

Anadolubank

FINANCIAL PRESENTATION September 2026

(Bank Only)

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Anadolubank

Macro Economic Outlook

01

Turkish Economy – Moderating but Resilient Growth Despite Global Uncertainties

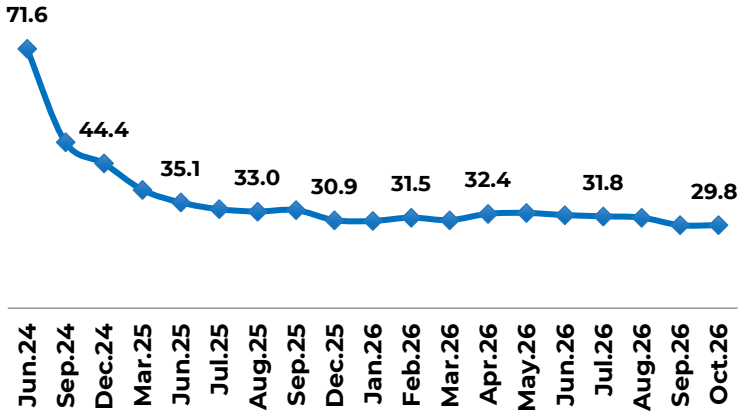
- Geopolitical tensions and policy uncertainty continue to fuel market volatility
- Higher energy prices pushed up inflation expectations and put temporary pressure on external balances
- Fiscal discipline maintained
- Timely policy measures and resilient banking sector fundamentals continue to support financial stability in Türkiye

GDP Growth (YoY, %)



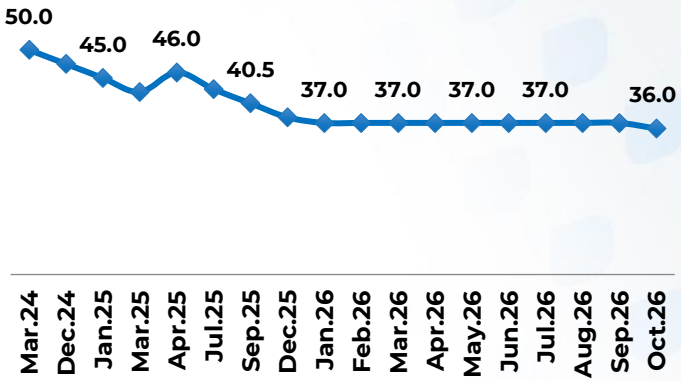
Growth remains resilient while domestic demand is gradually moderating

CPI (%)



Disinflation continues but geopolitical risks and energy prices complicate the final leg of the process

CBRT Policy Rate (%)



Tight monetary policy stance supporting price stability
100 bps rate cut in Oct.26

Source: Turkstat, CBRT

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Banking Sector Overview

02

Turkish Banking Sector–Resilient Growth and Strong Fundamentals

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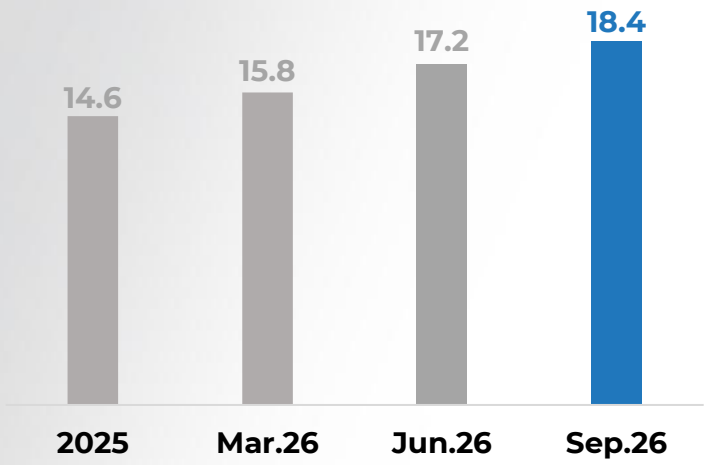
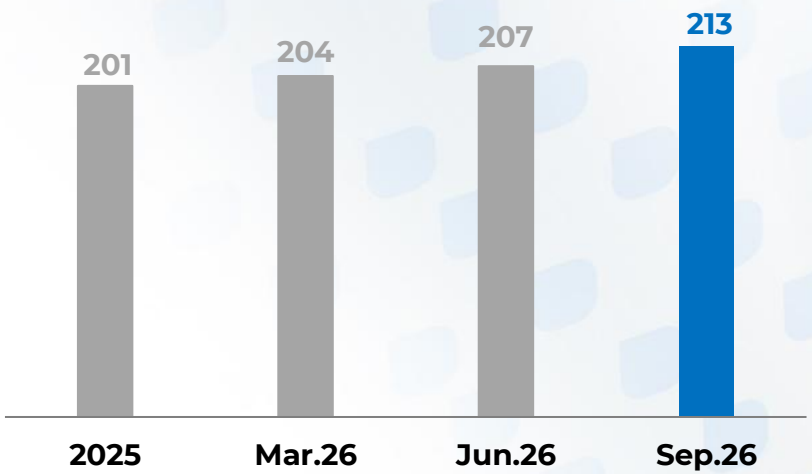
Cash Loans (TL trn)

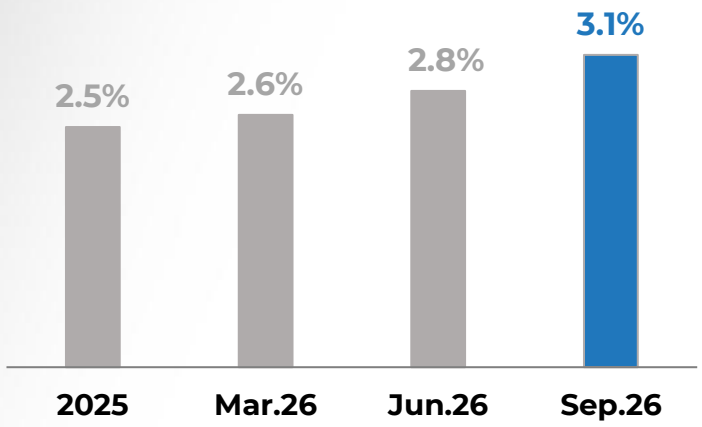


- TL 57 trn in total assets, 65+ licensed institutions
- TL and FC Loan growth continued, albeit at a more moderate pace
- Asset quality remained under pressure, with the sector NPL ratio continuing to rise to 3.1% in Sep.26
- Price stability to support a stronger savings base and long-term funding

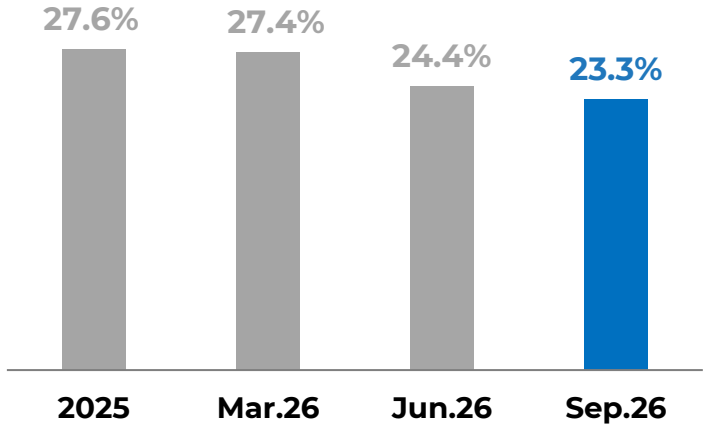
FC Loans (USD bn)



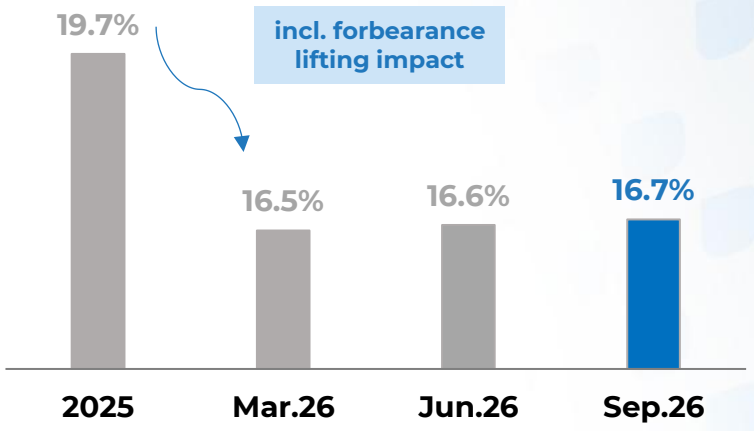
NPL Ratio



ROE



CAR



Source: BRSA, TBA

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Anadolubank Overview

03

Anadolubank Key Highlights

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Strong and stable shareholder structure backed by **HABAŞ**, a leading Turkish industrial group with operations in steel, energy, automotive and heavy industries

97
Branches

An **optimised branch network** aligned with economic activity, commercial potential and bank's strategic priorities

Extensive nationwide coverage across Türkiye

36.4%
ROE

Sustained profitability with above-sector returns

5.3% ROA vs. **2.0%** sector

13% net profit growth in 3Q26 vs 2Q26 (sector: 6%)

Strong focus on **Corporate/Commercial** and **SME** banking **with a 1.4%** market share in TL business loans, versus **0.5% share** in total loans[(1)]

Credit Ratings by Fitch – *21 October 2026*
Long Term Issuer Default Rating: **B+**
(Stable Outlook)
Short Term Issuer Default Rating: **B**
Viability Rating: **b+**

Growth outperforming the sector without compromising asset quality or profitability
48% YTD total asset growth vs 21% sector

Strong asset quality underpinned by **low watchlist ratio**, **successful recovery efforts** and solid **coverage ratios**

67.7% Stage 3 coverage ratio
3.3% NPL ratio

Low leverage and **solid capital buffers** supporting significant room for growth

