate. The credit conversion rate corresponds to the loan conversion rate used in the adaptation of possible risk increases between the current date and the default date.

For non-cash loans, credit conversion ratio is used in EAD calculation. The cash conversion rate of a non-cash loan indicates the rate at which compensation will occur. For the cash conversion rates of non-cash loans, the risk weighting given in the BRSA Circular No. 2016/1 dated 28.03.2016 was taken into account.

The bank has established a '3-stage' impairment model based on the change in credit quality after initial recognition:

**Stage 1** covers financial instruments with no significant increase in credit risk from initial recognition to the next reporting period or with low credit risk at the reporting date. For these assets, a 12-month expected credit loss is recognized. In the 12-month expected credit loss provision calculation for Stage 1 loans, the weighted average of annual default rates calculated on the 5-year loan and non-performing receivables data publicly disclosed by participation banks starting from the period in which the PD calculation is made is used as the probability of default (PD) parameter. While determining the relevant period, the minimum historical observation period mentioned in the "Guide on Evaluation, Validation and Corporate Governance of Internal Rating-Based Approaches and Advanced Measurement Approach" was taken into consideration.

**Stage 2** covers financial assets for which there has been a significant increase in credit risk since initial recognition but for which there is no objective evidence of impairment. For these assets, lifetime expected credit losses are recognized. In this context, these are the basic issues taken into account in determining whether a financial asset's credit risk has increased significantly and is transferred to Stage 2. In the lifetime expected loan loss provision calculation for stage 2 loans, the weighted average of stage 2 provision rates calculated over the 5-year close monitoring provision amounts announced to the public by participation banks starting from the period in which the PD calculation is made is used as the PD parameter.

# **HAYAT FINANS KATILIM BANKASI ANONİM ŞİRKETİ**

## **NOTES AND DISCLOSURES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD-ENDED 30 SEPTEMBER 2025**

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**Stage 3** includes financial assets for which there is objective evidence of impairment at the reporting date. For these assets, lifetime expected credit losses are recognized.

The Bank periodically evaluates the provisions set aside for loans and other receivables in accordance with TFRS 9, based on their results, and makes updates to the basketing rules and the parameters used in the calculation of the relevant provision balances, if deemed necessary, as a result of these evaluations.

If the credit risk on a financial instrument has not increased significantly since it was first recognized in the financial statements, the Bank classifies the financial asset in question as the first stage and adjusts the loss allowance for the financial instrument at an amount equal to the 12-month expected credit losses at each reporting date.

The purpose of impairment is to recognize lifetime expected losses in the financial statements for all financial instruments with significant increases in credit risk since their initial recognition, individually or collectively, by taking into account all reasonable and supportable information, including forward-looking ones.

**12-Month Expected Loss Provision (Stage 1)** These are financial assets that do not have a significant increase in credit risk when they are first included in the financial statements or thereafter, and the number of days of delay does not exceed 30 days.

Credit risk impairment provision for these assets is recognized as 12-month expected credit loss provision. It is valid for all assets unless there is a significant deterioration in credit quality. The 12-month expected loss values (within 12 months after the reporting date or sooner if the life of a financial instrument is less than 12 months) are part of the lifetime expected loss calculation.

**Significant Increase in Credit Risk (Stage 2)** if there is a significant increase in credit risk after it is first included in the financial statements, the relevant financial asset is transferred to the 2nd Stage. Credit risk impairment provision is determined according to the lifetime expected credit loss provision of the relevant financial asset.

The bank classifies financial assets as stage 2, taking into account the following criteria:

- Loans with overdue days exceeding 30 days but not exceeding 90 days,
- Data received from the early warning system and the evaluation to be made by the bank in this case,
- The Bank's management concludes that there is a significant increase in the credit risk as a result of the comparison with the default risk at the beginning of the loan to determine whether the customer's risk of default has increased significantly since the initial definition of the loan,
- In loans whose repayment is entirely dependent on collateral, the net realizable value of the collateral falls below the receivable amount.

**Default (Stage 3/Special Provision)** According to the Bank's internal procedures, the relevant financial asset is within the scope of default if the following situations exist:

- Loans that are over 90 days overdue from the last installment date (In this case, the customer is followed up on the 91st day).
- Loans that are restructured and classified as live receivables and whose payment is delayed for more than 30 days within the one-year monitoring period (In this case, the customer is monitored on the 31st day).
- Loans that were restructured and classified as live receivables and were restructured at least once within a one-year monitoring period.

Expected Credit Loss evaluation is done on the basis of the existence of the hard collateral. In case the file has hard collateral, for each customer at least 2 and at most 3 scenario will be applicable. The independent value of the collateral, court value, if there is payment protocol the payment plan, legal status of the debtor, the situation in the court file are considered while calculating the ECL.

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### **9. Explanations on offsetting of financial assets and liabilities**

Financial assets and liabilities are offset, and the net amount is reported in the balance sheet when the Bank has 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.

### **10. Explanations on sale and repurchase agreements and lending of securities**

Central Bank of the Republic of Türkiye (“CBRT”) made some changes on orders for open market transactions (“OMT”) and prepared an additional frame contract for participation banks in order to present rent certificates to open market operations of CBRT in accordance with the principles of participation banks. According to this agreement, a new type of transaction was formed which enables participation banks to resell or repurchase rent certificates on their portfolio to CBRT when they need funding or in attempt to evaluate the excess liquidity. In this context, the Treasury Lease Certificates included in the assets of the participation banks of the Central Bank of the Republic of Türkiye are subject to the sale process with the promise of repurchase and can carry out API transactions and obtain funds in this way.

### **11. Explanations on assets held for sale and discontinued operations and related liabilities**

A non-current asset classified as held for sale (or disposal group) is the lower of its book value and fair value less costs to sell, in accordance with the provisions of “TFRS 5 Turkish Financial Reporting Standard on Assets Held for Sale and Discontinued Operations”. In order to classify an asset as held for sale, the sale should be highly probable, and the asset should be available for immediate sale in its present condition. Highly saleable condition requires a plan by the management regarding the sale of the asset together with an active program for the determination of buyers as well as for the completion of the plan. Also, the asset should be actively in the market at a price consistent with its fair value. In addition, the sale is expected to be recognized as a completed sale within one year after the classification date and the necessary transactions and procedures to complete the plan should demonstrate the fact that there is remote possibility of making any significant changes in the plan or cancellation of the plan. Various events and conditions may extend the completion period of the disposal over one year.

A discontinued operation is a part of the Bank’s business classified as sold or held-for-sale. The operating results of the discontinued operations are disclosed separately in the income statement.

The Bank has no discontinued operations.

### **12. Explanations on goodwill and other intangible assets**

Goodwill and other intangible assets are recorded at cost in accordance with TAS 38 “Turkish Accounting Standards for Intangible Assets”. As of the balance sheet date, there is no goodwill in the financial statements of the Bank. The Bank’s intangible assets consist of softwares, capitalized information technology services and intangible rights. Intangible assets are amortised by the Bank over their estimated economic useful lives in equal amounts on a straight-line basis. Useful lives of the Bank’s software have been determined as 3 to 4 years and other intangible assets’ useful lives have been determined as 15 years.

If there is objective evidence of impairment, the asset’s recoverable amount is estimated in accordance with the TAS 36 “Turkish Accounting Standard for Impairment of Assets” and if the recoverable amount is less than the carrying value of the related asset, a provision for impairment loss is provided.

# **HAYAT FİNANS KATILIM BANKASI ANONİM ŞİRKETİ**

## **NOTES AND DISCLOSURES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD-ENDED 30 SEPTEMBER 2025**

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### **13. Explanations on tangible assets**

Fixed assets are stated at cost adjusted for inflation less accumulated depreciation and provision for impairment, if any.

Depreciation is calculated on a straight-line basis over the estimated useful life of the assets.

Depreciation is calculated on a pro-rata basis for the assets that have been placed in use for less than one year as of the balance sheet date.

If the recoverable amount (the higher of value in use and fair value) of a tangible asset is less than its carrying value, impairment loss is provided and the carrying value is written down to its recoverable amount.

Gains or losses resulting from disposals of the fixed assets are recorded in the income statement as the difference between the net proceeds and net book value of the asset.

Expenses for repair costs are capitalized if the expenditure increases economic life of the asset; other repair costs are expensed as incurred.

The capital expenditures made in order to increase the capacity of the tangible asset or to increase its future benefits are capitalized on the cost of the tangible asset. The capital expenditures include the cost components which are used either to increase the useful life or the capacity of the asset or the quality of the product, or to decrease the costs.

### **14. Explanations on leasing transactions**

The Bank assesses whether the contract has a lease qualification or include a lease transaction.

- (a) The right to obtain almost all of the economic benefits from the use of the leased asset and,
- (b) Whether the leased asset which has the right to manage its use is evaluated

The right of use asset and lease liability are measured at the present value of the lease payments in accordance with TFRS 16 "Leases" standard. Lease payments are discounted using the Bank's alternative borrowing profit share rate.

#### **Right of use assets**

The Bank reflects the existence of a right of use and a lease liability to the financial statements at the date the lease is commenced.

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

- (a) The first measurement amount of the lease liability,
- (b) The amount obtained by deducting all rental incentives received from all lease payments made at or before the date of the rental.

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

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

The Bank applies the depreciation liabilities in TAS 16 Tangible Fixed Assets while depreciating the right of use asset. The Bank determines whether the right of use has been impaired and recognizes any identified impairment losses in accordance with TAS 36 – Impairment of Assets.

# **HAYAT FİNANS KATILIM BANKASI ANONİM ŞİRKETİ**

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### **Lease Liability**

At the effective date of the lease, the Bank measures the leasing liability at the present value of the lease payments not paid at that time. Lease payments are discounted using the Bank's alternative borrowing profit share rate.

The profit share on the lease liability for each period of the lease term is the amount found by applying a fixed periodic profit share rate to the remaining balance of the lease liability. Periodic profit share rate is the Bank's borrowing profit share rate.

After the beginning of a contract, the Bank remeasures its lease liability to reflect changes in lease payments. The Bank reflects the restatement amount of the lease obligation to the financial statements as revised in the presence of the right of use.

### **15. Explanations on Provisions and contingent liabilities**

Provisions and contingent liabilities are accounted in accordance with "Turkish Accounting Standard for Provisions, Contingent Liabilities and Contingent Assets" (TAS 37).

Provisions are recognized when the Bank has a present obligation, legal or constructive, as a result of a past event, when it is probable that an outflow of resources embodying economic benefits will be required to settle the obligation and when a reliable estimate can be made of the amount of the obligation.

As per the periodicity principle, a provision is provided for the liabilities arising as a result of past events in the period they arise, if it is probable that the liability will be settled and a reliable estimate for the liability amount can be made.

When a reliable estimate of the amount of the obligation cannot be made or it is not probable that an outflow of resources will be required to settle the obligation, the obligation is considered as a conditional liability and is disclosed in the related notes to the financial statements.

### **16. Explanations on liabilities relating to employee benefits**

#### **Defined benefit plans**

In accordance with existing social legislation, the Bank is required to make severance pay to each employee who has completed over one year of service with the Bank and who retires or quits the employment to receive old age or disability benefits, to fulfill the compulsory military service, because of the marriage (for females) or because of the other compulsive reasons as defined in the laws and whose employment is terminated due to reasons other than resignation or misconduct.

The Bank's employees are not members of any pension fund, foundations, union or other similar entities.

#### **Defined contribution plans**

The Bank pays defined contribution plans to publicly administer Social Security Funds for its employees as mandated by the Social Security Association. The Bank has no further payment obligations other than this contribution share. The contributions are recognized as employee benefit expense when they are due.

#### **Short term benefits to employees**

In accordance with "TAS 19", vacation pay liabilities are defined as "Short Term Benefits to Employees" and accrued as earned.

# **HAYAT FİNANS KATILIM BANKASI ANONİM ŞİRKETİ**

## **NOTES AND DISCLOSURES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD-ENDED 30 SEPTEMBER 2025**

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### **17. Explanations on taxation**

#### ***Corporate Tax***

While corporate tax which is applied to corporate earnings at the rate of 20% in Türkiye, in accordance with the regulation introduced by the Law No.7456 "On the Formation of Additional Motor Vehicle Tax to Compensate the Economic Losses Caused by the Earthquakes That Occurred on 6 February 2023, Amending Certain Laws and the Decree Law No. 375, the corporate earnings of 2023 and later taxation periods this rate has been determined to be applied as 25% and for the banks, companies within the scope of Law No. 6361, electronic payment and money institutions, authorized foreign exchange institutions, asset management companies, capital market institutions, insurance and reinsurance companies and pension companies this rate has been determined to be applied as 30%.

This rate is applied to tax base which is calculated by adding certain non-deductible expenses for tax purposes and deducting certain exemptions (like dividend income) and other deductions on accounting income. If there is no dividend distribution, no further tax charges are made.

Dividends paid to the resident institutions and the institutions working through local offices or representatives are not subject to withholding tax. As per the decisions No.2009/14593 and No.2009/14594 of the Council of Ministers published in the Official Gazette No.27130 dated 3 February 2009, certain duty rates included in the articles No.15 and 30 of the new Corporate Tax Law No.5520 are revised. Accordingly, the withholding tax rate on the dividend payments other than the ones paid to the nonresident institutions generating income in Türkiye through their operations or permanent representatives and the resident institutions has been changed to 10% from 15% by the Presidential decision published in the Official Gazette No. 31697 dated 22 December 2021. In applying the withholding tax rates on dividend payments to the nonresident institutions and the individuals, the withholding tax rates covered in the related Double Tax Treaty Agreements are taken into account. Appropriation of the retained earnings to capital is not considered as profit distribution and therefore is not subject to withholding tax.

The prepaid taxes are calculated and paid at the rates valid for the earnings of the related years. The prepayments can be deducted from the annual corporate tax calculated for the whole year earnings. In accordance with the tax legislation, tax losses can be carried forward to offset against future taxable income for up to five years. Tax losses cannot be carried back to offset profits from previous periods.

75% of earnings generated through sale of equity shares, founders' shares, redeemed shares and preemption rights are exempt from the corporate tax with the conditions that such earnings shall be held in a special reserve account under equity until the end of five years following the year of sale and shall be collected as cash until the end of the following two fiscal years. While 50% of earnings generated through sale of real estate held at least for two years by the institutions were exempt from the corporate tax with the conditions that such earnings shall be held in a special reserve account under equity until the end of five years following the year of sale and shall be collected as cash until the end of the following two fiscal years, in accordance with the regulation introduced by Law No. 7456 "On the Formation of Additional Motor Vehicle Tax to Compensate the Economic Losses Caused by the Earthquakes That Occurred on 6 February 2023, Amending Certain Laws and the Decree Law No. 375, this article has been abolished and has been removed from entry into force of the law dated 15 July 2023. The exemption rate for real estates previously included in the assets of institutions has been determined as 25%.

All earnings generated through transfer of equity shares, founders' shares, redeemed shares and preemption rights by the companies being under legal proceedings or guarantor and mortgage provider of such companies, to banks, financial leasing companies and finance companies or the Savings Deposit Insurance Fund in connection with liquidation of their liabilities and earnings of banks, financial leasing companies and finance companies through sale of immovable part of such assets or other items are exempt from corporate tax at the rate of 50% and 75%, respectively.

# **HAYAT FİNANS KATILIM BANKASI ANONİM ŞİRKETİ**

## **NOTES AND DISCLOSURES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD-ENDED 30 SEPTEMBER 2025**

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As of 31 December 2021, the conditions sought for inflation adjustment in the calculation of corporate tax have been fulfilled, within the framework of the repeated provision of Article 298 of the Tax Procedure Law. These conditions are both the exceed in the increase of Producer Price Index in the last 3 accounting period including current period by 100% and the exceed in the increase in the current period by 10%. However, temporary article 33 has been added on the Tax Procedure Law No. 213 with the regulation made with the Tax Procedure Law and the Law on Change in Corporate Tax Law No. 7352 published in the Official Gazette No.31734 dated 29 January 2022, the application of inflation adjustment in the calculation of corporate tax was postponed to 2023. According to this, the financial statements for the 2021 and 2022 accounting periods, including the provisional tax periods, are not subject to inflation adjustment, and for the 2023 accounting period; are not subject to inflation adjustment as of the provisional tax periods, and the financial statements dated 31 December 2023 are subject to inflation adjustment regardless of whether the inflation adjustment conditions are met or not. Profit/loss difference arising from inflation adjustment in the financial statements are to be shown in previous years' profit/loss accounts and does not affect the corporate tax base. According to Article 17 of the Law No. 7491 on Amendments to Certain Laws and Decree Laws published in the Official Gazette No. 32413 dated 28 December 2023, it has become law that profit/loss differences arising from the inflation adjustment to be made in the 2024 and 2025 accounting periods, including the provisional tax periods, do not be taken into account in determining the income of banks, companies within the scope of the Financial Leasing, Factoring, Financing and Savings Financing Companies Law No. 6361 dated 21 November 2012, payment and electronic money institutions, authorized foreign exchange institutions, asset management companies, capital market institutions, insurance and reinsurance companies and pension companies.

With the Communiqué Amending the General Communiqué on Tax Procedure Law (order no. 537) published in the Official Gazette numbered 32073 on 14 January 2023, the procedures and principles of the articles allowing the revaluation of real estates and depreciation units have been redrawn. By taking into consideration aforementioned Communiqué, the Bank, has been revaluated real estate and depreciation units within its balance sheet by providing conditions in the provisions of Tax Procedure Law's provisional Article 32 and duplicated Article 298/ç until 30 September 2023. Since the financial statements are subject to inflation adjustment as of 31 December 2023, real estates and depreciation units are not subject to revaluation as of 31 December 2023. Corporate tax is calculated by taking into account of real estates and depreciation units' amortized values until 30 September 2023.

According to Law No. 7440 on Restructuring of Certain Receivables and Amending Certain Laws published in the Official Gazette (dated on March 12, 2023, and numbered 32130), corporate tax payers are to be calculating additional tax in order to be indicated in corporate income tax returns of the year 2022. With the regulation of Law No. 5520 on the "Corporate Tax Law" and other tax regulations, an additional tax of 10% will be calculated based on the exemption and deduction amounts subject to deduction from corporate income and the tax bases subject to reduced corporate tax within the scope of Article 32/A of the same law and with the exception regulated in subparagraph (a) of the first paragraph of Article 5 of Law No. 5520, an additional tax of 5% will be calculated on exemption gains obtained from abroad, which are proven to carry a tax burden of at least 15%. The first installment of this additional tax must be paid within the payment period of the corporate income tax, and the second installment is to be paid in the fourth month following this period.

# **HAYAT FİNANS KATILIM BANKASI ANONİM ŞİRKETİ**

## **NOTES AND DISCLOSURES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD-ENDED 30 SEPTEMBER 2025**

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### ***Deferred Tax***

For taxable temporary differences that arise between the book value of an asset or liability and its tax base value determined in accordance with tax legislation, the Bank is responsible for obtaining financial profit that can be deducted in subsequent periods, in accordance with the provisions of "TAS 12 - Income Taxes", BRSA's explanations and circulars and tax legislation. As far as possible, deferred tax is calculated on deductible temporary differences. In calculating deferred tax, the time when temporary differences will be taxable/deductible is estimated and legalized tax rates valid as of the balance sheet date in accordance with the applicable tax legislation are used. While deferred tax liability is calculated for all taxable temporary differences, deferred tax assets consisting of deductible temporary differences are calculated provided that it is highly probable to benefit from these differences by obtaining taxable profit in the future. Calculated deferred tax assets and deferred tax liabilities are netted in the financial statements. Tax effects related to transactions directly accounted for in equity are also reflected in equity.

According to the temporary article 33 of the Tax Procedure Law, the tax effects arising from the inflation adjustment of corporate taxes in the financial statements are included in the deferred tax calculation.

Deferred tax assets are recognised only to the extent that it is probable that future taxable profit will be available in the foreseeable future. Where a tax benefit is probable, deferred tax assets are calculated based on deductible tax losses. The Bank has recognized a deferred tax asset based on the assumption that the deductible tax losses detailed in Section 5 Note 1.1.15 are recoverable.

