

ŞEKERBANK T.A.Ş.
INFORMATION DOCUMENT ON THE ORDINARY GENERAL ASSEMBLY
OF THE YEAR 2025 DATED 7 MAY 2026 THURSDAY AT 11:00 AM

**1- INVITATION TO THE ORDINARY GENERAL ASSEMBLY MEETING DATED
7 MAY 2026**

The Ordinary General Assembly Meeting of our Bank for the fiscal year of 2025 shall be held in order to discuss the agenda items and to make a decision, on 7 May 2026, Thursday, at 11:00 am at the headquarters located at Emniyet Evleri Mah. Eski Büyükdere Caddesi No: 1/1A 34415 Kağıthane/İSTANBUL.

According to article 1527 of Turkish Commercial Code numbered 6102; Shareholders participate to General Assembly Meetings of Company personally or can also participate to the Electronic General Assembly Meetings (e-General Assembly) and vote. Shareholders or representatives of them who will participate to the e-General Assembly, have to have Electronic Signature Certificate. The shareholders who will participate to the e-General Assembly have to fulfill the process in accordance with “Regulation Regarding Participation to General Assembly Meetings of Joint Stock Companies on Electronic Medium” published in Official Gazette dated 28 August 2012 and numbered 28395 and “Communiqué on the Electronic General Assembly Meeting System Used in General Assembly Meetings of Joint Stock Company” published in Official Gazette dated 29 August 2012 and numbered 28396. Otherwise, they cannot participate to the e-General Assembly.

Our shareholders may attend the meeting personally or by means of a proxy. The sample format of proxies is attached hereto for shareholders who wish to be represented at the meeting by a proxy. Pursuant to Article 437 of Turkish Commercial Code, unconsolidated financial tables, consolidated financial tables, integrated annual report, independent audit reports and Sustainability Report in Compliance with Turkish Sustainability Reporting Standard (TSRS) are at the General Directorate of our Bank, its branches and the corporate internet address of our Bank (www.sekerbank.com.tr), MKK's Electronic Company Information Portal and the E-GKS portal (www.mkk.com.tr) and on the Public Disclosure Platform (KAP), for review of shareholders three weeks before the anticipated date of meeting.

Respectfully submitted to shareholders.

THE BOARD OF DIRECTORS

2- ADDITIONAL EXPLANATIONS AS PER CMB REGULATIONS

The notifications and explanations required by the “Communiqué on Principles for Corporate Governance” No: II-17.1 of the Capital Market Board regarding the agenda items are specified under the related agenda item. Other general explanations are also presented in this document for the attention of shareholders.

2.1. Ownership Structure and Voting Rights (*)

Shareholders	Number of Shares	Nominal Value (TL)	Share Percentage in the Capital (%)	Voting Right Stake
Şekerbank T.A.Ş. Personeli Munzam Sosyal Güvenlik ve Yardımlaşma Sandığı Vakfı	773.006.386,67	773.006.386,67	30,92	30,92
Samruk - Kazyna Invest LLP	301.550.287,47	301.550.287,47	12,06	12,06
Şekerbank Türk Anonim Şirket Pers.Sos.Sig.San.Vakfı	167.099.599,00	167.099.599,00	6,68	6,68
Other	1.258.343.726,86	1.258.343.726,86	50,34	50,34
TOTAL	2.500.000.000,00	2.500.000.000,00	100,00	100,00

There are no privileged shares.

(*) Pursuant to the Turkish Commercial Code numbered 6102 and the 53rd article of the Articles of Association, the shareholders who will be present at the Ordinary and Extraordinary General Assembly meetings will have one vote per share in accordance with the relevant article of the Turkish Commercial Code.

After the publication of this information document, our shareholders also directly share the real person and legal entity information that has 5% or more shares in the capital or the right to vote from the Public Disclosure Platform (<https://www.kap.org.tr/tr/sirket-bilgileri/genel/2418-sekerbank-t-a-s>) can be followed continuously.

2.2 Information on Changes occurred in the Bank or in its major Equity Participations and Subsidiaries or planned for future which might materially affect our operations:

Changes that may occur in the Bank or in its major associates and subsidiaries issues that will significantly affect the activities of our Bank are disclosed to the public within the framework of the relevant legislation. The public disclosures of our Bank in accordance with the related legislation are available at <http://www.kap.gov.tr/>.