Comfortably above regulatory minimum capital ratios (**19.6%** CAR, **16.1%** CET-1)
6.2x leverage vs **10.8x** sector

(1) Among deposit banks

Subsidiaries & Shareholding Structure

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Anadolubank Subsidiaries

Anadolubank Nederland

Anadolubank N.V. was established in 2008 after obtaining the banking license from the Central Bank of the Netherlands in 2007.
It operates in the financing of medium and large-scale enterprises and deals in trade finance, primarily in the Netherlands, the Euro Zone and Türkiye

AnadoluYatırım

Established in 1998, Anadolu Securities provides securities trading, FX and options trading, initial public offerings, portfolio management and investment consultancy services. Its trading platform WEBBORSAM enables equities, derivatives and FX transactions through a single integrated platform

AnadoluFactoring

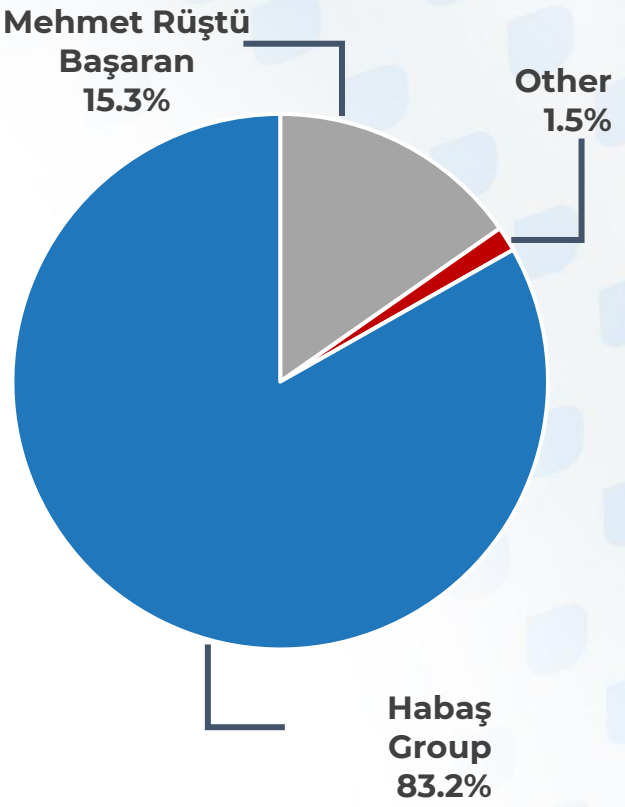
Established in 2007, Anadolu Factoring provides factoring and discounting solutions to businesses, primarily facilitated across Türkiye's key commercial centers with a particular focus on Istanbul

HABAŞ Group Subsidiaries

AnadoluLeasing

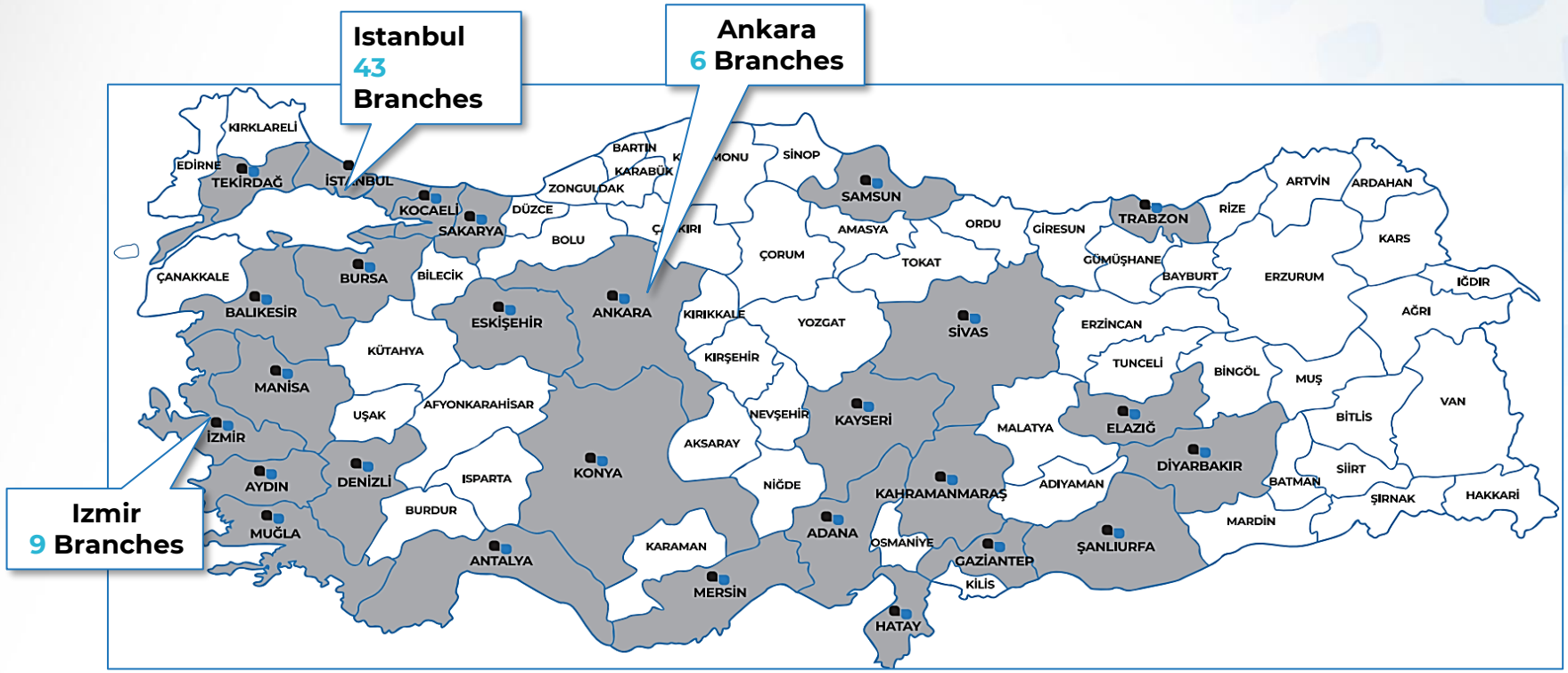
Established in December 2005, Anadolu Leasing provides medium and long term financing solutions for sectoral investments. As a part of HABAŞ Group, the company continues to support investment financing in line with its expanding business volume

Anadolubank Shareholding Structure



An Optimised Branch Network Aligned with Economic Activity, Commercial Potential and Bank's Strategies