### **18. Explanations on additional disclosures on borrowings**

Financial liabilities, held for trading and derivative financial liabilities classified as at fair value through profit/loss are at fair value; All other financial liabilities are valued at their discounted values using the effective internal yield method in the periods following their recording, including transaction costs.

### **19. Explanations on share certificates issued**

If the shares issued in capital increases are issued at a price higher than their nominal value, the Bank accounts the difference between the issue price and nominal value in equity as "Share Issuance Premiums".

### **20. Explanations on acceptances and availed drafts**

Acceptances and availed drafts are realized simultaneously with the payment dates of the customers and they are presented as commitments in off-balance sheet accounts.

### **21. Explanations on government grants**

None (31 December 2024 – None).

### **22. Explanations on segment reporting**

The bank carries out its activities in three main departments: Retail Banking, Corporate Banking, Treasury and International Banking. Each department provides services with its own products and activity results are monitored on the basis of these departments. Reporting by business segments is presented in Chapter Four.

### **23. Explanations on other matters**

The Bank has no disclosures on other matters.

# **HAYAT FİNANS KATILIM BANKASI ANONİM ŞİRKETİ**

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### **SECTION FOUR**

#### **INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT OF THE BANK**

##### **1. Explanations on Equity Items**

Total capital and Capital Adequacy ratio have been calculated in accordance with the “Regulation on Equity of Banks” and “Regulation on Measurement and Assessment of Capital Adequacy of Banks”. As of 30 September 2025, Bank’s total capital has been calculated as TL 2,724,545 (31 December 2024 - TL 1,893,670), capital adequacy ratio is 34.6% (31 December 2024 – 31.9%).

In accordance with the Regulation on the Measurement and Assessment of Capital Adequacy of Banks published in the Official Gazette dated 23.10.2015 and numbered 29511, commercial cash loans shall be applied in the calculation of capital adequacy standard ratios as per the BRSA's Regulation on the Measurement and Assessment of Capital Adequacy (Regulation);

- In the calculation of the amount subject to credit risk as per the Board Decision dated 12.12.2023 and numbered 10747, as per the Regulation; In calculating the amounts valued in accordance with Turkish Accounting Standards and the relevant special provision amounts of monetary and non-monetary assets other than items in foreign currency measured in terms of historical cost, it has been decided that the practice of using the Central Bank of the Republic of Turkey (Central Bank) foreign exchange buying rate as of 26.06.2023 will continue by using the Central Bank foreign exchange buying rate as of 28.06.2024, to be applied as of 01.01.2025, until a Board Decision to the contrary is taken.

# HAYAT FİNANS KATILIM BANKASI ANONİM ŞİRKETİ

## NOTES AND DISCLOSURES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD-ENDED 30 SEPTEMBER 2025

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### Components of Total Capital

	Current Period	Prior Period
<b>COMMON EQUITY TIER I CAPITAL</b>		
Paid-In Capital to Be Entitled for Compensation After All Creditors	4,500,000	3,000,000
Share Premium	-	-
Reserves	-	-
Other Comprehensive Income According to TAS	7,108	2,170
Profit	-	-
Current Period Profit	-	-
Prior Period Profit	-	-
Bonus Shares from Associates, Affiliates and Joint-Ventures Not Accounted in Current Period's Profit	-	-
<b>Common Equity Tier I Capital Before Deductions</b>	<b>4,507,108</b>	<b>3,002,170</b>
<b>Deductions From Common Equity Tier I Capital</b>		
Valuation Adjustments Calculated as Per the Article 9. (I) Of The Regulation on Bank Capital	-	-
Current And Prior Periods' Losses Not Covered by Reserves, And Losses Accounted Under Equity According to TAS (-)	467,583	349,404
Leasehold Improvements on Operational Leases (-)	20,619	418
Goodwill Netted with Deferred Tax Liabilities	-	-
Other Intangible Assets Netted with Deferred Tax Liabilities Except Mortgage Servicing Rights	592,820	356,911
Remaining after deducting from the related deferred tax liability with the deferred tax asset based on future taxable income, except for deferred tax assets based on temporary differences	734,511	434,673
Differences Arise When Assets and Liabilities Not Held at Fair Value, Are Subjected to Cash Flow Hedge Accounting	-	-
Total Credit Losses That Exceed Total Expected Loss Calculated According to The Regulation on Calculation of Credit Risk by Internal Ratings Based Approach	-	-
Securitization Gains	-	-
Unrealized Gains and Losses from Changes in Bank's Liabilities' Fair Values Due to Changes in Creditworthiness	-	-
Net Amount of Defined Benefit Plans	-	-
Direct And Indirect Investments of The Bank on Its Own Tier I Capital (-)	-	-
Shares Obtained Against Article 56, Paragraph 4 Of the Banking Law (-)	-	-
Total Of Net Long Positions of The Investments in Equity Items of Unconsolidated Banks and Financial Institutions Where the Bank Owns 10% or Less of The Issued Share Capital Exceeding The 10% Threshold of Above Tier I Capital (-)	-	-
Total Of Net Long Positions of The Investments in Equity Items of Unconsolidated Banks and Financial Institutions Where the Bank Owns 10% or More of the Issued Share Capital Exceeding The 10% Threshold of Above Tier I Capital (-)	-	-
Mortgage Servicing Rights Exceeding The 10% Threshold of Tier I Capital (-)	-	-
Net Deferred Tax Assets Arising from Temporary Differences Exceeding The 10% Threshold of Tier I Capital (-)	-	-
Amount Exceeding The 15% Threshold of Tier I Capital as Per the Article 2, Clause 2 of the Regulation on Measurement and Assessment of Capital Adequacy of Banks (-)	-	-
The Portion of Net Long Position of The Investments in Equity Items of Unconsolidated Banks and Financial Institutions Where the Bank Owns 10% Or More of the Issued Share Capital Not Deducted from Tier I Capital (-)	-	-
Mortgage Servicing Rights Not Deducted (-)	-	-
Excess Amount Arising from Deferred Tax Assets from Temporary Differences (-)	-	-
Other Items to Be Defined by The BRSAs (-)	-	-
Deductions From Tier I Capital in Cases Where There Are No Adequate Additional Tier I Or Tier II Capitals (-)	-	-
<b>Total Deductions from Common Equity Tier I Capital</b>	<b>1,815,533</b>	<b>1,141,406</b>
<b>Total Common Equity Tier I Capital</b>	<b>2,691,575</b>	<b>1,860,764</b>

# HAYAT FINANS KATILIM BANKASI ANONİM ŞİRKETİ

## NOTES AND DISCLOSURES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD-ENDED 30 SEPTEMBER 2025

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

<b>ADDITIONAL TIER I CAPITAL</b>		
Privileged stocks not included in common equity and share premiums		-
Debt Instruments and the Related Issuance Premiums Defined by the BRSA		-
Debt Instruments and the Related Issuance Premiums Defined by the BRSA (Covered by Temporary Article 4)		-
<b>Additional Tier I Capital before Deductions</b>		-
<b>Deductions From Additional Tier I Capital</b>		-
Direct And Indirect Investments of the Bank on Its Own Additional Tier I Capital (-)		-
Investments In Equity Instruments Issued by Banks or Financial Institutions Invested in Bank's Additional Tier I Capital and Having Conditions Stated in The Article 7 of the Regulation		-
Total Of Net Long Positions of the Investments in Equity Items of Unconsolidated Banks and Financial Institutions Where the Bank Owns 10% or Less of the Issued Share Capital Exceeding The 10% Threshold of Above Tier I Capital (-)		-
The Total of Net Long Position of the Direct or Indirect Investments in Additional Tier I Capital of Unconsolidated Banks and Financial Institutions Where the Bank Owns More Than 10% of the Issued Share Capital (-)		-
Other Items to Be Defined by The BRSA (-)		-
<b>Items To Be Deducted from Tier I Capital During the Transition Period</b>		-
Goodwill And Other Intangible Assets and Related Deferred Taxes Not Deducted from Tier I Capital as Per the Temporary Article 2, Clause 1 of the Regulation on Measurement and Assessment of Capital Adequacy of Banks (-)		-
Net Deferred Tax Asset/Liability Not Deducted from Tier I Capital as Per the Temporary Article 2, Clause 1 of the Regulation on Measurement and Assessment of Capital Adequacy of Banks (-)		-
Deduction From Additional Tier I Capital When There Is Not Enough Tier II Capital (-)		-
<b>Total Deductions from Additional Tier I Capital</b>		-
<b>Total Additional Tier I Capital</b>		-
<b>Total Tier I Capital (Tier I Capital= Common Equity Tier I Capital + Additional Tier I Capital)</b>	<b>2,691,575</b>	<b>1,860,764</b>
<b>Tier II Capital</b>		
Debt Instruments and The Related Issuance Premiums Defined by the BRSA		-
Debt Instruments and The Related Issuance Premiums Defined by the BRSA (Covered by Temporary Article 4)		-
Provisions (Amounts Explained in the First Paragraph of the Article 8 of the Regulation on Bank Capital)	32,970	32,906
<b>Tier II Capital before deductions</b>	<b>32,970</b>	<b>32,906</b>
<b>Deductions From Tier II Capital</b>		-
Direct and Indirect Investments of The Bank on Its Own Tier II Capital (-)		-
Investments In Equity Instruments Issued by Banks and Financial Institutions Invested in Bank's Tier II Capital and Having Conditions Stated in the Article 8 of the Regulation		-
Total of Net Long Positions of the Investments in Equity Items of Unconsolidated Banks and Financial Institutions Where the Bank Owns 10% or Less of the Issued Share Capital Exceeding The 10% Threshold of Above Tier I Capital (-)		-
The Total of Net Long Position of the Direct or Indirect Investments in Additional Tier I Capital and Tier II Capital of Unconsolidated Banks and Financial Institutions Where the Bank Owns 10% or More of the Issued Share Capital Exceeding The 10% Threshold of Tier I Capital (-)		-
Other Items to Be Defined by The BRSA (-)		-
<b>Total Deductions from Tier II Capital</b>		-
<b>Total Tier II Capital</b>	<b>32,970</b>	<b>32,906</b>
<b>Total Equity (Total Tier I And Tier II Capital)</b>	<b>2,724,545</b>	<b>1,893,670</b>

# HAYAT FİNANS KATILIM BANKASI ANONİM ŞİRKETİ

## NOTES AND DISCLOSURES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD-ENDED 30 SEPTEMBER 2025

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

<b>Total Tier I Capital and Tier II Capital (Total Equity)</b>			
Loans Granted Against the Articles 50 and 51 of the Banking Law (-)			-
Net Book Values of Movables and Immovables Exceeding the Limit Defined in the Article 57, Clause 1 Of the Banking Law and The Assets Acquired Against Overdue Receivables and Held for Sale but Retained More Than Five Years (-)			-
Other Items to Be Defined by The BRSA (-)			-
<b>Items to be Deducted from The Sum of Tier I and Tier II Capital (Capital) During the Transition Period</b>			
The Portion of Total of Net Long Positions of the Investments in Equity Items of Unconsolidated Banks and Financial Institutions Where the Bank Owns 10% or Less of the Issued Share Capital Exceeding the 10% Threshold of Above Tier I Capital Not Deducted from Tier I Capital, Additional Tier I Capital or Tier II Capital as Per the Temporary Article 2, Clause 1 of the Regulation (-)			-
The Portion of Total of Net Long Positions of the Investments in Equity Items of Unconsolidated Banks and Financial Institutions Where the Bank Owns More Than 10% of the Issued Share Capital Exceeding The 10% Threshold of Above Tier I Capital Not Deducted from Additional Tier I Capital or Tier II Capital as Per the Temporary Article 2, Clause 1 of The Regulation (-)			-
The Portion of Net Long Position of The Investments in Equity Items of Unconsolidated Banks and Financial Institutions Where the Bank Owns 10% or more of the issued Share Capital, of the Net Deferred Tax Assets Arising from Temporary Differences and of the Mortgage Servicing Rights Not Deducted from Tier I Capital as Per the Temporary Article 2, Clause 2, Paragraph (1) And (2) and Temporary Article 2, Clause 1 of the Regulation (-)			-
<b>Capital</b>			
Total Capital (Total of Tier I Capital and Tier II Capital)	2,724,545	1,893,670	
Total Risk Weighted Assets	7,867,588	5,936,582	
<b>Capital Adequacy Ratios</b>			
CET1 Capital Ratio (%)	34.2	31.3	
Tier I Capital Ratio (%)	34.2	31.3	
Capital Adequacy Ratio (%)	34.6	31.9	
<b>Buffers</b>			
Total additional core capital requirement ratio (a+b+c)	4.0	4.0	
a) Capital conservation buffer requirement (%)	2.5	2.5	
b) Bank specific countercyclical buffer requirement (%)	1.5	1.5	
c) Higher bank buffer requirement ratio (%)	-	-	
Additional CET1 Capital Over Total Risk Weighted Assets Ratio Calculated According to the Article 4 Of Capital Conservation and Counter-Cyclical Capital Buffers Regulation %	26.6	23.9	
<b>Amounts Lower Than Excesses as Per Deduction Rules</b>			
Remaining Total of Net Long Positions of the Investments in Equity Items of Unconsolidated Banks and Financial Institutions Where the Bank Owns 10% Or Less of the Issued Share Capital	-	-	
Remaining Total of Net Long Positions of the Investments in Tier I Capital of Unconsolidated Banks and Financial Institutions Where the Bank Owns More Than 10% or Less of the Issued Share Capital	-	-	
Remaining Mortgage Servicing Rights	-	-	
Net Deferred Tax Assets Arising from Temporary Differences	-	-	
<b>Limits For Provisions Used in Tier II Capital Calculation</b>			
General Loan Provisions for Exposures in Standard Approach (Before Limit of One Hundred and twenty-five Per Ten Thousand)	32,970	32,906	
General Loan Provisions for Exposures in Standard Approach Limited By 1.25% of Risk Weighted Assets	32,970	32,906	
Total Loan Provision That Exceeds Total Expected Loss Calculated According to Communiqué on Calculation of Credit Risk by Internal Ratings Based Approach	-	-	
Total Loan Provision That Exceeds Total Expected Loss Calculated According to Communiqué on Calculation of Credit Risk by Internal Ratings Based Approach, Limited By 0.6% Risk Weighted Assets	-	-	
<b>Debt Instruments Covered by Temporary Article 4 (Effective Between 1.1.2018-1.1.2022)</b>			
Upper Limit for Additional Tier I Capital Items Subject to Temporary Article 4	-	-	
Amount Of Additional Tier I Capital Items Subject to Temporary Article 4 That Exceeds Upper Limit	-	-	
Upper Limit for Additional Tier II Capital Items Subject to Temporary Article 4	-	-	
Amount Of Additional Tier II Capital Items Subject to Temporary Article 4 That Exceeds Upper Limit	-	-	

# **HAYAT FİNANS KATILIM BANKASI ANONİM ŞİRKETİ**

## **NOTES AND DISCLOSURES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD-ENDED 30 SEPTEMBER 2025**

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

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### **Information on debt instruments to be included in equity calculation:**

None.

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

Within this scope, capital structure is reviewed as based on the frame of the activities and risks exposed to, and the internal capital requirement, probable to occur within the direction of targets and strategies of the Bank is evaluated. This evaluation includes profit share rate risk, concentration risk, liquidation risk, reputation risk, residual risk, country risk and strategic risk arising of the banking books as well as market, credit, and operational risks. Capital requirement internal evaluation is evaluated to be a developing process and the development areas for the future period are determined and plans are prepared.

## **2. Explanations on currency risk**

Foreign currency risk represents the Banks's exposure to loss due to the changes in foreign currency (FC) exchange rates. According to the standard method, all foreign currency assets, liabilities and forward foreign exchange transactions of the Bank are taken into account when calculating the capital liability subject to exchange rate risk. The "Standard Method" method used in legal reporting is used to measure the exchange rate risk that the Bank is exposed to.

The Bank monitors daily the designated limits set by the Board of Directors and additionally observes the possible value changes in foreign currency positions. The limits are determined and followed both for the net foreign currency position and for the cross-exchange rate risk within the position.

The announced current foreign exchange buying rates of the Bank as of repoetin date and the prior five working days are as follows (full TL):

	<b>23/09/2025</b>	<b>24/09/2025</b>	<b>25/09/2025</b>	<b>26/09/2025</b>	<b>29/09/2025</b>	<b>Balance Sheet Valuation Rate</b>
<b>USD</b>	41.3900	41.4326	41.4631	41.54.28	41.5619	41.5748
<b>EURO</b>	48.8301	48.7947	48.6636	48.4745	48.7194	48.7854
<b>GOLD</b>	5,059.44	5,059.44	5,133.71	5,150.24	5,235.83	5,235.83

The simple arithmetic averages of the major current foreign exchange buying rates of the Bank for 30 days preceding the balance sheet date are as follows (full TL):

	<b>FC Purchase Rate</b>
<b>USD</b>	41.3332
<b>EURO</b>	48.4637
<b>GOLD</b>	4,912.80

# HAYAT FINANS KATILIM BANKASI ANONİM ŞİRKETİ

## NOTES AND DISCLOSURES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD-ENDED 30 SEPTEMBER 2025

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

### Sensitivity to exchange rate risk

The Bank is exposed to exchange rate risk in Euro, USD and Gold. The table below shows the Bank's sensitivity to a 10% increase in USD, Euro and Gold.

	% Increase in the exchange rate	Effects on profit/loss		Effects on equity	
		Current Period	Prior Period	Current Period	Prior Period
Usd	10%	1,481	3,519	1,481	3,519
Euro	10%	531	(69)	531	(69)
Other FC	10%	63	279	63	279

### Currency risk of the Bank

Current Period	EUR	USD	Other FC	Total
<b>Assets</b>				
Cash (cash in vault, effectives, money in transit, cheques purchased) and balances with the Central Bank of the Republic of Türkiye <sup>1</sup>	1,146,758	304,423	1,896,294	3,347,475
Banks <sup>1</sup>	34,580	5,463	161,910	201,953
Financial assets at fair value through profit and loss	-	-	-	-
Money market placements	-	-	-	-
Financial assets at fair value through other comprehensive income	-	352,613	-	352,613
Loans and finance lease receivables <sup>1</sup>	1,897,816	519,455	-	2,417,271
Subsidiaries, associates, and joint ventures	-	-	-	-
Financial assets at amortized cost <sup>1</sup>	-	82,426	-	82,426
Derivative financial assets for hedging purposes	-	-	-	-
Tangible assets	-	-	-	-
Intangible assets	-	-	-	-
Other assets	-	7,071	-	7,071
<b>Total Assets<sup>2</sup></b>	<b>3,079,154</b>	<b>1,271,451</b>	<b>2,058,204</b>	<b>6,408,809</b>
<b>Liabilities</b>				
Current account and funds collected from Banks via participation accounts	-	-	-	-
Current and profit-sharing accounts FC	3,878,392	1,095,469	249,829	5,223,690
Money market borrowings	-	-	-	-
Funds provided from other financial institutions	-	-	-	-
Marketable securities issued	-	-	-	-
Miscellaneous payables	22	257	-	279
Derivative financial liabilities for hedging purposes	-	-	-	-
Other liabilities	26,248	7,067	-	33,315
<b>Total Liabilities<sup>2</sup></b>	<b>3,904,662</b>	<b>1,102,793</b>	<b>249,829</b>	<b>5,257,284</b>
<b>Net balance sheet position</b>	<b>(825,508)</b>	<b>168,658</b>	<b>1,808,375</b>	<b>1,151,525</b>
<b>Net off-balance sheet position</b>	<b>830,817</b>	<b>(153,849)</b>	<b>(1,807,749)</b>	<b>(1,130,781)</b>
Financial derivative assets	909,849	118,049	364,675	1,392,573
Financial derivative liabilities	79,032	271,898	2,172,424	2,523,354
Non-cash loans	1,610,579	1,058,324	-	2,668,903
<b>Prior Period</b>				
Total assets	1,701,267	1,002,185	974,768	3,678,220
Total liabilities	1,656,190	790,363	282,685	2,729,238
<b>Net balance sheet position</b>	<b>45,077</b>	<b>211,822</b>	<b>692,083</b>	<b>948,982</b>
<b>Net off-balance sheet position</b>	<b>(45,767)</b>	<b>(176,633)</b>	<b>(689,298)</b>	<b>(911,698)</b>
Financial derivative assets	4,594	-	299,694	304,288
Financial derivative liabilities	50,361	176,633	988,992	1,215,986
Non-cash loans	704,461	785,505	-	1,489,966

1 The net amounts after deducting expected loss provisions of which TL 443 from cash assets (31 December 2024 – TL 180), TL 40 from banks (31 December 2024 – TL 56), TL 36,491 from loans (31 December 2024 – TL 7,841) and TL 290 from financial assets measured at amortized cost (31 December 2024 – TL 254).

