



2025
Annual
Report



**CONVENIENCE TRANSLATION INTO ENGLISH OF
INDEPENDENT AUDITOR’S REPORT
ON THE BOARD OF DIRECTORS’ ANNUAL REPORT
ORIGINALLY ISSUED IN TURKISH**

To the General Assembly of Anadolubank A.Ş.

1. Opinion

We have audited the annual report of Anadolubank A.Ş. (the “Bank”) and its subsidiaries subject to consolidation (collectively referred to as the “Group”) for the period 1 January - 31 December 2025.

In our opinion, the financial information and the analysis made by the Board of Directors by using the information included in the audited unconsolidated and consolidated financial statements regarding the Bank’s and Group’s position in the Board of Directors’ Annual Report are consistent and presented fairly, in all material respects, with the audited full set unconsolidated and consolidated financial statements and with the information obtained in the course of independent audit.

2. Basis for Opinion

Our independent audit was conducted in accordance with the Independent Standards on Auditing that are part of Turkish Standards on Auditing (the TSA) issued by the Public Oversight Accounting and Auditing Standards Authority (POA) and the scope of “Regulation on Independent Audit of Banks” published on the Official Gazette No.29314 dated 2 April 2015. Our responsibilities under those standards are further described in the Auditor’s Responsibilities in the Audit of the Board of Directors’ Annual Report section of our report. We hereby declare that we are independent of the Group in accordance with the Ethical Rules for Independent Auditors (including Independence Standards) (the Ethical Rules) and the ethical requirements regarding independent audit in regulations issued by POA that are relevant to our audit of the financial statements. We have also fulfilled our other ethical responsibilities in accordance with the Ethical Rules and regulations. We believe that the audit evidence we have obtained during the independent audit provides a sufficient and appropriate basis for our opinion.

3. Our Audit Opinion on the Full Set Unconsolidated and Consolidated Financial Statements

We expressed an unqualified opinion in the auditor’s reports dated 18 March 2026 on the full set unconsolidated and consolidated financial statements for the period 1 January - 31 December 2025.



4. Board of Director's Responsibility for the Annual Report

The Bank management's responsibilities related to the annual report according to Articles 514 and 516 of Turkish Commercial Code (TCC) No. 6102 and "Regulation on Principles and Procedures Regarding Preparation and Promulgation of Annual Reports by Banks" published in Official Gazette No.26333 dated 1 November 2006 are as follows:

- a) to prepare the annual report within the first three months following the balance sheet date and present it to the General Assembly;
- b) to prepare the annual report to reflect the Bank's operations in that year and the financial position in a true, complete, straightforward, fair and proper manner in all respects. In this report financial position is assessed in accordance with the financial statements. Also in the report, developments and possible risks which the Bank and Group may encounter are clearly indicated. The assessments of the Board of Directors in regards to these matters are also included in the report.
- c) to include the matters below in the annual report:
 - events of particular importance that occurred in the Bank after the operating year,
 - the Bank's research and development activities,
 - financial benefits such as salaries, bonuses, premiums and allowances, travel, accommodation and representation expenses, benefits in cash and in kind, insurance and similar guarantees paid to members of the Board of Directors and senior management.

When preparing the annual report, the Board of Directors considers secondary legislation arrangements enacted by the Banking Regulation and Supervision Agency, Ministry of Trade and other relevant institutions.

5. Independent Auditor's Responsibility in the Audit of the Annual Report

Our aim is to express an opinion and issue a report comprising our opinion within the framework of TCC, Communiqué and "Regulation on Independent Audit of Banks" published on the Official Gazette No.29314 dated 2 April 2015 provisions regarding whether or not the financial information and the analysis made by the Board of Directors by using the information included in the audited financial statements in the annual report are consistent and presented fairly with the audited consolidated financial statements of the Bank and Group with the information we obtained in the course of independent audit.



Our audit was conducted in accordance with the TSAs. These standards require that ethical requirements are complied with and that the independent audit is planned and performed in a way to obtain reasonable assurance of whether or not the financial information and the analysis made by the Board of Directors by using the information included in the audited financial statements in the annual report are consistent and presented fairly with the audited unconsolidated and consolidated financial statements and with the information obtained in the course of audit.

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

A handwritten signature in blue ink, appearing to be 'Gökçe Yaşar Temel', written in a cursive style.

Gökçe Yaşar Temel, SMMM
Independent Auditor

Istanbul, 18 March 2026

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MESSAGE FROM THE CHAIRMAN

Dear Stakeholders,

In 2025, geopolitical risks, shifts in global trade policies, and continued volatility in financial markets remained the defining features of the international economic landscape. As restrictive monetary policies aimed at containing inflation recalibrated growth dynamics, risk governance, liquidity discipline, and sustainable growth continued to stand out as key priorities for the financial system. International institutions noted that the global economy continued on a moderate yet fragile growth trajectory, while geopolitical developments and trade-policy uncertainty sustained downside risks. Against this backdrop, digitalization, data-driven decision-making, and sustainable financing practices further strengthened their position as core determinants of competitiveness within the financial sector.

For the Turkish economy, 2025 was characterized by a determined policy focus on disinflation and a continuation of macroeconomic rebalancing efforts. Amid fluctuations in global trade and regional developments that once again underscored the value of prudent risk management and a long-term perspective, the decline in inflation observed over the course of the year, the improvement in the current account supported by services revenues, the narrowing of the country risk premium, and the accumulation of reserves contributed to a more favorable outlook for financial stability. While Türkiye is expected to close the year with a balanced growth performance, the banking sector's sustained support to the real economy remained a pivotal element of this process.

In this environment, Anadolubank continued to advance in line with its sustainable and balanced growth strategy. Supported by a strong corporate governance framework, disciplined risk management practices, and a clear strategic perspective, we preserved our resilience amid challenging and volatile macroeconomic conditions. Our continued contribution to the financing needs of the real sector, our effectiveness in foreign trade transactions, and our customer-centric service approach have underpinned the Bank's steady growth momentum.

Looking ahead, we will continue to strengthen our strategic focus by deepening our capabilities in both commercial and retail banking. In Commercial and SME Banking, we will further enhance our solutions to address our customers' financing, cash management, and foreign trade requirements. In Retail Banking, we aim to broaden access to our deposit, investment, and private banking offerings across a wider customer base. Through ongoing investments in digital transformation, we will streamline end-to-end processes and deliver a faster, more seamless, and increasingly personalized banking experience. Guided by our commitments to sustainability, transparency, and robust corporate governance, we will continue to create long-term value through a strong capital base and a prudent management approach.

I would like to take this opportunity to extend my sincere appreciation to our customers for their trust in our Bank, to our stakeholders for their continued support, and to all of our colleagues whose dedication and contributions are integral to our success.

Sincerely,

Mehmet Rüştü Başaran

Chairman of the Board

CEO's MESSAGE

Dear Stakeholders,

In 2025, uncertainties persisted across global markets, once again underscoring the importance of a strong capital base, effective risk management, and balanced balance-sheet management. Against this challenging backdrop, we at Anadolubank maintained our steady stance and remained firmly committed to our focus on sustainable growth. Domestically, the determined implementation of tight monetary policy and the disinflation process strengthened financial stability, while the banking sector continued to be one of the economy's most important sources of support.

In 2025, our growth strategy was strongly reflected in our financial results. We increased our net profit by 77% and our total assets by 72%, while our return on equity of 42% stood out as one of the clearest indicators of our disciplined balance-sheet management. With our production- and export-focused business model, we created value for our economy through customer centricity, strong liquidity, and a steadfast commitment to asset quality. We achieved loan growth in Commercial and SME Banking above the sector average and doubled the volume of letters of credit we intermediated in foreign trade. In Retail Banking, we accelerated our broad-based growth. In addition, by extending our Private Banking services—previously offered at a limited number of branches across our entire network, we expanded our distinctive service model.

We strengthened our position in international markets

In February, we diversified our funding sources through a USD 150 million subordinated bond issuance that was three times oversubscribed, followed by a USD 250 million bond issuance in October. By reinforcing international investor confidence, we directed these resources to financing domestic production.

We embraced digital not as a tool, but as a culture

We view our digital investments as a core pillar of our banking approach. By redesigning our processes through data analytics and automation, we delivered faster and more personalized experiences for our customers. In the coming period, we will continue to enhance our self-service solutions.

We grow responsibly and in a balanced manner

By placing sustainability at the center of our way of doing business, we carefully manage our environmental and social impacts across both our financing activities and operational processes. We will also continue to support the development of our human capital our greatest strength behind these achievements and to reinforce our corporate culture around shared objectives.

We look to the future with confidence

In 2026, we expect the global interest-rate cutting cycle and the domestic disinflation process to be key determinants for the sector. Our goal is not only to expand our financial scale, but also to remain a reliable financial solutions partner for our customers under evolving conditions.

I would like to thank our customers for the trust they place in our Bank, our stakeholders for their continued support, and all my colleagues for their dedicated efforts.

Sincerely,

Suat İnce

Chief Executive Officer

ANADOLUBANK IN BRIEF

Acquired from the Privatization Administration by the HABAŞ Group in 1997, Anadolubank today ranks among the young, dynamic and reputable institutions of the Turkish banking sector. Starting out under the HABAŞ Group with three branches, the Bank has reached 96 branches over 28 years, supported by 1,505 employees and advanced information technologies that underpin its business processes. With its efficient, profitable and sustainable growth strategy, it has rapidly fulfilled all requirements of modern banking, achieved an effective organizational structure, and succeeded in continuously improving its performance.

Closely monitoring the dynamics of the banking sector with a proactive approach, Anadolubank offers one of the best examples of banking through its broad product range and customer-focused approach. The Bank also distinguishes itself with competitive pricing and innovative practices, without compromising modern risk management principles.

In addition to core banking services, Anadolubank has a branch network that provides a full range of services in corporate, commercial, retail, agricultural and consumer banking. Producing innovative and creative solutions in line with customers' changing needs, Anadolubank acts in accordance with a principle of distinctive, high-quality service. One of the key factors that has brought the Bank to its current position is its strong corporate culture, embraced and carefully preserved by all employees.

In addition to its domestic operations, Anadolubank also enjoys a strong reputation in international markets thanks to lasting relationships based on mutual cooperation with correspondent banks.

Defining reliability, transparency and superior quality of service as the key elements of its corporate identity, Anadolubank aims to further strengthen its reputable position in the banking sector in the years ahead with a sound and sustainable growth perspective. With its strong capital structure and experienced management team, Anadolubank will continue on its path with the objective of being one of the enduring and reliable institutions of Turkish banking.

HABAŞ GROUP

HABAŞ, whose foundations were laid in 1956 with the Hamdi Başaran Topkapı Oxygen Plant established by Hamdi Başaran (1913–1987), is one of the country's leading industrial groups, operating in Industrial and Medical Gases, Iron and Steel, LPG, Natural Gas, Heavy Machinery Manufacturing, Automotive and Energy. Guided by its founder's innovative vision, the Group continues its operations with an uninterrupted, effective and sustainable growth perspective.

As the leading company in the industrial and medical gases sector, HABAŞ has extensive facilities nationwide, high production, storage and transportation capabilities, a broad dealer network, and technical support and maintenance teams. In line with Türkiye's steadily increasing demand for industrial and medical gases, it continuously develops its capacity, sales points and product range.

Another area in which HABAŞ is a sector leader is iron and steel production. Having started production in 1987, the Group today has a steel production capacity of nearly 5 million tons and exports most of its output to various countries across five continents. HABAŞ continues to produce deformed reinforcing bars, wire rod, hot-rolled coil, tempered, pickled and oiled coil, slit coil and plate. The Group's port facilities, which primarily support import and export activities, are among the country's largest in this field thanks to their high loading and unloading capacity.

Among the leading organizations in the LPG sector, HABAŞ offers LPG to consumers as bottled, bulk and autogas through its filling and storage facilities, sea terminals, extensive transportation fleet and dealer network.

Following the liberalization of the natural gas sector, HABAŞ obtained the necessary licenses and, for the first time, developed a liquefied natural gas (LNG) supply system for customers in locations not yet served by pipelines. As a result, industrial companies that previously had to operate with expensive and polluting fuels gained the opportunity to use natural gas. HABAŞ is also the first company to develop and introduce to the market a compressed natural gas (CNG) supply chain to meet the needs of customers with lower levels of consumption.

Aiming to be present in every field of energy, HABAŞ has also made major investments in power generation and has secured its place among the country's leading electricity generation companies. By increasing the capacities of its energy facilities initially established solely to meet the needs of Group companies through new investments, it has raised their generation capacity to 870 MWh.

One of HABAŞ's fields of activity is the manufacturing of industrial facilities. The Group delivers turnkey installations for businesses such as process plants, air separation plants, steel production facilities, rolling mills, power generation facilities, and gas filling and storage facilities for various industries, and also provides engineering services in this area.

With its performance in sales and exports, HABAŞ has ranked among the top 10 largest companies in the country for many years. With its high-quality workforce and strong capital base, the Group will continue on its path by further increasing its contribution to the growth of the national economy in the years ahead.

OWNERSHIP STRUCTURE

Established as a private sector deposit bank through the division of the assets of Etibank Bankacılık A.O. within the framework of the Privatization Practices Regulation Law No. 4046 dated 24 November 1994, Anadolubank Anonim Şirketi was founded pursuant to the relevant decree published in the Official Gazette dated 11 October 1996.

All shares of Anadolubank Anonim Şirketi were transferred to the Bank's new shareholders by the Privatization Administration on 7 May 1997. The Bank commenced operations on 25 September 1997 with the permission of the Undersecretariat of Treasury dated 25 August 1997 and numbered 39692.

With 96 branches across Türkiye's key regions and 1,505 employees, Anadolubank is a bank that provides short-term working capital and commercial financing to small and medium-sized enterprises.

83.22% of Anadolubank shares are owned by HABAŞ Sınai ve Tıbbi Gazlar İstihsal Endüstrisi A.Ş. (HABAŞ) and 15.27% by Mehmet Rüştü Başaran. Members of the Board of Directors other than shareholders, as well as the CEO and Deputy CEOs, do not hold any shares in the Bank's capital.

Name of Shareholder	Share Amount (TRY)	Share Percentage (%)
HABAŞ Sınai ve Tıbbi Gazlar İstihsal Endüstrisi A.Ş	915.363.606	83,22
Mehmet Rüştü Başaran	167.992.319	15,27
Other	16.644.075	1,51
Total	1.100.000.000	100,00

AGENDA OF THE ORDINARY GENERAL ASSEMBLY

Agenda of the Ordinary General Assembly Meeting for the 2025 fiscal year to be held on 23 March 2026 at 10:00 at the Bank's Head Office located at Yamanevler Mahallesi, Toya Sokak No: 3, Ümraniye/İstanbul:

AGENDA

1. Opening and formation of the Meeting Council,
2. Authorizing the meeting chairmanship to sign the minutes of the meeting,
3. Reading and discussion of the 2025 Annual Report, Independent Auditor's Report and Financial Statements,
4. Release of the members of the Board of Directors,
5. Appointment of new members of the Board of Directors,
6. Determination of the remunerations of the members of the Board of Directors,
7. Ratification of the Board of Directors' proposal regarding distribution of profit,
8. Subject to the prohibitions set forth in the Banking Law, authorizing the members of the Board of Directors to carry out the transactions specified in Articles 395 and 396 of the Turkish Commercial Code,
9. Determination of the independent audit firm,
10. Closing.

ANADOLUBANK A.Ş.

Board of Directors

CREDIT RATINGS

FITCH Ratings: November 2025

Foreign Currency – Long Term	B+ (Stable)
Local Currency – Long Term	B+ (Stable)
Viability Rating	b+

ACTIVITIES IN 2025

In 2025, Anadolubank closely followed developments in the macroeconomy and the banking sector and maintained its stable growth. In addition to focusing on its areas of expertise, the Bank enhanced its efforts in areas where it had not previously operated. By leveraging its competitive advantages, it continued to differentiate itself in the sector with its 2025 performance in terms of capital structure, growth and profitability.

Anadolubank branches are structured in line with the banking needs of different groups of economic activity. Depending on the areas of expertise required by these groups, branches consist of units for retail marketing, SME marketing, business banking marketing, corporate marketing, agricultural marketing and commercial marketing. At Head Office, which has a similar structure, there are marketing, sales and support service divisions under the responsibility of Deputy CEOs. The relationship between branches and Head Office divisions is managed through workflow systems supported by relevant committees.

Other than the Risk Management, Internal Control and Compliance, Internal Audit, Information Systems Security, Customer and Product Security Department—each reporting directly to the Board of Directors the departments at Head Office are as follows:

- Commercial and SME Banking
- Retail Banking
- Strategic Planning and Digital Banking
- Credit Allocation
- Loan Monitoring and Administrative Follow-Up
- Treasury
- Information Technologies
- Operations
- Financial Affairs
- Human Resources
- Legal Counsel

Commercial and SME Banking

In 2025, the Commercial and SME Banking Division delivered strong performance, maintaining its focus on sustainable growth despite volatile macroeconomic conditions. In line with its mission to support the real sector's access to finance, it works closely with solution partners and operates with a consistently customer-centric approach. It operates through its Central Corporate Branch dedicated to corporate customers, and through branches located in regions where industry and production are concentrated on the commercial and SME side.

Anadolubank's Commercial and SME Banking Division embraces a solution-oriented service philosophy for all its customers across the Corporate, Commercial, SME, Business, Agricultural and Gold segments, and aims to sustain its long-term relationships with customers efficiently and effectively.

Commercial and SME Banking groups its customers under four main segments:

- Corporate (companies with annual net turnover above TRY 3 billion)
- Commercial (companies with annual net turnover between TRY 1 billion and TRY 3 billion)

- SME (companies with annual net turnover between TRY 250 million and TRY 1 billion)
- Small Business (companies with annual net turnover between TRY 10 million and TRY 250 million)

In 2025, with solutions aligned with customers' segment structures, the Commercial and SME Banking Division:

- Achieved a steady increase in total assets,
- Expanded its customer base and increased customer depth,
- Maintained strong asset quality thanks to risk-focused credit policies,
- Sustained its sustainable and profitable growth strategy through balanced development of the loan portfolio and deepening customer relationships.

An analysis of the financial data shows that Commercial and SME Banking activities continued to account for a significant share of the Bank's total income and asset size. As one of the Bank's core business lines, this segment continued to generate strong profitability. In 2025, to strengthen the customer experience, a sector-focused specialization approach was developed; tailored financing solutions were offered to meet customer needs; and product diversity was increased in cash management and loans designed for businesses' needs. Diversification of the loan portfolio and strengthening of the collateral structure contributed to the segment's sustainable growth.

With its reliable financial partner focus in Commercial and SME Banking, its environmental sustainability approach and its corporate perspective, our Bank stands among the institutions that make a difference in the sector. Corporate and commercial customers' inventory financing and short-term receivables financing are supported, and customer loyalty is fostered by working together with the Group's other financial institutions. Treasury products for hedging purposes are offered to reduce FX and interest rate risks. Within the framework of our mission for sustainable growth, we focus on companies that contribute to production, trade and exports, create value added, and engage in activities aimed at substituting imported products, in order to grow the Bank's portfolio with more profitable and higher-quality assets. By quickly adapting to legislative changes and regulations, the necessary controls and alignments are implemented in the pricing policy. With its agile structure, our Bank launches personalized products for our customers' periodic needs and offers them to all customers, thereby considering both the Bank's and the customers' benefits.

In order to meet all financial needs of SME customers and deliver more effective service, the Bank closely follows developments in the sector and offers solutions that provide a competitive edge. With financing solutions tailored to SMEs' needs and services such as credit cards and POS, it facilitates trade while supporting SMEs in implementing digital and green transformation in their business processes.

In the coming periods, Anadolubank is working to segment customers into more trackable groups and to offer personalized products and services based on company needs. Prioritizing company satisfaction, needs and expectations, the Bank aims to increase satisfaction—and indirectly depth—by including customers in the design and development process for new products and services to deliver the right product.

With model scoring-supported practices, end-to-end customer needs are met and optimization is maximized through rapid decision support systems. In addition, through internal training programs, we continue to provide effective and efficient service to our customers and, with our customer-centric approach, continuously improve training levels and quality.

Anadolubank's goal in SME Banking is to identify the product needs of its customer base, rapidly integrate current sector developments and changing practices, supports and incentives into the Bank's applications,

and increase marketing activities for this segment. In line with legal regulations, it aims to further intensify its activities in this segment in the coming year and to further increase SME Banking's share within the Bank's total loans. In addition to trade receivables and inventory financing in SMEs, medium/long-term working capital requirements and investment needs (factory, workplace, machinery, etc.) are also financed. The SME segment is of great importance in expanding the Bank's customer base and achieving broader reach, as well as in using capital efficiently and increasing overall productivity.

With a broad product range that creates solutions for business customers' short- and long-term financial needs, the Bank facilitates access to financial products and quickly matches the right product with the right customer through a specialized and competent workforce. It produces rapid solutions for short- and long-term receivables and inventory financing or capital-like cash needs, and stands by customers by participating in their daily cash flow through cash management products aligned with their financial structures.

By increasing the number of active products per customer and cross-selling on a customer basis, customer loyalty was strengthened. With its wide product range and customer-focused, high-quality service approach, the Bank continued to grow by assuming the role of a trusted financial advisor.

The agricultural sector has strategic importance for our country's economic resilience and food security. Agricultural Banking operates to support national producers and production through financial contributions and collaboration with the sector. In order to support sustainable growth in Türkiye's agricultural sector, it provides financing and advisory services to producers, agricultural enterprises and cooperatives. We promote efficiency and modernization in the sector through credit solutions for crop and livestock production, greenhouse investments, irrigation systems and renewable energy projects. In this context, Anadolubank offers integrated financing solutions across all stages—from production to supply, processing and exports—to meet needs that arise throughout agricultural production, primarily through Sustainability-Themed Agricultural Loans aimed at improving energy efficiency in our country, and provides payment convenience aligned with harvest periods as determined specifically for the customer. It will continue to add new products to its broad product range and financial solutions.

Our Bank positions gold banking as a strategic business line that increases balance sheet diversity and strengthens the funding base. In Gold Banking, we contribute to the sector's access to financial products and continue to create profitability by meeting the short- and medium-term working capital needs of our manufacturing, wholesale and retail customers operating in the jewelry sector, primarily jewelry making and precious metals trade. Through physical and book-entry gold products, gold deposit accounts and gold-based financing solutions, we also bring our customers' savings into the economy. This business line—characterized by its unique dynamics and requiring analysis using different techniques and methods—continues its activities with an expert team that accurately interprets the sector's production costs, conducts market and competitor analyses, and has a broad intelligence network. We aim for sustainable growth in precious metals transactions through digital-channel-accessible gold transactions, transparent pricing policies and strong risk management. In 2025, new initiatives were added to ongoing projects, particularly to improve operational processes and evaluate innovations and partnerships in financial technology, in order to achieve both the Bank's short-term performance targets and its strategic objectives aligned with its medium- and long-term vision. Plans were made within these projects to establish long-term, sustainable, mutually trust-based relationships with customers.

Our Bank positions cash management not as an operational service area, but as a strategic set of financial solutions that strengthens the customer value chain. In order to enable our corporate and commercial

customers to manage their collection and payment processes effectively, we offer integrated cash management solutions, primarily including DBS, TFS and cheque products. Within this scope, cash management products increase non-interest income, strengthen customer loyalty, and make a sustainable contribution to off-balance-sheet transaction volumes. Methods for facilitating customers' cash flows have been developed and a significant portion of these services has been implemented. Marketing activities in this segment are continuously supported with DBS, TFS, Corporate Credit Card and various Cash Management products, thereby increasing customer loyalty and efficiency. In addition, thanks to the solutions offered, our customers' cash flows become more predictable, collection risks are minimized, and working capital efficiency increases.

Our Bank facilitates access to payment systems for merchant solutions and commercial transactions and strengthens digital collection processes. While these services contribute to our Bank's profitability through fee income and transaction volume, they also increase customer loyalty and expand the customer base. In parallel, with physical POS devices and a Virtual POS infrastructure, we enable secure, fast and uninterrupted transactions. The merchant business achieved significant growth momentum in 2025. In the period ahead, this steady growth will be sustained with customer-focused service and effective strategies, and we will continue to offer innovative solutions that shape the sector.

Within the scope of CRM activities, efforts focused on customer acquisition continue to offer various benefits/privileges that support customers' financial processes through a holistic customer-centric communication approach that strengthens customer experience and engagement levels, as well as through the "World of Opportunities" application offered specifically to customers.

Retail Banking

The Retail Banking Division continues to position our branches as "financial marketplaces" across all product groups by placing the dynamic needs of the retail customer segment at the center. Our 2026 strategy has been built around personalizing the customer experience by combining traditional banking services with advanced technology and deepening our service network through digital channels.

Our Bank offers retail customers various types of loan options and, in line with customers' preferences, provides deposit and investment products for the management of their assets. Our wealth management service is structured by portfolio types in line with the Bank's branch model. With our Private Banking service, our specialist Portfolio Managers offer financial solutions including investment products in line with customers' needs.

In line with the Bank's strategy to build a broad-based deposit structure and reduce deposit costs, deposit and derivative products, insurance, private pension (BES), credit cards and automatic bill payment products are offered through different channels. Our ongoing cooperation with Yapı Kredi Bankası for World-branded credit cards and our ATM-sharing agreement with QNB Finansbank enable us to provide our customers with a wide access network. These strategic partnerships allow us to manage operational costs while maximizing customer satisfaction.

For customers who wish to take the Private Banking experience one step further, personalized investment advisory offered by our specialist Portfolio Managers is supported by special transaction sets in digital channels. In addition, value-added services such as World Elite card privileges, VIP transfer services and lounge access play a key role in increasing customer loyalty.

Development projects for the Anadolubank Insurance Platform (A.S.P.) which enables obtaining quotations and issuing policies by working with partner insurance companies established in past years—were continued. With its insurance systems infrastructure and sales/marketing strategy, Anadolubank aims to respond to customers' insurance needs in a shorter time under competitive conditions and to increase efficiency by reducing operational workload.

In today's world where new technologies are developing rapidly, the banking sector is also undergoing a fast transformation with new products and technologies. The Digital Sales Team within the Retail Banking Division plays a key role in reaching broad audiences with our products and services and guiding customers to non-branch transaction channels by providing service through the Digital Branch model. Through our Digital Sales Team and Digital Branch, non-branch transaction channels were optimized, operational efficiency increased, and the broad-based deposit structure was strengthened through the sale of innovative products such as the TRY "Renkli Account" via digital channels and additional interest rate offerings. Simple and fast processes that improve customer experience have been identified as a cornerstone of the Bank's long-term growth strategy. In addition, customer acquisition through Digital Channels is carried out via the Digital Branch, supporting widespread deposit acquisition.

Strategic Planning and Digital Banking

The Strategic Planning and Digital Banking Division continues its activities through three departments:

- Digital Solutions Department
- Decision Support Systems and Data Analytics Department
- Process Management Department

The Strategic Planning and Digital Banking Division's role is to coordinate, together with the Bank's Senior Management, the determination of medium- and long-term strategies and the work required to implement these strategies.

The Digital Solutions Department is responsible for managing our mobile and internet banking applications and the official website. The department develops solutions to ensure that the products and services offered to our customers are accessible via mobile and internet channels to the extent permitted by regulations and today's technological capabilities. In this context, innovations that enable our customers regardless of segment to perform self-service banking transactions are closely monitored and adapted to the Bank's technology infrastructure.

As of 2025, significant enhancements were implemented in digital banking, and our mobile banking applications were made more user-friendly. Thanks to these improvements, a significant increase was achieved in transaction volume executed through digital channels.

In addition, digital loan and digital deposit products were made available to our customers. These products were structured so that application and approval processes can be completed entirely through digital channels. Accordingly, our customers can apply for loans without physically visiting a branch and can benefit from our deposit products at advantageous interest rates.

The Decision Support Systems and Data Analytics Department supports the Bank in achieving its targets determined in line with its strategies through data mining and artificial intelligence applications. It is responsible for establishing data-driven decision mechanisms related to products and services and for managing these mechanisms. On the Decision Support Systems side, increasing automation in credit allocation processes to maximize operational efficiency has been one of the key goals. Accordingly, the ready limits offered to new customers and the allocation assessment process for natural persons were fully reviewed and accelerated. A new solution was implemented for decision trees on the retail side. In parallel

with the development of products and services offered through digital banking channels, decision support processes are continuously improved and the customer experience is optimized.

In 2025, significant developments were implemented on the Data Analytics side. Two separate credit application models for the retail customer portfolio one based on classical statistical methods and the other on machine learning techniques were developed and deployed. To support developments in digital banking, comprehensive segmentation studies were carried out covering all product ownership and asset information of retail segment customers. These studies aimed to better understand customer behavior and develop customer-centric offers. In addition, a pricing model for retail customers was implemented, enabling loan offers to be determined more effectively based on risk and customer value. The decision support system for loan applications via mobile banking channels for sole proprietorships was updated, making credit allocation processes via digital channels faster and more effective. Model refinement efforts continued for models used under IFRS 9, and work to improve model performance and regulatory compliance was maintained.

The Process Management Department carries out work to design and develop the products and services offered to our customers in a way that increases efficiency, speed and customer satisfaction. Within this scope, processes are analyzed and supported by Robotic Process Automation (RPA) solutions.

As of 2025, in line with the Bank's digitalization strategy, process improvement efforts were accelerated to enhance customer experience and increase operational efficiency. In collaboration with core business units, processes were reviewed end-to-end and improvement areas were identified. Within this scope, process analyses were conducted with the Credit Allocation, Retail Banking, and Commercial and SME Banking divisions; areas open to improvement in pricing processes were identified and new workflows were created. In line with automation targets in credit allocation processes, company assessment and intelligence processes were automated, significantly shortening the time from loan application to approval. This development contributed to increased operational efficiency and strengthened customer satisfaction. In addition, rule sets related to cheque intelligence and eligibility approval processes were reviewed and revised as necessary.

To support the Bank's digitalization strategy, data-driven process improvement efforts continue. New RPA developments were implemented in areas suitable for robotic process automation, and additional improvements were made to ensure sustainable operation of the deployed applications.

Credit Allocation

The Credit Allocation Division consists of seven departments and one unit, as follows:

- Corporate Credit Allocation and Financial Analysis
- SME Credit Allocation I
- SME Credit Allocation II
- SME Credit Allocation III
- Small Business, Retail and Agricultural Credit Allocation Department
- Gold Credit Allocation
- Credit Implementation and Credit Analytics Department

Excluding Agricultural Loans and Gold Credit Allocation, the allocation departments are structured according to businesses' requested/allocated limits. Accordingly:

The Small Business, Retail and Agricultural Credit Allocation Department evaluates and decides on limit requests up to TRY 10,000,000 (including TRY 10 million). SME Credit Allocation I, SME Credit Allocation II and SME Credit Allocation III Departments evaluate limit requests between TRY 10,000,001 and TRY 60,000,000 (there is branch-based separation among the three departments, and the authority limit includes TRY 60,000,000). The Corporate Credit Allocation and Financial Analysis Department evaluates and decides on limit requests above TRY 60,000,000 or, depending on the delegation of authority, submits them to the final decision-making authority. The Agricultural Loans Allocation Unit, consisting of a sector-specialized team, evaluates requests for all enterprises engaged in agricultural production without any limit breakdown. The Gold Credit Allocation Department also evaluates requests for all enterprises engaged in jewelry activities without any limit breakdown. Anadolubank does not make sectoral distinctions in credit allocation. In its loan portfolio, it includes all companies that are managed with a rational approach, have strong financial structures, and are resilient to economic crises. However, in the evaluation of small and medium-sized enterprises, in addition to financial collateral, it also takes into account factors such as the company's history, financial and corporate structure, the experience of shareholders and managers, and the condition of the sector.

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The Credit Implementation and Credit Analytics Department is responsible for reviewing credit collaterals (primarily cheques, assignments and mortgages) in terms of quality and quantity in accordance with communiqués to determine their collectability, evaluating requests related to collateral releases, and supporting branches in title deed encumbrance (lien) inquiries. This department also contributes to the early identification of potential adverse developments and the prevention of losses to the Bank by obtaining market intelligence on a customer-, sector-, region- and market-basis both during the evaluation of credit proposals and after risk has been taken. In its reviews and research, it also makes use of databases such as "Memzuç", the Credit Bureau (KKB), the Risk Center, etc.

In coordination with the Credit Allocation Departments, the Credit Analytics Unit determines the credit policies, algorithms and rules used in the Bank's commercial and retail credit decision support systems, and supports efforts to integrate these elements into the Bank's applications. In addition, it monitors the outputs produced by credit decision support systems and, when issues are identified, conducts joint work with relevant departments to improve the decision support systems and the processes using these systems.

In addition to decision support systems, the Credit Analytics Unit also supports project work carried out within the Bank related to credit allocation and evaluation processes. Outside of projects, it performs work to form expert opinions from the Credit Allocation Departments during the determination of rating and scoring model variables, and to coordinate user tests related to these models. The Unit also carries out reporting activities to monitor the performance, speed and effectiveness of credit allocation processes on a department- and branch-basis.

Thanks to its flexible structure that enables fast decision-making and swift implementation of decisions, Anadolubank has a significant competitive advantage in this field. While the Bank includes all companies within its target customer base that create value added and are inclined toward long-term, sound

cooperation, it does not apply a purely collateral-based allocation policy; instead, it primarily considers the relevant company's capacity to assume and repay the loan.

Credit Monitoring

The main strategy of the Credit Monitoring Department is to evaluate early warning signals regarding borrowers obtained both automatically and manually ensure that the necessary measures are taken, improve and develop the underlying infrastructure, and establish the actions required to prepare and accelerate the resolution process for loans that are likely to become and/or have become problematic. In addition, the Department is responsible for managing real estate held on the Bank's balance sheet, ensuring that valuation report activities for collateral real estate are conducted properly, and working in coordination with the Legal Counsel on all these matters.

To implement this strategy, the Credit Monitoring Department operates through six units: Credit Monitoring, Administrative Follow-Up, Legal Follow-Up, Collections Management, Real Estate Purchase/Sale and Valuation, and Credit Reporting and Support. Key activities carried out by these units include:

- Monitoring, classifying and following up loans within the framework of applicable legislation, and performing collateral and creditworthiness controls,
- To ensure that borrowers fulfill all obligations in a timely and complete manner, consolidating information obtained from various sources (KRIS, market intelligence, Credit Bureau (KKB), Banks Association of Türkiye/Risk Center, etc.) and creating actions automatically/manually,
- When negative information identified as an early warning signal during monitoring leads to increased risk, taking actions such as requesting additional collateral and ensuring that the customer relationship proceeds more cautiously,
- Under IFRS 9, additionally assessing companies with increased probability of default through the developed model and establishing the necessary actions,
- Carrying out studies on both financial data and market intelligence, and ensuring proactive monitoring on a sector- and company-basis,
- For customers with past-due amounts, calling them by phone at specific days of delinquency to increase collections for loans that have become/may become problematic,
- Ensuring that valuation reports requested by branches and Head Office departments are created through the system,
- Carrying out the sale of real estate recorded on the Bank's books,
- Evaluating customers taken into administrative follow-up by the Bank and organizing resolution and restructuring processes,
- Monitoring the follow-up processes for customers subject to legal proceedings together with the Legal Counsel and ensuring that administrative decisions in the process are taken.

The reports prepared aim to support monitoring and follow-up functions and contribute to management's decision-making processes regarding problematic loans.

Treasury

The Treasury Department is responsible for managing Anadolubank's liquidity, interest rate risk, foreign exchange position and investment activities. It operates through four main departments: Capital Markets,

Balance Sheet Management, Financial Institutions and Treasury Marketing. The Capital Markets Department consists of two main units: Capital Markets and Liquidity Management.

By following country dynamics, global markets and trends, the Treasury Division acts in line with the principles of sustainable profitability, managing net interest income and preserving capital adequacy by carrying out effective liquidity and funding composition and interest rate risk management activities. Despite recent deterioration in the economic environment, the Bank has been able to keep funding costs under control thanks to its strong liquidity structure and flexible balance sheet composition. The Balance Sheet Management Department primarily focuses on liquidity, balance sheet management and funds transfer pricing. It is responsible for executing the hedging strategy determined by ALCO and evaluating risks that may be borne on the Bank's balance sheet especially related to loans and deposits in terms of maturity and cost. To hedge against various risks, the Balance Sheet Management Department uses interest rate swaps and other interest rate risk management instruments. In addition, in line with ALCO decisions, it determines TRY, USD and EUR deposit and loan funds transfer prices for all maturities to ensure fair profit sharing among business lines and correct product-based pricing.

In line with customer-centricity and profitability principles, services are provided in over-the-counter derivatives, foreign exchange and securities products at competitive prices based on customer needs.

The Financial Institutions Division is responsible for managing relationships with foreign-based local banks, international and supranational financial institutions, and for financing foreign trade. The Division takes care to establish relationships with correspondent banks based on mutual benefit and always approaches decision processes with a solution-oriented, broad and flexible mindset. Thanks to its efficient relationships with correspondent banks, it reaches all regions with high international business potential and quickly provides its customers with tailored, high-quality service.

Thanks to its strong correspondent network and expert workforce comprising some of the best in the sector, Anadolubank's foreign trade volume continues to grow each year. While the Bank intermediates customers' foreign trade transactions through foreign-based correspondent banks, it meets the medium- and long-term financing needs for export transactions through loans obtained from international export credit institutions with which it has established strong and lasting relationships.

Information Technologies

Providing software, hardware and communications services to Anadolubank, Anadolubank Nederland N.V., Anadolu Yatırım Menkul Kıymetler A.Ş., Anadolu Faktoring A.Ş. and Anadolu Leasing, the Division is responsible for ensuring alignment and integrity in the IT domain; researching, proposing and establishing systems that ensure continuity, speed and ease of use; and operating, maintaining, securing, developing and renewing these systems on a 24/7 basis.

With a service approach that adopts providing the most effective solutions and the most innovative technologies in line with business goals and strategies, the Information Technologies Division implemented many projects in 2025, including digital transformation initiatives.

The Information Technologies Division consists of five main functional departments: Software Development 1, Software Development 2, Project management Office and Software Development 3, Mobile Application Development, and Infrastructure.

Key projects executed and implemented by the Information Technologies in 2025 covered the following topics:

- Foreign currency bond issuance abroad
- Fraud product integration in branch transactions
- Bulk foreign currency transfer via digital channels
- Netherlands TIPS migration (24/7 Instant Payments)
- Netherlands Document Management System and process flow
- Viewing bills/bonds/eurobonds via digital channels
- Tax payments by credit card via digital channels
- Private Banking branch model structuring
- TROY Retail Contactless Debit Card, TROY Retail Credit Card
- Mastercard Contactless Vertical Debit Card
- New fees for safe deposit boxes for new customers
- Account sweep application
- KKB new counterparty membership process
- Compliance with the Transaction Security Regulation and remote execution of contracts
- SWIFT MX and BASEL IV transitions
- Amendment to the BAT Risk Center Circular (deduplication of cheque notifications)
- Updating transaction limits and security settings steps by adding NFC fraud controls
- Consolidation of FDF, FITIF and KAF forms (allocation process improvement)
- Process improvement for annotation entry for export credits
- In-house implementation of FIX message integration for the Treasury platform
- Exim credits: Eximbank integration
- Automatic rollover fee collection for revolving loans
- Update of cheque intelligence processes and rule sets
- TRY cash flow module software
- Net exporter score calculation
- Automatic recognition of account investigation letters received from institutions and generation of response letters
- IGE MFKS integration
- BKM "Request to Pay" version updates and BKM SİPER KDS

Operations

The Operations Division comprises the Central Operations, Treasury Operations, Alternative Delivery Channels and Card Operations departments, as well as the Customer Satisfaction Unit.

On the one hand, through processes managed in line with our vision of being the indispensable financial partner of all our customers supported by our innovative solutions, boutique banking approach and reliability we aim to deliver the highest quality service to internal and external customers at the highest speed and to maintain a secure working environment shaped around customer satisfaction. On the other hand, we act in line with our mission to create value for our customers, employees, shareholders and society.

In general, the Operations Division centrally manages and/or performs the transactions listed below:

- Foreign trade transactions,
- Rediscount loans, Eximbank loans, TRY and FCY export loans,
- Domestic and international letters of guarantee,
- All types of loan collateral and document entries and loan disbursements,
- Domestic and international cheque/promissory note operations, and money transfer sending and receiving transactions,
- Foreign exchange purchase/sale and arbitrage transactions,
- Debit and credit card, ATM, POS and merchant transactions,
- Monitoring Visa, Mastercard and BKM processes,
- Call center services, including video calls,
- Customer and product security monitoring and assessment processes,
- Monitoring and review activities related to money transfers,
- Review of applications received through all Bank channels and execution of security checks,
- Internet and mobile banking operations,
- Account opening and update transactions,
- Cash management, and cash collection and disbursement transactions,
- TRY/FCY cheque operational processes and monitoring Takasbank obligations,
- Responding to applications received from public authorities, taking actions, and producing official reports,
- Operations of money market and capital market transactions executed by the Treasury Division in the interbank market,
- Operations of money and capital market transactions executed by Treasury Marketing with retail and corporate customers,
- Monitoring the Bank's foreign currency positions with correspondent banks,
- Monitoring the Bank's TRY position and operational running of the EFT/FAST systems,
- Operations of interbank money and capital market transactions executed at Borsa İstanbul,
- At Takasbank, management of the Bank's existing accounts and monitoring/operations of collateral, clearing and payment transactions,
- Managing collateral processes for transactions executed in organized and unorganized markets,
- Participation processes in CBRT tenders,
- Operations of mutual fund transactions executed by customers via digital banking channels,
- Depositing and withdrawing Required Reserves and SDIF Premiums,
- Operational processes of ELÜS transactions,
- Sending relevant reports to internal Bank units and external institutions,
- Operations of physical gold transactions executed at the Borsa İstanbul Precious Metals Market,
- Operations of foreign currency loans obtained from abroad and syndicated loans,
- Dynamic management of all Anadolubank branch operations staff,
- Management of the Customer Satisfaction Service in order to respond to complaints and requests regarding retail products and services, and
- Performing the functions of the Consumer Relations Coordination Officer at Deputy CEO level.

In addition to these activities, the Operations Department monitors local and international legislation; provides necessary information to branches and Head Office departments; issues opinions on legislation; and, by working in coordination with Information Technologies, guides system work both for adapting

regulatory changes to the banking system and for related project development. It also performs functions such as updating the Bank's internal regulations, preparing workflows, defining system parameters, publishing internal announcements, and defining in the system the parameters related to fees to be charged for banking products and services.

Through centrally monitored and managed real-time movements of branch operations staff, it is ensured that all operational activities at our Bank are maintained without interruption quickly, securely, and with customer satisfaction at the core always at the highest standard.

The Anadolubank Call Center, managed by the Operations Division, provides customers with telephone banking services 7 days 24 hours, based on the principles of high speed, security and customer satisfaction.

Financial Affairs

The Financial Affairs Division reports and interprets the financial results of the Bank's activities; finds solutions that meet the needs of all units in terms of accounting, planning, budgeting and financial control; and meets the Bank's requirements accordingly. The Division both performs a "decision support" function through strategic planning, budgeting and management reporting, and carries out a compliance function. At the same time, it aims to operate efficiently across all areas, primarily general accounting, taxes and payments, and expense management. The Division consists of the Financial Control, Budget and Reporting Department; the General Accounting Department and Investor Relations.

The Financial Control, Budget and Reporting Department performs Official Reporting and Financial Control functions, including preparing and submitting the necessary statutory reports to official authorities as required under the Banking Law and other applicable legislation. The Department, which also manages the budgeting process, continues to develop management reporting considered a cornerstone for the Bank to determine the strategic and tactical path it will follow and to evaluate performance along that path. Through management reporting, it aims to provide users with performance indicators as analysis-ready information, thereby contributing effectively to the Bank's strategy setting, rapid decision-making and performance monitoring processes.

The General Accounting Department keeps the Bank's accounting records within the scope of the Uniform Chart of Accounts and its annexes, in accordance with accounting principles and tax legislation. In the medium term, the Department aims to operate more effectively and efficiently in processes such as general accounting, payments and tax accounting.

The Investor Relations Department is responsible for managing the Bank's relationships with international investors. It informs foreign banks and institutional funds that have invested or will invest in the Bank's existing and potential debt instruments about Anadolubank, shares strategy and expectations, responds to incoming questions, and meets all requests within the framework of applicable laws.

Human Resources

Anadolubank draws its strength from its competent human capital. Employees are the most important support in achieving the Bank's strategic objectives, reaching high performance and ensuring sustainable profitability. The human resources management approach built on the philosophy that "the most valuable investment is investment in people" is based on the principles of "Effective Management" and "Management by Values." Our aim is to be a strong employer brand that qualified human capital prefers to work for in the sector.

With the awareness that an institution's most valuable capital is its human resources, the Target-Based Performance Evaluation System, Talent Management and Compensation Management constitute the foundation of human resources practices at AnadoluBank. For open positions, the Bank primarily prefers to evaluate internal human capital. This practice increases employee motivation while also strengthening corporate commitment and sense of belonging.

A "Respect for People" approach is fundamental in all processes. With our belief in employees' contributions, there is an environment where all kinds of requests, new ideas, suggestions and opinions can be shared.

Through the trainings it organizes, AnadoluBank aims to maintain and enhance the quality of service it provides to customers by developing employees' competencies. Therefore, it actively encourages employees to participate in training programs. Trainings within the AnadoluBank Development Academy, various project trainings, on-the-job trainings and e-trainings aim at the continuous development of employees' technical, personal and managerial competencies. In 2025, an average of 35.42 training hours per employee was delivered.

As of end-2025, the total number of employees is 1,505, of whom 694 work at Head Office and 811 work in branches.

Employee Statistics:

Number of Employees	2021	2022	2023	2024	2025
Head Office	725	727	690	625	694
Branches	930	944	857	760	811
Total	1.655	1.671	1.547	1.385	1.505
Number of Branches	115	116	114	95	96
Number of Employee per Branch	14,4	14,4	13,6	14,5	15,7
Male	930	930	862	763	800
Female	725	741	685	622	705
Education	2020	2022	2023	2024	2025
Phd and Masters	137	140	136	101	113
Undergraduate	1.164	1.183	1.085	991	1.189

Legal Counsel

Legal Counsel consists of the Advisory, Litigation Follow-Up, Corporate Follow-Up, and Contracted Law Offices Management units. The General Counsel reports to the Deputy CEO.

The Advisory Unit evaluates regulatory changes related to the banking products and services offered and, within this scope, provides legal opinions by reviewing from a legal perspective any transaction, new product and process conveyed to the relevant unit. It drafts all types of agreements required by the Bank; prepares standard forms and procedures for matters with legal characteristics; and participates in committees related to its areas of responsibility. The Advisory Unit provides legal support for the daily workflows of Head Office units and branches. In addition, by representing the Bank before public authorities and professional associations, it contributes to sectoral regulations. It also monitors the Personal Data Protection Law and secondary legislation, prepares the mandatory tables, procedures and policies, ensures that the Anadolubank Personal Data Inventory is kept up to date, and manages the processes for receiving and concluding within legal time limits the requests of customers, prospective customers, employees and job candidates who wish to exercise their rights under the relevant legislation.

The Litigation Follow-Up Unit represents the Bank by monitoring all types of lawsuits and enforcement proceedings and public prosecutor investigations filed against/in favor of the Bank, excluding disputes arising from unpaid loan receivables. It also follows criminal complaints filed by or against the Bank and criminal cases, directs contracted attorneys to ensure follow-up of cases filed outside Istanbul, and performs file follow-up.

The Corporate Follow-Up Unit prepares and initiates enforcement proceedings for borrowers whose loans above the threshold determined by Management for the relevant year have been transferred to legal follow-up accounts; continues these proceedings through to conclusion; and obtains from our branches and Head Office units all documents that will be subject to these proceedings.

The Contracted Law Offices Management Unit prepares enforcement proceedings for borrowers whose loans below the threshold determined by Management for the relevant year have been transferred to legal follow-up accounts; transfers the file to the relevant contracted law office; ensures that enforcement proceedings are initiated within the required time and continued through to conclusion; and ensures that all documents subject to these proceedings are obtained from our branches and Head Office units.

SUBSIDIARIES

Anadolubank Nederland N.V.

Anadolubank Nederland N.V., a 100% subsidiary of Anadolubank A.Ş., started banking operations in 2008 and operates under the supervision of the Dutch Central Bank, with the purpose of meeting the financing needs of medium- and large-sized enterprises operating primarily in the Netherlands and the Eurozone; financing international trade and trade-related commodities; financing ships involved in international commercial shipping; refinancing existing loans; and providing funding to overseas subsidiaries of Turkish companies.

With the contribution of the EUR 30 million capital increase carried out in March 2025, the Bank increased its total equity to EUR 206 million as of year-end; total assets reached EUR 1.4 billion, and net profit was EUR 20 million.

Maintaining a determined and stable strategy by preserving its high asset quality and risk-sensitive approach through the support of its shareholder and the synergy it has created, Anadolubank N.V. continues to be among banks with a healthy capital structure, with a capital adequacy ratio of 19% in 2025.

Anadolu Faktoring A.Ş.

Anadolu Faktoring A.Ş. commenced operations in 2007 under Anadolubank A.Ş. shareholding with the permission obtained from the BRSA. Offering solutions tailored to each enterprise with its broad-based growth strategy, Anadolu Faktoring serves customers quickly and reliably through competitive financing opportunities by expanding its branch network—primarily in Istanbul and other regions where commercial life is strong and dynamic. It continues to increase its successful performance since establishment day by day with its strong capital and experienced professionals committed to ethical values.

As of end-2025, Anadolu Faktoring A.Ş. increased its factoring receivables by 60% compared to the previous year to TRY 6,852 million; the company's return on assets was 10% and return on equity was 44%. While achieving these results, maximum importance was given to receivables quality, and an NPL ratio of 1.55% was achieved.

Anadolu Faktoring A.Ş.'s net profit for 2025 was TRY 621 million, and total equity reached TRY 1,713 million as of year-end.

Anadolu Yatırım Menkul Kıymetler A.Ş.

Anadolu Yatırım Menkul Kıymetler A.Ş. was established on 21 September 1998. An "Order Transmission Intermediation Agreement" was signed with Anadolubank A.Ş. on 01.01.2016. Within this scope, all branches of the Bank can carry out order transmission intermediation activities.

The Company's capital is TRY 75 million. With the document dated 09.02.2016 and numbered G-051 (299) issued by the CMB, it is authorized as a "Broadly Authorized Intermediary Institution" and, within this scope, provides "Order Execution Intermediation" and "Portfolio Intermediation" activities, as well as "Individual Portfolio Management," "Intermediation for Public Offerings," "Investment Advisory" and "Limited Custody" services. As of end-2025, equity reached TRY 469 million. Total assets were TRY 757 million and net profit for the period was TRY 109 million.

In line with its goal of increasing activity diversity in 2026, Anadolu Yatırım aims to be proactive in both IPOs and bond issuances by establishing a Corporate Finance department.

By expanding its research team and deploying new AI-supported models, it aims to establish a pioneering approach in the sector.

It aims to develop its sales model through orders received via digital platforms and to increase synergy in its relationship with the Bank.

It is planned to increase the number of customers, raise revenues by also providing "Investment Advisory" services in every market where "Order Execution Intermediation" is performed, and ensure income streams from different areas.

WEBBORSAM through which all transactions in organized markets can be carried out simultaneously on the same platform and PARİTEM, the platform for leveraged trading (forex), are two of Anadolu Yatırım's key brands.

MANAGEMENT AND CORPORATE GOVERNANCE

Corporate Governance Principles

Making intensive efforts to conduct its activities more efficiently with a more professional management approach, Anadolubank aims for full compliance with the Corporate Governance Principles set out in the relevant article of the Banking Law. In addition to its own corporate governance principles, Anadolubank closely monitors BRSA regulations and believes that management practices aligned with these principles will increase the Bank's profitability in line with its sustainable growth target and further strengthen its reputable position in the sector.

Sustainable Banking

Anadolubank aims to integrate economic growth with environmental and social responsibility, create value in line with strong governance principles, and provide inclusive financial services with sustainability at the core. The Bank's sustainability targets, policies and practices are coordinated by the Sustainable Banking Unit; activities are carried out in line with action plans determined by the Sustainability Committee and are monitored regularly. Operating under the oversight of the Board of Directors, the Sustainability Committee is responsible for setting the Bank's sustainability strategy, monitoring performance indicators, and evaluating practices at senior management level.

To strengthen the sustainability governance structure, duties, authorities and responsibilities are being redefined within the corporate organizational structure, and senior-management oversight mechanisms and committee structures are being reviewed. In establishing the corporate sustainability strategy, prioritization and risk/opportunity analyses continue; in line with these efforts, it is aimed to create a strategic roadmap.

Within the framework of its sustainable banking approach, the Bank continues its efforts to comply with national legislation and reporting standards. In this context, the first report covering the period 1 January–31 December 2024, prepared in line with the Turkish Sustainability Reporting Standards (TSRS), was published in 2025.

Anadolubank addresses sustainability and climate change as an integral part of its corporate risk management and strategic planning processes. Together with the report published in 2025 within the scope of TSRS, work was initiated to systematically assess climate-related risks and opportunities. Efforts to establish the corporate framework for the Bank's sustainability and climate change strategy are ongoing; work to develop the relevant policies and roadmap continues, and the policy documents and implementation roadmap are being structured gradually.

The Bank carries out efforts to integrate its sustainability approach into its business model and loan portfolio. Accordingly, sustainability practices are developed within the framework of regulatory requirements, a risk management perspective and a long-term value creation approach.

To assess the potential impacts of climate change, the Bank conducted analyses based on the scenario frameworks set out in the IPCC Sixth Assessment Report. Within this scope, SSP1-RCP2.6 (low emissions and rapid transition scenario) and SSP2-RCP4.5 (medium emissions and gradual transition scenario) were

evaluated. In the analyses performed, physical risks (extreme weather events, temperature increases, drought and water stress) and transition risks (regulatory changes, carbon pricing mechanisms, technological transformation and CBAM impacts) were examined in terms of their potential effects on the loan portfolio and operational activities. In assessments conducted with reference to WRI Aqueduct data, it was identified that water stress and temperature increase pose a pronounced risk for certain sectors. Conversely, it was assessed that transition risks may increase in carbon-intensive sectors. The findings obtained were integrated into portfolio-based vulnerability analyses.

Work has been initiated to assess the financial impacts of climate change-related risks and their potential effects on the Bank's balance sheet and loan portfolio. In this context, sector-based portfolio analyses have begun; assessments have been carried out specifically for carbon-intensive and water-intensive sectors, and vulnerability analyses have started to be conducted within the framework of portfolio distribution.

Methodological work continues to analyze the financial impacts of transition risks (regulatory changes, carbon pricing mechanisms, sectoral transformation pressure, etc.) and physical risks (extreme weather events, drought, water stress, etc.). In the coming periods, it is aimed to integrate climate risks into stress tests and develop portfolio-based emissions measurement studies. Efforts continue to expand the scope of sustainability loans, increase sectoral diversity, and strengthen environmental assessment mechanisms in credit processes.

In line with the Banking Regulation and Supervision Agency's (BRSA) guidance on sustainable banking practices and monitoring environmental risks, the Green Asset Ratio (GAR) was calculated to show the share of assets financed by the Bank within the scope of environmental sustainability in total assets. Within the scope of the TSRS report, the Bank's greenhouse gas emissions were calculated and the Scope 1 and Scope 2 emissions data for the relevant period were disclosed to the public. Calculations were carried out using an updated methodology in line with TSRS requirements and were presented transparently in the report. Infrastructure development efforts continue to expand the scope of emissions data and improve data quality.

To strengthen corporate capacity, trainings were organized on sustainability, climate change, zero-waste practices, ethical and integrity principles, and gender equality. Through these trainings conducted across the Bank and its subsidiaries, it was aimed to increase awareness and integrate the sustainability approach into the corporate culture. Sustainability constitutes the foundation of our long-term value creation approach, integrated with the Bank's selective growth philosophy and strong balance sheet discipline.

SENIOR MANAGEMENT AND COMMITTEES

Board of Directors

- Mehmet Rüştü Başaran, Chairman of the Board
- Fikriye Filiz Başaran Haseski, Member of the Board of Directors
- Erol Başaran Altıntuğ, Member of the Board of Directors and Chairman of the Audit Committee
- İbrahim Sencan Derebeyoğlu, Member of the Board of Directors and Member of the Audit Committee
- Merih Yurtkuran, Member of the Board of Directors
- Ali Tunç Doröz, Member of the Board of Directors
- Muzafer Kayhan, Member of the Board of Directors
- Suat İnce, CEO and Member of the Board of Directors

Mehmet R. Başaran

Chairman of the Board

He completed his education at the Istanbul Academy of Economic and Commercial Sciences. He began his career in 1972 at HABAŞ Sınai ve Tıbbi Gazlar A.Ş. He currently serves as Chairman of the Board of Directors and Executive Member of the Boards of HABAŞ Group Companies, Başaran Holding and Anadolubank.

Fikriye Filiz Başaran Haseski

Member of the Board of Directors

She completed her education at Boğaziçi University, Faculty of Economics and Administrative Sciences, Department of Economics. She served at HABAŞ A.Ş. as Export Sales Manager and Deputy General Manager for Foreign Trade. Haseski has been serving as a Member of the Board of Directors of Anadolubank since 1997 and is also a Member of the Board of Directors of Anadolu Yatırım Menkul Kıymetler A.Ş. and Anadolu Faktoring A.Ş.

Erol Başaran Altıntuğ

Member of the Board of Directors and Chairman of the Audit Committee

He completed his education at Boğaziçi University, Faculty of Arts and Sciences, Department of English Language and Literature, and received his master's degree from Maltepe University, Department of Business Administration. Following his role as Head of Study and Planning at HABAŞ A.Ş., he was appointed Deputy General Manager for Commercial Affairs at the same company. Altıntuğ has been serving as a Member of the Board of Directors of Anadolubank since 1997; he is also Chairman of the Board of Directors of Anadolu Yatırım Menkul Kıymetler A.Ş. and a Member of the Board of Directors of Anadolu Faktoring A.Ş.

İbrahim Sencan Derebeyoğlu

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

After graduating from Boğaziçi University's Mechanical Engineering Department with bachelor's and master's degrees, he obtained a master's degree in Banking from Marmara University, Institute of Banking and Insurance. Following roles at Siemens and Anadolu Eksport between 1984 and 1987, he started his banking career in 1987 at Interbank as a Management Trainee and continued at Turkish Economy Bank (TEB) in 1990. He joined Tekstilbank (ICBC) in 1992 and served, until the end of 2008, as Credit Marketing Officer, Branch Manager, Group Head and Deputy General Manager. He also served as Chairman of the Bank Risk Committee between 2001 and 2008 and as Audit Committee Coordinator between 2007 and 2008. From 2009 onward, in addition to being appointed as a Member of the Board of Directors and Audit Committee at Tekstilbank (ICBC), he assumed roles within GSD Holding A.Ş. group companies as a Member of the Board of Directors, Chairman of the Audit Committee and General Manager. Derebeyoğlu joined Anadolubank on 9 March 2017 and continues to serve as a Member of the Board of Directors and Audit Committee.

Merih Yurtkuran

Member of the Board of Directors

After graduating from Yıldız Technical University's Chemical Engineering Department, she earned a master's degree in Chemical Engineering at the University of Michigan. Following various roles in the chemicals industry, she began his banking career in 1978 at Garanti Bankası and subsequently worked as a senior executive in various public and private sector banks. Joining Anadolubank in 1999 as an Advisor, Yurtkuran served as Deputy CEO responsible for International Banking between 2000 and 2024, and was appointed as a Member of the Board of Directors in 2024.

Ali Tunç Doröz

Member of the Board of Directors

He completed his education at Istanbul University, Faculty of Economics, Department of Business Administration and Public Finance. He began his career in 1982 at Osmanlı Bankası A.Ş. as an Assistant Inspector and served as a Manager in branches and at Head Office in Commercial Credit Allocation units. He joined Anadolubank in December 1998 as Credit Allocation Manager and served as Deputy CEO of the Loans Division between 2012 and 2016. From November 2016 to 2024, he served as Deputy CEO responsible for the Loan Monitoring and Follow-Up Division and was appointed as a Member of the Board of Directors in 2024.

Muzaffer Kayhan

Member of the Board of Directors

After completing undergraduate and graduate studies in Industrial Engineering at Cornell University, he received an MBA from the Georgia Institute of Technology. He began his career in 1994 at Finansbank and moved to Mavi Ege A.Ş. in 1995 as Deputy General Manager and Member of the Board of Directors. In 1999, he joined Nuh Çimento as Sales and Marketing Manager and became Deputy General Manager in

2004. He served as General Manager at CNR Holding A.Ş. between 2013 and 2014 and at YD Madencilik A.Ş. between 2015 and 2017. He began serving as a Member of the Board of Directors at Söktaş A.Ş. in 2019. In 2024, he moved to Habaş Sınai ve Tıbbi Gazlar A.Ş. as a Project Manager and joined Anadolubank's Board of Directors in the same year.

Suat İnce

Chief Executive Officer and Member of the Board of Directors

After graduating from Middle East Technical University (METU), Department of Economics in 1987, he began his banking career at T. İş Bankası A.Ş. as an Assistant Inspector. Between 1994 and 2007, he served as Assistant Manager and Regional Manager in Credit Allocation; subsequently, he held roles in Commercial Credit Allocation, Corporate Credit Allocation, and served as Branch Manager of Altunizade Branch and Kozyatağı Corporate Branch Manager. Between 2007 and 2011, he served as Deputy CEO responsible for Commercial Credit Allocation, Problem Loans Monitoring/Restructuring, and Corporate Project Finance Credit Allocation divisions; between 2011 and 2016, he served as Deputy CEO responsible for Corporate and Commercial Business Units.

During his tenure at Türkiye İş Bankası, he was appointed as Chairman and Member of the Boards of Directors of Şişecam, İş Leasing and İş Risk Sermayesi subsidiaries, as well as the Bank's affiliated banks established in Germany, Russia, Georgia and Iraq. He also served as a Member of the Board of Directors of İşbank Pension Fund for seven years.

Between 2016 and 2020, he worked as CEO of Türkiye Sınai Kalkınma Bankası and concurrently served as Chairman of the Board of Directors of Yatırım Finansman A.Ş.

Between 2020 and 2022, he worked at the CİNER Group as Group CFO responsible for investments and served as a Member of the Board of Directors of the Group's domestic and international subsidiaries. He joined Anadolubank a HABAŞ Group subsidiary at the beginning of 2022 as a Member of the Board of Directors. He has been serving as CEO of Anadolubank since May 2024.

Senior Management

- Suat İnce, CEO and Member of the Board of Directors
- Ferudun Canbay, Chief Executive Vice President
- Asım Tunç Bergsan, EVP – Information Technologies
- Zeki Murat Ural, EVP – Treasury
- Levent Burak Hakküden, EVP – Commercial and SME Banking
- İsmail Atakan Özgüney, EVP – Credit Allocation
- Kadriye Didem Karaca, EVP – Retail Banking
- İlker Teker, EVP – Financial Affairs

Ferudun Canbay

Chief Executive Vice President

He received a bachelor's degree from Middle East Technical University, Faculty of Economics and Administrative Sciences, Department of Public Administration, and an MBA in International Banking and Finance from Birmingham University, Business School. He began his banking career in 1997 as an Assistant Inspector at Yapı Kredi Bankası Inspection Board. He held various managerial positions at Yapı Kredi Bankası, Eurobank Tekfen and Burgan Bank. He joined Anadolubank in 2015 as a Member of the Board of Directors and the Audit Committee, and served as Deputy CEO of the Financial Affairs Division and as a Member of the Board of Directors. He serves as a Member of the Board of Directors at Anadolubank's subsidiaries, including Anadolubank Nederland N.V. and Anadolu Yatırım Menkul Kıymetler A.Ş.

Since December 2024, he has been serving as Chief Executive Vice President of Anadolubank and oversees the management of the Bank's critical functions, including Human Resources, Strategic Planning and Digital Banking, Loan Monitoring and Administrative Follow-Up, Legal Counsel, Corporate Communications and Procurement. He also continues to serve as a Member of the Boards of Directors of the Bank's subsidiaries and affiliates and is responsible for coordination of these companies.

Asım Tunç Bergsan

EVP – Information Technologies

He completed his education at ITU, Department of Electronics and Communications Engineering. He began his career in 1989 at Netbank as a Software Engineer. From 1993 onward, he held various roles at Mardata Bilgi Sistemleri (later Baysis and then YAZ Bilgi Sistemleri). He worked on banking software development, internet banking software, credit cards and ATM integration, database, system and network administration, and banking IT outsourcing services. After serving as General Manager of YAZ Bilgi Sistemleri between 2001 and 2007, he joined Anadolubank in 2007 and continues to serve as Executive Vice President responsible for Information Technologies.