Anadolubank



Optimised Branch Network

97 branches

Further Plans to Expand Branch Network

Strong Coverage

83% of total GDP

75% of total population

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Financials

04

Disciplined Asset Growth Supported by a Solid Liability Mix

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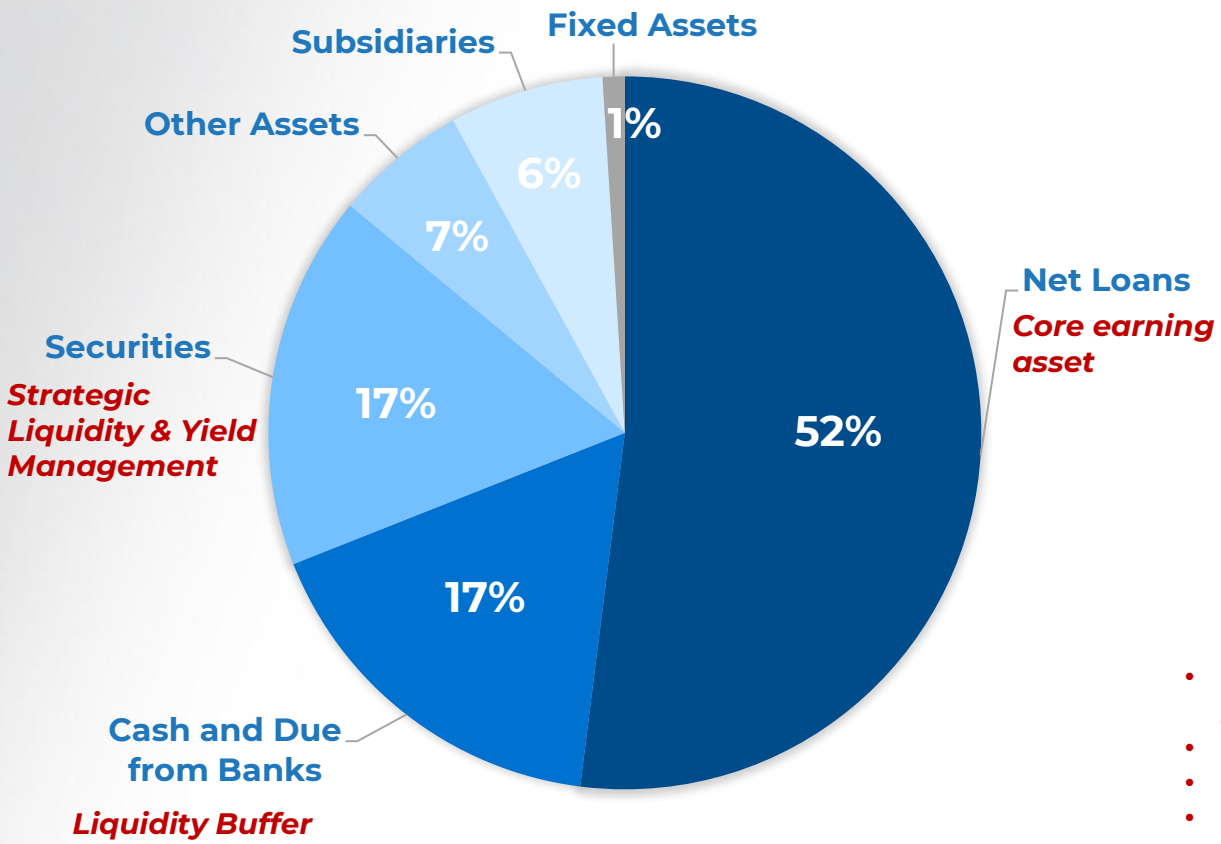
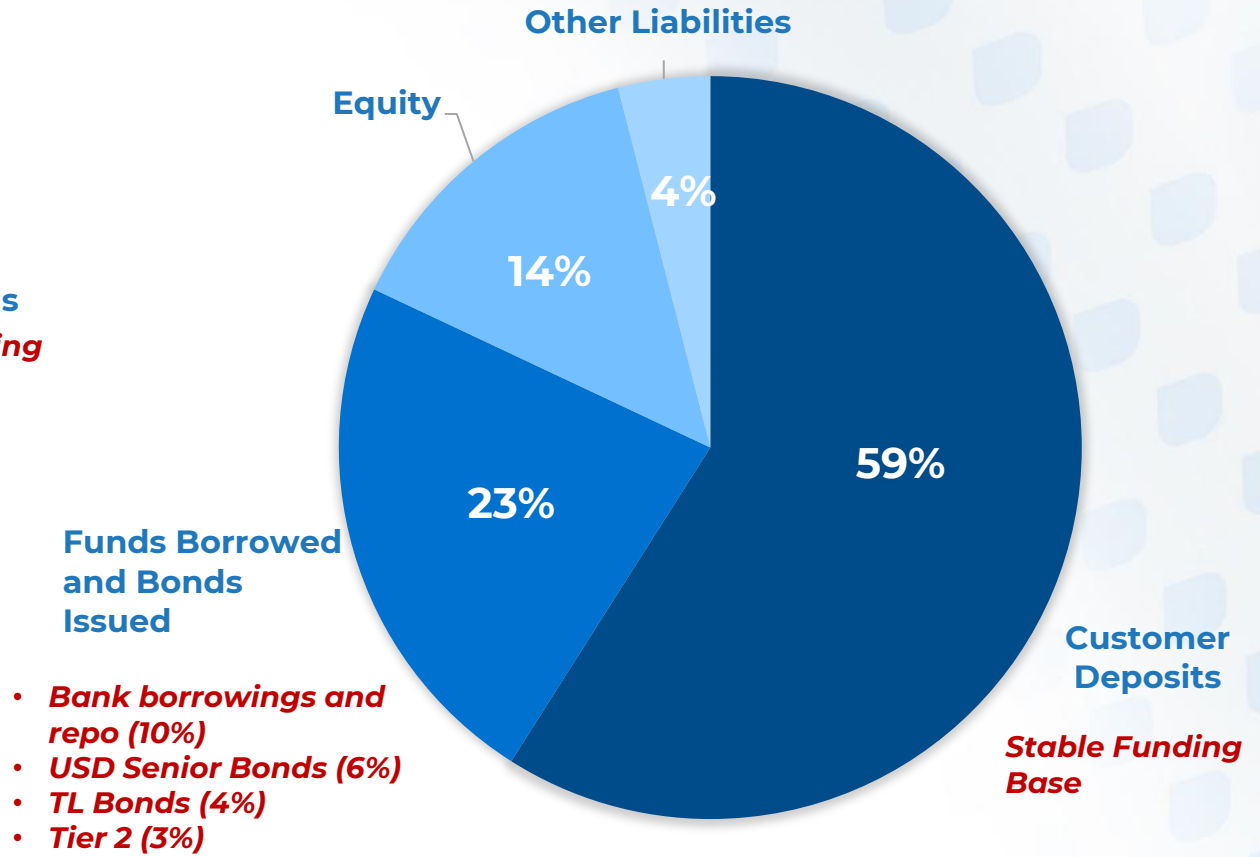
Assets



Liabilities



Sep.26

TL 266.4 bn
USD 5.5 bn

Loan Book - Selective Growth Across Key Segments

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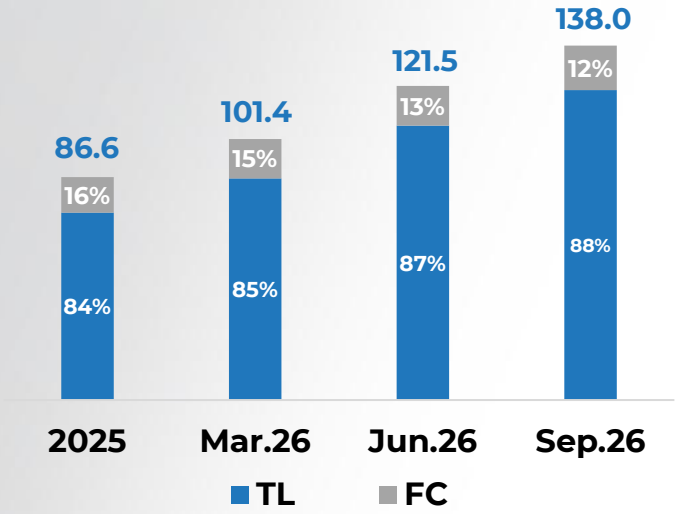
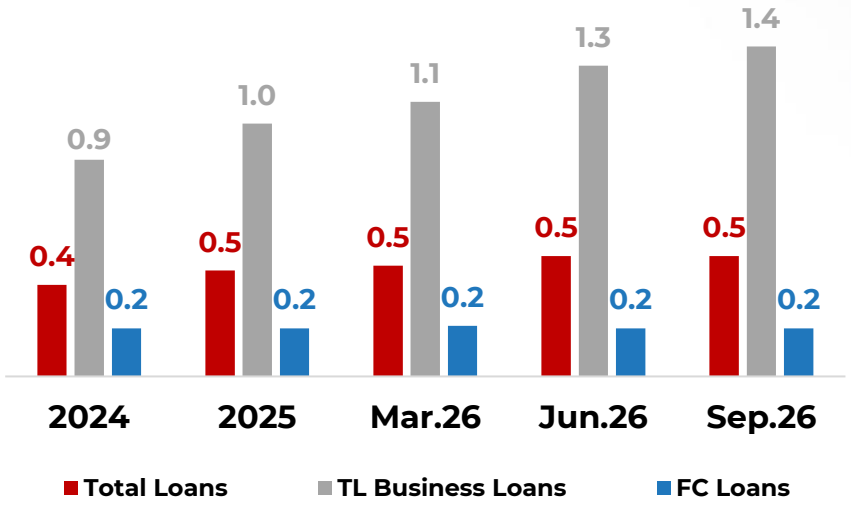
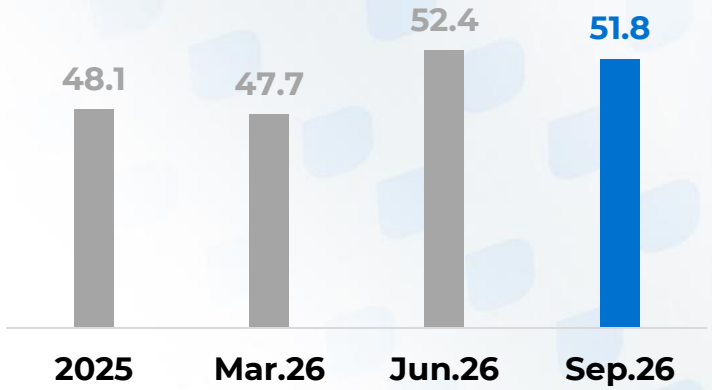
Total Loans - Net (TL bn)



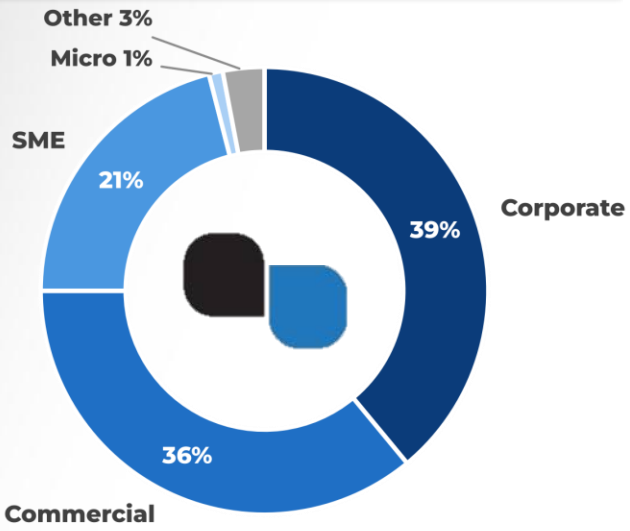
Market Share in Loans (%)



Loans to Assets Ratio (%)

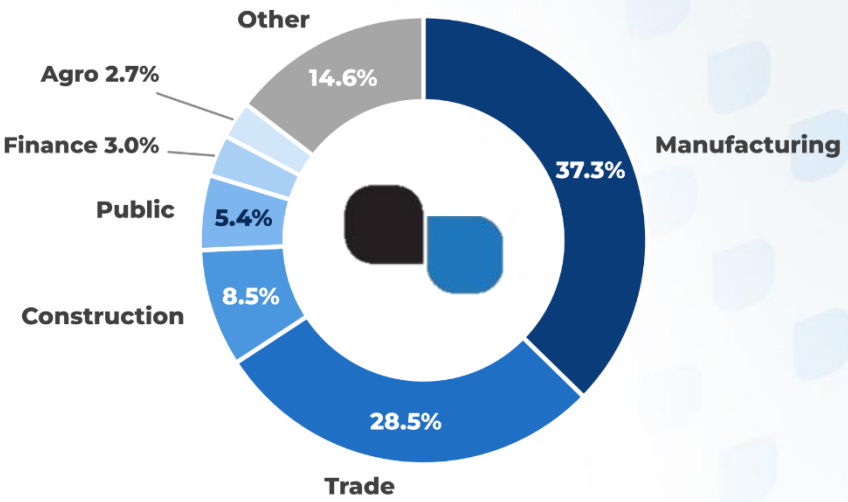


Breakdown of Business Loans



A strong corporate / commercial banking franchise supports disciplined loan growth, with increasing focus on higher-value business segments