2 Income/expense accruals of derivative transactions were excluded.

# **HAYAT FİNANS KATILIM BANKASI ANONİM ŞİRKETİ**

## **NOTES AND DISCLOSURES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD-ENDED 30 SEPTEMBER 2025**

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

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### **3. Explanations related to stock position risk**

**Relation of risks with gains accounted under equity and analyzing according to their aims including strategic reasons and the accounting policies applied and general information about valuation techniques with assumptions in this application, the elements that manipulate valuation and important changes**

As of 30 September 2025, the Bank has no shares.

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

None.

**Realized gains/losses, revaluation surplus, unrealized gains/losses on equity securities and results included in core and supplementary capitals**

None.

### **4. Liquidity risk management, liquidity coverage ratio and net stable funding ratio**

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

**Funding Liquidity Risk:** It is a kind of risk which does not meet the any unexpected loss and non defaulting debts and liabilities.

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

Liquidity risk is managed by the Asset Liability Committee (ALCO) and relevant business units within the framework of the issues regarding the management of liquidity risk included in the Regulation on Risk Management Policies approved by the Board of Directors and the Risk Appetite Regulation. In liquidity risk management, the measures to be taken and the practices to be implemented are determined by taking into account normal economic conditions and stress conditions. The bank defines liquidity risk, measures and monitors risks with liquidity risk measurement methods in accordance with international standards and presents them to the relevant parties periodically. An Emergency Funding Plan has been prepared to regulate the procedures and principles for the Bank to ensure and maintain an adequate liquidity level under stress conditions.

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

The practices and responsibilities regarding liquidity risk are determined in accordance with the Treasury Regulation approved by the Board of Directors. The Bank's liquidity policy is to have a liquidity buffer at a level that will cover liabilities under all economic conditions and to maintain the necessary liquidity at the lowest cost. It also has limits available for use at financial institutions.

In the weekly Asset Liability Committee meetings attended by senior management, indicators regarding the liquidity situation are examined and liquidity risk is addressed. Additionally, the Board of Directors is informed through the Audit Committee.

In order to manage liquidity risk prudently, it is necessary to know what kind of problem the mismatch between assets and liabilities will create under what economic conditions and the cost it will bring. Liquidity risk management aims to measure the Bank's current and future liquidity position prudently and proactively, taking into account the currency types and maturities of assets and liabilities. Risk Management Department monitors the limits regarding liquidity risk determined by the Board of Directors. The Treasury Management Department manages funding and liquidity risk to prevent funding insufficiency at any time or from any source and makes regular reports to the Asset Liability Committee regarding the Bank's liquidity position. Risk Management Directorate monitors the liquidity coverage ratio and reports the results to the BRSA.

# HAYAT FİNANS KATILIM BANKASI ANONİM ŞİRKETİ

## NOTES AND DISCLOSURES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD-ENDED 30 SEPTEMBER 2025

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

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

The Bank's liquidity management is carried out by the Asset Liability Committee.

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

The bank aims to ensure that current and participation accounts are widespread and stable, and that the fund sources used are diversified and long-term. Risk indicators regarding liquidity and issues such as the ratio of liquid assets to total assets, the ratio of participation funds to loans, and the concentration within the collected funds are closely monitored.

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

The Bank's LC liquidity is managed through interbank transactions. Foreign currency liquidity is kept in interbank transactions and in correspondent bank accounts within limits.

### Information on liquidity risk mitigation techniques

Liquidity risk is achieved through practices such as keeping sufficient high-quality liquid asset stock at a level to cover the bank's cash outflows, diversifying funding sources in order to reduce liquidity risk concentrations, reducing the maturity difference between assets and liabilities through maturity gap analysis, and providing at least a certain part of the fund resources through collected funds aims to implement mitigation techniques.

### Information on the use of stress tests

The purpose of the stress test is to determine the sources of possible liquidity weaknesses and whether the current on- and off-balance sheet positions are acted in accordance with the liquidity risk appetite. While developing stress test analyses, it includes scenarios that take into account systemic crisis, bank crisis and both situations together. Different threshold levels are determined for the percentage of the predicted deficit covered by the buffer in the stress test. The Stress Test is aligned with Bank's risk appetite framework, ICAAP, budget and other processes and integrated with risk appetite metrics.

### General information about the Contingency Funding Plan

In order to establish the necessary principles for identifying and managing possible serious liquidity problems, the Liquidity and Emergency Funding Plan was prepared and approved by the Board of Directors. The plan ultimately aims to protect current and participation account holders, creditors and shareholders. The basic indicators of the Emergency Funding Plan have been determined, and the plan is put into practice in case of unexpected developments in the liquidity situation or other indicators are triggered. Asset Liability Committee is responsible for the implementation of the plan.

### Analysis of financial liabilities by remaining contractual maturities

Current Period	Up to 1 months <sup>1</sup>	1-3 months	3-12 months	1-5 years	Above 5 years	Total	Balance Sheet Value
Funds Collected	13,506,163	1,901,739	146,534	-	-	15,554,436	15,403,666
Funds Borrowed	-	1,103,466	-	-	-	1,103,466	1,062,461
Money Markets	-	-	-	-	-	-	-
Finance Lease Payable	142	2,586	12,365	38,002	-	53,095	25,786
Miscellaneous Payables	104,048	-	-	-	-	104,048	104,048
<b>Total</b>	<b>13,610,353</b>	<b>3,007,791</b>	<b>158,899</b>	<b>38,002</b>	<b>-</b>	<b>16,815,045</b>	<b>16,595,961</b>

<sup>1</sup> Includes demand deposits.

Prior Period	Up to 1 months <sup>1</sup>	1-3 months	3-12 months	1-5 years	Above 5 years	Total	Balance Sheet Value
Funds Collected	7,623,129	1,555,488	495,953	-	-	9,674,570	9,482,970
Funds Borrowed	-	-	-	-	-	-	-
Money Markets	-	-	-	-	-	-	-
Finance Lease Payable	142	2,695	8,510	34,618	-	45,965	22,660
Miscellaneous Payables	175,919	-	-	-	-	175,919	175,919
<b>Total</b>	<b>7,799,190</b>	<b>1,558,183</b>	<b>504,463</b>	<b>34,618</b>	<b>-</b>	<b>9,896,454</b>	<b>9,681,549</b>

<sup>1</sup> Includes demand deposits.

# HAYAT FİNANS KATILIM BANKASI ANONİM ŞİRKETİ

## NOTES AND DISCLOSURES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD-ENDED 30 SEPTEMBER 2025

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

### Liquidity coverage ratio

Liquidity coverage ratio is calculated by dividing the high-quality liquid assets owned by the Bank to the net cash outflows within a one-month maturity term.

Current Period	Total Unweighted Value <sup>1</sup>		Total Unweighted Value <sup>1</sup>	
	TL+FC	FC	TL+FC	FC
<b>HIGH-QUALITY LIQUID ASSETS</b>				
1 Total high-quality liquid assets (HQLA)	7,016,275	3,783,246	7,016,275	3,783,246
<b>CASH OUTFLOWS</b>				
2 Funds collected from retail and from small business customers, of which:	5,126,678	5,054,402	512,668	505,441
3 Stable funds collected	-	-	-	-
4 Less stable funds collected	5,126,678	5,054,402	512,668	505,441
5 Unsecured wholesale funding, of which:	7,373,762	6,875,489	5,605,901	5,343,257
6 Operational funds collected	-	-	-	-
7 Non-operational funds collected	7,267,760	6,875,020	5,499,899	5,342,788
8 Unsecured funding	106,002	469	106,002	469
9 Secured wholesale funding			-	-
10 Other cash outflows of which	1,380,901	1,131,594	69,045	1,131,594
11 Outflows related to derivative exposures and other collateral requirements	1,380,901	1,131,594	69,045	1,131,594
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	2,460,477	77,885	2,460,477	77,885
16 <b>TOTAL CASH OUTFLOWS</b>			<b>8,648,091</b>	<b>7,058,177</b>
<b>CASH INFLOWS</b>				
17 Secured receivables	-	-	-	-
18 Unsecured receivables	2,961,780	1,865,183	2,961,780	1,865,183
19 Other cash inflows	1,131,567	1,131,567	1,131,567	1,131,567
20 <b>TOTAL CASH INFLOWS</b>	<b>4,093,347</b>	<b>2,996,750</b>	<b>4,093,347</b>	<b>2996,750</b>
			<b>Upper Limit Applied Value</b>	
21 <b>TOTAL HQLA</b>			<b>7,016,275</b>	<b>3,783,246</b>
22 <b>TOTAL NET CASH OUTFLOWS</b>			<b>4,554,744</b>	<b>4,061,427</b>
23 <b>LIQUIDITY COVERAGE RATIO (%)</b>			<b>154.04</b>	<b>93.15</b>

<sup>1</sup> The average calculated for the last three months of the liquidity coverage ratio calculated by taking the weekly simple arithmetic average

# HAYAT FİNANS KATILIM BANKASI ANONİM ŞİRKETİ

## NOTES AND DISCLOSURES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD-ENDED 30 SEPTEMBER 2025

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

Prior Period	Total Unweighted Value <sup>1</sup>		Total Unweighted Value <sup>1</sup>	
	TL+FC	FC	TL+FC	FC
<b>HIGH-QUALITY LIQUID ASSETS</b>				
1 Total high-quality liquid assets (HQLA)	973,023	770,078	973,023	770,078
<b>CASH OUTFLOWS</b>				
2 Retail deposits and deposits from small business customers, of which:	3,801,825	370,864	380,167	37,087
3 Stable deposits	316	-	16	-
4 Less stable deposits	3,801,509	370,864	380,151	37,087
5 Unsecured wholesale funding, of which:	3,593,528	1,759,237	1,965,518	780,404
6 Operational deposits	-	-	-	-
7 Non-operational deposits	3,415,008	1,714,554	1,813,284	735,721
8 Unsecured funding	178,520	44,683	152,234	44,683
9 Secured wholesale funding			-	-
10 Other cash outflows of which	1,525,634	1,215,985	1,525,634	1,215,985
11 Outflows related to derivative exposures and other collateral requirements	1,525,634	1,215,985	1,525,634	1,215,985
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	1,955,122	1,489,966	97,756	74,498
<b>16 TOTAL CASH OUTFLOWS</b>			<b>3,969,075</b>	<b>2,107,974</b>
<b>CASH INFLOWS</b>				
17 Secured receivables	-	-	-	-
18 Unsecured receivables	1,776,464	674,857	1,367,177	594,405
19 Other cash inflows	1,520,907	304,289	1,520,907	304,289
<b>20 TOTAL CASH INFLOWS</b>	<b>3,297,371</b>	<b>979,146</b>	<b>2,888,084</b>	<b>898,694</b>
			Upper Limit Applied Value	
21 TOTAL HQLA			973,023	770,078
22 TOTAL NET CASH OUTFLOWS			1,080,991	1,209,280
<b>23 LIQUIDITY COVERAGE RATIO (%)</b>			<b>90.01</b>	<b>63.68</b>

<sup>1</sup> The average calculated for the last three months of the liquidity coverage ratio calculated by taking the weekly simple arithmetic average

The lowest, highest and average liquidity coverage rates in the last 3 months of 2025 are stated as table below.

Current Period	Highest	Date	Lowest	Date	Average
FC (%)	406	12.09.2025	96	22.08.2025	207
TL+FC (%)	497	26.09.2025	130	25.07.2025	236
Prior Period	Highest	Date	Lowest	Date	Average
FC (%)	685	08.11.2024	64	31.12.2024	346
TL+FC (%)	363	03.10.2024	65	25.12.2024	199

# HAYAT FİNANS KATILIM BANKASI ANONİM ŞİRKETİ

## NOTES AND DISCLOSURES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD-ENDED 30 SEPTEMBER 2025

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

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

Current period	Demand	Up to 1 month	1-3 Months	3-12 months	1-5 Years	Over 5 years	Unallocated <sup>2</sup>	Total
<b>Assets</b>								
Cash (cash in vault, effectives, cash in transit, cheques purchased) and balances with the CBRT	2,607,692	1,514,114	-	-	-	-	(565)	4,121,241
Banks	202,871	-	-	-	-	-	(40)	202,831
Financial assets at fair value through profit and loss <sup>1</sup>	1,120,379	9,823	33,975	-	-	-	-	1,164,177
Money market placements	-	-	-	-	-	-	-	-
Financial assets at fair value through other comprehensive income	20,090	281,177	178,313	167,456	2,891,411	-	-	3,538,447
Loans	-	3,262,898	1,993,047	3,610,498	1,349,187	2,300	(178,221)	10,039,709
Financial assets valued at amortized cost	-	-	82,716	-	-	-	(290)	82,426
Other assets	-	101,975	22,836	38,724	4,355	-	1,614,056	1,781,946
<b>Total Assets</b>	<b>3,951,032</b>	<b>5,169,987</b>	<b>2,310,887</b>	<b>3,816,678</b>	<b>4,244,953</b>	<b>2,300</b>	<b>1,434,940</b>	<b>20,930,777</b>
<b>Liabilities</b>								
Current account and funds collected from banks via participation accounts	-	-	-	-	-	-	-	-
Current and profit-sharing accounts	1,368,027	12,017,072	1,877,166	141,401	-	-	-	15,403,666
Funds provided from other financial institutions	-	-	1,062,461	-	-	-	-	1,062,461
Money market borrowings	-	-	-	-	-	-	-	-
Marketable securities issued	-	-	-	-	-	-	-	-
Miscellaneous payables	-	104,048	-	-	-	-	-	104,048
Other Liabilities	-	201,994	12,779	25,842	26,599	-	4,093,388	4,360,602
<b>Total Liabilities</b>	<b>1,368,027</b>	<b>12,323,114</b>	<b>2,952,406</b>	<b>167,243</b>	<b>26,599</b>	<b>-</b>	<b>4,093,388</b>	<b>20,930,777</b>
<b>Net Liquidity Gap</b>	<b>2,583,005</b>	<b>(7,153,127)</b>	<b>(641,519)</b>	<b>3,649,435</b>	<b>4,218,354</b>	<b>2,300</b>	<b>(2,658,448)</b>	<b>-</b>
<b>Prior Period</b>								
Total Assets	1,967,971	2,723,951	1,097,381	3,591,116	2,072,819	108,069	962,968	12,524,275
Total Liabilities	1,731,273	6,091,341	1,467,475	507,738	24,599	-	2,701,849	12,524,275
<b>Net Liquidity Gap</b>	<b>236,698</b>	<b>(3,367,390)</b>	<b>(370,094)</b>	<b>3,083,378</b>	<b>2,048,220</b>	<b>108,069</b>	<b>(1,738,881)</b>	<b>-</b>

<sup>1</sup> Includes derivatives financial assets.

<sup>2</sup> Includes expected credit losses.

# HAYAT FİNANS KATILIM BANKASI ANONİM ŞİRKETİ

## NOTES AND DISCLOSURES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD-ENDED 30 SEPTEMBER 2025

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

### Net stable funding ratio

Current Period	Unweighted value by residual maturity				Weighted value
	Without maturity	Less than 6 months	6 months to 1 year	1 year and more than 1 year	
<b>Available stable fund</b>					
<b>Capital</b>	<b>2,869,533</b>	-	-	-	<b>2,869,533</b>
Tier I and tier II capital	2,869,533	-	-	-	2,869,533
Other capital instruments	-	-	-	-	-
<b>Deposits from retail persons and small business customers</b>	<b>328,941</b>	<b>6,113,438</b>	-	-	<b>5,798,141</b>
Stable deposits /participation funds	-	-	-	-	-
Less stable deposits /participation funds	328,941	6,113,438	-	-	5,798,141
<b>Wholesale funding</b>	<b>1,039,182</b>	<b>8,194,528</b>	-	-	<b>2,103,320</b>
Operational deposits	-	-	-	-	-
Other wholesale funding	1,039,182	8,194,528	-	-	2,103,320
<b>Liabilities with matching interdependent assets</b>					
<b>Other liabilities</b>	<b>1,529,300</b>	-	-	-	-
<b>Derivative liabilities</b>		-	-	-	
All other equity and liabilities not included in the above categories	1,529,300	-	-	-	-
<b>Available stable fund</b>					<b>10,770,994</b>
<b>Required stable fund</b>					
High-quality liquid assets (HQLA)					71,885
Deposits held at credit institutions or financial institutions for operational purposes	1,380,502	3,991,556	-	-	805,809
Performing loans and securities	-	<b>2,653,913</b>	<b>1,615,547</b>	<b>867,053</b>	<b>4,292,551</b>
Performing loans to credit institutions or financial institutions secured by Level 1 HQLA	-	-	-	-	-
Performing loans to credit institutions or financial institutions secured by non Level 1 HQLA and unsecured performing loans to credit institutions or financial institutions	-	-	-	-	-
Performing loans to non financial corporate clients, loans to retail person customers and small business customers, and loans to sovereigns, central banks and PSEs	-	2,653,913	1,615,547	867,053	4,292,551
<i>Loans with a risk weight of less than or equal to 35%</i>	-	-	-	-	-
Performing loans encumbered with residential mortgages	-	-	-	-	-
<i>Loans with a risk weight of less than or equal to 35%</i>	-	-	-	-	-
Exchange traded equities and securities that are not in default and do not qualify as HQLA	-	-	-	-	-
Assets with matching interdependent liabilities					
<b>Other assets</b>	<b>776,602</b>	<b>538,901</b>	-	<b>33,050</b>	<b>1,348,553</b>
Physical traded commodities, including gold	-	-	-	-	-
Assets posted as initial margin for derivative contracts or contributions to default funds of central counterparties		-	-	-	-
Derivative assets		19,300	-	-	19,300
Derivative liabilities before deduction of variation margin posted		-	-	-	-
All other assets not included in the above categories	776,602	519,601	-	33,050	1,329,253
Off-balance sheet items		1,478,280	-	-	1,478,280
<b>Required Stable Fund</b>					<b>7,997,078</b>
<b>Net Stable Funding Ratio (%)</b>					<b>134.69</b>

# HAYAT FİNANS KATILIM BANKASI ANONİM ŞİRKETİ

## NOTES AND DISCLOSURES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD-ENDED 30 SEPTEMBER 2025

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

Prior Period	Unweighted value by residual maturity				Weighted value
	Without maturity	Less than 6 months	6 months to 1 year	1 year and more than 1 year	
<b>Available stable fund</b>					
<b>Capital</b>	<b>1,893,760</b>	-	-	-	<b>1,893,760</b>
Tier I and tier II capital	1,893,760	-	-	-	1,893,760
Other capital instruments	-	-	-	-	-
<b>Deposits from retail persons and small business customers</b>	<b>122,202</b>	<b>4,417,677</b>	<b>354,795</b>	-	<b>4,405,222</b>
Stable deposits /participation funds	316	-	-	-	300
Less stable deposits /participation funds	121,886	4,417,677	354,795	-	4,404,922
<b>Wholesale funding</b>	<b>1,609,071</b>	<b>2,979,225</b>	-	-	<b>1,658,767</b>
Operational deposits	-	-	-	-	-
Other wholesale funding	1,609,071	2,979,225	-	-	1,658,767
Liabilities with matching interdependent assets					
<b>Other liabilities</b>	<b>380,371</b>	-	-	-	-
Derivative liabilities					
All other equity and liabilities not included in the above categories	380,371	-	-	-	-
<b>Available stable fund</b>					<b>7,957,749</b>
<b>Required stable fund</b>					
High-quality liquid assets (HQLA)					11,911
Deposits held at credit institutions or financial institutions for operational purposes	2,521,293	-	-	-	378,194
Performing loans and securities	-	<b>3,421,828</b>	<b>1,623,701</b>	-	<b>3,986,165</b>
Performing loans to credit institutions or financial institutions secured by Level 1 HQLA	-	-	-	-	-
Performing loans to credit institutions or financial institutions secured by non Level 1 HQLA and unsecured performing loans to credit institutions or financial institutions	-	-	-	-	-
Performing loans to non financial corporate clients, loans to retail person customers and small business customers, and loans to sovereigns, central banks and PSEs	-	3,421,828	1,623,701	-	3,986,165
<i>Loans with a risk weight of less than or equal to 35%</i>	-			1,496,435	1,271,970
Performing loans encumbered with residential mortgages	-	-	-	-	-
<i>Loans with a risk weight of less than or equal to 35%</i>	-	-	-	-	-
Exchange traded equities and securities that are not in default and do not qualify as HQLA	-	-	-	-	-
Assets with matching interdependent liabilities					
<b>Other assets</b>	<b>2,385,030</b>	<b>979</b>	-	-	<b>1,771,357</b>
Physical traded commodities, including gold	689,297				585,902
Assets posted as initial margin for derivative contracts or contributions to default funds of central counterparties		-	-	-	-
Derivative assets		979	-	-	979
Derivative liabilities before deduction of variation margin posted		-	-	-	-
All other assets not included in the above categories	1,695,733	-	-	-	1,184,476
Off-balance sheet items		313,579	603,043	1,038,441	97,753
<b>Required Stable Fund</b>					<b>6,245,380</b>
<b>Net Stable Funding Ratio (%)</b>					<b>127.42</b>

# HAYAT FİNANS KATILIM BANKASI ANONİM ŞİRKETİ

## NOTES AND DISCLOSURES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD-ENDED 30 SEPTEMBER 2025

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

### Quantitative explanations of the net stable funding rate

As of 30 September 2025, the Bank's net stable funding ratio stood at 134.69% (31 December 2024 – 127.42%). Considering the amounts to which the consideration rate has been applied, the main capital item with the highest consideration rate within the scope of the legislation constitutes 27% of the existing stable fund amount (31 December 2024 - 24%). The retail person and retail customer participation fund is the other important element, accounting for 54% of the current stable fund amount (31 December 2024 - 55%).