Zeki Murat Ural

EVP – Treasury

He received a bachelor's degree from Istanbul University, Faculty of Business Administration, English Business Administration Department, and an MBA from Sabancı University. He began his career in 1997 in the Treasury Department of Alternatifbank. Between 2002 and 2018, he worked at Akbank as FX Dealer on the FX Desk, Eurobond Dealer on the Interest Rate Desk, and later as Eurobond and TRY Bond Manager on the same desk. He then served at the same institution as Head of Trading and Balance Sheet Management, joined Anadolubank in August 2018 as Executive Vice President responsible for Treasury, and continues in this role.

Levent Burak Hakgüden

EVP – Commercial and SME Banking

He graduated from Hacettepe University, Department of Economics in 1998. He began his career in 1998 at Aselsan and took his first step into banking in 2000 at Dışbank. Between 2002 and 2017, he held various positions at Citibank, İş Finansal Kiralama, Citibank Finansal Kiralama and TEB/BNP Paribas Finansal Kiralama. Between 2017 and 2023, he successfully served as CEO of Anadolu Finansal Kiralama and has been serving as Executive Vice President responsible for Commercial and SME Banking at Anadolubank since April 2024.

İsmail Atakan Özgüney

EVP – Credit Allocation

He completed his education at Ankara University, Faculty of Law. He began his career in 1997 at the Ministry of Justice and started banking in 1999 at Etibank Inspection Board. Joining Anadolubank in 2002, Özgüney served as Inspector, in the Allocation Department, as Assistant Manager in Corporate Branch and Head Office Marketing, and later as Branch Manager of Osmanbey Branch. He also served as Head of the Allocation Department, Financial Analysis and Intelligence Department, and Marketing Department. He served as Deputy CEO of Commercial and Business Banking between November 2017 and October 2018 and was appointed Executive Vice President of Credit Allocation in October 2018.

Kadriye Didem Karaca

EVP – Retail Banking

After graduating from Istanbul University, Faculty of Political Sciences, Department of Business Administration, she began her career in 1998 at Egebank A.Ş. as a Management Trainee. After serving in branches and Head Office departments at Egebank A.Ş., Alternatifbank A.Ş. and HSBC Bank A.Ş. between 1998 and 2003, she joined Anadolubank A.Ş. in 2003. Following her role as a portfolio manager and 10 years as a Branch Manager, she was appointed Head of the Retail Banking Division in 2016. During her tenure, she successfully managed Private Banking, Digital Sales and Performance Management, Deposit Pricing and Sales Management, Insurance, Retail Banking, Corporate Communications and Advertising units. She has been serving as Executive Vice President responsible for Retail Banking since September 2024.

İlker Teker

EVP – Financial Affairs

He graduated from Marmara University, Faculty of Economics and Administrative Sciences, Department of Business Administration (English), and completed his master's degree in banking at the same university. He began his career in 2004 at Yapı ve Kredi Bankası A.Ş., Inspection Board. Between 2007 and 2015, he worked at Eurobank Tekfen A.Ş. (later Burgan Bank A.Ş.) as Credit Risk Unit Manager under the Risk Management function. Between 2015 and 2017, he served as Head of Risk Management at Anadolubank A.Ş. He served as Head of the Financial Affairs Division at Anadolubank A.Ş. from 2017 until September 2024 and was appointed as Executive Vice President of Financial Affairs in September 2024.

Managers of Units within the Scope of Internal Systems

Önder Devrim Erol

Head of the Internal Audit

After graduating from Ankara University, Faculty of Political Sciences, Department of International Relations, he began his career in 2000 at Yapı ve Kredi Bankası Internal Audit. Between 2004 and 2014, he worked at Tekstilbank as an Inspector and later as an IT Auditor. After serving as Holding Audit Manager at Altınhas Holding between 2014 and 2016, he worked as Internal Audit Manager at PASHA Yatırım

Bankası in 2016. Joining our Bank in July 2023 as Head of the Internal Control, Önder Devrim Erol was appointed as Head of the Internal Audit on 4 March 2024 and continues in this role; he holds CISA, CIA, ITIL and CMB Advanced Level licenses.

Sait Yilmazer

Head of Risk Management

He graduated from Marmara University, Faculty of Economics and Administrative Sciences, Department of Business Administration (English). Yilmazer worked as a Specialist at Arkas Holding, Foreign Accounts Department between 2003 and 2007, and began his banking career in 2007–2008 as a Specialist in the Risk Management Division of T-Bank. Between 2008 and 2015, he served as a Senior Manager in Tekstilbank's Risk Management Division; between 2015 and 2019, as a Unit Manager in Anadolubank's Risk Management Division; and between 2019 and 2024, as Head of the Risk Management Department at A&T Bank. Since July 2024, he has been serving as Head of the Risk Management Department.

Alper Serdar

Head of Legal Compliance / MASAK Compliance Officer

After graduating from Marmara University, Faculty of Economics and Administrative Sciences, Department of Economics, he received a master's degree in Banking from the same university's Institute of Banking and Insurance. He began his career at Anadolubank in the Inspection Board and subsequently served as an Inspector and as Operational Risk and Business Continuity Manager in the Risk Management Department. Between 2014 and 2017, he worked as Group Manager in the Legal Compliance Department and has been serving in the same department as Head of Department since April 2017.

Committees

Members of the Board Audit Committee and other committees attended all meetings held during the year in full, unless they had a valid excuse.

Corporate Governance Committee

On behalf of the Board of Directors, the Committee is responsible for establishing the Bank's corporate governance principles, monitoring compliance with these principles in the Bank's activities, and submitting recommendations to the Board of Directors by carrying out improvement efforts in this area.

Corporate Governance Committee Members

Erol Başaran Altıntuğ – Chairman

Member of the Board of Directors

İbrahim Sencan Derebeyoğlu

Member of the Board of Directors

Audit Committee

On behalf of the Board of Directors, the Audit Committee monitors the effectiveness and adequacy of the Bank's internal systems and the functioning of these systems, as well as the accounting and reporting systems within the framework of the Banking Law and relevant regulations, and the integrity of the information produced. In addition, it conducts the necessary preliminary assessments for the selection by the Board of Directors of independent audit firms, rating agencies, valuation companies and support service providers, and regularly monitors the activities of these organizations.

Within the scope of the legal compliance, internal control, internal audit and risk management systems, the Audit Committee receives regular reports related to the performance of its duties from the relevant departments and independent audit firms. If matters are identified that may adversely affect the continuity and secure conduct of the Bank's activities, or if there are non-compliances with legislation or internal regulations, it is obliged to inform the Board of Directors. On behalf of the Board of Directors, it is responsible for overseeing and evaluating the effectiveness and adequacy of the Bank's internal systems within the framework of the Banking Law, the Regulation on Banks' Internal Systems and Internal Capital Adequacy Assessment Process, and relevant regulations. The Audit Committee informs the Board of Directors about the results of its activities, provided that the reporting period does not exceed six months. It is also obliged to submit to the Board of Directors its opinions on measures to be taken, necessary practices, and matters it considers important to ensure the secure continuation of the Bank's activities.

The Audit Committee is authorized to obtain information and documents from all units of the Bank, contracted support service providers and independent audit firms; and, provided that the cost is borne by the Bank and subject to the approval of the Board of Directors, to obtain consultancy services from experts in the relevant fields. The duties, authorities and responsibilities of the Audit Committee, as well as its working procedures and principles, are regulated by the Board of Directors.

Audit Committee Members**Erol Bařaran Altıntuđ – Chairman**

Member of the Board of Directors

İbrahim Sencan Derebeyođlu

Member of the Board of Directors

Risk Committee

The Committee is responsible for determining methods for establishing risk policies and for measuring and managing risks, setting and monitoring appropriate risk limits. All risk policies established are documented and integrated with the Bank’s long-term overall strategy.

Senior Risk Committee Members**İbrahim Sencan Derebeyođlu – Chairman**

Member of the Board of Directors

Erol Bařaran Altıntuđ

Member of the Board of Directors

Suat İnce

Chief Executive Officer and Member of the Board of Directors

Remuneration Committee

The Remuneration Committee is responsible for monitoring and auditing that the Bank’s remuneration activities are carried out within the framework of the principles explained in the relevant sections of the Regulation on Banks’ Corporate Governance Principles.

Remuneration Committee Members**Erol Bařaran Altıntuđ**

Member of the Board of Directors

Muzaffer Kayhan

Member of the Board of Directors

Credit Committee

Within the scope of the Banking Law, the BRSA’s “Regulation on Banks’ Credit Transactions” and other relevant legislation, the Committee is tasked with performing the duties assigned by the Bank’s Board of Directors regarding loans. Within the limits and authorities delegated by the Board of Directors to the Committee, it ensures that decisions are made to extend and approve or reject cash and non-cash loans.

Credit Committee Members

Mehmet Rüştü Başaran

Chairman of the Board

Suat İnce

Chief Executive Officer

Ali Tunç Doröz

Member of the Board of Directors

Erol Başaran Altıntuğ

Member of the Board of Directors (Alternate Member)

Fikriye Filiz Başaran Haseski

Member of the Board of Directors (Alternate Member)

Asset-Liability Committee (ALCO)

The Committee is tasked with managing the Bank's assets and liabilities and, within this scope, determining policies regarding fund movements, taking decisions to be executed for balance sheet management, and monitoring implementations. Established by a Board of Directors resolution, the Committee plans, directs and controls the Bank's fund flows, maturity structure, balance sheet composition, cost and return.

Asset-Liability Committee (ALCO) Members

Suat İnce – Chairman

Chief Executive Officer

Ferudun Canbay

Chief Executive Vice President

İsmail Atakan Özgüney

EVP – Credit Allocation

Zeki Murat Ural

EVP – Treasury

Levent Burak Hıngüden

EVP – Commercial and SME Banking

İlker Teker

EVP – Financial Affairs

Kadriye Didem Karaca

EVP – Retail Banking

SUMMARY REPORT OF THE BOARD OF DIRECTORS

To the General Assembly of Shareholders of Anadolubank A.Ş.,

Our Bank's 2025 balance sheet has been finalized upon approval by the independent audit firm PwC Bağımsız Denetim ve SMMM A.Ş. Our activities are summarized below based on the main items of our balance sheet.

BALANCE SHEET

Loans primarily extended to small and medium-sized companies to meet working capital needs—constitute the cornerstone of our Bank's strategy. Loans amounted to TRY 88,851 million in 2025. The non-performing loan ratio stood at 2.9%. The share of securities in total assets was 20% in 2025. Investments in securities are financed mainly by repo transactions and deposits.

Total deposits amounted to TRY 95,943 million as a result of our efforts to build a widespread, reliable and diversified funding structure based on an extensive retail customer base.

As of end-2025, equity amounted to TRY 28,617 million. In 2025, equity accounted for 15.9% of total liabilities, and the capital adequacy ratio was 25.0%.

PROFIT / LOSS

The Bank's net profit for 2025 amounted to TRY 9,421 million. Net interest income was TRY 13,472 million, and net fee and commission income was TRY 2,721 million.

Accordingly, return on assets and return on equity were 6.5% and 41.9%, respectively.

The Bank's balance sheet and profit/loss statement as of 31 December 2025 are presented in the annex with our unqualified opinion. We respectfully submit for your approval that, upon approval by your esteemed Assembly and discharge of our Board of Directors, from the balance sheet profit of TRY 9,421 million, "General Legal Reserves" be set aside as required under the Turkish Commercial Code, and that the remaining profit not be distributed to shareholders but be retained within the Bank as extraordinary reserves.

Sincerely,

ANADOLUBANK A.Ş. Board of Directors

AFFILIATION REPORT FOR 2025

Article 199 of the Turkish Commercial Code stipulates that “the board of directors of the subsidiary shall, within the first three months of the operating year, prepare a report on the relationships of the company with the controlling company and its affiliated companies. The report shall include an explanation of all legal transactions carried out in the previous operating year with the controlling company, a company affiliated to the controlling company, or for the benefit of the controlling company or an affiliated company upon the controlling company’s direction, as well as all other measures taken or avoided in the previous operating year for the benefit of the controlling company or an affiliated company.” Within this framework, the Affiliation Report aims to evaluate all legal transactions carried out by the subsidiary with the controlling company and other affiliated companies during the year, examine any losses incurred and benefits obtained due to being part of the group of companies, and determine whether any loss has been compensated. The Regulation on Determining the Minimum Content of the Annual Activity Report, also prepared based on the same law, states that matters subject to the Affiliation Report must also be included in the Annual Activity Report. The Affiliation Report prepared by our Board is presented below.

The Bank is a member of the HABAŞ Group of companies. In 2025, cash and non-cash loans were extended to the group of companies in question and other related parties within the risk group, and agency and other banking services were provided. Income of TRY 33,883 thousand was earned from all such transactions. This income is in line with market benchmark prices that also apply to non-related parties. The total interest paid on deposits placed with the Bank by the group of companies and other related parties within the risk group amounted to TRY 1,208,492 thousand; the interest paid and the underlying rates were determined within the framework of the relevant legislation and in accordance with market benchmark prices.

In conclusion, the Bank is a member of the HABAŞ group of companies and has commercial relationships with companies affiliated to this group. These relationships are shaped within market conditions; no pricing is performed in favor of or against affiliated companies independently from non-related companies for products of a similar nature. As a natural result, when considering transactions carried out with the controlling company, companies affiliated to the controlling company, or for the benefit of the controlling company or an affiliated company upon the controlling company’s direction, no damage has arisen. Accordingly, there is no loss incurred due to a benefit obtained by the controlling shareholder, and no compensation of any loss is in question. As a result, it is considered that, at the time the legal transaction was carried out or the measure was taken or avoided, based on the circumstances known at that time, appropriate consideration was obtained for each legal transaction, and that the measures taken or avoided did not cause the company to incur a loss. Taking into account the functions performed, risks assumed and assets owned, it is assessed that Anadolubank A.Ş.’s transactions with related parties have been determined in accordance with the “arm’s length principle.”

Sincerely,

ANADOLUBANK A.Ş. Board of Directors

FINANCIAL INFORMATION AND RISK MANAGEMENT

Five-Year Summary Financial Information

Summary Consolidated Financial Information (TL million)	2021	2022	2023	2024	2025
Total Assets	43.394	54.752	86.639	142.502	244.569
Loans	25.397	30.987	43.012	70.557	127.980
Deposits	33.402	41.793	70.785	108.631	147.955
Shareholders' Equity	4.416	6.915	11.153	17.157	28.655
Net Profit	555	1.923	2.940	5.315	9.429
Summary Unconsolidated Financial Information (TL million)	2021	2022	2023	2024	2025
Total Assets	34.685	39.295	56.310	104.260	180.063
Loans	18.937	21.465	29.913	53.150	88.851
Deposits	27.075	30.389	42.974	74.264	95.943
Shareholders' Equity	4.408	6.903	11.133	17.128	28.617
Net Profit	552	1.920	2.931	5.305	9.421

Risk Management

Anadolubank's Risk Management Department continues its activities reporting directly to the Board of Directors. The Risk Management Department is responsible for identifying, classifying, measuring, monitoring, analyzing and reporting the risks borne by the Bank within the framework of relevant legal regulations and the rules determined by the Bank's Board of Directors.

Operation of the Risk Management System

Anadolubank aims to establish a deep-rooted and well-embedded risk culture across its entire corporate structure. Accordingly, on the one hand, it strives to instill a shared understanding of risk in its human resources, and on the other hand, to structure all its systems accordingly. Work within the scope of risk management is carried out with the participation and contributions of units whose activities relate to risk types. Risk management activities aim to establish a prudent risk management concept across the Bank and to operate in alignment with the rules set by the regulatory authority and good practice guidelines.

In line with this objective, the Risk Management Department regularly monitors market, liquidity, credit, operational and interest rate risks.

Market Risk: The Bank's Board of Directors ensures that the Risk Management Department and senior management take the necessary measures to measure, control and manage the market risks to which the Bank is exposed or may be exposed. The capital requirement for the Bank's market risk is calculated according to the standard method determined by the BRSA. Value at Risk (VaR) estimates are produced on a daily basis and reported to the Bank's senior management and relevant units. To anticipate potential losses under possible crisis conditions, internally model-based VaR is supported by scenario analysis and stress test results and reported to senior management and the Board of Directors. The Board of Directors sets limits related to market risks and periodically updates these limits in line with market conditions and the Bank's strategies. For daily transactions, product-based transaction amounts and stop-loss limits are defined. Transaction limits are allocated by the Board of Directors for positions held in the form of futures and similar contracts, and transactions are conducted within these limits. These limits are monitored and reported daily.

Interest Rate Risk: Interest rate risk is managed by the Bank's Asset-Liability Committee (ALCO). Protecting the Bank against the impacts of fluctuations in interest rates is a primary priority for Bank management. Within interest rate risk management, the interest sensitivity of assets, liabilities and off-balance-sheet items is calculated. Bank management monitors market interest rates on a daily basis and, when necessary, adjusts the Bank's deposit/loan interest rates. Simulations related to interest income are performed based on macroeconomic indicator forecasts underlying the Bank's budget expectations. The adverse effects of fluctuations in market interest rates on the financial position and cash flow are minimized through various measures. While determining short-, medium- and long-term pricing strategies, ALCO manages maturity mismatch and adopts the principle of operating with a positive balance sheet margin in pricing. ALCO's decisions are implemented by the Bank's relevant units.

Liquidity Risk: AnadoluBank has always prioritized being among the most liquid banks in the sector. To maintain a high level of liquidity, the Bank's Board of Directors regularly sets and monitors standards related to liquidity ratios. Bank management has established liquidity limits to ensure that sufficient liquidity is maintained. The Bank's current liquidity position, the products through which liquidity is provided, funding sources, asset structure and market conditions are monitored in line with these limits. Cash flow analyses are performed with breakdowns by maturity and currency; maturity mismatches are monitored; and concentrations in funding sources are analyzed. The liquidity coverage ratio and net stable funding ratio are

the regulatory liquidity metrics monitored, and regular liquidity stress scenarios are also applied to monitor whether a liquidity need would arise under stressed conditions.

Credit Risk: One of Anadolubank's most important characteristics is its conservative credit policies and strong asset structure, pursued in line with its stable growth target. At Anadolubank, the final authority to allocate credit limits rests with the Board of Directors. Within the framework of written rules, this authority has been delegated to Head Office level. To quantify credit risk, rating models are used; additionally, automated decision trees are utilized in credit allocation processes to ensure consistency, increase efficiency and minimize risk. The amount subject to credit risk for the Bank's capital requirement is calculated according to the Standardized Approach determined by the BRSA. Regular stress tests are performed for credit risk, which represents the most significant share in capital requirement.

Foreign Exchange Risk: This refers to the probability of losses that banks may be exposed to due to changes in exchange rates. In calculating the capital requirement for FX risk, all of the Bank's foreign currency assets, liabilities and forward foreign exchange transactions are taken into account. Regular stress tests are conducted for changes in FX risk.

Operational Risk: Operational risk is present in all activities and is defined as the risk of loss arising from human error, system failures, or inadequate controls and practices. Operational risk also includes the probability of loss that may be incurred as a result of internal and external fraud and natural disasters. The amount subject to operational risk for capital requirement is calculated according to the Basic Indicator Approach determined by the BRSA. Work related to operational risk management is carried out under the coordination of the Bank's Risk Management. Compliance with legal regulations, adherence to banking ethical values, information security, prevention of internal and external fraud, contingency planning and business continuity, and Know Your Customer policies are the fundamental controls applied to reduce operational risk.

All policies, procedures, workflows and processes implemented at Anadolubank are evaluated with a risk-oriented approach.

Disclosures Regarding the Bank's Risk Group

Relationships with the risk group to which the Bank belongs are conducted in accordance with the Banking Law, within the framework of a normal bank-customer relationship and under normal market conditions. Details of transactions with the risk group are included in Footnote VII of Section Five of the publicly disclosed "Notes to and Disclosures on the Unconsolidated Financial Statements as of 31 December 2020" and the Independent Auditor's Report.

Information on Support Services Procured by the Bank

Within the scope of the regulation on banks' procurement of support services and the authorization of institutions that will provide such services, the organizations from which the Bank receives support services and the services that qualify as support services are listed below.

- Payten Teknoloji A.Ş.: Virtual POS management system software service is procured from this company.
- Asee Bilişim Teknolojileri A.Ş.: Software used within the Call Center and platform services for remote customer onboarding are procured from this company.
- Bilişim Bilgisayar Hizmetleri A.Ş.: Software maintenance service for the credit card, debit card, ATM and POS Management System is procured from this company.
- Güzel Sanatlar Çek Basım Ltd.Şti.: Cheque printing service is procured from this company.

- Bantaş Nakit ve Kıymetli Mal Taşıma ve Güvenlik Hizmetleri A.Ş.: Cash transportation, offsite ATM cash replenishment, vaulting, cash counting and reconciliation services, and delivery/receipt of foreign currency exchange cheques to contracted banks are procured from this company.
- Fineksus Bileşim Çözümleri Tic. A.Ş.: SWIFT interface service is procured from this company.
- Acerpro Bilişim Teknolojileri A.Ş.: Software development service to enable monitoring of insurance sales processes is procured from this company.
- Fu Gayrimenkul Yatırım Danışmanlık A.Ş.: Services for conducting transactions related to establishing mortgages in favor of our Bank are procured from this company.
- İpoteka Gayrimenkul Yatırım Danışmanlık A.Ş.: Services for conducting transactions related to establishing mortgages in favor of our Bank are procured from this company.
- Bileşim Finansal Teknolojiler ve Ödeme Sistemleri A.Ş.: Credit card and ATM card printing services are procured from this company.
- Next4biz Bilgi Teknolojileri A.Ş.: Customer satisfaction software service is procured from this company.
- Hangisi İnternet ve Bilgi Hizmetleri A.Ş.: Online marketing services for banking products are procured from this company.
- Key Yazılım Çözümleri A.Ş.: Services for managing appraisal processes are procured from this company.
- Nadir Metal Rafineri San. ve Tic. A.Ş.: Services for collecting scrap gold from customers and converting collected scrap gold into bullion are procured from this company.
- Hobim Arşivleme ve Basım Hizmetleri A.Ş.: Services for printing and distributing credit card and merchant statements and reporting returned envelopes are procured from this company.
- AGT Hızlı Kurye Hizmetleri A.Ş.: Courier services are procured from this company.
- Amanı AI Yapay Zeka Teknolojileri A.Ş.: Identity verification platform services are procured from this company.
- Akbank T.A.Ş.: Bill payment services are procured from this company.
- Türk Telekomünikasyon A.Ş.: Services for 24/7 monitoring—by an active team—of our Bank’s information systems security log management against external and internal security threats are procured from this company.
- BHL Turkey Teknoloji A.Ş.: Online marketing services for banking products are procured from this company.
- Faturalab Elektronik Ticaret ve Bilişim Hizmetleri A.Ş.: Platform services for supplier financing are procured from this company.
- Eva Grup Koruma ve Özel Güvenlik Ltd.Şti.: Security guard support services from outside the Bank, when needed, are procured from this company.
- Figo Ticari Bilgi ve Uygulama Platformu A.Ş.: Platform services for supplier financing are procured from this company.
- Agra Fintech Yazılım Çözümleri A.Ş.: Services for automatic transfer of financial data into the system, as well as transfer/cleansing and tabulation services, are procured from this company.
- Octet Express Ödeme Kuruluşu A.Ş.: Within the scope of the Platform-Based Supplier Financing System project, services are procured from this company for enabling data exchange between the Bank and Buyer/Seller companies; receiving credit requests; and, within the scope of the DBS product, intermediating collections on behalf of multiple companies through OCTET using a single account under a tripartite agreement where the main company acts as the principal (Collections, Invoice Upload, Invoice Cancellation, etc.).

Internal Audit

Internal Audit activities are carried out by the Internal Audit Department, which operates directly under the Board of Directors via the Audit Committee. Aiming for a proactive audit structure, the Inspection Board conducts audit activities primarily based on the results of risk-based assessments.

As defined in the Regulation on Banks' Internal Systems and Internal Capital Adequacy Assessment Process dated 11 July 2014, the purpose of the internal audit system is to provide assurance to senior management that the Bank's activities are conducted in line with the Law and other relevant legislation, as well as the Bank's internal strategy, policies, principles and targets, and regarding the effectiveness and adequacy of internal control and risk management systems. Accordingly, the Inspection Board conducts audits on whether activities are carried out in compliance with both legal regulations and the Bank's strategy, policies, principles and targets; monitors the effectiveness and adequacy of internal control and risk management systems; and audits the activities carried out at the Bank and its subsidiaries in terms of the risks they bear. In addition to periodic and risk-based audits carried out by the Inspection Board Presidency, special audits in line with the purpose of internal audit are also conducted upon the request of the Board of Directors or the Audit Committee.

The Internal Audit Department carries out audits at Bank branches, Head Office departments/processes and subsidiaries, as well as specific review and investigation activities. In addition, with respect to Information Technologies, up-to-date audit methodologies are applied within the scope of legal regulations; audits are conducted within the framework of compliance with the Regulation on Banks' Information Systems and Electronic Banking Services and other relevant legislation; and, pursuant to the Support Services Regulation dated 5 November 2011, audit activities are carried out to control the compliance of firms from which the Bank procures support services related to its business processes with their legal obligations.

In line with the provisions of the Circular on the Management Statement published on 30 July 2010, studies forming the basis of our Bank's Management Statement are carried out by the Inspection Board Presidency and submitted to the Board of Directors. Following reviews conducted in line with the provisions set out in Article 57 of the Regulation on Banks' Internal Systems and Internal Capital Adequacy Assessment Process regarding ICAAP, an Assurance Report and a Validation Report are prepared. As a result of internal audit activities, follow-up activities for deficiencies and/or recommendations included in the reports prepared by the Internal Audit Department are also carried out through the Findings Tracking System.

In addition, training programs are organized to support the professional development of inspectors within the Inspection Board, and their participation in trainings is ensured within the framework of these programs.

Internal Control

Anadolubank aims to establish an effective internal control system across its branches, Head Office units and subsidiaries; to structure internal control activities as part of the Bank's daily operations; and to embed a strong internal control culture by ensuring that all components of the internal control system are performed effectively in harmony with one another and with the contribution of all personnel.

The duty of monitoring internal control activities and designing them together with the relevant process-owner units is carried out by the Internal Control Unit, which operates directly under the Board of Directors. The activities of the Internal Control Unit are conducted within the scope of the provisions of the Regulation on Banks' Internal Systems and Internal Capital Adequacy Assessment Process and within the framework of internal control plans prepared annually.

To ensure that all activities of the Bank are carried out securely, whether internal control activities are performed, whether rules and limits are complied with, and whether targets are achieved are monitored regularly by the Internal Control Unit through on-site controls conducted at branches and Head Office departments and centrally executed controls, at various control steps and points determined on a risk-based approach.

On the other hand, through Self-Assessment Reports that include notifications regarding routine control activities expected to be carried out by operational units, the control results of branch/Head Office/subsidiary personnel are monitored, and in areas identified as risky in these notifications, reviews are conducted with the aim of improving controls within workflows.

Notifications made to the Internal Control and Compliance Department – Internal Control Unit via existing communication channels within the Bank regarding the resolution of encountered problems and matters where there is uncertainty under customary practices are monitored, and necessary actions are taken.

The Internal Control Unit provides opinions by conducting evaluations on the basis of potential risks and controls related to new products and services and application changes.

To protect the confidentiality of customer/bank data, monitoring is performed for cases arising within data loss prevention program scenarios, and actions are taken when necessary.

Findings identified by the Internal Control Unit and recommendations to prevent recurrence of deficiencies are reported—through the Internal Control Unit Reporting and Follow-Up System—to the management levels of the relevant business units and the Audit Committee, and periodic follow-up work is carried out to eliminate identified deficiencies and control weaknesses.

In addition, annual training programs are implemented to develop the professional knowledge, skills and capabilities of Internal Control Unit personnel.

Compliance and Regulatory Unit

In addition to audit activities within the scope of anti-money laundering/counter-terrorist financing and sanctions screening control processes, the Compliance Unit supports the conduct of banking activities carried out at Anadolubank Head Office and branches in accordance with national and international banking laws, rules and trends.

With Law No. 5549 on the Prevention of Laundering Proceeds of Crime, the concept of a “Financial Group” was defined on 27.12.2020.

The name of the financial group established within the scope of the regulations was determined as Anadolu Financial Group. The parent entity of the Financial Group is Anadolubank A.Ş., and the other entities forming

the Financial Group are: Anadolu Yatırım Menkul Kıymetler A.Ş., Anadolu Faktoring A.Ş. and Anadolu Finansal Kiralama A.Ş.

The Bank's Compliance Officer and the Head of the Compliance Unit also act as the Compliance Officer of the Financial Group. Likewise, Anadolubank A.Ş.'s Compliance Unit also operates as the Compliance Unit of the Financial Group.

Operating under the Board of Directors via the Audit Committee, the duties and responsibilities of the responsible Internal Control and Compliance Department – Compliance and Regulatory Unit, which operates in two main lines of business as Compliance and Regulatory, are essentially as follows:

- To provide information and, within its resources, carry out relevant work to establish the necessary systems and take required measures within the scope of national and international regulations on the prevention of money laundering and terrorist financing,
- To aim to carry out monitoring and control activities within the scope of the compliance program,
- To investigate, to the extent of its authority and capabilities, transactions conveyed to the Unit or identified ex officio that may be suspicious; to evaluate the information and findings obtained; and to report transactions deemed suspicious to MASAK through the Compliance Officer,
- To ensure the necessary communication and coordination with MASAK,
- Within the scope of the compliance program, to support the creation of institutional policy with the participation of all relevant units, in line with the Bank's size, business volume and the nature of transactions carried out,
- To prepare the training program and policy for the prevention of money laundering and terrorist financing and submit it to the Bank's Board of Directors for approval,
- To coordinate the preparation and implementation of compliance programs of other financial institutions affiliated to the Financial Group, taking into account Anadolubank A.Ş.'s compliance program,
- To conduct intra-group information sharing processes regarding customer identification and accounts and transactions duly, in order to ensure that measures within the scope of the compliance program are taken at Financial Group level,
- To request reports on a quarterly basis via the Financial Group Information Sharing Platform regarding monitoring-control activities, in order to oversee that the Institutional Policy and the compliance program as a whole are carried out sufficiently and effectively in a manner appropriate to the sizes, scopes and characteristics of activities, transaction volumes and product types of the entities within the financial group,
- To monitor legislation related to the Banking Law and banking practices and inform Bank personnel,
- To support the process of responding to written and verbal questions received from departments and branches regarding legal regulations,
- To provide opinions on the compliance of new products, services and transactions and planned activities with banking regulations,
- To support the conduct of training activities related to department processes.

AUDIT COMMITTEE REPORT ON THE FUNCTIONING OF THE INTERNAL AUDIT, INTERNAL CONTROL, RISK MANAGEMENT, INFORMATION SYSTEMS SECURITY, CUSTOMER AND PRODUCT SECURITY, AND LEGAL COMPLIANCE DEPARTMENTS

Since its establishment, our Bank's Internal Audit, Internal Control, Risk Management, Legal Compliance, Information Systems Security, and Customer and Product Security Departments areas to which our Bank attaches importance have been structured in accordance with the BRSA's relevant regulations and MASAK regulations. This structure is aligned with the scope and nature of our activities and is of a quality and effectiveness that can respond to changing conditions.

Operating under the Board of Directors, the Internal Audit, Internal Control, Risk Management, Legal Compliance, and Information Systems as well as Customer and Product Security Departments have completed their 2025 activities as units that work independently yet in coordination with one another. Our Board of Directors has taken the necessary measures regarding approval of key strategies and policies related to the Bank's control activities and the maintenance of the risk management system through an effective internal audit mechanism.

The Internal Audit Department has adopted the objective of providing assurance to Senior Management regarding the effectiveness and adequacy of internal control and risk management systems, in order to ensure that the Bank's activities are carried out in line with the law and other relevant legislation, as well as the Bank's internal strategy, policies, principles and targets. The internal audit (inspection) system has been established to cover all of the Bank's activities and units. Our Board of Directors has taken all necessary measures to enable the Inspection Board to examine, without limitation, all activities and units of the Bank's subsidiaries within the scope of consolidation over which our Bank exercises control.

In 2025, the Internal Audit carrying out audit activities primarily based on risk-based assessments—conducted general, routine and purpose-specific special audits at our Bank's branches, Head Office units and subsidiaries, as well as dedicated review and investigation activities. In addition, an audit mechanism was established to assess the effectiveness and adequacy of the Bank's internal control and risk management systems.

The Internal Control Unit, operating under the Internal Control and Compliance Presidency, reviewed transactions conducted by our Bank's Head Office units and branches during 2025 using risk-focused, off-site and on-site control methods. Through off-site controls, transactions carried out by branches and Head Office units at defined risk-based control points were examined; internal control activities were evaluated; and recommendations were made not only via transaction-based controls but also within workflows to remedy shortcomings encountered in our banking system or in practice and to improve efficiency.

Through on-site controls, the compliance of transactions and documentation with legislation was checked; internal control activities were evaluated; and it was aimed to remedy identified issues, to report and follow up unresolved issues with the relevant units, and thereby minimize risks that may arise from banking transactions.

Internal regulations regarding the Bank's new products and application changes were reviewed, contributing to the establishment of necessary control points and internal control activities within workflows, and various recommendations were presented to improve business processes.

Notifications made through the self-assessment practice established to ensure that internal control activities and control results carried out by operational branch and Head Office units and subsidiaries are regularly reported to the Internal Control Center were evaluated periodically.

Within the scope of protecting the confidentiality of customer/bank data, cases arising in the data loss prevention program were monitored daily, necessary actions were taken, and contributions were made to ongoing work at our Bank.

The risk management process consists of the stages of identifying and measuring risks; determining risk policies and implementation procedures; analyzing and monitoring risks; reporting; and auditing, in line with the principles jointly determined by the Bank's senior management and the Risk Management Department and approved by the Board of Directors. The risk management process envisaged under risk management regulations and serving the formation of a common risk culture across the Bank aims at good corporate governance. It is a structure in which risks are identified in compliance with international regulations and, within this framework, measurement, analysis, monitoring, reporting and audit activities are carried out. In line with efforts to establish a common risk culture and awareness, risk limits were set for each risk group, and compliance with these limits was observed through periodic reviews.

Operating in two main business lines Compliance and Regulation the Legal Compliance Department continued its activities in 2025 within the scope of Law No. 5549 on the Prevention of Laundering Proceeds of Crime, Law No. 6415 on the Prevention of Terrorist Financing, Law No. 7262 on the Prevention of the Financing of the Proliferation of Weapons of Mass Destruction, and their secondary legislation. It carried out its work, as always, with a strong sense of responsibility to ensure that all banking activities and transactions performed at Anadolubank A.Ş. Head Office and branches are conducted in compliance with national and international banking laws, rules and practices and the moral and ethical norms required by the banking profession.

Within 2025, to ensure early detection of cybersecurity incidents and effective response, the central log management and monitoring infrastructure was updated, cyber threat intelligence integrations were expanded, cyber threats were closely monitored, and cyber incident response processes were improved. Automation solutions were deployed to increase the effectiveness of cybersecurity operations. Regular vulnerability scans and penetration tests were conducted for critical systems; identified findings were prioritized by risk level and remediated in line with action plans.

Information security policies and procedures were reviewed and updated. Regular phishing simulations and information security awareness activities were carried out across the Bank. The network security architecture was reviewed, and additional access restrictions were implemented for critical assets. The asset inventory management and reporting process was improved, and data loss prevention (DLP) controls were strengthened.

Within the scope of business continuity and disaster recovery, scenario-based tests were carried out, and integrity and recoverability checks of the backup infrastructure at the Emergency Operations Center were tested. All activities performed were documented in line with relevant legislation and regulatory authorities' requirements and are monitored within the scope of internal control and internal audit mechanisms.

Activities aimed at preventing fraud are carried out under the Customer and Product Security Department, which reports to the Audit Committee. The Department closely monitors sector developments and, in line with regulations, makes its decisions effectively and independently regarding risk management and the establishment of security criteria that directly affect customer experience.

The provisions of the instruction titled “Additional Measures Regarding the Fight Against Fraud,” dated 01.11.2024 and numbered 134380, communicated by the BRSA to institutions, were reviewed; and the position of the Customer and Product Security Department within the Bank’s organizational structure was revised, primarily to implement additional measures.

To counter potential fraud attempts in processes such as credit card, debit card, merchant, digital and branch channel financial transactions, as well as application fraud, activities are carried out through scenario-based, real-time management involving fraud monitoring, alert management, fraud analysis/investigation, and effective monitoring and control methodologies against chargeback risks. Within this scope, transaction volumes and effectiveness across channels were monitored regularly within a security framework, and efforts continued to increase optimization and automation by adding new scenarios in line with the Bank’s needs.

Our Bank’s goal is for our employees to perform their duties by being aware of the risks they may encounter in every transaction and by establishing the necessary controls. For this purpose, our employees are supported through trainings on Internal Audit, Internal Control, Risk Management, Legal Compliance, Information Security, and Customer and Product Security.

In 2026, our work will continue in line with the principles stated above and BRSA standards. With an uncompromising approach to Internal Audit, Internal Control, Risk Management, Legal Compliance, Information Security, and Customer and Product Security, our Bank will continue to closely monitor both new legal regulations and international best practices and to implement them without delay.

ANADOLUBANK ANONİM ŞİRKETİ

**UNCONSOLIDATED FINANCIAL STATEMENTS AND RELATED
DISCLOSURES FOR THE YEAR ENDED DECEMBER 31, 2025,
TOGETHER WITH AUDITOR'S REPORT THEREON**

**(Convenience translation of publicly announced unconsolidated financial
statements, related disclosures and independent auditor's review report at
DECEMBER 31, 2025, see Note I. of section Three)**



**CONVENIENCE TRANSLATION INTO ENGLISH OF
INDEPENDENT AUDITOR'S REPORT ORIGINALLY ISSUED IN TURKISH
(See Note I of Section Three)
INDEPENDENT AUDITOR'S REPORT**

To the General Assembly of Anadolubank Anonim Şirketi

A. Audit of the Unconsolidated Financial Statements

1. Opinion

We have audited the accompanying unconsolidated financial statements of Anadolubank Anonim Şirketi (the "Bank"), which comprise the statement of unconsolidated balance sheet as at 31 December 2025, unconsolidated statements of profit and loss, unconsolidated statement of profit or loss and other comprehensive income, unconsolidated statement of changes in shareholders' equity, unconsolidated statement of cash flows for the year then ended and the notes to the unconsolidated financial statements and a summary of significant accounting policies and unconsolidated financial statement notes.

In our opinion, the unconsolidated financial statements present fairly, in all material respects, the unconsolidated financial position of the Bank as at 31 December 2025, and its unconsolidated financial performance and its unconsolidated cash flows for the year then ended 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 Board and circulars and interpretations published by BRSA and Turkish Financial Reporting Standards ("TFRS") for those matters not regulated by the aforementioned regulations.

2. Basis for Opinion

Our audit was conducted in accordance with the "Regulation on Independent Audit of Banks" published by the BRSA on the Official Gazette No.29314 dated 2 April 2015 and the Standards on Independent Auditing (the "SIA") that are part of Turkish Standards on Auditing issued by the Public Oversight Accounting and Auditing Standards Authority (the "POA"). Our responsibilities under these standards are further described in the "Auditor's Responsibilities for the Audit of the Unconsolidated Financial Statements" section of our report. We hereby declare that we are independent of the Bank in accordance with the Ethical Rules for Independent Auditors (including Independence Standards) (the "Ethical Rules") issued by the POA and applicable to audits of unconsolidated financial statements of public interest entities, the ethical requirements regarding independent audit in regulations issued by the POA as applicable that are relevant to our audit of the unconsolidated financial statements of public interest entities. We have also fulfilled our other ethical responsibilities in accordance with the Ethical Rules and regulations. We believe that the audit evidence we have obtained during the independent audit provides a sufficient and appropriate basis for our opinion.

3. Key Audit Matters

Key audit matters are those matters that, in our professional judgment, were of most significance in our audit of the unconsolidated financial statements of the current period. Key audit matters were addressed in the context of our independent audit of the unconsolidated financial statements, and in forming our opinion thereon, and we do not provide a separate opinion on these matters.

<i>Key Audit Matters</i>	<i>How the key audit matter was addressed in the audit</i>
Expected credit losses for loans The Bank has total expected credit losses for loans amounting to TL 2,327,786 thousand in respect to total loans amounting to TL 88,851,151 thousand which represent a significant portion of the Bank's total assets in its unconsolidated financial statements as of 31 December 2025. Explanations and notes related to expected credit losses for loans are presented in Section Three Part VIII, Section Three Part IX, Section Four Part II, Section Five Part I-7 and Section Five Part IV-6 in the accompanying unconsolidated financial statements as of 31 December 2025. The Bank recognizes provision for impairment in accordance with "TFRS 9 Financial Instruments" ("TFRS 9") requirements and the "Regulation on the Procedures and Principles for Classification of Loans and Provisions to be Provided" as published in the Official Gazette dated 22 June 2016 numbered 29750. The Bank exercises significant decisions using subjective judgement, interpretation and assumptions over when and how much to record as loan impairment.	With respect to stage classification of loans and calculation of expected credit losses, we have assessed policy, procedure and management principles of the Bank within the scope of our audit. We tested the design, and the operating effectiveness of relevant systems and processes implemented in accordance with these principles. For significant loans portfolios, we checked appropriateness of matters considered in methodology applied by the Bank with TFRS 9 for calculation of the provision amount through stage classification of loans. For forward looking assumptions made by the Bank's management in its expected credit losses calculations, we held discussions with management, evaluated the assumptions using publicly available information. Regarding expected credit losses methodology; we have assessed and tested model segmentation, lifetime probability of default model, exposure at default model, loss given default model and as well as the approaches for incorporating reasonable and supportable forward-looking estimates, together with our financial risk experts.

Key Audit Matters	<i>How the key audit matter was addressed in the audit</i>
Expected credit losses for loans (Continued) The Bank determines the stage of loans by identifying significant increases in credit risk and default events through quantitative and qualitative assessments to establish expected credit loss provisions. The Bank employs complex models derived from multiple systems to detect significant increases in credit risk and calculate expected credit loss provisions. These models incorporate judgments and estimates, such as forward-looking expectations based on expert opinions, scenario analysis of macroeconomic conditions, and the weighting of these scenarios. Information considered in the accounting for expected credit loss provisions, whether assessed individually or collectively, must be reasonable and supportable, including past events, current conditions, and macroeconomic forecast. Our audit was focused on this area due to existence of complex estimates and information used in the impairment assessment such as macro-economic expectations, current conditions, historical loss experiences, development and weighting of macro-economic scenarios; the significance of the loans balances; the classification of loans as per their credit risk (staging) and the importance of determination of the associated expected credit loss. Timely and correct identification of default event and significant increase in credit risk and level of judgements and estimations made by the management have significant impacts on the amount of impairment provisions for loans. Therefore, this area is considered as key audit matter.	Together with our financial risk experts, we recalculated and verified the models used by the Bank to determine provisions for various loans portfolios on a sample basis. For a selected sample, we checked expected credit losses determined based on individual assessment per Bank's policy by means of supporting data and evaluated appropriateness via communications with management. We checked key data sources for data used in expected credit losses calculations. We tested reliability and completeness of the data used in expected credit losses calculations with our information systems specialists. We checked accuracy of resultant expected credit losses calculations on a sample basis. To assess appropriateness of the Bank's determination of staging for credit risk, identification of impairment and timely and appropriate provisioning for impairment we have performed loan review procedures based on a selected sample. We evaluated the adequacy of the disclosures made in the unconsolidated financial statements regarding the provision for impairment of loans.



4. Responsibilities of Management and Those Charged with Governance for the Unconsolidated Financial Statements

The Bank management is responsible for the preparation and fair presentation of the unconsolidated financial statements in accordance with the BRSA Accounting and Financial Reporting Legislation, and for such internal control as management determines is necessary to enable the preparation of unconsolidated financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the unconsolidated financial statements, management is responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Bank's financial reporting process.

5. Auditor's Responsibilities for the Audit of the Unconsolidated Financial Statements

Responsibilities of independent auditors in an independent audit are as follows:

Our aim is to obtain reasonable assurance about whether the unconsolidated financial statements are free from material misstatement, whether due to fraud or error, and to issue an independent auditor's report that includes our opinion. Reasonable assurance expressed because of an independent audit conducted in accordance with "Regulation on Independent Audit of Banks" published by the BRSA on the Official Gazette No.29314 dated 2 April 2015 and SIA is a high level of assurance but does not guarantee that a material misstatement will always be detected. Misstatements can arise from fraud or error. Misstatements are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken based on these unconsolidated financial statements.

As part of an independent audit conducted in accordance with "Regulation on Independent Audit of Banks" published by the BRSA on the Official Gazette No.29314 dated 2 April 2015 and SIA, we exercise professional judgment and maintain professional skepticism throughout the audit. We are also:

- Identify and assess the risks of material misstatement in the unconsolidated financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.



- Assess the internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Bank's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Bank ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the unconsolidated financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our independent auditor's report. However, future events or conditions may cause the Bank to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the unconsolidated financial statements, including the disclosures, and whether the unconsolidated financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence. We also communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards actions taken to eliminate threats or safeguards applied.

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the unconsolidated financial statements of the current period and are therefore the key audit matters. We describe these matters in our auditor's report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

B. Other Responsibilities Arising From Regulatory Requirements

1. No matter has come to our attention that is significant according to subparagraph 4 of Article 402 of Turkish Commercial Code ("TCC") No. 6102 and that causes us to believe that the Bank's bookkeeping activities concerning the period from 1 January to 31 December 2025 period are not in compliance with the TCC and provisions of the Bank's articles of association related to financial reporting.
2. In accordance with subparagraph 4 of Article 402 of the TCC, the Board of Directors submitted the necessary explanations to us and provided the documents required within the context of our audit.

Additional Paragraph for Convenience Translation

BRSA Accounting and Financial Reporting Legislation explained in detail in Section Three differ from International Financial Reporting Standards ("IFRS") issued by the International Accounting Standards Board including the application of IAS 29 - Financial Reporting in Hyperinflationary Economies as of 31 December 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.



Gökçe Yaşar Temel, SMMM
Independent Auditor

İstanbul, 18 March 2026

**UNCONSOLIDATED FINANCIAL REPORT OF ANADOLUBANK A.Ş.
FOR THE YEAR ENDED DECEMBER 31, 2025**

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Facsimile Number(Fax) : 0216 368 72 73
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The unconsolidated financial report for the year ended 31 December 2025 prepared in accordance with the relevant communiqué issued by the Banking Regulation and Supervision Agency (“BRSA”), titled “Communiqué on Financial Statements to be Publicly Announced and the Related Policies and Disclosures” consists of the sections listed below:

- GENERAL INFORMATION ABOUT THE BANK
- UNCONSOLIDATED FINANCIAL STATEMENTS OF THE BANK
- EXPLANATIONS ON ACCOUNTING POLICIES APPLIED IN THE RELATED PERIOD
- INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT OF THE BANK
- EXPLANATORY DISCLOSURES AND FOOTNOTES ON UNCONSOLIDATED FINANCIAL STATEMENTS
- OTHER EXPLANATORY DISCLOSURES AND FOOTNOTES
- INDEPENDENT AUDIT REPORT

The unconsolidated financial statements for the year-end period and related explanations and footnotes in this report are prepared in accordance with the Regulation on Banks’ Accounting Applications and Principles and Procedures Concerning the Preservation of Documents, Turkish Accounting Standards, Turkish Financial Reporting Standards and annexes interpretations thereof and are denominated as TRY thousand unless otherwise specified, are held to subject to independent audit and are presented enclosed.

Mehmet R. BAŞARAN
Chairman of the Board
of Directors

Erol BAŞARAN ALTINTUĞ
Member of Audit Committee

İ. Sencan DEREBEYOĞLU
Member of Audit Committee

Suat İNCE
General Manager

İlker TEKER
Assistant General Manager

Abdulhakim ASLAN
Head of Financial Affairs Department

Information about the responsible personnel whom questions may be asked:

Name-Surname/Title : Kamil İrfan ARCA / Group Manager
Phone Number : 0 216 687 71 27
Fax Number : 0 216 368 72 73

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ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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

SECTION ONE: GENERAL INFORMATION ABOUT THE BANK

I. The Bank's Foundation Date, Start-up Status, History Regarding the Changes in This Status

Anadolubank Anonim Şirketi ("Bank") is a private sector deposit bank and was established by splitting the assets of Etibank Banking Inc. in accordance with the relevant provisions of the Law No. 4046 on the Regulation of Privatization Practices dated 24 November 1994. The establishment works of the Bank were carried out by the Privatization Administration and the Undersecretariat of Treasury of the Prime Ministry of the Republic of Türkiye. The Decree No. 96/8532 dated 19 September 1996, regarding this matter, was published in the Official Gazette on 11 October 1996.

All of the Bank's shares were transferred and delivered to the Bank's new partners by the Privatization Administration on May 7, 1997, and the Bank started its operations on September 25, 1997, based on the permission numbered 39692, dated August 25, 1997, of the Undersecretariat of Treasury of the Prime Ministry of the Republic of Türkiye.

II. Explanation About the Bank's Capital Structure, Shareholders of the Bank Who Are in Charge of the Management and/or Auditing of the Bank Directly or Indirectly, Changes in These Matters (if any)

The foundation of the bank may be traced back to HABAŞ, whose creation was inceptioned in 1956 by Hamdi BAŞARAN (1913-1987) through the founding of Topkapı Oxygen Factory. HABAŞ is one of Türkiye's leading industrial groups in the sectors of Industrial and Medical Gases, Iron and Steel, LPG, Natural Gas, Heavy Machinery Manufacturing, and Energy.

The capital group that has direct or indirect control over the Bank is the Habaş Group.

III. Explanation on the Board of Directors, Members of the Audit Committee, President and Executive Vice Presidents, If Available, Shares of the Bank They Possess, and Their Areas of Responsibility

Name	Title	Percentage of Share (%)
Chairman of the Board		
Mehmet Rüştü BAŞARAN	Chairman	15.27
Board Members		
Suat INCE	General Manager	-
Fikriye Filiz BAŞARAN HASESKİ	Member	0.70
Erol BAŞARAN ALTINTUĞ	Member - Member of Audit Committee	0.35
Muzaffer KAYHAN	Member	-
İbrahim Sencan DEREBOYUĞLU	Member - Member of Audit Committee	-
Ali Tunç DOROZ	Member	-
Merih YURTKURAN	Member	-
First Assistant General Manager		
	Human Resources	
	Strategic Planning and Digital Banking	
	Credits Monitoring and Administrative	
	Follow-up	
	Legal Consultancy	
Ferudun CANBAY	Corporate Communications	
	Purchasing	-
Assistant General Managers		
Zeki Murat URAL	Treasury	-
O. Asım Tunç BERGSAN	Information Technologies	-
İsmail Atakan ÖZGÜNEY	Credit Allocation	-
Levent Burak HAKGÜDEN	Commercial and SME Banking	-
İlker TEKER	Financial Affairs	-
Kadriye Didem KARACA	Retail Banking	-
Hüseyin Alper DUMAN (**)	Financial Institutions Business Unit	-

(*) Remzi Süha DEDE, who has been serving as Executive Vice President responsible for the Operations Business Unit, resigned from this position effective 26 December 2025.

(**) Hüseyin Alper DUMAN, has been appointed as the Deputy General Manager responsible for Financial Institutions Business Unit as of March 17, 2026.

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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

SECTION ONE: GENERAL INFORMATION ABOUT THE BANK (Continued)

IV. Information on Individual and Corporate Shareholders Having Control Shares of the Bank

The Bank's partnership structure as of 31 December 2025 and 31 December 2024 is as follows

31 December 2025 Name /Commercial Title	Share Amounts	Share Percentages	Paid-in Capital
HABAŞ Sınai ve Tıbbi Gazlar İstihsal Endüstrisi A.Ş.	915,364	83.22%	915,364
Mehmet Rüştü Başaran	167,992	15.27%	167,992
Other	16,644	1.51%	16,644
Total	1,100,000	100.00%	1,100,000

As a result of Mehmet Rüştü Başaran's direct share in HABAŞ Sınai ve Tıbbi Gazlar İstihsal Endüstrisi A.Ş., his partnership share in the Bank is 76.54%.

31 December 2024 Name /Commercial Title	Share Amounts	Share Percentages	Paid-in Capital
HABAŞ Sınai ve Tıbbi Gazlar İstihsal Endüstrisi A.Ş.	915,364	83.22%	915,364
Mehmet Rüştü Başaran	167,992	15.27%	167,992
Other	16,644	1.51%	16,644
Total	1,100,000	100.00%	1,100,000

V. Explanations on the Bank's Services and Activities

As stated in the articles of association of the Bank, the fields of activity are as follows:

1. To accept all kinds of deposits both in Turkish Lira and in foreign currency.
2. To carry out transactions on all kinds of capital market instruments within the framework of the relevant legislation and the provisions of the Capital Markets Law.
3. To enter into credit and intelligence agreements with national and international financing institutions, to participate in consortiums and syndications.
4. To take or transfer all kinds of cash and non-cash collateral such as surety, pledge, mortgage, commercial enterprise pledge, etc., in relation to its activities.
5. To open all kinds of short, medium, and long-term loans in Turkish Lira and foreign currency, to provide guarantees.
6. To carry out all activities that fall into the field of banking within the framework of the legislation in force.

The Bank's headquarters is in Istanbul. As of 31 December 2025, the Bank has a total of 96 branches, 42 of which are in Istanbul, and 1,505 employees (31 December 2024: a total of 95 branches, 43 of which are in Istanbul, and 1,385 employees).

ANADOLUBANK ANONİM ŞİRKETİ

UNCONSOLIDATED BALANCE SHEET – ASSETS FOR THE YEAR ENDED 31 DECEMBER 2025

(Amounts expressed in Thousands of Turkish Lira (TRY) unless otherwise stated.)

ASSETS	Notes	Audited Current Period 31 December 2025			Audited Prior Period 31 December 2024		
		TRY	FC	Total	TRY	FC	Total
I. FINANCIAL ASSETS (NET)		32,671,546	21,715,210	54,386,756	16,718,910	15,222,589	31,941,499
1.1 Cash and Cash Equivalents		10,192,372	18,425,123	28,617,495	13,246,144	12,671,234	25,817,378
1.1.1 Cash and Balances with Central Bank	V-I-1	8,941,846	11,455,093	20,396,939	7,594,625	8,085,675	15,680,300
1.1.2 Banks	V-I-2	1,252,344	6,974,766	8,227,110	51,017	4,306,543	4,357,560
1.1.3 Money Market Placements		-	-	-	5,601,483	293,994	5,895,477
1.1.4 Expected Credit Losses (-)		1,818	4,736	6,554	981	14,978	15,959
1.2 Financial Assets Measured at Fair Value Through Profit or Loss	V-I-4	2,208	365,478	367,686	63,620	341,044	404,664
1.2.1 Government Debt Securities		2,208	264,135	266,343	63,620	242,368	305,988
1.2.2 Equity Instruments		-	-	-	-	-	-
1.2.3 Other Financial Assets		-	101,343	101,343	-	98,676	98,676
1.3 Financial Assets Measured at Fair Value Through Other Comprehensive Income	V-I-5	21,806,631	2,557,892	24,364,523	3,004,160	2,036,039	5,040,199
1.3.1 Government Debt Securities		21,544,371	2,402,427	23,946,798	2,868,088	1,921,894	4,789,982
1.3.2 Equity Instruments		75,544	155,465	231,009	13,781	114,145	127,926
1.3.3 Other Financial Assets		186,716	-	186,716	122,291	-	122,291
1.4 Derivative Financial Assets	V-I-6	670,335	366,717	1,037,052	404,986	174,272	579,258
1.4.1 Derivative Financial Assets Measured at Fair Value Through Profit or Loss		670,335	366,717	1,037,052	404,986	174,272	579,258
1.4.2 Derivative Financial Assets Measured at Fair Value Through Other Comprehensive Income		-	-	-	-	-	-
II. FINANCIAL ASSETS MEASURED AT AMORTIZED COST (NET)		72,810,239	24,948,568	97,758,807	43,726,285	14,735,899	58,462,184
2.1 Loans	V-I-7	74,971,751	13,879,400	88,851,151	44,523,408	8,626,580	53,149,988
2.1.1 Lease Receivables	V-I-9	-	-	-	-	-	-
2.1.2 Factoring Receivables		35,394	-	35,394	731	-	731
2.4 Other Financial Assets Measured at Amortized Cost	V-I-8	-	11,200,048	11,200,048	-	6,170,262	6,170,262
2.4.1 Government Debt Securities		-	11,200,048	11,200,048	-	6,170,262	6,170,262
2.4.2 Other Financial Assets		-	-	-	-	-	-
2.5 Expected Credit Losses (-)		2,196,906	130,880	2,327,786	797,854	60,943	858,797
III. PROPERTY AND EQUIPMENT HELD FOR SALE PURPOSE AND RELATED TO DISCONTINUED OPERATIONS (NET)	III-17	163,762	-	163,762	190,178	-	190,178
3.1 Held for Sale Purpose		163,762	-	163,762	190,178	-	190,178
3.2 Related to Discontinued Operations		-	-	-	-	-	-
IV. EQUITY INVESTMENTS		2,143,556	10,341,622	12,485,178	1,424,089	5,744,848	7,168,937
4.1 Investments in Associates (Net)	V-I-10	-	-	-	-	-	-
4.1.1 Accounted Under Equity Method		-	-	-	-	-	-
4.1.2 Unconsolidated Associates		-	-	-	-	-	-
4.2 Subsidiaries (Net)	V-I-11	2,143,556	10,341,622	12,485,178	1,424,089	5,744,848	7,168,937
4.2.1 Unconsolidated Financial Subsidiaries		2,143,556	10,341,622	12,485,178	1,424,089	5,744,848	7,168,937
4.2.2 Unconsolidated Non-Financial Subsidiaries		-	-	-	-	-	-
4.3 Entities under Common Control (Joint Venture) (Net)	V-I-12	-	-	-	-	-	-
4.3.1 Joint Ventures Valued Based on Equity Method		-	-	-	-	-	-
4.3.2 Unconsolidated Joint Ventures		-	-	-	-	-	-
V. TANGIBLE ASSETS (Net)	V-I-13	2,933,621	374	2,933,995	2,281,584	308	2,281,892
VI. INTANGIBLE ASSETS (Net)	V-I-14	196,689	-	196,689	137,164	-	137,164
6.1 Goodwill		-	-	-	-	-	-
6.2 Other		196,689	-	196,689	137,164	-	137,164
VII. INVESTMENT PROPERTY (Net)	V-I-15	-	-	-	-	-	-
VIII. CURRENT TAX ASSET		-	-	-	-	-	-
IX. DEFERRED TAX ASSET	V-I-16	295,004	-	295,004	532,041	-	532,041
X. OTHER ASSETS	V-I-18	11,722,280	120,245	11,842,525	3,467,816	78,689	3,546,505
TOTAL ASSETS		122,936,697	57,126,019	180,062,716	68,478,067	35,782,333	104,260,400

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

ANADOLUBANK ANONİM ŞİRKETİ

UNCONSOLIDATED BALANCE SHEET – LIABILITIES FOR THE YEAR ENDED 31 DECEMBER 2025

(Amounts expressed in Thousands of Turkish Lira (TRY) unless otherwise stated.)

LIABILITIES	Note	Audited Current Period 31 December 2025			Audited Prior Period 31 December 2024		
		TRY	FC	Total	TRY	FC	Total
I. DEPOSITS	V-II-1	56,108,121	39,834,719	95,942,840	41,755,841	32,507,849	74,263,690
II. FUNDS BORROWED	V-II-2	210,072	12,423,864	12,633,936	130,485	7,192,167	7,322,652
III. MONEY MARKET FUNDS		14,516,318	-	14,516,318	94,126	-	94,126
IV. SECURITIES ISSUED (Net)		-	10,784,981	10,784,981	-	-	-
4.1 Bills		-	-	-	-	-	-
4.2 Assets Backed Securities		-	-	-	-	-	-
4.3 Bonds		-	10,784,981	10,784,981	-	-	-
V. BORROWER FUNDS		-	-	-	-	-	-
5.1 Borrower Funds		-	-	-	-	-	-
5.2 Other		-	-	-	-	-	-
VI. FINANCIAL LIABILITIES MEASURED AT FAIR VALUE THROUGH PROFIT OR LOSS		-	-	-	-	-	-
VII. DERIVATIVE FINANCIAL LIABILITIES	V-II-3	494,613	758,391	1,253,004	472,582	216,719	689,301
7.1 Derivative Financial Liabilities Measured at Fair Value Through Profit or Loss		494,613	758,391	1,253,004	472,582	216,719	689,301
7.2 Derivative Financial Liabilities Measured at Fair Value Through Other Comprehensive Income		-	-	-	-	-	-
VIII. FACTORING PAYABLES		-	-	-	-	-	-
IX. LEASE PAYABLES	V-II-4	419,104	376	419,480	315,277	310	315,587
X. PROVISIONS	V-II-5	428,254	7,583	435,837	367,008	3,890	370,898
10.1 Restructuring Provisions		-	-	-	-	-	-
10.2 Reverse for Employee Benefits		317,989	-	317,989	220,502	-	220,502
10.3 Insurance Technical Provisions (Net)		-	-	-	-	-	-
10.4 Other Provisions		110,265	7,583	117,848	146,506	3,890	150,396
XI. CURRENT TAX LIABILITY	V-II-6	1,804,735	-	1,804,735	1,038,953	-	1,038,953
XII. DEFERRED TAX LIABILITY	V-II-7	-	-	-	-	-	-
XIII. LIABILITIES FOR ASSETS HELD FOR SALE AND ASSETS OF DISCONTINUED OPERATIONS (Net)	V-II-8	-	-	-	-	-	-
13.1 Held for Sale Purpose		-	-	-	-	-	-
13.2 Discontinued Operations		-	-	-	-	-	-
XIV. SUBORDINATED DEBT INSTRUMENTS	V-II-9	-	6,628,423	6,628,423	-	-	-
14.1 Subordinated Loans		-	-	-	-	-	-
14.2 Other Debt Instruments		-	6,628,423	6,628,423	-	-	-
XV. OTHER LIABILITIES	V-II-10	6,703,412	322,877	7,026,289	2,905,380	132,072	3,037,452
XVI. SHAREHOLDERS' EQUITY		27,700,934	915,939	28,616,873	16,370,252	757,489	17,127,741
16.1 Paid-in capital	V-II-11	1,100,000	-	1,100,000	1,100,000	-	1,100,000
16.2 Capital Reserves		-	-	-	-	-	-
16.2.1 Share Premium		-	-	-	-	-	-
16.2.2 Share Cancellation Profits		-	-	-	-	-	-
16.2.3 Other Capital Reserves		-	-	-	-	-	-
16.3 Accumulated Other Comprehensive Income or Loss Not Reclassified Through Profit or Loss		1,960,363	84,750	2,045,113	1,579,791	60,077	1,639,868
16.4 Accumulated Other Comprehensive Income or Loss Reclassified Through Profit or Loss		3,132,138	(59,300)	3,072,838	1,525,407	(115,909)	1,409,498
16.5 Profit Reserves		12,978,375	-	12,978,375	7,672,982	-	7,672,982
16.5.1 Legal Reserves		220,000	-	220,000	220,000	-	220,000
16.5.2 Status Reserves		-	-	-	-	-	-
16.5.3 Extraordinary Reserves		12,758,375	-	12,758,375	7,452,982	-	7,452,982
16.5.4 Other Profit Reserves		-	-	-	-	-	-
16.6 Profit Or Loss		8,530,058	890,489	9,420,547	4,492,072	813,321	5,305,393
16.6.1 Prior Period's Profit/Loss		-	-	-	-	-	-
16.6.2 Current Period's Profit/Loss		8,530,058	890,489	9,420,547	4,492,072	813,321	5,305,393
TOTAL EQUITY AND LIABILITIES		108,385,563	71,677,153	180,062,716	63,449,904	40,810,496	104,260,400

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

ANADOLUBANK ANONİM ŞİRKETİ

UNCONSOLIDATED STATEMENT OF OFF-BALANCE SHEET COMMITMENTS AND CONTINGENCIES FOR THE YEAR ENDED 31 DECEMBER 2025

(Amounts expressed in Thousands of Turkish Lira (TRY) unless otherwise stated.)