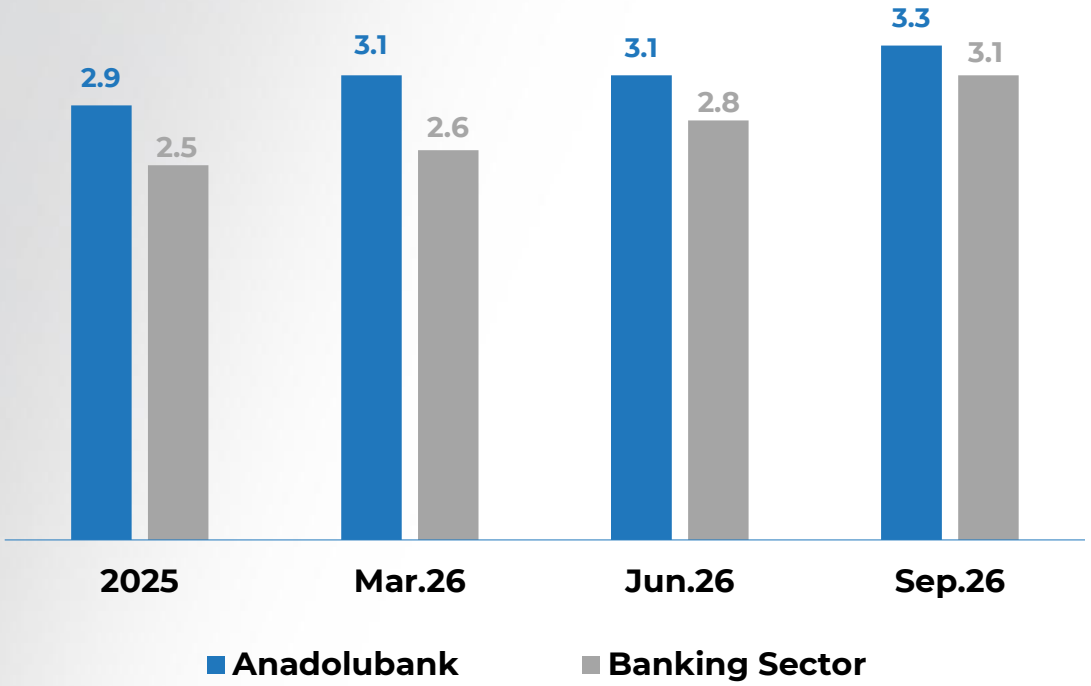
Business Loans by Sector



(1) Among deposit banks

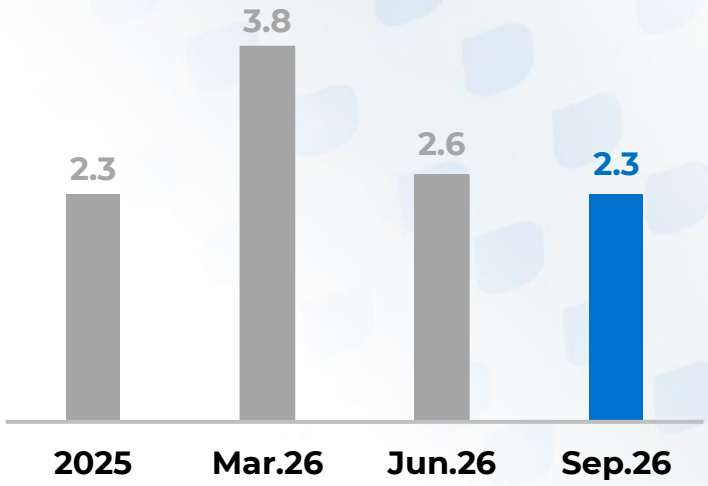
Strong Asset Quality with Disciplined Risk Management

NPL Ratios (%)

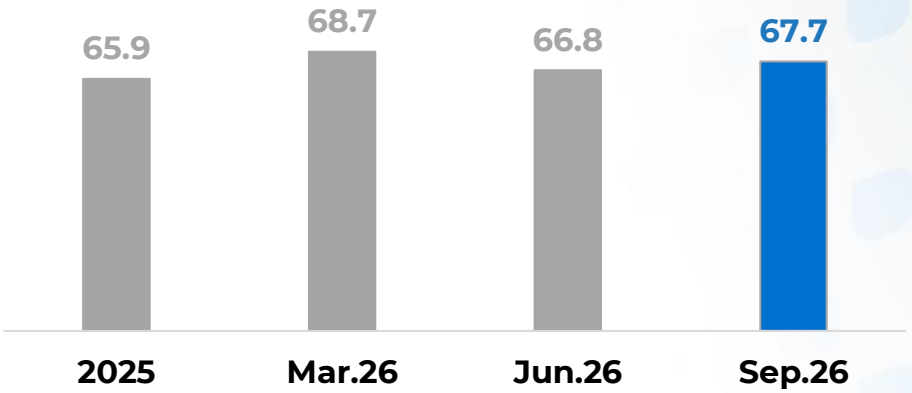


- Asset quality remains resilient, with the NPL ratio remaining broadly in line with sector levels
- **Strong collateralized** loan portfolio and prudent provisioning support robust Stage 3 coverage
- **Low Stage 2 exposure:** 2.4% of total loans vs. ~10% sector average [1]

Cost of Risk (%)



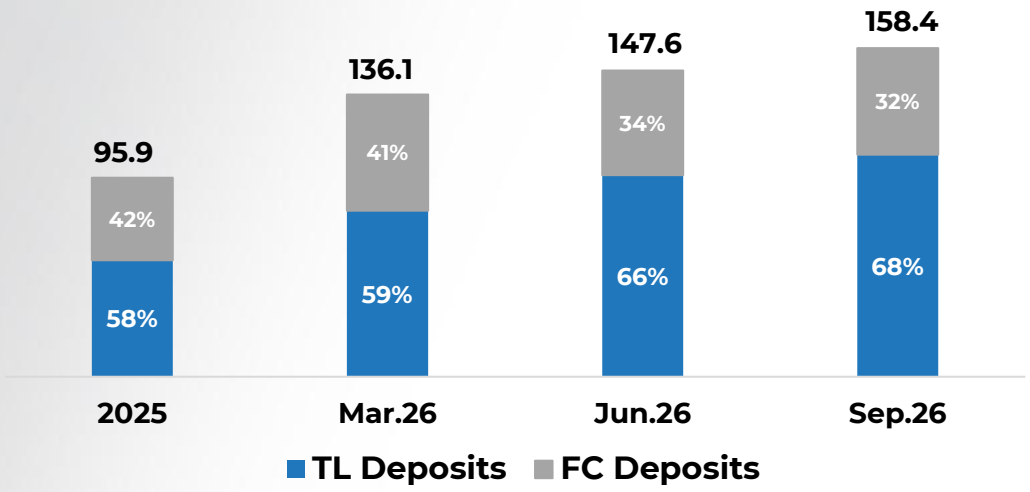
Stage 3 Coverage Ratios (%)



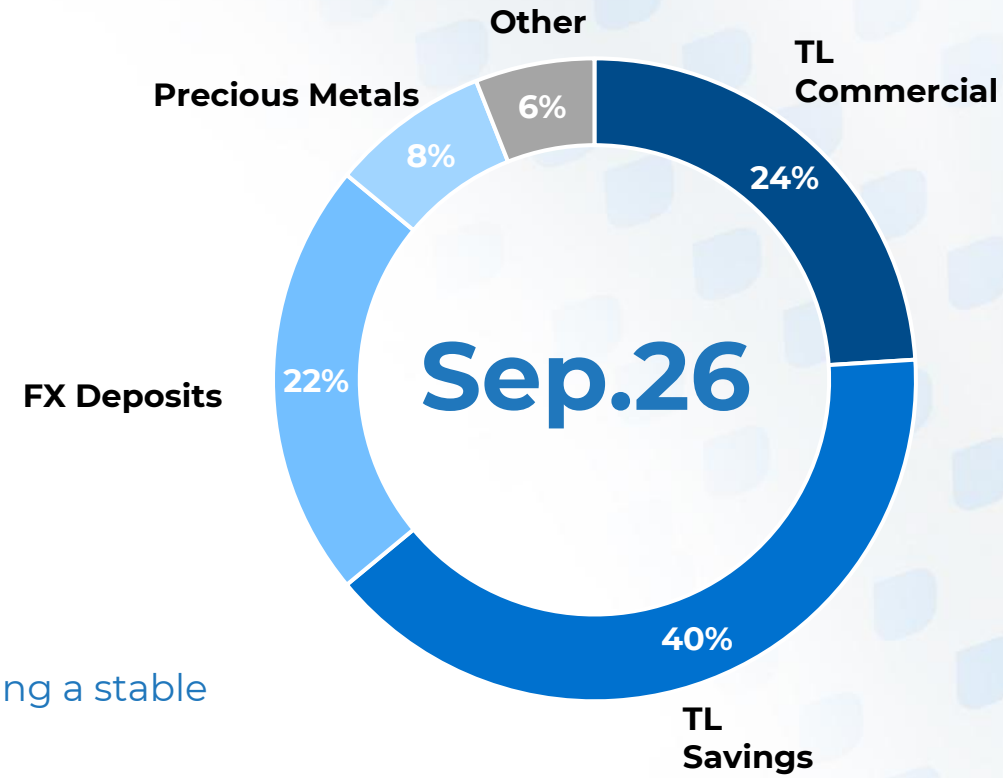
(1) Sector average as of Jun.26, latest available data. Anadolubank's Stage 2 ratio as of Jun.26: 3.4%.