2.3 Information Regarding Additional Agenda Items Requested by Shareholders

No request has been received from our shareholders regarding the addition of items to the agenda within the scope of item (ç) of the article 1.3.1 of the Corporate Governance Communiqué published by the CMB.

3- ŞEKERBANK T.A.Ş. INFORMATION NOTE ABOUT ORDINARY GENERAL ASSEMBLY AGENDA ITEMS DATED 7 MAY 2026

1. Opening and Establishment of Presidential Board,

Presidential Board will be constituted to conduct the Ordinary General Assembly within the framework of Turkish Commercial Code No: 6102, provisions of the Articles of Association, Procedures and Principles of Ordinary General Assembly of Incorporated Companies and Provisions of the Regulations on Representatives of the Ministry of Customs and Trade who will Attend these Meetings (“Regulation”) and the 57th article of the Bank's Articles of Association.

2. Reading, discussion and approval of Board of Director’s Integrated Annual Report,

Integrated Annual Report covering the period from 1 January 2025 to 31 December 2025 will be read, discussed and submitted to the approval of the General Assembly pursuant to the provisions of Turkish Commercial Code, Regulations of Ministry of Trade, and the provisions of the Banking Law. These documents may be obtained from the Head Office or our Internet site at www.sekerbank.com.tr, Electronic Company Information Portal and E-GKS portal (www.mkk.com.tr) and Public Disclosure Platform (KAP) three weeks before the General Assembly.

3. Reading Independent Audit Report Summary,

Independent Audit Report for the period from 1 January 2025 to 31 December 2025 will be read and discussed pursuant to the provisions of Turkish Commercial Code, Regulations of Ministry of Trade, and the provisions of the Banking Law. These documents may be obtained from the Head Office or our Internet site at www.sekerbank.com.tr, Electronic Company Information Portal and E-GKS portal (www.mkk.com.tr) and Public Disclosure Platform (KAP) three weeks before the General Assembly.

4. Reading, discussion and approval of Balance Sheet and Profit/Loss financials,

Balance Sheet and Profit & Loss Statements for the period from 1 January 2025 to 31 December 2025 will be read, discussed and submitted to the approval of the General Assembly pursuant to the provisions of Turkish Commercial Code, Regulations of Ministry of Trade, and the provisions of the Banking Law. These documents may be obtained from the Head Office or our Internet site at www.sekerbank.com.tr, Electronic Company Information Portal and E-GKS portal (www.mkk.com.tr) and Public Disclosure Platform (KAP) three weeks before the General Assembly.

5. Reading, discussion and approval of the 2024 Sustainability Report in Compliance with TSRS,

In accordance with the regulations of the Public Oversight, Accounting and Auditing Standards Authority, the 2024 TSRS Compliant Sustainability Report, prepared in compliance with the Turkish Sustainability Reporting Standards (TSRS), subjected to mandatory sustainability assurance audit by KPMG Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik A.Ş. and announced on the Public Disclosure Platform on 15 August 2025, will be read, discussed and submitted for the approval of the shareholders.

6. Discharge of liability of the Board of Directors' Members,

In accordance with the relevant legislation, discharge of the Board of Directors with regards to the transactions and accounts for the year 2025 will be submitted to the approval of the shareholders.

7. Determination of Board Members' compensation,

The revision of the payments to be made to the Members of the Board of Directors within the framework of the principles contained in the relevant legislation and the articles of association will be submitted to the approval of the General Assembly.

8. Discussion and approval of the profit distribution according to the Board of Directors' proposal,

In accordance with the Bank's 2025 financial statements, which have been audited independently, the utilization of the net profit for the period amounting to TL 2.078.375.270,90 will be submitted to the approval of the General Assembly, subject to the completion of necessary permissions and procedures. Developments regarding the process will be announced on the Public Disclosure Platform.

9. Providing information on the Remuneration Policy prepared within the scope of Corporate Governance Principles regarding the compensation principles of Board Members and executives with administrative responsibilities,

Bank's Remuneration Policy prepared in accordance with Article 4.6.2 of the Capital Markets Board's Corporate Governance Communiqué, is included in Appendix 1 and will be informed to the General Assembly.