	Note	Audited Current Period 31 December 2025			Audited Prior Period 31 December 2024		
		TRY	FC	Total	TRY	FC	Total
A. OFF-BALANCE SHEET COMMITMENTS AND CONTINGENCIES (I+II+III)		103,207,667	187,112,111	290,319,778	68,539,660	80,772,837	149,312,497
I. GUARANTEES AND COLLATERALS	V-III-2	32,150,344	13,128,308	45,278,652	15,251,318	5,534,014	20,785,332
1.1 Letters of Guarantee		20,349,724	4,355,030	24,704,754	11,781,968	2,869,156	14,651,124
1.1.1 Guarantees Subject to State Tender Law		184,146	10,951	195,097	114,491	9,018	123,509
1.1.2 Guarantees Given for Foreign Trade Operations		94,272	8,800	103,072	121,623	6,429	128,052
1.1.3 Other Letters of Guarantee		20,071,306	4,335,279	24,406,585	11,545,854	2,853,709	14,399,563
1.2 Bank Acceptances		-	383,597	383,597	-	130,340	130,340
1.2.1 Import Letter of Acceptance		-	383,597	383,597	-	130,340	130,340
1.2.2 Other Bank Acceptance		-	-	-	-	-	-
1.3 Letters of Credit		-	8,389,681	8,389,681	-	2,534,518	2,534,518
1.3.1 Documentary Letters of Credit		-	8,389,681	8,389,681	-	2,534,518	2,534,518
1.3.2 Other Letters of Credit		-	-	-	-	-	-
1.4 Guaranteed Prefinancings		-	-	-	-	-	-
1.5 Endorsements		-	-	-	-	-	-
1.5.1 Endorsements to the Central Bank of Türkiye		-	-	-	-	-	-
1.5.2 Other Endorsements		-	-	-	-	-	-
1.6 Underwriting Commitments		-	-	-	-	-	-
1.7 Factoring Related Guarantees		-	-	-	-	-	-
1.8 Other Guarantees		11,800,620	-	11,800,620	3,469,350	-	3,469,350
1.9 Other Collaterals		-	-	-	-	-	-
II. COMMITMENTS	V-III-1	12,771,779	30,964,852	43,736,631	10,349,701	6,925,991	17,275,692
2.1 Irrevocable Commitments		12,771,779	30,964,852	43,736,631	10,349,701	6,925,991	17,275,692
2.1.1 Forward Asset Purchase and Sale Commitments		4,779,014	30,964,852	35,743,866	5,492,147	6,925,991	12,418,138
2.1.2 Forward Deposit Purchase and Sales Commitments		-	-	-	-	-	-
2.1.3 Share Capital Commitments to Associates and Subsidiaries		-	-	-	-	-	-
2.1.4 Loan Granting Commitments		5,669,287	-	5,669,287	3,226,871	-	3,226,871
2.1.5 Securities Underwriting Commitments		-	-	-	-	-	-
2.1.6 Commitments for Reserve Deposit Requirements		-	-	-	-	-	-
2.1.7 Payment Commitment for Checks		1,384,684	-	1,384,684	1,122,019	-	1,122,019
2.1.8 Tax and Fund Liabilities from Export Commitments		54	-	54	39	-	39
2.1.9 Commitments for Credit Card Expenditure Limits		605,094	-	605,094	380,868	-	380,868
2.1.10 Commitments for Promotions Related with Credit Cards and Banking Activities		1,518	-	1,518	1,014	-	1,014
2.1.11 Receivables from Short Sale Commitments		-	-	-	-	-	-
2.1.12 Payables for Short Sale Commitments		-	-	-	-	-	-
2.1.13 Other Irrevocable Commitments		332,128	-	332,128	126,743	-	126,743
2.2 Revocable Commitments		-	-	-	-	-	-
2.2.1 Revocable Loan Granting Commitments		-	-	-	-	-	-
2.2.2 Other Revocable Commitments		-	-	-	-	-	-
III. DERIVATIVE FINANCIAL INSTRUMENTS		58,285,544	143,018,951	201,304,495	42,938,641	68,312,832	111,251,473
3.1 Derivative Financial Instruments for Hedging Purposes		-	-	-	-	-	-
3.1.1 Fair Value Hedges		-	-	-	-	-	-
3.1.2 Cash Flow Hedges		-	-	-	-	-	-
3.1.3 Hedge of Net Investment in Foreign Operations		-	-	-	-	-	-
3.2 Trading Transactions		58,285,544	143,018,951	201,304,495	42,938,641	68,312,832	111,251,473
3.2.1 Forward Foreign Currency Purchase/Sale Transactions		9,605,247	11,074,966	20,680,213	4,539,445	4,900,038	9,439,483
3.2.1.1 Forward Foreign Currency Transactions- Purchases		200,982	9,397,685	9,598,667	1,124,466	3,376,509	4,500,975
3.2.1.2 Forward Foreign Currency Transactions- Sales		9,404,265	1,677,281	11,081,546	3,414,979	1,523,529	4,938,508
3.2.2 Swap Transactions Related to Foreign Currency and Interest Rate		35,480,723	98,023,106	133,503,829	28,806,254	51,273,786	80,080,040
3.2.2.1 Foreign Currency Swap- Purchases		4,307,349	39,970,844	44,278,193	2,826,344	24,707,352	27,533,696
3.2.2.2 Foreign Currency Swap- Sales		2,997,315	41,699,075	44,696,390	2,441,382	25,155,222	27,596,604
3.2.2.3 Interest Rate Swap- Purchases		13,668,280	8,605,051	22,273,331	11,769,264	705,606	12,474,870
3.2.2.4 Interest Rate Swap- Sales		14,507,779	7,748,136	22,255,915	11,769,264	705,606	12,474,870
3.2.3 Foreign Currency, Interest Rate, and Securities Options		13,199,574	33,920,879	47,120,453	9,592,942	12,139,008	21,731,950
3.2.3.1 Foreign Currency Options- Purchases		815,380	21,916,835	22,732,215	956,887	9,232,447	10,189,334
3.2.3.2 Foreign Currency Options- Sales		12,384,194	12,004,044	24,388,238	8,636,055	2,906,561	11,542,616
3.2.3.3 Interest Rate Options- Purchases		-	-	-	-	-	-
3.2.3.4 Interest Rate Options- Sales		-	-	-	-	-	-
3.2.3.5 Securities Options- Purchases		-	-	-	-	-	-
3.2.3.6 Securities Options- Sales		-	-	-	-	-	-
3.2.4 Foreign Currency Futures		-	-	-	-	-	-
3.2.4.1 Foreign Currency Futures- Purchases		-	-	-	-	-	-
3.2.4.2 Foreign Currency Futures-Sell		-	-	-	-	-	-
3.2.5 Interest Rate Futures		-	-	-	-	-	-
3.2.5.1 Interest Rate Futures-Purchases		-	-	-	-	-	-
3.2.5.2 Interest Rate Futures-Sales		-	-	-	-	-	-
3.2.6 Other		-	-	-	-	-	-
B. CUSTODY AND PLEDGES ITEMS (IV+V)		1,018,365,640	107,925,200	1,126,290,840	570,448,908	65,987,822	636,436,730
IV. ITEMS HELD IN CUSTODY		33,063,902	8,901,092	41,964,994	19,348,240	8,453,569	27,801,809
4.1 Customers' Securities Held		5,939,613	2,778,579	8,718,192	1,964,971	3,399,400	5,364,371
4.2 Investment Securities Held in Custody		218	5,323,310	5,323,528	218	4,855,798	4,856,016
4.3 Checks Received for Collection		26,954,168	762,070	27,716,238	17,233,023	176,976	17,409,999
4.4 Commercial Notes Received for Collection		169,903	37,133	207,036	150,028	21,395	171,423
4.5 Other Assets Received for Collection		-	-	-	-	-	-
4.6 Assets Received for Public Offering		-	-	-	-	-	-
4.7 Other Items Under Custody		-	-	-	-	-	-
4.8 Custodians		-	-	-	-	-	-
V. PLEDGED ITEMS		984,696,738	99,024,108	1,083,720,846	549,503,683	57,534,253	607,037,936
5.1 Marketable Securities		1,885	-	1,885	1,382	-	1,382
5.2 Guarantee Notes		60,459	118,399	178,858	12,538	89,330	101,868
5.3 Commodities		-	-	-	-	-	-
5.4 Warranties		-	-	-	-	-	-
5.5 Real Estate		-	-	-	-	-	-
5.6 Other Pledged Items		984,634,394	98,905,709	1,083,540,103	549,489,763	57,444,923	606,934,686
5.7 Pledged Items-Depository		-	-	-	-	-	-
VI. CONFIRMED BILLS OF EXCHANGE AND SURETIES		605,000	-	605,000	1,596,985	-	1,596,985
TOTAL OFF-BALANCE SHEET COMMITMENTS (A+B)		1,121,573,307	295,037,311	1,416,610,618	638,988,568	146,760,659	785,749,227

(*) Confirmed bills of exchange and sureties have been included.

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

ANADOLUBANK ANONİM ŞİRKETİ

UNCONSOLIDATED STATEMENT OF PROFIT OR LOSS FOR THE YEAR ENDED 31 DECEMBER 2025

(Amounts expressed in Thousands of Turkish Lira (TRY) unless otherwise stated.)

			Audited Current Period 1 January– 31 December 2025	Audited Prior Period 1 January– 31 December 2024
INCOME AND EXPENSE ITEMS		Note		
I.	INTEREST INCOME		38,349,795	20,431,375
1.1	Interest Income on Loans	V-IV-1	28,299,881	16,277,457
1.2	Interest Received on Reserve Deposits		2,476,572	821,908
1.3	Interest Received on Banks	V-IV-1	122,172	64,487
1.4	Interest Received on Money Market Transactions		994,759	2,495,214
1.5	Interest Received on Securities Portfolio	V-IV-1	6,362,285	741,595
1.5.1	Financial Assets Measured at Fair Value through Profit or (Loss)		125,992	23,269
1.5.2	Financial Assets Measured at Fair Value Through Other Comprehensive Income		5,946,177	605,658
1.5.3	Financial Assets at Measured at Amortized Cost		290,116	112,668
1.6	Financial Lease Income		-	-
1.7	Other Interest Income		94,126	30,714
II.	INTEREST EXPENSE (-)		24,878,253	13,979,039
2.1	Interest on Deposits	V-IV-2	20,524,453	13,527,892
2.2	Interest on Funds Borrowed	V-IV-2	394,628	248,640
2.3	Interest on Money Market Transactions		3,290,352	3,460
2.4	Interest on Securities Issued	V-IV-2	583,987	-
2.5	Interest on Lease		81,943	52,744
2.6	Other Interest Expenses		2,890	146,303
III.	NET INTEREST INCOME/EXPENSE (I - II)		13,471,542	6,452,336
IV.	NET FEES AND COMMISSIONS INCOME/EXPENSE		2,720,626	1,264,501
4.1	Fees and Commissions Received		3,965,516	2,311,307
4.1.1	Non-Cash Loans		255,890	206,717
4.1.2	Other	V-IV-11	3,709,626	2,104,590
4.2	Fees and Commissions Paid (-)		1,244,890	1,046,806
4.2.1	Non-Cash Loans		1,758	290
4.2.2	Other		1,243,132	1,046,516
V.	DIVIDEND INCOME	V-IV-3	2,444	2,247
VI.	TRADING GAIN/(LOSS) (Net)	V-IV-4	(898,243)	827,208
6.1	Trading Gains/(Losses) on Securities		132,455	144,384
6.2	Gains/losses from derivative transactions		(720,189)	74,176
6.3	Foreign Exchange Gains/(Losses)		(310,509)	608,648
VII.	OTHER OPERATING INCOME	V-IV-5	1,538,187	492,833
VIII.	TOTAL OPERATING GROSS PROFIT (III+IV+V+VI+VII+VIII)		16,834,556	9,039,125
IX.	EXPECTED CREDIT LOSSES (-)	V-IV-6	1,623,013	510,261
X.	OTHER PROVISION EXPENSES (-)	V-IV-6	1,173	106,460
XI.	PERSONNEL EXPENSES (-)		2,751,204	1,689,176
XII.	OTHER OPERATING EXPENSES (-)	V-IV-7	1,614,413	1,090,418
XIII.	NET OPERATING PROFIT/(LOSS) (VIII-IX-X-XI-XII)		10,844,753	5,642,810
XIV.	EXCESS AMOUNT RECORDED AS INCOME AFTER MERGER		-	-
XV.	PROFIT/(LOSS) FROM INVESTMENTS UNDER EQUITY ACCOUNTING		1,611,373	1,336,750
XVI.	PROFIT/ (LOSS) ON NET MONETARY POSITION		-	-
XVII.	OPERATING PROFIT/LOSS BEFORE TAXES (XIII+...+XV)	V-IV-8	12,456,126	6,979,560
XVIII.	PROVISION FOR TAXES ON INCOME FROM CONTINUING OPERATIONS (±)	V-IV-9	(3,035,579)	(1,674,167)
18.1	Current Tax Charge		(2,542,502)	(2,262,303)
18.2	Deferred Tax Charge (+)		(901,515)	(194,643)
18.3	Deferred Tax Credit (-)		408,438	782,779
XIX.	NET PROFIT/LOSSES FROM CONTINUING OPERATIONS (XVII±XVIII)	V-IV-10	9,420,547	5,305,393
XX.	INCOME FROM DISCONTINUED OPERATIONS		-	-
20.1	Income from Assets Held for Resale		-	-
20.2	Income from sale of associates, subsidiaries and joint ventures		-	-
20.3	Others		-	-
XXI.	EXPENSES FROM DISCONTINUED OPERATIONS (-)		-	-
21.1	Expenses for Non-Current Assets Held for Resale		-	-
21.2	Loss from Sales of Associates, Subsidiaries and Joint Ventures (Business Partners)		-	-
21.3	Other Expenses from Discontinued Operations		-	-
XXII.	PROFIT/LOSSES BEFORE TAXES FROM DISCONTINUED OPERATIONS (XX-XXI)		-	-
XXIII.	PROVISION FOR INCOME TAXES FROM DISCONTINUED OPERATIONS (±)		-	-
23.1	Current Tax Charge		-	-
23.2	Deferred Tax Charge (+)		-	-
23.3	Deferred Tax Credit (-)		-	-
XXIV.	NET PROFIT/LOSS AFTER TAXES ON DISCONTINUED OPERATIONS (XXII±XXIII)		-	-
XXV.	NET PROFIT/LOSSES (XIX+XXIV)	V-IV-10	9,420,547	5,305,393
	Earnings/Loss per Share	III-XXIV	0.08564	0.04823

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

ANADOLUBANK ANONİM ŞİRKETİ

UNCONSOLIDATED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE YEAR ENDED 31 DECEMBER 2025

(Amounts expressed in Thousands of Turkish Lira (TRY) unless otherwise stated.)

		Audited Current Period 1 January – 31 December 2025	Audited Prior Period 1 January – 31 December 2024
STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME		Note	
I.	CURRENT PERIOD PROFIT/LOSS		9,420,547
II	OTHER COMPREHENSIVE INCOME		5,305,393
2.1.	Other Income/Expense Items Not Reclassified Through Profit or Loss		2,068,585
2.1.1.	Revaluation Surplus on Tangible Assets		405,245
2.1.2.	Revaluation Surplus on Intangible Assets		441,000
2.1.3.	Defined Benefit Plans' Actuarial Gains/Losses		504,400
2.1.4.	Other Income/Expense Items not Reclassified to Profit or Loss		-
2.1.5.	Tax Related Other Comprehensive Income Items Not Reclassified Through Profit or Loss		(10,592)
2.2.	Other Income/Expense Items Reclassified to Profit or Loss		(81,660)
2.2.1.	Exchange Differences on Translation		35,246
2.2.2.	Income/Expenses from Valuation and/or Reclassification of Financial Assets Measured at FVOCI		(123,809)
2.2.3.	Gains/losses from Cash Flow Hedges		(21,587)
2.2.4.	Gains/Losses on Hedges of Net Investments in Foreign Operations		1,663,340
2.2.5.	Other Income/Expense Items Reclassified to Profit or Loss		248,414
2.2.6.	Tax Related Other Comprehensive Income Items Reclassified Through Profit or Loss		2,491,364
III.	TOTAL COMPREHENSIVE INCOME (I+II)		11,489,132

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

ANADOLUBANK ANONİM ŞİRKETİ

UNCONSOLIDATED STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY FOR THE YEAR ENDED 31 DECEMBER 2025

(Amounts expressed in Thousands of Turkish Lira (TRY) unless otherwise stated.)

5.5		Accumulated Other Comprehensive Income or Expense Not Reclassified through Profit or Loss							Accumulated Other Comprehensive Income or Expense Reclassified through Profit or Loss							
STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY		Note	Paid-in Capital	Share Premium	Share Cancel Profits	Other Capital Reserves	Revaluation surplus on tangible and intangible assets	Defined Benefit Plans' Actuarial Gains/Losses	Other	Translation Differences	Income/Expenses from Valuation and/or Reclassification of Financial Assets Measured at FVOCI		Profit Reserves	Prior Period Profit/ (Loss)	Net Profit/ (Loss)	Total Equity
I.	Prior Period Balances at the Beginning of the Period		1,100,000	-	-	-	1,256,300	(96,343)	38,911	3,316,174	(172,113)	(1,982,977)	4,741,743	2,931,239	-	11,132,934
II.	Corrections made as per TAS 8		-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.1	Effects of Corrections		-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.2	Effects of the Changes in Accounting Policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-
III.	Adjusted Balances at the Beginning of the Period (I+II)	V-II-11	1,100,000	-	-	-	1,256,300	(96,343)	38,911	3,316,174	(172,113)	(1,982,977)	4,741,743	2,931,239	-	11,132,934
IV.	Total Comprehensive Income		-	-	-	-	475,551	(55,718)	21,167	575,871	66,184	(393,641)	-	-	5,305,393	5,994,807
V.	Capital Increase in Cash		-	-	-	-	-	-	-	-	-	-	-	-	-	-
VI.	Capital Increase from Internal Sources		-	-	-	-	-	-	-	-	-	-	-	-	-	-
VII.	Capital Reserves from Inflation Adjustments to Paid-in Capital		-	-	-	-	-	-	-	-	-	-	-	-	-	-
VIII.	Convertible Bonds		-	-	-	-	-	-	-	-	-	-	-	-	-	-
IX.	Subordinated Debt Instruments		-	-	-	-	-	-	-	-	-	-	-	-	-	-
X.	Other Changes		-	-	-	-	-	-	-	-	-	-	-	-	-	-
XI.	Profit Distribution		-	-	-	-	-	-	-	-	-	-	2,931,239	(2,931,239)	-	-
11.1	Dividends Paid		-	-	-	-	-	-	-	-	-	-	-	-	-	-
11.2	Transfers to Reserves		-	-	-	-	-	-	-	-	-	-	2,931,239	(2,931,239)	-	-
11.3	Other		-	-	-	-	-	-	-	-	-	-	-	-	-	-
Period-End Balance 31.12.2024 (III+IV+.....+X+XI)			1,100,000	-	-	-	1,731,851	(152,061)	60,078	3,892,045	(105,929)	(2,376,618)	7,672,982	-	5,305,393	17,127,741

		Accumulated Other Comprehensive Income or Expense Not Reclassified through Profit or Loss							Accumulated Other Comprehensive Income or Expense Reclassified through Profit or Loss							
STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY		Note	Paid-in Capital	Share Premium	Share Cancel Profits	Other Capital Reserves	Revaluation surplus on tangible and intangible assets	Defined Benefit Plans' Actuarial Gains/Losses	Other	Translation Differences	Income/Expenses from Valuation and/or Reclassification of Financial Assets Measured at FVOCI		Profit Reserves	Prior Period Profit/ (Loss)	Net Profit/ (Loss)	Total Equity
I.	Current Period Balances at the end of the Beginning of the period		1,100,000	-	-	-	1,731,851	(152,061)	60,078	3,892,045	(105,929)	(2,376,618)	7,672,982	5,305,393	-	17,127,741
II.	Corrections made as per TAS 8		-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.1	Effects of Corrections		-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.2	Effects of the Changes in Accounting Policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-
III.	Adjusted Balances at the Beginning of the Period (I+II)	V-II-11	1,100,000	-	-	-	1,731,851	(152,061)	60,078	3,892,045	(105,929)	(2,376,618)	7,672,982	5,305,393	-	17,127,741
IV.	Total Comprehensive Income		-	-	-	-	388,413	(7,840)	24,672	2,491,364	915,931	(1,743,955)	-	-	9,420,547	11,489,132
V.	Capital Increase in Cash		-	-	-	-	-	-	-	-	-	-	-	-	-	-
VI.	Capital Increase from Internal Sources		-	-	-	-	-	-	-	-	-	-	-	-	-	-
VII.	Capital Reserves from Inflation Adjustments to Paid-in Capital		-	-	-	-	-	-	-	-	-	-	-	-	-	-
VIII.	Convertible Bonds		-	-	-	-	-	-	-	-	-	-	-	-	-	-
IX.	Subordinated Debt Instruments		-	-	-	-	-	-	-	-	-	-	-	-	-	-
X.	Other Changes		-	-	-	-	-	-	-	-	-	-	-	-	-	-
XI.	Profit Distribution		-	-	-	-	-	-	-	-	-	-	5,305,393	(5,305,393)	-	-
11.1	Dividends Paid		-	-	-	-	-	-	-	-	-	-	-	-	-	-
11.2	Transfers to Reserves		-	-	-	-	-	-	-	-	-	-	5,305,393	(5,305,393)	-	-
11.3	Other		-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balances at the end of the Period 31.12.2025 (III+IV+.....+X+XI)			1,100,000	-	-	-	2,120,264	(159,901)	84,750	6,383,409	810,002	(4,120,573)	12,978,375	-	9,420,547	28,616,873

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

ANADOLUBANK ANONİM ŞİRKETİ

UNCONSOLIDATED STATEMENT OF CASH FLOWS FOR THE YEAR ENDED 31 DECEMBER 2025

(Amounts expressed in Thousands of Turkish Lira (TRY) unless otherwise stated.)

	Notes	Audited Current Period 1 January- 31 December 2025	Audited Prior Period 1 January- 31 December 2024
A.	CASH FLOWS FROM BANKING OPERATIONS		
1.1	Operating Profit Before Changes in Operating Assets and Liabilities	1,213,790	11,178,485
1.1.1	Interest Received	33,623,650	18,890,876
1.1.2	Interest Paid	(25,303,483)	(12,795,296)
1.1.3	Dividend Received	2,444	2,247
1.1.4	Fees and Commissions Received	3,627,819	2,311,307
1.1.5	Other Income	949,015	1,238,165
1.1.6	Collections From Previously Written-Off Loans	276,331	197,821
1.1.7	Cash Payments to Personnel and Service Suppliers	(2,751,204)	(1,689,176)
1.1.8	Taxes Paid	(1,161,308)	(1,566,279)
1.1.9	Other	(8,049,474)	4,588,820
1.2	Changes nin Operating Assets and Liabilities Subject to Banking Operations	7,483,389	567,342
1.2.1	Net (Increase)/Decrease in Financial Assets measured at Fair Value Through Profit or Loss	39,645	(203,185)
1.2.2	Net (Increase)/Decrease in Due from Banks	(3,961,183)	(1,772,235)
1.2.3	Net (Increase)/Decrease in Loans	(30,948,405)	(22,016,078)
1.2.4	Net (Increase)/Decrease in Other Assets	(8,829,795)	(5,833,030)
1.2.5	Net Increase/(Decrease) in Bank Deposits	(4,282,163)	3,694,559
1.2.6	Net Increase/(Decrease) in Other Deposits	26,736,810	26,525,664
1.2.7	Net Increase/(Decrease) in Funds Borrowed	-	-
1.2.8	Net Increase/(Decrease) in Matured Payables	-	-
1.2.9	Net Increase/(Decrease) in Other Liabilities	28,728,480	171,647
I.	Net Cash Provided from Banking Operations	8,697,179	11,745,827
B.	CASH FLOWS FROM INVESTING ACTIVITIES		
II.	Net Cash Provided from Investing Activities	(21,220,062)	(8,086,640)
2.1	Cash paid for purchase of entities under common control, associates and subsidiaries	(1,221,057)	-
2.2	Cash obtained from sale of entities under common control, associates and subsidiaries	-	-
2.3	Fixed assets purchases	(346,082)	(118,550)
2.4	Fixed assets sales	333,611	89,871
2.5	Cash paid for purchase of financial assets measured at fair value through other comprehensive income	(16,951,569)	(1,950,163)
2.6	Cash obtained from sale of financial assets measured at fair value through other comprehensive income	291,912	503,530
2.7	Cash paid for purchase of Financial Assets Measured at Amortized Cost	(2,537,251)	(6,057,594)
2.8	Cash obtained from sale of Financial Assets Measured at Amortized Cost	-	-
2.9	Other	(789,626)	(553,734)
C.	CASH FLOWS FROM FINANCING ACTIVITIES		
III.	Net cash provided from / (used in) financing activities	10,516,759	6,803,791
3.1	Cash Obtained from Funds Borrowed and Securities Issued	11,154,435	7,315,548
3.2	Cash used for repayment of funds borrowed and securities issued	(229,122)	(217,613)
3.3	Issued equity instruments	-	-
3.4	Dividends paid	-	-
3.5	Payments for finance leases	(369,475)	(294,144)
3.6	Other	(39,079)	-
IV.	Effect of foreign currency exchange differences on cash and cash equivalents	745,058	256,436
V.	Net Increase/Decrease in Cash and Cash Equivalents	(1,261,066)	10,719,414
VI.	Cash and Cash Equivalents at Beginning of the Period	20,502,656	9,783,242
VII.	Cash and Cash Equivalents at End of the Period	19,241,590	20,502,656

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

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

(Amounts expressed in Thousands of Turkish Lira (TRY) unless otherwise stated.)

	Notes	Current Period 31 December 2025	Prior Period 31 December 2024
I.	DISTRIBUTION OF INCOME ⁽¹⁾		
1.1	Current Year Income	12,456,126	6,979,560
1.2	Taxes and duties payable	(3,035,579)	(1,674,167)
1.2.1	Corporate Tax (Income Tax)	-	-
1.2.2	Income Withholding Tax	(3,035,579)	(1,674,167)
1.2.3	Other taxes and duties	-	-
A.	NET INCOME FOR THE YEAR	9,420,547	5,305,393
1.3	Prior Year Losses (-)	-	-
1.4	First Legal Reserve (-)	-	-
1.5	Other Statutory Reserves (-)	-	-
B.	NET INCOME AVAILABLE FOR DISTRIBUTION	9,420,547	5,305,393
1.6	First Dividend to Shareholders (-)	-	-
1.6.1	To Owners of Ordinary Shares	-	-
1.6.2	To Owners of Privileged Shares	-	-
1.6.3	To Owners of Preferred Shares	-	-
1.6.4	To Profit Sharing Bonds	-	-
1.6.5	To Holders of Profit and Loss Sharing Certificates	-	-
1.7	Dividends to Personnel	-	-
1.8	Dividends to Board of Directors	-	-
1.9	Second Dividend to Shareholders	-	-
1.9.1	To Owners of Ordinary Shares	-	-
1.9.2	To Owners of Privileged Shares	-	-
1.9.3	To Owners of Preferred Shares	-	-
1.9.4	To Profit Sharing Bonds	-	-
1.9.5	To holders of profit and loss sharing certificates	-	-
1.10	SECOND LEGAL RESERVES	-	-
1.11	STATUTORY RESERVES	-	-
1.12	EXTRAORDINARY RESERVES	-	5,305,393
1.13	OTHER RESERVES	-	-
1.14	SPECIAL FUNDS	-	-
II.	DISTRIBUTION OF RESERVES	-	-
2.1	Appropriated Reserves	-	-
2.2	Second legal reserves	-	-
2.3	Dividends to shareholders	-	-
2.3.1	To Owners of Ordinary Shares	-	-
2.3.2	To Owners of Privileged Shares	-	-
2.3.3	To Owners of Preferred Shares	-	-
2.3.4	To Profit Sharing Bonds	-	-
2.3.5	To Holders of Profit and Loss Sharing Certificates	-	-
2.4	Dividends to Personnel (-)	-	-
2.5	Dividends to Board of Directors (-)	-	-
III.	EARNINGS PER SHARE	-	-
3.1	To Owners of Ordinary Shares	0.00856	0.00482
3.2	To Owners of Ordinary Shares (%)	856.41	482.31
3.3	To Owners of Privileged Shares	-	-
3.4	To Owners of Privileged Shares (%)	-	-
IV.	DIVIDEND PER SHARE	-	-
4.1	To Owners of Ordinary Shares	-	-
4.2	To Owners of Ordinary Shares (%)	-	-
4.3	To Owners of Privileged Shares	-	-
4.4	To Owners of Privileged Shares (%)	-	-

(1) As of the date these financial statements were prepared, the Company's Ordinary General Assembly Meeting had not yet been held, and no decision had been made regarding the distribution of profits for 2025; therefore, only the net profit for the period is stated in the 2025 profit distribution table.

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

**NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2025**

(Amounts expressed in Thousands of Turkish Lira (TRY) unless otherwise stated.)

SECTION THREE: ACCOUNTING POLICIES

I. Explanation on Basis of Presentation

Non-consolidated financial statements have been prepared in accordance with the “Regulation on Principles and Procedures Regarding Accounting Practices and Retention of Documents by Banks” (“Regulation”), which was published in the Official Gazette No. 26333 dated 1 November 2006, under the Banking Law No. 5411 (“Banking Law”). Additionally, these statements comply with other regulations issued by the Banking Regulation and Supervision Agency (“BRSA”) concerning the accounting records of banks, as well as BRSA circulars and announcements. In matters not covered by these regulations, the provisions of the Turkish Financial Reporting Standards (“TFRS”) promulgated by the Public Oversight Accounting and Auditing Standards Authority (“POA”) are applied (collectively referred to as “BRSA Accounting and Financial Reporting Legislation”). The format and content of the unconsolidated financial statements prepared for public disclosure, together with the related explanations and footnotes, have been prepared in accordance with the “Communiqué on Financial Statements to be Announced to Public by Banks and the Related Explanations and Footnotes”, the “Communiqué on Public Disclosures about Risk Management by Banks” and the communiqués amending and supplementing these. However, as explained below, the TAS 29 “Financial Reporting in Hyperinflationary Economies” standard contained in TFRS is not applied by banks and financial leasing, factoring, financing, savings financing, and asset management companies.

The format and content of non-consolidated financial statements to be disclosed to the public, along with their explanations and notes, have been prepared in accordance with the “Communiqué on Financial Statements to Be Disclosed by Banks and Related Explanations and Footnotes,” published in the Official Gazette No. 28337 dated 28 June 2012, and the “Communiqué on Public Disclosures on Risk Management by Banks,” published in the Official Gazette No. 29511 dated 23 October 2015, as well as the additional and amending communiqués to these. The Bank maintains its accounting records in Turkish lira in compliance with the Banking Law, the Turkish Commercial Code, and Turkish Tax Legislation

The financial statements have been prepared in TRY on the basis of historical cost, except for financial assets and liabilities measured at fair value through profit or loss, financial assets and liabilities measured at fair value through other comprehensive income, derivative financial assets and liabilities measured at fair value through profit or loss, subsidiaries accounted for using the equity method, and revalued real estate.

The preparation of the unconsolidated financial statements in conformity with TFRS requires the Bank Management to use of certain make assumptions and estimates on the assets and liabilities of the balance sheet. These estimates are reviewed regularly and, when necessary, corrections are made and the effects of these corrections are reflected to the income statement. The estimations and projections used are explained in corresponding disclosures.

Changes in accounting policies and related disclosures

In the announcement made by the Public Oversight, Accounting and Auditing Standards Authority (KGK) on 23 November 2023, it was decided that entities applying TFRS shall apply the “TAS 29 Financial Reporting in Hyperinflationary Economies” standard in their financial statements as from the reporting period ending 31 December 2023, and that institutions or organisations authorised to make regulations and conduct supervision in their respective fields are free to set different transition dates for the application of the provisions of TAS 29. In this context, pursuant to the BRSA’s decisions dated 12 December 2023 and numbered 10744, and dated 5 December 2024 and numbered 11021, it was decided that the financial statements of banks as well as financial leasing, factoring, financing, savings financing and asset management companies for the years 2023, 2024 and 2025 shall not be subject to inflation adjustment required under TAS 29; accordingly, TAS 29 has not been applied in the financial statements and no inflation adjustment has been made.

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SECTION THREE: ACCOUNTING POLICIES (Continued)

I. Explanation on Basis of Presentation (Continued)

Pursuant to the BRSA Board decision dated 18 December 2025 and numbered 11340, it has been decided that banks as well as financial leasing, factoring, financing, savings financing and asset management companies shall not apply inflation accounting in 2026 either.

Explanation for convenience translation into English:

BRSA Accounting and Financial Reporting Legislation, as described in the preceding paragraphs, 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 December 31, 2025 and the differences between accounting principles have not been quantified in the accompanying unconsolidated financial statements. 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.

II. Overview of Presentation Revisions Regarding Accounting Policies and Related Footnotes

New and Revised Standards and Interpretations

None.

III. Explanations on Strategy of Using Financial Instruments and Explanations on Foreign Currency Transactions

Strategy for the use of financial instruments

The main field of activity of the Bank includes banking activities such as corporate banking, commercial banking, retail banking, investment banking, foreign exchange, money markets and securities transactions, as well as international banking services.

The Bank accepts deposits in various maturities as its main source of funding, and apart from deposits, the Bank's most significant funding sources are its equity and the medium and long-term loans obtained from international financial institutions. The Bank follows an effective asset-liability management strategy that balances the risk and return of the resources used and the placements made in various financial assets, reducing risks and keeping returns high. The exchange rate risk, interest rate risk, and liquidity risk carried are measured and monitored by various risk management systems, and balance sheet management is carried out within the risk limits determined in this framework and within legal limits. Asset-liability management models, value at risk calculations, stress tests and scenario analyses are used for this purpose.

Another element in the management of interest and liquidity risk carried on the balance sheet is the emphasis on product diversification in both assets and liabilities.

Trading of short and long-term financial instruments is carried out within the limits of the predetermined risk limits and in a manner that increases the risk-adjusted return on capital.

In order to hedge against currency risk, the existing foreign exchange position is monitored according to a basket balance in certain currencies.

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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SECTION THREE: ACCOUNTING POLICIES (Continued)

III. Explanations on Strategy of Using Financial Instruments and Explanations on Foreign Currency Transactions (Continued)

Foreign currency transactions

Transactions are recorded in the Bank's functional currency, TRY. Transactions carried out in foreign currencies are recorded at the exchange rates prevailing on the dates the transactions occur.

As of the balance sheet date, monetary assets and liabilities denominated in foreign currencies are evaluated and converted into TRY using the Central Bank of Türkiye's foreign exchange buying rates prevailing on the balance sheet date. The resulting exchange differences are reflected in the profit or loss statement under foreign exchange gains or foreign exchange losses, depending on whether the outcome is positive or negative.

Net investments in partnerships established abroad are accounted for using the equity method within the scope of the "Communiqué on Amendments to the Communiqué on Turkish Accounting Standards for Individual Financial Statements ("TAS 27")" published in the Official Gazette dated 9 April 2015 and numbered 29321. The asset and liability balance sheet items of foreign subsidiaries are translated into TRY using the exchange rates on the balance sheet date, and the income and expense items are translated into TRY using the average exchange rates. Exchange rate differences arising from the translation of income and expense items and other equity items are recognized under equity under "Other Accumulated Comprehensive Income or Expenses to be Reclassified in Profit or Loss".

Starting from 1 May 2018, the Bank has decided to implement a hedging strategy in its unconsolidated financial statements to hedge against the exchange rate risk arising from its foreign subsidiary, Anadolubank Nederland NV. This strategy is implemented by designating the foreign currency net asset value of Anadolubank Nederland N.V. as the hedged item and a portion of the Bank's Euro time deposit accounts as the hedging instrument within the scope of a net investment hedge. Exchange differences arising from the foreign currency financial liabilities related to this matter are recognized in equity under the account "Accumulated Other Comprehensive Income or Loss to be Reclassified to Profit or Loss."

IV. Information on Subsidiaries and Related Entities

The Bank has no subsidiaries.

As of 31 March 2018, the application of accounting for subsidiaries, joint ventures, and investments in associates in individual financial statements according to the equity method defined in TAS 28, as explained in Turkish Accounting Standard TAS 27, has commenced.

V. Explanations on Forward Transactions, Options and Derivative Instruments

The Bank's derivative transactions mainly consist of foreign currency swaps, currency options, and forward foreign exchange purchase and sale contracts.

The Bank's derivative instruments are classified as 'At Fair Value Through Profit or Loss' under Derivative Financial Assets in accordance with TFRS 9 Financial Instruments standard.

Derivative transactions are initially recognized at their fair values and are subsequently measured at fair value in the following periods. Additionally, the liabilities and receivables arising from derivative transactions are recorded in off-balance-sheet accounts based on the contract amounts.

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SECTION THREE: ACCOUNTING POLICIES (Continued)

V. Explanations on Forward Transactions, Options and Derivative Instruments (Continued)

Derivative transactions are measured at fair value in the periods following their initial recognition. The fair value changes calculated as a result of the measurement are presented in the balance sheet under the accounts "Fair Value Changes of Derivative Financial Assets Recognized in Profit or Loss" or "Fair Value Changes of Derivative Financial Liabilities Recognized in Profit or Loss," depending on whether the changes are positive or negative. The changes in the fair values of the related derivative financial instruments resulting from the measurement are reflected in the consolidated income statement. The method of accounting for the resulting profit or loss depends on whether the derivative transaction is for hedging purposes and the nature of the hedged item.

VI. Explanation on Interest Income and Expenses

Interest income and expenses are accounted for on an accrual basis using the effective interest method. The effective interest rate is the rate that discounts the estimated cash payments or cash flows over the life of the financial asset or liability to the net present value of the financial asset or liability. The effective interest rate is calculated at the initial recognition of a financial asset or liability and is not subsequently revised.

The calculation of the effective interest rate includes discounts and premiums that are an integral part of the effective interest rate, fees and commissions paid or received, and transaction costs. Transaction costs are incremental costs that are directly attributable to the acquisition, issue, or disposal of a financial asset or liability.

VII. Explanations on Fee and Commission Income and Expenses

Fees and commissions that are not an integral part of the effective interest rate of financial instruments measured at amortized cost are recognized in accordance with TFRS 15 Revenue from Contracts with Customers. Except for certain fee income from banking transactions that is recognized in full in the period in which the related service is rendered, fee and commission income and expenses, as well as loan fee and commission expenses paid to other credit institutions and organizations, are accounted for on an accrual basis over the duration of the related service.

VIII. Explanations and Disclosures on Financial Instruments

Financial assets represent cash on hand, a contractual right to receive cash or another financial asset from the counterparty, or to exchange financial instruments with the counterparty under conditions that are potentially favorable, or an equity instrument of the counterparty.

Financial assets:

- Financial assets measured at fair value through profit/loss
- Financial assets measured at fair value through other comprehensive income
- Financial assets measured at amortized cost

Except for financial assets at fair value through profit or loss, financial assets are recognized initially at cost, which includes transaction costs.

Explanations and Disclosures on Financial Assets Measured at Fair Value Through Profit or Loss

Financial assets at fair value through profit or loss are financial assets other than those that are held for the collection of contractual cash flows or for the collection of contractual cash flows and for selling. Financial assets that do not result in cash flows consisting solely of payments of principal and interest on the principal amount outstanding on specified dates, and financial assets that are held for the purpose of generating a profit from short-term fluctuations in market prices or similar factors, are classified as Financial Assets at Fair Value Through Profit or Loss.

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 statement of profit or loss.

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SECTION THREE: ACCOUNTING POLICIES (Continued)

VIII. Explanations and Disclosures on Financial Instruments (Continued)

Explanations and Disclosures on Financial Assets Measured at Fair Value Through Other Comprehensive Income

Financial assets measured at fair value through other comprehensive income are financial assets that are held for the collection of contractual cash flows and for selling the financial asset, and whose contractual terms give rise on specified dates to cash flows that are solely payments of principal and interest on the principal amount outstanding.

Financial assets measured at fair value through other comprehensive income are initially recognized at cost, and subsequently measured at their fair values in the following periods. For investments that are not traded in an active market, fair value is determined using valuation techniques; fair value is determined by reference to the market prices of similar securities that are traded in markets with the same characteristics in terms of interest, maturity, and other conditions.

Unrealized gains or losses arising from changes in the fair values of financial assets measured at fair value through other comprehensive income, which represent the difference between the amortized costs calculated using the effective interest method and the fair values of the related financial assets, are recognized in equity under the 'Accumulated Other Comprehensive Income or Expenses to be Reclassified through Profit or Loss' account. In the event of the disposal of financial assets measured at fair value through other comprehensive income, the valuation differences arising in equity accounts as a result of fair value measurement are transferred to the statement of profit or loss.

Explanations and Disclosures on Financial Assets Measured in Amortized Cost

Financial assets measured at amortized cost are assets that are held for the collection of contractual cash flows, where those cash flows represent solely payments of principal and interest on the principal amount outstanding. Financial assets measured at amortized cost are initially recognized at their acquisition cost and subsequently measured at amortized cost using the effective interest method.

Explanations and Disclosures on Loans

Loans consist of financial assets which are created by providing money, goods or services to the debtor. Loans are financial assets with fixed or determinable payments that are not traded in an active markets. Loans are initially recognized at acquisition cost presenting their fair value and thereafter measured at amortized cost using the effective interest rate method. Fees, transaction costs, and other expenses paid in relation to assets received as collateral for loans are considered part of the transaction cost and are passed on to the customer.

IX. Explanations on Impairment of Financial Assets

For assets measured at amortized cost and financial assets measured at fair value through other comprehensive income, an expected loss provision is set aside in accordance with the “Regulation on the Procedures and Principles Regarding the Classification of Loans and Provisions to be Set Aside for These Loans” published in the Official Gazette dated 22 June 2016 and numbered 29750 and entered into force as of 1 January 2018, and TFRS 9 Financial Instruments Standard. Equity instruments are measured at their fair values and are not subject to impairment.

Within the scope of TFRS 9, probability of default, loss given default, and exposure at default models, which included forward-looking macroeconomic forecasts, are used for the measurement of expected credit loss. The measurement of expected credit loss is performed in three stages, which are determined as follows:

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SECTION THREE: ACCOUNTING POLICIES (Continued)

IX. Explanations on Impairment of Financial Assets (Continued)

Stage 1:

For financial assets that have not experienced a significant increase in credit risk since initial recognition, a 12-month expected credit loss allowance is recognized.

Stage 2:

For financial assets that have experienced a significant increase in credit risk since initial recognition, a lifetime expected credit loss allowance is recognized.

Stage 3:

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

Calculation of Expected Credit Losses

Financial assets for which an expected credit loss allowance will be recognized are determined based on the business model applied by the Bank. When estimating the expected credit loss allowance, the probability of default of the financial instrument, the loss given default, the exposure at default, and forward-looking economic expectations are considered. Under three different scenarios (baseline, optimistic, pessimistic), provisions are calculated based on these components. The provision amounts calculated in line with the realization probabilities of the scenarios are weighted, and the provision amount related to the financial instrument is determined. For receivables classified as Stage 1, a provision is calculated based on the 12-month probability of default. For receivables classified as Stage 2, a provision is calculated based on the lifetime probability of default of the receivable and discounted to its present value using the receivable's original effective interest rate.

The Bank has continued to calculate Stage 2 loan provisions according to the risk model it uses. The Bank's approach to the components of the provision calculation is presented below:

Probability of Default (PD):

It represents the probability of a financial asset defaulting within a specific time period.

The 12-month probability of default and the lifetime probability of default are calculated separately. An internal rating model is used to calculate the probability of default. The internal rating model is based on the customers' demographic information, financial information, and behavioral information in the sector. The probability of default is calculated considering the relationship between past credit losses and economic variables. Financial assets are divided into homogeneous groups that show similar characteristics and attitudes, and different probability of default models are applied.

For financial assets classified as Stage 1, a 12-month probability of default is calculated, while for financial assets classified as Stage 2, a lifetime probability of default is calculated. For loans classified as Stage 3, the probability of default is considered to be 100%.

Default is defined as a 90-day delay in payment of a debt or the conviction that the debt will not be paid, regardless of whether there is a delay or not.

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SECTION THREE: ACCOUNTING POLICIES (Continued)

IX. Explanations on Impairment of Financial Assets (Continued)

Loss Given Default (LGD):

The loss given default of a financial asset represents the loss that occurs after the asset defaults, taking into account the time value of money and the expected collections. When creating the loss given default model, homogeneous groups with similar characteristics and attitudes were formed.

Exposure at Default (EAD):

In cash loans, the exposure at default represents the balance at the date of default. The exposure at default for installment loans is calculated using cash flow. For loans operating as debtor current accounts and without a specific cash flow, the default amount is determined based on the credit conversion model, which is created from the Bank's historical data and is based on the balance-limit relationship. For non-cash loans and commitments, the default amount is determined based on the cash conversion rate created from historical data.

Forward-looking economic forecasts: In forward-looking estimates, an economic forecast model that determines the relationship between historical credit loss data and macro and microeconomic variables for the relevant periods is used. Separate econometric models can be applied for products divided into homogeneous groups that exhibit common characteristics and attitudes. When calculating the probability of default of the debtor, forward-looking macroeconomic adjustments based on the outputs of these models are utilized.

Significant Increase in Credit Risk: Quantitative and qualitative criteria have been defined to determine a significant increase in credit risk. Without being limited to the following, the definitions used in the classification of financial receivables as Stage 2 include the quantitative and qualitative elements listed below:

- Financial receivables with days past due exceeding 30 days
- Financial receivables included in the 2nd Group under close monitoring
- Financial receivables restructured due to temporary disruptions in cash flow and considered to be temporarily impaired
- Financial receivables with a significant increase in default probability between the date of recognition on the balance sheet and the reporting date, determined by statistical methods based on the bank's historical data

Individual Assessment: In accordance with the documented procedure, the bank performs an individual assessment in the calculation of provisions for financial assets in Stage 3 above a certain amount and for loans in Stage 2, provided they meet certain criteria. The individual assessment, the present value of future expected cash flows is calculated using the original effective interest rate. Calculations are made by weighting the probabilities assigned to scenarios that predict future economic conditions, which are constructed based on reasonable and supportable information available.

X. Explanations on Netting of Financial Instruments

Financial assets and liabilities are presented as net figures in the balance sheet provided there is a legal basis to offset the recognized amounts and an intention to settle on a net basis or to realize the asset and settle the liability simultaneously.

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SECTION THREE: ACCOUNTING POLICIES (Continued)

XI. Explanations on Sales and Repurchase Agreements and Lending of Securities

Securities sold under repurchase agreements ('Repos') are accounted for in the balance sheet accounts in accordance with the Uniform Chart of Accounts. Accordingly, government bonds and treasury bills sold to customers under Repo agreements are classified as 'Subject to Repo' under the relevant securities accounts and are measured at their fair values or amortized costs using the effective interest method, depending on the purpose for which they are held in the portfolio. Funds obtained from repo transactions are accounted as 'Money Markets Receivables' in the liability accounts, and an expense accrual is recorded for the interest expense.

Securities purchased with resale commitment ('Reverse Repo') are presented as Money Markets Receivables' under the main heading of 'Cash and Cash Equivalents'. An income accrual is calculated for the portion of the difference between the purchase and resale prices of securities purchased under reverse repurchase agreements that pertains to the period.

XII. Explanations on Assets Held for Sale and Discontinued Operations

An asset (or disposal group) classified as held for sale is measured at the lower of its carrying amount and fair value less costs to sell. An asset (or a disposal group) is regarded as "asset held for sale" only when the sale is highly probable, and the asset (disposal group) is available for immediate sale in its present condition. For a highly probable sale, there must be a valid plan prepared by the management for the sale of asset including identification of possible buyers and completion of sale process. Furthermore, the asset (or a disposal group) should be actively marketed at a price consistent with its fair value.

XIII. Explanations on Goodwill and Other Intangible Assets

The Bank's intangible assets consist of software programs and intangible rights.

The costs of the intangible assets purchased before 31 December 2004 end of the high inflation period is accepted as 31 December 2004, are subject to inflation indexation until 31 December 2004. Intangible assets purchased after 31 December 2004 are recognised with their acquisition cost in the financial statements. The Bank allocates depletion shares related to intangible assets over their inflation-adjusted values using the straight-line depreciation method, based on the useful lives of the assets.

The estimated useful life of the Bank's intangible assets is between 5 and 15 years.

XIV. Explanations on Tangible Assets

The property and equipment acquired before 31 December 2004 are recorded at restated historical costs in accordance with inflation accounting and subsequent additions to 31 December 2004 are recorded at their historical purchase costs. Until 31 December 2004, the exchange differences, financing expenses, and revaluation increase, if any, added to the cost of depreciable assets that were subject to adjustment for the first time, were deducted from the cost of the related asset, and the adjustment was made according to inflation over the new value found.

Tangible fixed assets purchased after 31 December 2004 are recorded with their remaining values after deducting amounts such as exchange rate differences and financing expenses from their costs.

Gains and losses arising from disposal of tangible fixed assets are calculated as the difference between the net disposal proceeds and the net book value of the tangible fixed asset and are reflected in the profit or loss statement in the relevant period.

Income/losses arising from disposal of tangible fixed assets are calculated as the difference between the net disposal proceeds and the net book value of the tangible fixed asset and are reflected in the profit or loss statement in the relevant period. Normal maintenance and repair expenses incurred on tangible fixed assets are recognized as expense. There are no liens, mortgages or similar restrictions on tangible fixed assets.

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SECTION THREE: ACCOUNTING POLICIES (Continued)

XIV. Explanations on Tangible Assets (Continued)

There are no changes in accounting estimates that have a significant impact on the current period or are expected to have a significant impact in future periods.

The rates used in the depreciation of tangible fixed assets and the estimated useful lives are as follows:

Tangible Assets	Estimated useful lives (years)	Amortization Rate (%)
Buildings	50	2
Safe Deposit Boxes	20-50	2-5
Vehicles	5	20
Other Tangible Assets	4	25

The Bank assesses at each reporting period whether there is any indication that its assets may be impaired. If any such indication exists, the Bank estimates the recoverable amount of the related asset within the framework of TAS 36 - Impairment of Assets Standard, and if the recoverable amount is less than the book value of the related asset, it recognizes an impairment loss. Starting from 1 January 2017, the Parent Bank has adopted the revaluation model for the real estates included in tangible assets within the framework of TAS 16 'Accounting for Property, Plant and Equipment' standard. For this purpose, the fair values of the real estates have been determined by an independent appraisal firm authorized by the BRSA and the Capital Markets Board. The increase in the book value of the buildings as a result of the revaluation study has been reflected in the 'Revaluation Differences of Tangible and Intangible Assets' account under the equity group.

Right-of-use assets

As a result of internal evaluations, branch and service buildings and vehicles acquired through operating leases are accounted for within the scope of TFRS 16.

Since the amounts of other lease transactions are below the materiality threshold, they are assessed as being outside the scope of TFRS 16 and the related lease payments are recognized under Other Operating Expenses.

In accordance with TFRS 16, real estates considered as right-of-use assets at the commencement date of the lease are measured at the cost value of the right-of-use asset. The cost of the right-of-use asset includes the initial measurement amount of the lease liability, the amount obtained by deducting any lease incentives received from all lease payments made at or before the commencement date of the lease, any initial direct costs incurred by the lessee, and the estimated costs to be incurred by the lessee for dismantling and removing the underlying asset, restoring the site on which it is located, or restoring the underlying asset to the condition required by the terms and conditions of the lease.

After the commencement date of the lease, the right-of-use asset is measured using the cost method. When applying the bank cost method, the right-of-use asset accumulated depreciation and accumulated impairment losses are deducted, and it measures over its adjusted cost according to remeasurement of the lease liability.

When real estates considered as right-of-use assets are depreciated, the depreciation provisions included in TAS 16-Property, Plant and Equipment standard are applied.

TAS 36-Impairment of Assets standard is applied to determine whether the real estates with the right to use have been impaired and to account for the determined impairment loss.

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SECTION THREE: ACCOUNTING POLICIES (Continued)

XV. Explanations on Leasing Transactions

The Bank measures the operational lease liabilities based on the present value of the lease payments that have not been paid at the date of lease is actually started, in accordance with TFRS 16. Lease payments are discounted by using the Bank's incremental borrowing rate.

After the commencement date of the lease, the Group remeasures the lease liability by increasing the carrying amount to reflect interest on the lease obligation, decreasing the carrying amount to reflect lease payments made, reflecting all reassessments and modifications to the lease, or reflecting revised, in-substance fixed lease payments

The interest on the lease liability for each period of the lease term, is the amount calculated by charging a fixed periodic interest rate on remaining balance of lease liability. After the date of lease actually started, the Bank remeasures the lease liability to reflect the changes in lease payments. The Bank reflects the remeasurement amount of the lease liability, in financial statements as adjustments in right to use assets.

The Bank uses a revised discount rate that reflects changes in the interest rate if there is a change in the initial lease period or the use of the purchase option. However, in the event of a change in lease liabilities resulting from a change in an index used to determine future lease payments or in amounts expected to be paid under a residual value guarantee, the unchanged discount rate is used.

The Bank remeasures the lease liability by discounting the revised lease payments using a revised discount rate for a lease modification that is not accounted for as a separate lease, at the effective date of the lease modification. The revised discount rate is determined as the alternative borrowing interest rate at the effective date of the modification. The Bank decreases carrying amount of the right-of-use asset to reflect the partial or full termination of the lease for lease modifications that decrease the scope of the lease. Any gain or loss relating to the partial or full termination of the lease is recognized in profit or loss. A corresponding adjustment to the right- of-use asset is made for all other lease modifications.

XVI. Explanations on Provisions and Contingent Liabilities and Contingent Assets

Provisions are recognized when the Bank has a present obligation as a result of past events, it is probable that an outflow of resources will be required to settle the obligation, and a reliable estimate of the amount can be made. Provisions are calculated based on the best estimate of the expenditure required to settle the obligation, as determined by the management of the Bank as of the balance sheet date. Where the effect of the time value of money is material, provisions are discounted to their present value. When the amount of the obligation cannot be estimated and there is no possibility of an outflow of resources from the Bank, it is considered that a "contingent" liability exists and it is disclosed in the related notes to the financial statements.

Contingent assets are assets that arise from past events and will be confirmed only by the occurrence or non-occurrence of one or more uncertain future events not wholly within the control of the Bank. The Bank does not recognize contingent assets in the financial statements but continuously assesses them to ensure that the developments are appropriately reflected in the financial statements. When the inflow of economic benefits to the Bank becomes virtually certain, the related asset and income are recognized in the financial statements of the period in which the change occurs. If the inflow of economic benefits is probable, the Bank discloses the contingent asset in the notes to the financial statements.

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SECTION THREE: ACCOUNTING POLICIES (Continued)

XVII. Explanations on Obligations Related to Employee Rights

Severance Pay Provision

According to the Turkish Labor Law, the Group is obliged to pay severance pay for employees who have completed one year of service and whose relationship with the Group is terminated for reasons other than resignation or misconduct, or for those who have completed their service year and have earned retirement, as well as for male employees who are called to military service, female employees who get married, or employees who pass away.

In the accompanying financial statements, the Group calculates and recognizes provision for severance pay in accordance with TAS 19 - Employee Benefits, using the actuarial.

Provisions for Other Employee Benefits

The Bank provides for undiscounted short-term employee benefits expected to be paid in exchange for services rendered by employees during an accounting period in its financial statements in accordance with TAS 19.

XVIII. Explanations on Taxation

Corporate tax

In Türkiye, the corporate tax rate of 20% applied to corporate earnings has been revised with the enactment of Law No. 7316, published in the Official Gazette No. 31462 on April 22, 2021, which introduced amendments to the "Law on the Collection of Public Receivables" and certain other laws. According to this regulation, the corporate tax rate was set at 25% for the 2021 tax period and 23% for the 2022 tax period. However, with the enactment of Law No. 7394, which amended the "Law on the Evaluation of Real Estate Owned by the Treasury and Changes in the Value Added Tax Law," along with modifications to other laws and decree laws, the tax rate for banks, companies within the scope of Law No. 6361, electronic payment and money institutions, authorized foreign exchange institutions, asset management companies, capital market institutions, insurance and reinsurance companies, and pension companies has been set at 25% for the 2022 tax period and onwards.

The regulation introduced by Law No. 7456, published in the Official Gazette No. 32249 on 15 July 2023, and effective from that date, stipulates a 30% rate for tax declarations starting from 1 October 2023. This law covers changes related to the special motor vehicle tax to compensate for the economic losses caused by the earthquakes on 6 February 2023, and amendments to certain laws and Decree Law No. 375.

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

Dividends paid to non-resident corporations, which have a place of business or permanent attorney in Türkiye or to resident corporations are not subject to withholding tax. With the Council of Ministers' decisions numbered 2009/14593 and 2009/14594, published in the Official Gazette No. 27130 dated 3 February 2009, certain withholding tax rates specified in Articles 15 and 30 of the Corporate Tax Law No. 5520 were redefined. In this context, the withholding tax rate applied to dividend payments made to non-resident institutions earning income through a workplace or a permanent representative in Türkiye, and other than those made to institutions resident in Türkiye, was 15%. However, this rate was changed to 10% with the Presidential Decree published in the Official Gazette No. 31697 dated 22 December 2021. In the application of the withholding tax rates for profit distributions to limited taxpayer institutions and real persons, the practices included in the relevant "Double Taxation Avoidance Agreements" are also taken into consideration. Addition of profit to capital is not considered as profit distribution and withholding tax is not applied.

ANADOLUBANK ANONİM ŞİRKETİ

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SECTION THREE: ACCOUNTING POLICIES (Continued)

XVIII. Explanations on Taxation (Continued)

Corporate tax (Continued)

With the Decree No. 9286 published in the Official Gazette dated 22 December 2024, the withholding tax rate on profit distributions (dividends) made by fully taxable corporations, as per Article 94 of the Income Tax Law and Articles 15 and 30 of the Corporate Tax Law, has been increased from 10% to 15%.

Provisional taxes are paid based on the corporate tax rate applicable to the relevant year's earnings. Provisional taxes paid during the year can be offset against the corporate tax calculated on the relevant year's annual corporate tax return.

According to Turkish tax legislation, tax losses reported on the tax return may be deducted from the corporate income of subsequent periods, provided that the carryforward period does not exceed five years. For the period between 1 January 2017 and 4 December 2017, the entire amount of gains derived by corporations, as well as their guarantors and mortgagors, from the transfer to banks or to the Savings Deposit Insurance Fund of immovable properties, participations, founders' shares, usufruct shares and pre-emptive rights that they own, to be offset against their debts which are subject to legal follow-up or owed to the said Fund, and which are attributable to the portion of the proceeds used for the settlement of such debts, are exempt from corporate income tax. In addition, 75% of the gains derived by banks from the disposal of such assets acquired in this manner are exempt from corporate income tax.

On the other hand, in accordance with the regulation introduced by Law No. 7061 on 'Amendments to Certain Tax Laws and Other Certain Laws', the corporate tax exemption rate mentioned above has been applied as 50% for gains from the sale of real estates and 75% for gains from the sale of others, effective from 5 December 2017.

According to the regulation introduced by the Law No. 7456 on "Imposition of Additional Motor Vehicle Tax for Compensation of Economic Losses Caused by Earthquakes Occurring on 6/2/2023 and Amendment of Certain Laws and Legislative Decree No. 375", which was published in the Official Gazette No. 32249 dated 15 July 2023 and entered into force; it will be applied as 25% for real estate sales profits to be made after the date of entry into force of this article (15.07.2023).

According to subparagraph (e) of paragraph 1 of Article 5 of the Corporate Tax Law, the portion of the gains derived from the sale of participation shares, founder certificates, usufruct certificates, preemptive rights, and the participation shares of investment funds that generate exempt income under subparagraph (a) (exemption on participation earnings) of the same paragraph, which are held by corporations for at least two full years in their assets, was considered exempt from corporate tax to the extent of 75%.

However, with the Presidential Decree No. 9160 published in the Official Gazette dated 27 November 2024, the exemption rate has been reduced from 75% to 50%.

The same Decree also stipulates that in the first sentence of subparagraph (b) of the third paragraph of Article 19 of Law No. 5520, the expression "immovable properties and" has been amended to read "and", and in the fourth sentence, the expression "Immovable properties and participations" has been amended to read "Participations". Furthermore, the expression "immovable properties and" has been removed from the text of the article, and the following temporary article has been added to Law No. 5520:

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SECTION THREE: ACCOUNTING POLICIES (Continued)

XVIII. Explanations on Taxation (Continued)

Corporate tax (Continued)

“PROVISIONAL ARTICLE 16 – In respect of immovable properties that are recorded as assets in the balance sheets of corporations prior to the effective date of this article, the provisions of subparagraph (e) of the first paragraph of Article 5, as in force before being amended by the Law introducing this article, shall continue to apply. However, the 50% rate stipulated in subparagraph (e) of the first paragraph of Article 5 of this Law shall be applied as 25% for gains arising from the sale of immovable properties to be realized after the effective date of this article.”

However, with Law No. 7352 on the Amendment of the Tax Procedure Law and the Corporate Tax Law, published in the Official Gazette dated 29 January 2022 and numbered 31734, Provisional Article 33 was added to Tax Procedure Law No. 213. Pursuant to this article, it has been enacted that, including provisional tax periods, the financial statements for the 2021 and 2022 fiscal years (for taxpayers with a special accounting period, the fiscal years ending in 2022 and 2023), as well as the provisional tax periods of the 2023 fiscal year, shall not be subject to inflation adjustment under repetitive Article 298, regardless of whether the conditions for inflation adjustment are met; whereas the financial statements dated 31 December 2023 shall be subject to inflation adjustment regardless of whether the conditions for inflation adjustment are met, and that profit/loss differences arising from such inflation adjustment shall be presented under prior years' profit/loss accounts and shall not be added back to the corporate tax base.

Furthermore, pursuant to Article 17 of Law No. 7491 on the Amendment of Certain Laws and Decree Laws, published in the Official Gazette dated 28 December 2023 and numbered 32413, it has been enacted that profit/loss differences arising from inflation adjustments to be made, including provisional tax periods, in the 2023 and 2024 fiscal years by 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 offices, asset management companies, capital markets institutions, as well as insurance, reinsurance and pension companies, shall not be taken into account in the determination of taxable income.

The President has been authorized to extend the periods determined within the scope of this paragraph by up to one fiscal year, including provisional tax periods. Pursuant to Tax Procedure Law Communiqué No. 582, published in the Official Gazette dated 15 February 2025 and numbered 32814, it has been decided that, in the event the conditions for inflation adjustment are met as of the end of the first, second and third provisional tax periods of the 2025 fiscal year, inflation adjustment shall not be applied. In addition, with Provisional Article 37 added to the Tax Procedure Law and published in the Official Gazette dated 25 December 2025 and numbered 33118, it has been stipulated that no inflation adjustment shall be made in the 2025, 2026 and 2027 fiscal years, regardless of whether the conditions for inflation adjustment are met.

Since inflation accounting is not applied in the 2025 period pursuant to Provisional Article 37 of the Tax Procedure Law, permanent and temporary revaluation opportunities have been introduced through the amendments made to repetitive Article 298/Ç and Article 32 of the Tax Procedure Law. Revaluation has been performed for the fixed assets for 2025. As a result of these transactions, tax-depreciation subject to corporate income tax for 2025 is calculated based on the revalued amounts.

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FOR THE YEAR ENDED 31 DECEMBER 2025**

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SECTION THREE: ACCOUNTING POLICIES (Continued)

XVIII. Explanations on Taxation (Continued)

Deferred Tax

Deferred tax liability or asset is determined by calculating the tax effects of temporary differences between the carrying amounts of assets and liabilities in the financial statements and the amounts considered in the legal tax base calculation, in accordance with TAS 12 - Income Taxes Standard. Differences that do not affect the financial or commercial profit arising at the acquisition date of assets or liabilities according to the tax legislation are excluded from this calculation.

If the valuation differences arising from the subsequent measurements of the relevant assets are recognized in the profit or loss statement, the current period corporate tax or deferred tax income or expense related to those differences is also recognized in the profit or loss statement. If the valuation differences arising from the subsequent measurements of the relevant assets are directly recognized in the equity accounts, the tax effects are also recognized in the equity accounts.

The calculated deferred tax assets and deferred tax liabilities are shown on a net basis in the financial statements.

As of 1 January 2018, in accordance with the provisions of TFRS 9, deferred tax assets have started to be calculated based on expected loss provisions that constitute temporary differences.