Deposit-Led Funding Profile with Improving Mix

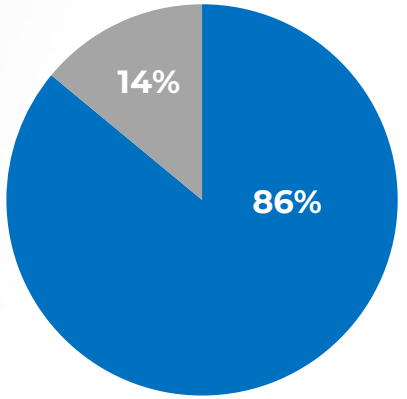
Total Deposits (TL bn)



Total Deposits Breakdown



Deposit Split by Maturity



- Robust deposit growth reinforcing a stable and resilient funding base
- Increasing share of TL deposits in total deposits
- Domestic bond issuances in 3Q26 support the diversification of funding

Sustainable Profitability Supporting the Next Phase of Growth

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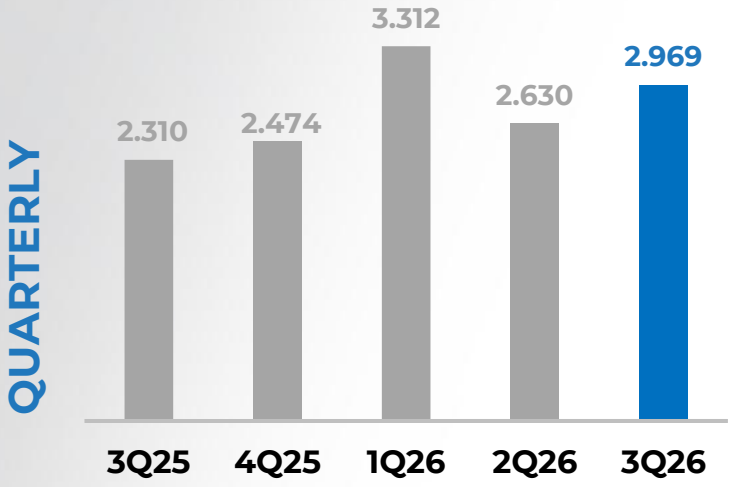
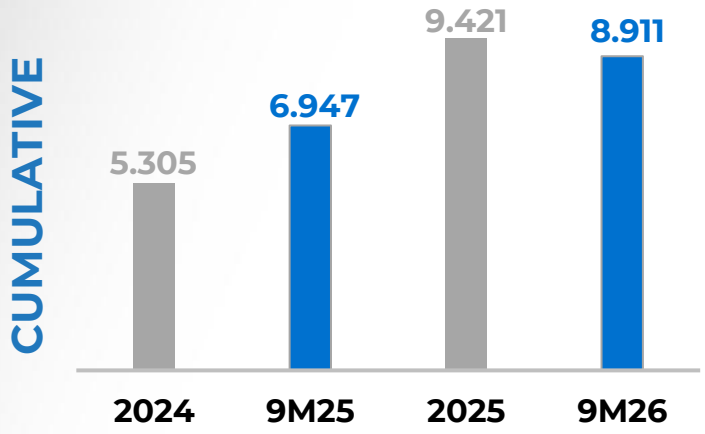
Net Income (TL mn)



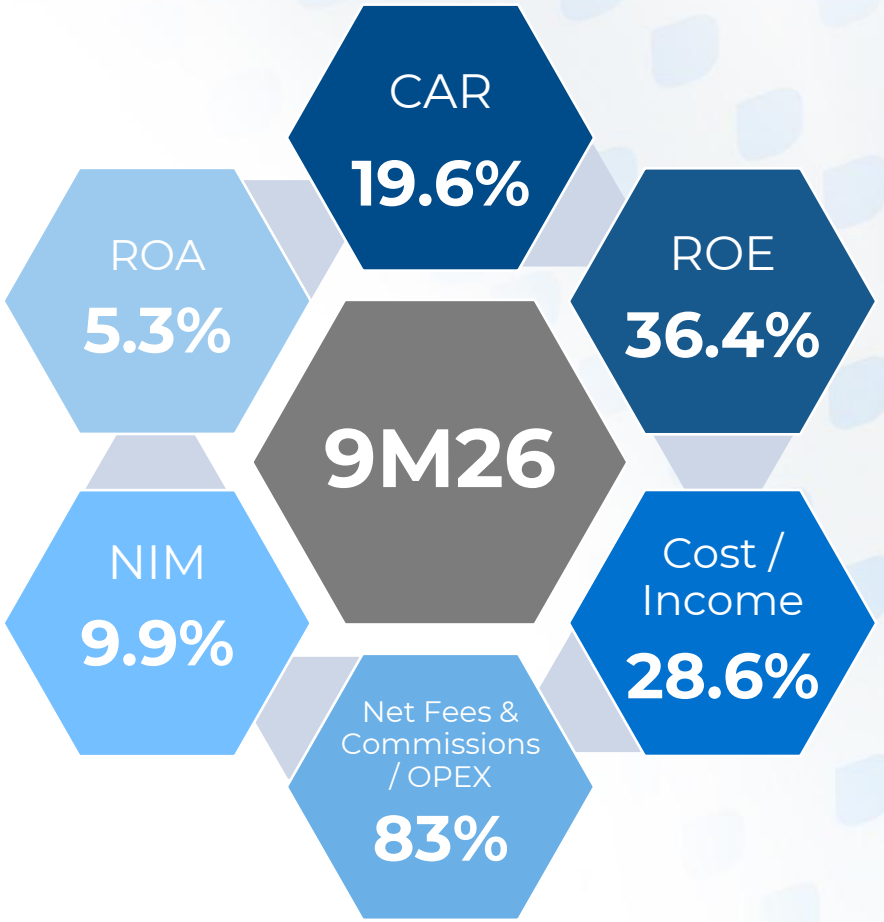


Strong earnings generation supported by **robust capitalization**, prudent leverage and a **well-managed balance sheet**

Sustained earnings performance and **ample capital headroom** position the Bank for its next phase of profitable growth

Robust underlying net income generation continued in 3Q26**,** delivering **28% YoY growth**

Sound KPIs and Strong Profitability



Disciplined Cost Management Supporting Profitability

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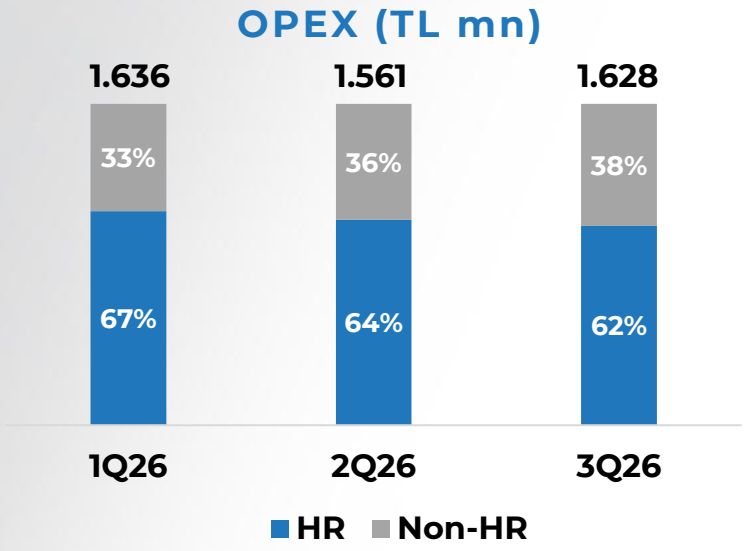
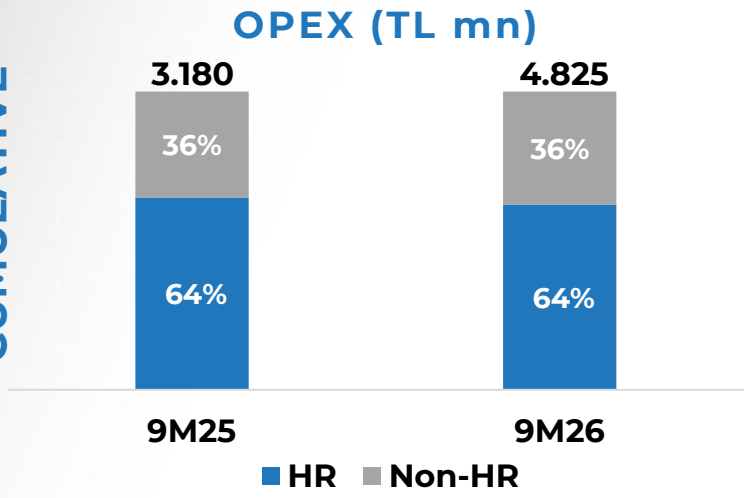
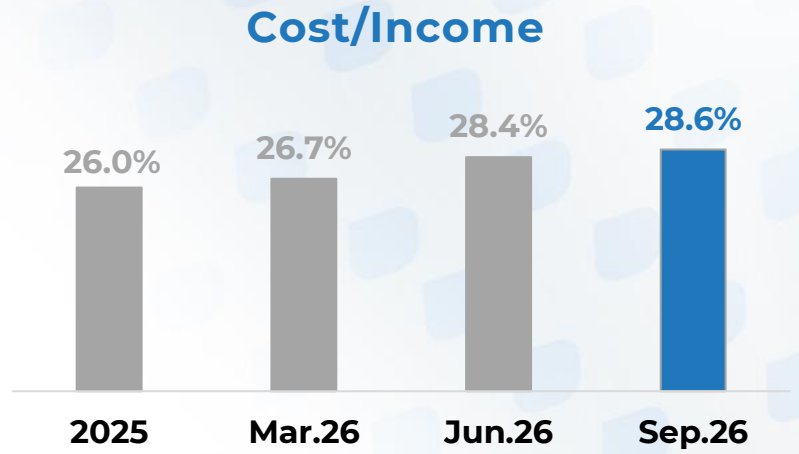
QUARTERLY