### 5. Explanations on leverage ratio

The leverage ratio table prepared in accordance with the communiqué "Regulation on Measurement and Assessment of Leverage Ratios of Banks" published in the Official Gazette no. 28812 dated 5 November 2013 is presented below.

As of the balance sheet date, the Bank's leverage ratio, calculated based on the arithmetic average of the values found at the end of the months in the previous three-month period, was 12.6% (31 December 2024 - 12.2%). While the main capital increased by 70%, the total risk amount increased by 64%. Accordingly, there is a increase of 40 basis points in the current period leverage ratio compared to the previous period.

On-balance sheet assets <sup>1</sup>		Current Period	Prior Period
1	On-balance sheet items (excluding derivative financial instruments and credit derivatives but including collateral)	19,658,600	12,239,843
2	(Assets deducted in determining Tier I Capital)	(1,744,357)	(716,536)
3	Total on-balance sheet risks (sum of lines 1 and 2)	17,914,243	11,523,307
Derivative financial instruments and credit derivatives			
4	Replacement cost associated with all derivative instruments and credit derivatives	-	-
5	Add-on amounts for PFE associated with all derivative instruments and credit derivatives	29,297	12,034
6	Total risks of derivative financial instruments and credit derivatives (sum of lines 4 to 5)	29,297	12,034
Securities or commodity financing transactions (SCFT)			
7	Risks from SCFT assets (excluding 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)	-	-
Other off-balance sheet transactions			
10	Gross notional amounts of off-balance sheet transactions	3,888,552	1,747,874
11	(Adjustments for conversion to credit equivalent amounts)	-	-
12	Total risks of off-balance sheet items (sum of lines 10 and 11)	3,888,552	1,747,874
Capital and total risks			
13	Tier I Capital	2,760,955	1,621,695
14	Total risks (sum of lines 3, 6, 9 and 12)	21,832,092	13,283,215
Leverage ratio		12.6	12.2
15	Leverage ratio %		

<sup>1</sup>The amounts in the table represent three-month averages.

# **HAYAT FİNANS KATILIM BANKASI ANONİM ŞİRKETİ**

## **NOTES AND DISCLOSURES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD-ENDED 30 SEPTEMBER 2025**

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

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### **6. Explanations on the activities carried out on behalf and account of other persons**

The Bank does not perform purchases, sales, and custody services in the name of others. The Bank has no fiduciary-based transactions.

### **7. Explanations on hedge accounting practices**

None (31 December 2024 – None).

### **8. Explanations on risk management**

#### **Bank's risk management approach**

The purpose of risk management policies is to ensure the identification, measurement, reporting, monitoring and control of risks incurred on the basis of risk type as a result of the Bank's activities.

When establishing internal regulations regarding risk management, at least the following issues are taken into account:

- Strategy, policy and implementation procedures of the Bank's business lines,
- Compliance with the volume, nature and complexity of the bank's activities,
- The bank's risk strategy and the level of risk it can take,
- The bank's risk monitoring and management capacity,
- The bank's past experience and performance,
- Expertise levels of the managers of the departments carrying out the activities on issues related to their fields,
- Obligations foreseen in the law and other relevant legislation.

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

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

# HAYAT FİNANS KATILIM BANKASI ANONİM ŞİRKETİ

## NOTES AND DISCLOSURES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD-ENDED 30 SEPTEMBER 2025

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

Board of Directors is responsible for ensuring that the bank's risk profile does not exceed the risk limits and that the realized values are monitored by the Bank's Senior Management. Limit usage is closely monitored, and limit exceedances are immediately reported to the Senior Management so that necessary measures can be taken.

Limit excess exceptions are defined within the risk appetite structure and the rules to which the exceptions will be subject are determined in writing. Early warning limits and the procedures and principles to be applied, including carrying, reducing, transferring or avoiding the risk in cases where these limits are exceeded, are determined by the Board of Directors. Risk limits are regularly reviewed within the framework of current developments and adapted according to changes in the Bank's strategy.

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

The bank can be applied reliably and with integrity to measure the quantifiable risks it is exposed to and to evaluate the non-quantifiable risks; it establishes an effective systematic structure with internal regulations compatible with its structure, product types and fields of activity. The following points are taken into account when determining the methods or models to be used in risk measurement:

Risk Management System is prepared for the purpose of systematically managing the risks to which the Bank is exposed; it refers to the Board of Directors, Audit Committee, Asset-Liability Committee and Risk Management Presidency ("RYB"). The Board of Directors owns the Risk Management System in the Bank; It ensures the establishment of an effective, adequate and appropriate risk management system within the bank and the continuity of this system. The main purpose of the Bank's Risk Management System is to monitor, keep under control and, when necessary, change the risk-return structure of the Bank's future cash flows and accordingly the nature and level of activities, to ensure that risks are identified, measured, monitored and controlled.

### GB1 - Overview of risk weighted amounts

		Risk Weighted Amounts		Minimum Capital Requirements
		Current Period 30/09/2025	Prior Period 31/12/2024	
1	<b>Credit risk (excluding counterparty credit risk) (CCR)</b>	<b>6,673,375</b>	<b>5,029,493</b>	<b>533,870</b>
2	Standardised approach (SA)	6,673,375	5,029,493	533,870
3	Internal rating-based (IRB) approach	-	-	-
4	<b>Counterparty credit risk</b>	<b>9,573</b>	<b>1,310</b>	<b>766</b>
5	Standardised approach for counterparty credit risk	9,573	1,310	766
6	Internal model method (IMM)	-	-	-
7	<b>Basic risk weight approach to internal model's equity position in the banking account</b>	-	-	-
8	<b>Investment made in collective investment companies – look-through approach</b>	-	-	-
9	<b>Investments made in collective investment companies – mandate-based approach</b>	-	-	-
10	<b>Investments made in collective investment companies – 1250% risk weighting Approach</b>	-	-	-
11	<b>Settlement risk</b>	-	-	-
12	<b>Securitization exposures in banking book</b>	-	-	-
13	IRB ratings-based approach	-	-	-
14	IRB supervisory formula approach	-	-	-
15	SA/simplified supervisory formula approach (SSFA)	-	-	-
16	<b>Market risk</b>	<b>119,136</b>	<b>107,021</b>	<b>9,531</b>
17	Standardised approach	119,136	107,021	9,531
18	Internal model approaches	-	-	-
19	<b>Operational risk</b>	<b>1,065,504</b>	<b>798,758</b>	<b>85,240</b>
20	Basic indicator approach	1,065,504	798,758	85,240
21	Standardised approach	-	-	-
22	Advanced measurement approach	-	-	-
23	<b>Amounts below the thresholds for deduction from capital (subject to 250% risk weight)</b>	-	-	-
24	<b>Floor adjustment</b>	-	-	-
25	<b>Total (1+4+7+8+9+10+11+12+16+19+23+24)</b>	<b>7,867,588</b>	<b>5,936,582</b>	<b>629,407</b>

# HAYAT FİNANS KATILIM BANKASI ANONİM ŞİRKETİ

## NOTES AND DISCLOSURES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD-ENDED 30 SEPTEMBER 2025

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

### 9. Explanations on business segments

#### Selected balance sheet and income statement items according to segments

Current Period	Retail Banking	Corporate and Commercial banking	Treasury and international banking	Unallocated	Bank's total operation
Profit Share Income	39,493	1,990,178	1,044,080	-	3,073,751
Profit Share Expense (-)	1,502,445	1,082,721	69,040	7,089	2,661,295
<b>Net Profit Share Income/Expense</b>	<b>(1,462,952)</b>	<b>907,457</b>	<b>975,040</b>	<b>(7,089)</b>	<b>412,456</b>
Net Fees And Commissions Income/Expense	2,192	22,763	(10,165)	-	14,790
Dividend Income	-	-	-	-	-
Net Trading Income / Loss	-	-	522,320	-	522,320
Other Operating Income	3,173	9,494	272	23,838	36,777
<b>Gross Operating Profit/Loss</b>	<b>(1,457,587)</b>	<b>939,714</b>	<b>1,487,467</b>	<b>16,749</b>	<b>986,343</b>
Provision Expenses (-)	41,627	81,510	5,755	16,184	145,076
Operating Expenses (-)	-	-	-	1,331,715	1,331,715
<b>Profit/Loss Before Taxation</b>	<b>(1,499,214)</b>	<b>858,204</b>	<b>1,481,712</b>	<b>(1,331,150)</b>	<b>(490,448)</b>
Taxation	-	-	-	340,859	340,859
<b>Net Profit/Loss</b>	<b>(1,499,214)</b>	<b>858,204</b>	<b>1,481,712</b>	<b>(990,291)</b>	<b>(149,589)</b>
<b>Segment Assets</b>	<b>243,306</b>	<b>8,414,966</b>	<b>10,490,559</b>	<b>1,781,946</b>	<b>20,930,777</b>
<b>Total Liabilities</b>	<b>6,004,434</b>	<b>9,391,464</b>	<b>1,150,825</b>	<b>4,384,054</b>	<b>20,930,777</b>

Prior Period	Retail Banking	Corporate and Commercial banking	Treasury and international banking	Unallocated	Bank's total operation
Profit Share Income	35,415	567,892	322,028	-	925,335
Profit Share Expense (-)	594,968	158,984	363	2,362	756,677
<b>Net Profit Share Income/Expense</b>	<b>(559,553)</b>	<b>408,908</b>	<b>321,665</b>	<b>(2,362)</b>	<b>168,658</b>
Net Fees And Commissions Income/Expense	(9,857)	3,204	(4,717)	(730)	(12,100)
Dividend Income	-	-	-	-	-
Net Trading Income / Loss	-	-	298,335	-	298,335
Other Operating Income	-	68	687	568	1,323
<b>Gross Operating Profit/Loss</b>	<b>(569,410)</b>	<b>412,180</b>	<b>615,970</b>	<b>(2,524)</b>	<b>456,216</b>
Provision Expenses (-)	6,053	34,698	2,728	13,728	57,207
Operating Expenses (-)	-	-	-	1,020,339	1,020,339
<b>Profit/Loss Before Taxation</b>	<b>(575,463)</b>	<b>377,482</b>	<b>613,242</b>	<b>(1,036,591)</b>	<b>(621,330)</b>
Taxation	-	-	-	278,423	278,423
<b>Net Profit/Loss</b>	<b>(575,463)</b>	<b>377,482</b>	<b>613,242</b>	<b>(758,168)</b>	<b>(342,907)</b>
<b>Segment Assets</b>	<b>343,586</b>	<b>6,434,969</b>	<b>4,575,145</b>	<b>1,170,575</b>	<b>12,524,275</b>
<b>Total Liabilities</b>	<b>4,882,261</b>	<b>4,592,833</b>	<b>10,398</b>	<b>3,038,783</b>	<b>12,524,275</b>

# HAYAT FİNANS KATILIM BANKASI ANONİM ŞİRKETİ

## NOTES AND DISCLOSURES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD-ENDED 30 SEPTEMBER 2025

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

### SECTION FIVE

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

##### 1. Explanations and notes related to assets

###### 1.1 Information regarding the cash assets and the Central Bank of Republic of Türkiye

###### Cash and balances with the Central Bank of Republic of Türkiye

	Current period		Prior period	
	TL	FC	TL	FC
Cash/foreign currency	-	-	-	-
The Central Bank of Republic of Türkiye	773,888	1,514,122	140,178	594,620
Other <sup>1</sup>	-	1,833,796	-	689,297
<b>Total</b>	<b>773,888</b>	<b>3,347,918</b>	<b>140,178</b>	<b>1,283,917</b>

<sup>1</sup> As of 30 September 2025, precious metal deposit amount of TL 1,833,796 (31 December 2024 - TL 689,297) are presented in this line.

###### Balances with the Central Bank of Türkiye

	Current period		Prior period	
	TL	FC	TL	FC
Unrestricted Demand Deposit	773,888	8	140,178	7
Unrestricted Time Deposit	-	-	-	-
Restricted Time Deposit	-	1,514,114	-	594,613
<b>Total</b>	<b>773,888</b>	<b>1,514,122</b>	<b>140,178</b>	<b>594,620</b>

In accordance with the “Communiqué Regarding the Reserve Requirements” numbered 2013/15, banks operating in Türkiye are required to maintain reserves in CBRT for TL and foreign currency liabilities. As of 30 September 2025, the Bank's applicable rates for Turkish lira required reserves are between 3% and 40%, depending on the maturity structure for participation funds and other liabilities and the applicable rates for FX required reserves are between 5% and 32%, depending on the maturity structure of participation funds and other liabilities.

###### 1.2 Information on financial assets at fair value through profit and loss

	Current period	Prior period
<b>Debt Securities</b>	<b>33,975</b>	-
Quoted on stock exchange	33,975	-
Unquoted on stock exchange	-	-
<b>Share certificates/Investment Funds</b>	<b>1,120,379</b>	<b>820,835</b>
Quoted on stock exchange	1,120,379	820,835
Unquoted on stock exchange	-	-
<b>Impairment provision (-)</b>	<b>-</b>	<b>-</b>
<b>Total</b>	<b>1,154,354</b>	<b>820,835</b>

	Current period	Prior period
Given as collateral/blocked	-	-
Subject to repo transactions	-	-
<b>Total</b>	<b>-</b>	<b>-</b>

# HAYAT FİNANS KATILIM BANKASI ANONİM ŞİRKETİ

## NOTES AND DISCLOSURES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD-ENDED 30 SEPTEMBER 2025

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

### Positive differences related to marketable derivative financial assets:

	Current Period		Prior Period	
	TL	FC	TL	FC
Forward transactions <sup>1</sup>	9,740	78	5,155	-
Swap transactions	5	-	979	-
Futures transactions	-	-	-	-
Options	-	-	-	-
Other	-	-	-	-
<b>Total</b>	<b>9,745</b>	<b>78</b>	<b>6,134</b>	<b>-</b>

<sup>1</sup> Includes forward asset purchase and sales commitments.

### 1.3 Information on Banks

	Current period		Prior period	
	TL	FC	TL	FC
<b>Banks</b>	<b>878</b>	<b>201,993</b>	<b>467</b>	<b>301,597</b>
Domestic	878	161,727	467	217,130
Foreign	-	40,266	-	84,467
Headquarters and branches abroad	-	-	-	-
<b>Total</b>	<b>878</b>	<b>201,993</b>	<b>467</b>	<b>301,597</b>

### Information on foreign banks account

	Unrestricted Amount		Restricted Amount	
	Current period	Prior period	Current period	Prior period
EU Countries	10,467	33,037	-	-
USA and Canada	5,404	25,898	-	-
OECD Countries <sup>1</sup>	24,387	25,532	-	-
Off-shore Banking Regions	-	-	-	-
Other	8	-	-	-
<b>Total</b>	<b>40,266</b>	<b>84,467</b>	<b>-</b>	<b>-</b>

<sup>1</sup> EU countries, OECD countries other than the US and Canada

### 1.4 Information on financial assets at fair value through other comprehensive income

	Current period	Prior period
<b>Debt Securities</b>	<b>3,525,811</b>	<b>881,951</b>
Quoted on stock exchange	3,525,811	881,951
Not quoted on stock exchange	-	-
<b>Share certificates/Investment Funds</b>	<b>20,090</b>	<b>15,590</b>
Quoted on stock exchange	-	-
Not quoted on stock exchange <sup>1</sup>	20,090	15,590
<b>Impairment provision (-)</b>	<b>(7,454)</b>	<b>(1,764)</b>
<b>Total</b>	<b>3,538,447</b>	<b>895,777</b>

<sup>1</sup> The shares of Katılım Finans Kefalet A.Ş amounting to TL 20,090 (31 December 2024 – TL 15,590), since the share ratios in the partnerships are below 10% are classified as financial assets at fair value through other comprehensive income and the Bank does not have a significant influence on these entities.