As stated in the explanations regarding Corporate Income Tax, the applicable rate for corporate income for the 2023 and 2022 taxation periods was set at 25%. However, pursuant to the amendments introduced by Law No. 7456 on the "Introduction of an Additional Motor Vehicle Tax for the Compensation of Economic Losses Caused by the Earthquakes Occurred on 6/2/2023 and Amendments to Certain Laws and Decree Law No. 375", which was published in the Official Gazette dated 15 July 2023 and numbered 32249 and entered into force on the same date, this rate has been set at 30%.

While deferred tax liabilities are calculated for all taxable temporary differences, deferred tax assets consisting of deductible temporary differences are calculated on the condition that it is highly probable to benefit from these differences by earning taxable profit in the future. Deferred tax liabilities or assets are not calculated for temporary timing differences that arise due to the initial recognition of assets or liabilities in the financial statements, other than goodwill or business combinations, and that do not affect both commercial and financial profits or losses.

Under TAS - 12 Income Taxes, deferred tax assets or liabilities are calculated based on tax rates (and tax laws) that are currently in effect or nearly certain to come into effect as of the reporting period end (balance sheet date). These rates are used to determine the expected tax rates applicable when the assets are realized or the liabilities are settled. Therefore, as of 31 December 2024, the bank has calculated deferred taxes on its assets and liabilities at a rate of 30%.

Pursuant to the amendments introduced by Law No. 7491 on the Amendment of Certain Laws and Decree Laws, it has been stipulated that the profit/loss differences arising from inflation adjustment to be made by banks in the 2024 and 2025 fiscal years, including provisional tax periods, shall not be taken into account in the determination of taxable income. With Tax Procedure Law General Communiqué No. 560, published in the Official Gazette dated 30 April 2024 and numbered 32532, it was announced that it is deemed appropriate not to perform inflation adjustment for the first provisional tax period of the 2024 fiscal year. Within the framework of Provisional Article 33 of the Tax Procedure Law, the tax effects arising from the inflation adjustment of the financial statements dated 31 December 2024 in accordance with the Tax Procedure Law have been included in the deferred tax calculation as of 31 December 2024.

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(Amounts expressed in Thousands of Turkish Lira (TRY) unless otherwise stated.)

SECTION THREE: ACCOUNTING POLICIES (Continued)

XVIII. Explanations on Taxation (Continued)

With the introduction of Provisional Article 37 into the Tax Procedure Law by Article 34 of Law No. 7571 on the “Amendment of the Turkish Criminal Code and Certain Laws and Decree Law No. 631”, published in the Official Gazette dated 25 December 2025, the financial statements for the 2025 fiscal year (including provisional tax periods) and for the 2026 and 2027 fiscal years will not be subject to inflation adjustment, regardless of whether the conditions for inflation adjustment are met; therefore, the related effects have not been included in the deferred tax calculation as of 31 December 2025.

Global and Domestic Minimum Supplementary Corporate Tax

In September 2023, the POA published amendments to TAS 12, which introduced a mandatory exception regarding the recognition and disclosure of deferred tax assets and liabilities related to second-pillar income taxes. These amendments clarify that TAS 12 will apply to income data arising from tax laws that have already come into force or are close to coming into force for the purpose of implementing the OECD's Second Pillar Model Rules. The changes also introduce specific disclosure provisions for businesses affected by such tax laws. Following the publication of these changes, the Parent Bank has applied the exception regarding the recognition and disclosure of deferred taxes within the scope of these laws. The Pillar 2 rules agreed upon by OECD member countries entered into force in Türkiye with Law No. 7524 on Amendments to Tax Laws, Certain Laws and Decree Law No. 375, published in the Official Gazette dated 2 August 2024. Although secondary regulations on calculation details and implementation methods have not yet been published, preliminary assessments based on the OECD's regulations suggest that these changes did not have a significant impact on the financials.

Domestic Minimum Corporate Tax

Türkiye has implemented the Domestic Minimum Corporate Tax with the laws published in the Official Gazette on August 2, 2024. Pursuant to this regulation regarding the domestic minimum corporate tax, the corporate tax calculated under Articles 32 and 32/A shall not be less than 10% of the corporate income before deductions and exemptions. The regulation came into effect for the corporate earnings of the 2025 tax period as of its publication date.

Transfer Pricing

The article no.13 of the Corporate Tax Law describes the issue of transfer pricing under the title of “disguised profit distribution” by way of transfer pricing. “The General Communiqué on Disguised Profit Distribution by Way of Transfer Pricing” published on 18 November 2007, explains the application related issues on this topic. According to the relevant communiqué, if taxpayers engage in transactions of purchasing and selling products, services, or goods with related parties where the pricing is not conducted in accordance with the arm's length principle, it will be deemed that the related profits are implicitly distributed through transfer pricing. Such implicit profit distributions through transfer pricing cannot be deducted from the tax base for corporate tax purposes.

ANADOLUBANK ANONİM ŞİRKETİ

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SECTION THREE: ACCOUNTING POLICIES (Continued)

XIX. Explanations on borrowings

Financial assets measured at fair value through profit or loss are measured at their fair values, while other financial liabilities are measured at amortized cost using the effective interest method. No convertible bonds or debt instruments representing borrowing have been issued.

XX. Explanations on Issuance of Share Certificates

None.

XXI. Explanations on Avalized Drafts and Acceptances

Avalized drafts and acceptances are realized simultaneously with the customer payments and recorded in off-balance sheet accounts, if any.

XXII. Explanations on Government Incentives

As of 31 December 2025, the Bank does not have any governmental incentives or support (31 December 2024: None).

XXIII. Explanations on Segment Reporting

In consideration of the structure and primary sources of the Bank's risks and returns, operating segments have been selected as the primary segment reporting method.

XXIV. Explanation on Other Matters

Earnings/Loss Per Share

Earnings per share have been calculated by dividing the Bank's net profit for the period by the weighted average number of shares outstanding during the period. In Türkiye, companies can increase capital through "bonus share" distributed from previous year earnings to current shareholders. Such "bonus share" distributions are accounted as issued shares while calculating earnings per share. Earnings per share for the accounting period ended 31 December 2025, is 0.08564 Full TRY (31 December 2024: 0.04823 Full TRY).

Related Parties

For the purposes of these financial statements, shareholders, senior management, and board members, together with their families and the companies controlled by them or affiliated with them, as well as associates and jointly controlled entities, are considered related parties within the scope of TAS 24 - Related Party Disclosures. Transactions with related parties are presented in Note VII of Section Five.

Cash and Cash Equivalents

For the purposes of the cash flow statement, "Cash" includes cash, effectives, cash in transit, purchased cheques and demand deposits including balances with the Central Bank; and "Cash equivalents" includes interbank money markets placements and time deposits at banks with original maturity periods of less than three months, as well as investments in securities.

ANADOLUBANK ANONİM ŞİRKETİ

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SECTION FOUR: EXPLANATIONS RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT

I. Explanations on Equity

The amount of equity and the capital adequacy standard ratio have been calculated in accordance with the “Regulation on Banks’ Equity” and the “Regulation on Measurement and Assessment of Capital Adequacy of Banks” as well as the following regulations of the BRSA.

Pursuant to the BRSA Board Decision dated 19 December 2024 and numbered 11038, the Central Bank’s foreign exchange buying rate as of 28 June 2024 was used in calculating the foreign currency–denominated amounts for the purposes of determining credit risk–weighted assets.

Within the framework of the regulation dated 12 December 2023 and numbered 10747, banks have been allowed, as of 1 January 2024, to exclude from equity the negative net valuation differences of securities classified under the “Financial Assets at Fair Value Through Other Comprehensive Income” portfolio.

As of 31 December 2025, the Bank’s equity for the current period amounts to TRY 35,695,755 (31 December 2024: TRY 17,131,590), and its capital adequacy standard ratio is 25.01% (31 December 2024: 22.13%). The subordinated loan obtained from abroad has been added to additional Tier II capital, resulting in an increase of TRY 6,426,855 in equity; absent this addition, the capital adequacy standard ratio would have been 20.51%. The Bank’s common equity Tier I capital adequacy ratio is 20.03% (31 December 2024: 21.73%), and its Tier I capital adequacy ratio is also 20.03% (31 December 2024: 21.73%).

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SECTION FOUR: INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

I. Explanations on Equity (countined)

a. Information about shareholders' equity items:

	31 December 2025	31 December 2024
COMMON EQUITY TIER I CAPITAL		
Paid-in capital following all debts in terms of claim in liquidation of the Bank	1,100,000	1,100,000
Share issue Premium	-	-
Reserves	12,978,375	7,672,982
Other Comprehensive Income according to TAS	9,733,404	5,900,723
Profit	9,420,547	5,305,393
Current Period Profit	9,420,547	5,305,393
Prior Period Profit	-	-
Shares acquired free of charge from subsidiaries, affiliates and jointly controlled partnerships and cannot be recognized within profit for the period	249	249
Common Equity Tier I Capital Before Deductions	33,232,575	19,979,347
Deductions From Common Equity Tier I Capital		
Valuation adjustments calculated as per the article 9. (i) of the Regulation on Bank Capital	-	-
Current and Prior Periods' Losses not Covered by Reserves, and Losses Accounted under Equity according to TAS	4,398,811	2,471,241
Leasehold Improvements on Operational Leases	50,098	17,160
Goodwill Netted with Deferred Tax Liabilities	-	-
Other Intangible Assets Netted with Deferred Tax Liabilities Except Mortgage Servicing Rights	196,689	137,164
Deferred tax assets that rely on future profitability excluding those arising from temporary differences	-	532,041
Differences are not recognized at the fair value of assets and liabilities subject to hedge of cash flow risk	-	-
Communiqué Related to Principles of the amount credit risk calculated with the Internal Ratings Based Approach, total expected loss amount exceeds the total provision	-	-
Gains arising from securitization transactions	-	-
Unrealized gains and losses from changes in bank's liabilities' fair values due to changes in credit worthiness	-	-
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	-	-
Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible long positions, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)	-	-
Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible long positions, where the bank owns more than 10% of the issued share capital (amount above 10% threshold)	-	-
Mortgage Servicing Rights Exceeding the 10% Threshold of Tier I Capital	-	-
Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	-	-
Amounts exceeding 15% of Tier 1 Capital according to second paragraph of the provisional article 2 in the Regulation on Measurement and Assessment of Capital Adequacy	-	-
Ratios of Banks	-	-
Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible long positions, where the bank owns more than 10% of the issued common share capital of the entity	-	-
Amounts related to mortgage servicing rights	-	-

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SECTION FOUR: INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

I. Explanations on Equity (Continued)

a. Information about shareholders' equity items (Continued)

	31 December 2025	31 December 2024
Excess amount arising from deferred tax assets based on temporary differences	-	-
Other items to be defined by the BRSA	-	-
Deductions to be made from common equity due to insufficient Additional Tier I Capital or Tier II Capital	-	-
Total Deductions from Common Equity Tier I Capital	4,645,598	3,157,606
Common Equity Tier I Capital	28,586,977	16,821,741
ADDITIONAL TIER I CAPITAL	-	-
Preferred Stock not Included in Common Equity Tier I Capital and the Related Share Premiums	-	-
Debt instruments and premiums approved by BRSA	-	-
Debt instruments and premiums approved by BRSA(Temporary Article 4)	-	-
Additional Tier I Capital before Deductions	-	-
Deductions from Additional Tier I Capital	-	-
Direct and Indirect Investments of the Bank 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	-	-
Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible long positions, where the bank does not own more than 10% of the issued Share Capital (amount above 10% threshold)	-	-
The Total of Net Long Position of the Direct or Indirect Investments in Additional Tier I Capital of Unconsolidated Banks and Financial Institutions where the Bank Owns more than 10% of the Issued Share Capital	-	-
Other items to be defined by the BRSA (-)	-	-
Items to be Deducted from Tier I Capital during the Transition Period	-	-
Goodwill and Other Intangible Assets and Related Deferred 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 Ratios 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 Ratios of Banks (-)	-	-
Deduction from Additional Tier I Capital when there is not enough Tier II Capital (-)	-	-
Total Deductions from Additional Tier I Capital	-	-
Total Additional Tier I Capital	-	-
Total Tier I Capital (Tier I Capital= Common Equity Tier I Capital + Additional Tier I Capital)	28,586,977	16,821,741
TIER II CAPITAL	-	-
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)	6,426,855	-
Provisions (Amounts explained in the first paragraph of the article 8 of the Regulation on Bank Capital)	681,923	312,214
Total Deductions from Tier II Capital	7,108,778	312,214
Deductions from Tier II Capital	-	-
Direct and indirect investments of the Bank on its own Tier II Capital (-)	-	-
Investments of Bank to Banks that invest on Bank's Tier 2 and components of equity issued by financial institutions with the conditions declared in Article 8.	-	-
Portion of the total of net long positions of investments made in equity items of banks and financial institutions outside the scope of consolidation where the Bank owns 10% or less of the issued common share capital exceeding 10% of Common Equity of the Bank(-)	-	-
Portion of the total of net long positions of investments made in Additional Tier I Capital item of banks and financial institutions outside the scope of consolidation where the Bank owns 10% or more of the issued common share capital exceeding 10% of Common Equity of the Bank	-	-
Other items to be defined by the BRSA (-)	-	-
Total Deductions from Tier II Capital	-	-
Total Tier II Capital	7,108,778	312,214
Total Capital (The sum of Tier I Capital and Tier II Capital)	35,695,755	17,133,955
Total Capital	35,695,755	17,133,955
Deductions from Capital Loans granted contrary to the 50th and 51th Article of the Law	-	-
Net Book Values of Movables and Immovables Exceeding the Limit Defined in the Article 57, Clause 1 of the Banking Law and the Assets Acquired against Overdue Receivables and Held for Sale but Retained more than Five Years	-	-

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SECTION FOUR: INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

I. Explanations on Equity (Continued)

a. Information on shareholders' equity items (Continued)

	31 December 2025	31 December 2024
The loan amounts specified in the fifth paragraph of Article 12/A of the Regulation on Credit Transactions of Banks published in the Official Gazette dated 11/1/2006 and numbered 26333	-	2,365
Other items to be Defined by the BRSA	-	-
In transition from Total Core Capital and Supplementary Capital (the capital) to Continue to Download Components	-	-
The Sum of net long positions of investments (the portion which exceeds the 10% of Banks Common Equity) in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity which will not deducted from Common Equity Tier 1 capital, Additional Tier 1 capital, Tier 2 capital for the purposes of the first sub-paragraph of the Provisional Article 2 of the Regulation on Banks' Own Funds	-	-
The Sum of net long positions of investments in the Additional Tier 1 capital and Tier 2 capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity which will not deducted from Common Equity Tier 1 capital, Additional Tier 1 capital, Tier 2 capital for the purposes of the first sub-paragraph of the Provisional Article 2 of the Regulation on Banks' Own Funds	-	-
The Sum of net long positions of investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity, mortgage servicing rights, deferred tax assets arising from temporary differences which will not deducted from Common equity Tier 1 capital for the purposes of the first sub-paragraph of the Provisional Article 2 of the Regulation on Banks' Own Funds	-	-
CAPITAL		
Total Capital	35,695,755	17,131,590
Total risk weighted amounts	142,720,715	77,404,746
CAPITAL ADEQUACY RATIOS		
Core Capital Adequacy Ratio (%)	20.03	21.73
Tier 1 Capital Adequacy Ratio (%)	20.03	21.73
Capital Adequacy Ratio (%)	25.01	22.13
BUFFERS		
Total buffer ratio	2.50	2.50
Capital conservation buffer requirement (%)	2.50	2.50
Bank specific counter-cyclical buffer requirement (%)	-	-
The ratio of Additional Common Equity Tier 1 capital which will be calculated by the first paragraph of the Article 4 of Regulation on Capital Conservation and Countercyclical Capital buffers to Risk Weighted Assets (%)	15.53	17.23
Amounts below the Excess Limits as per the Deduction Principles		
Portion of the total of net long positions of investments in equity items of unconsolidated banks and financial institutions where the bank owns 10% or less of the issued share capital exceeding the 10% threshold of above Tier I capital	-	-
Portion of the total of investments in equity items of unconsolidated banks and financial institutions where the bank owns 10% or less of the issued share capital exceeding the 10% threshold of above Tier I capital	-	-
Amount arising from mortgage-servicing rights	-	-
Amount arising from deferred tax assets based on temporary differences	-	-
Limits related to provisions considered in Tier II calculation		
General provisions for standard based receivables (before ten thousand twenty-five limitation)	-	-
Up to 1.25% of total risk-weighted amount of general reserves for receivables where the standard approach used	681,923	312,214
Excess amount of total provision amount to credit risk Amount of the Internal Ratings Based Approach in accordance with the Communiqué on the Calculation	-	-
Excess amount of total provision amount to 0.6% of risk weighted receivables of credit risk Amount of the Internal Ratings Based Approach in accordance with the Communiqué on the Calculation	-	-
Debt Instruments Covered by Temporary Article 4 (effective between 1 January 2018- 1 January 2022)		
Upper limit for Additional Tier I Capital subjected to temporary Article 4	-	-
Amounts Excess the Limits of Additional Tier I Capital subjected to temporary Article 4	-	-
Upper limit for Additional Tier II Capital subjected to temporary Article 4	-	-
Amounts Excess the Limits of Additional Tier II Capital subjected to temporary Article 4	-	-

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SECTION FOUR: INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

I. Explanations on Equity (Continued)

b. Information about instruments that will be included in total capital calculation

Issuer	Anadolubank A.Ş..
Instrument code (CUSIP, ISIN, etc.)	XS2993969596
Governing law of the instrument	English Law / Turkish Law on Subordination
Subject to phase-out with 10% yearly reduction starting from 1/1/2015	No
Validity on a consolidated or unconsolidated basis, or both	Applicable on both consolidated and non-consolidated basis.
Type of instrument	Bond
Amount recognised in regulatory capital (as of the latest reporting date – Million TRY)	6,427
Nominal amount of the instrument (Million TRY)	6,427
Accounting classification	347011 – CAPITAL-LIKE DEBT INSTRUMENTS
Issue date of the instrument	February 26, 2025
Maturity profile of the instrument (Perpetual/dated)	Futures
Original maturity of the instrument	10 years
Issuer's right to call the instrument with the approval of the BRSA	Yes
Call option date(s), conditional call options and repaid amount	5 th Year
Subsequent call option dates	-
Fixed or floating interest/dividend payments	Constant
Interest rate and reference index	9.125 %
Existence of any restriction that suspends dividend payment	-
Fully discretionary, partially discretionary or mandatory	-
Existence of any incentive to redeem, such as a step-up	-
Non-cumulative or cumulative feature	-
If convertible into shares, trigger event(s) for conversion	-
If convertible into shares, fully or partially convertible	-
If convertible into shares, conversion ratio	-
If convertible into shares, mandatory or optional conversion	-
If convertible into shares, types of instruments convertible into	-
If convertible into shares, issuer of the instrument to be converted	-
If subject to write-down, trigger event(s) for write-down	In accordance with Article 71 of the Banking Law, and among other things, the terms and conditions relating to the Bonds stipulate that the value of the Bonds may be reduced in the event of (a) the revocation of the Issuer's operating license; or (b) the transfer of shareholders' rights (excluding share capital) and the management and supervision of the Issuer to the TMSF (Savings Deposit Insurance Fund), as per the decision of the BDDK (Banking Regulation and Supervision Agency).
If subject to write-down, fully or partially write-down	Partially and completely
If subject to write-down, permanent or temporary	Continually
If temporarily subject to write-down, write-up mechanism	There is no temporary price reduction.
Seniority in liquidation (instrument that ranks immediately senior)	It ranks after the issuer's primary liabilities in the order of receivables.
Whether it fails to meet any of the criteria set out in Articles 7 and 8 of the Regulation on Banks' Own Funds	It meets the conditions in article 8th.
Criteria set out in Articles 7 and 8 of the Regulation on Banks' Own Funds that it fails to meet	It does not meet the conditions in article 7th.

Information on the approaches applied for the assessment of the adequacy of internal capital requirements in terms of current and future activities within the scope of the internal capital adequacy assessment process

In parallel with the Bank's 3-year strategic plan preparation processes, in addition to credit risk, market risk, and operational risk used in the calculation of forward-looking regulatory capital requirements, other risks such as interest rate risk arising from banking accounts, concentration risk, strategic risk, reputation risk, and country risk are also taken into consideration.

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**SECTION FOUR: INFORMATION RELATED TO FINANCIAL POSITION AND RISK
MANAGEMENT (Continued)**

II. Explanations on Credit Risk

In terms of credit risks, subjecting borrower or a group of borrowers or geographic region and sectors to a risk limitation, the segmentation structure of the risk limits and determining the risk limit ranges

Companies for which loans are allocated are grouped according to their capital owners, and in addition to the credit limits allocated on a company basis, group credit limits are also allocated, which determine the maximum credit amount that can be extended to the capital group to which the company belongs.

Apart from firm or capital group limits, there are no risk restrictions or limitations based on geographical regions or sectors. However, sector concentrations are taken into account in credit allocations to prevent the concentration of credits in certain sectors.

Determining daily risk limits and allocating risks regarding the transactions conducted, customer's and bank's treasury department staff based monitoring on daily risk concentrations of off-balance risks

Daily loan disbursement requests made in favor of companies from the allocated credit limits are examined by the Credit Monitoring Department and the Central Operations Departments in terms of compliance with the limits, collateral, and other credit allocation conditions. If it is determined that there is no violation as a result of the examination, the limits are made available in the banking system.

Off-balance sheet derivative transactions that create risk are carried out by the Treasury Department within the authorities granted by the Board of Directors, and risk concentration is also taken into account by the said department.

Monitoring loan valuableness of the debtors of loan and other receivables at regular intervals in accordance with the relevant legislation, if the financial tables which are obtained for opened credits are audited in accordance with the relevant legislation or not, and if not the reasons of not auditing, changing the limits of loans, guarantees of the loans and other receivables

The creditworthiness of loan debtors is re-evaluated with each limit increase or loan disbursement request, and as a result of the evaluation, it is decided to increase the existing limit, maintain it as is or with additional collateral, or to urgently liquidate the risk by blocking the existing limits.

On the other hand, during the evaluation of both the companies that are proposed for the first time for credit allocation and the requests for the increase of the existing limit or disbursement from the existing limit, it is ensured that the company's current balance sheet and profit or loss statements are audited as stipulated in the legislation.

ANADOLUBANK ANONİM ŞİRKETİ

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SECTION FOUR: INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

II. Explanations on Credit Risk (Continued)

Definitions of Past Due and Impaired Elements in Accounting Practices

The Bank considers loans classified as Group II under the Regulation on the Procedures and Principles for Determining the Qualifications of Loans and Other Receivables by Banks and the Provisions to be Set Aside for them as past due if the collection of principal and interest payments has not occurred at their maturities or on the dates they are due. Loans for which the collection of principal and interest payments is more than 90 days past due from their maturities or due dates, and loans for which the Bank has determined that the debtor has lost creditworthiness, are considered impaired loans.

Movements in value adjustments and provisions

The bank has taken into consideration the general provision for overdue loans and special provision for impaired loans under the Regulation on Identification of and Provision against Non-Performing Loans and Other Receivables (the Provisioning Regulation).

Total amount of risks after offsetting transactions and average amount of risks allocated to different risk classes and types for relevant period without considering effects of credit risk mitigation

Exposure Categories	Current Period		Prior Period	
	Risk Amount (1)	Average Risk Amount (2)	Risk Amount (1)	Average Risk Amount (2)
Conditional and unconditional receivables from central governments or central banks	65,519,425	53,041,351	21,585,816	15,084,167
Conditional and unconditional receivables from regional governments or local governments	3,855,090	3,778,239	3,540,710	1,097,428
Conditional and unconditional receivables from administrative units and non-commercial enterprises	432,814	430,252	247,045	70,985
Conditional and unconditional receivables from multilateral development banks	-	-	-	-
Conditional and unconditional receivables from international organizations	-	-	-	-
Conditional and unconditional receivables from banks and brokerage houses	6,019,928	7,580,532	9,859,020	6,680,063
Conditional and unconditional corporate receivables	76,813,149	65,851,884	44,331,591	35,013,449
Conditional and unconditional retail receivables	28,554,701	17,417,778	13,180,825	12,961,450
Conditional and unconditional receivables secured by mortgages	5,620,771	4,894,943	3,494,731	2,456,156
Past due receivables	877,564	515,028	253,813	188,073
Receivables defined in high risk category by BRSA	-	782	7,913	51,707
Securities collateralized by mortgages	-	-	-	-
Securitization positions	-	-	-	-
Short-term receivables from to banks, brokerage houses and corporates	-	-	-	-
Investments of natured collective investment enterprise	-	-	-	-
Other receivables	25,291,724	18,810,997	15,092,806	11,734,251
TOTAL	212,985,165	172,321,786	111,594,270	73,603,478

(1) Represents the total risk amount before credit risk mitigation and after the credit conversion factor.

(2) The average risk amount is determined by taking the arithmetic average of the risk amounts in the monthly reports prepared during the current period.

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**SECTION FOUR: INFORMATION RELATED TO FINANCIAL POSITION AND RISK
MANAGEMENT (Continued)**

II. Explanations on Credit Risk (Continued)

Control limits over the positions of the Bank in terms of forward and option contracts and other similar contracts, the manageability of the credit risk assumed for such instruments together with the potential risks arising from market movements

Including forward transactions made on behalf of group companies, such transactions are managed by the Treasury Department just like transactions made on behalf of other customers, and the potential risks arising from market movements of these transactions are also taken into account by the said department.

When the Bank is significantly subject to the loan risk, in order to reduce the total risks, the Bank terminates the forward transactions, option and similar agreements in a short time period through using, fulfilling the acts or selling

There has been no exposure to credit risk from futures and options contracts, and no situation has arisen that would result in the fulfillment or sale of obligations.

Whether the risk weight of indemnified non-cash loans are imposed upon the same weighted risk as those such as non-performing loans

Indemnified non-cash loans are weighted in the same risk group with the past due but not impaired loans.

Information on whether the loans that are renewed and rescheduled are included in a new rating group as determined by the Bank's risk management system, other than the follow-up plan defined in the banking regulations or not; whether new precautions are considered in these methods or not; whether the Bank's risk management accepts long term commitments as having more risk than short term commitments which results in a diversification of risk or not

There is no credit risk in the current year or in the past year that has been transferred to the account of rescheduled and restructured loans from the loans granted and monitored in this account.

Evaluation of the significance of country specific risks if the banks have foreign operations and credit transactions in a few countries or these operations are coordinated with a few financial entities

When evaluated in terms of the unconsolidated financial statements, the Bank does not have any banking transactions conducted abroad or any loans extended abroad, other than intermediating import-export transactions. In intermediating import-export transactions, efforts are made to work with banks that are considered to be of the highest standard according to international evaluation criteria. Therefore, the Bank's management perceives the likelihood of encountering a risk arising from either the economic conditions of the country where the correspondent bank operates or the structure of the correspondent bank itself as low.

Evaluation of the Bank's competitive credit risk as being an active participant in the international banking transactions market

Due to the significantly lower amount of these transactions compared to the total volume of import and export intermediation transactions of other financial institutions, there is no significant credit risk concentration in this area.

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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SECTION FOUR: INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

II. Explanations on Credit Risk (Continued)

a) The proportion of the Bank's top 100 and 200 cash loan balances in total cash loan

The percentage of top 100 and top 200 cash loans in the total cash loan portfolio is 29.50% and 40.86% respectively (31 December 2024: 34.62% and 45.92%).

b) The proportion of the Bank's top 100 and 200 non-cash loan balances in total non-cash loans

The percentage of top 100 and top 200 non-cash loans in the total non-cash loan portfolio is 50.39% and 66.95% respectively (31 December 2024: 54.68% and 69.12%).

c) The proportion of the Bank's cash and non-cash loan balances with the first 100 and 200 customers comprises of total cash loans and non-cash loans

The percentage of top 100 and top 200 cash and non-cash loans in the total cash and non-cash loan portfolio is 26.96% and 38.09% respectively (31 December 2024: 31.40% and 42.50%).

ANADOLUBANK ANONİM ŞİRKETİ

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SECTION FOUR: INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

II. Explanations on Credit Risk (Continued)

Profile of significant exposures in major regions

Current Period	Risk Classifications (1)											
	Conditional and unconditional exposures to central governments or central banks	Conditional and unconditional exposures to regional governments or local authorities	Conditional and unconditional exposures to administrative bodies and non-commercial undertakings	Conditional and unconditional exposures to banks and brokerage houses	Conditional and unconditional exposures to corporates	Conditional and unconditional retail exposures	Conditional and unconditional exposures secured by real estate property	Past due items	Items in regulatory high-risk categories	Receivables secured by commercial real estate mortgage	Other receivables	Total
Domestic	41,567,326	3,855,090	432,814	1,687,656	76,088,831	28,482,893	1,310,748	877,564	-	4,309,966	18,067,340	176,680,228
European Union Countries	7,824,058	-	-	1,960,333	-	1,219	57	-	-	-	7,224,384	17,010,051
OECD Countries ⁽²⁾	-	-	-	138,707	-	-	-	-	-	-	-	138,707
Off – Shore Banking Regions	-	-	-	-	-	-	-	-	-	-	-	-
USD, Canada	-	-	-	1,594,796	-	-	-	-	-	-	-	1,594,796
Other Countries	-	-	-	2,051	-	-	-	-	-	-	-	2,051
Associates, Subsidiaries and Joint Venture	-	-	-	-	-	-	-	-	-	-	-	-
Unallocated Assets/Liabilities ⁽³⁾	-	-	-	-	-	-	-	-	-	-	-	-
Total	49,391,384	3,855,090	432,814	5,383,543	76,088,831	28,484,112	1,310,805	877,564	-	4,309,966	25,291,724	195,425,833

(1) Exposure categories based on Regulation on Measurement and Assessment of Capital Adequacy Ratios of Banks.

(2) OECD countries except EU countries, USA and Canada

(3) Assets and liabilities that cannot be allocated to the sections on a consistent basis.

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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SECTION FOUR: INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

II. Explanations on Credit Risk (Continued)

Profile of significant exposures in major regions (Continued)

Prior Period	Risk Classification(1)											
	Conditional and unconditional exposures to central governments or central banks	Conditional and unconditional exposures to regional governments or local authorities	Conditional and unconditional exposures to administrative bodies and non-commercial undertakings	Conditional and unconditional exposures to banks and brokerage houses	Conditional and unconditional exposures to corporates	Conditional and unconditional retail exposures	Conditional and unconditional exposures secured by real estate property	Past due items	Items in regulatory high-risk categories	Receivables secured by commercial real estate mortgage	Other receivables	Total
Domestic	16,763,937	3,540,710	247,045	2,729,670	43,645,706	13,109,987	768,642	253,813	7,912	2,725,992	10,690,052	94,483,466
European Union Countries	4,728,784	-	-	460,152	-	34	97	-	1	-	4,402,754	9,591,822
OECD Countries ⁽²⁾	-	-	-	28,993	7,000	-	-	-	-	-	-	35,993
Off-Shore Banking Areas												
USD, Canada	-	-	-	123,740	-	-	-	-	-	-	-	123,740
Other Countries	-	-	-	1,914	-	-	-	-	-	-	-	1,914
Associates, Subsidiaries and Joint Venture	-	-	-	-	-	-	-	-	-	-	-	-
Unallocated Assets/Liabilities ⁽³⁾	-	-	-	-	-	-	-	-	-	-	-	-
Total	21,492,721	3,540,710	247,045	3,344,469	43,652,706	13,110,021	768,739	253,813	7,913	2,725,992	15,092,806	104,236,935

(1) The risk classes specified in the Regulation on the Measurement and Evaluation of Banks Capital Adequacy will be taken into consideration.

(2) OECD countries other than EU Countries, USA and Canada.

(3) Assets and liabilities that cannot be allocated to the sections on a consistent basis.

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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SECTION FOUR: INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

II. Explanations on Credit Risk (Continued)

Risk profile regarding sectors or counterparties

Current Period Sectors/ Counterparties	Conditional and unconditional exposures to central governments or central banks	Conditional and unconditional exposures to regional governments or local authorities	Conditional and unconditional exposures to administrative bodies and non- commercial undertakings	Conditional and unconditional exposures to banks and brokerage houses	Conditional and unconditional exposures to corporates	Conditional and unconditional retail exposures	Conditional and unconditional exposures secured by real estate property	Past due items	Items in regulatory high-risk categories	Other Receivables	TRY	FC	Total ⁽¹⁾
Agriculture	-	-	-	-	998,005	1,540,939	1,145,771	48,378	-	-	3,564,561	168,532	3,733,093
Farming and Raising	-	-	-	-	-	-	-	-	-	-	-	-	-
Livestock	-	-	-	-	813,220	1,419,209	1,134,548	48,378	-	-	3,305,924	109,431	3,415,355
Forestry	-	-	-	-	151,744	19,732	1,953	-	-	-	173,429	-	173,429
Fishing	-	-	-	-	33,041	101,998	9,270	-	-	-	85,208	59,101	144,309
Industrial	-	-	242,444	-	34,590,972	10,307,675	1,278,200	307,827	-	-	38,295,832	8,431,286	46,727,118
Mining and Quarrying	-	-	-	-	2,221,607	290,049	2,940	12,966	-	-	2,346,871	180,691	2,527,562
Production	-	-	-	-	31,636,031	9,745,533	1,241,076	252,841	-	-	34,715,278	8,160,203	42,875,481
Electricity, Gas, Water	-	-	242,444	-	733,334	272,093	34,184	42,020	-	-	1,233,683	90,392	1,324,075
Construction	-	-	-	-	4,895,741	2,603,843	1,050,560	56,703	-	-	8,052,634	554,213	8,606,847
Services	49,391,384	3,850,642	190,370	5,383,543	33,441,532	12,760,126	2,086,226	413,075	-	25,291,724	98,807,737	34,000,885	132,808,622
Wholesale and retail trade	-	-	-	-	19,682,203	9,824,777	1,587,368	352,978	-	-	27,360,927	4,086,399	31,447,326
Hotel, food and beverage	-	-	-	-	555,180	343,477	66,211	14,370	-	-	873,853	105,385	979,238
Transportation and Communication	-	-	-	-	2,356,824	1,248,492	128,188	9,018	-	-	3,525,293	217,229	3,742,522
Financial Institutions	49,391,384	-	-	5,383,543	8,752,652	34,575	7,984	-	-	25,291,724	59,592,356	29,269,506	88,861,862
Real Estate and Rent Services	-	-	46	-	109,703	24,763	90,446	14,738	-	-	239,696	-	239,696
Self- Employment Services	-	-	-	-	4,365	3,332	45,725	-	-	-	53,422	-	53,422
Educational Services	-	-	-	-	1,312,792	925,858	50,666	11,301	-	-	2,030,796	269,821	2,300,617
Health and Social Services	-	3,850,642	190,324	-	667,813	354,852	109,638	10,670	-	-	5,131,394	52,545	5,183,939
Other	-	4,448	-	-	2,162,581	1,271,529	60,014	51,581	-	-	3,400,822	149,331	3,550,153
Total	49,391,384	3,855,090	432,814	5,383,543	76,088,831	28,484,112	5,620,771	877,564	-	25,291,724	152,121,586	43,304,247	195,425,833

⁽¹⁾ Includes risk amount given before the effect of credit risk mitigation but after the credit conversions.

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SECTION FOUR: INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

II. Explanations on Credit Risk (Continued)

Risk profile regarding sectors or counterparties (Continued)

Prior Period Sectors/ Counterparties	Conditional and unconditional exposures to central governments or central banks	Conditional and unconditional exposures to regional governments or local authorities	Conditional and unconditional exposures to administrative bodies and non- commercial undertakings	Conditional and unconditional exposures to banks and brokerage houses	Conditional and unconditional exposures to corporates	Conditional and unconditional retail exposures	Conditional and unconditional exposures secured by real estate property	Past due items	Items in regulatory high-risk categories	Other receivables	TRY	FC	Total ⁽¹⁾
Agriculture	-	-	-	-	332,671	830,431	591,958	11,370	13	-	1,705,169	61,274	1,766,443
Farming and raising	-	-	-	-	221,135	744,942	583,178	11,370	13	-	1,527,948	32,690	1,560,638
Forestry	-	-	-	-	70,782	20,397	3,859	-	-	-	95,038	-	95,038
Fishing	-	-	-	-	40,754	65,092	4,921	-	-	-	82,183	28,584	110,767
Industrial	-	-	-	-	20,620,282	4,624,599	1,235,533	85,073	-	-	21,652,297	4,913,190	26,565,487
Mining and Quarrying	-	-	-	-	642,185	159,853	14	11,995	-	-	792,252	21,795	814,047
Production	-	-	-	-	19,238,331	4,375,517	1,224,790	55,745	-	-	20,045,068	4,849,315	24,894,383
Electricity, Gas, Water	-	-	-	-	739,766	89,229	10,729	17,333	-	-	814,977	42,080	857,057
Construction	-	-	-	-	2,720,203	1,136,129	455,880	67,634	57	-	4,077,599	302,304	4,379,903
Services	21,492,721	3,540,710	247,045	3,344,470	18,823,635	6,019,096	1,167,477	84,529	9	15,092,806	47,087,817	22,724,681	69,812,498
Wholesale and retail trade	-	-	-	-	9,815,386	4,865,600	874,170	64,032	-	-	13,483,964	2,135,224	15,619,188
Hotel, food and beverage	-	-	-	-	468,755	133,803	40,114	1,450	-	-	556,431	87,691	644,122
Transportation and Telecommunication	-	-	-	-	1,069,096	418,943	64,669	2,475	-	-	1,225,925	329,258	1,555,183
Financial Institutions	21,492,721	-	-	3,344,470	6,067,256	41,401	1,411	-	-	15,092,806	25,996,273	20,043,792	46,040,065
Real Estate and Rental Services	-	48,882	-	-	84,598	13,453	44,354	9,207	-	-	200,494	-	200,494
Self- Employment Services	-	-	-	-	857	1,663	1,490	-	-	-	4,010	-	4,010
Educational Services	-	-	-	-	799,714	357,494	15,342	7,156	-	-	1,087,323	92,383	1,179,706
Health and Social Services	-	3,491,828	247,045	-	517,973	186,739	125,927	209	9	-	4,533,397	36,333	4,569,730
Other	-	-	-	-	1,155,914	499,767	43,882	5,207	7,834	-	1,525,655	186,949	1,712,604
Total	21,492,721	3,540,710	247,045	3,344,470	43,652,705	13,110,022	3,494,730	253,813	7,913	15,092,806	76,048,537	28,188,398	104,236,935

⁽¹⁾ Includes risk amount given before the effect of credit risk mitigation but after the credit conversions

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SECTION FOUR INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

II. Explanations on Credit Risk (Continued)

Analysis of maturity-bearing exposures according to remaining maturities

Current Period Exposure Categories	Term to maturity					Unallocated
	Up to 1 month	1–3 months	Up to 1 month	6–12 months	Over 1 year	
Conditional and unconditional receivables from central governments and Central Banks	49,391,384	-	-	-	-	-
Conditional and unconditional receivables from regional or local governments	-	5,321	3,733	220,088	3,625,947	-
Conditional and unconditional receivables from administrative bodies and non-commercial enterprises	-	-	-	242,444	190,369	-
Conditional and unconditional receivables from multilateral development banks	-	-	-	-	-	-
Conditional and unconditional receivables from international organizations	-	-	-	-	-	-
Conditional and unconditional receivables from banks and brokerage houses	5,285,276	93,017	3,221	-	2,029	-
Conditional and unconditional receivables from corporates	4,315,894	14,063,101	23,078,825	24,841,705	9,789,306	-
Conditional and unconditional receivables from retail portfolios	2,222,204	6,507,224	10,137,187	6,270,327	3,347,171	-
Conditional and unconditional receivables secured by mortgages	356,983	978,462	1,579,799	1,296,364	1,409,163	-
Past due receivables	-	-	1,421	1,097	-	875,046
Receivables defined in high risk category by BRSA	-	-	-	-	-	-
Securities collateralized by mortgages	-	-	-	-	-	-
Securitization positions	-	-	-	-	-	-
Short-term exposures to banks, brokerage houses and corporates	-	-	-	-	-	-
Exposures in the nature of collective investment undertakings	-	-	-	-	-	-
Other Receivables	-	-	-	-	-	25,291,725
Total⁽¹⁾	61,571,741	21,647,125	34,804,186	32,872,025	18,363,985	26,166,771

(1) Risk amounts prior to loan reduction, after the loan conversion rates are given..

Prior Period Exposure Categories	Term to maturity					Unallocated
	Up to 1 month	1–3 months	Up to 1 month	6–12 months	Up to 1 month	
Conditional and unconditional receivables from central governments and Central Banks	21,492,721	-	-	-	-	-
Conditional and unconditional receivables from regional or local governments	456	1,075	36,010	152,225	3,350,945	-
Conditional and unconditional receivables from administrative bodies and non-commercial enterprises	-	-	4,270	-	242,775	-
Conditional and unconditional receivables from multilateral development banks	-	-	-	-	-	-
Conditional and unconditional receivables from international organizations	-	-	-	-	-	-
Conditional and unconditional receivables from banks and brokerage houses	3,310,662	28,808	2,960	-	2,039	-
Conditional and unconditional receivables from corporates	5,974,959	10,381,036	10,949,657	10,221,541	6,125,512	-
Conditional and unconditional receivables from retail portfolios	1,286,826	3,176,640	4,521,609	2,865,575	1,259,371	-
Conditional and unconditional receivables secured by mortgages	302,881	480,619	901,319	1,185,388	624,524	-
Past due receivables	182	1	-	18	-	253,612
Receivables defined in high-risk category by BRSA	1,197	5,749	674	293	-	-
Securities collateralized by mortgages	-	-	-	-	-	-
Securitization positions	-	-	-	-	-	-
Short-term receivables from banks, brokerage houses and corporates	-	-	-	-	-	-
Exposures in the nature of collective investment undertakings	-	-	-	-	-	-
Other receivables	-	-	-	-	-	15,092,806
Total⁽¹⁾	32,369,884	14,073,928	16,416,499	14,425,040	11,605,166	15,346,418

(1) Risk amounts prior to loan reduction, after the loan conversion rates are given.

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SECTION FOUR INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

II. Explanations on Credit Risk (Continued)

Information on Risk Classes

In determining the risk weights for the risk classes specified in Article 6 of the Regulation on the Measurement and Assessment of Capital Adequacy of Banks, while the international rating scores are taken into account for the entire risk class of receivables from central governments or central banks, for central governments and central banks that are not rated by an International Rating Agency, the country risk classification published by the Organization for Economic Co-operation and Development (OECD) is taken as basis.

According to capital adequacy regulations, the use of external rating scores for the risk weight of receivables from banks and intermediary institutions and corporate receivables risk classes is limited to receivables whose counterparties are domiciled abroad. Receivables from counterparties domiciled in the country are included in the capital adequacy calculation by being considered unrated.

For determination of risk weight regarding items that export, or issuer rating not included to purchase/sale accounts are firstly considered to export rating, and also issuer's credit rating is considered in the absence of export rating.

The mapping of the ratings given by the international rating agency to risk weights according to credit quality steps and risk classes is shown in the table below:

Credit Quality Degrees	Fitch Risk Rating	Risk Categories				
		Receivables from Central Governments or Central Banks	Conditional and unconditional exposures to administrative bodies and non-commercial undertakings	Receivables from banks and brokerage houses		Receivables from corporates
				Receivables With Remaining Maturity Less Than 3 Months	Receivables With Remaining Maturity More Than 3 Months	
1	AAA	0%	20%	20%	20%	20%
	AA+					
	AA					
	AA-					
2	A+	20%	50%	20%	50%	50%
	A					
	A-					
3	BBB+	50%	100%	20%	50%	100%
	BBB					
	BBB-					
4	BB+	100%	100%	50%	100%	100%
	BB					
	BB-					
5	B+	100%	100%	50%	100%	150%
	B					
	B-					
6	CCC+	150%	150%	150%	150%	150%

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SECTION FOUR INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

II. Explanations on Credit Risk (Continued)

Risk Amounts According to Risk Weights:

Distribution of Risk Weights														
Current Period	0%	10%	20%	20% (Unrated)	35% exposures secured by real estate property	50 %	50% (Unrated)	75%	100%	100% (Unrated)	150%	200%	500%	Deducted from equity
Amount Before Credit Risk Mitigation	50,403,969	-	5,743,348	-	-	-	15,287,198	29,400,231	94,567,543	-	23,545	-	-	-
Amount After Credit Risk Mitigation	50,813,581	-	5,743,348	-	1,310,396	-	15,156,972	27,966,822	93,741,044	-	4,407	-	-	-

Distribution of Risk Weights														
Prior Period	0%	10%	20%	20% (Unrated)	35% exposures secured by real estate property	50%	50% (Unrated)	75%	100%	100% (Unrated)	150%	200%	250%	Deducted from equity
Amount Before Credit Risk Mitigation	24,763,425	-	-	5,711,126	-	-	9,681,392	13,635,586	-	50,325,453	19,961	-	99,992	3,157,606
Amount After Credit Risk Mitigation	24,767,834	-	-	5,711,098	766,412	-	9,685,945	12,944,165	-	49,800,222	8,485	-	99,992	3,157,606

Miscellaneous Information Regarding Major Sectors or Counterparty Type

Loans				
	Current Period	Significant Increase in Credit Risk (Stage 2)	Defaulted (Stage 3)	Provision of Expected Credit Losses ("TFRS 9") ⁽¹⁾
1	Agricultural	251,958	127,541	85,261
1.1	Farming and Raising Livestock	249,827	126,171	83,695
1.2	Forestry	2,131	61	257
1.3	Fishing	-	1,309	1,309
2	Industry	787,232	919,848	678,038
2.1	Mining and Quarrying	26,421	47,372	35,352
2.2	Production	760,778	830,724	622,613
2.3	Electricity, Gas, Water	33	41,752	20,073
3	Construction	252,864	215,533	181,725
4	Services	945,964	1,154,903	811,542
4.1	Wholesale and Retail Trade	777,114	991,427	695,508
4.2	Hotel and Beverage Service	4,793	33,699	19,482
4.3	Transportation and Telecommunication	22,749	19,626	12,857
4.4	Financial Institutions	28,342	43	1,041
4.5	Real Estate and Lending Service	43,750	46,995	30,887
4.6	Self-Employment Service	56,255	36,071	33,552
4.7	Education Service	-	82	82
4.8	Health and Social Services	12,961	26,960	18,133
5	Other	86,722	156,635	112,058
	Total	2,324,740	2,574,460	1,868,624

(1) Unindemnified non-cash loans and provisions related to these loans are not included.

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SECTION FOUR INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

II. Explanations on Credit Risk (Continued)

Miscellaneous Information Regarding Major Sectors or Counterparty Type (Continued)

		Loans		
	Prior Period	Significant Increase in Credit Risk (Stage 2)	Defaulted (Stage 3)	Provision of Expected Credit Losses ("IFRS 9") ⁽¹⁾
1	Agricultural	67,419	39,684	29,749
1.1	Farming and Raising Livestock	67,419	38,277	28,342
1.2	Forestry	-	61	61
1.3	Fishing	-	1,346	1,346
2	Industry	326,368	269,831	212,965
2.1	Mining and Quarrying	-	55,572	43,577
2.2	Production	326,315	212,136	167,801
2.3	Electricity, Gas, Water	53	2,123	1,587
3	Construction	96,978	188,386	148,144
4	Services	300,828	291,357	223,888
4.1	Wholesale and Retail Trade	228,042	225,984	175,613
4.2	Hotel and Beverage Service	480	7,581	6,136
4.3	Transportation and Telecommunication	5,734	6,460	5,049
4.4	Financial Institutions	23,313	43	205
4.5	Real Estate and Lending Service	13,035	19,763	9,005
4.6	Self-Employment Service	19,148	24,924	21,028
4.7	Education Service	-	98	96
4.8	Health and Social Services	11,076	6,504	6,756
5	Other	76,945	47,740	43,090
	Total	868,538	836,998	657,836

⁽¹⁾ Unindemnified non-cash loans and provisions related to these loans are not included.

Movements in value adjustments and provisions

Current Period	Opening Balance	Provisions Allocated During the Period	Provision Cancellations ⁽²⁾	Other Adjustments ⁽¹⁾	Closing Balance
Stage 3 Provisions	583,185	1,206,695	(197,300)	104,316	1,696,896
1. Stage 1 and 2 Provisions	274,795	1,395,260	(936,310)	(104,316)	629,429

⁽¹⁾ Those determined based on foreign exchange differences, business combinations, acquisition transactions and the disposal of subsidiaries

⁽²⁾ Refers to loans in the bank's non-performing loan portfolio amounting to TRY 527 for which a 100% provision has been set aside and which have been written off from assets; sales made from the non-performing loan portfolio are also presented here.

Prior Period	Opening Balance	Provisions Allocated During the Period	Provision Cancellations ⁽²⁾	Other Adjustments ⁽¹⁾	Closing Balance
Stage 3 Provisions	502,647	321,786	(270,023)	28,775	583,185
Stage 1 and 2 Provisions	188,132	626,174	(510,736)	(28,775)	274,795

⁽¹⁾ Determined according to exchange rate differences, business, combinations, acquisitions, and disposals of subsidiaries.

⁽²⁾ Represents the loans written off from the assets amounting to TRY133,323 and loans written off from assets amounting to TRY 132,868 for which the Group has allocated 100% provision in the follow-up portfolio, and the sales made from the non-performing loans portfolio are also shown here.

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SECTION FOUR INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

II. Explanations on Credit Risk (Continued)

Gross and net amounts of specific loan provisions by risk ratings

31 December 2025	Loans		Other assets	
	Gross	Net	Gross	Net
Provisions for loans and other receivables with limited collectability	647,216	318,394	-	-
Provisions for doubtful loans and other receivables	648,799	209,678	-	-
Provisions for loans and other receivables classified as loss	1,267,321	349,492	11,124	-
Total	2,563,336	877,564	11,124	-

31 December 2024	Loans		Other assets	
	Gross	Net	Gross	Net
Provisions for loans and other receivables with limited collectability	324,770	134,585	-	-
Provisions for doubtful loans and other receivables	70,190	21,200	-	-
Provisions for loans and other receivables classified as loss	430,916	98,028	11,122	-
Total	825,876	253,813	11,122	-

The bank rates its customers from rate one to five according to the criteria included in the intelligence studies. Loans rated at 1 and 2 represent live loans, and those rated between 3 and 5 comprise non-performing loans. When rating a company, the bank considers debt receiver's revenues, relevant balance sheet analysis, cash flows, operating performance, status within the industry, its industry expertise, management effectiveness, off-balance sheet risks and general economic and sectoral status.

Details regarding collateral held by the Bank for live cash and non-cash loans

Cash Loans	31 December 2025	31 December 2024
Secured Loans:		
Cash Secured Loans	762,037	593,148
Loans Secured by Real Estate Mortgage	10,470,848	5,883,610
Loans Secured by Treasury Guarantee or Public Sector Securities	14,952	11,314
Guarantees Issued by Financial Institutions	-	-
Other Collaterals (pledges on assets, corporate and personal guarantees, promissory notes)	71,334,318	43,479,793
Unsecured Loans	3,694,536	2,345,125
Total Cash Loans (*)	86,276,691	52,312,990

(*) Limited by risk amount.

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SECTION FOUR INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

II. Explanations on Credit Risk (Continued)

Non-Cash loans	31 December 2025	31 December 2024
Secured Loans:		
Cash Secured Loans	657,036	318,483
Loans Secured by Real Estate Mortgage	790,039	522,575
Loans Secured by Treasury Guarantee or Public Sector Securities	7,326	1,661
Guarantees Issued by Financial Institutions	-	432
Other Collaterals (pledges on assets, corporate and personal guarantees, promissory notes)	43,121,232	19,656,510
Unsecured Loans	703,019	285,671
Total Non-Cash Loans	45,278,652	20,785,332

Information on the collateral of non-performing receivables

Current Period	Corporate/ Commercial Loans	Consumer Loans	Credit Cards	Total
Cash	10	-	-	10
Mortgage	641,405	974	1,200	643,579
Pledge	-	-	-	-
Guarantees issued by financial institutions	-	-	-	-
Checks and notes	-	-	-	-
Other	1,208,307	1,954	8,515	1,218,776
Unsecured	689,496	22,001	598	712,095
Total(*)	2,539,218	24,929	10,313	2,574,460

(*) Limited by risk amount.

Prior Period	Corporate/ Commercial Loans	Consumer Loans	Credit Cards	Total
Cash	41	-	-	41
Mortgage	199,550	1,826	479	201,855
Pledge	-	-	-	-
Guarantees issued by financial institutions	-	-	-	-
Checks and notes	-	-	-	-
Other	394,255	1,746	5,204	401,205
Unsecured	213,336	20,306	255	233,897
Total(*)	807,182	23,878	5,938	836,998

(*) Limited by risk amount.

Regional concentration of impaired loans and receivables

	31 December 2025	31 December 2024
Türkiye	2,574,460	836,998
Total	2,574,460	836,998

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SECTION FOUR INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

II. Explanations on Credit Risk (Continued)

Past due but not yet impaired loans and receivables

	31 December 2025	31 December 2024
Group 1: Low-risk loans and receivables	56,968	19,269
Group 2: Loans and receivables under close monitoring	287,316	119,290
Total	344,284	138,559
Restructured Loans	27,634	7,153
Total	371,918	145,712

Aging of past due but not yet impaired loans and receivables

	31 December 2025	31 December 2024
0-30 days	165,486	66,375
30-60 days	130,544	55,160
60-90 days	75,888	24,177
90-180 days	-	-
Total	371,918	145,712

Non-overdue and unimpaired loans and receivables

	31 December 2025	31 December 2024
Group 1: Low-risk loans and receivables	83,930,377	51,425,912
Group 2: Loans and receivables under close monitoring	1,458,443	599,895
Total	85,388,820	52,025,807
Restructured Loans	551,347	142,202
Total	85,940,167	52,168,009

III. Explanations on Market Risk

The risk policies and implementation procedures determined for the market risk to which the Bank is exposed are approved by the Board of Directors and are reviewed regularly. Market risk is managed by measuring and limiting risks in accordance with international standards, allocating capital accordingly, and also by risk mitigation through hedging transactions.

In the measurement of market risk related to portfolios held for trading purposes, the 'standard method' and the 'value at risk (VAR) method' are used. Measurements made within the scope of the standard method are carried out monthly and are taken into account in the calculation of capital adequacy. Measurements made within the scope of VAR calculations are carried out on a daily basis. VAR is calculated using three different methods: Historical Simulation, Monte Carlo Simulation, and Parametric Method. The Bank bases its internal management of market risk and the determination of limits on the VAR results of the Monte Carlo simulation.

Calculations made with the other two methods are used for comparison and monitoring purposes. A one-year historical market data set is used in the VAR calculation, considering a 99% confidence interval and a one-day holding period (10 days for legal capital calculation). Backtesting is performed to measure the reliability of the VAR model. Stress tests and scenario analyses are applied to ensure that the VAR calculations can also reflect large-scale market fluctuations.

In addition to VAR limits, there are also transaction, trader, desk, and stop-loss limits approved by the Board of Directors for the trading portfolio in limiting market risk. The details of the market risk calculated as of 31 December 2024, in accordance with the principles set out in the third section of the 'Regulation on the Measurement and Evaluation of Capital Adequacy of Banks' published in the Official Gazette dated 23 October 2015, and numbered 29511, are provided in the table below.

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SECTION FOUR INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

III. Explanations on Market Risk (Continued)

Market risk under standardized approach

		RAT
	Outright Products	
1	Interest rate risk (general and specific)	1,700,713
2	Equity Risk (general and specific)	-
3	Foreign Exchange risk	3,207,524
4	Commodity risk	1,754,650
	Options	
5	Simplified approach	-
6	Delta-plus method	164,263
7	Scenario approach	-
8	Securitization	-
9	Total	6,827,150

IV. Explanations on Operational Risk

The operational risk base amount was calculated using the "Basic Indicator Method" in accordance with the third section, "Calculation of the Operational Risk Base Amount," of the "Regulation on the Measurement and Evaluation of Capital Adequacy of Banks," published in the Official Gazette dated October 23, 2015, and numbered 29511, by using the Bank's gross revenues for the years 2024, 2023, and 2022.

	2022	2023	2024	Total number of years for which gross income is positive	Ratio (%)	Total
Gross Income	3,490,569	5,244,977	8,619,765	5,785,104	15	867,766
Amount subject to operational risk (Total*12.5)				10,847,070		

V. Explanations on Currency Risk

Exposed risk of foreign currency, estimations on the effects of this matter, limits for the daily followed positions are determined by the Board of Directors:

In measuring the exchange rate risk to which the Bank is exposed, the Standard Method used in legal reporting and the Value at Risk Method are used.

In calculating the capital requirement for exchange rate risk, the Bank's total foreign currency assets, liabilities, and forward foreign exchange transactions are taken into account. The net short and long positions of each currency in terms of Turkish Lira equivalents are calculated, and the position with the greater absolute value is determined as the amount subject to the capital requirement. The capital requirement is calculated based on this amount. The Board of Directors monitors on a daily basis whether the positions related to exchange rate risk are within the limits.

Hedge against foreign exchange debt instruments and net foreign exchange investments by hedging derivative instruments, if material

As of 31 December 2025, the Bank has no derivative financial instruments classified as hedging instruments.

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SECTION FOUR: INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

V. Explanations on Currency Risk (Continued)

Management policy for foreign currency risk

Foreign currency risk is monitored within the framework of national legislation and international practices. Foreign currency risk management is monitored within the framework of position and loss limits defined in the treasury department and ALCO decisions. It is essential that foreign currency positions originating from the bank's balance sheet are monitored daily and closed within the framework of limited amounts.

The Bank's current foreign exchange buying rates made public as of the balance sheet date and the previous five business days from such date are given in TRY in the table below:

	US Dollar	Euro
Spot foreign exchange bid rates in the balance sheet date	42.8457	50.2859
<u>Prior balance sheet date</u>		
Spot foreign exchange purchase rate of first day	42.8623	50.4532
Spot foreign exchange purchase rate of second day	42.8542	50.4519
Spot foreign exchange purchase rate of third day	42.7656	50.3547
Spot foreign exchange purchase rate of fourth day	42.7641	50.3896
Spot foreign exchange purchase rate of fifth day	42.7434	50.4208
Average of the Last 30 Days	42.6074	49.9031

Exposure to foreign currency risk

The increase/(decrease) that will occur in equity and profit or loss statement (excluding tax effect) for the accounting period ending on 31 December 2025 and 31 December 2024, assuming a 10 percent depreciation of TRY against the following currencies, is shown in the table below. This analysis has been prepared under the assumption that all other variables, especially interest rates, remain constant.

	31 December 2025		31 December 2024	
	Statement of profit and loss	Equity ⁽¹⁾	Statement of profit and loss	Equity ⁽¹⁾
US Dollar	2,496,124	2,503,631	(22,922)	(29,089)
Euro	(365,871)	(365,871)	(573,067)	(573,067)
Other currencies	(505,971)	(505,971)	44,738	44,738
Total, net	1,624,282	1,631,789	(551,251)	(557,418)

(1) The equity effect also includes the impact on the profit/loss statement that would result from a 10% depreciation of the TRY against the relevant foreign currencies.

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SECTION FOUR: INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

V. Explanations on Currency Risk (Continued)

Information on Currency risk

Current Period	Euro	US Dollar	Other	Total
Assets				
Cash Equivalents and Central Bank of the Republic of Türkiye	958,347	8,460,133	2,035,182	11,453,662
Banks	419,596	2,691,848	3,860,017	6,971,461
Financial Assets at Fair Value through Profit or Loss (Net)	26,855	338,623	-	365,478
Interbank Money Market Placements	-	-	-	-
Financial Assets at Fair Value Through Other Comprehensive Income	-	2,557,892	-	2,557,892
Loans	2,142,556	6,280,075	5,327,351	13,749,982
Investments in Associates, Subsidiaries and Joint Ventures (Business Partners)	10,341,622	-	-	10,341,622
Financial Assets Measured at Amortized Cost	11,198,586	-	-	11,198,586
Tangible Assets	-	374	-	374
Intangible Assets	-	-	-	-
Others ⁽²⁾	10,054	59,922	104	70,080
Total Assets	25,097,616	20,388,867	11,222,654	56,709,137
Liabilities				
Bank Deposits	983	1,211,769	1,709	1,214,461
Foreign Currency Deposits	6,078,547	26,486,092	6,055,619	38,620,258
Funds from interbank Money market	-	-	-	-
Loans received	12,291,161	41,321	91,382	12,423,864
Lease liabilities	-	376	-	376
Marketable Securities Issued	-	10,784,981	-	10,784,981
Other Liabilities ⁽²⁾⁽³⁾	44,013	6,900,640	14,230	6,958,883
Total Liabilities	18,414,704	45,425,179	6,162,940	70,002,823
Net On Balance Sheet Position	6,682,912	(25,036,312)	5,059,714	(13,293,686)
Net Off Balance Sheet Position	(6,555,924)	23,021,982	(5,158,366)	11,307,692
Financial Derivative Assets	20,857,463	47,854,525	6,090,471	74,802,459
Financial Derivative Liabilities	27,413,387	24,832,543	11,248,837	63,494,767
Non-cash loans ⁽¹⁾⁽³⁾	4,436,238	8,692,070	-	13,128,308
Prior Period	Euro	USD	Other	Total
Total Assets	19,930,106	12,095,987	3,579,711	35,605,804
Total Liabilities	17,108,397	18,634,030	4,093,861	39,836,288
Net On-Balance Sheet Position	2,821,709	(6,538,043)	(514,150)	(4,230,484)
Net Off-Balance Sheet Position	(2,807,531)	6,247,152	961,534	4,401,155
Financial Derivative Assets	11,548,047	22,269,629	1,730,170	35,547,846
Financial Derivative Liabilities	14,355,578	16,022,477	768,636	31,146,691
Non-cash loans ⁽¹⁾⁽³⁾	2,333,854	3,200,160	-	5,534,014

(1) Non-cash loans are not taken into account in the foreign currency position account.

(2) The foreign exchange income rediscount of TRY 366,717 and the two-day value commitments of TRY 50,165 related to derivative financial instruments are not included in other assets, and the foreign exchange expense rediscount of TRY 758,391 is not included in other liabilities.

(3) Provisions for non-cash loans amounting to TRY 7,583 are included in the other liabilities item.

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SECTION FOUR: INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

VI. Explanations on Interest Rate Risk

Interest rate sensitivity of assets, liabilities and off-balance sheet items is analyzed by top management in the Asset/Liability Committee meetings held monthly by taking the market developments into consideration.

In measuring the interest rate risk to which the Parent Bank is exposed, the standard method, value at risk (VAR), and Asset-Liability risk measurement methods are used. Measurements made within the scope of the standard method are carried out monthly using the maturity ladder, while measurements made within the scope of VAR calculations are carried out on a daily basis. The Asset-Liability risk measurement model is run on a weekly basis.

During the daily VAR calculations, the interest rate risk of financial assets in the Bank's portfolio, denominated in foreign currency and TRY, whose fair value difference is reflected in profit or loss and whose fair value difference is reflected in other comprehensive income, as well as off-balance sheet positions, is measured. These calculations are supported by scenario analyses and stress tests.

Interest rate sensitivity of assets, liabilities and off-balance sheet items

Current Period	Up to 1 Month	1 - 3 Months	3 - 12 Months	1 - 5 Years	5 Years and Over	Non- Interest Bearing	Total
Assets							
Cash and Balances with CBRT	15,515,684	-	-	-	-	4,878,724	20,394,408
Banks (4)	1,810,623	-	-	-	-	6,412,464	8,223,087
Financial Assets at Fair Value Through Profit or Loss	11,934	13,954	71,758	152,289	117,751	-	367,686
Interbank Money Market Placements	-	-	-	-	-	-	-
Financial Assets at Fair Value Through Other Comprehensive Income	-	-	-	22,720,725	1,226,073	417,725	24,364,523
Loans (3)(4)	8,920,667	20,948,250	48,940,718	6,836,543	1,085	877,564	86,524,827
Financial Assets Measured at Amortized Cost (4)	-	-	-	11,198,586	-	-	11,198,586
Other assets(1)	330,235	217,808	502,156	22,247	-	27,917,153	28,989,599
Total assets	26,589,143	21,180,012	49,514,632	40,930,390	1,344,909	40,503,630	180,062,716
Liabilities							
Bank Deposits	299,951	-	-	1,307,881	-	3,542	1,611,374
Other Deposits	57,885,466	24,661,874	638,311	32,585	-	11,113,230	94,331,466
Funds from Interbank Money Market	14,516,318	-	-	-	-	-	14,516,318
Debt securities issued	-	-	-	-	10,784,981	-	10,784,981
Loans received	-	-	169,421	12,464,515	-	-	12,633,936
Other Liabilities (2)	617,638	265,710	407,474	267,499	6,742,586	37,883,734	46,184,641
Total liabilities	73,319,373	24,927,584	1,215,206	14,072,480	17,527,567	49,000,506	180,062,716
Balance Sheet Long Position	-	-	48,299,426	26,857,910	-	-	75,157,336
Balance Sheet Short Position	(46,730,230)	(3,747,572)	-	-	(16,182,658)	(8,496,876)	(75,157,336)
Off-Balance Sheet Long Position	-	-	5,417,866	16,855,465	-	-	22,273,331
Off-Balance Sheet Short Position	-	-	(5,417,866)	(16,838,049)	-	-	(22,255,915)
Total position	(46,730,230)	(3,747,572)	48,299,426	26,875,326	(16,182,658)	(8,496,876)	17,416

(1) Tangible fixed assets, intangible fixed assets and assets held for sale are shown in the tax income non-interest column.