10. Selection of Independent Auditor,

In accordance with the relevant regulation of the Banking Regulation and Supervision Agency, the Turkish Commercial Code, and the Turkish Sustainability Reporting Standard and Sustainability Audit Regulation published by the Public Oversight, Accounting and Auditing Standards Authority; the selection of the independent audit firm by the Board of Directors within the scope of the 2026 independent audit and sustainability audit will be submitted to the approval of the General Assembly.

11. To consent to Board of Directors to do business with the Bank according the Turkish Commercial Code 395 and 396,

The Members of the Board of Directors are subject to the permission of the General Assembly in order to make transactions within the framework of articles 395 and 396 of the Turkish Commercial Code, this permission will be submitted to the approval of the General Assembly.

12. Wishes, opinions and closing.

Our shareholders willing to speak in this agenda item will be listened and the meeting will be closed.

POWER OF ATTORNEY

We, the undersigned hereby appoint, empower and delegate..... as our proxy; to represent, to vote, to make proposals and to sign the necessary documents in line with our instructions listed below at the Ordinary General Assembly of ŞEKERBANK T.A.Ş. that will be held at Emniyet Evleri Mah. Eski Büyükdere Cad. No: 1/1A, 34415 Kağıthane/İSTANBUL on 7 May 2026, Thursday, at 11:00 am.

PROXY'S (*);

Name, Surname/Title:

TC Identification/Tax No. :

Trade Register and No:

MERSİS No:

(*) Equivalent information for foreign proxies must be presented.

A) SCOPE OF THE PROXY AUTHORIZATION

1. Subjects related to the agenda of Ordinary General Assembly;

- The proxy is authorized to vote in his/her own discretion.
- The proxy is authorized to vote in line with proposals of the Company's management.
- The proxy is authorized to vote in line with the instructions displayed in the table below.

Instructions:

In case (c) was chosen by the shareholder, one of the two options should be marked (approval or denial) to corresponding agenda topics, and if denial was marked as dissenting opinion which is demanded to be recorded the General Assembly minutes book should be stated.

Agenda Items	Approval	Denial	Dissenting Opinion
1. Opening and Establishment of Presidential Board,			
2. Reading, discussion and approval of Board of Director's Integrated Annual Report,			
3. Reading Independent Audit Report Summary,			
4. Reading, discussion and approval of Balance Sheet and Profit/Loss financials,			
5. Reading, discussion and approval of the 2024 Sustainability Report in Compliance with TSRS,			
6. Discharge of liability of the Board of Directors' Members,			
7. Determination of Board Members' compensation,			
8. Discussion and approval of the profit distribution according to the Board of Directors' proposal,			
9. Providing information on the Remuneration Policy prepared within the scope of Corporate Governance Principles regarding the compensation principles of Board Members and executives with administrative responsibilities,			
10. Selection of Independent Auditor,			

11. To consent to Board of Directors to do business with the Bank according the Turkish Commercial Code 395 and 396,			
12. Wishes, opinions and closing.			

2. Special instructions regarding other issues that may arise in the Ordinary General Assembly and the execution of minority rights;

- a) The proxy is authorized to vote in his/her own discretion.
- b) The proxy is not authorized to act for in the issues.
- c) The proxy is authorized to vote in line with the special instructions below.

Special Instructions: (Will include special instructions of the shareholder to the proxyholder, if any)

B) Shareholder may choose one of the following alternatives for the proxy to represent the shares

1. We approve our proxy to represent our shares detailed below.

- a) Number of shares - Nominal value:
- b) Ratio of the shares to capital and voting rights of Shareholder

2. We approve our proxy to represent our total amount of shares that is reported by e-GEM one day prior to the General Assembly.

SHAREHOLDERS’;

Name Surname/Trade Name:

Identity Number/Tax Number:

Trade Register and Number:

MERSİS Number:

Address:

Signature :

NOTE: Shareholders who want to give a power of attorney, fill out the power of attorney form and have their signatures approved by a notary or attach the notarized signature circular to the power of attorney.

Disclaimer Statement:

This document is a convenience translation of the principal document that has been published in Turkish and provided on our website (www.sekerbank.com.tr) in accordance with relevant laws and regulations. The information contained in this document is published for the assistance of recipients, but is not to be relied upon as authoritative or taken in substitution of the principal document that is published in Turkish. The Company does not accept any liability whatsoever for any direct or consequential loss arising from any use of this document or its contents.