	Current period	Prior period
Given as collateral/blocked	400,620	565,829
Subject to repo transactions	-	-
<b>Total</b>	<b>400,620</b>	<b>565,829</b>

# HAYAT FİNANS KATILIM BANKASI ANONİM ŞİRKETİ

## NOTES AND DISCLOSURES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD-ENDED 30 SEPTEMBER 2025

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

### 1.5 Explanations on financial assets measured at amortized cost

All types of loans and advances given to shareholders and employees of the Bank

	Current period		Prior period	
	Cash	Non-Cash	Cash	Non-Cash
<b>Direct loans granted to shareholders</b>	-	<b>450,532</b>	<b>137,645</b>	<b>195,190</b>
Corporate shareholders	-	450,532	137,645	195,190
Real person shareholders	-	-	-	-
<b>Indirect loans granted to shareholders</b>	-	-	-	-
<b>Loans granted to employees</b>	<b>1,586</b>	-	<b>16,818</b>	-
<b>Total</b>	<b>1,586</b>	<b>450,532</b>	<b>154,463</b>	<b>195,190</b>

Information on Standard Loans, Loans Under close monitoring and restructured Loans Under Close monitoring

Current Period	Standard Loans	Loans Under Close Monitoring		
		Not Subject to Restructuring	Revised Contract Terms	Refinance
<b>Cash Loans</b>				
<b>Loans</b>	<b>9,667,316</b>	<b>4,916</b>	<b>25,806</b>	-
Export Loans	659,592	-	-	-
Import Loans	197,714	-	-	-
Corporation Loans	7,036,532	1,977	24,301	-
Consumer Loans	151,480	2,449	1,505	-
Credit Cards	44,423	490	-	-
Loans Given to Financial Sector	1,561,098	-	-	-
Other	16,477	-	-	-
<b>Other Receivables</b>	-	-	-	-
<b>Total</b>	<b>9,667,316</b>	<b>4,916</b>	<b>25,806</b>	-

Prior Period	Standard Loans	Loans Under Close Monitoring		
		Not Subject to Restructuring	Revised Contract Terms	Refinance
<b>Cash Loans</b>				
<b>Loans</b>	<b>7,243,262</b>	<b>60,824</b>	<b>2,343</b>	-
Export Loans	426,942	136	-	-
Import Loans	63,797	-	-	-
Corporation Loans	5,557,301	54,996	-	-
Consumer Loans	320,855	5,692	2,343	-
Credit Cards	6	-	-	-
Loans Given to Financial Sector	836,853	-	-	-
Other	37,508	-	-	-
<b>Other Receivables</b>	-	-	-	-
<b>Total</b>	<b>7,243,262</b>	<b>60,824</b>	<b>2,343</b>	-

Information on standard loans and loans under close monitoring and restructured loans under close monitoring regarding provision:

	Current Period		Prior Period	
	Standard Loans	Loans Under Close Monitoring	Standard Loans	Loans Under Close Monitoring
12 Month Expected Credit Losses	29,368	-	29,908	-
Significant Increase in Credit Risk	-	2,154	-	1,740
<b>Total</b>	<b>29,368</b>	<b>2,154</b>	<b>29,908</b>	<b>1,740</b>

# HAYAT FİNANS KATILIM BANKASI ANONİM ŞİRKETİ

## NOTES AND DISCLOSURES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD-ENDED 30 SEPTEMBER 2025

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

### Number of modifications made to extend payment plan and extended period of time

	Current Period		Prior Period	
	Standard Loans	Loans Under Close Monitoring	Standard Loans	Loans Under Close Monitoring
Extended by 1 or 2 Times	-	25,806	-	2,343
Extended by 3,4 or 5 Times	-	-	-	-
Extended by More Than 5 Times	-	-	-	-
<b>Total</b>	<b>-</b>	<b>25,806</b>	<b>-</b>	<b>2,343</b>

	Current Period		Prior Period	
	Standard Loans	Loans Under Close Monitoring	Standard Loans	Loans Under Close Monitoring
0-6 Months	-	13	-	-
6-12 Months	-	1,055	-	2,343
1-2 Years	-	356	-	-
2-5 Years	-	24,382	-	-
5 Years and Over	-	-	-	-
<b>Total</b>	<b>-</b>	<b>25,806</b>	<b>-</b>	<b>2,343</b>

### Distribution of cash loans and other receivables according to their maturities

Current Period	Standard Loans	Loans Under Close Monitoring	
		Not Subject to Restructuring	Restructured
Short Term Loans	5,005,653	1,608	965
Medium- and Long-Term Loans	4,661,663	3,308	24,841
<b>Total</b>	<b>9,667,316</b>	<b>4,916</b>	<b>25,806</b>

Prior Period	Standard Loans	Loans Under Close Monitoring	
		Not Subject to Restructuring	Restructured
Short Term Loans	3,312,241	16,679	569
Medium- and Long-Term Loans	3,931,021	44,145	1,774
<b>Total</b>	<b>7,243,262</b>	<b>60,824</b>	<b>2,343</b>

### Allocation of loans by customers

	Current period	Prior period
Public	-	-
Private	10,217,930	7,497,860
<b>Total</b>	<b>10,217,930</b>	<b>7,497,860</b>

### Breakdown of domestic and foreign loans

	Current period	Prior period
Domestic loans	10,217,930	7,497,860
Foreign loans	-	-
<b>Total</b>	<b>10,217,930</b>	<b>7,497,860</b>

# HAYAT FİNANS KATILIM BANKASI ANONİM ŞİRKETİ

## NOTES AND DISCLOSURES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD-ENDED 30 SEPTEMBER 2025

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

### Loans granted to subsidiaries and associates

	Current period	Prior period
Direct loans granted to subsidiaries and associates	-	-
Indirect loans granted to subsidiaries and associates	-	-
<b>Toplam</b>	-	-

### Information on consumer loans, retail credit cards, loans given to personnel and personnel credit cards

Current Period	Short term	Medium and long term	Total
<b>Consumer Loans-TL</b>	<b>100,301</b>	<b>53,899</b>	<b>154,200</b>
Housing Loans	-	-	-
Vehicle Loans	-	-	-
Consumer Loans	100,301	53,899	154,200
Other	-	-	-
<b>Consumer Loans-FC Indexed</b>	-	-	-
Housing Loans	-	-	-
Vehicle Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
<b>Consumer Loans-FC</b>	-	-	-
Housing Loans	-	-	-
Vehicle Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
<b>Retail Credit Cards- TL</b>	-	-	-
With Installment	-	-	-
Without Installment	-	-	-
<b>Retail Credit Cards-FC</b>	-	-	-
With Installment	-	-	-
Without Installment	-	-	-
<b>Personnel Loans- TL</b>	<b>1,032</b>	<b>202</b>	<b>1,234</b>
Housing Loans	-	-	-
Vehicle Loans	-	-	-
Consumer Loans	1,032	202	1,234
Other	-	-	-
<b>Personnel Loans-FC Indexed</b>	-	-	-
Housing Loans	-	-	-
Vehicle Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
<b>Personnel Loans-FC</b>	-	-	-
Housing Loans	-	-	-
Vehicle Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
<b>Personnel Credit Cards- TL</b>	<b>352</b>	-	<b>352</b>
With Installment	-	-	-
Without Installment	352	-	352
<b>Personnel Credit Cards-FC</b>	-	-	-
Installment based	-	-	-
Without-installment	-	-	-
<b>Overdraft Account- TL (Real Person)</b>	-	-	-
<b>Overdraft Account-FC (Real Person)</b>	-	-	-
<b>Total</b>	<b>101,685</b>	<b>54,101</b>	<b>155,786</b>

# HAYAT FİNANS KATILIM BANKASI ANONİM ŞİRKETİ

## NOTES AND DISCLOSURES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD-ENDED 30 SEPTEMBER 2025

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

Prior Period	Short term	Medium and long term	Total
<b>Consumer Loans-TL</b>	<b>196,947</b>	<b>115,125</b>	<b>312,072</b>
Housing Loans	-	-	-
Vehicle Loans	-	-	-
Consumer Loans	196,947	115,125	312,072
Other	-	-	-
<b>Consumer Loans-FC Indexed</b>	<b>-</b>	<b>-</b>	<b>-</b>
Housing Loans	-	-	-
Vehicle Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
<b>Consumer Loans-FC</b>	<b>-</b>	<b>-</b>	<b>-</b>
Housing Loans	-	-	-
Vehicle Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
<b>Retail Credit Cards- TL</b>	<b>-</b>	<b>-</b>	<b>-</b>
With Installment	-	-	-
Without Installment	-	-	-
<b>Retail Credit Cards-FC</b>	<b>-</b>	<b>-</b>	<b>-</b>
With Installment	-	-	-
Without Installment	-	-	-
<b>Personnel Loans- TL</b>	<b>16,134</b>	<b>684</b>	<b>16,818</b>
Housing Loans	-	-	-
Vehicle Loans	-	-	-
Consumer Loans	16,134	684	16,818
Other	-	-	-
<b>Personnel Loans-FC Indexed</b>	<b>-</b>	<b>-</b>	<b>-</b>
Housing Loans	-	-	-
Vehicle Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
<b>Personnel Loans-FC</b>	<b>-</b>	<b>-</b>	<b>-</b>
Housing Loans	-	-	-
Vehicle Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
<b>Personnel Credit Cards- TL</b>	<b>-</b>	<b>-</b>	<b>-</b>
With Installment	-	-	-
Without Installment	-	-	-
<b>Personnel Credit Cards-FC</b>	<b>-</b>	<b>-</b>	<b>-</b>
Installment based	-	-	-
Without-installment	-	-	-
<b>Overdraft Account- TL (Real Person)</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Overdraft Account-FC (Real Person)</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total</b>	<b>213,081</b>	<b>115,809</b>	<b>328,890</b>

# HAYAT FİNANS KATILIM BANKASI ANONİM ŞİRKETİ

## NOTES AND DISCLOSURES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD-ENDED 30 SEPTEMBER 2025

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

### Information on commercial installment loans and corporate credit cards

Current Period	Short Term	Medium and Long Term	Total
<b>Commercial installment loans-TL</b>	-	-	-
Business residential loans	-	-	-
Automobile loans	-	-	-
Consumer loans	-	-	-
Other	-	-	-
<b>Commercial installment loans- Indexed to FC</b>	-	-	-
Business residential loans	-	-	-
Automobile loans	-	-	-
Consumer loans	-	-	-
Other	-	-	-
<b>Commercial installment loans - FC</b>	-	-	-
Business residential loans	-	-	-
Automobile loans	-	-	-
Consumer loans	-	-	-
Other	-	-	-
<b>Corporate credit cards-TL</b>	44,561	-	44,561
Installment	5,112	-	5,112
Non-Installment	39,449	-	39,449
<b>Corporate credit cards-FC</b>	-	-	-
Installment	-	-	-
Non-Installment	-	-	-
<b>Overdraft accounts-TL (Commercial customer)</b>	-	-	-
<b>Overdraft accounts-FC (Commercial customer)</b>	-	-	-
<b>Total</b>	44,561	-	44,561

Prior Period	Short Term	Medium and Long Term	Total
<b>Commercial installment loans-TL</b>	-	-	-
Business residential loans	-	-	-
Automobile loans	-	-	-
Consumer loans	-	-	-
Other	-	-	-
<b>Commercial installment loans- Indexed to FC</b>	-	-	-
Business residential loans	-	-	-
Automobile loans	-	-	-
Consumer loans	-	-	-
Other	-	-	-
<b>Commercial installment loans - FC</b>	-	-	-
Business residential loans	-	-	-
Automobile loans	-	-	-
Consumer loans	-	-	-
Other	-	-	-
<b>Corporate credit cards-TL</b>	6	-	6
Installment	3	-	3
Non-Installment	3	-	3
<b>Corporate credit cards-FC</b>	-	-	-
Installment	-	-	-
Non-Installment	-	-	-
<b>Overdraft accounts-TL (Commercial customer)</b>	-	-	-
<b>Overdraft accounts-FC (Commercial customer)</b>	-	-	-
<b>Total</b>	6	-	6

# HAYAT FİNANS KATILIM BANKASI ANONİM ŞİRKETİ

## NOTES AND DISCLOSURES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD-ENDED 30 SEPTEMBER 2025

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

### Specific provisions for loans or default (third stage) provisions

	Current Period	Prior Period
Loans and receivables with limited collectability	39,374	28,200
Loans and receivables with doubtful collectability	64,615	6,078
Uncollectible loans and receivables	42,710	-
<b>Total</b>	<b>146,699</b>	<b>34,278</b>

### Information on non-performing loans (Net)

#### Information on the movement of total non-performing loans

Current period	Group III	Group IV	Group V
	Loans with limited collectability	Loans with doubtful collectability	Uncollectible loans
<b>Ending balance of prior period</b>	<b>169,394</b>	<b>22,037</b>	-
Additions in the current period (+)	340,976	353	18
Transfers from other categories of NPLs (+)	-	286,674	183,291
Transfers to other categories of NPLs (-)	(286,674)	(183,291)	-
Collections in the current period (-)	(9,977)	(2,794)	(115)
Write offs (-)	-	-	-
Sold Portfolio (-)	-	-	-
Corporate and commercial loans	-	-	-
Retail loans	-	-	-
Credit Cards	-	-	-
Other	-	-	-
<b>Ending balance of the current period</b>	<b>213,719</b>	<b>122,979</b>	<b>183,194</b>
Provisions (-)	(39,374)	(64,615)	(42,710)
<b>Net balances on balance sheet</b>	<b>174,345</b>	<b>58,364</b>	<b>140,484</b>

Prior period	Group III	Group IV	Group V
	Loans with limited collectability	Loans with doubtful collectability	Uncollectible loans
<b>Ending balance of prior period</b>	-	-	-
Additions in the current period (+)	189,280	2,452	-
Transfers from other categories of NPLs (+)	-	19,585	-
Transfers to other categories of NPLs (-)	(19,585)	-	-
Collections in the current period (-)	(301)	-	-
Write offs (-)	-	-	-
Sold Portfolio (-)	-	-	-
Corporate and commercial loans	-	-	-
Retail loans	-	-	-
Credit Cards	-	-	-
Other	-	-	-
<b>Ending balance of the current period</b>	<b>169,394</b>	<b>22,037</b>	-
Provisions (-)	(28,200)	(6,078)	-
<b>Net balances on balance sheet</b>	<b>141,194</b>	<b>15,959</b>	-

# HAYAT FİNANS KATILIM BANKASI ANONİM ŞİRKETİ

## NOTES AND DISCLOSURES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD-ENDED 30 SEPTEMBER 2025

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

### Gross and net amounts of non-performing loans with respect to user groups

	Group III	Group IV	Group V
	Loans with limited collectability	Loans with doubtful collectability	Uncollectible loans
<b>Current period (Net)</b>	<b>174,345</b>	<b>58,364</b>	<b>140,484</b>
Loans granted to real persons and legal entities (Gross)	213,719	122,979	183,194
Provision (-)	(39,374)	(64,615)	(42,710)
<b>Loans to real persons and legal entities (Net)</b>	<b>174,345</b>	<b>58,364</b>	<b>140,484</b>
Banks (Gross)	-	-	-
Provision (-)	-	-	-
<b>Banks (Net)</b>	<b>-</b>	<b>-</b>	<b>-</b>
Other loans and receivables (Gross)	-	-	-
Provision (-)	-	-	-
<b>Other loans and receivables (Net)</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Prior period (Net)</b>	<b>141,194</b>	<b>15,959</b>	<b>-</b>
Loans granted to real persons and legal entities (Gross)	169,394	22,037	-
Provision (-)	(28,200)	(6,078)	-
<b>Loans to real persons and legal entities (Net)</b>	<b>141,194</b>	<b>15,959</b>	<b>-</b>
Banks (Gross)	-	-	-
Provision (-)	-	-	-
<b>Banks (Net)</b>	<b>-</b>	<b>-</b>	<b>-</b>
Other loans and receivables (Gross)	-	-	-
Provision (-)	-	-	-
<b>Other loans and receivables (Net)</b>	<b>-</b>	<b>-</b>	<b>-</b>

### Information on profit share accruals, rediscounts and valuation differences computed for non-performing loans and their provision

	Group III	Group IV	Group V
	Loans with limited collectability	Loans with doubtful collectability	Uncollectible loans
<b>Current Period (Net)</b>	<b>15,330</b>	<b>2,485</b>	<b>15,277</b>
Profit share accruals, rediscount and valuation	17,617	7,164	20,471
Provision (-)	(2,287)	(4,679)	(5,194)
<b>Prior Period (Net)</b>	<b>15,895</b>	<b>1,715</b>	<b>-</b>
Profit share accruals, rediscount and valuation	19,436	2,432	-
Provision (-)	(3,541)	(717)	-

### Information on loans and other receivables that are restructured by the Bank or subject to a new amortization plan, among non-performing loans

None (31 December 2024 – None).

### Information on non-performing receivables arising from loans granted in foreign currency

	Group III	Group IV	Group V
	Loans with limited collectability	Loans with doubtful collectability	Uncollectible loans
<b>Current period</b>			
Balance (gross)	23,589	44,023	-
Provision (-)	(10,583)	(17,724)	-
Balance (net)	<b>13,006</b>	<b>26,299</b>	-
<b>Prior Period</b>			
Balance (gross)	-	-	-
Provision (-)	-	-	-
Balance (net)	-	-	-

# HAYAT FİNANS KATILIM BANKASI ANONİM ŞİRKETİ

## NOTES AND DISCLOSURES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD-ENDED 30 SEPTEMBER 2025

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

### Main guidelines for liquidation process of uncollectible loans and other receivables

Loans and other receivables, which were deemed uncollectible according to the “Principles and Procedures for the Determination of the Quality of Loans and Other Receivables and Reserves to be provided for these Loans” published in the Official Gazette No. 26333 dated 1 November 2006 and for which a full impairment provision has been made, are written off as per the decision of the Bank top management.

### Information on the write-off policy

The Bank's write off policy is to write-off the loan receivables that have been already transferred to legal follow-up and fully provided for and for which there is no possibility of collection through legal process and for which there is no collateral. Such loans are written off as per the decision of top management.

#### 1.6 Information on other financial assets measured at amortized cost

	Current period	Prior period
<b>Debt Securities</b>	<b>82,716</b>	<b>69,798</b>
Quoted on a Stock Exchange	82,716	69,798
Not Quoted	-	-
<b>Impairment provision (-)</b>	<b>-</b>	<b>-</b>
<b>Total</b>	<b>82,716</b>	<b>69,798</b>

An expected loss provision of TL 290 (31 December 2024 – TL 254) has been set aside for other financial assets measured at amortized cost.

	Current period	Prior period
Given as collateral/blocked	-	-
Subject to repo transactions	-	-
<b>Total</b>	<b>-</b>	<b>-</b>

### Information on government debt securities measured at amortized cost

	Current period	Prior period
Government bonds	-	-
Treasury bills	-	-
Other public sector debt securities	82,716	69,798
<b>Total</b>	<b>82,716</b>	<b>69,798</b>

### Movements of other financial assets measured at amortized cost during the year

	Current period	Prior period
<b>Opening Balance</b>	<b>69,798</b>	<b>60,667</b>
Foreign Exchange Gain/Loss	13,720	11,576
Purchases During the Year	240,000	20,349
Disposals Through Sales and Redemptions	(240,802)	(22,794)
Impairment provision (-)	-	-
<b>Total</b>	<b>82,716</b>	<b>69,798</b>

# HAYAT FİNANS KATILIM BANKASI ANONİM ŞİRKETİ

## NOTES AND DISCLOSURES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD-ENDED 30 SEPTEMBER 2025

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

### 1.7 Information on investment in associates (Net)

None (31 December 2024 – None).

### 1.8 Information on subsidiaries (Net)

Although the Bank retains control over the capital and management of its non-financial subsidiaries, Hayat Fintek Çözümleri A.Ş. does not consolidate its subsidiary because it does not comply with the definition of financial partnership specified in the "Communiqué on the Arrangement of Consolidated Financial Statements of Banks" published in the Official Gazette dated 8 November 2006 and numbered 26340. The Bank consolidates the financial statements of Hayat Varlık Kiralama A.Ş. using the full consolidation method.

	Name	Address (City/Country)	Bank's share percentage – if different, voting percentage (%)	Bank risk group share ratio (%)
1	Hayat Fintek Çözümleri A.Ş.	İstanbul/Türkiye	100	100
2	Hayat Varlık Kiralama A.Ş.	İstanbul/Türkiye	100	100

Information on subsidiaries in the order above

	Total Assets	Equity	Total Fixed Assets	Profit Share Income	Securities Income	Current Period Profit/Loss	Prior Period Profit/Loss	Fair value
1	89,488	44,505	60,769	3,697	-	(18,016)	(2,275)	-
2	1,063	259	-	62,485	-	9	-	-

Movement table for subsidiaries

	Current Period	Prior Period
<b>Beginning Value</b>	<b>22,000</b>	-
<b>Movements During the Period</b>	<b>58,250</b>	<b>22,000</b>
Purchases	58,250	22,000
Shares Acquired Gratuitously	-	-
Profit Received from Current Year Share	-	-
Sales	-	-
Revaluation Increase	-	-
Impairment Provisions	-	-
<b>Ending Value</b>	<b>80,250</b>	<b>22,000</b>
Capital Commitments	-	58,000
End of Period Capital Contribution Share (%)	-	-

	Current Period	Prior Period
<b>Financial Subsidiaries</b>	<b>250</b>	-
Banks	-	-
Insurance Companies	-	-
Factoring Companies	-	-
Leasing Companies	-	-
Financing Companies	-	-
Other Financial Subsidiaries	250	-
<b>Non-Financial Subsidiaries</b>	<b>80,000</b>	<b>22,000</b>
<b>Total</b>	<b>80,250</b>	<b>22,000</b>

# HAYAT FİNANS KATILIM BANKASI ANONİM ŞİRKETİ

## NOTES AND DISCLOSURES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD-ENDED 30 SEPTEMBER 2025

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

### Subsidiaries listed on the stock exchange

None (31 December 2024 – None).

### Information on subsidiaries disposed of during the current period

None (31 December 2024 – None).

### 1.9 Information on joint ventures (business partnerships) (Net)

None (31 December 2024 – None).