(2) Equity items, tax expenses, and provisions are shown in the non-interest column under other liabilities.

(3) Net of non-performing receivables is shown in the non-interest bearing column under loans granted.

(4) Expected loss provisions are included.

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SECTION FOUR: INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

VI. Explanations on Interest Rate Risk (Continued)

Interest rate sensitivity of assets, liabilities and off-balance sheet items

Prior Period	Up to 1 Month	1 - 3 Months	3 - 12 Months	1 - 5 Years	5 Years and Over	Non- Interest Bearing	Total
Assets:							
Cash and Balance with CBRT Banks	10,933,039	-	-	-	-	4,745,340	15,678,379
Banks ⁽³⁾	3,729,558	-	-	-	-	613,964	4,343,522
Financial Assets at Fair Value Through Profit or Loss	983	11,141	24,384	280,708	87,448	-	404,664
Interbank Money Market Placements	5,895,477	-	-	-	-	-	5,895,477
Financial Assets at Fair Value Through Other Comprehensive Income	-	-	-	2,868,088	1,921,894	250,217	5,040,199
Loans ⁽³⁾	7,321,224	11,813,677	24,856,076	8,041,028	6,191	253,813	52,292,009
Financial Assets Measured at Amortized Cost ⁽³⁾	-	-	-	6,169,444	-	-	6,169,444
Other assets ⁽¹⁾	161,839	108,145	292,531	17,474	-	13,856,717	14,436,706
Total assets	28,042,120	11,932,963	25,172,991	17,376,742	2,015,533	19,720,051	104,260,400
Liabilities							
Bank Deposits	2,361,182	1,766,039	1,362,347	395,811	-	11,392	5,896,771
Other Deposits	39,240,977	15,348,110	5,877,490	1,401	-	7,898,941	68,366,919
Funds from Interbank Money Market	94,126	-	-	-	-	-	94,126
Marketable Securities Issued	-	-	-	-	-	-	-
Loans received	-	-	1,304,950	6,017,702	-	-	7,322,652
Other liabilities ⁽²⁾	218,775	240,669	265,222	180,079	100,143	21,575,044	22,579,932
Total liabilities	41,915,060	17,354,818	8,810,009	6,594,993	100,143	29,485,377	104,260,400
Balance Sheet Long Position	-	-	16,362,982	10,781,749	1,915,390	-	29,060,121
Balance Sheet Short Position	(13,872,940)	(5,421,855)	-	-	-	(9,765,326)	(29,060,121)
Off-Balance Sheet Long Position	-	-	4,435,000	8,039,870	-	-	12,474,870
Off-Balance Sheet Short Position	-	-	(4,435,000)	(8,039,870)	-	-	(12,474,870)
Total Position	(13,872,940)	(5,421,855)	16,362,982	10,781,749	1,915,390	(9,765,326)	-

⁽¹⁾ Tangible fixed assets, intangible fixed assets and assets held for sale are shown in the tax income non-interest column.

⁽²⁾ Equity items, tax expenses, and provisions are shown in the non-interest column under other liabilities.

⁽³⁾ Expected loss provisions for financial assets measured at amortized cost are netted off against the related items.

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SECTION FOUR: INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

VI. Explanations on Interest Rate Risk (Continued)

Average interest rates on monetary financial instruments

	Euro %	US Dollar %	Yen %	TRY %
Current Period				
Assets				
Cash and Balances with CBRT	-	-	-	-
Receivables from Banks and Other Financial Institutions	-	3.95	-	33.80
Financial Assets Measured at Fair Value Through Profit or Loss (Net)	2.50	6.03	-	37.02
Interbank Money Market Placements	-	-	-	-
Financial Assets Measured at Fair Value Through Other Comprehensive Income	-	10.01	-	38.88
Loans	8.68	7.64	-	44.65
Financial Assets Measured at Amortized Cost	2.40	-	-	-
Liabilities				
Bank deposits	-	4.63	-	24.97
Other Deposits	1.97	3.61	-	41.17
Funds from Interbank money market	-	-	-	38.00
Other liabilities	-	-	-	-
Marketable Securities issued	-	6.51	-	-
Loans Received	2.76	7.13	-	37.52
Prior period				
Assets				
Cash and Balances with CBRT	-	-	-	-
Receivables from Banks and Other Financial Institutions	2.68	3.39	-	47.11
Financial Assets Measured at Fair Value Through Profit or Loss (Net)	3.68	6.59	-	33.27
Interbank Money Market Placements	-	-	-	41.45
Financial Assets Measured at Fair Value Through Other Comprehensive Income	-	6.62	-	35.07
Loans	8.94	8.68	-	51.64
Financial Assets Measured at Amortized Cost	2.44	-	-	-
Liabilities				
Bank Deposits	3.00	5.18	-	35.82
Other Deposits	2.59	3.75	-	48.65
Funds from Interbank Money Market	-	-	-	48.80
Other Liabilities	-	-	-	-
Marketable Securities Issued	-	-	-	-
Loans Received	2.94	0.71	-	45.16

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**SECTION FOUR: INFORMATION RELATED TO FINANCIAL POSITION AND RISK
MANAGEMENT (Continued)**

VI. Explanations on Interest Rate Risk (Continued)

Interest rate risk on banking book:

Interest rate risk arising from banking accounts is evaluated within the framework of repricing risk, yield curve risk, basis risk, and optionality risk, measured in accordance with international standards, and managed by risk mitigation through limiting. The sensitivity of assets, liabilities, and off-balance sheet items to interest rates is evaluated in weekly Asset-Liability Committee meetings, taking into account market developments.

The interest rate risk measurement process arising from banking accounts is designed and implemented to include the interest rate positions defined by the Bank as banking accounts and to take into account the relevant repricing and maturity data.

The interest rate risk on banking book is measured legally as per the "Regulation on Measurement and Evaluation of Interest Rate Risk Resulted from Banking Book as per Standard Shock Method" published in the Official Gazette No. 28034 dated 23 August 2011, and the legal limit as per this measurement is monitored and reported monthly. A proportional level of capital is maintained for the interest rate risk arising from banking books.

Interest rate risk is the probability of loss to the Bank's capital or income due to changes in interest rates. Changes in interest rates affect the Bank's earnings by altering the level of net interest income, other interest-sensitive income, and operating expenses, as well as the underlying values of the Bank's assets, liabilities, and off-balance sheet instruments, and the economic values of future cash flows (and in some cases, the cash flows themselves). The Bank's interest rate risk in major currencies is calculated by dividing the highest loss amount calculated under different scenarios by the core capital, in accordance with the "Regulation on the Measurement and Assessment of Interest Rate Risk Arising from Banking Accounts Using the Standard Approach," which came into effect on October 1, 2025.

There are three main sources of interest rate risk:

➤ Repricing Risk: Arises from mismatches in the repricing structures of assets and liabilities.

➤ Yield Curve Risk: Arises from changes in the slope and shape of the yield curve.

➤ Basis Risk: Arises from the low correlation between interest income earned and interest expense paid on different financial instruments that have similar repricing characteristics.

Within the scope of Interest Rate Risk in the Banking Book ("IRRBB"), core deposit analysis for non-maturity deposits is carried out in accordance with the maximum weighted average maturity structure set out in the IRRBB regulation. In line with the IRRBB regulation, prepayment and early redemption rates for the relevant products vary depending on the interest rate shock scenarios. In calculating regulatory interest rate risk, the yield curves specified in the IRRBB regulation are used for each currency.

In the Economic Value of Equity ("EVE") calculation, the cash flows of assets, liabilities and derivative products are allocated to time buckets and mid-maturities specified in the IRRBB regulation. EVE is then calculated by applying six different standard yield curve shock scenarios prescribed by the regulation to the cash flows placed in the relevant time buckets: parallel up, parallel down, steepener, flattener, short-term up and short-term down. In the EVE calculation, the relevant shocks are applied to all maturities of the interest rate yield curve.

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SECTION FOUR: INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

VI. Explanations on Interest Rate Risk (Continued)

Interest rate risk on banking book (Continued)

For deposits, which constitute one of the Bank's most significant liability items, the stable (core) and unstable portions of the non-interest-bearing demand deposit balances, which are not sensitive to interest or other economic conditions, have been identified. Core deposits represent the stable portion of demand deposit accounts that is not sensitive to changes in interest rates and to shifts in the economic environment. The portion of demand deposits that is not classified as core deposits is treated as overnight, whereas a statistical decay profile is calculated for core deposits, assuming that they will remain with the Bank for a longer period. This decay profile is considered under three categories based on the counterparty type of the deposits: "retail/transactional natural persons", "retail/non-transactional natural persons" and "other". In addition, the currency of the deposits is also taken into account in this context.

In measuring and determining the early redemption behaviour of time deposits, they are classified into two categories in accordance with the regulation: "retail natural persons" and "other counterparties". Another parameter is the breakdown of time deposits by currency. Similar to the core (non-maturity) deposit model, the early redemption rates to be taken into account are determined separately by counterparty type and currency of the deposits based on the calculation results.

Within the framework described above, EVE is calculated separately for each currency and interest-linked commodity that accounts for 5% or more of total assets or total liabilities. Interest rate risk arising from interest-sensitive financial instruments held in the trading book is assessed under market risk, and the total economic value changes resulting from fluctuations in interest rates are presented in the table below.

	Economic Value of Equity (EVE) Change (*)
Current Period	31.12.2025
Parallel Up	(136,582)
Parallel Down	293,764
Steeper	(1,299,943)
Flattener	1,161,678
Short-term Up	674,597
Short-term Down	(712,976)
Maximum	1,161,678
Common Equity Tier 1 (CET1)	28,370,086

(*) In accordance with the transitional provisions, prior period data have not been disclosed.

VII. Explanations on Position Risk of Equity Securities in Banking Book

None.

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**SECTION FOUR: INFORMATION RELATED TO FINANCIAL POSITION AND RISK
MANAGEMENT (Continued)**

VIII. Explanations on Liquidity Risk Management and Liquidity Coverage Ratio

Liquidity risk can arise as a result of funding long-term assets with short-term liabilities. The management of liquidity risk at the bank is carried out in accordance with the "Asset-Liability Management Regulation," taking into account the strategies related to balance sheet management and the requirements of legal obligations, as well as current market conditions and expectations regarding the economic and financial outlook.

The primary funding source of the Bank is deposits. Although the average maturity of deposits is shorter compared to assets due to market conditions, loans are also obtained from foreign institutions for funding purposes. To prevent potential concentrations on the funding side from negatively impacting the Bank's liquidity risk profile, concentration limits for deposits and non-deposit borrowings are actively utilized.

According to the "Regulation on the Calculation of Liquidity Coverage Ratio of Banks," published by the BRSA in the Official Gazette dated 21 March 2014, and numbered 28948, banks are required to achieve a total Liquidity Coverage Ratio (LCR) of 100% and a foreign currency LCR of 80% by 2019. Under the relevant regulation, the Liquidity Coverage Ratio is calculated by dividing high-quality liquid assets by net cash outflows.

a. Information about the liquidity risk management including factors such as risk capacity of the Parent Bank, responsibilities and the structure of liquidity risk management, reporting of the liquidity risk within the Bank and providing communication with Board of Directors and line of businesses in terms of liquidity risk strategy, policy and applications

The primary priority is to ensure that the liquidity risk to which the Parent Bank is exposed is in line with the risk appetite arising from the Bank's core strategies and within the risk capacity determined by the regulations. It is essential for the Bank to maintain a sufficient level of free liquid assets that can be sold or pledged at any time to counter significant reductions in liquidity sources. The level of the liquidity buffer, composed of these liquid assets, is determined in accordance with the Bank's liquidity risk tolerance, as expressed by the liquidity risk limits set by the Board of Directors. The review of the liquidity position, determination of the appropriate liquidity level, and identification of the necessary funding sources and maturity structure within the limits approved by the Board of Directors are the responsibilities of the Bank's Asset-Liability Committee (ALCO).

b. Information regarding functioning of liquidity management and the extent of centralization in funding strategy amid the Parent Bank and its subsidiaries

The responsibility for managing liquidity risk within the risk limits set by the Board of Directors of the Parent Bank lies with the Treasury Department. The measurement and reporting of liquidity risk levels across the bank are the responsibility of the Risk Management Department. The bank's liquidity management and funding strategy are determined in regular Asset-Liability Committee meetings.

c. The information about the Parent Bank's funding strategy including policies on diversification of its sources and tenor of funding

The Board of Directors of the Parent Bank has approved the "Liquidity Risk Management Policy" for effective liquidity risk management. The primary funding source of the bank is deposits. To ensure maturity diversification, loans obtained from financial institutions are also considered as funding sources. Although the maturity of deposits is formed according to market conditions, the core deposit ratio is aimed to be kept as high as possible due to the concentration in the short term. Non-deposit funding sources are preferred to be long-term.

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**SECTION FOUR: INFORMATION RELATED TO FINANCIAL POSITION AND RISK
MANAGEMENT (Continued)**

VIII. Explanations on Liquidity Risk Management and Liquidity Coverage Ratio (Continued)

d. Information on liquidity management based on currency, which consists of a minimum of 5% of the Bank's total liabilities

The currencies that constitute at least five percent of the Bank's liabilities are Turkish Lira, US Dollar, and Euro. Both legal reporting and liquidity risk management reporting can be conducted for all defined foreign currency types within the Bank.

e. Information on liquidity risk mitigation techniques

Assets defined as liquid assets in the relevant regulations are considered as risk mitigation elements in liquidity management, taking into account their maturities and market liquidity conditions.

f. Explanation of the usage of stress test

The Bank utilizes liquidity stress tests for the internal measurement of liquidity risk. In this approach, the level at which the Bank's liquid assets can cover the likely net cash outflows within one month under liquidity stress scenarios, whose parameters are determined by the Board of Directors, is demonstrated.

Stress tests within the scope of liquidity risk are presented in detail in the Internal Capital Adequacy Assessment Process (ICAAP) report. The stress test results, evaluated and approved at the Board of Directors level, are shared with the Banking Regulation and Supervision Agency (BRSA).

g. General information on liquidity emergency and contingency plans

Information regarding the bank's liquidity emergency and contingency plan is detailed within the "Liquidity Risk Management Policy". The policy outlines the action plan the bank will implement in the event of emergencies, as defined, and specifies the duties and responsibilities of the Liquidity Emergency Management Team.

1. Liquidity coverage rate

Liquidity risk may arise as a result of funding long-term assets with short-term liabilities. The management of liquidity risk in the Bank is carried out in accordance with the 'Asset-Liability Management Regulation,' taking into account the requirements of balance sheet management strategies and legal obligations, as well as current market conditions and expectations regarding the economic and financial outlook.

The primary source of funding for the Bank is deposits. Although the average maturity of deposits is shorter compared to assets due to market conditions, loans are also obtained from foreign institutions for funding purposes. To prevent potential concentrations on the funding side from negatively impacting the Bank's liquidity risk profile, concentration limits on deposits and non-deposit borrowings are actively utilized.

The primary priority is to ensure that the liquidity risk to which the Bank is exposed aligns with the risk appetite arising from the Bank's core strategies and within the risk capacity determined by the regulations. It is essential for the Bank to maintain a sufficient level of free liquid assets that can be sold or pledged at any time to counter significant reductions in liquidity sources. The level of the liquidity buffer, composed of these liquid assets, is determined in accordance with the Bank's liquidity risk tolerance, as expressed by the liquidity risk limits set by the Board of Directors. The review of the liquidity position, determination of the appropriate liquidity level, and identification of the necessary funding sources and maturity structure within the limits approved by the Board of Directors are the responsibilities of the Bank's Asset-Liability Committee (ALCO).

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SECTION FOUR: INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

VIII. Explanations on Liquidity Risk Management and Liquidity Coverage Ratio (Continued)

1. Liquidity Coverage Rate (Continued)

The Bank utilizes liquidity stress tests for the internal measurement of liquidity risk. In this approach, the level at which the Bank's liquid assets can cover the likely net cash outflows within one month under liquidity stress scenarios, whose parameters are determined by the Board of Directors, is demonstrated. Liquidity adequacy limits, both in Turkish Lira and foreign currency, are determined by the Board of Directors, taking into account the specific requirements and risk tolerance of the Bank's liquidity risk management. Measurements related to liquidity risk are carried out by the Risk Management Department, and the results of these measurements are regularly reported to the relevant executive units responsible for managing the risk, as well as to senior management and the Board of Directors.

	Total value to which the consideration ratio is not applied ^(*)		Total value to which the consideration ratio is applied ^(*)	
Current Period	TRY+FC	FC	TRY+FC	FC
HIGH QUALITY LIQUID ASSETS				
High Quality Liquid Assets			30,444,225	14,027,901
Cash Outflows				
Retail and customer deposits	55,707,657	20,218,838	4,919,939	1,994,354
Stable deposits	13,036,978	450,217	652,192	22,564
Less stable deposits	42,670,679	19,768,621	4,267,747	1,971,790
Unsecured funding other than retail and small business customers deposits	42,774,292	19,750,467	20,578,164	8,388,153
Operational deposits	-	-	-	-
Non-Operational deposits	38,018,480	19,331,068	15,819,793	7,981,076
Other unsecured funding	4,755,812	419,399	4,758,371	407,077
Secured funding				
Other cash outflows	869,198	8,362,467	871,521	8,355,299
Liquidity needs related to derivatives and market valuation changes on derivatives transactions	869,198	8,362,467	871,521	8,355,299
Debts related to the structured financial products	-	-	-	-
Commitment related to debts to financial markets and other off balance sheet liabilities	-	-	-	-
Commitments that are unconditionally revocable at any time by the Bank and other contractual commitments	-	-	-	-
Other irrevocable or conditionally revocable commitments	41,531,812	12,027,760	3,517,573	1,295,185
TOTAL CASH OUTFLOWS			29,887,197	20,032,991
Cash Inflows				
Secured lending transactions	-	-	-	-
Unsecured lending transactions	10,702,480	3,481,693	7,053,530	3,010,851
Other cash inflows	821,987	10,105,524	827,046	10,112,574
TOTAL CASH INFLOWS	11,524,467	13,587,217	7,880,576	13,123,425
			Max limit applied values	
TOTAL HQLA STOCK			30,444,225	14,027,901
TOTAL NET CASH OUTFLOWS			22,006,621	7,037,987
LIQUIDITY COVERAGE RATIO (%)			138.34	199.32

^(*) The liquidity coverage ratio, calculated by taking the weekly simple arithmetic average, is calculated by taking the average of the last three months.

Current Period	Highest	Date	Lowest	Date	Average
TRY+FC	173.11%	11 November 2025	108.74%	6 October 2025	139.44%
FC	365.73%	4 November 2025	138.07%	7 October 2025	214.37%

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SECTION FOUR: INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

VIII. Explanations on Liquidity Risk Management and Liquidity Coverage Ratio (Continued)

1. Liquidity coverage ratio (Continued)

Prior Period	Total value to which the consideration ratio is not applied ^(*)		Total value to which the consideration ratio is applied ^(*)	
	TRY+FC	FC	TRY+FC	FC
HIGH QUALITY LIQUID ASSETS				
High Quality Liquid Assets			14,830,103	7,885,249
Cash Outflows				
Retail and customer deposits	36,154,070	9,879,480	3,205,503	980,320
Stable deposits	8,198,077	152,550	409,904	7,627
Less stable deposits	27,955,993	9,726,930	2,795,599	972,693
Unsecured funding other than retail and small business customers deposits	32,060,804	17,830,518	14,715,535	7,911,269
Operational deposits	-	-	-	-
Non-Operational deposits	30,030,852	17,603,750	12,685,583	7,684,501
Other unsecured funding	2,029,952	226,768	2,029,952	226,768
Secured funding				
Other cash outflows	651,794	7,849,521	651,794	7,849,521
Liquidity needs related to derivatives and market valuation changes on derivatives transactions	651,794	7,849,521	651,794	7,849,521
Debts related to the structured financial products	-	-	-	-
Commitment related to debts to financial markets and other off balance sheet liabilities	-	-	-	-
Commitments that are unconditionally revocable at any time by the Bank and other contractual commitments	-	-	-	-
Other irrevocable or conditionally revocable commitments	19,322,524	5,436,368	1,503,350	479,259
TOTAL CASH OUTFLOWS			20,076,182	17,220,369
Cash Inflows				
Secured lending transactions	465,609	3,196	-	-
Unsecured lending transactions	12,828,722	5,822,848	10,565,164	5,524,507
Other cash inflows	744,053	5,728,623	744,053	5,728,623
TOTAL CASH INFLOWS	14,038,384	11,554,667	11,309,217	11,253,130
			Max limit applied values	
TOTAL HQLA STOCK			14,830,103	7,885,249
TOTAL NET CASH OUTFLOWS			8,766,965	6,000,906
LIQUIDITY COVERAGE RATIO (%)			169.16	131.40

^(*) The liquidity coverage ratio, calculated by taking the weekly simple arithmetic average, is calculated by taking the average of the last three months.

Prior Period	Highest	Date	Lowest	Date	Average
TRY+FC	240.28%	21 November 2024	129.04%	25 October 2024	174.18%
FC	202.29%	27 December 2024	99.17%	28 October 2024	135.11%

The liquidity coverage ratio aims to ensure that the Bank maintains a sufficient stock of high-quality liquid assets to cover net cash outflows. High-quality liquid assets includes cash values, required reserves held at the CBRT, and free securities, which hold a significant share. On the other hand, time deposits, derivative transactions, loans up to one month, and non-cash loans are important balance sheet items in the quantitative calculation of net cash inflows and outflows. Periodic changes in quantitative figures do not significantly affect the coverage ratio.

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SECTION FOUR: INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

VIII. Explanations on Liquidity Risk Management and Liquidity Coverage Ratio (Continued)

2. Minimum Disclosures by Banks Regarding the Liquidity Coverage Ratio

a. The change in matters that impact the liquidity coverage ratio and the units that are used for the calculation of the ratio

The liquidity coverage ratio aims to ensure that the Bank maintains a sufficient stock of high-quality liquid assets to cover net cash outflows. On the other hand, time deposits, derivative transactions, loans up to one month, and non-cash loans are important balance sheet items in the quantitative calculation of net cash inflows and outflows. Periodic changes in quantitative figures do not significantly affect the coverage ratio.

b. Explanation regarding the components of high-quality liquid assets

High-quality liquid assets consist of cash values, central bank reserves, free securities, reverse repos, and stocks traded on BIST-100. Of the Bank's high-quality liquid assets, 71% are accounts held at the CBRT, 25% are free securities, and 4% are cash value.

c. Components density of fund resources in all funds

Among the primary funding sources, unsecured fundings such as deposits and loans, and secured fundings such as repo transactions hold the most significant positions. As of the balance sheet date, 78% of the funding sources consist of deposits, 10% of the loans used and 12% of borrowings from money markets. Cash outflows comprise 63% unsecured fundings, 9% secured fundings, and 28% off-balance sheet fundings.

d. Information about cash outflows resulted from derivative transactions and transactions that are likely to be collateralized

Cash flows related to derivative financial instruments are included in the calculation by considering the provisions of the Regulation. The Bank calculates cash outflows within the framework of the Regulation, taking into account situations where changes in the fair value of liabilities result in margin call requirements.

e. Concentration limits of collaterals in terms of fund resources based on counterparty and products

As of the balance sheet date, 53% of the Bank's time deposits consist of individual customers, 2% of retail customers, 38% of other individual customers, and 7% of other deposit accounts.

f. Liquidity risk and needed funding on the basis of the Bank itself, the branches in foreign countries and the partnerships by considering operational and legal factors preventing liquidity transfer

There is no risk related to this matter when considering the Bank and its subsidiaries.

g. Explanations of cash in-flow and cash out-flow items that are considered to be related to liquidity profile of the Bank and to be placed on the calculation of liquidity coverage ratio but not on the second paragraph of the disclosure template

Currently, there are no cash inflow or outflow items that have not been included in the relevant table within this scope.

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SECTION FOUR: INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

VIII. Explanations on Liquidity Risk Management and Liquidity Coverage Ratio (Continued)

Breakdown of assets and liabilities according to their outstanding maturities:

Current Period	Demand	Up to 1 Month	1-3 Month	3-12 Month	1-5 Years	5 Years and Over	Unallocated ⁽¹⁾	Total
Assets:								
Cash Equivalents (Cash in Vault, Foreign Currency Cash, Money in Transit, Cheques Purchased) and Balances with the CBRT	4,878,724	15,515,684	-	-	-	-	-	20,394,408
Receivables from Banks and Other Financial Institutions ⁽³⁾	6,412,464	1,810,623	-	-	-	-	-	8,223,087
Financial Assets at Fair Value through Profit or Loss	-	11,934	13,954	71,758	152,289	117,751	-	367,686
Interbank Money Market Placements	-	-	-	-	-	-	-	-
Financial Assets at Fair Value through Other Comprehensive Income	417,725	-	-	-	22,720,725	1,226,073	-	24,364,523
Loans ^{(2) (3)}	-	6,922,953	17,771,026	48,498,564	12,449,113	5,607	877,564	86,524,827
Financial Assets at Fair Value Through Amortized Cost ⁽³⁾	-	-	-	-	11,198,586	-	-	11,198,586
Other Assets	-	12,172,760	217,808	502,156	317,251	-	15,779,624	28,989,599
Total assets	11,708,913	36,433,954	18,002,788	49,072,478	46,837,964	1,349,431	16,657,188	180,062,716
Liabilities:								
Banks deposits	3,542	299,951	-	-	1,307,881	-	-	1,611,374
Other deposits	11,113,230	57,885,466	24,661,874	638,311	32,585	-	-	94,331,466
Loans received	-	-	-	169,421	12,464,515	-	-	12,633,936
Money market borrowings	-	14,516,318	-	-	-	-	-	14,516,318
Marketable securities issued	-	-	-	-	-	10,784,981	-	10,784,981
Other liabilities	-	617,638	265,710	407,474	267,499	6,742,586	37,883,734	46,184,641
Total liabilities	11,116,772	73,319,373	24,927,584	1,215,206	14,072,480	17,527,567	37,883,734	180,062,716
Net liquidity gap	592,141	(36,885,419)	(6,924,796)	47,857,272	32,765,484	(16,178,136)	(21,226,546)	-
Prior period								
Total assets	5,609,521	31,588,625	11,932,963	25,172,991	17,908,783	2,015,533	10,031,984	104,260,400
Total liabilities	7,910,333	41,915,060	17,354,818	8,810,009	6,594,993	100,143	21,575,044	104,260,400
Net Liquidity gap	(2,300,812)	(10,326,435)	(5,421,855)	16,362,982	11,313,790	1,915,390	(11,543,060)	-

⁽¹⁾ Accounts that are part of the balance sheet's assets, such as subsidiaries, tangible fixed assets, intangible fixed assets, and assets held for sale, which are not likely to be converted into cash in the short term, are recorded here. It includes provisions and equity items from the liability accounts that make up the balance sheet.

⁽²⁾ The net amount of non-performing loans is shown in the undistributed column within loans.

⁽³⁾ Expected loss provisions are shown net of the related items.

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SECTION FOUR: INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

VIII. Explanations on Liquidity Risk Management and Liquidity Coverage Ratio (Continued)

Net Stable Funding Ratio (NSFR):

The NSFR, a liquidity measurement method that complements the Liquidity Coverage Ratio (LCR) and is calculated with consideration for maturity matching, has been legally required to be disclosed starting 1 January 2024. The Banking Regulation and Supervision Agency (BRSA) has set out procedures and principles to ensure that banks maintain stable funding to prevent potential funding risks from leading to disruptions in liquidity levels on a consolidated and non-consolidated basis. According to the "Regulation on the Calculation of the Net Stable Funding Ratio of Banks," published in the Official Gazette No. 32202 on 26 May 2023, the monthly calculated consolidated and non-consolidated NSFR must have a simple arithmetic average of the quarterly periods (March, June, September, and December) that is not less than 100%.

NSFR is defined as the ratio of the amount of available stable funding (ASF) to the required stable funding (RSF). The book values of assets and liabilities are considered in accordance with IFRS, and the notification schedules published by the BRSA are weighted by multiplying with ASF and RSF factors. Available stable funding consists of capital and liabilities that generate funding for the bank for over one year. Required stable funding is a function of the maturity and liquidity capacities of the bank's assets and the liquidity risk arising from off-balance sheet transactions.

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SECTION FOUR: INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

VIII. Explanations on Liquidity Risk Management and Liquidity Coverage Ratio (Continued)

Net Stable Funding Rate

	Amount Not Subject to Maturity-Based Consideration Ratio				Total Amount Subject to Consideration Ratio
	Demand*	Short-Term (less than 6 months)	Residual Maturity of 6 Months and Longer But Less Than 1 Year	Residual Maturity of 1 Year and More	
Current Period					
Current Stable Fund					
Equity Elements	34,282,130	-	-	24,727,900	59,010,030
Core Capital and Supplementary Capital	34,282,130	-	-	-	34,282,130
Other Equity Elements	-	-	-	24,727,900	24,727,900
Individual and Retail Customer Deposits	6,908,397	49,245,070	65,457	12,003	51,271,433
Stable deposits	1,173,699	12,084,193	13,756	317	12,608,367
Less stable deposits	5,734,698	37,160,877	51,701	11,686	38,663,066
Payables to Other Persons	3,875,525	33,028,091	2,629,219	-	19,809,305
Operational Deposits/Participation Fund	-	-	-	-	-
Other Payables	3,875,525	33,028,091	2,629,219	-	19,809,305
Equivalent Liabilities to Interdependent Assets	-	-	-	-	-
Other Liabilities	6,922,553	1,462,993	-	-	-
Derivative Liabilities	-	-	-	-	-
Other Equity Elements and Liabilities Not Included Above	6,922,553	1,462,993	-	-	-
Current Stable Fund	-	-	-	-	130,090,768
Required Stable Fund	-	-	-	-	-
High Quality Liquid Assets	-	-	-	-	1,093,334
Operational Deposits/Participation Fund Deposited with Credit Institutions or Financial Institutions	-	-	-	-	-
Performing Receivables	2,632,340	38,021,866	11,406,980	42,841,402	61,578,384
Receivables from Credit Institutions or Financial Institutions with First Quality Liquid Assets as Collateral	172,486	-	-	-	17,249
Receivables from Credit Institutions or Financial Institutions without or without First Quality Liquid Assets as Collateral Secured Receivables	2,456,126	1,430,655	-	-	583,017
Corporate Customers Other Than Credit Institutions or Financial Institutions, Institutions, Individuals and Retail Customers, Central Governments, CBRT and Public Institutions	3,728	36,591,211	11,406,980	42,841,402	60,841,306
Receivables Subject to a Low Risk Weight of 35% or Less	-	-	-	654,084	425,155
Receivables Secured by Residential Real Estate Mortgages	-	-	-	-	136,812
Receivables Subject to a Low Risk Weight of 35% or Less	-	-	-	210,480	136,812
Stock Exchange Traded Shares and Debt Instruments That Do Not Have the Characteristics of High Quality Liquid Assets	-	-	-	-	-
Assets Equivalent to Interdependent Liabilities	-	-	-	-	-
Other Assets	27,995,426	453,968	200,275	20,108	28,201,640
Physically Deliverable Commodities Including Gold	-	-	-	-	-
Initial Collateral of Derivative Contracts or Guarantee Fund Given to Central Counterparty	-	1,516	-	-	1,288
Derivative Assets	-	19,763	179,928	5,207	130,433
Amount of Derivative Liabilities Before Deducting Variation Collateral	-	432,689	20,347	14,901	74,493
Other Assets Not Included Above	27,995,426	-	-	-	27,995,426
Off-Balance Sheet Liabilities	-	37,478,205	7,653,743	3,064,973	2,409,846
Required Stable Fund	-	-	-	-	93,283,204
Net Stable Funding Rate (%) (Current/Required Stable Fund)					139.46

(*) The items in the "Non-Maturity" column do not have a specified maturity. These included, but are not limited to, equity items with no specified maturity, non-maturity deposits, short positions, positions with no defined maturity, equities that are not high-quality liquid assets, and physical delivery commodities.

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(Amounts expressed in Thousands of Turkish Lira (TRY) unless otherwise stated.)

SECTION FOUR: INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

VIII. Explanations on Liquidity Risk Management and Liquidity Coverage Ratio (Continued)

Net Stable Funding Rate

	Amount Not Subject to Maturity-Based Consideration Ratio				Total Amount Subject to Consideration Ratio
Prior Period	Demand*	Short-Term (less than 6 months)	Residual Maturity of 6 Months and Longer But Less Than 1 Year	Residual Maturity of 1 Year and More	
Prior Stable Fund					
Equity Elements	16,066,699	-	-	6,931,991	22,998,690
Core Capital and Supplementary Capital	16,066,699	-	-	-	16,066,699
Other Equity Elements	-	-	-	6,931,991	6,931,991
Individual and Retail Customer Deposits	4,592,236	32,320,108	748,167	745	34,330,566
Stable deposits	744,400	7,934,146	29,890	294	8,273,293
Less stable deposits	3,847,836	24,385,962	718,277	451	26,057,273
Payables to Other Persons	3,086,245	28,222,071	3,440,211	-	15,524,170
Operational Deposits/Participation Fund	-	-	-	-	-
Other Payables	3,086,245	28,222,071	3,440,211	-	15,524,170
Equivalent Liabilities to Interdependent Assets					
Other Liabilities	2,759,104	-	-	-	-
Derivative Liabilities					
Other Equity Elements and Liabilities Not Included Above	2,759,104	-	-	-	-
Prior Stable Fund					72,853,426
Required Stable Fund					
High Quality Liquid Assets					52,214
Operational Deposits/Participation Fund Deposited with Credit Institutions or Financial Institutions					
Performing Receivables	1,957,672	32,155,965	8,090,746	24,969,256	38,831,691
Receivables from Credit Institutions or Financial Institutions with First Quality Liquid Assets as Collateral	1,926,188	-	-	-	192,619
Receivables from Credit Institutions or Financial Institutions without or without First Quality Liquid Assets as Collateral Secured Receivables	-	7,955,814	1,131,952	404,281	2,163,629
Corporate Customers Other Than Credit Institutions or Financial Institutions, Institutions, Individuals and Retail Customers, Central Governments, CBRT and Public Institutions	31,484	24,200,151	6,958,794	24,564,975	36,475,443
Receivables Subject to a Low Risk Weight of 35% or Less	-	-	-	213,005	138,453
Receivables Secured by Residential Real Estate Mortgages					
Receivables Subject to a Low Risk Weight of 35% or Less	-	-	-	377,164	245,156
Stock Exchange Traded Shares and Debt Instruments That Do Not Have the Characteristics of High Quality Liquid Assets					
Assets Equivalent to Interdependent Liabilities					
Other Assets	14,403,339	16,840	16,940	2,752	14,486,208
Physically Deliverable Commodities Including Gold					
Initial Collateral of Derivative Contracts or Guarantee Fund Given to Central Counterparty		20,338		-	17,287
Derivative Assets		(43,441)	16,291		22,238
Amount of Derivative Liabilities Before Deducting Variation Collateral		39,943	649	2,752	43,344
Other Assets Not Included Above	14,403,339	-	-	-	14,403,339
Off-Balance Sheet Liabilities		16,996,058	3,413,567	2,425,884	1,141,775
Required Stable Fund					54,511,888
Net Stable Funding Rate (%) (Current/Required Stable Fund)					133.65

(*) The items in the "Non-Maturity" column do not have a specified maturity. These included, but are not limited to, equity items with no specified maturity, non-maturity deposits, short positions, positions with no defined maturity, equities that are not high-quality liquid assets, and physical delivery commodities..

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SECTION FOUR: INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

VIII. Explanations on Liquidity Risk Management and Liquidity Coverage Ratio (Continued)

Maturity distribution of derivative financial instruments for trading purposes

The Bank's derivative financial instruments includes forward trading, swap, and option transactions. The table below shows the distribution of the nominal amounts of derivative financial instruments by maturity. The nominal amounts of derivative instruments represent the amount of the underlying asset, benchmark interest rate, or index subject to the derivative transaction and serve as the basis for measuring changes in the value of the derivative transaction. The nominal amounts of derivative instruments reflect the volumes of transactions existing at year-end and do not represent any credit risk or market risk.

Derivative financial instruments held for trading purposes (at amounts specified in the contract)

Current Period	Up to 1 Month	1-3 Months	3-12 Months	1-5 Years	5 Years and Over	Total
Forward Foreign Currency buying	626,040	1,628,066	7,344,561	-	-	9,598,667
Forward Foreign Currency selling	641,861	1,792,185	8,647,500	-	-	11,081,546
Swap contracts buying	40,708,474	3,314,631	255,088	-	-	44,278,193
Swap contracts selling	41,027,784	3,415,091	253,515	-	-	44,696,390
Interest rate swap buying	2,396,914	4,692,632	10,420,006	4,763,779	-	22,273,331
Interest rate swap selling	2,396,914	4,692,632	10,402,590	4,763,779	-	22,255,915
Options buying	9,506,556	4,996,907	8,228,752	-	-	22,732,215
Options selling	9,813,470	5,187,214	9,387,554	-	-	24,388,238
Total	107,118,013	29,719,358	54,939,566	9,527,558	-	201,304,495
Prior Period	Up to 1 Month	1-3 Months	3-12 Months	1-5 Years	5 Years and Over	Total
Forward Foreign Currency buying	1,973,042	1,106,726	1,421,207	-	-	4,500,975
Forward Foreign Currency selling	2,007,356	1,281,111	1,650,041	-	-	4,938,508
Swap contracts buying	26,494,090	531,924	507,682	-	-	27,533,696
Swap contracts selling	26,544,384	544,519	507,701	-	-	27,596,604
Interest rate swap buying	225,000	3,885,000	5,340,606	3,024,264	-	12,474,870
Interest rate swap selling	225,000	3,885,000	5,340,606	3,024,264	-	12,474,870
Options buying	2,637,816	2,275,415	5,276,103	-	-	10,189,334
Options selling	2,883,515	2,718,906	5,940,195	-	-	11,542,616
Total	62,990,203	16,228,601	25,984,141	6,048,528	-	111,251,473

Information on securitization position

None.

Information on Credit Risk Mitigation Techniques

The bank applies credit risk mitigation according to the comprehensive financial collateral method, where the effects of risk mitigation are calculated based on the volatility-adjusted values of financial collateral, in accordance with Article 34 of the "Communiqué on Credit Risk Mitigation Techniques" ("Communiqué").

In credit risk mitigation, cash or similar assets and debt instruments with high credit quality grades are used.

Volatility adjustments related to the receivable, collateral, and currency mismatch of the collateral are made using the standard volatility adjustment approach specified in Article 37 of the Communiqué.

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SECTION FOUR: INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

IX. Explanations on Leverage Ratio

The Bank's leverage ratio, calculated in accordance with the "Regulation on Measurement and Evaluation of Bank's Leverage Levels" is 12.38% (31 December 2024: 12.70%) The primary reason for the decrease in the leverage ratio for the current period compared to the previous period is that the growth rate of the core capital is less than the growth rate of the total risk-weighted assets. Subject level is above the minimum requirement which is determined as 3% by the regulation.

	Current Period (*)	Prior Period (*)
Assets On the Balance Sheet		
Assets on the balance sheet (excluding derivative financial instruments and loan derivatives, including collaterals)	173,391,238	97,768,293
(Assets deducted from core capital)	(238,996)	(664,848)
Total risk amount for assets on the balance sheet	173,152,242	97,103,445
Derivative Financial Instruments and Loan Derivatives		
Renewal cost of derivative financial instruments and loan derivatives i	735,512	383,027
Potential credit risk amount of derivative financial instruments and loan derivatives	780,949	910,275
Total risk amount of derivative financial instruments and loan derivatives	1,516,461	1,293,302
Financing Transactions with Securities or Goods Warranties		
Risk amount of financial transactions with securities or good warranties (excluding those in the balance sheet)	11,761,282	11,265,089
Risk amount arising from intermediated transactions	-	-
Total risk amount of financing transactions with securities or goods warranties	11,761,282	11,265,089
Off-Balance Sheet Commitments		
Gross nominal amount of the off-the-balance sheet transactions	33,725,557	14,700,938
Adjustment amount arising from multiplying by the credit conversion rate	-	-
Total risk amount for off-the-balance sheet transactions	33,725,557	14,700,938
Capital and Total Risk		
Core capital	27,251,210	15,758,618
Total risk amount	220,155,542	124,362,774
Leverage ratio	12.38	12.70

(*) The amounts presented in the Leverage Ratio Disclosure Table have been calculated using the three-month average.

X. Explanations on Risk Management

Risk-weighted assets have been calculated in accordance with the provisions of the 'Regulation on the Measurement and Evaluation of Capital Adequacy of Banks' published in the Official Gazette dated 23 October 2015 and numbered 29511, and the 'Communiqué on Credit Risk Mitigation Techniques' published in the Official Gazette dated 6 September 2014 and numbered 29111. The standard approach has been used for credit and market risk, and the basic indicator approach has been used for operational risk. The difference between the current period and the previous period is due to the increase in the balance sheet size.

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SECTION FOUR: INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

X. Explanations on Risk Management (Continued)

Explanations on risk management and risk weighted amount

		Risk Weighted Amounts		Minimum Capital Requirements
		31 December 2025	31 December 2024	31 December 2025
1	Credit risk (excluding counterparty credit risk)	123,908,565	66,274,469	9,912,685
2	Standardized approach	123,908,565	66,274,469	9,912,685
3	Internal rating-based approach	-	-	-
4	Counterparty credit risk	1,137,930	1,506,849	91,034
5	Standardized approach for counterparty credit risk	1,137,930	1,506,849	91,034
6	Internal model method	-	-	-
7	Equity position in banking book under basic risk weighting or internal rating-based	-	-	-
8	Equity investments in funds – look-through approach	-	-	-
9	Equity investments in funds – mandate-based approach	-	-	-
10	Equity investments in funds – 1250% risk weighting approach	-	-	-
11	Settlement risk	-	-	-
12	Securitization exposures in banking book	-	-	-
13	IRB ratings-based approach	-	-	-
14	IRB supervisory formula approach	-	-	-
15	SA/simplified supervisory formula approach	-	-	-
16	Market risk	6,827,150	3,325,825	546,172
17	Standardized approach	6,827,150	3,325,825	546,172
18	Internal model approaches	-	-	-
19	Operational risk	10,847,070	6,297,603	867,766
20	Basic indicator approach	10,847,070	6,297,603	867,766
21	Standardized approach	-	-	-
22	Advanced measurement approach	-	-	-
23	Amounts below the thresholds for deduction from capital (subject to 250% risk weight)	-	-	-
24	Floor adjustment	-	-	-
25	Total (1+4+7+8+9+10+11+16+19+23+24)	142,720,715	77,404,746	11,417,657

Credit Risk Disclosures

a. Credit Quality of Assets

		The gross amount evaluated in accordance with TAS in the financial statements prepared according to legal consolidation		Provisions Amortization and Impairments	Net Value Defaulted exposures
		Defaulted exposures	Non-defaulted exposures		
1	Loans	2,574,460	86,276,692	(2,326,325)	86,524,827
2	Debt securities	-	36,522,708	(591,913)	35,930,795
3	Off-balance sheet receivables	-	89,015,283	(44,480)	88,970,803
4	Total	2,574,460	211,814,683	(2,962,718)	211,426,425

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SECTION FOUR: INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

X. Explanations on Risk Management (Continued)

b. Changes in Stock of Defaulted Loans and Debt Securities

1	Defaulted loans and debt securities at end of the previous reporting period	836,998
2	Loans and debt securities that have defaulted since the last reporting period	2,014,320
3	Returned to non-defaulted status	-
4	Amounts written off from assets	527
5	Other changes	(276,331)
6	Defaulted loans and debt securities at end of the reporting period end (1+2+3+4+5)	2,574,460

c. Credit Risk Mitigation Techniques- Overview

		Exposures unsecured: carrying amount	Exposures secured by collaterals	Exposures secured by collateral, of which secured amount	Exposures secured by financial guarantees	Exposures secured by financial guarantees, of which secured amount	Exposures secured by credit derivatives	Exposures secured by credit derivatives, of which secured amount
1	Loans	203,726,978	1,356,856	689,263	530,062	409,613	-	-
2	Debt Securities	31,209,046	-	-	-	-	-	-
3	Total	234,936,024	1,356,856	689,263	530,062	409,613	-	-
4	Defaulted	877,564	-	-	-	-	-	-

d. Standardised approach – Exposures by asset classes and risk weights

		Exposures before CCF and CRM		Exposures post CCF and CRM		Risk weighted amount and risk weighted amount density	
Asset Classes		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	Risk Weighted Amount	Risk Weighted Amount density %
1	Exposures to central governments or central banks	49,391,384	-	49,800,996	-	-	0%
2	Exposures to regional governments or local authorities	3,854,628	1,113	3,854,628	462	1,927,545	50%
3	Exposures to public sector entities	432,768	228	432,768	46	432,814	100%
4	Exposures to multilateral development banks	-	-	-	-	-	-
5	Exposures to international organizations	-	-	-	-	-	-
6	Exposures to banks and financial intermediaries	5,122,704	25,507,016	5,122,704	260,839	1,129,955	21%
7	Exposures to corporates	47,405,240	39,835,744	46,824,063	28,683,591	71,571,295	95%
8	Retail exposures	23,915,725	9,418,984	23,398,434	4,568,388	20,975,116	75%
9	Exposures secured by residential property	1,263,311	84,285	1,262,902	47,494	458,639	35%
10	Exposures secured by commercial real estate	4,128,002	288,978	4,128,002	181,964	2,527,881	59%
11	Past-due loans	877,564	-	877,564	-	610,109	70%
12	Higher Risk categories by the Agency Board	-	-	-	-	-	-
13	Exposures in the form of covered bonds	-	-	-	-	-	-
14	Exposures to institutions and corporates with short-term credit assessments	-	-	-	-	-	-
15	Exposures in the form of units or shares in collective investment undertakings	-	-	-	-	-	-
16	Other assets	15,831,025	-	15,831,025	-	14,814,512	94%
17	Investments in equities	9,460,699	-	9,460,699	-	9,460,699	100%
18	Total	161,683,050	75,136,348	160,993,785	33,742,784	123,908,565	64%

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SECTION FOUR: INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

X. Explanations on Risk Management (Continued)

e. Standardised approach – Exposures by asset classes and risk weights

Risk Asset Classes / Risk Weights	0%	20% unrated	35% Secured by real estate	50% unrated	75%	100%	150%	200%	500%	Total credit risk exposure amount (After CCF and CRM)
Exposures to central governments or central banks	49,800,996	-	-	-	-	-	-	-	-	49,800,996
Exposures to regional governments or local authorities	-	-	-	3,855,090	-	-	-	-	-	3,855,090
Exposures to public sector entities	-	-	-	-	-	432,814	-	-	-	432,814
Exposures to multilateral development banks	-	-	-	-	-	-	-	-	-	-
Exposures to international organizations	-	-	-	-	-	-	-	-	-	-
Exposures to banks and financial intermediaries r	-	5,209,470	-	172,023	-	2,050	-	-	-	5,383,543
Exposures to corporates	-	528,968	-	7,026,370	-	67,952,317	-	-	-	75,507,655
Retail exposures	-	-	-	-	27,966,822	-	-	-	-	27,966,822
Exposures secured by residential property r	-	-	1,310,396	-	-	-	-	-	-	1,310,396
Exposures secured by commercial real estate	-	-	-	3,564,171	-	745,795	-	-	-	4,309,966
Past-due loans	-	-	-	539,318	-	333,839	4,407	-	-	877,564
Higher Risk categories by the Agency Board	-	-	-	-	-	-	-	-	-	-
Exposures in the form of covered bonds	-	-	-	-	-	-	-	-	-	-
Exposures to institutions and corporates with a short-term credit assessments	-	-	-	-	-	-	-	-	-	-
Exposures in the form of units or shares in collective investment undertakings (CIUs)	-	-	-	-	-	-	-	-	-	-
Investments in equities	-	-	-	-	-	9,460,699	-	-	-	9,460,699
Other assets	1,012,585	4,910	-	-	-	14,813,530	-	-	-	15,831,025
Total	50,813,581	5,743,348	1,310,396	15,156,972	27,966,822	93,741,044	4,407	-	-	194,736,570

Explanations on Counterparty Credit Risk (CCR)

a. Analysis of counterparty credit risk (CCR) exposure by approach

		Replacement cost	Potential future exposure	EEPE	Alpha used for computing regulatory exposure at default	Exposure at default post CRM	Risk Weighted Amount
1	Standardized Approach - CCR (For Derivatives)	459,708	900,522		1,4	1,360,230	933,448
2	Internal Model Method (for derivatives, repo transactions, marketable securities or commodity lending or borrowing transactions, long settlement transactions and securities financing transactions)			-	-	-	-
3	Simple Approach for Credit Mitigation (for repo transactions, marketable securities or commodity lending or borrowing transactions, long settlement transactions and securities financing transactions)					-	-
4	Comprehensive Approach for Credit Risk Mitigation (for repo transactions, marketable securities or commodity lending or borrowing transactions, long settlement transactions and securities financing transactions)					1,655,810	-
5	Value at Risk for repo transactions, marketable securities or commodity lending or borrowing transactions, long settlement transactions and securities financing transactions					-	-
6	Total						933,448

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SECTION FOUR: INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

X. Explanations on Risk Management (Continued)

b. Credit valuation adjustment (CVA) capital charge

		Exposure at default post CRM	Risk Weighted Amount
	Total portfolios subject to the Advanced CVA capital charge	-	-
1	(i) Value at Risk component (Including the 3* multiplier)		-
2	(ii) Stressed Value at Risk component (Including the 3* multiplier)		-
3	All portfolios subject to the Standardized CVA capital charge	1,360,230	203,059
4	Total portfolios subject to the Advanced CVA capital charge	1,360,230	203,059

Counterparty credit risk is calculated for repo transactions, securities and commodities lending transactions, and derivative transactions. In the calculation of counterparty credit risk, the Fair Value Valuation Method is used within the framework of Appendix-2 of the 'Regulation on the Measurement and Evaluation of Capital Adequacy of Banks'. For derivative transactions, the sum of the replacement cost and the potential credit risk amount is considered as the risk amount. Replacement costs are calculated by valuing the contracts at their fair value, while the potential credit risk amount is calculated by multiplying the contract amounts by the credit conversion factors specified in the appendix of the regulation

c. Standard Approach - Counterparty Credit Risk (CCR) by Risk Classes and Risk Weights

Risk weights / Risk classes	0%	10%	20%	35%	50%	75%	100%	150%	Other	Total Credit Exposures
Exposures to central governments and central banks	1,655,810	-	-	-	-	-	-	-	-	1,655,810
Exposures to regional or local governments	-	-	-	-	-	-	-	-	-	-
Exposures to administrative units and non-commercial enterprises	-	-	-	-	-	-	-	-	-	-
Exposures to multilateral development banks	-	-	-	-	-	-	-	-	-	-
Exposures to international organizations	-	-	-	-	-	-	-	-	-	-
Exposures to banks and financial intermediaries	-	-	387,571	-	177,753	-	-	-	71,061	636,385
Exposures to corporates	-	-	125	-	20,203	-	703,990	-	-	724,318
Retail exposures	-	-	-	-	-	70,588	-	-	-	70,588
Exposures secured by commercial real estate	-	-	-	-	-	-	-	-	-	-
Past-due loans	-	-	-	-	-	-	-	-	-	-
Higher Risk categories by the Agency Board	-	-	-	-	-	-	-	-	-	-
Exposures in the form of covered bonds	-	-	-	-	-	-	-	-	-	-
Securitization positions in banking accounts	-	-	-	-	-	-	-	-	-	-
Exposures to institutions and corporates with a short term credit assessments	-	-	-	-	-	-	-	-	-	-
Exposures in the form of units or shares in collective investment undertakings (CIUs)	-	-	-	-	-	-	-	-	-	-
Investments in equities	-	-	-	-	-	-	-	-	-	-
Other exposures	-	-	-	-	-	-	-	-	-	-
Other assets	-	-	-	-	-	-	-	-	-	-
Total	1,655,810	-	387,696	-	197,956	70,588	703,990	-	71,061	3,087,101

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SECTION FOUR: INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

X. Explanations on Risk Management (Continued)

d. Composition of collateral for CCR exposure

	Collateral used in derivative transactions				Collateral used in other transactions	
	Collateral Taken		Collateral Given		Collateral Received	Collateral Given
	Segregated	Unsegregated	Segregated	Unsegregated		
Cash – domestic currency	-	-	-	-	14,516,318	-
Cash – other currencies	-	-	-	-	-	-
Domestic sovereign debt	-	-	-	-	-	-
Other sovereign debt	-	-	-	-	-	-
Government agency bonds	-	-	-	-	-	-
Corporate bonds	-	-	-	-	-	-
Equity securities	-	-	-	-	-	-
Other collaterals	-	-	-	-	-	-
Total	-	-	-	-	14,516,318	-

e. Risks to the Central Counterparty (“CCP”)

None.

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SECTION FOUR: INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

X. Explanations on Risk Management (Continued)

f. Differences and Reconciliation Between Accounting Consolidation and Regulatory Consolidation Scope

	Carrying values in financial statements prepared as per TAS (*)	Subject to credit risk	Subject to counterparty credit risk	Subject to market risk	Considered in equity calculations	Not subject to capital requirements or subject to deduction from capital
Assets						
Cash and cash equivalents	28,610,941	28,610,941	-	-	-	-
Financial assets at fair value through profit or loss	367,686	-	-	367,686	-	-
Financial assets at fair value through other comprehensive income	24,364,523	-	-	24,364,523	-	-
Financial assets measured at amortized cost	11,200,048	-	11,200,048	-	-	-
Derivative financial assets	1,037,052	-	1,037,052	-	-	-
Non-performing loans	-	-	-	-	-	-
Allowances for Expected Credit Losses (-)	6,554	-	-	-	-	-
Loans (Net)	86,523,365	86,523,365	-	-	-	-
Loans	88,851,151	88,851,151	-	-	-	-
Lease receivables	-	-	-	-	-	-
Factoring Receivables	35,394	35,394	-	-	-	-
Non-performing loans	2,574,460	2,574,460	-	-	-	-
Allowances for Expected Credit Losses (-)	2,327,786	2,327,786	-	-	-	-
Assets held for sale and assets of discontinued operations (Net)	163,762	163,762	-	-	-	-
Equity investments	12,485,178	12,485,178	-	-	-	-
Tangible assets (Net)	2,933,995	2,933,995	-	-	-	-
Intangible assets (Net)	196,689	-	-	-	-	196,689
Investment property (Net)	-	-	-	-	-	-
Tax assets	-	-	-	-	-	-
Deferred tax assets	295,004	295,004	-	-	-	-
Other assets	11,842,525	11,842,525	-	-	-	-
Total Assets	180,062,716	142,890,164	12,237,100	24,732,209	-	196,689
Liabilities						
Deposits	95,942,840	-	-	-	-	95,942,840
Funds borrowed	12,633,936	-	-	-	-	12,633,936
Interbank money markets	14,516,318	-	14,516,318	-	-	-
Marketable securities issued	10,784,981	-	-	10,784,981	-	-
Funds	-	-	-	-	-	-
Financial liabilities at fair value through profit or loss	-	-	-	-	-	-
Derivative financial liabilities	1,253,004	-	-	1,253,004	-	-
Factoring payables	-	-	-	-	-	-
Lease payables	419,480	-	-	-	-	419,480
Provisions	435,837	-	-	-	-	435,837
Tax liability	1,804,735	-	-	-	-	1,804,735
Deferred tax liabilities	-	-	-	-	-	-
Liabilities held for sale and liabilities of discontinued operations (net)	-	-	-	-	-	-
Subordinated debt	6,628,423	-	-	6,628,423	-	-
Other liabilities	7,026,289	-	-	-	-	7,026,289
Shareholders' equity	28,616,873	-	-	-	28,616,873	-
Total Liabilities	180,062,716	-	14,516,318	18,666,408	28,616,873	118,263,117

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SECTION FOUR: INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

X. Explanations on Risk Management (Continued)

g. The main sources of differences between the risk amounts and the amounts assessed in accordance with TAS in the financial statements

		Total	Subject to credit risk	Subject to securitization	Subject to counterparty credit risk	Subject to market risk
1	Asset carrying value amount under scope of regulatory consolidation	180,056,162	143,086,853	-	12,237,100	24,732,209
2	Liabilities carrying value amount under regulatory scope of consolidation	-	-	-	-	-
3	Total net amount under regulatory scope of consolidation	180,056,162	143,086,853	-	12,237,100	24,732,209
4	Off-balance sheet amounts	290,319,778	89,015,283	-	201,304,495	-
5	Differences in valuations	-	-	-	-	-
6	Differences due to different netting rules, other than those already included in row 2	-	-	-	-	-
7	Differences due to consideration of provisions	-	-	-	-	-
8	Differences due to applications of BRSA	-	-	-	-	-
9	Risk Amounts	470,375,940	232,102,136	-	213,541,595	24,732,209

XI. Explanations on the Presentation of Financial Assets and Liabilities at Their Fair Values

	Carrying value		Fair value	
	Current Period	Prior Period	Current Period	Prior Period
Assets				
Interbank Money Market Placements	-	5,895,477	-	5,883,464
Banks and Receivables from other Financial Institutions	8,220,556	4,341,601	6,014,626	4,191,125
Financial Assets at Fair Value Through Other Comprehensive Income	24,364,523	5,040,199	24,364,523	5,040,199
Financial Assets Measured at Amortized Cost	11,201,510	6,169,444	11,124,399	6,092,333
Loans	85,647,264	52,038,195	80,639,318	48,277,069
Liabilities				
Bank Deposits	1,611,374	5,896,772	1,390,490	5,675,896
Other Deposits	94,331,466	68,366,918	92,729,222	66,781,252
Funds From Other Financial Institutions	12,633,936	7,322,652	11,649,670	6,597,426
Liabilities to Money Market Institutions	14,516,318	94,126	14,404,526	93,925
Marketable Securities Issued	-	-	-	-
Miscellaneous Liabilities	4,012,668	1,104,811	4,012,668	1,104,811

Due to the short-term nature of receivables from money markets, receivables from banks and other financial institutions, funds obtained from other financial institutions, payables to money markets, issued securities, and various payables, the fair value refers to the book value.

The fair value of fixed-rate long-term loans is calculated by discounting the future cash flows using current market interest rates. The fair values of other short-term loans refer to the book value. The carrying amount of variable-rate loans refers to their fair value. For other assets and liabilities, the fair value refers to the sum of acquisition cost and accrued interest discounts.

The fair value of bank deposits and other deposits is calculated by discounting the future cash flows using current market interest rates.

The fair values of financial assets measured at amortized cost presented for illustrative purposes are determined based on market prices, and the fair value hierarchy is classified as Stage 2.

ANADOLUBANK ANONİM ŞİRKETİ

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SECTION FOUR: INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

XI. Explanations on the Presentation of Financial Assets and Liabilities at Their Fair Values (Continued)

Classification of fair value

“The TFRS 7 - Financial Instruments: Disclosures” standard requires financial instruments measured at fair value in the financial statements to be classified in a hierarchy that reflects the significance of the data used in determining their fair values. This classification is primarily based on whether or not the inputs are observable. Observable inputs refer to the use of market data obtained from independent sources, while unobservable inputs refer to the use of the Group's own market estimates and assumptions. This distinction generally results in the following classifications.

Stage 1: Fair value measurements using listed prices (unadjusted) in active markets for identical assets of liabilities.

Stage 2: Fair value measurements using inputs other than quoted prices included within Stage 1 that are observable for the asset or liability, either directly (as prices) or indirectly (derived from prices).

Stage 3: Fair value measurements using inputs for the assets or liability that are not based on observable market data (unobservable inputs).

The classification requires the use of observable market data when available.

In addition to financial assets and liabilities, the Bank recognizes real estate classified under tangible assets in the balance sheet at fair value. Stage 3 inputs are used in determining the aforementioned fair value.

In this context, the fair value classification of financial assets and liabilities measured at fair value is as follows:

	31 December 2025			
	Stage 1	Stage 2	Stage 3	Total
Financial Assets at Fair Value Through Profit or Loss				
- Government debt securities	266,343	-	-	266,343
- Share certificates	-	-	-	-
- Other financial assets	-	101,343	-	101,343
Derivative financial asset	-	1,037,052	-	1,037,052
Loans at Fair Value Through Other Profit/Loss	-	-	-	-
Financial Assets Measured at Fair Value Through Other Comprehensive Income				
Government debt securities	23,946,798	-	-	23,946,798
Share certificates	-	155,465	75,544	231,009
Other financial assets	-	186,716	-	186,716
Total assets	24,213,141	1,480,576	75,544	25,769,261
Financial liabilities at Fair Value Through Other profit/loss:				
Derivative financial liabilities	-	1,253,004	-	1,253,004
Total liabilities	-	1,253,004	-	1,253,004

The bank has assessed that the costs of financial assets, whose fair value differences are reflected in other comprehensive income and which represent an equity interest, best reflect the fair values of the related assets. The fair value stage of the related assets has been determined as Stage 3.

ANADOLUBANK ANONİM ŞİRKETİ

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SECTION FOUR: INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

XI. Explanations on the Presentation of Financial Assets and Liabilities at Their Fair Values (Continued))

	31 December 2024			Total
	Stage 1	Stage 2	Stage 3	
Financial Assets at Fair Value Through Profit or Loss:				
- Government debt securities	305,988	-	-	305,988
- Share certificates	-	-	-	-
- Other assets	-	98,676	-	98,676
Derivative financial asset	-	579,258	-	579,258
Loans at Fair Value Through Other profit/loss	-	-	-	-
Financial Assets Measured at Fair Value Through Other Comprehensive Income				
Government debt securities	4,789,982	-	-	4,789,982
Share certificates	-	114,145	13,781	127,926
Other assets	-	122,291	-	122,291
Total assets	5,095,970	914,370	13,781	6,024,121
Financial liabilities at Fair Value Through Other profit/loss				
Derivative financial liabilities	-	689,301	-	689,301
Total liabilities	-	689,301	-	689,301

The movement table of Stage 3 financial assets is presented in the table below.

	Current Period
Balance at the end of the prior period	13,781
Purchases	-
Redemption/Disposals	-
Revaluation Difference	61,763
Transfers	-
Balance at the end of the period	75,544

XII. Explanations and Disclosures on Operating Segments

The bank operates in corporate banking, commercial banking, retail banking and treasury operations business lines.

Corporate banking, commercial banking and business banking offer their customers service packages consisting of loans, deposits, foreign trade transactions, cash management, non-cash loans and other banking products.

Retail Banking offers a variety of products and services, including deposits, loans, automatic payment services, and internet banking, to meet the different financial needs of individual customers.

Treasury transactions include activities and transactions such as securities investments, foreign exchange transactions, money market transactions, and derivative products.

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SECTION FOUR: INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

XII. Explanations on Operating Segments (Continued)

Presentation of certain financial statement items according to operating segments (*):

	Corporate and business banking	Retail banking	Treasury &Other	Bank's Total Activities
Current Period				
Operating income	8,008,491	741,761	8,084,304	16,834,556
Operating expense	-	-	(4,378,430)	(4,378,430)
Profit before Tax	8,008,491	741,761	3,705,874	12,456,126
Corporate Tax Provision	-	-	(3,035,579)	(3,035,579)
Profit after tax	8,008,491	741,761	670,295	9,420,547
Segment Assets	82,363,469	343,744	84,870,325	167,577,538
Associates and Subsidiaries	-	-	12,485,178	12,485,178
Total assets	82,363,469	343,744	97,355,503	180,062,716
Segment liabilities	34,291,183	57,603,388	59,551,272	151,445,843
Equity	-	-	28,616,873	28,616,873
Total Liabilities	34,291,183	57,603,388	88,168,145	180,062,716

(*) Since 10 August 2020, the bank has been operating in three main business segments: corporate, commercial, and SME banking; retail banking; and treasury. Retail banking offers a variety of banking services to individual customers, including deposits, loans, credit cards, automatic payment services, and internet banking. Corporate, commercial, and SME banking provides commercial banking services to its clients, such as loans, deposits, cash management, trade finance, non-cash loans, and foreign exchange transactions. Treasury operations include activities such as investments in fixed-income securities, fund management, foreign exchange transactions, money market transactions, and derivatives.