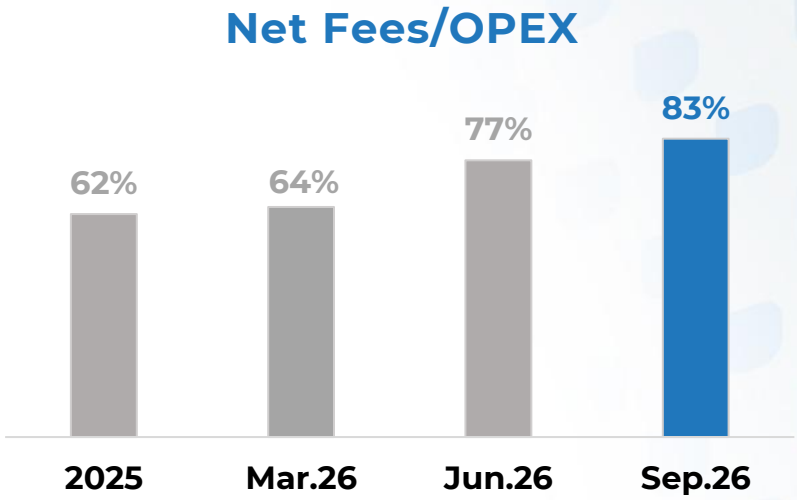


CUMULATIVE



- Disciplined OPEX management while maintaining investment in strategic growth priorities
- Resilient cost efficiency underpinned by a healthy C/I profile
- Robust fee income generation driving sustained improvement in OPEX coverage
- Stronger fee coverage of operating costs
- Cost efficiency remained solid despite a modest quarterly increase





Sound Capital and Liquidity Position

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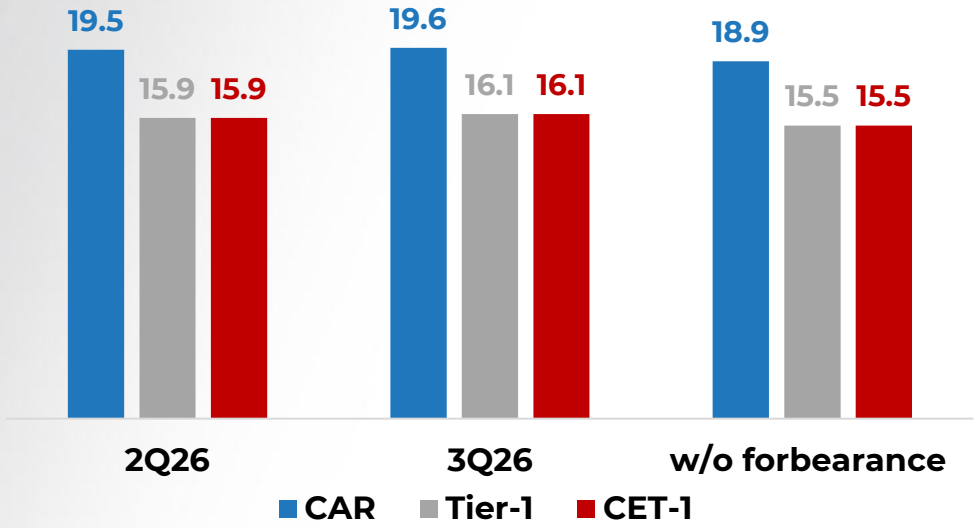
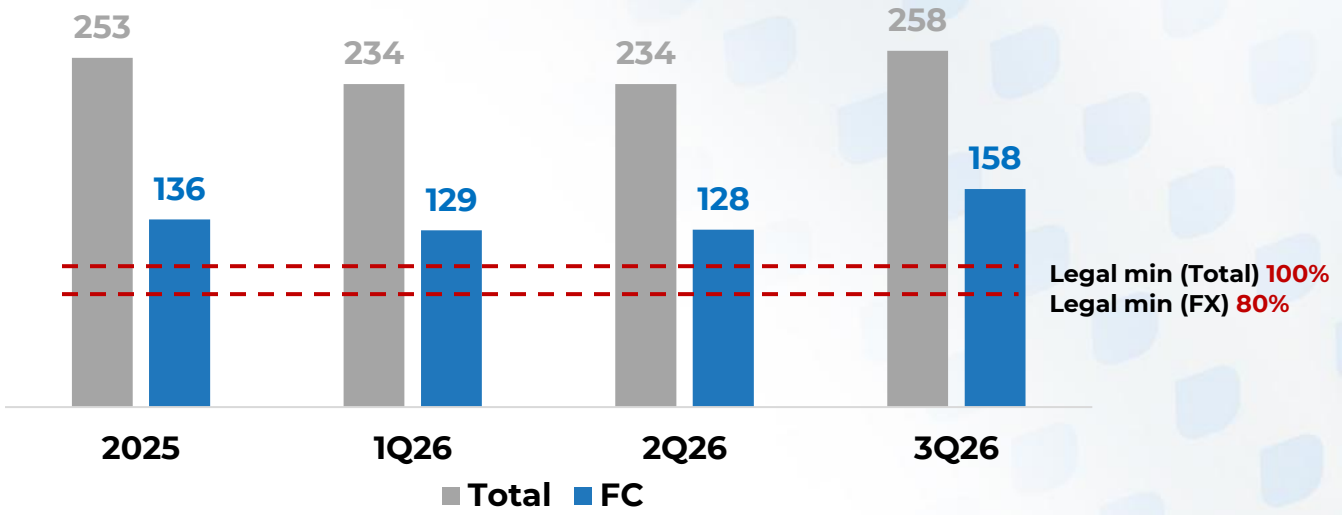
Capital Ratio (%)



Liquidity Coverage Ratios (%)



Solid capital position with strong resilience under stress scenarios

Increase in interest rates (500 bps TL and 150 bps FX)

↓

-8 bps impact on CAR

10% depreciation

↓

-44 bps impact on CAR

11.2% Basel III leverage

↓

Legal minimum **3%**

Scalable Fee Income Growth

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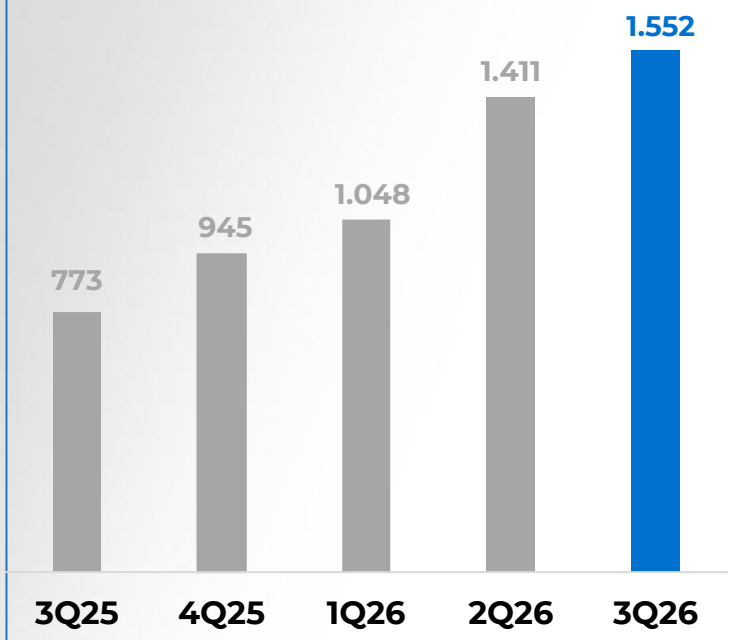
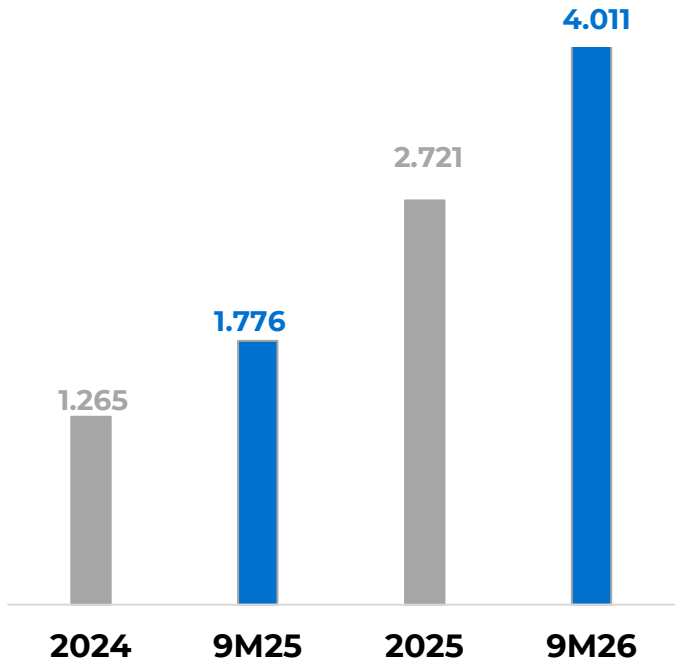
Quarterly Net F&C Income (TL mn)