### 1.10 Information on finance lease receivables (Net)

None (31 December 2024 – None).

### 1.11 Information on derivative financial assets for hedging purposes

None (31 December 2024 – None).

### 1.12. Explanations on Tangible Assets

Current period	Buildings	Vehicles	Right of Use Assets	Other Tangible Assets	Total
<b>Prior period ending</b>					
Cost	-	70,127	25,889	110,291	206,307
Accumulated depreciation	-	(16,316)	(4,956)	(12,851)	(34,123)
<b>Prior Period Ending Net Book Value</b>	<b>-</b>	<b>53,811</b>	<b>20,933</b>	<b>97,440</b>	<b>172,184</b>
<b>Current Period Beginning Net Book Value</b>					
Additions	-	163	5,591	36,594	42,348
Disposal, cost	-	-	-	(813)	(813)
Disposal, accumulated depreciation	-	-	-	813	813
Depreciation	-	(10,693)	(4,816)	(22,605)	(38,114)
<b>Current Period Ending Net Book Value</b>	<b>-</b>	<b>43,281</b>	<b>21,708</b>	<b>111,429</b>	<b>176,418</b>
Current Period Ending Cost	-	70,290	31,480	146,072	247,842
Current Period Ending Acc.Depreciation	-	(27,009)	(9,772)	(34,643)	(71,424)
<b>Current Period Ending Net Book Value</b>	<b>-</b>	<b>43,281</b>	<b>21,708</b>	<b>111,429</b>	<b>176,418</b>

Prior Period	Buildings	Vehicles	Right of Use Assets	Other Tangible Assets	Total
<b>Prior period ending</b>					
Cost	-	51,577	4,896	21,471	77,944
Accumulated depreciation	-	(4,643)	(1,418)	(3,098)	(9,159)
<b>Prior Period Ending Net Book Value</b>	<b>-</b>	<b>46,934</b>	<b>3,478</b>	<b>18,373</b>	<b>68,785</b>
<b>Current Period Beginning Net Book Value</b>					
Additions	-	18,550	20,993	89,559	129,102
Disposal, cost	-	-	-	(739)	(739)
Disposal, accumulated depreciation	-	-	-	739	739
Depreciation	-	(11,673)	(3,538)	(10,492)	(25,703)
<b>Current Period Ending Net Book Value</b>	<b>-</b>	<b>53,811</b>	<b>20,933</b>	<b>97,440</b>	<b>172,184</b>
Current Period Ending Cost	-	70,127	25,889	110,291	206,307
Current Period Ending Acc.Depreciation	-	(16,316)	(4,956)	(12,851)	(34,123)
<b>Current Period Ending Net Book Value</b>	<b>-</b>	<b>53,811</b>	<b>20,933</b>	<b>97,440</b>	<b>172,184</b>

# HAYAT FİNANS KATILIM BANKASI ANONİM ŞİRKETİ

## NOTES AND DISCLOSURES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD-ENDED 30 SEPTEMBER 2025

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

### 1.13. Explanations on Intangible Assets

**Gross carrying value and accumulated amortization balances at the beginning and at the end of the period**

	Current period	Prior period
Cost	650,608	410,368
Accumulated Amortization	(57,788)	(28,014)
<b>Total (net)</b>	<b>592,820</b>	<b>382,354</b>

**Movements of intangible assets between the beginning and the end of the period**

	Current period	Prior period
<b>Opening balance</b>	<b>382,354</b>	<b>133,224</b>
Additions	240,240	270,876
Disposals, net	-	-
Depreciation amount	(29,774)	(21,746)
<b>Closing net book value</b>	<b>592,820</b>	<b>382,354</b>

### 1.14. Explanations on investment property

None (31 December 2024 – None).

### 1.15. Information on deferred tax asset

	Current period	Prior period
Employee Benefits Liability	6,039	7,881
TFRS 9 Provisions	14,354	12,885
Other Provisions	8,705	7,917
Carried Tax Loss <sup>1</sup>	611,441	398,458
Marketable Securities	9,516	-
Fixed Assets	51,282	-
Other	40,482	12,813
<b>Deferred Tax Assets</b>	<b>741,819</b>	<b>439,954</b>
Fixed Assets	-	(28,884)
Other	(7,308)	(1,840)
<b>Deferred Tax Liabilities</b>	<b>(7,308)</b>	<b>(30,724)</b>
<b>Net Deferred Tax Assets / (Liabilities)</b>	<b>734,511</b>	<b>409,230</b>

<sup>1</sup> The recoverability of the deferred tax asset calculated from carried tax losses has been taken into account by assuming that the Bank can use the deductible temporary differences and financial losses in the future before their expiration date, consistent with the budget approved by the Board of Directors.

#### Table of deferred tax asset movement

	Current period	Prior period
Opening Balance	409,230	52,487
Deferred Tax Income /(Expense)	340,859	357,408
Deferred Tax Accounted Under Other Comprehensive Income	(15,578)	(665)
<b>Net Deferred Tax Assets / (Liabilities)</b>	<b>734,511</b>	<b>409,230</b>

The years in which the right to use carried tax losses will expire are as follows.

	Current	Prior period
2028	182,066	181,960
2029	1,153,457	1,146,234
2030	499,362	-
<b>Total</b>	<b>1,834,885</b>	<b>1,328,194</b>

### 1.16. Assets held for sale and assets of discontinued operations

None (31 December 2024 – None).

### 1.17. Information on other assets

As of balance sheet date, the Bank's other assets amount to TL 159,224 (31 December 2024 – TL 168,404) and other assets balance does not exceed 10% of the total assets on the balance sheet excluding off balance sheet commitments.

# HAYAT FİNANS KATILIM BANKASI ANONİM ŞİRKETİ

## NOTES AND DISCLOSURES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD-ENDED 30 SEPTEMBER 2025

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

### 2. Explanations and notes related to liabilities

#### 2.1 Information on funds collected

##### Information on maturity structure of funds collected

Current Period	Demand	Up to 1 Month	Up to 3 Months	Up to 6 months	Up to 9 months	Up to 1 year	1 year and over	Acc. profit sharing accounts	Total
<b>I. Real persons current accounts-TL</b>	<b>54,777</b>	-	-	-	-	-	-	-	<b>54,777</b>
<b>II. Real persons profit sharing accounts TL</b>	-	<b>1,080,232</b>	<b>3,572,573</b>	<b>100,945</b>	<b>9,576</b>	<b>692</b>	<b>3,306</b>	-	<b>4,767,324</b>
<b>III. Another current accounts- TL</b>	<b>308,227</b>	-	-	-	-	-	-	-	<b>308,227</b>
Public sector	-	-	-	-	-	-	-	-	-
Commercial sector	308,227	-	-	-	-	-	-	-	308,227
Other institutions	-	-	-	-	-	-	-	-	-
Commercial and other institutions	-	-	-	-	-	-	-	-	-
Banks and participation banks	-	-	-	-	-	-	-	-	-
Central Bank of Republic of Türkiye	-	-	-	-	-	-	-	-	-
Domestic banks	-	-	-	-	-	-	-	-	-
Foreign banks	-	-	-	-	-	-	-	-	-
Participation banks	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-	-
<b>IV. Profit sharing accounts-TL</b>	-	<b>235,639</b>	<b>4,707,105</b>	<b>106,904</b>	-	-	-	-	<b>5,049,648</b>
Public sector	-	-	-	-	-	-	-	-	-
Commercial sector	-	235,639	4,707,105	106,904	-	-	-	-	5,049,648
Other institutions	-	-	-	-	-	-	-	-	-
Commercial and other institutions	-	-	-	-	-	-	-	-	-
Banks and participation banks	-	-	-	-	-	-	-	-	-
<b>V. Real persons current accounts-FC</b>	<b>34,339</b>	-	-	-	-	-	-	-	<b>34,339</b>
<b>VI. Real persons profit sharing accounts-FC</b>	-	<b>1,243</b>	<b>330,536</b>	<b>40</b>	<b>97,549</b>	<b>84</b>	<b>478,811</b>	-	<b>908,263</b>
<b>VII. Another current accounts-FC</b>	<b>720,894</b>	-	-	-	-	-	-	-	<b>720,894</b>
Commercial residents in Türkiye	720,894	-	-	-	-	-	-	-	720,894
Commercial residents in Abroad	-	-	-	-	-	-	-	-	-
Banks and participation banks	-	-	-	-	-	-	-	-	-
Central Bank of Republic of Türkiye	-	-	-	-	-	-	-	-	-
Domestic banks	-	-	-	-	-	-	-	-	-
Foreign banks	-	-	-	-	-	-	-	-	-
Participation banks	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-	-
<b>VIII. Profit sharing accounts- FC</b>	-	<b>42,046</b>	<b>2,999,262</b>	<b>269,096</b>	-	-	-	-	<b>3,310,404</b>
Public sector	-	-	-	-	-	-	-	-	-
Commercial sector	-	42,046	2,938,009	269,096	-	-	-	-	3,249,151
Other institutions	-	-	61,253	-	-	-	-	-	61,253
Commercial and other institutions	-	-	-	-	-	-	-	-	-
Banks and participation banks	-	-	-	-	-	-	-	-	-
<b>IX. Precious metal funds</b>	<b>249,790</b>	-	-	-	-	-	-	-	<b>249,790</b>
<b>X. Profit sharing accounts special funds - TL</b>	-	-	-	-	-	-	-	-	-
Residents in Türkiye	-	-	-	-	-	-	-	-	-
Residents Abroad	-	-	-	-	-	-	-	-	-
<b>XI. Profit sharing accounts special funds - FC</b>	-	-	-	-	-	-	-	-	-
Residents in Türkiye	-	-	-	-	-	-	-	-	-
Residents Abroad	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>1,368,027</b>	<b>1,359,160</b>	<b>11,609,476</b>	<b>476,985</b>	<b>107,125</b>	<b>776</b>	<b>482,117</b>	-	<b>15,403,666</b>

# HAYAT FİNANS KATILIM BANKASI ANONİM ŞİRKETİ

## NOTES AND DISCLOSURES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD-ENDED 30 SEPTEMBER 2025

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

Prior Period	Demand	Up to 1 Month	Up to 3 Months	Up to 6 months	Up to 9 months	Up to 1 year	1 year and over	Acc. profit sharing accounts	Total
<b>I. Real persons current accounts-TL</b>	<b>39,088</b>	-	-	-	-	-	-	-	<b>39,088</b>
<b>II. Real persons profit sharing accounts TL</b>	-	<b>857,951</b>	<b>2,981,981</b>	<b>154,807</b>	<b>3,157</b>	<b>980</b>	<b>672</b>	-	<b>3,999,548</b>
<b>III. Another current accounts- TL</b>	<b>674,118</b>	-	-	-	-	-	-	-	<b>674,118</b>
Public sector	-	-	-	-	-	-	-	-	-
Commercial sector	674,099	-	-	-	-	-	-	-	674,099
Other institutions	19	-	-	-	-	-	-	-	19
Commercial and other institutions	-	-	-	-	-	-	-	-	-
Banks and participation banks	-	-	-	-	-	-	-	-	-
Central Bank of Republic of Türkiye	-	-	-	-	-	-	-	-	-
Domestic banks	-	-	-	-	-	-	-	-	-
Foreign banks	-	-	-	-	-	-	-	-	-
Participation banks	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-	-
<b>IV. Profit sharing accounts-TL</b>	-	<b>143,795</b>	<b>647,950</b>	<b>1,309,904</b>	-	-	-	-	<b>2,101,649</b>
Public sector	-	-	-	-	-	-	-	-	-
Commercial sector	-	143,795	174,916	1,255,603	-	-	-	-	1,574,314
Other institutions	-	-	473,034	54,301	-	-	-	-	527,335
Commercial and other institutions	-	-	-	-	-	-	-	-	-
Banks and participation banks	-	-	-	-	-	-	-	-	-
<b>V. Real persons current accounts-FC</b>	<b>10,539</b>	-	-	-	-	-	-	-	<b>10,539</b>
<b>VI. Real persons profit sharing accounts-FC</b>	-	<b>3,204</b>	<b>289,512</b>	<b>171</b>	<b>115,443</b>	-	<b>355,446</b>	-	<b>763,776</b>
<b>VII. Another current accounts-FC</b>	<b>724,894</b>	-	-	-	-	-	-	-	<b>724,894</b>
Commercial residents in Türkiye	724,894	-	-	-	-	-	-	-	724,894
Commercial residents in Abroad	-	-	-	-	-	-	-	-	-
Banks and participation banks	-	-	-	-	-	-	-	-	-
Central Bank of Republic of Türkiye	-	-	-	-	-	-	-	-	-
Domestic banks	-	-	-	-	-	-	-	-	-
Foreign banks	-	-	-	-	-	-	-	-	-
Participation banks	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-	-
<b>VIII. Profit sharing accounts- FC</b>	-	<b>73,922</b>	<b>688,661</b>	<b>124,141</b>	-	-	-	-	<b>886,724</b>
Public sector	-	-	-	-	-	-	-	-	-
Commercial sector	-	73,922	688,661	124,141	-	-	-	-	886,724
Other institutions	-	-	-	-	-	-	-	-	-
Commercial and other institutions	-	-	-	-	-	-	-	-	-
Banks and participation banks	-	-	-	-	-	-	-	-	-
<b>IX. Precious metal funds</b>	<b>282,634</b>	-	-	-	-	-	-	-	<b>282,634</b>
<b>X. Profit sharing accounts special funds - TL</b>	-	-	-	-	-	-	-	-	-
Residents in Türkiye	-	-	-	-	-	-	-	-	-
Residents Abroad	-	-	-	-	-	-	-	-	-
<b>XI. Profit sharing accounts special funds - FC</b>	-	-	-	-	-	-	-	-	-
Residents in Türkiye	-	-	-	-	-	-	-	-	-
Residents Abroad	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>1,731,273</b>	<b>1,078,872</b>	<b>4,608,104</b>	<b>1,589,023</b>	<b>118,600</b>	<b>980</b>	<b>356,118</b>	-	<b>9,482,970</b>

# HAYAT FİNANS KATILIM BANKASI ANONİM ŞİRKETİ

## NOTES AND DISCLOSURES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD-ENDED 30 SEPTEMBER 2025

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

### Information's on current and profit share accounts that are in the scope of Insurance

**Current and participation accounts attributable to real and legal entities under the insurance exceeding the limit of the deposit insurance fund**

	Under the guarantee of insurance		Exceeding the limit of insurance	
	Current period	Prior period	Current period	Prior period
Real persons/ entities current and profit-sharing accounts that are not subject to commercial activities				
TL accounts	2,107,544	1,581,582	7,543,132	4,722,161
FC accounts	141,295	64,226	1,535,582	785,812
Foreign branches' deposits under foreign authorities' insurance	-	-	-	-
Off-shore banking regions' under foreign authorities' insurance	-	-	-	-

Funds collected by Participation Banks (except for foreign branches) through current and profit share accounts which are opened by real and legal entities and denominated in Turkish Lira or foreign currency with a limit of maximum of TL 950 (including both capital and profit shares) for current period of each person is under the guarantee of Saving Deposit Insurance Fund in accordance with the Banking Law No. 5411 which issued in official gazette no. 25893 on 1 November 2005.

**If the headquarters of the Bank is abroad and the deposit account in its Turkish branch is in the scope of the insurance policy in the country of the headquarter of the Bank is founded, it should be explained**

The headquarters of the Bank is in Türkiye.

### Current and Profit Share Accounts of the real persons who are not in the scope of insurance

	Current period	Prior period
Foreign branches' profit-sharing accounts and other accounts	-	-
Profit sharing accounts and other accounts of controlling shareholders and profit sharing accounts of their mother, father, spouse, children in care	4,058,447	2,319,371
Profit sharing account and other accounts of President and Members of Board of Directors, CEO and Vice Presidents and profit-sharing accounts of their mother, father,	17,666	9,815
Profit sharing account and other accounts in scope of the property holdings derived from crime defined in article 282 of Turkish Criminal Law No:5237 dated 26	-	-
Profit sharing accounts in participation banks which are established in Türkiye in order to engage in offshore banking activities solely	-	-

### 2.2 Information on derivative financial liabilities held for trading

	Current Period		Prior Period	
	TL	FC	TL	FC
Forward transactions <sup>1</sup>	13	68	6	-
Swap transactions	87,327	956	10,392	-
Futures transactions	-	-	-	-
Options	-	-	-	-
Other	-	-	-	-
<b>Total</b>	<b>87,340</b>	<b>1,024</b>	<b>10,398</b>	<b>-</b>

<sup>1</sup> Includes forward asset purchase and sales commitments.

# HAYAT FİNANS KATILIM BANKASI ANONİM ŞİRKETİ

## NOTES AND DISCLOSURES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD-ENDED 30 SEPTEMBER 2025

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

### 2.3 Information on funds borrowed

#### Information on banks and other financial institutions

	Current Period		Prior Period	
	TL	FC	TL	FC
Funds borrowed from the Central Bank of Türkiye	-	-	-	-
Domestic banks and institutions	1,062,461	-	-	-
Foreign banks, institutions and funds	-	-	-	-
<b>Total</b>	<b>1,062,461</b>	-	-	-

#### Information on maturity structure of borrowings

	Current Period		Prior Period	
	TL	FC	TL	FC
Short-term	1,062,461	-	-	-
Medium and long-term	-	-	-	-
<b>Total</b>	<b>1,062,461</b>	-	-	-

#### Explanations related to the concentrations of the Bank's major liabilities

The Bank's funds borrowed consist of foreign currency loans. There is no risk concentration in the Bank's current and participation accounts.

#### Explanations related to institutions with money markets transactions

As of 30 September 2025, there are no funds from sales with repurchase agreements (31 December 2024 – None).

### 2.4. Information on issued securities

None (31 December 2024 – None).

### 2.5 Information on other liabilities and miscellaneous payables

As of 30 September 2025, other liabilities include miscellaneous payables item amounting to TL 104,048 (31 December 2024 – TL 175,919) and other liabilities item amounting to TL 50,430 (31 December 2024 – TL 61,352), and these items do not exceed 10% of the balance sheet total.

### 2.6 Information on finance lease payables (Net)

	Current Period		Prior Period	
	Gross	Net	Gross	Net
Less than 1 year	15,093	3,996	11,347	3,475
1 to 4 years	38,002	21,790	28,990	14,087
More than 4 years	-	-	5,628	5,098
<b>Total</b>	<b>53,095</b>	<b>25,786</b>	<b>45,965</b>	<b>22,660</b>

#### Information on the changes in agreements and new obligations originating from these

None (31 December 2024 – None).

#### Information on Operational Leases

The leasing transactions, in which all risks and benefits of the leased asset are held by the lessor, are classified as operational leases. There are no significant commitments regarding the changes at the operational lease agreements. The payments related with operational leases are recognized as expense in the income statement during the period of the agreement in equal installments.

### 2.7. Information on hedging derivative financial liabilities

None (31 December 2024 – None).

# HAYAT FİNANS KATILIM BANKASI ANONİM ŞİRKETİ

## NOTES AND DISCLOSURES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD-ENDED 30 SEPTEMBER 2025

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

### 2.8. Information on provisions

#### Information on provisions related with foreign currency difference of foreign indexed loans

None (31 December 2024 – None).

#### Information on other provisions

	Current Period	Prior Period
Expected Credit Loss for Non-Cash Loans	7,768	7,876
Provision for Profits will be Allocated to Participation Accounts	25,964	14,935
<b>Total</b>	<b>33,732</b>	<b>22,811</b>

#### Information on provisions for employee benefits

The provision for employee benefits in the balance sheet includes severance pay obligations amounting to TL 9,383 (31 December 2024 – TL 5,907), leave pay provision amounting to TL 10,746 (31 December 2024 – TL 12,864) (31 December 2024 – TL 7,500 bonus provision).

Under the Turkish Labor Law, the Bank is required to pay termination benefits to each employee who has completed at least one year of service and whose employment is terminated without due cause, is called up for military service, dies or retires or earns the right to retire.

The reserve has been calculated by estimating the present value of the future probable obligation of the Bank arising from the retirement of its employees. TAS 19 requires actuarial valuation methods to be developed to estimate the enterprise's obligation for such benefits. Accordingly, the following actuarial assumptions were used in the calculation of the total liability.