Presentation of certain financial statement items according to operating segments (*):

	Corporate and business banking	Retail banking	Treasury &Other	Bank's Total Activities
Prior Period				
Operating income	4,393,519	459,277	4,186,329	9,039,125
Operating expense	-	-	(2,059,565)	(2,059,565)
Profit before Tax	4,393,519	459,277	2,126,764	6,979,560
Corporate Tax Provision	-	-	(1,674,167)	(1,674,167)
Profit after tax	4,393,519	459,277	452,597	5,305,393
Segment Assets	49,989,151	98,109	47,004,203	97,091,463
Associates and Subsidiaries	-	-	7,168,937	7,168,937
Total assets	49,989,151	98,109	54,173,140	104,260,400
Segment liabilities	24,139,512	41,850,685	21,142,462	87,132,659
Equity	-	-	17,127,741	17,127,741
Total Liabilities	24,139,512	41,850,685	38,270,203	104,260,400

(*) Since 10 August 2020, the bank has been operating in three main business segments: corporate, commercial, and SME banking; retail banking; and treasury. Retail banking offers a variety of banking services to individual customers, including deposits, loans, credit cards, automatic payment services, and internet banking. Corporate, commercial, and SME banking provides commercial banking services to its clients, such as loans, deposits, cash management, trade finance, non-cash loans, and foreign exchange transactions. Treasury operations include activities such as investments in fixed-income securities, fund management, foreign exchange transactions, money market transactions, and derivatives.

XIII. Explanations Regarding Hedge Accounting

The bank decided to implement a hedging strategy to mitigate the foreign exchange risk arising from its overseas affiliate, Anadolubank Nederland NV, which is accounted for using the equity method in its unconsolidated financial statements as of May 1, 2018.

This strategy involves hedging the foreign exchange risk arising from the net investment in Anadolubank Nederland NV, which amounts to 200,6 million Euros, through a net investment hedge. The subject of this discussion is the bank's euro fund accounts obtained from foreign banks as a hedging instrument.

Hedging gains/losses related to the investment in the foreign operation under equity are as follows: as of December 31, 2025, it amounted to TRY4,120,822 (December 31, 2024: TRY2,376,867)

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SECTION FIVE: EXPLANATIONS AND DISCLOSURES ON UNCONSOLIDATED FINANCIAL STATEMENTS

I. Explanations on Related to Assets

1. Information on cash equivalents and balances with the CBRT:

	Current Period		Prior Period	
	TRY	FC	TRY	FC
Cash/foreign currency	146,271	857,067	140,437	584,195
The CBRT ⁽¹⁾	8,795,575	10,598,026	7,454,188	7,298,994
Other ⁽²⁾	-	-	-	202,486
Total	8,941,846	11,455,093	7,594,625	8,085,675

(1) Includes TRY15,515,684 held as reserve requirements.

(2) Includes precious metal accounts.

Pursuant to CBRT Communiqué No. 2013/15 on Required Reserves, banks are obliged to maintain required reserves at the CBRT for TRY and FX liabilities specified in the said communiqué. Required reserve ratios vary depending on the maturity structure of liabilities and are applied in a range of 3%–40% for TRY deposits and other liabilities, 22%–32% for FX deposits and precious metal deposit accounts, and 5%–25% for other FX liabilities. In addition, an extra required reserve in TRY at a rate of 2.5% is maintained for FX deposits (excluding deposits of foreign banks and precious metal accounts). Liabilities subject to required reserves are calculated as of Fridays on a biweekly basis and are maintained in 14-day periods. The CBRT pays interest, at rates determined by the CBRT, on required reserves maintained in TRY by deposit banks for FX-protected accounts and TRY deposit accounts. For FX deposit/participation fund liabilities (excluding foreign banks' deposits/participation funds), a commission, differentiated according to the TRY share, is applied on the amount to be maintained as required reserves and on call FX deposit accounts (excluding the portion maintained in TRY).

Information related to balances with the CBRT

	Current Period		Prior Period	
	TRY	FC	TRY	FC
Unrestricted Demand Deposit	951,243	2,926,674	964,921	2,855,222
Unrestricted Time Deposit	-	-	-	-
Reserve Requirements	7,844,332	7,671,352	6,489,267	4,443,772
Total	8,795,575	10,598,026	7,454,188	7,298,994

2. Information on banks and other financial institutions

	Current Period		Prior Period	
	TRY	FC	TRY	FC
Banks	1,252,344	6,974,766	51,017	4,306,543
Domestic	1,252,344	561,350	51,017	3,509,318
Foreign	-	6,413,416	-	797,225
Total	1,252,344	6,974,766	51,017	4,306,543

Information on foreign banks account

	Unrestricted Amount	Restricted Amount	Unrestricted Amount	Restricted Amount
	Current Period	Current Period	Prior period	Prior Period
European Union Countries	228,489	-	445,620	-
USD, Canada	2,594,912	-	177,306	-
OECD Countries	2,995,808	-	145,790	28,509
Off-Shore Banking Regions	-	-	-	-
Other	-	-	-	-
Total	5,819,209	-	768,716	28,509

Within the foreign banks account, the collateral for foreign derivative transactions is TRY 594,207 (31 December 2024: TRY 28,509).

ANADOLUBANK ANONİM ŞİRKETİ

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SECTION FIVE: EXPLANATIONS AND DISCLOSURES ON UNCONSOLIDATED FINANCIAL STATEMENTS(Continued)

I. Explanations on Related to Assets (Continued)

3. Information on receivables from money markets

As of December 31, 2025, there are no receivables from money markets. (31 December 2024: TRY 5,895,477).

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

Financial assets measured at fair value through profit/loss provided as collateral/blocked

None. (31 December 2024: TRY 31,967).

Financial assets measured at fair value through profit/loss subject to repurchase agreement

None. (31 December 2024: None).

Information regarding securities whose fair value difference is reflected in profit/loss

	Current Period		Prior Period	
	TRY	FC	TRY	FC
Government debt securities	2,208	264,135	63,620	242,368
Share certificates	-	-	-	-
Other assets (*)	-	101,343	-	98,676
Total	2,208	365,478	63,620	341,044

(*) Other Financial Assets include bonds of Türkiye Vakıflar Bankası (TRY 21,838), İş Bankası (TRY 2,039), Ziraat Bankası (TRY 23,480), Türkiye İhracat Kredi Bankası (TRY 20,023), Türkiye Varlık Fonu (TRY 9,349), Yapı Kredi Bankası (TRY 15,994), Sınai Kalkınma Bankası (TRY 7,230), Akbank (TRY 1,205), and Garanti Bankası (TRY 184) (as of December 31, 2024: bonds of Türkiye Vakıflar Bankası (TRY 16,004), İş Bankası (TRY 43,600), Ziraat Bankası (TRY 24,628), Türkiye İhracat Kredi Bankası (TRY 10,747), and Türkiye Varlık Fonu (TRY 3,697) are attached

5. Information on financial assets measured at fair value through other comprehensive income

	Current Period	Prior Period
Debt Securities	24,723,928	5,540,536
Quoted at Stock Exchange	24,537,212	5,418,245
Unquoted at Stock Exchange	186,716	122,291
Share Certificate	231,009	127,926
Quoted at Stock Exchange	-	-
Unquoted at Stock Exchange	231,009	127,926
Impairment Provision (-)	590,414	628,263
Total	24,364,523	5,040,199

As of 31 December 2025, the financial assets subject to repo transactions whose fair value difference is reflected in other comprehensive income are TRY 14,830,371 (31 December 2024: TRY 97,412).

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SECTION FIVE: EXPLANATIONS AND DISCLOSURES ON UNCONSOLIDATED FINANCIAL STATEMENTS(Continued)

I. Explanations on Related to Assets (Continued)

5. Information on financial assets measured at fair value through other comprehensive income (Continued)

Statement of movement in financial assets at fair value through other comprehensive income of the bank

	Current Period		Prior Period	
	TRY	FC	TRY	FC
Value at the Beginning of the Period	3,004,160	2,036,039	1,441,203	1,689,385
Purchases during the year	16,951,569	-	1,950,163	-
Transfers (Portfolio changes)	-	-	-	-
Disposals	(291,912)	-	(503,530)	-
Stock exchange valuation difference	-	-	-	-
Exchange rate differences in monetary assets	-	528,086	-	335,216
Rediscount and principal redemption share	1,955,700	16,842	110,867	19,207
Value increase/decrease	187,114	(23,075)	5,457	(7,769)
End of the Period	21,806,631	2,557,892	3,004,160	2,036,039

6. Positive differences table related to trading derivative financial assets

Trading derivative financial assets	Current Period		Prior Period	
	TRY	FC	TRY	FC
Forward Transactions	29,858	4,411	25,615	13,390
Swap Transactions	63,777	85,938	43,282	55,569
Futures Transactions	-	-	-	-
Options	576,700	276,368	336,089	105,313
Other	-	-	-	-
Total	670,335	366,717	404,986	174,272

7. Information Related to Loans

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

	Current Period		Prior Period	
	Cash	Non-Cash	Cash	Non-Cash
Direct Loans Granted to Shareholders	1,020	279,173	122,003	171,610
Corporate Shareholders	-	279,173	121,166	171,610
Real Person Shareholders	1,020	-	837	-
Indirect Loans Granted to Shareholders	201,710	212,151	102,152	60,437
Loans Granted to Employees	68,844	83	19,164	83
Total	271,574	491,407	243,319	232,130

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SECTION FIVE: EXPLANATIONS AND DISCLOSURES ON UNCONSOLIDATED FINANCIAL STATEMENTS(Continued)

I. Explanations on Related to Assets (Continued)

7. Information Related to Loans (Continued)

Loans measured at amortized cost

Current Period		Loans under Close Monitoring		
			Restructured Loans	
		Non-Restructured Loans	Loans with Revised Contract Terms	Refinancing
Cash Loans	Standard Loans			
Non-specialized Loans	83,951,951	1,745,759	578,981	-
Enterprise Loans	-	-	-	-
Export Loans	15,473,838	388,502	107,117	-
Import Loans	-	-	-	-
Loans Given to Financial Sector	1,842,822	-	-	-
Retail Loans	306,375	1,873	87	-
Credit Cards	265,032	9,266	34	-
Other	66,063,884	1,346,118	471,743	-
Specialized Loans	-	-	-	-
Other Receivables	-	-	-	-
Total	83,951,951	1,745,759	578,981	-

	Current Period		Prior Period	
	Standard Loans	Loans Under Close Monitoring	Standard Loans	Loans Under Close Monitoring
12 Months Expected Credit Loss	457,699	-	200,144	-
Significant Increase in Credit Risk	-	171,728	-	74,651

Breakdown of loans according to their maturity

	Standard Loans and Other Receivables		Loans and Other Receivables under Close Monitoring	
	Loans and Other Receivables	Restructured or Rescheduled	Loans and Other Receivable	Restructured or Rescheduled
Short-Term Loans and Other Receivables	66,602,934	-	1,437,507	106,077
Non-Specialized Loans	66,602,934	-	1,437,507	106,077
Specialized Loans	-	-	-	-
Other Receivables	-	-	-	-
Medium and Long-Term Loans and Other Receivables	17,349,017	-	308,252	472,904
Non-Specialized Loans	17,349,017	-	308,252	472,904
Specialized Loans	-	-	-	-
Other Receivables	-	-	-	-
Total	83,951,951	-	1,745,759	578,981

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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SECTION FIVE: EXPLANATIONS AND DISCLOSURES ON UNCONSOLIDATED FINANCIAL STATEMENTS

I. Explanations on Related to Assets (Continued)

7. Information Related to Loans (Continued)

Information on consumer loans, personal credit cards, personnel loans and personnel credit cards

Current Period	Short-term	Medium and Long-term	Total
Consumer Loans-TRY	88,379	138,185	226,564
Mortgage Loans	-	10,297	10,297
Automotive Loans	-	-	-
Consumer Loans	88,379	127,888	216,267
Other	-	-	-
Consumer Loans- Indexed to FC	-	-	-
Mortgage Loans	-	-	-
Automotive Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
Consumer Loans-FC	-	-	-
Mortgage Loans	-	-	-
Automotive Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
Individual Credit Cards-TRY	43,124	-	43,124
Installment	7,132	-	7,132
Non-Installment	35,992	-	35,992
Individual Credit Cards-FC	541	-	541
Installment	-	-	-
Non-Installment	541	-	541
Personnel Loans-TRY	15,376	45,230	60,606
Mortgage Loans	-	-	-
Automotive Loans	-	-	-
Consumer Loans	15,376	45,230	60,606
Other	-	-	-
Personnel Loans- Indexed to FC	-	-	-
Mortgage Loans	-	-	-
Automotive Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
Personnel Loans-FC	-	-	-
Mortgage Loans	-	-	-
Automotive Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
Personnel Credit Cards-TRY	8,238	-	8,238
Installment	1,136	-	1,136
Non-Installment	7,102	-	7,102
Personnel Credit Cards-FC	-	-	-
Installment	-	-	-
Non-Installment	-	-	-
Overdraft Account-TRY (Individual)	21,165	-	21,165
Overdraft Account-FC (Individual)	-	-	-
Total	176,823	183,415	360,238

ANADOLUBANK ANONİM ŞİRKETİ

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SECTION FIVE: EXPLANATIONS AND DISCLOSURES ON UNCONSOLIDATED FINANCIAL STATEMENTS

I. Explanations on Related to Assets (Continued)

7. Information Related to Loans (Continued)

Information on consumer loans, personal credit cards, personnel loans and personnel credit.(Continued)

Prior Period	Short-term	Medium and Long-term	Total
Consumer Loans-TRY	8,180	49,736	57,916
Mortgage Loans	-	13,539	13,539
Automotive Loans	-	268	268
Consumer Loans	8,180	35,929	44,109
Other	-	-	-
Consumer Loans- Indexed to FC	-	-	-
Mortgage Loans	-	-	-
Automotive Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
Consumer Loans-FC	-	-	-
Mortgage Loans	-	-	-
Automotive Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
Individual Credit Cards-TRY	34,022	-	34,022
Installment	3,540	-	3,540
Non-Installment	30,482	-	30,482
Individual Credit Cards-FC	124	-	124
Installment	-	-	-
Non-Installment	124	-	124
Personnel Loans-TRY	3,766	10,543	14,309
Mortgage Loans	-	-	-
Automotive Loans	-	-	-
Consumer Loans	3,766	10,543	14,309
Other	-	-	-
Personnel Loans- Indexed to FC	-	-	-
Mortgage Loans	-	-	-
Automotive Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
Personnel Loans-FC	-	-	-
Mortgage Loans	-	-	-
Automotive Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
Personnel Credit Cards-TRY	5,692	-	5,692
Installment	659	-	659
Non-Installment	5,033	-	5,033
Personnel Credit Cards-FC	-	-	-
Installment	-	-	-
Non-Installment	-	-	-
Overdraft Account-TRY (Individual)	16,326	-	16,326
Overdraft Account-FC (Individual)	-	-	-
Total	68,110	60,279	128,389

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SECTION FIVE: EXPLANATIONS AND DISCLOSURES ON UNCONSOLIDATED FINANCIAL STATEMENTS

I.Explanations on Related to Assets (Continued)

7. Information Related to Loans (Continued)

Information regarding installation of business loans and corporate credit cards.

Current Period	Short-term	Medium and Long-term	Total
Commercial Installment Loans-TRY	9,802,252	12,953,837	22,756,089
Mortgage Loans	-	-	-
Automotive Loans	217,180	3,020,601	3,237,781
Consumer Loans	9,585,072	9,933,236	19,518,308
Other	-	-	-
Commercial Installment Loans- FC Indexed	-	-	-
Mortgage Loans	-	-	-
Automotive Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
Commercial Installment Loans-FC	66,584	140,852	207,436
Mortgage Loans	-	-	-
Automotive loans	-	-	-
Consumer Loans	66,584	140,852	207,436
Other	-	-	-
Corporate Credit Cards-TRY	222,422	-	222,422
Installment	18,278	-	18,278
Non-Installment	204,144	-	204,144
Corporate Credit Cards-FC	7	-	7
Installment	-	-	-
Non-Installment	7	-	7
Overdraft Account-TRY (Commercial)	187,273	-	187,273
Overdraft Account-FC (Commercial)	-	-	-
Total	10,278,538	13,094,689	23,373,227
Prior Period	Short-term	Medium and Long-term	Total
Commercial Installment Loans-TRY	6,424,884	7,690,893	14,115,777
Mortgage Loans	-	-	-
Automotive Loans	146,993	1,093,134	1,240,127
Consumer Loans	6,277,891	6,597,759	12,875,650
Other	-	-	-
Commercial Installment Loans- FC Indexed	-	-	-
Mortgage Loans	-	-	-
Automotive Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
Commercial Installment Loans-FC	36,177	164,632	200,809
Mortgage Loans	-	-	-
Automotive loans	-	-	-
Consumer Loans	36,177	164,632	200,809
Other	-	-	-
Corporate Credit Cards-TRY	180,494	-	180,494
Installment	9,793	-	9,793
Non-Installment	170,701	-	170,701
Corporate Credit Cards-FC	12	-	12
Installment	-	-	-
Non-Installment	12	-	12
Overdraft Account-TRY (Commercial)	83,846	-	83,846
Overdraft Account-FC (Commercial)	-	-	-
Total	6,725,413	7,855,525	14,580,938

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SECTION FIVE: EXPLANATIONS AND DISCLOSURES ON UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

I. Explanations on Related to Assets (Continued)

7. Explanations on Related to Assets (Continued)

Loans according to types of borrowers

	Current Period	Prior Period
Public	2,891,990	2,181,105
Private	83,384,701	50,131,885
Total	86,276,691	52,312,990

Distribution of domestic and foreign loans

	Current Period	Prior Period
Domestic Loans	86,275,490	52,312,893
Foreign Loans	1,201	97
Total	86,276,691	52,312,990

Loans granted to investments in associates and subsidiaries

	Current Period	Prior Period
Direct Loans Given to Subsidiaries and Affiliates	3,400	404,967
Indirect Loans Given to Subsidiaries and Affiliates	-	-
Total	3,400	404,967

Specific provisions provided against loans

Specific Provisions	Current Period	Prior Period
Loans with Limited Collectability	328,822	190,185
Loans with Doubtful Collectability	439,121	48,990
Uncollectible Loans	928,953	344,010
Total	1,696,896	583,185

Information on non-performing loans (Net)

Information on non-performing loans and other receivables that have been restructured or placed on a new repayment schedule by the Bank.

	III. Group: Loans with Limited Collectability	IV. Group: Loans with Doubtful Collectability	V. Group: Uncollectible Loans
Current Period			
Gross Amounts Before Provisions	15,038	50,482	25,224
Rescheduled Loans	15,038	50,482	25,224
Prior Period			
Gross Amounts Before Provisions	467	1,044	31,602
Rescheduled Loans	467	1,044	31,602

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SECTION FIVE: EXPLANATIONS AND DISCLOSURES ON UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

I. Explanations on Related to Assets (Continued)

7. Information Related to Loans (Continued)

Information on the movement of total non-performing loans

<i>Current Period</i>	III. Group Loans with Limited Collectability	IV. Group Loans with Doubtful Collectability	V. Group Uncollectible Loans
Balance at the end of prior Period	324,770	70,190	442,038
Additions (+)	1,518,890	105,469	389,979
Transfers from Other Categories of Non-Performing Loans (+)	-	1,065,725	524,686
Transfers to Other Categories of Non-Performing Loans (-)	1,065,725	524,686	18
Collections (-)	130,240	67,896	78,195
Loans written off (-)(*)	-	-	-
Corporate and Commercial Loans	479	-	45
Retail Loans	-	3	-
Credit Cards	-	-	-
Other	-	-	-
Balance at the end of the Period	647,216	648,799	1,278,445
Specific impairment provision (-)	328,822	439,121	928,953
Net balance in the Balance Sheet	318,394	209,678	349,492

<i>Prior Period</i>	III. Group Loans with Limited Collectability	IV. Group Loans with Doubtful Collectability	V. Group Uncollectible Loans
Balance at the end of Prior Period	33,494	41,948	587,158
Additions (+)	451,930	20,394	33,218
Transfers from Other Categories of Non-Performing Loans (+)	-	59,416	36,189
Transfers to Other Categories of Non-Performing Loans (-)	59,416	36,189	-
Collections (-)	101,238	15,378	81,205
Loans written off (-)	-	1	133,322
Corporate and Commercial Loans	-	-	133,319
Retail Loans	-	1	-
Credit Cards	-	-	1
Other	-	-	2
Balance at the end of the period	324,770	70,190	442,038
Specific impairment provision (-)	190,185	48,990	344,010
Net balance in the balance sheet	134,585	21,200	98,028

(*) The bank sold its non-performing loans with a principal of TRY 77,287 to GSD Varlık Yönetim Şirketi A.Ş. for TRY 33,000.

Information on expected credit loss

	Stage 1	Stage 2	Stage 3	Total
Provision at the Beginning of Period	200,144	74,651	583,185	857,980
Additional provision during the period	1,059,747	335,514	1,206,694	2,601,955
Exits During the Period	(748,211)	(188,099)	(196,773)	(1,133,083)
Sold Loans	-	-	-	-
Write-off/Sales	-	-	(527)	(527)
Transfer to Stage 1	5,181	(5,181)	-	-
Transfer to Stage 2	(59,088)	59,088	-	-
Transfer to Stage 3	(74)	(104,243)	104,317	-
Provision at the End of Period	457,699	171,730	1,696,896	2,326,325

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SECTION FIVE: EXPLANATIONS AND DISCLOSURES ON UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

I. Explanations on Related to Assets (Continued)

7. Information Related to Loans (Continued)

Information on Non-Performing Loans Granted as Foreign Currency Loans

	III. Group	IV. Group	V. Group
	Loans with Limited Collectability	Loans with Doubtful Collectability	Uncollectible Loans
Current period			
Balance at the end of the period ⁽¹⁾	129,713	73,182	247,311
Specific impairment provision ⁽¹⁾	79,594	51,230	159,295
Net balance in the balance sheet	50,119	21,952	88,016
Prior period			
Balance at the end of the period	80,192	21,298	61,462
Specific impairment provision (-)	46,932	13,091	30,642
Net balance in the balance sheet	33,260	8,207	30,820

(1) Balances of receivables and special provisions in foreign currency are being followed in TRY and shown in the Foreign currency column in the balance sheet.

Breakdown of gross and net values of the non-performing loans according to their beneficiary group

	III. Group	IV. Group	V. Group
	Loans with Limited Collectability	Loans with Doubtful Collectability	Uncollectible Loans
Current Period Net	318,394	209,678	349,492
Loans granted to corporate entities and real persons (Gross)	647,216	648,799	1,267,321
Impairment provisions (-)	328,822	439,121	917,829
Loans granted to corporate entities and real persons (Net)	318,394	209,678	349,492
Banks (Gross)	-	-	-
Impairment provisions (-)	-	-	-
Banks (Net)	-	-	-
Other Loans (Gross)	-	-	11,124
Impairment provisions (-)	-	-	11,124
Other Loans (Net)	-	-	-
Prior Period (Net)	134,585	21,200	98,028
Loans granted to corporate entities and real persons (Gross)	324,770	70,190	430,916
Impairment provisions (-)	190,185	48,990	332,888
Loans granted to corporate entities and real persons (Net)	134,585	21,200	98,028
Banks (Gross)	-	-	-
Impairment provisions (-)	-	-	-
Banks (Net)	-	-	-
Other Loans (Gross)	-	-	11,122
Impairment provisions (-)	-	-	11,122
Other Loans (Net)	-	-	-

Uncollectible loans and other receivables are collected through legal proceedings and liquidation of collaterals.

ANADOLUBANK ANONİM ŞİRKETİ

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SECTION FIVE: EXPLANATIONS AND DISCLOSURES ON UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

I. Explanations on Related to Assets (Continued)

7. Information Related to Loans (Continued)

Information on Interest Accruals, Rediscount and Valuation Effect and Their Provisions Calculated for Non-Performing Loans Banks which Provide Expected Credit Loss According to TFRS 9

	III. Group Loans with Limited Collectability	IV. Group Loans with Doubtful Collectability	V. Group Uncollectible Loans
Current Period (Net)	45,695	50,369	126,573
Interest Accruals and Rediscount with Valuation Differences	92,191	148,492	455,661
Provision amount (-)	46,496	98,123	329,088
Prior Period (Net)	25,718	6,770	27,865
Interest Accruals and Rediscount with Valuation Differences	63,601	21,250	132,361
Provision amount (-)	37,883	14,480	104,496

Explanations regarding the write-off policy

Loans and other receivables that are deemed impossible to collect are collected through legal follow-up and conversion of collateral into cash or can be deleted from the assets by the decision of the Bank's Board of Directors. As of December 31, 2025, the bank has written-off loans of TRY 527 from its non-performing loans, and no loans have been sold. (31 December 2024: TRY 455 deleted, TRY 132,868 sold).

8. Information of financial assets measured at amortized cost

Information on Government Debt Securities measured at amortized cost

	Current Period	Prior Period
Government Bond	11,200,048	6,170,262
Treasury Bill	-	-
Other Public Debt Securities	-	-
Total	11,200,048	6,170,262

Information on financial assets measured at amortized cost

	Current Period	Prior Period
Debt Securities	11,200,048	6,170,262
Quoted at Stock Exchange	11,200,048	6,170,262
Unquoted at Stock Exchange	-	-
Impairment Provision (-)	-	-
Total	11,200,048	6,170,262

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SECTION FIVE: EXPLANATIONS AND DISCLOSURES ON UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

I. Explanations on Related to Assets (Continued)

8. Information on financial assets measured at amortized cost (Continued)

Information on Non-Performing Loans Granted as Foreign Currency Loans

	Current Period	Prior Period
Value at the Beginning of the Period	6,170,262	-
Currency Differences in Monetary Assets	-	-
Purchases During the Year	2,537,251	6,057,594
Disposal through Sale and Redemption	-	-
Currency Differences in Monetary Assets	2,275,825	-
Valuation Effect	216,710	112,668
Total of end of the period	11,200,048	6,170,262

9. Information on lease receivables

None.

10. Information on investments in associates

None.

11. Subsidiaries

Title	Address (City/Country)	Bank's Share Percentage- If Different Voting Percentage (%)	Bank's Risk Group Share Percentage (%)
1 Anadolubank Nederland NV	Amsterdam/Netherlands	100.00	-
2 Anadolu Yatırım Menkul Kıymetler A.Ş.	Istanbul/Türkiye	91.90	8.10
3 Anadolu Faktoring A.Ş.	Istanbul/Türkiye	99.99	0.01

	Total Assets	Shareholders' Equity	Total Fixed Assets	Interest Income	Securities income	Current Period (Profit/Loss)	Prior Period (Profit/Loss)	Fair Value
1	69,169,895	10,341,622	67,020	3,245,330	233,223	890,489	813,321	-
2	757,430	469,005	3,340	198,606	-	108,862	115,012	-
3	7,254,697	1,712,712	666	2,581,688	-	620,901	417,775	-

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SECTION FIVE: EXPLANATIONS AND DISCLOSURES ON UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

I. Explanations on Related to Assets (Continued)

11. Subsidiaries (Continued)

Information related to subsidiaries (Movement Schedule)

	Current Period	Prior Period
Balance at the Beginning of the Period	7,168,937	5,231,470
Movements During the Period	5,316,241	1,937,467
Purchases	1,221,057	-
Bonus Shares and Contributions to Capital	-	-
Dividends From Current Year Profit	1,611,373	1,336,750
Transfer to Other Account	-	-
Sales	-	-
Revaluation Increase, Inflation Adjustment Difference and Exchange Rate Difference	2,483,811	600,717
Impairment provisions	-	-
Balance at the End of the Period	12,485,178	7,168,937
Capital Commitments	-	-
Share Percentage at the End of the Period (%)	-	-

Valuation of Investment in Subsidiaries

	Current Period	Prior Period
Valuation at Cost	-	-
Valuation at Fair Value	-	-
Valuation Using the Equity Accounting	12,485,178	7,168,937
Total	12,485,178	7,168,937

Sectoral information on financial subsidiaries and the related carrying amounts

	Current Period	Prior Period
Banks	10,341,622	5,744,848
Insurance Companies	-	-
Factoring Companies	1,712,541	1,092,755
Leasing Companies	-	-
Finance Companies	-	-
Other Financial Subsidiaries	431,015	331,334
Total	12,485,178	7,168,937

Investments in associates sold during the current period

There are no disposed investment in associates.

Subsidiaries acquired within the scope of consolidation during the current period

There are no subsidiaries acquired and included in the scope of consolidation.

12. Information on investments in joint ventures

None.

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SECTION FIVE: EXPLANATIONS AND DISCLOSURES ON UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

I. Explanations on Related to Assets (Continued)

13. Information on tangible fixed assets

		Tangible Fixed Assets Acquired through Financial Leasing	Vehicles	Right-of-use tangible asset	Other Tangible Assets	Total
Current Period	Real Estates					
Current Period End						
Cost	1,926,878	-	192	428,850	172,325	2,528,245
Accumulated Depreciation and Impairment	(298)	-	(192)	(137,230)	(108,633)	(246,353)
Net Book Value	1,926,580	-	-	291,620	63,692	2,281,892
Current period end						
Net Book Value at the Beginning	1,926,580	-	-	291,620	63,692	2,281,892
Additions	-	-	-	265,582	113,433	379,015
Disposals (Cost)	-	-	38	130,663	5,607	136,308
Disposals (Depreciation)	-	-	(38)	(55,108)	(2,732)	(57,878)
Depreciation	(298)	-	-	(97,233)	(34,118)	(131,649)
Revaluation	483,100	-	-	-	-	483,100
Revaluation Depreciation	-	-	-	-	-	-
Foreign exchange difference cost	-	-	-	98	-	98
Foreign exchange difference amortisation	-	-	-	(31)	-	(31)
Cost at Period End	2,409,978	-	154	563,867	280,151	3,254,150
Accumulated Depreciation at Period End	(596)	-	(154)	(179,386)	(140,019)	(320,155)
Closing net book value	2,409,382	-	-	384,481	140,132	2,933,995

		Tangible Fixed Assets Acquired through Financial Leasing	Vehicles	Right-of-use tangible asset	Other Tangible Assets	Total
Prior Period	Real Estates					
Prior Period End						
Cost	1,429,308	-	192	387,529	161,646	1,978,675
Accumulated Depreciation and Impairment	(13)	-	(192)	(168,717)	(89,203)	(258,125)
Net Book Value	1,429,295	-	-	218,812	72,443	1,720,550
Current period end						
Net Book Value at the Beginning	1,429,295	-	-	218,812	72,443	1,720,550
Additions	-	-	-	214,252	40,616	254,868
Disposals (Cost)	-	-	-	(173,007)	(29,937)	(202,944)
Disposals (Depreciation)	-	-	-	142,917	21,245	164,162
Depreciation	(285)	-	-	(111,405)	(40,675)	(152,365)
Revaluation	497,570	-	-	-	-	497,570
Revaluation Depreciation	-	-	-	-	-	-
Foreign exchange difference cost	-	-	-	76	-	76
Foreign exchange difference amortisation	-	-	-	(25)	-	(25)
Cost at Period End	1,926,878	-	192	428,850	172,325	2,528,245
Accumulated Depreciation at Period End	(298)	-	(192)	(137,230)	(108,633)	(246,353)
Closing net book value	1,926,580	-	-	291,620	63,692	2,281,892

If impairment on individual asset recorded or reversed in the current period is material for the overall financial statements Events and conditions for recording or reversing impairment and amount of recorded or reversed impairment in the financial statements.

None.

Amount of impairment recorded or reversed in the financial statements

None.

ANADOLUBANK ANONİM ŞİRKETİ

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SECTION FIVE: EXPLANATIONS AND DISCLOSURES ON UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

I. Explanations on Related to Assets (Continued)

13. Information on tangible fixed assets (Continued)

The impairment provision set or cancelled in the current period according to the asset groups not individually significant but materially affecting the overall financial statements, and the reason and conditions for this

None.

14. Explanations on Intangible Assets

Useful life and depreciation rates used

The depreciable amount of an intangible asset is allocated on a systematic basis over its useful life, and the amortization period begins when the asset is available for use and is amortized over its estimated useful life.

Depreciation Methods Used

For assets that have been held for less than one fiscal period as of the balance sheet date, depreciation has been calculated on a straight-line basis by prorating the annual depreciation amount projected for a full year to the period the asset has been held.

Gross book value and accumulated depreciation amounts at the beginning and end of the period

	End of the period		Beginning of the period	
	Carrying value	Accumulated amortization	Carrying value	Accumulated amortization
Intangible assets	338,205	141,516	224,061	86,897

Reconciliation schedule between the beginning and ending balances for the period, including the information set out below

	Current Period	Prior Period
Beginning of the Period	137,164	97,681
Internally Generated Amounts	-	-
Additions due to mergers, transfers and acquisitions	114,756	75,202
Disposals and Sales	(612)	-
Depreciation of Disposal and Sales	-	-
Amounts Recorded in The Valuation Fund Due to Increase or Decrease In Value	-	-
Impairment Losses Recognised in Profit or Loss	-	-
Impairment Losses Reversed through Profit or Loss	-	-
Amortisation Expense (-)	54,619	35,719
Net Foreign Exchange Differences Arising from Foreign Subsidiaries	-	-
Other Changes in Carrying Amount	-	-
Period-End	196,689	137,164

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SECTION FIVE: EXPLANATIONS AND DISCLOSURES ON UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

I. Explanations on Related to Assets (Continued)

14. Explanations on Intangible Assets (Continued)

Disclosures for book value, description and remaining life to be amortized for a specific intangible fixed asset that is material to the financial statements

None.

Disclosure for intangible fixed assets acquired through government grants and accounted for at fair value at initial recognition

None.

The method of subsequent measurement for intangible fixed assets that are acquired through government incentives and recorded at fair value at the initial recognition

None.

The book value of intangible fixed assets that are pledged or restricted for use

None.

Amount of purchase commitments for intangible fixed assets

None.

Information on revalued intangible assets according to their types

None.

Amount of total research and development expenses recorded within the period if any

None.

Explanations on goodwill

None.

15. Explanations on investment properties

None.

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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SECTION FIVE: EXPLANATIONS AND DISCLOSURES ON UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

I. Explanations on Related to Assets (Continued)

16. Explanations on deferred tax assets:

As of 31 December 2025, and 31 December 2024, the items giving rise to deferred tax assets and liabilities are as follows:

	Current Period	Prior Period
Deferred tax asset	1,220,339	994,052
Provisions for Severance pay and unused leave	95,397	66,151
TAS – TPL Depreciation differences	410,886	342,045
Stage 1 and 2 expected credit loss provisions	205,486	93,878
Financial Asset Marketable Securities Valuation Differences	71,420	117,135
Other Provisions	37,656	39,489
Tangible Assets and Non-current assets held for sale – Inflation Accounting	3,440	208,720
Discounting of Derivative Financial Instruments	-	69,627
TFRS 16	9,605	6,293
Other	386,449	50,714
Deferred tax liability	925,335	462,011
Securities valuation differences	332,914	36,815
Tangible fixed assets valuation differences	556,099	425,196
Other	36,322	-
Deferred tax asset/liability, net	295,004	532,041

17. Information on assets held for sale and discontinued operations

	Current Period	Prior Period
Prior Period End:		
Cost	190,212	211,695
Accumulated Depreciation	(34)	(39)
Impairment	-	-
Net Book Value	190,178	211,656
Current Period End:		
Additions	115,226	20,489
Disposals (Cost) (-)	141,646	41,972
Disposals (Depreciation) (-)	(4)	(5)
Loss of asset held for sale	-	-
Reversal of impairment Loss	-	-
Cost	163,792	190,212
Impairment	-	-
Accumulated depreciation	(30)	(34)
Net book value	163,762	190,178

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SECTION FIVE: EXPLANATIONS AND DISCLOSURES ON UNCONSOLIDATED FINANCIAL STATEMENTS(Continued)

I. Explanations on Related to Assets (Continued)

18. Information on Other Assets

Information on prepaid expenses, taxes and similar transactions

	Current Period	Prior Period
Prepaid Expenses	62,978	26,188
Prepaid taxes	46,196	250,937

Information on other assets

Other assets of the balance sheet do not exceed 10% of the balance sheet total, excluding off-balance sheet commitments.

II. Explanations on Related to Liabilities

1. Information on maturity structure of the deposits

Current Period	Demand	With 7 Days Maturity	Up to 1 Month	1-3 Months	3-6 Months	6 Months 1 Year	1 Year And Over	Cumulative Deposit	Total
Saving Deposits	1,236,184	-	13,715,803	19,079,108	2,752,207	506,979	57,278	-	37,347,559
Foreign Currency									
Deposits	3,744,849	-	7,761,074	20,688,780	382,296	120,496	60,289	-	32,757,784
Residents in Türkiye	3,648,102	-	7,734,113	20,631,185	376,573	110,491	3,889	-	32,504,353
Residents Abroad	96,747	-	26,961	57,595	5,723	10,005	56,400	-	253,431
Public Sector Deposits	600,807	-	6	30	-	136	-	-	600,979
Commercial Deposits	2,273,887	-	5,551,225	8,601,889	5,677	12,074	6,211	-	16,450,963
Other Institutions									
Deposits	16,749	-	6,411	1,155,932	132,617	-	-	-	1,311,709
Precious Metal Deposit	3,240,754	-	376,384	2,179,867	50,123	12,571	2,773	-	5,862,472
Bank Deposits	3,542	-	299,951	-	-	-	1,307,881	-	1,611,374
The CBRT	-	-	-	-	-	-	-	-	-
Domestic Banks	1	-	299,951	-	-	-	-	-	299,952
Foreign Banks	3,541	-	-	-	-	-	1,307,881	-	1,311,422
Participation Banks	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-
Total	11,116,772	-	27,710,854	51,705,606	3,322,920	652,256	1,434,432	-	95,942,840

Prior Period	Demand	With 7 Days Maturity	Up to 1 Month	1-3 Months	3-6 Months	6 Months 1 Year	1 Year And Over	Cumulative Deposit	Total
Saving Deposits	1,004,703	-	11,618,596	7,043,591	7,124,066	1,876,664	1,785,517	-	30,453,137
Foreign Currency									
Deposits	2,917,330	-	2,464,323	16,368,891	1,724,406	114,944	120,923	-	23,710,817
Residents in Türkiye	2,834,045	-	2,450,922	16,305,907	1,719,406	109,368	95,613	-	23,515,261
Residents Abroad	83,285	-	13,401	62,984	5,000	5,576	25,310	-	195,556
Public Sector Deposits	170,588	-	6	28	-	-	-	-	170,622
Commercial Deposits	1,289,166	-	639,231	3,635,405	2,260,479	897,683	1,441,458	-	10,163,422
Other Institutions									
Deposits	12,075	-	2,738	24,798	182,395	-	5,680	-	227,686
Precious Metal Deposit	2,505,079	-	157,117	916,179	31,126	29,607	2,127	-	3,641,235
Bank Deposits	11,392	-	2,361,182	1,766,039	-	1,362,347	395,811	-	5,896,771
The CBRT	-	-	-	-	-	-	-	-	-
Domestic Banks	1	-	2,361,182	1,766,039	-	-	-	-	4,127,222
Foreign Banks	11,391	-	-	-	-	1,362,347	395,811	-	1,769,549
Participation Banks	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-
Total	7,910,333	-	17,243,193	29,754,931	11,322,472	4,281,245	3,751,516	-	74,263,690

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SECTION FIVE: EXPLANATIONS AND DISCLOSURES ON UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

II. Explanations on Related to Liabilities (Continued)

1. Information on maturity structure of the deposits (Continued)

Information on savings deposits under the guarantee of the saving deposits insurance fund and exceeding the limit of deposit insurance fund

	Covered by Deposit Insurance Fund		Exceeding Deposit Insurance Limit	
	Current Period	Prior Period	Current Period	Prior Period
Saving Deposits	11,577,075	8,884,771	25,786,327	21,614,820
Foreign Currency Saving Deposits	2,815,570	1,689,506	15,962,788	13,972,752
Other Deposits in the Form of Saving.	-	-	-	-
Foreign Branches' Deposits under Foreign Authorities' Insurance Coverage	-	-	-	-
Off-Shore Banking Regions' Deposits under Foreign Authorities' Insurance	-	-	-	-
Total	14,392,645	10,574,277	41,749,115	35,587,572

Saving deposits of individuals, which are not under guarantee of saving deposit insurance fund

	Current Period	Prior Period
Foreign Branches' Deposits and other accounts	-	-
Saving Deposits and Other Accounts of Major Shareholders and Deposits of their mother, Father, Spouse, Children under their wardship	7,421,122	5,559,479
Saving Deposits and Other Accounts of President and Members of Board of Directors, CEO and Vice Presidents and Deposits of their mother, Father, Spouse, Children under their wardship	172,168	146,551
Saving Deposits and Other Accounts in Scope of the Property Holdings Derived from Crime Defined in Article 282 of Turkish Criminal Law No:5237 dated 26/09/2004	-	-
Saving Deposits in Deposit Bank Which Established in Türkiye in Order to Engage in Off-shore Banking Activities	-	-
Total	7,593,290	5,706,030

Information on commercial deposits under the guarantee of the saving deposits insurance fund and exceeding the limit of deposit insurance fund

	Covered by Deposit Insurance Fund		Exceeding Deposit Insurance Limit	
	Current Period	Prior Period	Current Period	Prior Period
Commercial Deposits	1,018,294	725,071	17,348,070	9,871,217
Foreign Currency Commercial Deposits	310,114	209,146	19,753,671	11,433,934
Other Foreign Currency Deposits of Commercial Nature	-	-	-	-
Foreign Branches' Deposits Under Foreign Insurance Coverage	-	-	-	-
Off-Shore Deposits Under Foreign Insurance Coverage	-	-	-	-
Total	1,328,408	934,217	37,101,741	21,305,151

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SECTION FIVE: EXPLANATIONS AND DISCLOSURES ON UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

II. Explanations on Related to Liabilities (Continued)

1. Information on maturity structure of the deposits (Continued)

Commercial deposits which are not under guarantee of saving deposit insurance fund

	Current Period	Prior Period
Foreign Branches' Deposits and other accounts	-	-
Deposits and Other Accounts Belonging to the Controlling Shareholders and Their Parents, Spouses and Minor Children	11,686	8,060,871
Deposits and Other Accounts of Official Institutions	600,959	170,621
Deposits and other accounts of credit institutions and financial institutions	15,969,445	5,161,230
Saving Deposits in Deposit Bank Which Established in Türkiye in Order to Engage in Off-shore Banking Activities	-	-

2. Information on banks and other financial institutions

	Current Period		Prior Period	
	TRY	FC	TRY	FC
Domestic Bank and Institutions	210,072	22,379	130,485	58,635
Foreign Banks and Institutions and Funds	-	12,401,485	-	7,133,532
Total	210,072	12,423,864	130,485	7,192,167

Information on the maturity structure of funds borrowed

	Current Period		Prior Period	
	TRY	FC	TRY	FC
Short-term ⁽¹⁾	110,597	58,824	121,327	1,183,623
Medium and Long-term ⁽¹⁾	99,475	12,365,040	9,158	6,008,544
Total	210,072	12,423,864	130,485	7,192,167

⁽¹⁾ The maturity breakdown of the borrowings has been prepared considering the original maturity.

3. Information on debt in money markets

	Current Period		Prior Period	
	TRY	FC	TRY	FC
Domestic Transactions				
Financial Institutions and Organizations	14,516,317	-	94,126	-
Other Institutions and Organizations	-	-	-	-
Individuals	-	-	54,069	-
Foreign Transactions				
Financial Institutions and Organizations	-	-	-	-
Other Institutions and Organizations	-	-	-	-
Individuals	-	-	-	-
Total	14,516,317	-	148,195	-

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SECTION FIVE: EXPLANATIONS AND DISCLOSURES ON UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

II. Explanations on Related to Liabilities (Continued)

4. Information on trading derivative financial liabilities

Table of negative differences for trading derivative financial liabilities:

Trading derivative financial liabilities	Current Period		Prior Period	
	TRY	FC	TRY	FC
Forward Transactions	233,745	7,254	211,157	2,366
Swap Transactions	140,355	467,210	73,871	87,837
Future Transactions	-	-	-	-
Options	120,513	283,927	187,554	126,516
Other	-	-	-	-
Total	494,613	758,391	472,582	216,719

5. Information on Financial Leasing Agreements

With the “TFRS 16 Leases” standard valid from 1 January 2019, the difference between operating leases and finance leases has been eliminated and the lease transactions have been expressed under the “Lease Payables” as liability by lessees.

The Bank's liabilities from lease transactions as of 31 December 2025 are as follows.

31 December 2025	Gross	Net
Less than 1 year	107,733	93,169
Between 1- 4 years	205,481	147,053
More than 4 years	324,752	179,258
Total	637,966	419,480
31 December 2024	Gross	Net
Less than 1 year	79,484	68,848
Between 1- 4 years	116,982	89,867
More than 4 years	278,575	156,872
Total	475,041	315,587

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SECTION FIVE: EXPLANATIONS AND DISCLOSURES ON UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

II. Explanations on Related to Liabilities (Continued)

6. Information on provisions

Information on provisions related to the foreign currency difference of foreign indexed loans:

None. (31 December 2024: None).

Information on other provisions

Information on items and amounts causing an excess if other provisions exceed 10% of the total provisions

	Current Period	Prior Period
Provision for non-cash loans	44,480	20,642
Provision for lawsuits	71,845	128,740
Provision for credit card promotion expense	1,523	1,014
Other provision	-	-
Total	117,848	150,396

(*) Personnel lawsuit provisions are TRY 53,152 (31.12.2024 TRY 110,710).

Employee Benefits Provision

As of 31 December 2025, the bank has recognized a severance pay provision of TRY 201,180, TRY (31 December 2024: TRY 140,640), a vacation liability of TRY 116,809 (31 December 2024: TRY 79,862) As of December 31, 2025, there is no provision for premiums under the "Employee Rights Provision" item (December 31, 2024: None).

Balance Sheet Liabilities:	31 December 2025	31 December 2024
- Severance Pay Provision	201,180	140,640
- Unused vacation accrual	116,809	79,862

The bank is obliged to pay severance pay to employees who have completed one year of service and whose relationship with the bank is terminated due to mandatory reasons, such as retirement, death, or being called for military service, in accordance with the Turkish Labor Law.

The severance pay to be paid is equivalent to one month's salary for each year of service, and this amount is limited by the severance pay cap.

In the case of employee retirement, the provision for severance pay is calculated based on the present value of the probable obligation the Group will need to pay. TAS 19 requires the use of actuarial valuation methods for calculating the company's liabilities. In this context, the total liabilities are calculated using the following actuarial methods.

	Current Period 31 December 2025	Prior Period 31 December 2024
Discount Rate (%)	4.03	3
Retirement Probability Rate (%)	100	100

The key assumption is that the severance pay cap, applicable for each year of service, will increase annually by the inflation rate. Thus, the discount rate applied reflects the real rate, adjusted for the expected effects of inflation

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SECTION FIVE: EXPLANATIONS AND DISCLOSURES ON UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

II. Explanations on Related to Liabilities (Continued)

6. Information on provisions (Continued)

The severance pay provision is calculated based on the present value of the potential liability that the bank will have to pay under Turkish Labor Laws when employees retire. The TAS 19 - Employee Benefits standard requires the use of actuarial valuation methods for calculating the company's obligations.

The following actuarial assumptions, calculated by the bank using its own parameters, have been applied in determining the total liabilities.

Information on severance pay provisions

	Current Period	Prior Period
Balance at the beginning of the period	140,640	88,177
Changes during period	74,298	42,147
Actuarial loss/(gain) transferred to equity	9,177	80,273
Paid current period	(22,935)	(69,957)
Total	201,180	140,640

7. Explanation on tax liability

Information on tax provision

As of 31 December, 2025, the Bank has TRY 1,115,110 outstanding corporate tax liability after deducting provisional taxes paid during the period. (31 December 2024: TRY 696,024). If the differences arising between the carrying amount and the tax base of the assets subject to the current tax liability are related to the equity accounts group, the current tax asset or liability is offset with the related accounts in this group.

Information on taxes payable

	Current Period	Prior Period
Corporate tax payable	1,115,110	696,024
Taxation on marketable securities	349,235	128,165
Banking Insurance Transaction Tax	227,043	140,595
Capital gains tax on property	2,629	1,708
VAT payable	10,574	5,795
Other	47,093	30,963
Total	1,751,684	1,003,250

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NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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SECTION FIVE: EXPLANATIONS AND DISCLOSURES ON UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

II. Explanations on Related to Liabilities (Continued)

8. Explanation on tax liability (Continued)

Information on premium payables

	Current Period	Prior Period
Social Security Premiums – Employee	19,215	13,139
Social Security Premiums – Employer	30,488	20,296
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	1,116	757
Unemployment Insurance – Employer	2,232	1,511
Other	-	-
Total	53,051	35,703

8. Information on Deferred Tax Liability

Section Five, I. Matters to be disclosed regarding the asset items of the balance sheet are explained in Note 15 (V-I-15).

9. Information on Liabilities Regarding Assets Held for Sale and Discontinued Operations:

None.

10 Information on subordinated loans

	Current Period 31 December 2025		Prior Period 31 December 2024	
	TRY	FC	TRY	FC
Debt instruments to be included in additional Tier 1 capital	-	-	-	-
Subordinated loans	-	-	-	-
Subordinated debt instruments	-	-	-	-
Debt instruments to be included in Tier 2 capital	-	6,628,423	-	-
Subordinated loans	-	-	-	-
Subordinated debt instruments	-	6,628,423	-	-
Total	-	6,628,423	-	-

(*) Detailed explanations regarding subordinated loans are provided in Section Four, "Information on debt instruments to be included in equity calculations."

11 At least 20% of account of other liabilities on the balance sheet, exceeding 10% of the total liabilities excluding the off balance sheet items

None.

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SECTION FIVE: EXPLANATIONS AND DISCLOSURES ON UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

II. Explanations on related to liabilities (Continued)

12 Information on Shareholder's Equity

Presentation of paid-in capital

	Current Period	Prior Period
Common Stock Provision	1,100,000	1,100,000
Preferred Stock Provision	-	-

Amount of paid-in-capital, explanations as to whether the registered share capital system is applied, if so the amount of registered share capital ceiling:

The Bank is not subject to registered share capital system.

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

None.

Information on share capital increases from revaluation funds

None.

Capital commitments in the last fiscal year and at the end of the following interim period, the general purpose of these commitments and estimated resources required to meet these commitments

None.

Information on prior period's indicators on the Bank's income, profitability and liquidity, and possible effects of these future assumptions on the Bank's equity due to uncertainties of these indicators

None.

Information on privileges given to shares representing the capital

None.

13. Common stock issue premiums, shares and equity instruments

	Current Period	Prior Period
Number of Stocks	110,000,000	110,000,000
Preferred Capital Stock	-	-
Common Stock Issue Premiums	-	-
Common Stock Withdrawal Profits	-	-
Other equity instruments	-	-
Total common stock withdrawal	-	-

14. Information on the securities value increase fund

	Current Period		Prior Period	
	TRY	FC	TRY	FC
From Associates and Subsidiaries (*)	6,383,408	-	3,892,045	-
Securities Measured at FV Through Other Comprehensive Income	779,072	25,451	(71,947)	(55,831)
From the Securities Subject to Structural Position	-	-	-	-
Total	7,162,480	25,451	3,820,098	(55,831)

(*) Refers to the valuation differences within the scope of accounting of financial affiliates using the equity method.

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SECTION FIVE: EXPLANATIONS AND DISCLOSURES ON UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

III. Explanations Related to Off-Balance Sheet Items

1. Explanations on off-balance-sheet commitments

Type and amount of irrevocable commitments

	Current Period	Prior Period
Payment Commitments for Cheques	1,384,684	1,122,019
Commitment For Use Guaranteed Credit Allocation	5,669,287	3,226,871
Forward Asset Purchase Commitments	35,743,866	12,418,138
Credit Cards Limit Commitments	605,094	380,868
Liabilities From Guarantee Letters Issued in Our Favor	332,128	126,743
Commitments for Promotions Related with Credit Cards and Banking Activities	1,518	1,014
Tax and Fund Liabilities from Export Commitments	54	39
Total	43,736,631	17,275,692

Possible losses and commitments resulted from off-balance sheet items including the following

Guarantees, provisional guarantees, sureties, and related transactions

	Current Period	Prior Period
Certain Guarantees	11,593,207	8,140,376
Customs Guarantees	103,072	128,052
Tentative Guarantees	1,346,654	815,620
Advance Letters of Guarantee	660,721	483,505
Other Letters of Guarantee	11,001,100	5,083,571
Total	24,704,754	14,651,124

2. Total amount of non-cash loans

	Current Period	Prior Period
Non- Cash Loans Given for Cash Loan Risks	23,498,232	5,213,911
With Original Maturity of One Year or Less	15,423,300	1,697,702
With Original Maturity of More Than One Year	8,074,932	3,516,209
Other Non-Cash Loans	21,780,420	15,571,421
Total	45,278,652	20,785,332

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SECTION FIVE: EXPLANATIONS AND DISCLOSURES ON UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

III. Explanations Related to Off-Balance Sheet Items (Continued)

3. Information on risk concentration in sector terms in non-cash loans

	Current Period				Prior Period			
	TRY	(%)	FC	(%)	TRY	(%)	FC	(%)
Agricultural	126,036	0.39	24,043	0.18	74,584	0.49	-	-
Farming and Raising Livestock	124,100	0.39	24,043	0.18	71,055	0.47	-	-
Forestry	344	-	-	-	1,542	0.01	-	-
Fishing	1,592	-	-	-	1,987	0.01	-	-
Manufacturing	13,744,682	42.75	7,492,688	57.07	5,408,158	35.46	3,340,507	60.36
Mining and Quarrying	318,056	0.99	191,978	1.46	38,672	0.25	-	-
Production	13,115,413	40.79	7,272,020	55.39	5,032,791	33.00	3,325,965	60.10
Electric, Gas and Water	311,213	0.97	28,690	0.22	336,695	2.21	14,542	0.26
Construction	4,276,596	13.30	836,805	6.37	3,004,228	19.70	498,935	9.02
Services	13,311,085	41.40	4,583,859	34.92	6,318,596	41.43	1,487,166	26.87
Wholesale and Retail Trade	6,376,977	19.83	3,428,072	26.11	3,059,511	20.06	1,216,631	21.98
Hotel, Food and Beverage Services	346,477	1.08	-	-	82,207	0.54	-	-
Transportation and Telecommunication	236,040	0.73	135,173	1.03	149,542	0.98	82,806	1.50
Financial Institutions	5,672,236	17.64	594,424	4.53	2,622,370	17.19	84,873	1.53
Real Estate and Leasing Services	83,579	0.26	2,038	0.02	12,709	0.08	1,679	0.03
Self-employment Services	512,701	1.59	359,972	2.74	281,422	1.85	58,858	1.06
Education Services	6,657	0.02	-	-	15,274	0.10	-	-
Health and Social Services	76,418	0.24	64,180	0.49	95,561	0.63	42,319	0.76
Other	691,945	2.15	190,913	1.45	445,752	2.92	207,406	3.75
Total	32,150,344	100.00	13,128,308	100.00	15,251,318	100.00	5,534,014	100.00

4. Non-cash loans classified under Group I and II

	Group I		Group II	
	TRY	FC	TRY	FC
Current Period				
Letters of Guarantee	20,281,725	4,330,547	67,999	24,483
Bank Acceptances	-	383,597	-	-
Letters of Credit	-	8,389,681	-	-
Endorsements	-	-	-	-
Factoring Guarantees	-	-	-	-
Other Commitments and Contingencies	11,800,620	-	-	-
Non-cash loans	32,082,345	13,103,825	67,999	24,483

	Group I		Group II	
	TRY	FC	TRY	FC
Prior Period				
Letters of Guarantee	11,666,391	2,865,042	115,577	4,114
Bank Acceptances	-	130,340	-	-
Letters of Credit	-	2,534,518	-	-
Endorsements	-	-	-	-
Factoring Guarantees	-	-	-	-
Other Commitments and Contingencies	3,469,350	-	-	-
Non-cash loans	15,135,741	5,529,900	115,577	4,114

5. Information on Provisions for Expected Credit Losses for Non-Cash Loans and Irrevocable Commitments

	Stage 1	Stage 2	Stage 3	Total
Provision at the Beginning of the Period	16,922	3,720	-	20,642
Additional provision during the period	78,417	18,736	-	97,153
Exits during the Period	(58,923)	(14,392)	-	(73,315)
Write off / Sales	-	-	-	-
Transfer to stage 1	1,172	(1,172)	-	-
Transfer to stage 2	(4,902)	4,902	-	-
Transfer to stage 3	-	-	-	-
Provision at the End of the Period	32,686	11,794	-	44,480

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SECTION FIVE: EXPLANATIONS AND DISCLOSURES ON UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

III. Explanations Related to Off-Balance Sheet Items (Continued)

6. Information on derivative financial instruments

	Current Period	Prior Period
Types of trading transactions		
Foreign Currency Related Derivative Transactions (I)	156,775,249	86,301,733
Forward transactions	20,680,213	9,439,483
Swap transactions	88,974,583	55,130,300
Futures transactions	-	-
Option transactions	47,120,453	21,731,950
Interest Related Derivative Transactions (II)	44,529,246	24,949,740
Forward rate transactions		
Interest rate swap transactions	44,529,246	24,949,740
Interest option transactions	-	-
Futures interest transactions	-	-
Other trading derivative transactions (III)	-	-
A. Total Trading Derivative Transactions (I+II+III)	201,304,495	111,251,473
Types of hedging transactions	-	-
Fair Value hedge	-	-
Cash flow hedges	-	-
Net investment hedges	-	-
B. Total Hedging Related Derivatives	-	-
Total of derivative financial instruments(A+B)	201,304,495	111,251,473

7. Explanations on Credit Derivatives and Risk Exposures on Credit

None.

8. Explanations on Contingent Liabilities and Assets

None.

9. Explanations on Fiduciary Services Rendered on Behalf of Third Parties

The Bank acts as an investment agent for banking transactions on behalf of its customers and provides custody services. Such transactions are followed under off-balance sheet accounts.

IV. Explanations Related to Statement of Profit or Loss and Other Comprehensive Income

1. Interest Income

Information on interest income on loans

	Current Period ⁽¹⁾		Prior Period ⁽¹⁾	
	TRY	FC	TRY	FC
Short-Term Loans	20,611,291	1,074,203	12,434,251	670,041
Medium and Long-Term Loans	6,433,760	26,848	3,065,374	49,514
Interest on Loans Under Follow-Up	153,779	-	58,277	-
Total	27,198,830	1,101,051	15,557,902	719,555

⁽¹⁾ Includes fee and commission income related to cash loans

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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SECTION FIVE: EXPLANATIONS AND DISCLOSURES ON UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

IV. Explanations Related to Statement of Profit or Loss and Other Comprehensive Income (Continued)

1. Interest Expense

Information on interest expense on borrowings

	Current Period		Prior Period	
	TRY	FC	TRY	FC
Domestic Banks	15,652	55,948	23,287	22,386
Foreign Banks	1,454	49,118	-	18,814
Total	17,106	105,066	23,287	41,200

Information on interest income on marketable securities

	Current Period		Prior Period	
	TRY	FC	TRY	FC
Financial Assets Measured at Fair Value Through Profit or Loss	96,426	29,566	10,965	12,304
Financial Assets Measured at Fair Value Through Other Comprehensive Income	5,899,818	46,359	551,204	54,454
Financial Assets Measured at Amortized Cost	-	290,116	-	112,668
Total	5,996,244	366,041	562,169	179,426

Information on interest income received from associates and subsidiaries

	Current Period	Prior Period
Interest Income received from affiliates and subsidiaries	7,829	10,301

2. Interest Expense

Information on interest expense on borrowings

	Current Period		Prior Period	
	TRY	FC	TRY	FC
Banks	57,709	336,919	65,494	183,146
CBRT	-	-	-	-
Domestic Banks	57,709	3,398	65,494	2,061
Foreign Banks	-	333,521	-	181,085
Headquarters and Branches Abroad	-	-	-	-
Other Institutions	-	-	-	-
Total	57,709	336,919	65,494	183,146

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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SECTION FIVE: EXPLANATIONS AND DISCLOSURES ON UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

IV. Explanations Related to Statement of Profit or Loss and Other Comprehensive Income (Continued)

2. Interest Expense (Continued)

Information on interest expense paid to associates and subsidiaries

	Current Period	Prior Period
Interest Expenses paid to associates and subsidiaries	26,583	9,758

Information regarding interest expenses paid on issued securities.

	Current Period	Prior Period
Interest paid on issued securities	583,987	-

Information on maturity structure of interest expenses on deposits

Current Period	Time deposit							Total
	Demand Deposit	Up to 1 Month	Up to 3 Months	Up to 6 Months	Up to 1 Year	Over 1 year	Accumulated deposit account	
Account Name								
Turkish Lira								
Interbank deposits	-	374,337	-	-	-	-	-	374,337
Saving deposits	-	5,992,074	5,681,901	1,364,412	818,204	275,486	-	14,132,077
Public sector deposits	-	908	1,432	-	-	-	-	2,340
Commercial deposits	-	762,127	2,177,808	357,132	872,574	316,587	-	4,486,228
Other deposits	-	2,205	129,992	150,789	37,053	1,668	-	321,707
7 days call accounts	-	-	-	-	-	-	-	-
Total	-	7,131,651	7,991,133	1,872,333	1,727,831	593,741	-	19,316,689
Foreign Currency								
Foreign currency deposits	-	177,089	781,217	47,836	3,600	43,329	-	1,053,071
Interbank deposits	-	134,461	-	-	-	-	-	134,461
7 days call accounts	-	-	-	-	-	-	-	-
Precious metal deposits	-	1,159	12,756	6,263	50	4	-	20,232
Total	-	312,709	793,973	54,099	3,650	43,333	-	1,207,764
Grand total	-	7,444,360	8,785,106	1,926,432	1,731,481	637,074	-	20,524,453

Prior Period	Time deposit							Total
	Demand Deposit	Up to 1 Month	Up to 3 Months	Up to 6 Months	Up to 1 Year	More Than 1 year	Accumulated deposit account	
Account Name								
Turkish Lira								
Interbank deposits	-	103,660	-	-	-	-	-	103,660
Saving deposits	-	3,055,045	2,330,108	1,869,052	1,271,645	541,032	-	9,066,882
Public sector deposits	-	184	1,349	-	-	-	-	1,533
Commercial deposits	-	235,059	855,935	420,601	1,611,956	287,367	-	3,410,918
Other deposits	-	515	10,333	1,293	59,673	760	-	72,574
7 days call accounts	-	-	-	-	-	-	-	-
Total	-	3,394,463	3,197,725	2,290,946	2,943,274	829,159	-	12,655,567
Foreign Currency								
Foreign currency deposits	-	117,538	359,377	37,316	114,605	98,933	-	727,769
Interbank deposits	-	128,351	-	-	-	-	-	128,351
7 days call accounts	-	-	-	-	-	-	-	-
Precious metal deposits	-	649	4,012	699	10,841	4	-	16,205
Total	-	246,538	363,389	38,015	125,446	98,937	-	872,325
Grand Total	-	3,641,001	3,561,114	2,328,961	3,068,720	928,096	-	13,527,892

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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SECTION FIVE: EXPLANATIONS AND DISCLOSURES ON UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

IV. Explanations Related to Statement of Profit or Loss and Other Comprehensive Income (Continued)

3. Information on dividend income

	Current Period	Prior Period
Financial Assets Measured at Fair Value through Profit/Loss	-	-
Financial Assets Measured at Fair Value through Other Comprehensive Income	2,444	-
Other	-	2,247
Total	2,444	2,247

4. Information on trading income/loss

	Current Period	Prior Period
Profit	35,993,602	13,853,988
Capital Market Transactions Income	140,844	159,327
Gain on Derivative Financial Transactions	24,907,637	9,149,740
Foreign Exchange Gains	10,945,121	4,544,921
Loss (-)	36,891,845	13,026,780
Capital Market Transactions Loss	8,389	14,943
Loss on Derivative Financial Transactions	25,627,826	9,075,564
Foreign Exchange Loss	11,255,630	3,936,273
Net trading gain/loss	(898,243)	827,208

5. Information on other operating income

	Current Period	Prior Period
Released Provisions	330,350	306,717
Checkbook Fee	6,695	29,254
Provision for Notary Statement Expenses	5,945	2,729
Communication Revenues	2,468	2,002
Income from the Sale of Assets	1,206	33,437
Collections Related to Expenses of Previous Years	67,611	4,756
Income from the Sale of Real Estate	1,087,511	36,652
Collections Due to Right of Redemption Agreement	19,040	37,565
Other	17,361	39,721
Total	1,538,187	492,833

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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SECTION FIVE: EXPLANATIONS AND DISCLOSURES ON UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

IV. Explanations Related to Statement of Profit or Loss and Other Comprehensive Income (Continued)

6. Provision for losses and other provision expenses

	Current Period	Prior Period
Expected Credit Losses	1,623,013	510,261
12 Months Expected Credit Loss (Stage 1)	450,952	216,673
Significant Increase in Credit Risk (Stage 2)	167,156	43,370
Lifetime ECL Impaired Credits (Stage 3)	1,004,905	250,218
Other Provision Expenses	-	106,460
Securities Impairment Provision	-	890
Financial Assets Measured at Fair Value Through Profit/Loss	-	619
Financial Assets Measured at Other Comprehensive Income	-	271
Provisions for Impairment of Associates, Subsidiaries and Joint Ventures	-	-
Investment in Associates	-	-
Subsidiaries	-	-
Other (*)	1,173	105,570
Total	1,624,186	616,721

(*) The TRY 105,570 in the current period's other line includes TRY 105,173 as the provision for lawsuits.