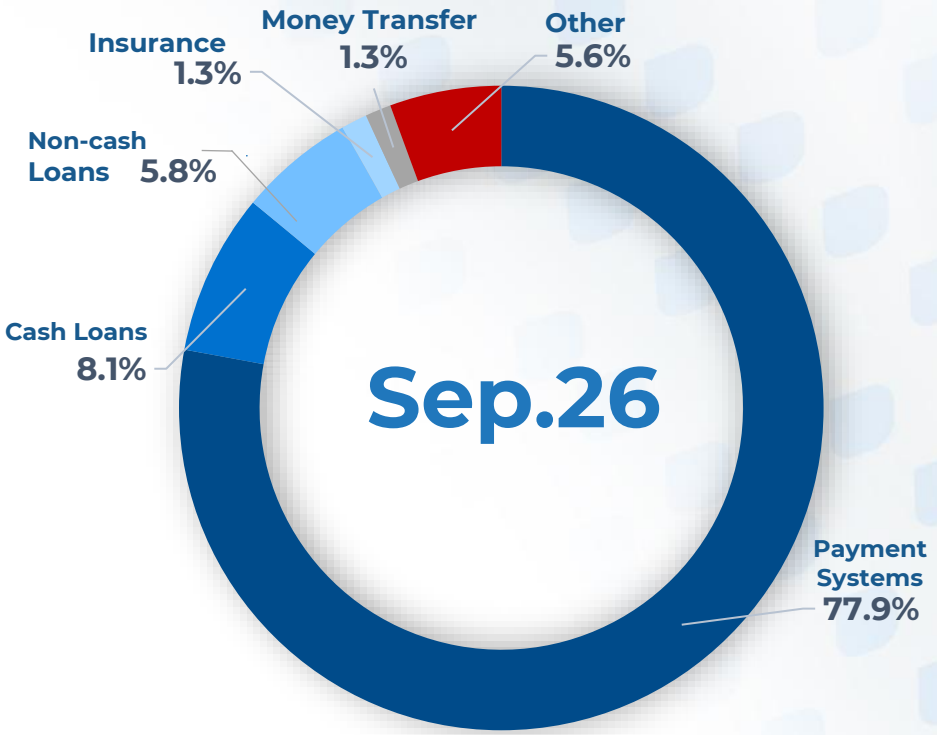
Consistent quarter-on-quarter growth

Net F&C Income (TL mn)



More than doubled YoY, driven by strong transaction-based revenues

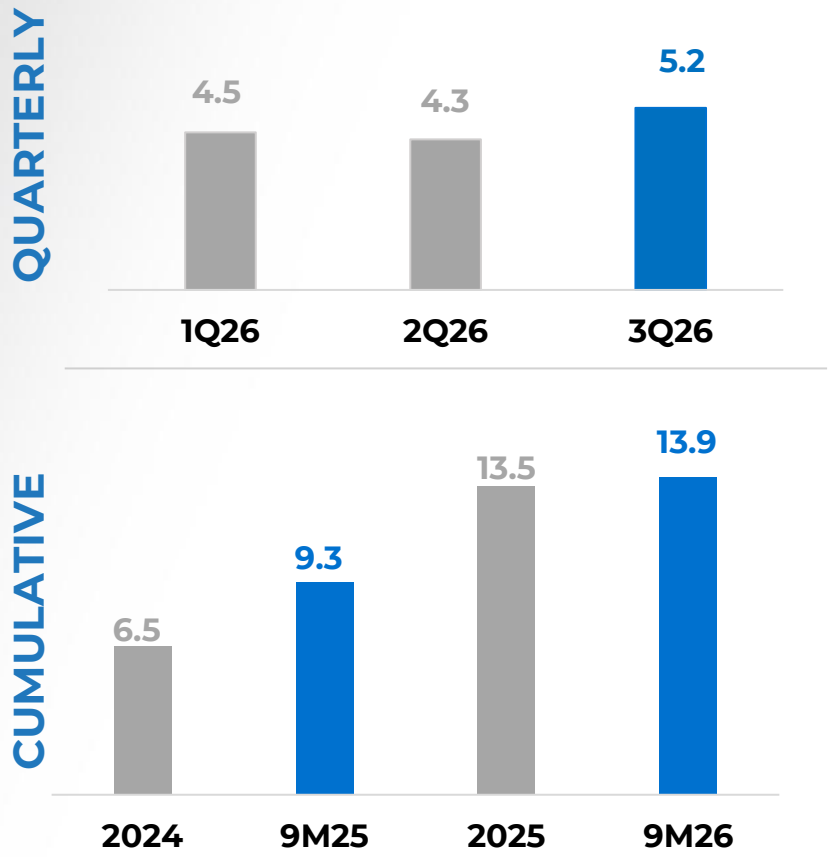
Net F&C Breakdown



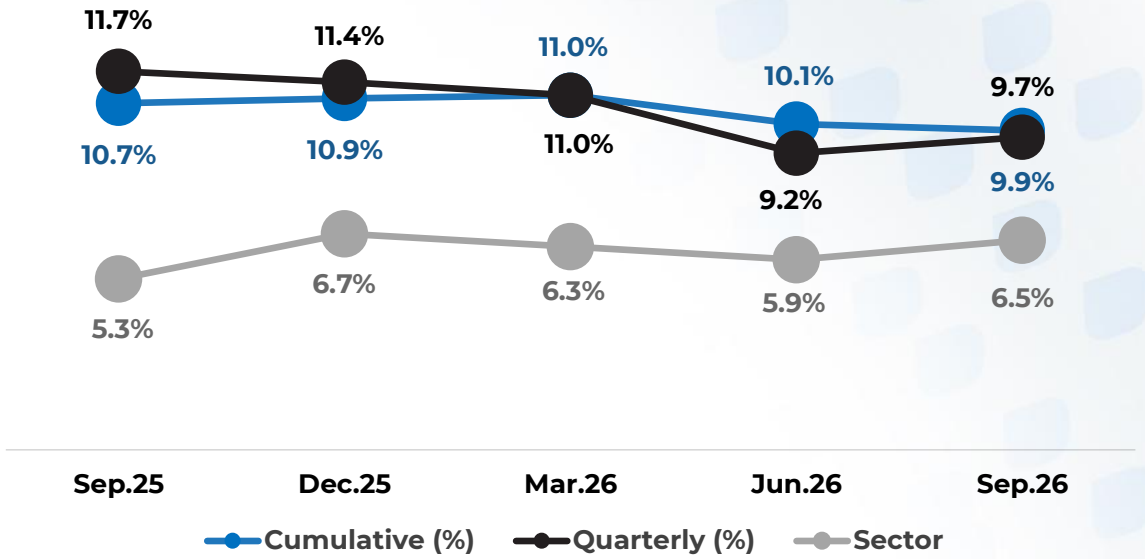
Fee income base is strongly anchored in transaction-driven payment system revenues

Resilient Margins Well Above Sector

Net Interest Income – (TL bn)



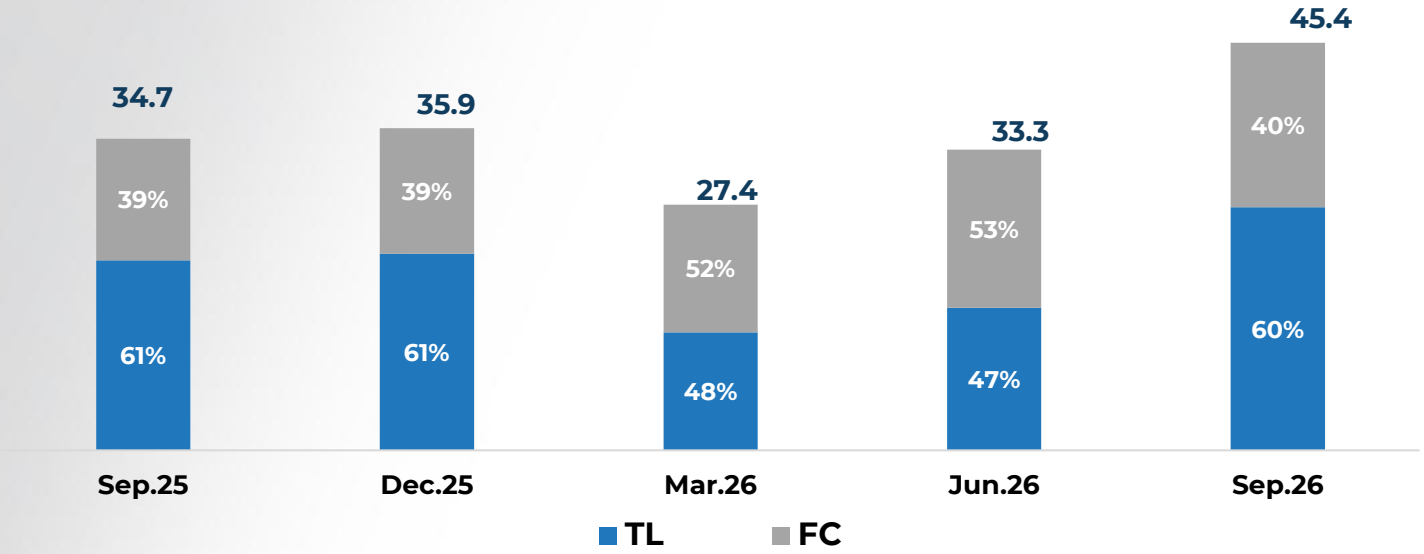
Net Interest Margin



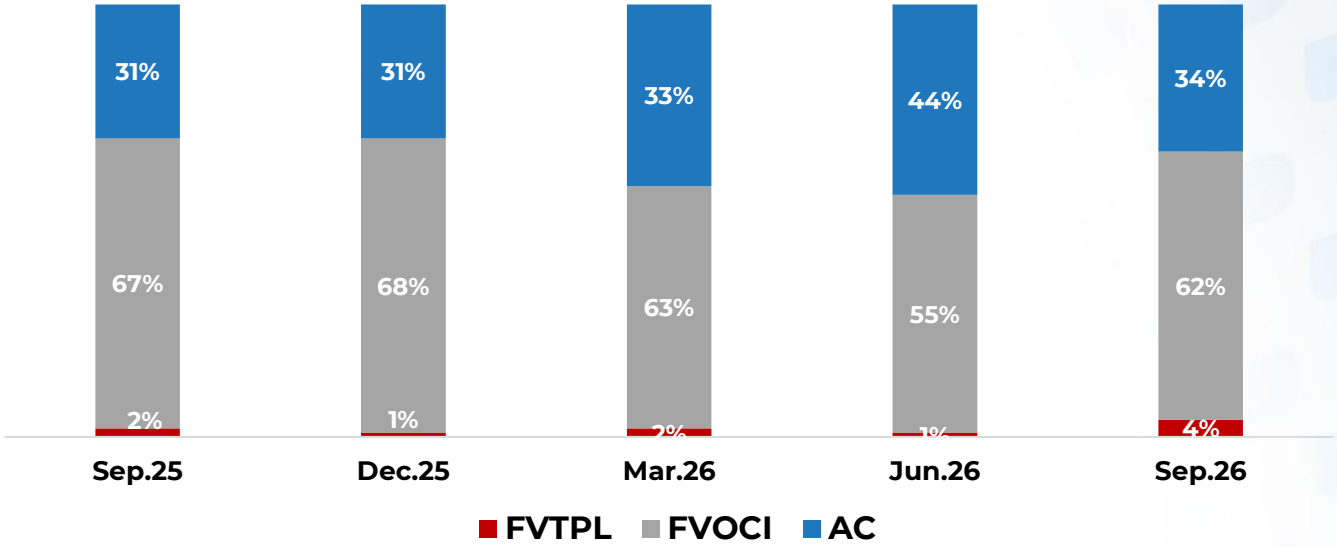
- Notable NII growth supported by efficient balance sheet management
- NIM remains well above sector levels, supported by disciplined pricing and funding mix optimization
- Policy rate cuts supportive of NIM going forward