	Current Period	Prior Period
Discount rate (%)	4.50	4.50
Inflation rate (%)	23.75	23.75

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

	Current Period	Prior Period
Balance at the beginning of the period	5,907	2,488
Provisions recognized during the period	3,476	3,419
<b>Balances at the end of the period</b>	<b>9,383</b>	<b>5,907</b>

# HAYAT FİNANS KATILIM BANKASI ANONİM ŞİRKETİ

## NOTES AND DISCLOSURES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD-ENDED 30 SEPTEMBER 2025

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

### 2.9. Explanations on tax liability

#### Information on current year tax liability

None (31 December 2024 – None).

#### Information on taxes payable

	Current Period	Prior Period
Corporate tax payable	-	-
Taxation of marketable securities	41,840	20,557
Taxation of immovable property	192	134
Banking Insurance Transaction Tax (BITT)	16,963	15,041
Foreign Exchange Transaction Tax	286	108
Value Added Tax Payable	4,265	4,704
Other <sup>1</sup>	22,335	17,411
<b>Total</b>	<b>85,881</b>	<b>57,955</b>

<sup>1</sup> Includes income tax deducted from salaries in the amount of TL 21,678 (31 December 2024- TL 16,657).

#### Information on premiums

	Current Period	Prior Period
Social Security Premiums – Employee	6,527	4,350
Social Security Premiums – Employer	8,944	5,898
Bank Social Aid Pension Fund Premium- Employee	-	-
Bank Social Aid Pension Fund Premium – Employer	-	-
Pension Fund Membership Fees and Provisions - Employee	-	-
Pension Fund Membership Fees and Provisions - Employer	-	-
Unemployment Insurance – Employee	427	308
Unemployment Insurance – Employer	855	616
Other	-	-
<b>Total</b>	<b>16,753</b>	<b>11,172</b>

#### Information on deferred tax liability

The deferred tax liability is explained in the deferred tax asset section in the explanations and footnotes regarding the asset accounts of the balance sheet.

### 2.10. Information on payables related to assets held for sale

None (31 December 2024 – None).

### 2.11. Information on subordinated loans

None (31 December 2024 – None).

# HAYAT FİNANS KATILIM BANKASI ANONİM ŞİRKETİ

## NOTES AND DISCLOSURES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD-ENDED 30 SEPTEMBER 2025

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

### 2.12. Information on shareholders' equity

#### Presentation of paid-in capital

	Current Period	Prior Period
Common Shares	4,500,000	3,000,000
Preference Shares	-	-
<b>Total</b>	<b>4,500,000</b>	<b>3,000,000</b>

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

Registered capital system is not applied in the Bank.

#### Information on the share capital increases during the period and their sources: other information on increased capital shares in the current period

Based on the permission of the BRSA, our Bank's paid-in capital has been increased by TL 1,500,000 in cash from TL 3,000,000 to TL 4,500,000.

#### Information on share capital increases from capital reserves during the current period

None (31 December 2024 – None).

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

Based on the evaluation made considering the Bank's prior and current period indicators related to net profit share and commission income, it is observed that the Bank continues its operations profitably.

#### Summary of privileges given to shares representing the capital

None (31 December 2024 – None).

#### Information on marketable securities value increase fund

	Current Period		Prior Period	
	TL	FC	TL	FC
From Associates, Subsidiaries and Entities Under Common Control (Joint Vent.)	-	-	-	-
Valuation Difference	22,423	15,466	1,378	162
Foreign Exchange Difference	-	-	-	-
<b>Total</b>	<b>22,423</b>	<b>15,466</b>	<b>1,378</b>	<b>162</b>

#### Information on minority shares

None (31 December 2024 – None).

# HAYAT FİNANS KATILIM BANKASI ANONİM ŞİRKETİ

## NOTES AND DISCLOSURES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD-ENDED 30 SEPTEMBER 2025

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

### 3. Explanations and notes related to off-balance sheet contingencies and commitments

#### 3.1 Explanations on off-balance sheet accounts

##### Types and amounts of irrevocable commitments

	Current Period	Prior Period
Forward Asset Purchase and Sales Commitments	1,067,968	704,386
Share Capital Commitment to Associates and Subsidiaries	-	62,500
Loan Granting Commitments	77,189	-
Commitments For Credit Cards and Banking Services Promotions and Limits	189,291	59
Other Irrevocable Commitments	8,755	1,930
<b>Total</b>	<b>1,343,203</b>	<b>768,875</b>

##### Types and amounts of probable losses and obligations arising from off-balance sheet items

Non-cash loans including guarantees, bank acceptances, collaterals and others that are accepted as financial commitments and other letter of credits

As of 30 September 2025, the Bank has letter of guarantees amounting to TL 2,934,407 (31 December 2024 – TL 1,833,451).

##### Revocable, irrevocable guarantees and other similar commitments and contingencies

	Current Period	Prior Period
Final letters of guarantee	714,886	406,508
Provisional letters of guarantee	-	-
Letters of guarantee for advances	24,621	43,108
Letters of Guarantee Given to Customs	469,283	149,038
Letters given against cash loans	1,725,617	1,234,797
Other letter of guarantees	-	-
<b>Total</b>	<b>2,934,407</b>	<b>1,833,451</b>

TL 7,768 (31 December 2024 – TL 7,876) has been set aside for the expected loss for non-cash loans.

##### Total amount of non-cash loans

	Current Period	Prior Period
Non-cash loans given against cash loans	1,725,617	1,234,797
With original maturity of 1 year or less	245,949	119,052
With original maturity of more than 1 year	1,479,668	1,115,745
Other non-cash loans	1,416,503	720,325
<b>Total</b>	<b>3,142,120</b>	<b>1,955,122</b>

##### Information on the non-cash loans classified in Group I and Group II

	Current Period				Prior Period			
	I. Group		II. Group		I. Group		II. Group	
	TL	FC	TL	FC	TL	FC	TL	FC
<b>Non-Cash Loans</b>	<b>473,217</b>	<b>2,668,903</b>	-	-	<b>465,156</b>	<b>1,489,966</b>	-	-
Letters of Guarantee	451,159	2,483,248	-	-	465,156	1,368,295	-	-
Bills of Exchange and Bank Acceptances	-	-	-	-	-	-	-	-
Letters of Credit	-	185,655	-	-	-	121,671	-	-
Endorsements	-	-	-	-	-	-	-	-
Underwriting Commitments	-	-	-	-	-	-	-	-
Factoring Related Guarantees	-	-	-	-	-	-	-	-
Other Guarantees and Securities	22,058	-	-	-	-	-	-	-

# HAYAT FİNANS KATILIM BANKASI ANONİM ŞİRKETİ

## NOTES AND DISCLOSURES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD-ENDED 30 SEPTEMBER 2025

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

### Information on sectoral risk concentrations of non-cash loans

	Current Period			
	TL	%	FC	%
<b>Agriculture</b>	-	-	-	-
Farming and stockbreeding	-	-	-	-
Forestry	-	-	-	-
Fishery	-	-	-	-
<b>Manufacturing</b>	<b>107,310</b>	<b>22.68</b>	<b>1,866,331</b>	<b>69.93</b>
Mining and quarrying	-	-	46,397	1.74
Production	107,310	22.68	1,819,934	68.19
Electricity, Gas, Water	-	-	-	-
<b>Construction</b>	<b>28,602</b>	<b>6.04</b>	-	-
<b>Services</b>	<b>335,595</b>	<b>70.92</b>	<b>802,572</b>	<b>30.07</b>
Wholesale and Retail Trade	213,990	45.22	518,043	19.41
Hotel, Food and Beverage Services	12,490	2.64	-	-
Transportation and Telecom.	75,200	15.89	270,625	10.14
Financial Institutions	33,915	7.17	-	-
Real Estate and Renting Services	-	-	13,904	0.52
Self-Employment Type Services	-	-	-	-
Educational Services	-	-	-	-
Health and Social Services	-	-	-	-
<b>Other</b>	<b>1,710</b>	<b>0.36</b>	-	-
<b>Total</b>	<b>473,217</b>	<b>100.00</b>	<b>2,668,903</b>	<b>100.00</b>

	Prior Period			
	TL	%	FC	%
<b>Agriculture</b>	-	-	-	-
Farming and stockbreeding	-	-	-	-
Forestry	-	-	-	-
Fishery	-	-	-	-
<b>Manufacturing</b>	<b>226,972</b>	<b>48.79</b>	<b>1,330,121</b>	<b>89.28</b>
Mining and quarrying	-	-	75,952	5.10
Production	226,972	48.79	1,254,169	84.18
Electricity, Gas, Water	-	-	-	-
<b>Construction</b>	<b>61,614</b>	<b>13.25</b>	-	-
<b>Services</b>	<b>176,570</b>	<b>37.96</b>	<b>159,845</b>	<b>10.72</b>
Wholesale and Retail Trade	176,570	37.96	90,649	6.08
Hotel, Food and Beverage Services	-	-	-	-
Transportation and Telecom.	-	-	69,196	4.64
Financial Institutions	-	-	-	-
Real Estate and Renting Services	-	-	-	-
Self-Employment Type Services	-	-	-	-
Educational Services	-	-	-	-
Health and Social Services	-	-	-	-
<b>Other</b>	-	-	-	-
<b>Total</b>	<b>465,156</b>	<b>100.00</b>	<b>1,489,966</b>	<b>100.00</b>

# HAYAT FİNANS KATILIM BANKASI ANONİM ŞİRKETİ

## NOTES AND DISCLOSURES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD-ENDED 30 SEPTEMBER 2025

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

### 3.2. Financial derivative instruments

	Trading Derivatives	
	Current Period	Prior Period
<b>Foreign currency related derivative</b>		
<b>Foreign Currency Related Derivative Transactions (I):</b>	<b>7,078,045</b>	<b>3,035,171</b>
Currency Forwards-Purchases, sales <sup>1</sup>	1,067,968	704,386
Currency Swaps-Purchases, sales	6,010,077	2,330,785
Currency Futures	-	-
Currency Options-Purchases, sales	-	-
<b>Profit share related derivative transactions (II):</b>	<b>-</b>	<b>-</b>
Profit share forwards-Purchase, sales	-	-
Profit share swaps-Purchases, sales	-	-
Profit share options-Purchases, sales	-	-
Profit share futures-Purchases, sales	-	-
<b>Other trading derivatives (III)</b>	<b>-</b>	<b>-</b>
<b>A. Total trading derivatives (I+II+III)</b>	<b>7,078,045</b>	<b>3,035,171</b>
<b>Hedging Derivatives</b>		
Fair value hedges	-	-
Cash flow hedges	-	-
Foreign currency investment hedges	-	-
<b>B. Total Hedging Derivatives</b>	<b>-</b>	<b>-</b>
<b>Total Derivatives Transactions (A+B)</b>	<b>7,078,045</b>	<b>3,035,171</b>

<sup>1</sup> TL 1,067,968 (31 December 2024- TL 704,386) of forward asset purchase and sales commitments included.

### 3.3. Credit derivatives and risk exposures on credit derivatives

None (31 December 2024 – None).

### 3.4. Contingent liabilities and assets

None (31 December 2024 – None).

### 3.5. Explanations on custodian and intermediary services

None (31 December 2024 – None).

### 3.6. Summary Information on the Bank's Rating by the International Rating Institutions

None (31 December 2024 – None).

# HAYAT FİNANS KATILIM BANKASI ANONİM ŞİRKETİ

## NOTES AND DISCLOSURES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD-ENDED 30 SEPTEMBER 2025

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

### 4. Explanations and notes related to the statement of income

#### 4.1 Information on profit share income

##### Information on profit share received from loans

	Current Period		Prior Period	
	TL	FC	TL	FC
<b>Profit share on loans</b>	<b>2,057,396</b>	<b>141,809</b>	<b>701,188</b>	<b>48,363</b>
Short term loans	740,050	106,556	293,543	30,843
Medium and long-term loans	1,317,182	35,253	407,645	17,520
Profit share on non-performing loans	164	-	-	-
Premiums received from resource utilization	-	-	-	-
<b>Total</b>	<b>2,057,396</b>	<b>141,809</b>	<b>701,188</b>	<b>48,363</b>

##### Information on profit share received from banks

	Current Period		Prior Period	
	TL	FC	TL	FC
The Central Bank of the Republic of Türkiye	237,822	-	872	-
Domestic Banks	7,735	-	3,133	-
Foreign Banks	-	-	-	-
Branches and head office abroad	-	-	-	-
<b>Total</b>	<b>245,557</b>	<b>-</b>	<b>4,005</b>	<b>-</b>

##### Information on profit share income from securities portfolio

	Current Period		Prior Period	
	TL	FC	TL	FC
Financial Assets at Fair Value Through Profit or Loss	3,835	-	-	843
Financial Assets at Fair Value Reflected in Other Comprehensive Income	322,101	15,480	100,733	-
Financial Assets Valued Over Amortized Cost	27,768	4,257	2,021	3,593
<b>Total</b>	<b>353,704</b>	<b>19,737</b>	<b>102,754</b>	<b>4,436</b>

##### Information on profit share income received from associates and subsidiaries

	Current Period	Prior Period	
		TL	FC
Profit share income received from associates and subsidiaries	-	-	-

#### 4.2 Information on profit share expenses from funds borrowed

	Current Period		Prior Period	
	TL	FC	TL	FC
<b>Banks</b>	<b>864</b>	<b>343</b>	<b>358</b>	<b>-</b>
The Central Bank of the Republic of Türkiye	-	-	-	-
Domestic banks	864	-	358	-
Foreign banks	-	343	-	-
Branches and head office abroad	-	-	-	-
<b>Other Institutions</b>	<b>62,461</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total</b>	<b>63,325</b>	<b>343</b>	<b>358</b>	<b>-</b>

# HAYAT FİNANS KATILIM BANKASI ANONİM ŞİRKETİ

## NOTES AND DISCLOSURES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD-ENDED 30 SEPTEMBER 2025

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

### Profit share expense given to associates and subsidiaries

	Current Period	Prior Period
Profit share expenses given to associates and subsidiaries	3,219	-

### Profit share expense paid to securities issued

None (30 September 2024 – None).

### 4.3 Information on dividend income

None (30 September 2024 – None).

### 4.4 Distribution of profit share on funds based on maturity of funds

Account Name	Profit Sharing Accounts								Total
	Up to 1 month	Up to 3 months	Up to 6 months	Up to 9 months	Up to 1 year	Above 1 year	Acc. profit-sharing accounts		
<b>Turkish Lira</b>									
Collected funds from banks through current and profit share accounts	-	-	-	-	-	-	-	-	-
Real person's non-trading profit sharing	338,430	1,112,188	35,777	1,280	259	486	-	1,488,420	
Public-sector profit-sharing account	-	-	-	-	-	-	-	-	-
Commercial sector profit sharing account	86,459	685,156	100,012	-	-	-	-	871,627	
Other institutions profit sharing account	-	165,728	4,563	-	-	-	-	170,291	
<b>Total</b>	<b>424,889</b>	<b>1,963,072</b>	<b>140,352</b>	<b>1,280</b>	<b>259</b>	<b>486</b>	-	<b>2,530,338</b>	
<b>Foreign currency</b>									
Banks	-	-	-	-	-	-	-	-	-
Real person's non-trading profit sharing	30	5,239	2	1,322	1	7,486	-	14,080	
Public-sector profit-sharing account	-	-	-	-	-	-	-	-	-
Commercial sector profit sharing account	1,531	34,044	4,905	-	-	-	-	40,480	
Other institutions profit sharing account	-	268	-	-	-	-	-	268	
Precious metal accounts	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>1,561</b>	<b>39,551</b>	<b>4,907</b>	<b>1,322</b>	<b>1</b>	<b>7,486</b>	-	<b>54,828</b>	
<b>Grand Total</b>	<b>426,450</b>	<b>2,002,623</b>	<b>145,259</b>	<b>2,602</b>	<b>260</b>	<b>7,972</b>	-	<b>2,585,166</b>	

Account Name	Profit Sharing Accounts								Total
	Up to 1 month	Up to 3 months	Up to 6 months	Up to 9 months	Up to 1 year	Above 1 year	Acc. profit-sharing accounts		
<b>Turkish Lira</b>									
Collected funds from banks through current and profit share accounts	-	-	-	-	-	-	-	-	-
Real person's non-trading profit sharing	38,296	535,648	10,446	134	120	76	-	584,720	
Public-sector profit-sharing account	-	-	-	-	-	-	-	-	-
Commercial sector profit sharing account	10,442	90,281	35,522	-	-	-	-	136,245	
Other institutions profit sharing account	-	14,408	-	-	-	-	-	14,408	
<b>Total</b>	<b>48,738</b>	<b>640,337</b>	<b>45,968</b>	<b>134</b>	<b>120</b>	<b>76</b>	-	<b>735,373</b>	
<b>Foreign currency</b>									
Banks	-	-	-	-	-	-	-	-	-
Real person's non-trading profit sharing	14	2,879	1,107	861	35	5,354	-	10,250	
Public-sector profit-sharing account	-	-	-	-	-	-	-	-	-
Commercial sector profit sharing account	4,225	3,929	175	-	-	-	-	8,329	
Other institutions profit sharing account	-	-	-	-	-	-	-	-	-
Precious metal accounts	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>4,239</b>	<b>6,808</b>	<b>1,282</b>	<b>861</b>	<b>35</b>	<b>5,354</b>	-	<b>18,579</b>	
<b>Grand Total</b>	<b>52,977</b>	<b>647,145</b>	<b>47,250</b>	<b>995</b>	<b>155</b>	<b>5,430</b>	-	<b>753,952</b>	

# HAYAT FİNANS KATILIM BANKASI ANONİM ŞİRKETİ

## NOTES AND DISCLOSURES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD-ENDED 30 SEPTEMBER 2025

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

### 4.5 Information on trading income/loss (Net)

	Current Period	Prior Period
<b>Income</b>	<b>1,470,546</b>	<b>339,421</b>
Gain on capital market transactions	300,812	274,821
Gain on derivative financial instruments	458,081	6,473
Foreign exchange profit	711,653	58,127
<b>Losses (-)</b>	<b>(948,226)</b>	<b>(41,086)</b>
Losses on capital market transactions	-	-
Losses on derivative financial instruments	(482,698)	(2,640)
Foreign exchange losses	(465,528)	(38,446)
<b>Trading income/loss (Net)</b>	<b>522,320</b>	<b>298,335</b>

### 4.6 Information on other operating income

The other operating income totals TL 36,777 (30 September 2024 - TL 1,323), of which TL 11,578 (30 September 2024 - TL 755) consists of expected credit loss provision reversals. There are no extraordinary items within other operating income that significantly affect the Bank's revenues.

### 4.7 Provisions for loan losses and other receivables of the Bank<sup>1</sup>

	Current Period	Prior Period
<b>Expected Credit Loss</b>	<b>128,892</b>	<b>43,225</b>
12 month expected credit loss (Stage 1)	14,174	25,597
Significant increase in credit risk (Stage 2)	722	6,674
Non-performing loans (Stage 3)	113,996	10,954
<b>Marketable Securities Impairment Expense</b>	<b>-</b>	<b>254</b>
Financial Assets at Fair Value through Profit or Loss	-	254
Financial Assets at Fair Value Through Other Comprehensive Income	-	-
<b>Impairment losses from Associates, Subsidiaries and Jointly Controlled Entities</b>	<b>-</b>	<b>-</b>
Investments in Associates	-	-
Subsidiaries	-	-
Joint Ventures	-	-
<b>Other<sup>2</sup></b>	<b>16,184</b>	<b>13,728</b>
<b>Total</b>	<b>145,076</b>	<b>57,207</b>

<sup>1</sup> Includes the provisions in the "Other Provision Expenses" line in the income statement.

<sup>2</sup> Includes free provisions that can be allocated from profit to be distributed to participation accounts according to provisions regulation.