7. Information on other operating expenses

	Current Period(**)	Prior Period
Reserve for Employee Termination Benefits	51,363	2,746
Bank Social Aid Provision Fund Deficit Provision	-	-
Impairment Expenses of Property and Equipment	-	-
Depreciation Expenses of Property and Equipment	57,676	40,960
Impairment Expenses of Intangible Assets	-	-
Amortization Expenses of Intangible Assets	54,619	35,719
Impairment Expenses of Assets Held for Sale	-	-
Depreciation Expenses on Assets Held for Sale	-	-
Depreciation Expenses of Right-of-Use Assets	169,742	111,405
Impairment Expense on Non-current Assets Held for Sale	-	-
Other Operating Expenses	572,449	394,119
Operating Lease Expenses (*)	4,101	3,461
Repair and Maintenance Expenses	103,375	62,966
Advertisement expenses	41,281	27,671
Other expenses (****)	423,692	300,021
Loss on Sales of Assets	2,472	79,813
Other (***)	706,092	425,656
Total	1,614,413	1,090,418

(*) Includes rental expenses that are considered outside the scope of TFRS 16.

(**) The Provision for Severance Pay is not included in the Personnel Expenses line of the Profit or Loss Statement.

(****) Includes provisions for bonus premiums, SDIF, and financial activity fees.

(*****) Other expenses amounting to TRY 104,982 include communication expenses of TRY 43,912, heating, lighting, and water expenses of TRY 65,131, and representation and hospitality expenses of TRY 20,333

ANADOLUBANK ANONİM ŞİRKETİ

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SECTION FIVE: EXPLANATIONS AND DISCLOSURES ON UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

IV. Explanations Related to Statement of Profit or Loss and Other Comprehensive Income (Continued)

8. Fees for Services Obtained from an Independent Auditor/Independent Audit Firm

In accordance with the decision of the Public Oversight Authority dated 26 March 2021, the fee information for the reporting period regarding the services received from the independent auditor or independent audit firm is given in the table below:

	Current Period	Prior Period
Independent Audit Fee for the Reporting Period	15,887	9,496
Fee for Tax Advisory Services	698	550
Fee for Other Assurance Services	7,052	1,796
Fee for Services Other than Independent Audit	250	390
Total^{(*)(**)}	23,887	12,232

(*) Amounts are given excluding VAT.

(**) Amounts do not include subsidiaries.

9. Explanation on profit/loss before tax from continuing and discontinued operations

As of 31 December 2025, the Bank has no discontinued operations.

The explanations and tables related to the profit/loss before tax from the Bank's continuing operations for the accounting period ended 31 December 2025, are shown in detail in notes 1 to 7 of this section.

10. Explanation on tax provision for continuing and discontinued operations

The Bank has no discontinued operations as of December 31, 2025. Explanations and tables regarding the tax provisions arising from the Bank's activities continuing in the accounting period ending December 31, 2025 are shown in detail in Note 9 in this section.

The Bank has no tax provision for discontinued operations for the accounting period ended 31 December 2025. Explanations and tables regarding the net profit/loss of the Bank's operations in the accounting period ending on 31 December 2025 are shown in detail in notes 1-7 and 9-10 in this section.

11. Tax Provision

Calculated current tax income or expense and deferred tax income or expense

For the accounting period ended 31 December 2025, the Bank's current tax expense is TRY 2,542,502 (31 December 2024: TRY 2,262,303).

For the accounting period ended 31 December 2025, the Bank has a net deferred tax expense of TRY 493,077 (31 December 2024: deferred tax expense of TRY 588,136). Deferred tax expense of TRY 901,515 (31 December 2024: TRY 194,643 deferred tax expense) and deferred tax income of TRY 408,438 (31 December 2024: TRY 782,779 deferred tax income) comprise the relevant total figure.

12. Explanations on net profit and loss for the period

If disclosure of the nature, amount and recurrence rate of income and expense items arising from ordinary banking transactions is necessary for an understanding of the Group's performance during the period, the nature and amount of these items

None.

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

(Amounts expressed in Thousands of Turkish Lira (TRY) unless otherwise stated.)

SECTION FIVE: EXPLANATIONS AND DISCLOSURES ON UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

IV. Explanations Related to Statement of Profit or Loss and Other Comprehensive Income (Continued)

13. Statements regarding net period profit and loss (Continued)

If it is possible that the effect on profit/loss of a change in an estimate related to financial statement items will affect subsequent periods, it shall be disclosed in a manner that includes those periods as well

None.

14. Information on the components of other items in the statement of profit or loss and other comprehensive income exceeding 10% of the total, or items that comprise at least 20% of the statement of profit or loss and other comprehensive income.

The 'Other' item under 'Fees and Commissions Received' consists of fees and commissions received from various banking transactions, primarily including credit and credit card transactions, insurance services, and capital market transactions

V. Explanations Related to Statement of Changes in Shareholders' Equity

1. Changes arising from the revaluation of financial assets at fair value through other comprehensive incomes

As of 31 December 2025, the net amount of the valuation gain/(loss) followed under equity for securities classified as financial assets at fair value through other comprehensive income, after deducting the tax effect and expected credit loss, is TRY 894,752 (31 December 2024: TRY (45,852).

2. Information on increases due to cash flow hedges

None

3. Reconciliation of foreign exchange differences at beginning and end of current period

As of 31 December 2025, the Group's foreign currency translation differences arising from exchange differences amount to TRY 6,383,409 (31 December 2024: TRY 3,892,045). The exchange differences of TRY 2,491,363 (31 December 2024: TRY 575,876) for the current period are shown in the foreign currency translation differences column of the statement of changes in equity.

4. Explanations on dividends

Dividends declared after the balance sheet date, but before the announcement of the financial statements

None.

Dividends per share proposed after the balance sheet date

As of the report date, no decision has been made regarding the distribution of the profit for the year 2025.

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

(Amounts expressed in Thousands of Turkish Lira (TRY) unless otherwise stated.)

SECTION FIVE: EXPLANATIONS AND DISCLOSURES ON UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

V. Explanations Related to Statement of Changes in Shareholders' Equity(Continued)

5. Transfers to legal reserves

	Current Period	Prior Period
Amount Transferred to Legal Reserves from Undistributed Profits	-	-
Amount Transferred from Undistributed Profits to Extraordinary Reserves	5,305,393	2,931,239
	5,305,393	2,931,239

6. Information on issuance of share certificates

The rights, priorities and restrictions regarding the share capital including distribution of income and repayment of the capital

There are no rights, priorities, or restrictions regarding the distribution of dividends, repayment of capital, etc., for classes of capital shares.

7. Information on the other capital increase items in the statement of changes in shareholders' equity

None.

VI. Explanations Related to Statement of Cash Flows

1. The effects of the other items stated in the cash flow statement and the changes in foreign currency exchange rates on cash and cash equivalents

"The "Other" item in the amount of TRY (8,049,474) (31 December 2024: TRY 4,588,820) included in the "Operating profit before changes in assets and liabilities subject to banking activities" includes foreign exchange profit/loss, other operating income and fees and commissions paid.

The item "Net increase/decrease in other liabilities" in the amount of TRY 28,728,480 (31 December 2024: TRY 171,647) included in the "Change in assets and liabilities subject to banking activities" consists of changes in debts to money markets, other liabilities, taxes, duties, fees and premiums to be paid.

The item "Net increase/decrease in other assets" in the amount of TRY (8,829,795) (31 December 2024: TRY (5,833,030) included in the "Change in assets and liabilities subject to banking activities" consists of changes in other assets items.

As of 31 December 2025, the effect of the change in foreign exchange rates on cash and cash equivalents is calculated as TRY 745,058 (31 December 2024: TRY 256,436).

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

(Amounts expressed in Thousands of Turkish Lira (TRY) unless otherwise stated.)

SECTION FIVE: EXPLANATIONS AND DISCLOSURES ON UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

VI Explanations Related to Statement of Cash Flows

2. Information regarding the balances of cash and cash equivalents at the beginning of the period

	Current Period 31 December 2025	Prior Period 31 December 2024
Cash	8,822,348	6,029,464
Cash on Hand and Cash in Vault	769,343	625,629
Central Bank of the Republic of Türkiye, required reserves and other ⁽¹⁾	8,053,005	5,403,835
Cash equivalents	4,605,401	3,702,075
Banks and Other Financial Institutions	1,795,358	3,251,819
Interbank Money Market Placements	2,810,043	450,256
Cash Equivalents and Banks	(3,644,507)	(3,640,351)
Restricted Cash and Cash Equivalents	(167,449)	(1,375,053)
Required Reserves	(3,466,944)	(2,263,965)
Banks and Money Markets Discount	(10,114)	(1,333)
Total cash and cash equivalents	9,783,242	6,091,188

⁽¹⁾ The 'Other' item includes funds in transit..

⁽²⁾ The total ECL allocated for cash equivalents is TRY 15,959 (31 December 2024: TRY 2,020).

3 Information regarding the balances of cash and cash equivalents at the beginning of the period

	Current Period 31 December 2025	Prior Period 31 December 2024
Cash	20,369,939	8,822,348
Cash on Hand and Cash in Vault	1,003,338	769,343
Central Bank of the Republic of Türkiye, required reserves and other ⁽¹⁾	19,393,601	8,053,005
Cash Equivalents⁽²⁾	8,227,110	4,605,401
Banks and Other Financial Institutions	8,227,110	1,795,358
Interbank Money Market Placements	-	2,810,043
Cash Equivalents and Banks	(9,382,459)	(3,644,507)
Restricted Cash and Cash Equivalents	(594,207)	(167,449)
Reserve requirements	(8,139,453)	(3,466,944)
Banks and Money Market Rediscounts	(648,799)	(10,114)
Total cash and cash equivalents	19,241,590	9,783,242

⁽¹⁾ The 'Other' item includes funds in transit.

⁽²⁾ The total ECL allocated for cash equivalents is TRY 6,554. (31 December 2024: TRY 15,959)

4 Restricted cash and cash equivalents due to legal requirements or other reasons

There are no deposits with a maturity of more than 3 months in the account of foreign banks (31 December 2024: None). The placements made to other banks amounting to TRY 594,207 (31 December 2024: TRY 28,509) includes the collateral held in return for interest rate swap transactions).

5 Additional information

Restrictions on the potential borrowings that can be used for banking operations or capital commitment

None

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

(Amounts expressed in Thousands of Turkish Lira (TRY) unless otherwise stated.)

SECTION FIVE: EXPLANATIONS AND DISCLOSURES ON UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

VII. Explanations Related to the Bank's Risk Group

1. The volume of transactions relating to the Bank's risk group, outstanding loan and deposit transactions and profit and loss of the period

Explanations and Disclosures Related to the Bank's Loans Risk Group

Bank's Risk Group-current period	Associates and Subsidiaries (Partnerships)		Bank's Direct and Indirect Shareholders		Other Individuals and Legal Entities in the Risk Group	
	Cash	Non- Cash	Cash	Non- Cash	Cash	Non- Cash
Loans and Other Receivables						
Balance at the Beginning of the Period	404,967	35,885	224,155	232,047	1,012	83
Balance at the End of the Period	3,400	43,450	202,730	491,324	1,415	83
Interest and Commission Income	7,829	239	25,546	25	244	-

Bank's Risk Group-prior period	Associates and Subsidiaries (Partnerships)		Bank's Direct and Indirect Shareholders		Other Individuals and Legal Entities in the Risk Group	
	Cash	Non- Cash	Cash	Non- Cash	Cash	Non- Cash
Loans and Other Receivables						
Balance at the Beginning of the Period	51	101,901	428,761	67,754	1,881	83
Balance at the End of the Period	404,967	35,885	224,155	232,047	1,012	83
Interest and Commission Income	10,301	309	630	9	215	-

Explanations Related to the Bank's Deposit Risk Group

Bank's Risk Group	Associates and Subsidiaries (Partnerships)		Bank's Direct and Indirect Shareholders		Other Individuals and Legal Entities in the Risk Group	
	Current Period	Prior Period	Current Period	Prior Period	Current Period	Prior Period
Deposit						
Balance at the Beginning of the Period	24,471	13,998	4,557,171	3,414,883	45,393	32,766
Balance at the End of the Period	187,377	24,471	12,750,876	4,557,171	93,889	45,393
Deposit interest expense	26,583	9,758	1,146,475	1,323,171	35,434	30,620

Information on forward and option agreements and similar agreements made with the Bank's risk group

Bank's Risk Group	Associates and Subsidiaries (Partnerships)		Bank's Direct and Indirect Shareholders		Other Individuals and Legal Entities in the Risk Group	
	Current Period	Prior Period	Current Period	Prior Period	Current Period	Prior Period
The Fair Value Differences Through Profit and Loss:						
Opening Balance	1,168,211	-	1,871,548	3,379,285	-	-
Closing Balance	133,629	1,168,211	2,697,533	1,871,548	-	-
Total Profit/Loss	5,150	(25,559)	113,926	82,153	-	1,217
Transactions for Hedging Purposes						
Opening Balance	-	-	-	-	-	-
Closing Balance	-	-	-	-	-	-
Total Profit/Loss	-	-	-	-	-	-

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

(Amounts expressed in Thousands of Turkish Lira (TRY) unless otherwise stated.)

SECTION FIVE: EXPLANATIONS AND DISCLOSURES ON UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

VII. Explanations Related to the Bank's Risk Group (Continued)

2. Information on transactions with the risk group that includes the Bank

Relations with entities in the risk group of/or controlled by the Parent Bank regardless of the nature of relationship among the parties

The Bank conducts various transactions with group companies during banking operations. These transactions are commercial in nature and are within the scope of ordinary banking activities.

For the accounting period ending on 31 December 2025, the Bank collected a total of TRY 2,625 in stock trading commissions and mutual fund commissions from Anadolu Yatırım Menkul Kıymetler A.Ş. (31 December 2024: TRY 2,165).

The bank paid Anadolu Yatırım Menkul Kıymetler A.Ş. TRY 210 as a brokerage fee for the accounting period ending December 31, 2025.

In addition to the structure of the relationship, type of transaction, amount, and share in total transaction volume, amount of significant items, and share in all items, pricing policy and other matters

Current Period	Balance	According to the Magnitudes in the Financial Statements”%
Cash loan	207,545	0.24
Non-cash loan	534,857	1.18
Deposit	13,032,142	13.58

Prior Period	Balance	According to the Magnitudes in the Financial Statements”%
Cash loan	630,134	1.21
Non-cash loan	268,015	1.29
Deposit	13,856,101	18.66

Explanations on purchase and sale of real estate and other assets, sales and purchases of services, agent contracts, financial lease agreements, transfer of data obtained from research and development, licensing agreements, financing (including loans and cash and in-kind capital support), guarantees and promissory notes, and management contracts

There are Support Service Agreements between the Parent Bank and Anadolu Yatırım Menkul Kıymetler A.Ş., Anadolu Faktoring A.Ş., Anadolu Finansal Kiralama A.Ş., and Anadolubank Nederland NV, which are in the same risk group as the Parent Bank, covering Human Resources, Training, Information Technologies, Risk Management, Legal Issues, Call Center Service, Document Management, and Administrative matters.

In the accounting period ending on 31 December 2025, the income obtained by the Bank within the framework of service purchase and license agreements with its subsidiary Anadolubank Nederland NV is TRY 24,531 (31 December 2024: TRY 12,633). There are no purchase and sale transactions of real estate and other assets, transfer of information obtained as a result of research and development, and management agreements with the risk group in which the Bank is included

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

(Amounts expressed in Thousands of Turkish Lira (TRY) unless otherwise stated.)

SECTION FIVE: EXPLANATIONS AND DISCLOSURES ON UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

VII. Explanations Related to the Bank's Risk Group (Continued)

2. Information on transactions with the risk group that includes the Bank

Financial benefits provided by the bank to its senior management.

The total amount of financial benefits provided and to be provided to the Bank's senior management for the accounting period ending December 31, 2025 is TRY 145,134 (December 31, 2024: TRY 76.603).

VIII. Explanations on the Bank's Domestic, Foreign and Off-Shore Banking Branches and Foreign Representatives of the Group

Information relating to the Bank's domestic and foreign branches and representatives

	Number	Number of employees			
Domestic Branch	96	1,505			
				<u>Country of incorporation</u>	
Foreign Representation Office	-	-	1-	-	
	-	-	2-	-	
	-	-	3-	-	
				<u>Total Assets</u>	<u>Statutory Share Capital</u>
Foreign Branch	-	-	1-	-	-
	-	-	2-	-	-
	-	-	3-	-	-
Off-shore banking region branches	-	-	1-	-	-
	-	-	2-	-	-
	-	-	3-	-	-

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

(Amounts expressed in Thousands of Turkish Lira (TRY) unless otherwise stated.)

SECTION SIX: OTHER EXPLANATIONS

I. Other Explanations Related to the Bank's Operations

None.

II. Summary of Information Regarding the Ratings of the Bank by International Rating Agencies

The most recently announced ratings of the parent bank by fitch ratings are provided below.

FITCH Ratings: November 2025

<i>Foreign Currency- Long Term</i>	B+ (Stable)
<i>Domestic Currency- Long Term</i>	B+ (Stable)
<i>Financial Viability Rating</i>	b+

III. Unsettled Transactions After Balance Sheet Date and Related Effects On Financial Tables

By the Board of Directors' resolution of the Bank dated 22 December 2025 and numbered 2025/149, the Bank's applications dated 31 December 2025 to the BRSA and the Capital Markets Board for authorization to issue debt instruments abroad in an amount up to USD 250 million or its equivalent in foreign currency or Turkish Lira were approved by the BRSA's letter dated 7 January 2026 and numbered E-32521522-102-01.08-177548 and by the Capital Markets Board's decision dated 23 January 2026 and numbered 4/154.

Pursuant to the Board of Directors' resolution of the Bank dated 13 October 2025 and numbered 2025/112, the Bank's application to issue domestic debt instruments in the form of bonds/commercial papers in an amount up to TRY 10 billion was approved by the Capital Markets Board's decision dated 12 February 2026 and numbered 8/310.

IV. The impact of significant changes in exchange rates arising after the balance sheet date, which, if not disclosed, would affect the users' assessment and decision-making on the financial statements, on foreign currency transactions and items, and on the financial statements, as well as the impact on the Bank's Overseas Operations

None.

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

(Amounts expressed in Thousands of Turkish Lira (TRY) unless otherwise stated.)

SECTION SEVEN: INDEPENDENT AUDITOR’S REPORT

I. Explanations on Independent Auditor’s Report

The Bank's unconsolidated financial statements and footnotes dated 31 December 2025 to be disclosed to the public were subject to independent audit by PwC Independent Auditing and Certified Public Accountants Inc. and an opinion was expressed in the independent auditor's report dated 18 March 2026

II. Explanations and Notes Prepared by the Independent Auditor

None.

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ANADOLUBANK ANONİM ŞİRKETİ AND ITS SUBSIDIARIES

**CONSOLIDATED FINANCIAL STATEMENTS AND RELATED DISCLOSURES
FOR THE YEAR ENDED DECEMBER 31, 2025 TOGETHER
WITH INDEPENDENT AUDITOR’S REPORT THEREON**

**(Convenience translation of publicly announced consolidated financial
statements, related disclosures and independent auditor’s review report at
DECEMBER 31, 2025, see Note I. of section Three)**



**CONVENIENCE TRANSLATION INTO ENGLISH OF
INDEPENDENT AUDITOR'S REPORT
ORIGINALLY ISSUED IN TURKISH
(See Note I of Section Three)
INDEPENDENT AUDITOR'S REPORT**

To the General Assembly of Anadolubank Anonim Şirketi

A. Audit of the Consolidated Financial Statements

1. Opinion

We have audited the accompanying consolidated financial statements of Anadolubank Anonim Şirketi (the "Bank"), and its subsidiaries (collectively referred to as the "Group") which comprise the statement of consolidated balance sheet as at 31 December 2025, consolidated statements of profit and loss, consolidated statement of profit or loss and other comprehensive income, consolidated statement of changes in shareholders' equity, consolidated statement of cash flows for the year then ended and the notes to the consolidated financial statements and a summary of significant accounting policies and consolidated financial statement notes.

In our opinion, the consolidated financial statements present fairly, in all material respects, the consolidated financial position of the Group as at 31 December 2025, and its consolidated financial performance and its consolidated cash flows for the year then ended 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 Board and circulars and interpretations published by BRSA and Turkish Financial Reporting Standards ("TFRS") for those matters not regulated by the aforementioned regulations.

2. Basis for Opinion

Our audit was conducted in accordance with the "Regulation on Independent Audit of Banks" published by the BRSA on the Official Gazette No.29314 dated 2 April 2015 and the Standards on Independent Auditing (the "SIA") that are part of Turkish Standards on Auditing issued by the Public Oversight Accounting and Auditing Standards Authority (the "POA"). Our responsibilities under these standards are further described in the "Auditor's Responsibilities for the Audit of the Consolidated Financial Statements" section of our report. We hereby declare that we are independent of the Group in accordance with the Ethical Rules for Independent Auditors (including Independence Standards) (the "Ethical Rules") issued by the POA and applicable to audits of consolidated financial statements of public interest entities, the ethical requirements regarding independent audit in regulations issued by POA that are relevant to our audit of the consolidated financial statements of public interest entities. We have also fulfilled our other ethical responsibilities in accordance with the Ethical Rules and regulations. We believe that the audit evidence we have obtained during the independent audit provides a sufficient and appropriate basis for our opinion.

3. Key Audit Matters

Key audit matters are those matters that, in our professional judgment, were of most significance in our audit of the consolidated financial statements of the current period. Key audit matters were addressed in the context of our independent audit of the consolidated financial statements, and in forming our opinion thereon, and we do not provide a separate opinion on these matters.

<i>Key Audit Matters</i>	<i>How the key audit matter was addressed in the audit</i>
Expected credit losses for loans The Group has total expected credit losses for loans amounting to TL 2,608,377 thousand in respect to total loans amounting to TL 127,979,847 thousand which represent a significant portion of the Group's total assets in its consolidated financial statements as of 31 December 2025. Explanations and notes related to expected credit losses for loans are presented in Section Three Part VIII, Section Three Part IX, Section Four Part II, Section Five Part I-7 and Section Five Part IV-6, in the accompanying consolidated financial statements as of 31 December 2025. The Group recognizes provision for impairment in accordance with "TFRS 9 Financial Instruments" ("TFRS 9") requirements and the "Regulation on the Procedures and Principles for Classification of Loans and Provisions to be Provided" as published in the Official Gazette dated 22 June 2016 numbered 29750. The Group exercises significant decisions using subjective judgement, interpretation and assumptions over when and how much to record as loan impairment.	With respect to stage classification of loans and calculation of expected credit losses, we have assessed policy, procedure and management principles of the Group within the scope of our audit. We tested the design, and the operating effectiveness of relevant systems and processes implemented in accordance with these principles. For significant loans portfolios, we checked appropriateness of matters considered in methodology applied by the Group with TFRS 9 for calculation of the provision amount through stage classification of loans. For forward looking assumptions made by the Group's management in its expected credit losses calculations, we held discussions with management, evaluated the assumptions using publicly available information. Regarding expected credit losses methodology; we have assessed and tested model segmentation, lifetime probability of default model, exposure at default model, loss given default model and as well as the approaches for incorporating reasonable and supportable forward-looking estimates, together with our financial risk experts.

Key Audit Matters	How the key audit matter was addressed in the audit
Expected credit losses for loans (Continued) The Group determines the stage of loans by identifying significant increases in credit risk and default events through quantitative and qualitative assessments to establish expected credit loss provisions. The Group employs complex models derived from multiple systems to detect significant increases in credit risk and calculate expected credit loss provisions. These models incorporate judgments and estimates, such as forward-looking expectations based on expert opinions, scenario analysis of macroeconomic conditions, and the weighting of these scenarios. Information considered in the accounting for expected credit loss provisions, whether assessed individually or collectively, must be reasonable and supportable, including past events, current conditions, and macroeconomic forecast Our audit was focused on this area due to existence of complex estimates and information used in the impairment assessment such as macro-economic expectations, current conditions, historical loss experiences, development and weighting of macro-economic scenarios; the significance of the balances; the classification of loans as per their credit risk (staging) and the importance of determination of the associated expected credit loss. Timely and correct identification of default event and significant increase in credit risk and level of judgements and estimations made by the management have significant impacts on the amount of impairment provisions for loans. Therefore, this area is considered as key audit matter.	Together with our financial risk experts, we recalculated and verified the models used by the Group to determine provisions for various loans portfolios on a sample basis. For a selected sample, we checked expected credit losses determined based on individual assessment per Group's policy by means of supporting data and evaluated appropriateness via communications with management. We checked key data sources for data used in expected credit losses calculations. We tested reliability and completeness of the data used in expected credit losses calculations with our information systems specialists. We checked accuracy of resultant expected credit losses calculations. To assess appropriateness of the Group's determination of staging for credit risk, identification of impairment and timely and appropriate provisioning for impairment we have performed loan review procedures based on a selected sample. We evaluated the adequacy of the disclosures made in the consolidated financial statements regarding the provision for impairment of loans.

4. Responsibilities of Management and Those Charged with Governance for the Consolidated Financial Statements

The Group management is responsible for the preparation and fair presentation of the consolidated financial statements in accordance with the BRSA Accounting and Financial Reporting Legislation, and for such internal control as management determines is necessary to enable the preparation of consolidated financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the consolidated financial statements, management is responsible for assessing the Group's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Group or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Group's financial reporting process.

5. Auditor's Responsibilities for the Audit of the Consolidated Financial Statements

Responsibilities of independent auditors in an independent audit are as follows:

Our aim is to obtain reasonable assurance about whether the consolidated financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an independent auditor's report that includes our opinion. Reasonable assurance expressed because of an independent audit conducted in accordance with "Regulation on Independent Audit of Banks" published by the BRSA on the Official Gazette No.29314 dated 2 April 2015 and SIA is a high level of assurance but does not guarantee that a material misstatement will always be detected. Misstatements can arise from fraud or error. Misstatements are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken based on these consolidated financial statements.

As part of an independent audit conducted in accordance with "Regulation on Independent Audit of Banks" published by the BRSA on the Official Gazette No.29314 dated 2 April 2015 and SIA, we exercise professional judgment and maintain professional skepticism throughout the audit. We are also:

- Identify and assess the risks of material misstatement in the consolidated financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Assess the internal control relevant to the audit to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Group's internal control.



- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Group ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the consolidated financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our independent auditor's report. However, future events or conditions may cause the Group to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the consolidated financial statements, including the disclosures, and whether the consolidated financial statements represent the underlying transactions and events in a manner that achieves fair presentation.
- Plan and perform the group audit to obtain sufficient appropriate audit evidence regarding the financial information of the entities or business units within the Group as a basis for forming an opinion on the consolidated financial statements. We are responsible for the direction, supervision and review of the audit work performed for purpose of the Group audit. We remain solely responsible for our audit opinion.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence. We also communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards actions taken to eliminate threats or safeguards applied.

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the consolidated financial statements of the current period and are therefore the key audit matters. We describe these matters in our auditor's report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

B. Other Responsibilities Arising From Regulatory Requirements

1. No matter has come to our attention that is significant according to subparagraph 4 of Article 402 of Turkish Commercial Code ("TCC") No. 6102 and that causes us to believe that the Bank's bookkeeping activities concerning the period from 1 January to 31 December 2025 period are not in compliance with the TCC and provisions of the Bank's articles of association related to financial reporting.
2. In accordance with subparagraph 4 of Article 402 of the TCC, the Board of Directors submitted the necessary explanations to us and provided the documents required within the context of our audit.

Additional Paragraph for Convenience Translation

BRSA Accounting and Financial Reporting Legislation explained in detail in Section Three differ from International Financial Reporting Standards ("IFRS") issued by the International Accounting Standards Board including the application of IAS 29 - Financial Reporting in Hyperinflationary Economies as of 31 December 2025. Accordingly, the accompanying consolidated financial statements are not intended to present fairly the consolidated financial position, results of operations, changes in equity and cash flows of the Group in accordance with IFRS.

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



Gökçe Yaşar Temel, SMMM
Independent Auditor

İstanbul, 18 March 2026

**THE CONSOLIDATED FINANCIAL REPORT OF ANADOLUBANK A.Ş.
FOR THE YEAR ENDED DECEMBER 31, 2025**

Adress of Bank's Headquarters : Yamanevler Mah. Toya Sok. No:3,
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Anadolubank Anonim Şirketi'nin ("The Bank"),The consolidated financial report for the year ended 31 December 2025, designed by the Banking Regulation and Supervision Agency ("BRSA") in line with the Communiqué on Financial Statements to be Publicly Announced and the Related Policies and Disclosures consists of the sections listed below:

- GENERAL INFORMATION ABOUT THE PARENT BANK
- CONSOLIDATED FINANCIAL STATEMENTS OF THE PARENT BANK
- EXPLANATIONS ON ACCOUNTING POLICIES APPLIED IN THE RELATED PERIOD
- INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT OF THE GROUP WHICH IS UNDER CONSOLIDATION
- EXPLANATORY DISCLOSURES AND FOOTNOTES ON CONSOLIDATED FINANCIAL STATEMENTS
- OTHER EXPLANATORY DISCLOSURES AND FOOTNOTES
- INDEPENDENT AUDIT REPORT

Our subsidiaries whose financial statements are consolidated within the scope of this consolidated financial report are as follows:

PARTICIPATIONS

1. Anadolu Yatırım Menkul Kıymetler A.Ş.
2. Anadolu Faktoring A.Ş.
3. Anadolubank Nederland NV

The consolidated financial statements for the year-end period and related explanations and footnotes in this report are prepared in accordance with the Regulation on Banks' Accounting Applications and Principles and Procedures Concerning the Preservation of Documents, Turkish Accounting Standards, Turkish Financial Reporting Standards and annexes interpretations thereof and are denominated as TRY thousand unless otherwise specified, are held to subject to independent audit and are presented enclosed.

Mehmet R. BAŞARAN
Chairman of the Board
of Directors

Erol BAŞARAN ALTINTUĞ
Member of Audit Committee

İ. Sencan DEREBEYOĞLU
Member of Audit Committee

Suat İNCE
General Manager

İlker TEKER
Assistant General Manager

Abdulahkim ASLAN
Head of Financial Affairs Department

Information about the responsible personnel whom questions may be asked:

Name-Surname/Title : Kamil İrfan ARCA/Group Manager
Phone Number : 0 216 687 71 27
Fax Number : 0 216 368 72 73

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ANADOLUBANK ANONİM ŞİRKETİ

DISCLOSURES AND FOOTNOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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

SECTION ONE: GENERAL INFORMATION ABOUT THE BANK

I. The Parent Bank's Foundation Date, Start-Up Status, History Regarding the Changes in this Status

Anadolubank Anonim Şirketi ("Parent Bank" or "Bank") is a private sector deposit bank and was established by splitting the assets of Etibank Banking Inc. in accordance with the relevant provisions of the Law No. 4046 on the Regulation of Privatization Practices dated 24 November 1994. The establishment works of the Bank were carried out by the Privatization Administration and the Undersecretariat of Treasury of the Prime Ministry of the Republic of Türkiye. The Decree No. 96/8532 dated 19 September 1996, regarding this matter, was published in the Official Gazette on 11 October 1996.

All of the Bank's shares were transferred and delivered to the Bank's new partners by the Privatization Administration on May 7, 1997, and the Bank started its operations on September 25, 1997, based on the permission numbered 39692, dated August 25, 1997, of the Undersecretariat of Treasury of the Prime Ministry of the Republic of Turkey.

II. Explanation about the Parent Bank's capital structure, shareholders of the Parent Bank who are in charge of the management and auditing of the Parent Bank directly or indirectly, changes in these matters (if any) and the Group that the Bank belongs to

HABAŞ, whose foundations were laid with the Hamdi Başaran Topkapı Oxygen Factory established by Hamdi BAŞARAN (1913-1987) in 1956, is one of Türkiye's leading industrial groups in the sectors of Industrial and Medical Gases, Iron and Steel, LPG, Natural Gas, Heavy Machinery Manufacturing, and Energy.

The capital group that directly or indirectly controls the Parent Bank is Habaş Group.

III. Explanation on the qualifications of the Parent Bank's board of directors' chairman and members, audit committee members, general manager and assistants, any changes in them, and the shares they own in the Parent Bank.

Name	Title	Percentage of Share (%)
<u>Chairman of the Board</u>		
Mehmet Rüştü BAŞARAN	Chairman	15.27
<u>Board Members</u>		
Suat İNCE	General Manager	-
Fikriye Filiz BAŞARAN HASESKİ	Member	0.70
Erol BAŞARAN ALTINTUG	Member - Member of Audit Committee	0.35
Muzaffer KAYHAN	Member	-
Ibrahim Sencan DEREBEYOGLU	Member - Member of Audit Committee	-
Ali Tunç DORÖZ	Member	-
Merih YURTKURAN	Member	-
<u>First Assistant General Manager</u>		
Ferudun CANBAY	Human Resources Strategic Planning and Digital Banking Credits Monitoring and Administrative Follow-up Legal Consultancy Corporate Communications Purchasing	-
<u>Assistant General Managers</u>		
Zeki Murat URAL	Treasury	-
O. Asım Tunç BERGSAN	Information Technologies	-
İsmail Atakan ÖZGÜNEY	Credit Allocation	-
Levent Burak HAKGUDEN	Commercial and SME Banking	-
İlker TEKER	Financial Affairs	-
Kadriye Didem KARACA	Retail Banking	-
Hüseyin Alper DUMAN (**)	Financial Institutions Business Unit	-

(*) Remzi Süha DEDE, who has been serving as Executive Vice President responsible for the Operations Business Unit, resigned from this position effective 26 December 2025.

(**) Hüseyin Alper DUMAN, has been appointed as the Deputy General Manager responsible for Financial Institutions Business Unit as of March 17, 2026.

ANADOLUBANK ANONİM ŞİRKETİ

DISCLOSURES AND FOOTNOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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

SECTION ONE: GENERAL INFORMATION ABOUT THE BANK (Continued)

IV. Information on individual and corporate shareholders having control shares of the Parent Bank:

The Bank's partnership structure as of 31 December 2025 and 31 December 2024 is as follows:

31 December 2025 Name/Commercial Title	Share Amounts	Share Percentages	Paid-in Capital
HABAŞ Sınai ve Tıbbi Gazlar İstihsal Endüstrisi A.Ş.	915,364	83.22%	915,364
Mehmet Rüştü Başaran	167,992	15.27%	167,992
Other	16,644	1.51%	16,644
Total	1,100,000	100.00%	1,100,000

As a result of Mehmet Rüştü Başaran's direct shares in HABAŞ Sınai ve Tıbbi Gazlar İstihsal Endüstrisi A.Ş., their partnership shares in the Bank are 76.54%, respectively.

31 December 2024 Name/Commercial Title	Share Amounts	Share Percentages	Paid-in Capital
HABAŞ Sınai ve Tıbbi Gazlar İstihsal Endüstrisi A.Ş.	915,364	83.22%	915,364
Mehmet Rüştü Başaran	167,992	15.27%	167,992
Other	16,644	1.51%	16,644
Total	1,100,000	100.00%	1,100,000

V. Summary information on the Parent Bank's service types and fields of operation

As stated in the articles of association of the Parent Bank, the fields of activity are as follows:

1. To accept all kinds of deposits both in Turkish Lira and in foreign currency;
2. To carry out transactions on all kinds of capital market instruments within the framework of the relevant legislation and the provisions of the Capital Markets Law;
3. To enter into credit and intelligence agreements with national and international financing institutions, to participate in consortiums and syndications;
4. To take or transfer all kinds of cash and non-cash collateral such as surety, pledge, mortgage, commercial enterprise pledge, etc., in relation to its activities;
5. To open all kinds of short, medium, and long-term loans in Turkish Lira and foreign currency, to provide guarantees;
6. To carry out all activities that fall into the field of banking within the framework of the legislation in force.

The Parent Bank's headquarters is in Istanbul. As of 31 December 2025, the Bank has a total of 96 branches, 42 of which are in Istanbul, and 1,505 employees (31 December 2024: a total of 95 branches, 43 of which are in Istanbul, and 1,385 employees).

As of 31 December 2025, the Group's number of employees is 1,698'dir (31 December 2024: 1,564).

ANADOLUBANK ANONİM ŞİRKETİ

DISCLOSURES AND FOOTNOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

(Amounts expressed in thousands of Turkish Lira (“TRY”) unless otherwise stated.)

SECTION ONE: GENERAL INFORMATION ABOUT THE BANK (Continued)

VI. Information on consolidated partnerships

In accordance with the “Communiqué on the Preparation of Consolidated Financial Statements of Banks” and Turkish Accounting Standards, the Bank’s subsidiaries Anadolubank Nederland N.V. (incorporated on 5 April 2006), Anadolu Yatırım Menkul Kıymetler A.Ş. (incorporated on 25 September 1998) and Anadolu Faktoring (incorporated on 20 March 2007), being financial institutions, are included within the scope of full consolidation. The Bank has no non-financial subsidiaries.

The titles of the entities within the scope of consolidation (“Financial Institutions”), the places where their headquarters are located:

Commercial Title	Headquarters
Anadolubank Nederland NV	Amsterdam - Netherlands
Anadolu Faktoring A.Ş.	İstanbul - Türkiye
Anadolu Yatırım Menkul Kıymetler A.Ş.	İstanbul - Türkiye

VII. Current or Likely Actual or Legal Barriers to Immediate Transfer of Shareholders’ Equity or Repayment of Debts Between the Parent

None.

ANADOLUBANK ANONİM ŞİRKETİ

DISCLOSURES AND FOOTNOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

(Amounts expressed in thousands of Turkish Lira (“TRY”) unless otherwise stated.)

SECTION TWO

CONSOLIDATED FINANCIAL STATEMENTS

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- IV. Consolidated Statement of Profit or Loss and Other Comprehensive Income
- V. Consolidated Statement of Changes in Shareholders’ Equity
- VI. Consolidated Statement of Cash Flows

ANADOLUBANK ANONİM ŞİRKETİ

CONSOLIDATED BALANCE SHEET – ASSETS FOR THE YEAR ENDED 31 DECEMBER 2025

(Amounts expressed in Thousands of Turkish Lira (TRY) unless otherwise stated.)

ASSETS	Note	Audited Current Period 31 December 2025			Audited Prior Period 31 December 2024		
		TRY	FC	Total	TRY	FC	Total
I. FINANCIAL ASSETS (Net)		33,303,311	45,688,318	78,991,629	17,340,621	34,459,243	51,799,864
1.1 Cash and Cash Equivalents		10,823,977	30,414,714	41,238,691	13,867,695	22,192,722	36,060,417
1.1.1 Cash Balances and Central Bank	V-I-1	8,941,892	11,455,474	20,397,366	7,594,655	8,085,770	15,680,425
1.1.2 Banks	V-I-2	1,883,903	18,963,987	20,847,890	672,538	13,827,942	14,500,480
1.1.3 Money Market Placements	V-I-3	-	-	-	5,601,483	293,994	5,895,477
1.1.4 Expected Credit Losses (-)		1,818	4,747	6,565	981	14,984	15,965
1.2 Financial Assets Measured at Fair Value Through Profit or Loss		2,208	365,478	367,686	63,620	341,044	404,664
1.2.1 Government Securities		2,208	264,135	266,343	63,620	242,368	305,988
1.2.2 Securities Representing Shares in Capital		-	-	-	-	-	-
1.2.3 Other Financial Assets		-	101,343	101,343	-	98,676	98,676
1.3 Financial Assets Measured at Fair Value Through Other Comprehensive Income	V-I-5	21,806,791	14,303,135	36,109,926	3,004,320	11,661,944	14,666,264
1.3.1 Government Securities		21,544,371	4,158,650	25,703,021	2,868,088	2,277,600	5,145,688
1.3.2 Securities Representing Shares in Capital		75,704	155,465	231,169	13,941	114,145	128,086
1.3.3 Other Financial Assets		186,716	9,989,020	10,175,736	122,291	9,270,199	9,392,490
1.4 Derivative Financial Assets	V-I-6	670,335	604,991	1,275,326	404,986	263,533	668,519
1.4.1 Derivative Financial Assets Measured at Fair Value Through Profit or Loss		670,335	604,991	1,275,326	404,986	263,533	668,519
1.4.2 Derivative Financial Assets Measured at Fair Value Through Other Comprehensive Income		-	-	-	-	-	-
II. FINANCIAL ASSETS MEASURED AT AMORTIZED COST (NET)		83,024,300	66,757,681	149,781,981	47,710,825	36,073,309	83,784,134
2.1 Loans	V-I-7	78,300,879	49,678,968	127,979,847	44,230,672	26,326,544	70,557,216
2.2 Lease Receivables	V-I-10	-	-	-	-	-	-
2.3 Factoring Receivables	V-I-9	6,995,175	-	6,995,175	4,319,966	-	4,319,966
2.4 Other Financial Assets Measured at Amortized Cost	V-I-8	-	17,415,336	17,415,336	-	9,954,557	9,954,557
2.4.1 Government Securities		-	13,932,634	13,932,634	-	7,248,082	7,248,082
2.4.2 Other Financial Assets		-	3,482,702	3,482,702	-	2,706,475	2,706,475
2.5 Expected Credit Losses (-)		2,271,754	336,623	2,608,377	839,813	207,792	1,047,605
III. ASSETS HELD FOR SALE AND ASSETS DISCONTINUED OPERATIONS (NET)		163,762	-	163,762	190,178	-	190,178
3.1 Held for Sale		163,762	-	163,762	190,178	-	190,178
3.2 Discontinued Operations		-	-	-	-	-	-
IV. EQUITY INVESTMENTS		-	-	-	-	-	-
4.1 Investments in Associates (Net)	V-I-11	-	-	-	-	-	-
4.1.1 Associates Consolidated Under Equity Accounting		-	-	-	-	-	-
4.1.2 Unconsolidated Associates		-	-	-	-	-	-
4.2 Investments in Subsidiaries (Net)	V-I-12	-	-	-	-	-	-
4.2.1 Unconsolidated Financial Investments		-	-	-	-	-	-
4.2.2 Unconsolidated Non-Financial Investments		-	-	-	-	-	-
4.3 Entities under Common Control (Joint Venture) (Net)	V-I-13	-	-	-	-	-	-
4.3.1 Joint Ventures Consolidated Under Equity Accounting		-	-	-	-	-	-
4.3.2 Unconsolidated Joint Ventures		-	-	-	-	-	-
V. TANGIBLE ASSETS (Net)	V-I-14	2,937,503	67,394	3,004,897	2,283,150	53,066	2,336,216
VI. INTANGIBLE ASSETS (Net)	V-I-15	196,813	-	196,813	137,333	-	137,333
6.1 Goodwill		-	-	-	-	-	-
6.2 Other		196,813	-	196,813	137,333	-	137,333
VII. INVESTMENT PROPERTY (Net)	V-I-16	-	-	-	-	-	-
VIII. CURRENT TAX ASSET		-	38,056	38,056	-	8,937	8,937
IX. DEFERRED TAX ASSET	V-I-17	304,175	-	304,175	546,211	-	546,211
X. OTHER ASSETS	V-I-19	11,906,482	180,987	12,087,469	3,580,399	118,731	3,699,130
TOTAL ASSETS		131,836,346	112,732,436	244,568,782	71,788,717	70,713,286	142,502,003

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

ANADOLUBANK ANONİM ŞİRKETİ

CONSOLIDATED BALANCE SHEET – LIABILITIES FOR THE YEAR ENDED 31 DECEMBER 2025

(Amounts expressed in Thousands of Turkish Lira (TRY) unless otherwise stated.)

LIABILITIES	Note	Audited Current Period 31 December 2025			Audited Prior Period 31 December 2024		
		TRY	FC	Total	TRY	FC	Total
I. DEPOSITS	V-II-1	56,394,065	91,560,806	147,954,871	42,925,114	65,706,002	108,631,116
II. FUNDS BORROWED	V-III-2	5,634,870	12,423,864	18,058,734	3,203,777	7,192,167	10,395,944
III. MONEY MARKET FUNDS	V-II-3	17,597,997	2,759,935	20,357,932	148,195	-	148,195
IV. SECURITIES ISSUED (Net)		-	10,784,981	10,784,981	-	-	-
4.1 Bills		-	-	-	-	-	-
4.2 Assets Backed Securities		-	-	-	-	-	-
4.3 Bonds		-	10,784,981	10,784,981	-	-	-
V. BORROWER FUNDS		-	-	-	-	-	-
5.1 Borrower Funds		-	-	-	-	-	-
5.2 Other		-	-	-	-	-	-
FINANCIAL LIABILITIES MEASURED AT FAIR VALUE THROUGH							
VI. PROFIT OR LOSS		-	-	-	-	-	-
VII. DERIVATIVE FINANCIAL LIABILITIES	V-II-4	494,613	818,158	1,312,771	472,582	475,140	947,722
7.1 Derivative Financial Liabilities Measured at Fair Value Through Profit or Loss		494,613	818,158	1,312,771	472,582	475,140	947,722
7.2 Derivative Financial Liabilities Measured at Fair Value Through Other Comprehensive Income		-	-	-	-	-	-
VIII. FACTORING PAYABLES		26	-	26	66	-	66
IX. LEASE PAYABLES	V-II-5	420,044	51,974	472,018	316,350	41,581	357,931
X. PROVISIONS	V-II-6	463,577	16,758	480,335	391,046	40,486	431,532
10.1 Restructuring Reserves		-	-	-	-	-	-
10.2 Reserve for Employee Benefits		352,573	-	352,573	244,162	11,072	255,234
10.3 Insurance Technical Provisions (Net)		-	-	-	-	-	-
10.4 Other Provisions		111,004	16,758	127,762	146,884	29,414	176,298
XI. CURRENT TAX LIABILITY	V-II-7	1,903,333	-	1,903,333	1,116,151	-	1,116,151
XII. DEFERRED TAX LIABILITY	V-II-8	-	22,142	22,142	-	24,318	24,318
XIII. LIABILITIES FOR ASSETS HELD FOR SALE AND ASSETS OF DISCONTINUED OPERATIONS (Net)	V-II-9	-	-	-	-	-	-
13.1 Held for Sale		-	-	-	-	-	-
13.2 Discontinued Operations		-	-	-	-	-	-
XIV. SUBORDINATED DEBT INSTRUMENTS	V-II-10	-	6,628,423	6,628,423	-	-	-
14.1 Subordinated Loans		-	-	-	-	-	-
14.2 Other Debt Instruments		-	6,628,423	6,628,423	-	-	-
XV. OTHER LIABILITIES	V-II-11	6,782,404	1,155,778	7,938,182	2,949,089	342,884	3,291,973
XVI. SHAREHOLDERS' EQUITY		27,739,095	915,939	28,655,034	16,399,566	757,489	17,157,055
16.1 Paid-in Capital	V-II-12	1,100,000	-	1,100,000	1,100,000	-	1,100,000
16.2 Capital Reserves		-	-	-	-	-	-
16.2.1 Share Premium		-	-	-	-	-	-
16.2.2 Share Cancellation Profits		-	-	-	-	-	-
16.2.3 Other Capital Reserves		-	-	-	-	-	-
16.3 Other Comprehensive Income/Expense Items not to be Reclassified to Profit or Loss		1,960,363	84,750	2,045,113	1,579,791	60,077	1,639,868
16.4 Other Comprehensive Income/Expense Items to be Reclassified to Profit or Loss		3,132,138	(59,300)	3,072,838	1,525,407	(115,909)	1,409,498
16.5 Profit Reserves		12,978,375	-	12,978,375	7,672,982	-	7,672,982
16.5.1 Legal Reserves		220,000	-	220,000	220,000	-	220,000
16.5.2 Status Reserves		-	-	-	-	-	-
16.5.3 Extraordinary Reserves		12,758,375	-	12,758,375	7,452,982	-	7,452,982
16.5.4 Other Profit Reserves		-	-	-	-	-	-
16.6 Profit or Loss		8,530,058	890,489	9,420,547	4,492,072	813,321	5,305,393
16.6.1 Prior Period's Profit/Loss		-	-	-	-	-	-
16.6.2 Current Period's Profit/Loss		8,530,058	890,489	9,420,547	4,492,072	813,321	5,305,393
16.7 Minority Interest		38,161	-	38,161	29,314	-	29,314
TOTAL EQUITY AND LIABILITIES		117,430,024	127,138,758	244,568,782	67,921,936	74,580,067	142,502,003

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

ANADOLUBANK ANONİM ŞİRKETİ

CONSOLIDATED STATEMENT OF OFF-BALANCE SHEET COMMITMENTS AND CONTINGENCIES FOR THE YEAR ENDED 31 DECEMBER 2025

(Amounts expressed in Thousands of Turkish Lira (TRY) unless otherwise stated.)

		Audited Current Period 31 December 2025			Audited Prior Period 31 December 2024		
	Note	TRY	FC	Total	TRY	FC	Total
OFF-BALANCE SHEET COMMITMENTS AND CONTINGENCIES							
A. (I+II+III)		103,073,062	233,053,995	336,127,057	67,364,928	107,017,639	174,382,567
I. GUARANTEES AND COLLATERALS	V-III-2	32,149,739	14,602,433	46,752,172	15,250,713	7,125,594	22,376,307
1.1 Letters of Guarantee		20,349,119	4,420,017	24,769,136	11,781,363	2,890,555	14,671,918
1.1.1 Guarantees Subject to State Tender Law		184,146	10,951	195,097	114,491	9,018	123,509
1.1.2 Guarantees Given for Foreign Trade Operations		94,272	8,800	103,072	121,623	6,429	128,052
1.1.3 Other Letters of Guarantee		20,070,701	4,400,266	24,470,967	11,545,249	2,875,108	14,420,357
1.2 Bank Acceptances		-	383,597	383,597	-	130,340	130,340
1.2.1 Import Letter of Acceptance		-	383,597	383,597	-	130,340	130,340
1.2.2 Other Bank Acceptance		-	-	-	-	-	-
1.3 Letters of Credit		-	9,798,819	9,798,819	-	4,104,699	4,104,699
1.3.1 Documentary Letters of Credit		-	9,798,819	9,798,819	-	4,104,699	4,104,699
1.3.2 Other Letters of Credit		-	-	-	-	-	-
1.4 Guaranteed Prefinancing		-	-	-	-	-	-
1.5 Endorsements		-	-	-	-	-	-
1.5.1 Endorsements to the Central Bank of Türkiye		-	-	-	-	-	-
1.5.2 Other Endorsements		-	-	-	-	-	-
1.6 Underwriting Commitments		-	-	-	-	-	-
1.7 Factoring Related Guarantees		-	-	-	-	-	-
1.8 Other Guarantees		11,800,620	-	11,800,620	3,469,350	-	3,469,350
1.9 Other Collaterals		-	-	-	-	-	-
II. COMMITMENTS	V-III-1	12,771,779	30,964,852	43,736,631	10,349,701	6,925,991	17,275,692
2.1 Irrevocable Commitments		12,771,779	30,964,852	43,736,631	10,349,701	6,925,991	17,275,692
2.1.1 Forward Asset Purchase and Sale Commitments		4,779,014	30,964,852	35,743,866	5,492,147	6,925,991	12,418,138
2.1.2 Forward Deposit Purchase and Sale Commitments		-	-	-	-	-	-
2.1.3 Share Capital Commitments to Associates and Subsidiaries		-	-	-	-	-	-
2.1.4 Loan Granting Commitments		5,669,287	-	5,669,287	3,226,871	-	3,226,871
2.1.5 Securities Underwriting Commitments		-	-	-	-	-	-
2.1.6 Commitments for Reserve Deposit Requirements		-	-	-	-	-	-
2.1.7 Payment Commitment for Checks		1,384,684	-	1,384,684	1,122,019	-	1,122,019
2.1.8 Tax and Fund Liabilities from Export Commitments		54	-	54	39	-	39
2.1.9 Commitments for Credit Card Expenditure Limits		605,094	-	605,094	380,868	-	380,868
2.1.10 Commitments for Promotions Related with Credit Cards and Banking Activities		1,518	-	1,518	1,014	-	1,014
2.1.11 Receivables from Short Sale Commitments		-	-	-	-	-	-
2.1.12 Payables for Short Sale Commitments		-	-	-	-	-	-
2.1.13 Other Irrevocable Commitments		332,128	-	332,128	126,743	-	126,743
2.2 Revocable Commitments		-	-	-	-	-	-
2.2.1 Revocable Loan Granting Commitments		-	-	-	-	-	-
2.2.2 Other Revocable Commitments		-	-	-	-	-	-
III. DERIVATIVE FINANCIAL INSTRUMENTS	V-III-6	58,151,544	187,486,710	245,638,254	41,764,514	92,966,054	134,730,568
3.1 Derivative Financial Instruments for Hedging Purposes		-	3,268,584	3,268,584	-	2,755,215	2,755,215
3.1.1 Fair Value Hedges		-	3,268,584	3,268,584	-	2,755,215	2,755,215
3.1.2 Cash Flow Hedges		-	-	-	-	-	-
3.1.3 Hedge of Net Investment in Foreign Operations		-	-	-	-	-	-
3.2 Trading Transactions		58,151,544	184,218,126	242,369,670	41,764,514	90,210,839	131,975,353
3.2.1 Forward Foreign Currency Purchase/Sale Transactions		9,605,247	13,124,042	22,729,289	4,539,873	6,392,749	10,932,622
3.2.1.1 Forward Foreign Currency Transactions- Purchases		200,982	10,422,223	10,623,205	1,124,680	4,122,671	5,247,351
3.2.1.2 Forward Foreign Currency Transactions- Sales		9,404,265	2,701,819	12,106,084	3,415,193	2,270,078	5,685,271
3.2.2 Swap Transactions Related to Foreign Currency and Interest Rate		35,346,723	136,670,346	172,017,069	27,631,699	71,311,720	98,943,419
3.2.2.1 Foreign Currency Swap- Purchases		4,307,349	54,604,234	58,911,583	2,825,434	29,932,632	32,758,066
3.2.2.2 Foreign Currency Swap- Sales		2,863,315	56,346,643	59,209,958	1,267,737	31,792,616	33,060,353
3.2.2.3 Interest Rate Swap- Purchases		13,668,280	13,288,192	26,956,472	11,769,264	4,793,236	16,562,500
3.2.2.4 Interest Rate Swap- Sales		14,507,779	12,431,277	26,939,056	11,769,264	4,793,236	16,562,500
3.2.3 Foreign Currency, Interest Rate, and Securities Options		13,199,574	33,920,879	47,120,453	9,592,942	12,139,008	21,731,950
3.2.3.1 Foreign Currency Options- Purchases		815,380	21,916,835	22,732,215	956,887	9,232,447	10,189,334
3.2.3.2 Foreign Currency Options- Sales		12,384,194	12,004,044	24,388,238	8,636,055	2,906,561	11,542,616
3.2.3.3 Interest Rate Options- Purchases		-	-	-	-	-	-
3.2.3.4 Interest Rate Options- Sales		-	-	-	-	-	-
3.2.3.5 Securities Options- Purchases		-	-	-	-	-	-
3.2.3.6 Securities Options- Sales		-	-	-	-	-	-
3.2.4 Foreign Currency Futures		-	-	-	-	-	-
3.2.4.1 Foreign Currency Futures-Purchases		-	-	-	-	-	-
3.2.4.2 Foreign Currency Futures-Sales		-	-	-	-	-	-
3.2.5 Interest Rate Futures		-	-	-	-	-	-
3.2.5.1 Interest Rate Futures- Purchases		-	-	-	-	-	-
3.2.5.2 Interest Rate Futures- Sales		-	-	-	-	-	-
3.2.6 Other		-	502,859	502,859	-	367,362	367,362
B. CUSTODY AND PLEDGED ITEMS (IV+V+VI)		1,408,551,694	110,042,913	1,518,594,607	845,029,665	67,337,100	912,366,765
IV. ITEMS HELD IN CUSTODY		291,082,072	8,976,028	300,058,100	195,253,778	8,453,569	203,707,347
4.1 Customers' Securities Held		9,619,431	2,829,015	12,448,446	1,965,623	3,399,400	5,365,023
4.2 Investment Securities Held in Custody		245,389,837	5,323,310	250,713,147	168,169,579	4,855,798	173,025,377
4.3 Checks Received for Collection		34,387,627	786,249	35,173,876	21,923,818	176,976	22,100,794
4.4 Commercial Notes Received for Collection		169,903	37,133	207,036	150,028	21,395	171,423
4.5 Other Assets Received for Collection		-	-	-	-	-	-
4.6 Assets Received for Public Offering		-	-	-	-	-	-
4.7 Other Items Under Custody		1,515,274	321	1,515,595	3,044,730	-	3,044,730
4.8 Custodians		-	-	-	-	-	-
V. PLEDGED ITEMS		1,116,864,622	101,066,885	1,217,931,507	648,178,902	58,883,531	707,062,433
5.1 Marketable Securities		1,885	-	1,885	1,382	-	1,382
5.2 Guarantee Notes		60,459	118,399	178,858	12,538	89,330	101,868
5.3 Commodities		-	-	-	-	-	-
5.4 Warranties		606,845	-	606,845	315,444	-	315,444
5.5 Real Estate		-	-	-	-	-	-
5.6 Other Pledged Items		1,116,195,433	100,948,486	1,217,143,919	647,849,538	58,794,201	706,643,739
5.7 Pledged Items-Depository		-	-	-	-	-	-
VI. CONFIRMED BILLS OF EXCHANGE AND SURETIES		605,000	-	605,000	1,596,985	-	1,596,985
TOTAL OFF-BALANCE SHEET COMMITMENTS (A+B)		1,511,624,756	343,096,908	1,854,721,664	912,394,593	174,354,739	1,086,749,332

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

ANADOLUBANK ANONİM ŞİRKETİ

CONSOLIDATED STATEMENT OF PROFIT OR LOSS FOR THE YEAR ENDED 31 DECEMBER 2025

(Amounts expressed in Thousands of Turkish Lira (TRY) unless otherwise stated.)

INCOME AND EXPENSE ITEMS		Note	Audited Current Period 1 January – 31 December 2025	Audited Prior Period 1 January – 31 December 2024
I.	INTEREST INCOME		44,342,696	24,843,089
1.1	Interest Income on Loans	V-IV-1	31,103,201	18,482,664
1.2	Interest Received on Reserve Deposits		2,476,572	821,908
1.3	Interest Received on Banks	V-IV-1	565,356	534,438
1.4	Interest Received on Money Market Transactions		994,759	2,495,214
1.5	Interest Received on Securities Portfolio	V-IV-1	6,595,508	911,552
1.5.1	Financial Assets Measured at Fair Value through Profit or (Loss)		137,039	36,879
1.5.2	Financial Assets Measured at Fair Value Through Other Comprehensive Income		5,984,739	622,437
1.5.3	Financial Assets Measured at Measured at Amortized Cost		473,730	252,236
1.6	Financial Lease Income		-	-
1.7	Other Interest Income		2,607,300	1,597,313
II.	INTEREST EXPENSE (-)		28,630,985	16,550,017
2.1	Interest on Deposits	V-IV-2	21,796,397	14,931,783
2.2	Interest on Funds Borrowed	V-IV-2	2,318,801	1,411,881
2.3	Interest on Money Market Transactions		3,841,598	3,460
2.4	Interest on Securities Issued	V-IV-2	583,987	-
2.5	Interest on Leases		81,943	52,744
2.6	Other Interest Expenses		8,259	150,149
III.	NET INTEREST INCOME/EXPENSE (I - II)		15,711,711	8,293,072
IV.	NET FEES AND COMMISSIONS INCOME/EXPENSE		3,435,277	1,762,586
4.1	Fees and Commissions Received		4,746,955	2,845,992
4.1.1	Non-Cash Loans		255,650	206,408
4.1.2	Other		4,491,305	2,639,584
4.2	Fees and Commissions Paid (-)		1,311,678	1,083,406
4.2.1	Non-Cash Loans		1,758	286
4.2.2	Other		1,309,920	1,083,120
V.	DIVIDEND INCOME	V-IV-3	3,378	2,798
VI.	TRADING GAIN/(LOSS) (Net)	V-IV-4	(838,992)	882,027
6.1	Trading Gains/(Losses) on Securities		212,503	144,381
6.2	Gains/losses from derivative transactions		(740,986)	128,999
6.3	Foreign Exchange Gains/(Losses)		(310,509)	608,647
VII.	OTHER OPERATING INCOME	V-IV-5	1,648,087	628,809
VIII.	TOTAL OPERATING GROSS PROFIT (III+IV+V+VI+VII)		19,959,461	11,569,292
IX.	EXPECTED CREDIT LOSSES (-)	V-IV-6	1,685,356	558,980
X.	OTHER PROVISION EXPENSES (-)	V-IV-6	1,173	106,460
XI.	PERSONNEL EXPENSES (-)		3,272,696	2,068,748
XII.	OTHER OPERATING EXPENSES (-)	V-IV-7	1,909,752	1,338,088
XIII.	NET OPERATING PROFIT/(LOSS) (VIII-IX-X-XI-XII)		13,090,484	7,497,016
XIV.	EXCESS AMOUNT RECORDED AS INCOME AFTER MERGER		-	-
XV.	PROFIT/(LOSS) FROM INVESTMENTS UNDER EQUITY ACCOUNTING		-	-
XVI.	PROFIT/(LOSS) ON NET MONETARY POSITION		-	-
XVII.	OPERATING PROFIT/LOSS BEFORE TAXES (XIII+...+XV)	V-IV-8	13,090,484	7,497,016
XVIII.	PROVISION FOR TAXES OF CONTINUING OPERATIONS (±)	V-IV-9	(3,661,057)	(2,182,265)
18.1	Current Tax Charge		(3,161,994)	(2,777,532)
18.2	Deferred Tax Charge (+)		(907,501)	(194,643)
18.3	Deferred Tax Credit (-)		408,438	789,910
XIX.	NET PROFIT/LOSS AFTER TAXES (XVII±XVIII)	V-IV-8	9,429,427	5,314,751
XX.	INCOME FROM DISCONTINUED OPERATIONS		-	-
20.1	Income from assets held for sale		-	-
20.2	Income from sale of associates, subsidiaries and joint ventures		-	-
20.3	Others		-	-
XXI.	EXPENSES FROM DISCONTINUED OPERATIONS (-)		-	-
21.1	Expenses for Non-Current Assets Held for Resale		-	-
21.2	Loss from Sales of Associates, Subsidiaries and Joint Ventures (Business Partners)		-	-
21.3	Other Expenses from Discontinued Operations		-	-
XXII.	PROFIT/LOSSES BEFORE TAXES FROM DISCONTINUED OPERATIONS (XX-XXI)		-	-
XXIII.	PROVISION FOR INCOME TAXES FROM DISCONTINUED OPERATIONS (±)		-	-
23.1	Current Tax Charge		-	-
23.2	Deferred Tax Charge (+)		-	-
23.3	Deferred Tax Credit (-)		-	-
XXIV.	NET PROFIT/LOSS AFTER TAXES ON DISCONTINUED OPERATIONS (XXII±XXIII)		-	-
XXV.	NET PROFIT/LOSSES (XIX+XXIV)	V-IV-10	9,429,427	5,314,751
25.1	Group's profit/loss		9,420,547	5,305,393
25.2	Non-Controlling interest		8,880	9,358
	Earnings per Share	III-XXIV	0.085722	0.048316

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

ANADOLUBANK ANONİM ŞİRKETİ

CONSOLIDATED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE YEAR ENDED 31 DECEMBER 2025

(Amounts expressed in Thousands of Turkish Lira (TRY) unless otherwise stated.)