Appendix 1: Şekerbank T.A.Ş. Remuneration Policy

Şekerbank's Remuneration Policy has been established within the framework of the principles of employing, retaining, rewarding, and motivating human resources that will serve the purpose of ensuring sustainable successful performance in line with our long-term strategic goals, thereby maintaining a competitive workforce structure.

This policy has been shaped in accordance with the Corporate Governance Principles established by the Banking Regulation and Supervision Agency (BRSA) and the Capital Markets Board (CMB), and taking into consideration the "Guidelines on Good Remuneration Practices in Banks" published by the BRSA.

Our Remuneration Policy, which sets out the remuneration principles and rules applicable to the Board of Directors, the General Manager, the Executive Vice Presidents, and all Bank employees, is structured in line with an effective risk management approach to prevent excessive risk-taking.

General Principles on Remuneration

When establishing our remuneration structure, our bank takes into account the following elements in full compliance with the relevant legal provisions, regulations of regulatory boards and institutions, collective labor agreements, and bank employment contracts:

- It is ensured that remuneration practices are consistent with our strategic objectives, risk policy, ethical values, and the Bank's internal and external remuneration balance.
- The general remuneration policy is based on a fair, transparent, and motivating system, taking into account the experience level and performance of employees and the competitive conditions in the sector.
- While the principle of similar pay for similar work is applied, salaries are determined based on predetermined salary ranges for each level, taking into account job performance. Market research is also used to determine salary levels in order to ensure the Bank's sustainable success by attracting and retaining talent in competitive market conditions.
- The remuneration of managers and employees within the Internal Systems units is determined independently of the performance of the operational unit they supervise, monitor, or control.
- At our Bank, it is essential that salaries and all other fixed or variable monetary payments are specific to each employee and confidential. In the event of a breach of confidentiality by an employee, the provisions of the Disciplinary Board shall apply.

Performance-Based Remuneration and Premium System

The amount and level of performance-based remuneration are determined by taking into account market conditions, the Bank's financial performance, long-term objectives, and the risk management policies in place. The amounts to be paid in this context are not guaranteed in advance.

At Şekerbank, individual and corporate performance criteria are established based on competency-based assessments developed in line with financial targets and the Bank's strategy and values. In addition, the Bank's long-term sustainability targets and principles of compliance with environmental, social, and corporate governance (ESG) policies are also taken into account in determining performance targets.

This system, designed to support the Bank's long-term success, covers the Board of Directors, the General Manager, Executive Vice Presidents, Head Office and field employees, and success premiums are paid in accordance with the principles set out in the Bank's "Premium Regulation".

Extra Benefits for Managers

Extra financial benefits provided to senior and middle management are determined based on managerial competencies, individual contributions, achievements in strategic areas of responsibility, and the impact of these achievements on corporate objectives.

The remuneration and attendance fees to be paid to members of the Board of Directors are decided in accordance with the Bank's Articles of Association and the authority of the General Assembly. This decision, which is made on an annual basis, is disclosed in detail in a transparent manner in the minutes of the General Assembly meetings and the Bank's annual reports.

Collective Labor Agreement and Union Relations

At Şekerbank, employees who are members of BASİSEN Union (Bank, Finance and Insurance Workers' Union) are classified as "In-Scope Personnel," and their relevant labor rights are regulated by the Collective Labor Agreement, which is renewed every two years. Employee representation is ensured at every workplace, and an approach based on social dialogue and openness to union relations is adopted.

Process, Duties, and Responsibilities Related to Remuneration Practices

In order to ensure an independent and effective remuneration system, the tasks of reviewing the remuneration policy, processes, and practices at least once a year and taking action on the results of such reviews shall be carried out by the Remuneration Committee on behalf of the Board of Directors, without prejudice to the responsibilities of the Board of Directors.

In this context, the Remuneration Committee evaluates the "Remuneration System and Policies Review Report" prepared annually by the Human Resources teams and submits it to the Board of Directors.

The basic principles, duties, responsibilities, and working principles of the Remuneration Committee are determined by the "Remuneration Committee Regulation" approved by the Board of Directors of our Bank.