# HAYAT FİNANS KATILIM BANKASI ANONİM ŞİRKETİ

## NOTES AND DISCLOSURES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD-ENDED 30 SEPTEMBER 2025

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

### 4.8 Information on other operating expenses

	Current Period	Prior Period
Reserve for employee termination benefits	3,476	2,422
Bank social aid fund deficit provision	-	-
Fixed assets impairment expense	-	-
Depreciation expenses of fixed assets	37,301	15,749
Intangible assets impairment expense	-	-
Goodwill impairment expense	-	-
Amortization expenses of intangible assets	29,774	13,357
Shares (capital method applied) impairment expense	-	-
Impairment expense for investment securities that will be disposed	-	-
Amortization expenses of investment securities that will be disposed	-	-
Impairment expenses for property and equipment held for sale purpose and terminated operations	-	-
Other operating expenses	351,268	336,324
Leasing expenses related to TFRS 16 exemptions	7,277	7,390
Maintenance expenses	5,500	1,770
Advertisement expenses	96,905	182,534
Other expenses <sup>1</sup>	241,586	144,630
Loss on sales of assets	-	-
Other <sup>2</sup>	153,272	185,051
<b>Total</b>	<b>575,091</b>	<b>552,903</b>

<sup>1</sup> Includes computer usage expenses of TL 97,175 (30 September 2024 – TL 45,015) and communication expenses of TL 56,054 (30 September 2024 – 43,316 TL).

<sup>2</sup> Includes audit and consultancy fee expenses of TL 96,293 (30 September 2024 – TL 144,090) and taxes, duties and fees expenses of TL 29,230 (30 September 2024 – 22,669 TL).

### 4.9 Information on profit/loss from continued and discontinued operations before taxes

The bank's loss before tax was TL 490,448 (30 September 2024 – TL 621,330 loss)

TL 412,456 (30 September 2024 – TL 168,658) of the loss before tax comes from net profit share income, TL 14,790 (30 September 2024 – TL 12,100 expense) from net fees and commission income, TL 522,320 (30 September 2024 - TL 298,335) from net commercial profit and loss, TL 36,777 (30 September 2024 – TL 1,323) from other operating income, TL 145,076 (30 September 2024 – TL 57,207) from provision expenses, TL 1,331,715 (30 September 2024 – TL 1,020,339) consists of other operating expenses, including personnel expenses.

### 4.10 Information on tax provision for continued and discontinued operations

The Bank has no current tax provision expense (30 September 2024 – None). The Bank has deferred tax expense of TL 13,944 (30 September 2024 – TL 12,033) and deferred tax income of TL 354,803 (30 September 2024 – TL 290,456) in the current period.

### 4.11 Information on net income/loss from continued and discontinued operations

There is no profit/loss arising from discontinued operations in after-tax operating profit/loss.

# **HAYAT FİNANS KATILIM BANKASI ANONİM ŞİRKETİ**

## **NOTES AND DISCLOSURES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD-ENDED 30 SEPTEMBER 2025**

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

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### **4.12 Information on net income/loss**

**The nature and amount of certain income and expense items from ordinary operations is disclosed if the disclosure for nature, amount and repetition rate of such items is required for a complete understanding of the Bank's performance for the period**

Net profit share income among income items in the accounting period ending as of 30 September 2025 is TL 412,456 (30 September 2024 – TL 168,658).

#### **Effect of changes in accounting estimates on income statement for the current and, if any for subsequent periods**

None (30 September 2024 – None).

#### **Profit/Loss attributable to minority share**

None (30 September 2024 – None).

### **4.13 Details of sub accounts comprising at least 20% of other items in income statement, exceeding 10% of total income statement**

As of 30 September 2025, other items in the income statement do not exceed 10% of the total income statement.

# **HAYAT FİNANS KATILIM BANKASI ANONİM ŞİRKETİ**

## **NOTES AND DISCLOSURES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD-ENDED 30 SEPTEMBER 2025**

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

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### **5. Explanations and Disclosures Related to Statement of Changes in Shareholders' Equity**

#### **Explanations on profit distribution**

None.

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

“Unrealized gains and losses” arising from changes in the fair value of securities classified as financial assets at fair value through other comprehensive income are not recognized in current year income statements; they are recognized in the “Marketable securities value increase fund” account under equity, until the financial assets are sold, disposed or impaired.

As of 30 September 2025, the Bank has booked TL 37,889 increase (30 September 2024 – TL 3,472 increase) for marketable securities valuation difference related to financial assets at fair value through other comprehensive income

#### **Explanations on profit reserves and previous years' profit/loss**

None.

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

Based on the permission of the BRSA, our Bank's paid-in capital has been increased by TL 1,500,000 in cash from TL 3,000,000 to TL 4,500,000.

# HAYAT FİNANS KATILIM BANKASI ANONİM ŞİRKETİ

## NOTES AND DISCLOSURES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD-ENDED 30 SEPTEMBER 2025

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

### 6. Explanations and Disclosures Related to Statement of Cash Flows

#### 6.1. Information on cash and cash equivalents

##### Components of cash and cash equivalents and accounting policy applied in their determination

The amounts recorded in the balance sheet as cash and cash equivalent assets (excluding rediscount balances, required reserve balances, placements with maturities longer than 3 months and blocked accounts) are considered as cash and cash equivalent assets

##### Cash and cash equivalents for the periods

	Current Period	Prior Period
<b>Cash</b>	<b>4,121,806</b>	<b>716,537</b>
Cash and Foreign Currency Cash	-	-
Turkish Central Bank	2,288,010	695,438
Other	1,833,796	21,099
<b>Cash Equivalents</b>	<b>202,871</b>	<b>1,295,396</b>
Banks	202,871	392,030
Interbank Money Market Placements	-	903,366
<b>Total Cash and Cash Equivalents</b>	<b>4,324,677</b>	<b>2,011,933</b>
Total Cash and Cash Equivalents	(1,514,114)	(559,374)
Rediscounts on Cash and Cash Equivalents	(109,117)	(3,366)
<b>Cash Flow Statements Cash and Cash Equivalents</b>	<b>2,701,446</b>	<b>1,449,193</b>

#### 6.2. Cash and cash equivalent items which are restricted for the usage of the Bank by legal or other limitations

The Bank has cash and equivalent assets that are not in free use in the amount of TL 1,514,114 as a required reserve balance at central bank (30 September 2024 – TL 559,374).

#### 6.3. Explanations on other items in the cash flow statement

The "Other" amounting to TL 51,493 (30 September 2024 – TL 39,004) of included in "Operating profit before changes in banking activity assets and liabilities" consists mainly of items such as paid fees and commissions, taxes, duties and fees.

The "Net increase/decrease in other assets" item amounting to TL 11,627 (30 September 2024 – TL 23,288) included in the "Change in assets and liabilities subject to banking activities" consists mainly of changes in other assets.

The "Net increase/decrease in other debts" item amounting to TL 65,403 (30 September 2024 – TL 133,226) included in the "Change in assets and liabilities subject to banking activities" consists of changes in various debts, other liabilities and taxes, duties, fees and premiums to be paid

The effect of the change in foreign exchange rate on cash and cash equivalent assets is calculated as approximately TL 71,541 (30 September 2024 – TL 19,071) as of 30 September 2025.

# HAYAT FİNANS KATILIM BANKASI ANONİM ŞİRKETİ

## NOTES AND DISCLOSURES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD-ENDED 30 SEPTEMBER 2025

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

### 7. Explanations and notes related to risk group of the Bank

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

Current Period Risk group of the Bank	Investment in associates, subsidiaries and joint ventures (business partnerships)		Direct and indirect shareholders of the Bank		Other real or legal persons included in the risk group	
	Cash	Non-Cash	Cash	Non-Cash	Cash	Non-Cash
<b>Loans and other receivables</b>						
Balance at beginning of period	-	-	137,645	195,190	15,753	1,002
Balance at end of period	10	-	-	450,532	300,620	-
Profit share and commission income	-	-	1,610	400	53,342	2

Prior Period Risk group of the Bank	Investment in associates, subsidiaries and joint ventures (business partnerships)		Direct and indirect shareholders of the Bank		Other real or legal persons included in the risk group	
	Cash	Non-Cash	Cash	Cash	Non-Cash	Cash
<b>Loans and other receivables</b>						
Balance at beginning of period	-	-	296,793	-	198,634	-
Balance at end of period	-	-	137,645	195,190	15,753	1,002
Profit share and commission income	-	-	34,533	-	82,470	-

#### 7.2 Information on current and profit-sharing accounts of the Bank's risk group

Risk group of the Bank	Investment in associates, subsidiaries and joint ventures (business partnerships)		Direct and indirect shareholders of the Bank		Other real or legal persons included in the risk group	
	Current period	Prior Period	Current period	Prior Period	Current period	Prior Period
<b>Current and profit-sharing accounts</b>						
Balance at beginning of period	16,010	-	1,431,764	418,150	1,292,699	18,797
Balance at end of period	3,384	16,010	2,884,415	1,431,764	1,383,197	1,292,699
Profit share expense	3,219	-	17,523	7,611	118,479	14,314

#### 7.3 Forward and option agreements and other similar agreements with the risk group of the Bank

Risk group of the Bank	Investment in associates, subsidiaries and joint ventures (business partnerships)		Direct and indirect shareholders of the Bank		Other real or legal persons included in the risk group	
	Current period	Prior Period	Current period	Current period	Prior Period	Current period
<b>Transactions at Fair Value through Profit or Loss</b>	-	-	-	-	-	-
Balance at beginning of period	-	-	-	-	-	-
Balance at end of period	-	-	-	-	-	-
Total Profit / Loss	-	-	-	-	-	-
<b>Hedging Transactions</b>	-	-	-	-	-	-
Balance at beginning of period	-	-	-	-	-	-
Balance at end of period	-	-	-	-	-	-
Total Profit / Loss	-	-	-	-	-	-

# HAYAT FİNANS KATILIM BANKASI ANONİM ŞİRKETİ

## NOTES AND DISCLOSURES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD-ENDED 30 SEPTEMBER 2025

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

### 7.4 Information on loans received from the Bank's risk group

None (30 September 2024 – None).

### 7.5 Information on the subordinated loans used by the Bank's risk group

None (30 September 2024 – None).

### 7.6 Information on remunerations provided to top management

As of 30 September 2025, a benefit of TL 80,384 (30 September 2024 - TL 60,313) was provided to the Bank's senior management, including employer costs.

## 8. Domestic, foreign and off-shore branches or equity investments and foreign representative offices

### 8.1. Domestic and foreign branches and representative offices

	Number of Branches	Number of Employees			
			Country	Total Assets	Legal Capacity
Domestic branches <sup>1</sup>	1	349			
Foreign representative offices	-	-	-	-	-
Foreign bank	-	-	-	-	-
Foreign branches	-	-	-	-	-

<sup>1</sup> It represents the Head Office.

### 8.2. Opening or closing of domestic and foreign branches and representative offices and significant changes in organizational structure

None.

### 9. Significant events and matters arising subsequent to balance sheet date

None.

# **HAYAT FİNANS KATILIM BANKASI ANONİM ŞİRKETİ**

## **NOTES AND DISCLOSURES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD-ENDED 30 SEPTEMBER 2025**

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

### **SECTION SIX**

#### **INDEPENDENT AUDITORS' REVIEW REPORT**

##### **1. Explanations on independent auditors' report**

The Bank's unconsolidated financial statements and footnotes disclosed to the public have been subjected to independent review by PwC Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik A.Ş. and the independent review audit report dated November 7, 2025 has been submitted before the unconsolidated financial statements.

##### **2. Notes and disclosures prepared by the independent auditor**

None.

# HAYAT FİNANS KATILIM BANKASI ANONİM ŞİRKETİ

## NOTES AND DISCLOSURES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD-ENDED 30 SEPTEMBER 2025

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

### SECTION SEVEN

#### INTERIM ACTIVITY REPORT

##### 1. Explanations on interim annual report including the evaluations of interim activities of the Chairman of the Board of Directors and General Manager

###### About Hayat Finans Katılım Bankası A.Ş.

Hayat Finans Katılım Bankası A.Ş. ("The Bank"), with the BRSA decision numbered 10165 dated April 21, 2022, has obtained establishment permission to operate in accordance with the operating principles for digital banks in the BRSA's Regulation on the Operating Principles of Digital Banks and Service Model Banking by completing the company establishment procedures dated August 10, 2022, the Bank has completed registration its title as Hayat Finans Katılım Bankası A.Ş. The bank became the first digital participation bank to obtain an operating license in Türkiye with the BRSA decision dated March 23, 2023 and numbered 10543. Main field of operation is, in addition to the Bank's equity, to collect funds from domestic and foreign customers through "Current Accounts" and "Profit/Loss Sharing Accounts" and allocate such funds to the economy, to perform all kinds of financing activities in accordance with the regulations, to encourage the investments of all individuals and legal entities operating in agricultural, industrial, trading and service industries, participating into the operations of these entities or individuals and to form joint business partnerships and to perform all these activities in a non-interest environment.

###### Financial Statements

	Current Period	Prior Period
Cash and Cash Equivalents	4,324,072	2,129,476
Financial Assets at Fair Value Through Profit or Loss	1,154,354	820,835
Financial Assets at Fair Value Through Other Comprehensive Income	3,538,447	895,777
Derivative Financial Assets	9,823	6,134
Loans	10,217,930	7,497,860
Other Financial Assets Measured at Amortized Cost	82,716	69,798
Expected Credit Loss (-)	(178,511)	(66,180)
Investments in Associates, Subsidiaries and Joint Ventures	80,250	22,000
Tangible Assets (net)	176,418	172,184
Intangible Assets (net)	592,820	382,354
Other Assets	932,458	594,037
<b>Total Assets</b>	<b>20,930,777</b>	<b>12,524,275</b>

	Current Period	Prior Period
Funds Collected	15,403,666	9,482,970
Funds Borrowed	1,062,461	-
Money Markets	-	-
Securities Issued (net)	-	-
Derivative Financial Liabilities	88,364	10,398
Lease Payables (net)	25,786	22,660
Provisions	53,861	49,082
Other Liabilities	257,112	306,398
Shareholders' Equity	4,039,527	2,652,767
<b>Total Liabilities and Equity</b>	<b>20,930,777</b>	<b>12,524,275</b>

	Current Period	Prior Period
Net Profit Share Income/Expense	412,456	168,658
Net Fees and Commissions Income/Expense	14,790	(12,100)
Dividend Income	-	-
Net Trading Income / Loss	522,320	298,335
Other Operating Income	36,777	1,323
Allowances for Expected Credit Losses and Other Provisions	(145,076)	(57,207)
Operating Expenses	(1,331,715)	(1,020,339)
<b>Net Operating Income/(loss)</b>	<b>(490,448)</b>	<b>(621,330)</b>
Provision from Taxes on Income	340,859	278,423
<b>Net Profit/Loss</b>	<b>(149,589)</b>	<b>(342,907)</b>

# **HAYAT FİNANS KATILIM BANKASI ANONİM ŞİRKETİ**

## **NOTES AND DISCLOSURES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD-ENDED 30 SEPTEMBER 2025**

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

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### **Message from the Chairman of Board**

Dear Stakeholders,

The year 2025 has been marked by persistent global uncertainty and a cautious downward revision in growth expectations. The United States' new tariffs on China and trade restrictions imposed on other countries have adversely affected global trade volumes, resulting in a slowdown in economic activity and increased volatility in financial markets. The International Monetary Fund (IMF) has revised its global growth forecast for 2025 to 3.0%, while the OECD has maintained its projection at 2.9%. Meanwhile, the United Nations Conference on Trade and Development (UNCTAD) forecasted a lower rate of 2.3% in its spring outlook.

The Turkish economy grew by 3.2% in 2024 and achieved an average annual growth rate of 3.4% in the first half of 2025, with second-quarter growth reaching 4.8%. The Medium-Term Program maintains a year-end growth target of 3.3%. As of September 2025, inflation continues to slow, supported by base effects and a tight monetary policy stance. The Central Bank of the Republic of Turkey (CBRT) has projected year-end inflation at 24%, while the Medium-Term Program estimates it at 28.5%. The policy interest rate has been at 39.5% as of October, and a series of gradual rate cuts is expected to support the ongoing disinflation process through the remainder of the year.

Despite these challenging global and domestic conditions, Hayat Finans has maintained its pioneering position in digital banking. As of 30 September 2025, our total assets increased by 67% to TRY 20.9 billion, our collected funds rose by 62% to TRY 15.4 billion, and our allocated funds grew by 36% to TRY 10.2 billion. We continue to invest in our digital channels and AI-powered solutions to enhance financial inclusion and provide a simple, fast, and accessible customer experience.

In 2025, guided by our principles of transparency, reliability, and sustainability, we will continue to develop value-added solutions to meet the expectations and needs of all our stakeholders. With the strong support of Hayat Holding, we aim to further strengthen our position in the sector by taking innovative steps in digital banking.

I would like to extend my heartfelt thanks to all our employees, business partners, and customers for their trust and support. With the firm belief that we will achieve many more successes together, I wish 2025 to be a year of health, peace, and prosperity for all our stakeholders.

Best Regards,

**Ahmet Yahya KİĞİLİ**  
Chairman of Board

# **HAYAT FİNANS KATILIM BANKASI ANONİM ŞİRKETİ**

## **NOTES AND DISCLOSURES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD-ENDED 30 SEPTEMBER 2025**

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

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### **Message from CEO**

Dear Stakeholders,

The year 2025 continues to unfold amid significant shifts in the global economy. As global inflation slows and major economies begin to cut interest rates, growth expectations are being reshaped, while the decisions of the U.S. Federal Reserve (FED) and the European Central Bank (ECB) remain crucial in supporting economic stability. Under these global dynamics, Turkey continues to strengthen its economic fundamentals and maintain its commitment to stable growth.

The Turkish economy recorded an average annual growth rate of 3.4% in the first half of 2025, with second-quarter growth reaching 4.8%. The Medium-Term Program maintains a year-end growth target of 3.3%. As of September 2025, inflation has continued to slow, supported by base effects and tight monetary policy. The Central Bank of the Republic of Turkey (CBRT) forecasts year-end inflation at 24%, while the Medium-Term Program projects 28.5%. The CBRT's firm stance on monetary tightening and macroprudential measures reflects its ongoing commitment to price stability. In October, the CBRT lowered its policy rate from 40.5% to 39.5%. The increase in the CBRT's gross reserves during the first half of the year has strengthened international confidence, and credit rating agencies have adopted a cautiously positive outlook toward Turkey.

As of 30 September 2025, our total assets increased by 67% to TRY 20.9 billion, our collected funds rose by 62% to TRY 15.4 billion, and our allocated funds grew by 36% to TRY 10.2 billion. We continue to invest in our digital channels and AI-powered solutions to enhance financial inclusion and provide a simple, fast, and accessible customer experience.

As Turkey's first digital bank, we continue to transform the customer experience into an accessible and seamless journey through end-to-end digital processes. Alongside our achievements in retail banking, we contribute to the real economy through innovative corporate banking solutions. In line with our vision to redesign banking through a digital ecosystem, our Hayat Pay platform has simplified users' daily payments and opened the door to a new era in financial technologies. By scaling our investments in artificial intelligence—one of the cornerstones of digitalization—we aim to make the customer experience more efficient, secure, and personalized throughout 2025.

Within the framework of our sustainable growth strategies, we will continue to leverage technology more effectively to contribute to Turkey's economic and social development, keep customer satisfaction as our top priority, and set new standards in banking with our innovative products and services.

I would like to extend my gratitude to all our employees, business partners, investors, and valued customers who place their trust in us and contribute to our success.

Sincerely,

**Galip KARAGÖZ**  
Board Member and CEO

# **HAYAT FİNANS KATILIM BANKASI ANONİM ŞİRKETİ**

## **NOTES AND DISCLOSURES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD-ENDED 30 SEPTEMBER 2025**

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

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### **Assessment of Financial Position, Performance and Future Prospects**

As of 30 September 2025, bank's total asset was TL 20,930,777 and shareholders' equity was TL 4,039,527.

Our expectation is that from the moment we start operations, we will achieve rapid growth in line with the growth and profitability targets set in our Bank's budget.

### **Important Events and Transactions Occurring in the Current Period**

Based on the permission of the BRSA, our Bank's paid-in capital has been increased by 1,500,000 TL in cash from 3,000,000 TL to 4,500,000 TL.