Dynamic Securities Portfolio Management

Total Securities (TL bn)



Securities Composition



Disciplined Funding Strategy with Diversified Market Access

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Key Takeaways

- **Diversified funding sources**
- **Extended and balanced maturity profile**
- **Broader access to domestic capital markets**
- **Greater funding flexibility through a declining-rate environment**
- **Debt Issuance Programme established on the Vienna Stock Exchange**

Feb.25

Tier-2 Notes 10NC5; 150 mn USD

Anadolubank's first subordinated bond issuance

Maturity Date: 26 February 2035, callable at the end of the fifth year

Interest rate: 9.125%

Sep.25 & Oct.25

Senior Unsecured Bonds; 250 mn USD (3 Tranches)

Series 1: USD 75 mn; 18m

Series 2: USD 125 mn; 15m

Series 3: USD 50 mn; 24m

Mar.26

Senior Unsecured Bonds; 250 mn USD limit

Applications have been approved by CMB and BRSA

Notes issuance: 50 mn USD, 12m 1w

Jul.26 & Sep.26

TL Bonds

TL 10 bn limit approved by CMB and BRSA, fully utilised

TL 4 bn bond; 371 days; TLREF + 1.20%, quarterly coupons

TL 6 bn bond; 182 days; TLREF + 1.00%, quarterly coupons

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Strategy & Guidance

05

Strategy & 2026 Guidance

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Operating & Macro Assumptions

- CPI hovering around **30%**
- GDP growth around **3.0%**
- Tight financial conditions to persist, favoring pricing discipline over volume: CBRT policy rate **around 35%** for year-end 2026

Key Priorities

- **Disciplined growth prioritizing profitability and asset quality**
- Customer acquisition through branch and digital channels to grow net F&C income
- **Selective** TL lending within regulatory and sector limits
- Deposit-led funding supporting margins
- **Continuation** of momentum in efficiency ratios, margins and profitability, **disciplined** cost management
- Preserve **strong** capital buffers above requirements and banking sector, and **conservative** risk profile
- **Strong** liquidity position, **diversified** funding base

Guidance

- Loan growth: **above** sector led by selective TL lending
- Deposits: mainly TL-driven growth
- NIM: **above sector, supported by policy rate environment**
- ROE: **normalizing** from elevated levels, while remaining above expected inflation
- Cost of risk: **rebalanced** around **2025 levels**
- CAR: **moderating,** with comfortable regulatory buffers

Sustainability Vision

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Core Governance

Sustainability Committee: Sustainability Committee operating under senior management leadership. ESG risks regularly reviewed and monitored.

Policies
- Sustainability Policy
- Environmental and Social Impact Management Policy
- Ethics and Integrity Principles Policy
- Sustainable Supply Chain Management Policy

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Regulatory Alignment

- Sustainability Report issued in full alignment with Turkish Sustainability Reporting Standards **(TSRS / IFRS S1 & S2)**
- Climate and ESG risks integrated in line with BRSA sustainable banking guidelines.
- Full compliance with Capital Markets Board Corporate Governance principles.
- Disclosure approach aligned with **IFRS S1 & S2 (ISSB)**
- Continuous monitoring of EU regulations **(CSRD, ESRS, CBAM)**



Strategic Vision

- Strengthening our sustainable banking strategy.
- Enhancing ESG risk pricing mechanisms.
- Improving climate risk analytics.
- Expanding sustainable lending products.
- Building long-term value for stakeholders.

ESRS · IFRS Sustainability · GRI · TSRS · KGK

Key Focus Areas

- Sustainable finance volume
- Carbon-intensive sector exposure
- ESG risk scoring integration
- Operational emissions management
- Governance and compliance performance

Responsible Banking

- Measure transition and physical climate risks.
- Apply climate scenario analysis and stress testing.
- Disclose verifiable and comparable data.
- Strengthen sustainable finance capacity.

Culture

Mandatory sustainability trainings across the bank and subsidiaries.

Training topics: Sustainability, Climate Change & Zero Waste, Gender Equality, Ethics & Integrity.

Strong internal awareness and governance culture.

Operations

- Zero Waste certified operations
- Operational emissions monitoring (Scope 1-2)
- Operational sustainability management

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Appendix

06

Balance Sheet (Unconsolidated)

Anadolubank

TL mn	Dec.25	Jun.26	Sep.26	QoQ Growth %	YtD Growth %
Cash and due from Banks	**28.617**	**39.545**	**45.898**	**16**	**60**
Securities	**35.932**	**33.265**	**45.434**	**37**	**26**
TL	21.809	15.705	27.138	73	24
FX(USD)	330	377	374	-1	13
Net Loans	**86.559**	**121.543**	**138.001**	**14**	**59**
TL	72.810	106.237	120.905	14	66
FX(USD)	321	329	349	6	9
Subsidiaries	**12.485**	**15.589**	**16.663**	**7**	**33**
Other Assets	**16.469**	**21.802**	**20.416**	**-6**	**24**
Total Assets	180.063	231.743	266.412	15	48
Total Assets (USD)	4.202	4.976	5.445	9	30
Customer Deposits	**95.943**	**147.611**	**158.448**	**7**	**65**
TL	56.108	97.250	107.031	10	91
FX(USD)	930	1.081	1.051	-3	13
Funds Borrowed and Bonds Issued	**44.564**	**37.410**	**60.822**	**63**	**36**
Other Liabilities	**10.939**	**12.620**	**10.315**	**-18**	**-6**
Equity	**28.617**	**34.102**	**36.827**	**8**	**29**
Total Liabilities	180.063	231.743	266.412	15	48
Total Liabilities (USD)	4.202	4.976	5.445	9	30

Summary P&L (Unconsolidated)

	Quarterly P&L			Cumulative P&L		
TL mn	2Q26	3Q26	QoQ (%)	9M25	9M26	YoY (%)
Net Interest Income (+)	4.277	5.172	21	9.347	13.947	49
Net Fees & Commissions (+)	1.411	1.552	10	1.776	4.011	126
Net Trading & FX Gains/Losses (+)	-890	-1.233	-38	-303	-1.520	-402
Income from Investments Under Equity (+)	467	612	31	1.149	1.519	32
Other Income (Excl. Provisions Reversal & one-offs) (+)	41	16	-62	86	101	18
Other Income (one-offs) (+)	3	3	-7	1.080	13	-99
OPEX (-)	1.561	1.628	4	3.180	4.825	52
HR (-)	998	1.010	1	2.036	3.097	52
Non-HR (-)	563	618	10	1.144	1.728	51
Net Expected Loss (-)	191	509	167	888	1.209	36
Expected Loss (-)	445	664	49	1.180	2.003	70
Provision Reversal Under Other Income (+)	254	155	-39	292	793	171
Taxation (-)	927	1.015	9	2.119	3.124	47
NET INCOME (=)	2.630	2.969	13	6.947	8.911	28

Key Financial Ratios & Figures

	6M2025	9M2025	2025	3M2026	6M2026	9M2026
Profitability Ratios						
ROE (Cumulative)	47.8%	44.3%	41.9%	44.8%	38.2%	36.4%
ROA (Cumulative)	7.3%	6.8%	6.5%	7.0%	5.8%	5.3%
Cost /Income	26.3%	26.0%	26.0%	26.7%	28.4%	28.6%
NIM (Cumulative)	9.9%	10.7%	10.9%	11.0%	10.1%	9.9%
Net Fee / OPEX	47.1%	55.8%	62.3%	64.0%	76.9%	83.1%
Liquidity Ratios						
Loans / Deposits	77.6%	85.8%	90.2%	74.5%	82.3%	87.1%
TL Loans / TL Deposits	126.6%	136.5%	129.7%	107.7%	109.2%	112.9%
FC Loans / FC Deposits	25.6%	29.3%	34.5%	27.0%	30.4%	33.3%
Asset Quality Ratios						
NPL Ratio	2.0%	2.4%	2.9%	3.1%	3.1%	3.3%
Coverage Ratio						
Stage 1	0.5%	0.5%	0.5%	0.5%	0.5%	0.4%
Stage 2	6.1%	6.4%	6.7%	5.3%	3.4%	3.0%
Stage 3	71.1%	67.8%	65.9%	68.7%	66.8%	67.7%
Cost of Risk (bps)	262	238	229	376	255	233
Solvency Ratios						
CAR	24.1%	25.0%	25.0%	21.1%	19.5%	19.6%
CET-1	18.7%	19.7%	20.0%	17.1%	15.9%	16.1%
Leverage (x)	5.8	5.4	5.3	5.8	5.8	6.2
Operational Highlights						
Branches	95	96	96	96	97	97
Staff	1.450	1.517	1.505	1.535	1.575	1.632
ATMs(1)	101	101	103	103	104	104

(1) QNB ATM locations are not included.

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