CONSOLIDATED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME		Audited Current Period 1 January – 31 December 2025	Audited Prior Period 1 January – 31 December 2024
	Note		
I.	CURRENT PERIOD PROFIT/LOSS	9,429,427	5,314,751
II	OTHER COMPREHENSIVE INCOME	2,068,585	689,414
2.1.	Other Income/Expense Items Not Reclassified Through Profit or Loss	405,245	441,000
2.1.1.	Revaluation Surplus on Tangible Assets	504,400	514,009
2.1.2.	Revaluation Surplus on Intangible Assets	-	-
2.1.3.	Defined Benefit Plans' Actuarial Gains/Losses	(10,592)	(81,660)
2.1.4.	Other Income/Expense Items not Reclassified to Profit or Loss	35,246	30,238
2.1.5.	Tax Related Other Comprehensive Income Items Not Reclassified Through Profit or Loss	(123,809)	(21,587)
2.2.	Other Income/Expense Items Reclassified to Profit or Loss	1,663,340	248,414
2.2.1.	Exchange Differences on Translation	2,491,364	575,871
2.2.2.	Income/Expenses from Valuation and/or Reclassification of Financial Assets Measured at FVOCI	1,283,491	63,531
2.2.3.	Gains/losses from Cash Flow Hedges	-	-
2.2.4.	Gains/Losses on Hedges of Net Investments in Foreign Operations	(2,491,364)	(562,347)
2.2.5.	Other Income/Expense Items Reclassified to Profit or Loss	-	-
2.2.6.	Tax Related Other Comprehensive Income Items Reclassified Through Profit or Loss	379,849	171,359
III.	TOTAL COMPREHENSIVE INCOME (I+II)	11,498,012	6,004,165

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

ANADOLUBANK ANONİM ŞİRKETİ

CONSOLIDATED STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY FOR THE YEAR ENDED 31 DECEMBER 2025

(Amounts expressed in Thousands of Turkish Lira (TRY) unless otherwise stated.)

		Other Comprehensive Income/Expense Items not to be Reclassified to Profit or Loss				Other Comprehensive Income/Expense Items to be Reclassified to Profit or Loss												Total Shareholders' Equity
CONSOLIDATED STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY		Note	Paid – in Capital	Share Premium	Share Cancellation Profits	Other Capital Reserves	Revaluation surplus on tangible and intangible assets	Defined Benefit Plans' Actuarial Gains/Losses	Others	Translation Differences	Income/Expenses from Valuation and/or Reclassification of Financial Assets Measured at FVOCI	Others	Profit Reserves	Prior Periods' Profit/Loss	Current Period's Net Profit/Loss	Shareholders' Equity Before Non-Controlling Interest	Non-Controlling Interest	
I.	Prior Period Balances at Beginning of Period		1,100,000	-	-	-	1,256,300	(96,343)	38,911	3,316,174	(172,113)	(1,982,977)	4,741,743	2,931,239	-	11,132,934	19,947	11,152,881
II.	Correction made as per TAS 8		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.1	Effect of Corrections		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.2	Effect of Changes in Accounting Policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		V-II-12	1,100,000	-	-	-	1,256,300	(96,343)	38,911	3,316,174	(172,113)	(1,982,977)	4,741,743	2,931,239	-	11,132,934	19,947	11,152,881
III.	Adjusted Balances at Beginning of Period (I+II)		-	-	-	-	475,551	(55,718)	21,167	575,871	66,184	(393,641)	-	-	5,305,393	5,994,807	9,358	6,004,165
IV.	Total Comprehensive Income		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
V.	Capital Increase in Cash		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VI.	Capital Increase from Internal Sources		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VII.	Adjustments to Paid-in Capital		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VIII.	Convertible Bonds		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
IX.	Subordinated Liabilities		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
X.	Increase/Decrease Due to Other Changes		-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	9
XI.	Profit Distribution		-	-	-	-	-	-	-	-	-	-	2,931,239	(2,931,239)	-	-	-	-
11.1	Dividends		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11.2	Transfers to Reserves		-	-	-	-	-	-	-	-	-	-	2,931,239	(2,931,239)	-	-	-	-
11.3	Others		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Balances at end of the period (III+IV+.....+X+XI)		1,100,000	-	-	-	1,731,851	(152,061)	60,078	3,892,045	(105,929)	(2,376,618)	7,672,982	-	5,305,393	17,127,741	29,314	17,157,055
	31.12.2024		1,100,000	-	-	-	1,731,851	(152,061)	60,078	3,892,045	(105,929)	(2,376,618)	7,672,982	-	5,305,393	17,127,741	29,314	17,157,055

		Other Comprehensive Income/Expense Items not Reclassified to Profit or Loss				Other Comprehensive Income/Expense Items Reclassified to Profit or Loss												Total Shareholders' Equity
CONSOLIDATED STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY		Note	Paid – in Capital	Share Premium	Share Premium	Other Capital Reserves	Revaluation surplus on tangible and intangible assets	Defined Benefit Plans' Actuarial Gains/Losses	Others	Translation Differences	Income/Expenses from Valuation and/or Reclassification of Financial Assets Measured at FVOCI	Others	Profit Reserves	Prior Periods' Profit/Loss	Current Period's Net Profit/Loss	Shareholders' Equity Before Non-Controlling Interest	Non-Controlling Interest	
I.	Current Period Balances at Beginning of Period		1,100,000	-	-	-	1,731,851	(152,061)	60,078	3,892,045	(105,929)	(2,376,618)	7,672,982	5,305,393	-	17,127,741	29,314	17,157,055
II.	Correction made as per TAS 8		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.1	Effect of Corrections		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.2	Effect of Changes in Accounting Policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
III.	Adjusted Balances at Beginning of Period (I+II)		1,100,000	-	-	-	1,731,851	(152,061)	60,078	3,892,045	(105,929)	(2,376,618)	7,672,982	5,305,393	-	17,127,741	29,314	17,157,055
IV.	Total Comprehensive Income		-	-	-	-	388,413	(7,840)	24,672	2,491,364	915,931	(1,743,955)	-	-	9,420,547	11,489,132	8,880	11,498,012
V.	Capital Increase in Cash		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VI.	Capital Increase from Internal Sources		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VII.	Adjustments to Paid-in Capital		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VIII.	Convertible Bonds		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
IX.	Subordinated Debt Instruments		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
X.	Other Changes		-	-	-	-	-	-	-	-	-	-	-	-	-	-	(33)	(33)
XI.	Profit Distribution		-	-	-	-	-	-	-	-	-	-	5,305,393	(5,305,393)	-	-	-	-
11.1	Dividends Paid		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11.2	Transfers to Reserves		-	-	-	-	-	-	-	-	-	-	5,305,393	(5,305,393)	-	-	-	-
11.3	Others		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Balances at end of the period (III+IV+.....+X+XI)		1,100,000	-	-	-	2,120,264	(159,901)	84,750	6,383,409	810,002	(4,120,573)	12,978,375	-	9,420,547	28,616,873	38,161	28,655,034
	31.12.2025		1,100,000	-	-	-	2,120,264	(159,901)	84,750	6,383,409	810,002	(4,120,573)	12,978,375	-	9,420,547	28,616,873	38,161	28,655,034

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

ANADOLUBANK ANONİM ŞİRKETİ

CONSOLIDATED STATEMENT OF CASH FLOWS FOR THE YEAR ENDED 31 DECEMBER 2025

(Amounts expressed in Thousands of Turkish Lira (TRY) unless otherwise stated.)

	Note	Audited Current Period 1 January- 31 December 2025	Audited Prior Period 1 January- 31 December 2024
A.	CASH FLOWS FROM BANKING OPERATIONS		
1.1	Operating profit before changes in operating assets and liabilities	4,454,864	12,526,123
1.1.1	Interest received	40,059,133	23,312,569
1.1.2	Interest paid	(28,087,322)	(15,140,128)
1.1.3	Dividend received	3,378	2,798
1.1.4	Fees and commissions received	4,746,955	2,845,992
1.1.5	Other income	1,127,860	896,313
1.1.6	Collections from previously written-off loans	276,395	197,821
1.1.7	Cash payments to personnel and service suppliers	(3,272,696)	(2,068,748)
1.1.8	Taxes paid	(1,025,120)	(5,444,035)
1.1.9	Other	(9,373,719)	7,923,541
1.2	Changes in operating assets and liabilities subject to banking operations	5,951,322	10,708,973
1.2.1	Net (increase) decrease in financial assets measured at fair value through profit/loss	400,927	(203,185)
1.2.2	Net (increase) decrease in due from banks	(3,891,603)	7,396,716
1.2.3	Net (increase) decrease in loans	(53,136,311)	(26,277,509)
1.2.4	Net (increase) decrease in other assets	(15,447,968)	(8,331,198)
1.2.5	Net increase (decrease) in bank deposits	(3,446,661)	4,751,933
1.2.6	Net increase (decrease) in other deposits	42,024,756	31,890,197
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	-	-
1.2.9	Net increase (decrease) in matured payables	39,448,182	1,482,019
I.	Net cash provided from banking operations	10,406,186	23,235,096
B.	CASH FLOWS FROM INVESTING ACTIVITIES		
II.	Net cash provided from / (used in) investing activities	(23,254,361)	(11,159,955)
2.1	Acquired Subsidiaries, Associates and Joint Ventures	-	-
2.2	Disposed Subsidiaries, Associates and Joint Ventures	-	-
2.3	Fixed assets purchases	(364,385)	(146,877)
2.4	Fixed assets sales	224,328	17,373
2.5	Cash paid for purchase of financial assets measured at fair value through other comprehensive income	(18,512,468)	(10,779,229)
2.6	Cash obtained from sale of financial assets measured at fair value through other comprehensive income	291,912	6,556,762
2.7	Cash paid for purchase of Financial Assets Measured at Amortized Cost	(4,889,750)	(6,817,735)
2.8	Cash obtained from sale of Financial Assets Measured at Amortized Cost	988,587	744,991
2.9	Other	(992,585)	(735,240)
C.	CASH FLOWS FROM FINANCING ACTIVITIES		
III.	Net cash provided from/(used in) financing activities	13,626,447	8,039,327
3.1	Cash obtained from funds borrowed and securities issued	34,512,090	10,778,969
3.2	Cash used for repayment of funds borrowed and securities issued	(20,505,974)	(2,446,529)
3.3	Issued equity instruments	-	-
3.4	Dividends paid	-	-
3.5	Payments for finance leases	(379,669)	(293,113)
3.6	Other	-	-
IV.	Effect of foreign currency exchange differences on cash and cash equivalents	508,399	256,436
V.	Net increase/(decrease) in cash and cash equivalents	1,286,671	20,370,904
VI.	Cash and cash equivalents at the beginning of the period	30,154,146	9,783,242
VII.	Cash and cash equivalents at end of the period	31,440,817	30,154,146

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

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

(Amounts expressed in Thousands of Turkish Lira (TRY) unless otherwise stated.)

	Note	Current Period 31 December 2025	Prior Period 31 December 2024
I. DISTRIBUTION OF CURRENT YEAR INCOME ^{(1) (2)}			
1.1 CURRENT YEAR INCOME		12,456,126	6,979,560
1.2 TAXES AND DUTIES PAYABLE		(3,035,579)	(1,674,167)
1.2.1 Corporate Tax (Income Tax)		-	-
1.2.2 Income Withholding Tax		(3,035,579)	(1,674,167)
1.2.3 Other Taxes and Duties		-	-
A. NET INCOME FOR THE YEAR		9,420,547	5,305,393
1.3 PRIOR YEARS LOSSES (-)		-	-
1.4 FIRST LEGAL RESERVES (-)		-	-
1.5 OTHER STATUTORY RESERVES (-)		-	-
B. NET INCOME AVAILABLE FOR DISTRIBUTION		9,420,547	5,305,393
1.6 FIRST DIVIDEND TO SHAREHOLDERS		-	-
1.6.1 To Owners of Ordinary Shares		-	-
1.6.2 To Owners of Privileged Shares		-	-
1.6.3 To Owners of Preferred Shares		-	-
1.6.4 To Profit Sharing Bonds		-	-
1.6.5 To Holders of Profit and (Loss) Sharing Certificates		-	-
1.7 DIVIDENDS TO PERSONNEL (-)		-	-
1.8 DIVIDENDS TO BOARD OF DIRECTORS (-)		-	-
1.9 SECOND DIVIDEND TO SHAREHOLDERS (-)		-	-
1.9.1 To Owners of Ordinary Shares		-	-
1.9.2 To Owners of Privileged Shares		-	-
1.9.3 To Owners of Preferred Shares		-	-
1.9.4 To Profit Sharing Bonds		-	-
1.9.5 To Holders of Profit and (Loss) Sharing Certificates		-	-
1.10 SECOND LEGAL RESERVES (-)		-	-
1.11 STATUTORY RESERVES (-)		-	-
1.12 EXTRAORDINARY RESERVES		-	5,305,393
1.13 OTHER RESERVES		-	-
1.14 SPECIAL FUNDS		-	-
II. DISTRIBUTION OF RESERVES		-	-
2.1 APPROPRIATED RESERVES		-	-
2.2 SECOND LEGAL RESERVES (-)		-	-
2.3 DIVIDENDS TO SHAREHOLDERS (-)		-	-
2.3.1 To Owners of Ordinary Shares		-	-
2.3.2 To Owners of Privileged Shares		-	-
2.3.3 To Owners of Preferred Shares		-	-
2.3.4 To Profit Sharing Bonds		-	-
2.3.5 To Holders of Profit and (Loss) Sharing Certificates		-	-
2.4 DIVIDENDS TO PERSONNEL (-)		-	-
2.5 DIVIDENDS TO BOARD OF DIRECTORS (-)		-	-
III. EARNINGS PER SHARE		-	-
3.1 TO OWNERS OF ORDINARY SHARES		0.00856	0.00482
3.2 TO OWNERS OF ORDINARY SHARES (%)		856.41	482.31
3.3 TO OWNERS OF PRIVILEGED SHARES		-	-
3.4 TO OWNERS OF PRIVILEGED SHARES (%)		-	-
IV. DIVIDEND PER SHARE		-	-
4.1 TO OWNERS OF ORDINARY SHARES		-	-
4.2 TO OWNERS OF ORDINARY SHARES (%)		-	-
4.3 TO OWNERS OF PRIVILEGED SHARES		-	-
4.4 TO OWNERS OF PRIVILEGED SHARES (%)		-	-

- (1) As of the date these financial statements were prepared, the Company's Ordinary General Assembly Meeting has not conducted yet, and no decision had been made regarding the distribution of profits for 2025; therefore, only the net profit for the period is stated in the 2025 profit distribution table.
- (2) The profit distribution table is presented as the Consolidated Profit Distribution Table.

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

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

(Amounts expressed in Thousands of Turkish Lira (TRY) unless otherwise stated.)

SECTION THREE: EXPLANATION ON ACCOUNTING POLICIES

I. Explanation on Basis of Presentation

Preparation of the consolidated financial statements and its explanatory notes in accordance with Turkish Accounting Standards and Regulation on Principles Related to Banks' Accounting Applications and Maintaining the Documents:

The consolidated financial statements have been prepared in accordance with the Banking Law No. 5411 ("Banking Law"), the "Regulation on the Procedures and Principles Regarding Accounting Practices and Document Retention of Banks" ("Regulation") published in the Official Gazette dated November 1, 2006, and numbered 26333, and other regulations published by the Banking Regulation and Supervision Board regarding the accounting and financial reporting principles of banks, the circulars and explanations of the Banking Regulation and Supervision Agency ("BDDK"), and, in matters not regulated by these, the provisions of the Turkish Financial Reporting Standards ("TFRS") put into effect by the Public Oversight, Accounting and Auditing Standards Authority ("KGK") (all together "BDDK Accounting and Financial Reporting Legislation"). However, TAS 29 "Financial Reporting in High-Inflation Economies" within TFRS has not been applied to banks and financial leasing, factoring, financing, savings financing, and asset management companies, as explained below.

The format and content of the consolidated financial statements to be disclosed to the public, along with their explanations and footnotes, have been prepared in accordance with the "Communiqué on Financial Statements to be Disclosed to the Public by Banks and the Explanations and Footnotes Related to Them," published in the Official Gazette No. 28337 on 28 June 2012, and the "Communiqué on Public Disclosures Regarding Risk Management by Banks," published in the Official Gazette No. 29511 on 23 October 2015, as well as the amendments and additions made by subsequent communiqués. The Bank, keeps its accounting records in Turkish Lira in accordance with the Banking Law, the Turkish Commercial Code, and the Turkish Tax Legislation.

The consolidated financial statements have been prepared in TRY on the historical cost basis, except for financial assets and liabilities measured at fair value through profit or loss, financial assets and liabilities measured at fair value through other comprehensive income, derivative financial assets and liabilities measured at fair value through profit or loss, and revalued real estates.

The preparation of the consolidated financial statements in conformity with TFRS requires the Parent Bank Management to use of certain make assumptions and estimates on the assets and liabilities of the balance sheet and contingent issues as of the balance sheet date. These estimates are reviewed regularly and, when necessary, corrections are made, and the effects of these corrections are reflected to the income statement. The estimations and projections used are explained in corresponding disclosures.

Changes in Accounting Policies and Disclosures

In its announcement dated 23 November 2023, the Public Oversight Accounting and Auditing Standards Authority (KGK) decided that entities applying TFRS shall implement TMS 29 "Financial Reporting in Hyperinflationary Economies" in their financial statements as from the reporting period ending 31 December 2023. It was also stated that regulatory and supervisory authorities competent in their respective fields are free to determine different transition dates for the application of TMS 29. Within this scope, pursuant to the BRSA decisions dated 12 December 2023 and numbered 10744, and dated 5 December 2024 and numbered 11021, it was decided that the financial statements of banks and financial leasing, factoring, financing, savings financing and asset management companies shall not be subjected to inflation adjustment under TMS 29 in 2023, 2024 and 2025. Accordingly, TMS 29 has not been applied in the financial statements and no inflation adjustment has been made.

Accounting policies followed and valuation principles used in the preparation of the consolidated financial statements:

The accounting policies followed and the valuation principles used in the preparation of the consolidated financial statements have been determined and applied in accordance with the regulations, communiqués, interpretations and circulars issued by the BRSA on accounting and financial reporting principles, and, in the absence of any specific regulation by the BRSA, in line with the principles set out in TAS/TFRS.

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

(Amounts expressed in Thousands of Turkish Lira (TRY) unless otherwise stated.)

SECTION THREE: EXPLANATION ON ACCOUNTING POLICIES (Continued)

I. Explanation on Basis of Presentation (Continued)

New and Revised Standards and Interpretations

The new and revised standards do not have a significant impact on the 31 December 2025 reporting period.

Explanation for convenience translation into English

BRSA Accounting and Financial Reporting Legislation, as described in the preceding paragraphs, 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 December 31, 2025 and the differences between accounting principles have not been quantified in the accompanying consolidated financial statements. Accordingly, the accompanying consolidated 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.

II. Explanations on Strategy of Using Financial Instruments and Explanations on Foreign Currency Transactions

Strategy for the use of financial instruments

The main field of activity of the Parent Partnership Bank includes banking activities such as corporate banking, commercial banking, retail banking, investment banking, foreign exchange, money markets and securities transactions, as well as international banking services.

The Parent Bank accepts deposits in various maturities as its main source of funding, and apart from deposits, the Bank's most significant funding sources are its equity and the medium and long-term loans obtained from international financial institutions. The Group follows an effective asset-liability management strategy that balances the risk and return of the resources used and the placements made in various financial assets, reducing risks and keeping returns high. The exchange rate risk, interest rate risk, and liquidity risk carried are measured and monitored by various risk management systems, and balance sheet management is carried out within the risk limits determined in this framework and within legal limits. Asset-liability management models, value-at-risk calculations, stress tests, and scenario analyses are used for this purpose.

Another element in the management of interest and liquidity risk carried on the balance sheet is the emphasis on product diversification in both assets and liabilities.

Trading of short and long-term financial instruments is carried out within the limits of the predetermined risk limits and in a manner that increases the risk-adjusted return on capital.

In order to hedge against currency risk, the existing foreign exchange position is monitored according to a basket balance in certain currencies.

Foreign currency transactions

Transactions are recorded in TRY, which is the Bank's functional currency. Transactions denominated in foreign currencies are recorded at the exchange rates prevailing on the dates of the transactions.

As of the reporting date, monetary assets and liabilities denominated in foreign currencies are translated into TRY at the Central Bank of Türkiye's buying exchange rates prevailing on the balance sheet date and are reflected in the income statement under foreign exchange gains or losses, depending on whether the result is positive or negative.

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

(Amounts expressed in Thousands of Turkish Lira (TRY) unless otherwise stated.)

II. Explanations on Strategy of Using Financial Instruments and Explanations on Foreign Currency Transactions (Continued)

Strategy for the use of financial instruments (Continued)

Net investments in foreign subsidiaries are accounted for using the equity method in accordance with the "Amendment to the Communiqué on Turkish Accounting Standard for Individual Financial Statements ("TAS 27") published in the Official Gazette No. 29321 on April 9, 2015. The assets and liabilities of foreign subsidiaries are translated into TRY using the exchange rates at the balance sheet date, while income and expense items are translated at average exchange rates. Foreign exchange differences arising from the translation of income and expense items and other equity items are recorded under "Accumulated Other Comprehensive Income or Loss Reclassified to Profit or Loss" within equity.

The Bank has decided to implement a hedging strategy in order to protect itself from the exchange rate difference risk arising from its foreign subsidiary Anadolubank Nederland NV, which it has accounted for using the equity method in its unconsolidated financial statements since May 1, 2018. This strategy is the implementation of a net investment hedging strategy in order to protect itself from the exchange rate difference risk arising from the fact that the net investment value of Anadolubank Nederland NV, as the hedged item, is in Euro. The Group's borrowing has been determined as a "hedging instrument" to the extent of the net investment amount of Anadolubank Nederland NV.

III. Information about Consolidation

In cases where the accounting policies adopted by the consolidated subsidiaries differ from the accounting policies applied by the Parent Bank, the differences are adjusted in the consolidated financial statements in accordance with the accounting policies applied by the Parent Bank, considering the materiality criterion. The financial statements of the subsidiaries subject to consolidation that are domiciled in Türkiye and the financial statements of the foreign subsidiary subject to consolidation, which are prepared in accordance with the accounting and financial reporting principles and rules of the countries in which they are established, are adjusted to comply with the Reporting Standards through certain corrections.

Transactions and balances between the Bank and its consolidated subsidiaries (together referred to as the 'Group') are mutually offset.

The accounting policies followed and the valuation principles used in the preparation of the consolidated financial statements have been determined and applied in accordance with the principles set out in the Reporting Standards.

IV. Information on Subsidiaries and Entities Under Common Control

The Group has no subsidiaries subject to consolidation and no non-financial affiliates.

V. Explanations on Forward Transactions, Options and Derivative Instruments

The Group's derivative transactions mainly consist of foreign currency swaps, currency options, and forward foreign exchange purchase and sale contracts.

The Group's derivative instruments are classified as 'At Fair Value Through Profit or Loss' under Derivative Financial Assets in accordance with TFRS 9 Financial Instruments standard.

Derivative transactions are initially recognized at acquisition cost, and the transaction costs related to these are accounted for in profit or loss. Additionally, liabilities and receivables arising from derivative transactions are recorded in off-balance sheet accounts at their contract amounts.

**NOTES TO CONSOLIDATED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2025**

(Amounts expressed in Thousands of Turkish Lira (TRY) unless otherwise stated.)

SECTION THREE: EXPLANATION ON ACCOUNTING POLICIES (Continued)

V. Explanations on Forward Transactions, Options and Derivative Instruments (Continued)

The fair value differences of derivative instruments that are reflected in the profit and loss accounts are measured at fair value and associated with income statement during recognition. If the fair value of derivative financial instruments is positive, it is disclosed under the main account “Derivative Financial Assets at Fair Value Through Profit or Loss”; and if the fair value difference is negative, it is disclosed under “Derivative Financial Liabilities at Fair Value Through Profit or Loss”. Changes in the fair values of the relevant derivative financial instruments as a result of the measurement are reflected in the consolidated profit or loss statement. The accounting method of the resulting profit or loss varies depending on whether the relevant derivative transaction is for hedging purposes and the content of the hedged item.

The Group applies fair value hedge accounting and cash flow hedge accounting. Hedge accounting is applied to prevent fluctuations in the income statement that may arise in the short-term due to differences in the valuation methods of assets and liabilities in the balance sheet that are exposed to interest rate risk and the derivative instruments used to hedge them. A portion of the Group’s fixed-rate foreign currency securities and foreign currency loans are subject to fair value hedge accounting. The fair value risk of these fixed-rate financial assets is hedged using interest rate swaps. Additionally, the Group uses interest rate swaps to hedge the cash flow risk of variable-rate foreign currency corporate deposits. The effectiveness of the derivative instruments used for hedging purposes in balancing the changes in the fair value of the hedged item is regularly assessed, and the results of the assessment are documented. If hedge accounting no longer meets the conditions for hedge accounting, it is discontinued. In periods when the relationship between the hedge instrument and the hedged item is effectively measured: a) In the case of fair value hedge accounting, changes in the fair value of the hedged item are recognized in profit or loss, b) In the case of cash flow hedge accounting, changes in the fair value of the hedge instrument are recognized in other comprehensive income, and the ineffective portion of the gain or loss from the hedge instrument is recognized in profit or loss.

TFRS 9 offers an accounting policy choice to defer the adoption of TFRS 9’s financial hedging accounting and to continue applying the hedge accounting provisions of TAS 39. In this context, the Group continues to apply the hedge accounting provisions of TAS 39. Accordingly, retrospective and prospective effectiveness analyses are performed, and hedge accounting is considered effective if the effectiveness tests fall within the range of 80% - 125%. The 'dollar-offset' method is applied in effectiveness tests.

The Group recognizes changes in the fair values of hedged items in the 'Other Interest Income' and 'Other Interest Expenses' accounts, while recognizing the corresponding fair value changes of hedging instruments for the same period in the 'Profit/Loss from Derivative Financial Transactions' account. Additionally, the Group amortizes the differences between the fair values and the book values of the hedged items at the inception date of hedge accounting over the maturities of these items and recognizes them in the 'Other Interest Income' and 'Other Interest Expenses' accounts.

VI. Explanations on Interest Income and Expenses

Interest income and expenses are accounted for on an accrual basis using the effective interest method. The effective interest rate is the rate that discounts the estimated cash payments or cash flows over the life of the financial asset or liability to the net present value of the financial asset or liability. The effective interest rate is calculated at the initial recognition of a financial asset or liability and is not subsequently revised.

The calculation of the effective interest rate includes discounts and premiums that are an integral part of the effective interest rate, fees and commissions paid or received, and transaction costs. Transaction costs are incremental costs that are directly attributable to the acquisition, issue, or disposal of a financial asset or liability.

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

(Amounts expressed in Thousands of Turkish Lira (TRY) unless otherwise stated.)

SECTION THREE: EXPLANATION ACCOUNTING POLICIES (Continued)

VII. Explanations on Fees and Commission Income and Expenses

Fees and commissions, other than those that are an integral part of the effective interest rate of financial instruments measured at amortized cost, are accounted for in accordance with TFRS 15 Revenue from Customer Contracts. Fee and commission income and expenses, excluding fee income related to certain banking transactions that are recorded as one-off revenue during the service period, and credit fees and commission expenses paid to other credit institutions, are accounted for on an accrual basis throughout the service period.

VIII. Explanations and Disclosures on Financial Instruments

Financial assets represent cash on hand, a contractual right to receive cash or another financial asset from the counterparty, or to exchange financial instruments with the counterparty under conditions that are potentially favorable, or an equity instrument of the counterparty.

Financial Assets:

- Financial assets measured at fair value through profit/loss
- Financial assets measured at fair value through other comprehensive income
- Financial assets measured at amortized cost

Except for financial assets at fair value through profit or loss, financial assets are recognized initially at cost, which includes transaction costs.

Anadolubank Nederland NV accounts for loans at fair value through other comprehensive income, which are included in other financial assets at fair value through other comprehensive income in its financial statements, in accordance with TFRS 9.

Explanations and Disclosures on Financial Assets Measured at Fair Value Through Profit or Loss

Financial assets at fair value through profit or loss are financial assets other than those that are held for the collection of contractual cash flows or for the collection of contractual cash flows and for selling. Financial assets that do not result in cash flows consisting solely of payments of principal and interest on the principal amount outstanding on specified dates, and financial assets that are held for the purpose of generating a profit from short-term fluctuations in market prices or similar factors, are classified as Financial Assets at Fair Value Through Profit or Loss.

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 statement of profit or loss.

Explanations and Disclosures on Financial Assets Measured at Fair Value Through Other Comprehensive Income

Financial assets at fair value through other comprehensive income are financial assets that are held for the collection of contractual cash flows and for selling the financial asset, and whose contractual terms give rise on specified dates to cash flows that are solely payments of principal and interest on the principal amount outstanding.

Financial assets at fair value through other comprehensive income are initially recognized at cost, and subsequently measured at their fair values in the following periods. For investments that are not traded in an active market, fair value is determined using valuation techniques; fair value is determined by reference to the market prices of similar securities that are traded in markets with the same characteristics in terms of interest, maturity, and other conditions.

**NOTES TO CONSOLIDATED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2025**

(Amounts expressed in Thousands of Turkish Lira (TRY) unless otherwise stated.)

SECTION THREE: EXPLANATION ACCOUNTING POLICIES (Continued)

VIII. Explanations and Disclosures on Financial Instruments (Continued)

Unrealized gains or losses arising from changes in the fair values of financial assets at fair value through other comprehensive income, which represent the difference between the amortized costs calculated using the effective interest method and the fair values of the related financial assets, are recognized in equity under the 'Accumulated Other Comprehensive Income or Expenses to be Reclassified through Profit or Loss' account. In the event of the disposal of financial assets at fair value through other comprehensive income, the valuation differences arising in equity accounts as a result of fair value measurement are transferred to the statement of profit or loss.

Explanations and Disclosures on Financial Assets Measured at Amortized Cost

Financial assets measured at amortized cost are assets that are held for the collection of contractual cash flows, where those cash flows represent solely payments of principal and interest on the principal amount outstanding. Financial assets measured at amortized cost are initially recognized at acquisition cost and subsequently measured at amortized cost using the effective interest method.

Explanations and Disclosures on Factoring and Loans

Loans consist of financial assets which are created by providing money, goods or services to the debtor. Loans are financial assets with fixed or determinable payments that are not traded in an active markets. Loans are initially recognized at acquisition cost presenting their fair value and thereafter measured at amortized cost using the effective interest rate method. Fees, transaction costs, and other expenses paid in relation to assets received as collateral for loans are considered part of the transaction cost and are passed on to the customer.

Loan and factoring receivables are measured at amortized cost using the effective interest method, after deducting unearned interest income and setting aside provisions for impairment, if any. A factoring receivable that has become doubtful is written off from the records after the completion of all related legal procedures and the determination of the net loss.

IX. Explanations on Impairment of Financial Assets

For assets measured at amortized cost and financial assets measured at fair value through other comprehensive income, an expected loss provision is set aside in accordance with the "Regulation on the Procedures and Principles Regarding the Classification of Loans and Provisions to be Set Aside for These Loans" published in the Official Gazette dated 22 June 2016 and numbered 29750 and entered into force as of 1 January 2018, and TFRS 9 Financial Instruments Standard. Equity instruments are measured at their fair values and are not subject to impairment.

Within the scope of TFRS 9, probability of default, loss given default, and exposure at default models, which includes forward-looking macroeconomic forecasts, are used for the measurement of expected credit loss. The measurement of expected credit loss is performed in three stages, which are determined as follows:

Stage 1:

For financial assets that have not experienced a significant increase in credit risk since initial recognition, a 12-month expected credit loss allowance is recognized.

Stage 2:

For financial assets that have experienced a significant increase in credit risk since initial recognition, a lifetime expected credit loss allowance is recognized.

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SECTION THREE: ACCOUNTING POLICIES (Continued)

IX. Explanations on Impairment of Financial Assets (Continued)

Stage 3:

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

Calculation of Expected Credit Losses

Financial assets for which an expected credit loss allowance will be recognized are determined based on the business model applied by the Bank. When estimating the expected credit loss allowance, the probability of default of the financial instrument, the loss given default, the exposure at default, and forward-looking economic expectations are considered.

Under three different scenarios (baseline, optimistic, pessimistic), provisions are calculated based on these components. The provision amounts calculated in line with the realization probabilities of the scenarios are weighted, and the provision amount related to the financial instrument is determined. For receivables classified as Stage 1, a provision is calculated based on the 12-month probability of default. For receivables classified as Stage 2, a provision is calculated based on the lifetime probability of default of the receivable and discounted to its present value using the receivable's original effective interest rate.

The Bank has continued to calculate Stage 2 loan provisions according to the risk model it uses. The Bank's approach to the components of the provision calculation is presented below.

Below is the Parent Bank's approach to the components of the counterpart calculation.

Probability of Default (PD):

It represents the probability of a financial asset defaulting within a specific period.

The 12-months probability of default and the lifetime probability of default are calculated separately. An internal rating model is used to calculate the probability of default. The internal rating model is based on the customers' demographic information, financial information, and behavioral information in the sector. The probability of default is calculated considering the relationship between past credit losses and economic variables. Financial assets are divided into homogeneous groups that show similar characteristics and attitudes, and different probability of default models are applied.

For financial assets classified as Stage 1, a 12-months probability of default is calculated, while for financial assets classified as Stage 2, a lifetime probability of default is calculated. For loans classified as Stage 3, the probability of default is considered to be 100%.

Default is defined as a 90-day delay in payment of a debt or the conviction that the debt will not be paid, regardless of whether there is a delay or not.

Loss Given Default (LGD):

The loss given default of a financial asset represents the loss that occurs after the asset defaults, taking into account the time value of money and the expected collections. When creating the loss given default model, homogeneous groups with similar characteristics and attitudes were formed.

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SECTION THREE: ACCOUNTING POLICIES (Continued)

IX. Explanations on Impairment of Financial Assets (Continued)

Exposure at Default (EAD):

In cash loans, the exposure at default represents the balance at the date of default. The exposure at default for installment loans is calculated using cash flow. "For loans operating as debtor current accounts and without a specific cash flow, the default amount is determined based on the credit conversion model, which is created from the Group's historical data and is based on the balance-limit relationship. For non-cash loans and commitments, the default amount is determined based on the cash conversion rate created from historical data.

Forward-looking economic forecasts: In forward-looking estimates, an economic forecast model that determines the relationship between historical credit loss data and macro and microeconomic variables for the relevant periods is used. Separate econometric models can be applied for products divided into homogeneous groups that exhibit common characteristics and attitudes. When calculating the probability of default of the debtor, forward-looking macroeconomic adjustments based on the outputs of these models are utilized.

Significant Increase in Credit Risk: Quantitative and qualitative criteria have been defined to determine a significant increase in credit risk. Without being limited to the following, the definitions used in the classification of financial receivables as Stage 2 includes the quantitative and qualitative elements listed below:

- Financial receivables with days past due exceeding 30 days
- Financial receivables included in the 2nd Group under close monitoring
- Financial receivables restructured due to temporary disruptions in cash flow and considered to be temporarily impaired
- Financial receivables with a significant increase in default probability between the date of recognition on the balance sheet and the reporting date, determined by statistical methods based on the bank's historical data

Individual Assessment: In accordance with the documented procedure, the bank performs an individual assessment in the calculation of provisions for financial assets in Stage 3 above a certain amount and for loans in Stage 2, provided they meet certain criteria. During the execution of the individual assessment, the present value of future expected cash flows is calculated using the original effective interest rate. Calculations are made by weighting the probabilities assigned to scenarios that predict future economic conditions, which are constructed based on reasonable and supportable information available.

X. Explanations on Netting of Financial Instruments

Financial assets and liabilities are presented net in the balance sheet when there is a legally enforceable right to offset the recognized amounts and there is an intention to settle on a net basis or to realize the asset and settle the liability simultaneously.

XI. Explanation on Sales and Repurchase Agreements and Lending of Securities

Securities subject to repurchase agreements ("repo") are classified in the balance sheet accounts in accordance with the Uniform Chart of Accounts. Accordingly, government bonds and treasury bills sold to customers under Repo agreements are classified as "Subject to Repo" under the relevant securities accounts and are measured at their fair values or amortized costs using the effective interest method, depending on the purpose for which they are held in the portfolio. Funds obtained from repo transactions are accounted as "Money Markets Borrowings" in the liability accounts, and an expense accrual is recorded for the interest expense.

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SECTION THREE: ACCOUNTING POLICIES (Continued)

XI. Explanation on Sales and Repurchase Agreements and Lending of Securities (Continued)

Securities purchased with resale commitment (“reverse repo”) are presented as “Money Markets Receivables” under the main heading of “Cash and Cash Equivalents”. A income accrual is calculated for the portion of the difference between the purchase and resale prices of securities purchased under reverse repurchase agreements that pertains to the period.

XII. Explanations on Assets Held for Sale and Discontinued Operations

An asset (or disposal group) classified as held for sale is measured at the lower of its carrying amount and fair value less costs to sell. An asset (or a disposal group) is regarded as “asset held for sale” only when the sale is highly probable and the asset (disposal group) is available for immediate sale in its present condition. For a highly probable sale, there must be a valid plan prepared by the management for the sale of asset including identification of possible buyers and completion of sale process. Furthermore, the asset (or a disposal group) should be actively marketed at a price consistent with its fair value.

XIII. Explanations on Goodwill and Other Intangible Assets

The Group's intangible assets consist of software programs and intangible rights.

The costs of the intangible assets purchased before 31 December 2004 end of the high inflation period is accepted as 31 December 2004, are subject to inflation indexation until 31 December 2004. Intangible assets purchased after 31 December 2004 are recognized with their acquisition cost in the financial statements. The Group allocates depletion shares related to intangible assets over their inflation-adjusted values using the straight-line depreciation method, based on the useful lives of the assets.

The estimated useful life of the Group's intangible assets is between 5 and 15 years.

XIV. Explanations on tangible assets

The property and equipment acquired before 31 December 2004 are recorded at restated historical costs in accordance with inflation accounting and subsequent additions to 31 December 2004 are recorded at their historical purchase costs. Until 31 December 2004, the exchange differences, financing expenses, and revaluation increase, if any, added to the cost of depreciable assets that were subject to adjustment for the first time, were deducted from the cost of the related asset, and the adjustment was made according to inflation over the new value found. Tangible fixed assets purchased after 31 December 2004 are recorded with their remaining values after deducting amounts such as exchange rate differences and financing expenses from their costs.

Gains and losses arising from disposal of tangible fixed assets are calculated as the difference between the net disposal proceeds and the net book value of the tangible fixed asset and are reflected in the profit or loss statement in the relevant period.

Expenditures for the repair and renewal of property and equipment are recognised as expense.

There are no restrictions such as pledges, mortgages or any other restrictions on the property and equipment.

There are no changes in the accounting estimates that would have significant effects in the current period or in the following periods.

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SECTION THREE: EXPLANATION ACCOUNTING POLICIES (Continued)

XIV. Explanations on tangible assets (Continued)

The rates used in the depreciation of tangible fixed assets and the estimated useful lives are as follows.

Tangible Assets	Estimated useful lives (years)	Amortization Rate (%)
Buildings	50	2
Safe Deposit Boxes	20-50	2-5
Vehicles	5	20
Other Tangible Assets	4	25

The Group assesses at each reporting period whether there is any indication that its assets may be impaired. If any such indication exists, the Bank estimates the recoverable amount of the related asset within the framework of the TAS 36 - *Impairment of Assets* standard, and if the recoverable amount is less than the book value of the related asset, it recognizes an impairment loss.

Starting from 1 January 2017, the Parent Bank has adopted the revaluation model for the real estates included in tangible assets within the framework of TAS 16 'Accounting for Property, Plant and Equipment' standard. For this purpose, the fair values of the real estates have been determined by an independent appraisal firm authorized by the BRSA and the Capital Markets Board. The increase in the book value of the buildings as a result of the revaluation study has been reflected in the 'Revaluation Differences of Tangible and Intangible Assets' account under the equity group.

Right-of-use assets

As a result of internal evaluations, branch and service buildings and vehicles acquired through operating leases are accounted for within the scope of TFRS 16.

In accordance with TFRS 16, real estates considered as right-of-use assets at the commencement date of the lease are measured at the cost value of the right-of-use asset. The cost of the right-of-use asset includes the initial measurement amount of the lease liability, the amount obtained by deducting any lease incentives received from all lease payments made at or before the commencement date of the lease, any initial direct costs incurred by the lessee, and the estimated costs to be incurred by the lessee for dismantling and removing the underlying asset, restoring the site on which it is located, or restoring the underlying asset to the condition required by the terms and conditions of the lease.

After the commencement date of the lease, the right-of-use asset is measured using the cost method. When applying the bank cost method, the right-of-use asset accumulated depreciation and accumulated impairment losses are deducted, and it measures over its adjusted cost according to remeasurement of the lease liability.

When real estates considered as right-of-use assets are depreciated, the depreciation provisions included in TAS 16 Property, Plant and Equipment standard are applied.

TAS 36 Impairment of Assets standard is applied to determine whether the real estates with the right to use have been impaired and to account for the determined impairment loss.

XV. Explanations on Leasing Transactions

The Group measures the operational lease liabilities based on the present value of the lease payments that have not been paid at the date of lease is started in accordance with TFRS 16. Lease payments are discounted by using the Bank's incremental borrowing rate.

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SECTION THREE: EXPLANATION ACCOUNTING POLICIES (Continued)

XV. Explanations on Leasing Transactions (Continued)

After the commencement date of the lease, the Group remeasures the lease liability by increasing the carrying amount to reflect interest on the lease obligation, decreasing the carrying amount to reflect lease payments made, reflecting all reassessments and modifications to the lease, or reflecting revised, in-substance fixed lease payments.

The interest on the lease liability for each period of the lease term, is the amount calculated by charging a fixed periodic interest rate on remaining balance of lease liability. After the date of lease started, the Bank remeasures the lease liability to reflect the changes in lease payments. The Bank reflects the remeasurement amount of the lease liability, in financial statements as adjustments in right to use assets.

The Group uses a revised discount rate that reflects changes in the interest rate if there is a change in the initial lease period or the use of the purchase option. However, in the event of a change in lease liabilities resulting from a change in an index used to determine future lease payments or in amounts expected to be paid under a residual value guarantee, the unchanged discount rate is used.

The Parent Bank remeasures the lease liability by discounting the revised lease payments using a revised discount rate for a lease modification that is not accounted for as a separate lease, at the effective date of the lease modification. The revised discount rate is determined as the alternative borrowing interest rate at the effective date of the modification. The Bank decreases carrying amount of the right-of-use asset to reflect the partial or full termination of the lease for lease modifications that decrease the scope of the lease. The Bank recognizes any gain or loss on the partial or full termination of the lease in profit or loss. A corresponding adjustment to the right-of-use asset is made for all other lease modifications.

XVI. Explanations on Provisions and Contingent Liabilities and Contingent Assets

Provisions are recognized when the Bank has a present obligation as a result of past events, it is probable that an outflow of resources will be required to settle the obligation, and a reliable estimate of the amount can be made. Provisions are calculated based on the best estimate of the expenditure required to settle the obligation, as determined by the management of the Parent Bank and the relevant subsidiaries as of the balance sheet date. Where the effect of the time value of money is material, provisions are discounted to their present value. When the amount of the obligation cannot be estimated and there is no possibility of an outflow of resources from the Group, it is considered that a contingent liability exists and it is disclosed in the related notes to the financial statements.

Contingent assets are assets that arise from past events and will be confirmed only by the occurrence or non-occurrence of one or more uncertain future events not wholly within the control of the Group. The Group does not recognize contingent assets in the financial statements but continuously assesses them to ensure that the developments are appropriately reflected in the consolidated financial statements. When the inflow of economic benefits to the Group becomes virtually certain, the related asset and income are recognized in the consolidated financial statements of the period in which the change occurs. If the inflow of economic benefits is probable, the Group discloses the contingent asset in the notes to the financial statements.

XVII. Explanations on Obligations Related to Employee Rights

Severance Pay Provision

According to the Turkish Labor Law, the Group is obliged to pay severance pay for employees who have completed one year of service and whose relationship with the Group is terminated for reasons other than resignation or misconduct, or for those who have completed their service year and have earned retirement, as well as for male employees who are called to military service, female employees who get married, or employees who pass away.

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SECTION THREE: EXPLANATION ACCOUNTING POLICIES (Continued)

XVII. Explanations on Obligations Related to Employee Rights (Continued)

In the accompanying consolidated financial statements, the Group calculates and recognizes provision for severance pay in accordance with the TAS 19 - *Employee Benefits* standard, using the actuarial method.

Provisions for Other Employee Benefits

The Group provides for undiscounted short-term employee benefits expected to be paid in exchange for services rendered by employees during an accounting period in its consolidated financial statements in accordance with TAS 19.

XVIII. Explanations on Taxation

Corporate tax

No withholding tax is levied on dividends paid to corporations that generate income through a workplace or permanent representative in Türkiye or to corporations resident in Türkiye. With the Council of Ministers' decisions numbered 2009/14593 and 2009/14594, published in the Official Gazette No. 27130 dated 3 February 2009, certain withholding tax rates specified in Articles 15 and 30 of the Corporate Tax Law No. 5520 were redefined. In this context, the withholding tax rate applied to dividend payments made to non-resident institutions earning income through a workplace or a permanent representative in Türkiye, and other than those made to institutions resident in Türkiye, was 15%. However, this rate was changed to 10% with the Presidential Decree published in the Official Gazette No. 31697 dated 22 December 2021. In the application of the withholding tax rates for profit distributions to limited taxpayer institutions and real persons, the practices included in the relevant "Double Taxation Avoidance Agreements" are also taken into consideration. Addition of profit to capital is not considered as profit distribution and withholding tax is not applied.

With the Decree No. 9286 published in the Official Gazette dated 22 December 2024, the withholding tax rate on profit distributions (dividends) made by fully taxable corporations, as per Article 94 of the Income Tax Law and Articles 15 and 30 of the Corporate Tax Law, has been increased from 10% to 15%.

Provisional taxes are paid by calculating at the corporate tax rate to which the earnings of that year are subject. Provisional taxes paid during the year can be deducted from the corporate tax calculated on the annual corporate tax return of that year.

Between 1 January 2017 and 4 December 2017, the revenues obtained from the transfer of real estate, shares in affiliates, founding certificates, usufruct certificates, and preemptive rights owned by institutions whose debts have been subject to legal follow-up by banks or are indebted to the Savings Deposit Insurance Fund, and by their guarantors and mortgagors, to banks or the Fund, corresponding to the debts, are exempt from corporate tax on the portion of the income used in the liquidation of these debts. Additionally, 75% of the profits derived from the sale of such assets by the banks are also exempt from corporate tax.

Meanwhile, in accordance with the regulation introduced by Law No. 7061 on 'Amendments to Certain Tax Laws and Other Certain Laws', the corporate tax exemption rate mentioned above has been applied as 50% for gains from the sale of real estates and 75% for gains from the sale of others, effective from 5 December 2017.

According to the regulation introduced by Law No. 7456, titled "Law on the Introduction of Additional Motor Vehicle Tax to Compensate for Economic Losses Caused by the Earthquakes on 6 February 2023 and Amending Certain Laws and Decree Law No. 375," published in the Official Gazette dated 15 July 2023 and numbered 32249, a 25% rate will apply to real estate sale profits realized after the enactment date of this article (15 July 2023).

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SECTION THREE: EXPLANATION ACCOUNTING POLICIES (Continued)

XVIII. Explanations on Taxation (Continued)

Additionally, subparagraph (e) of paragraph 1 of Article 5 of the Corporate Tax Law states that a portion of the gains derived from the sale of participation shares, founder certificates, usufruct certificates, preemptive rights, and participation shares of investment funds is exempt from corporate tax. This exemption applies to the extent of 75% for gains that generate exempt income under subparagraph (a) (exemption on participation earnings) of the same paragraph, under the condition that the assets have been held by corporations for at least two full years.

However, with the Presidential Decree No. 9160 published in the Official Gazette dated 27 November 2024, the exemption rate has been reduced from 75% to 50%.

In the same Decree, the phrase “immovables and” in the first sentence of subparagraph (b) of the third paragraph of Article 19 of Law No. 5520 has been amended as “and”, the phrase “Immovables and participations” in the fourth sentence has been amended as “Participations”, and the phrase “immovables and” has been removed from the text of the article, and the following provisional article has been added to Law No. 5520:

“PROVISIONAL ARTICLE 16- The provisions of subparagraph (e) of the first paragraph of Article 5, as in force before being amended by the Law introducing this Article, shall apply to immovables included in the assets of corporations prior to the effective date of this Article. However, the rate of 50% stipulated in subparagraph (e) of the first paragraph of Article 5 of this Law shall be applied as 25% for gains arising from the sale of immovables to be realized after the effective date of this Article.”

However, with Law No. 7352, "Law Amending the Tax Procedure Law and the Corporate Tax Law," published in the Official Gazette dated January 29, 2022, and numbered 31734, temporary Article 33 was added to the Tax Procedure Law No. 213. This law stipulates that for the 2021 and 2022 accounting periods (including provisional tax periods, and for those assigned special accounting periods, for accounting periods ending in 2022 and 2023) and the 2023 provisional tax period, financial statements will not be subject to inflation adjustment regardless of whether the conditions for inflation adjustment under Article 298 are met. Furthermore, financial statements as of December 31, 2023, will be subject to inflation adjustment regardless of whether the conditions for inflation adjustment are met. The profit/loss differences arising from this inflation adjustment will be shown in the prior years' profit/loss account and will not be added to the corporate tax base. According to Article 17 of Law No. 7491 on Amendments to Certain Laws and Decree Laws, published in the Official Gazette dated December 28, 2023, and numbered 32413, it has been legally mandated that the profit/loss differences arising from inflation adjustments to be made by banks, companies within the scope of the Financial Leasing, Factoring, Financing and Savings Financing Companies Law No. 6361 dated November 21, 2012, payment and electronic money institutions, authorized foreign exchange institutions, asset management companies, capital market institutions, insurance and reinsurance companies, and pension companies in the 2023 and 2024 accounting periods, including provisional tax periods, will not be taken into account in determining income.

The President is authorized to extend the periods determined within the scope of this paragraph, including provisional tax periods, by one accounting period. According to the Tax Procedure Law Circular No. 582, published in the Official Gazette dated February 15, 2025, and numbered 32814; It has been decided that no inflation adjustment will be made as of the end of the first, second, and third provisional tax periods of the 2025 accounting period, provided that the conditions for inflation adjustment are met. According to Article 37 of the Tax Procedure Law, published in the Official Gazette dated December 25, 2025, and numbered 33118, inflation adjustment will not be made in the 2025, 2026, and 2027 accounting periods, regardless of whether the conditions for inflation adjustment are met.

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SECTION THREE: EXPLANATION ACCOUNTING POLICIES (Continued)

XVIII. Explanations on Taxation (Continued)

Since inflation accounting is not applied in the 2025 period due to Article 37 of the Tax Procedure Law, the possibility of permanent and temporary revaluation has been granted through the amendments made in Articles 298/Ç and 32 of the Tax Procedure Law. Revaluation has been made for fixed assets in 2025. As a result of these transactions, the depreciation subject to corporate tax in 2025 is calculated based on the revalued amounts.

The applicable corporate tax rates for AnadoluBank Nederland NV, a subsidiary of the Parent Bank operating outside of Türkiye and included in the scope of consolidation, are determined within the framework of the legislation of the country in which it operates. As of 31 December 2025, the effective corporate tax rate for Nederland NV is 25.8%.

Deferred Tax

Consolidated deferred tax liability or asset is determined by calculating the tax effects on the “temporary differences” between the values of assets and liabilities shown in the consolidated

financial statements and the amounts taken into account in the legal tax base calculation in accordance with TAS 12 – Income Taxes Standard. According to tax legislation, differences that do not affect the financial or commercial profits of assets or liabilities at the acquisition date are excluded from this calculation.

If the valuation differences resulting from subsequent measurements of the relevant assets are recognized in the profit or loss statement, the current period corporate tax or deferred tax income or expense related to them are also recognized in the profit or loss statement. If the valuation differences resulting from subsequent measurements of the relevant assets are recognized directly in equity accounts, the tax effects are also recognized in equity accounts.

Deferred tax receivables and deferred tax liabilities calculated for each subsidiary subject to consolidation are shown by netting since the relevant subsidiary has the legal right to set off period tax assets against period tax liabilities in its own financial statements. In the consolidated financial statements, deferred tax assets and deferred tax liabilities are shown without netting, since the subsidiaries subject to consolidation do not have the legal right to receive a single net payment or to make a net payment.

As of 1 January 2018, in accordance with the provisions of TFRS 9, deferred tax assets have started to be calculated based on expected loss provisions that constitute temporary differences.

As stated in the disclosures on Corporate Tax, while the corporate tax rate applicable to corporate income for the 2023 and 2022 taxation periods had been set at 25%, it was subsequently set at 30% pursuant to the amendments introduced by Law No. 7456 on the “Introduction of an Additional Motor Vehicles Tax for Compensating the Economic Losses Caused by the Earthquakes Occurring on 6/2/2023 and Amending Certain Laws and Decree Law No. 375”, which was published in the Official Gazette dated 15 July 2023 and numbered 32249 and entered into force on the same date.

While deferred tax liabilities are calculated for all taxable temporary differences, deferred tax assets consisting of deductible temporary differences are calculated on the condition that it is highly probable to benefit from these differences by generating taxable profit in the future. Deferred tax liabilities or assets are not calculated for temporary timing differences that arise due to the initial recognition of assets or liabilities in the financial statements, other than goodwill or business combinations, and that do not affect both commercial and financial profits or losses.

Since deferred tax assets or liabilities within the scope of TAS 12 Income Taxes are calculated based on the tax rates (and tax laws) that are in effect or close to being in effect as of the end of the reporting period (balance sheet date) and are expected to be applied in the periods when assets are converted into income or liabilities are paid, the Bank has calculated a deferred tax of 30% for its assets and liabilities as of 30 September 2025.

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SECTION THREE: EXPLANATION ACCOUNTING POLICIES (Continued)

XVIII. Explanations on Taxation (Continued)

With the regulation made by the Law on Amendments to Certain Laws and Legislative Decrees No. 7491, it has been regulated that the profit/loss difference arising from the inflation adjustment to be made by banks in the 2024 and 2025 accounting periods, including temporary tax periods, will not be taken into account in determining the profit. With the TPL General Communiqué No. 582 published in the Official Gazette dated 15 February 2025 and numbered 32814, it has been declared appropriate not to make inflation adjustment in the first temporary tax period of the 2025 accounting period. Within the framework of the Temporary Article 33 of the Tax Procedure Law, the tax effects arising within the scope of subjecting the financial statements dated 31 December 2024 to inflation adjustment in accordance with the TPL have been included in the deferred tax calculation as of 31 December 2024.

Global Minimum Supplementary Corporate Tax

In September 2023, the POA published amendments to TAS 12, which introduced a mandatory exception for the recognition and disclosure of deferred tax assets and liabilities related to income taxes under the Pillar Two framework. These changes clarify that TAS 12 will apply to income data arising from tax laws that have come into effect or are about to come into effect, with the aim of implementing the Pillar Two Model Rules published by the Organisation for Economic Co-operation and Development (OECD). The amendments also introduce specific disclosure requirements for businesses affected by such tax laws. With the publication of the amendment, applies the exception regarding the non-recognition and non-disclosure of information related to deferred taxes within this scope.

“The Pillar Two regulations agreed upon by the OECD member states entered into force in Türkiye pursuant to Law No. 7524 on ‘Amendments to Tax Laws, Certain Laws and Decree Law No. 375,’ published in the Official Gazette dated 2 August 2024. Although secondary regulations regarding calculation details and implementation methods have not yet been published, preliminary assessments based on the OECD regulations indicate that these regulations are not expected to have a significant impact on the financials.

Domestic Minimum Corporate Tax

Turkey has implemented the Domestic Minimum Corporate Tax through laws published in the Official Gazette on August 2, 2024. According to this regulation on the domestic minimum corporate tax, the corporate tax calculated under Articles 32 and 32/A shall not be less than 10% of the corporate income before deductions and exemptions. The regulation has entered into force as of its publication date for corporate income for the 2025 taxation period.

Transfer Pricing

The article no.13 of the Corporate Tax Law describes the issue of transfer pricing under the title of “disguised profit distribution” by way of transfer pricing. “The General Communiqué on Disguised Profit Distribution by Way of Transfer Pricing” published at 18 November 2007, explains the application related issues on this topic.

According to the relevant communiqué, if taxpayers engage in transactions of purchasing and selling products, services, or goods with related parties where the pricing is not conducted in accordance with the arm's length principle, it will be deemed that the related profits are implicitly distributed through transfer pricing. Such implicit profit distributions through transfer pricing cannot be deducted from the tax base for corporate tax purposes.

XIX. Explanations on borrowings

Financial assets at fair value through profit or loss are measured at their fair values, while other financial liabilities are measured at amortized cost using the effective interest method. No convertible bonds or debt instruments representing borrowing have been issued.

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SECTION THREE: EXPLANATION ACCOUNTING POLICIES (Continued)

XX. Explanations on Issuance of Share Certificates

None.

XXI. Explanations on Avalized Drafts and Acceptances

Avalized drafts and acceptances are realized simultaneously with the customer payments and recorded in off-balance sheet accounts, if any.

XXII. Explanations on Government Incentives

As of 31 December 2025, the Group does not have any governmental incentives or support (31 December 2024 : None).

XXIII. Explanations on segment reporting

In consideration of the structure and primary sources of the Bank's risks and returns, operating segments have been selected as the primary segment reporting method.

XXIV. Explanation on Other Matters

Earnings/Loss Per Share

Earnings per share is calculated by dividing the Group's net profit for the period by the weighted average number of shares for the period. In Türkiye, companies can make capital increases from previous years' profits by distributing them in proportion to the shares of current shareholders ("Free Shares"). In the calculation of earnings per share, free shares are considered as shares issued since the beginning of the previous period.

Earnings per share for the accounting period ended 31 December 2025, is Full TRY 0.085722 (31 December 2024: Full TRY 0.048316).

Related Parties

For the purposes of these consolidated financial statements, shareholders, senior management, and board members, together with their families and the companies controlled by them or affiliated with them, as well as associates and jointly controlled entities, are considered related parties within the scope of the *TAS 24 - Related Party Disclosures* standard. Transactions with related parties are presented in Note VII of Section Five.

Cash and Cash Equivalents

For the purposes of the cash flow statement, "Cash" includes cash box, effectives, cash in transit, purchased cheques and demand deposits including balances with the Central Bank; and "Cash equivalents" includes interbank money markets placements and time deposits at banks with original maturity periods of less than three months, as well as investments in securities.

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SECTION FOUR: Explanations Related to Financial Structure and Risk Management

I. Explanations on Consolidated Equity

The equity amount and capital adequacy standard ratio have been calculated in accordance with the "Regulation on Banks' Equity" and the "Regulation on the Measurement and Evaluation of Banks' Capital Adequacy," and additionally, the following regulations of the Banking Regulation and Supervision Agency (BDDK).

In accordance with the BDDK's decision dated December 19, 2024, and numbered 11038, the Central Bank's foreign exchange buying rate as of June 28, 2024, was used when calculating the amount subject to credit risk for amounts valued in foreign currency.

In accordance with regulation number 10747 dated December 12, 2023, it is permitted for banks to exclude from equity amounts any negative net valuation differences of securities held in their portfolio, specifically those included in the "Securities with Fair Value Differences Reflected in Other Comprehensive Income" portfolio as of January 1, 2024.

The Group's current equity as of December 31, 2025 is TRY 35,811,664 (December 31, 2024: TRY 17,224,480), and its capital adequacy ratio is 20.45% (December 31, 2024: 18.08%). A capital-like loan contribution from abroad has been added to the equity, resulting in a TRY 6,426,855 increase in equity; without this addition, the capital adequacy ratio would have been 16.78%. The Group's core capital adequacy ratio is 16.35% (December 31, 2024: 17.69%); its main capital adequacy ratio is 16.35% (December 31, 2024: 17.69%).

The Bank's unconsolidated capital adequacy ratio is 25.01% (December 31, 2024: 22.13%).

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SECTION FOUR: Explanations Related to Financial Structure and Risk Management (Continued)

I. Explanations on Consolidated Equity (Continued)

a. Information about consolidated shareholders' equity items

COMMON EQUITY TIER 1 CAPITAL	31 December 2025	31 December 2024
Paid-in capital following all debts in terms of claim in liquidation of the Bank	1,100,000	1,100,000
Share issue premiums	-	-
Reserves	12,978,375	7,672,982
Gains recognized in equity as per TAS	9,733,404	5,900,723
Profit	9,420,547	5,305,393
Current Period Profit	9,420,547	5,305,393
Prior Period Profit	-	-
Shares acquired free of charge from subsidiaries, affiliates and jointly controlled partnerships and cannot be recognized within profit for the period	249	249
Minorities' Share	38,161	29,314
Common Equity Tier 1 Capital Before Deductions	33,270,736	20,008,661
Deductions from Common Equity Tier 1 Capital		
Common Equity as per the 1st clause of Provisional Article 9 of the Regulation on the Equity of Banks	-	-
Portion of the current and prior periods' losses which cannot be covered through reserves and losses reflected in equity in accordance with TAS (-)	4,398,811	2,471,241
Improvement costs for operating leasing (-)	50,250	17,160
Goodwill (net of related tax liability)	-	-
Other intangibles other than mortgage-servicing rights (net of related tax liability)	196,813	137,333
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	-	532,041
Differences are not recognized at the fair value of assets and liabilities subject to hedge of cash flow risk	-	-
Communiqué Related to Principles of the amount credit risk calculated with the Internal Ratings Based Approach, total expected loss amount exceeds the total provision	-	-
Gains arising from securitization transactions	-	-
Unrealized gains and losses due to changes in own credit risk on fair valued liabilities	-	-
Defined-benefit pension fund net assets	-	-
Direct and indirect investments of the Bank in its own Common Equity	-	-
Shares obtained contrary to the 4th clause of the 56th Article of the Law	-	-
Portion of the total of net long positions of investments made in equity items of banks and financial institutions outside the scope of consolidation where the Bank owns 10% or less of the issued common share capital exceeding 10% of Common Equity of the Bank	-	-
Portion of the total of net long positions of investments made in equity items of banks and financial institutions outside the scope of consolidation where the Bank owns 10% or more of the issued common share capital exceeding 10% of Common Equity of the Bank	-	-
Portion of mortgage servicing rights exceeding 10% of the Common Equity	-	-
Portion of deferred tax assets based on temporary differences exceeding 10% of the Common Equity	-	-
Amount exceeding 15% of the common equity as per the 2nd clause of the Provisional Article 2 of the Regulation on the Equity of Banks	-	-
Excess amount arising from the net long positions of investments in common equity items of banks and financial institutions outside the scope of consolidation where the Bank owns 10% or more of the issued common share capital	-	-
Excess amount arising from mortgage servicing rights	-	-
Excess amount arising from deferred tax assets based on temporary differences	-	-
Other items to be defined by the BRSA	-	-
Deductions to be made from common equity due to insufficient Additional Tier I Capital or Tier II Capital	-	-
Total Deductions from Common Equity Tier 1 Capital	4,645,874	3,157,775
Total Common Equity Tier 1 Capital	28,624,862	16,850,886

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SECTION FOUR: Explanations Related to Financial Structure and Risk Management (Continued)

I. Explanations on Consolidated Equity (Continued)

a. Information about consolidated shareholders' equity items (Continued)

COMMON EQUITY TIER I CAPITAL	31 December 2025	31 December 2024
ADDITIONAL TIER I CAPITAL		
Preferred Stock not Included in Common Equity and the Related Share Premiums	-	-
Debt instruments and premiums approved by BRSA	-	-
Debt instruments and premiums approved by BRSA (Temporary Article 4)	-	-
Additional Tier I Capital before Deductions	-	-
Deductions from Additional Tier I Capital	-	-
Direct and indirect investments of the Bank in its own Additional Tier I Capital	-	-
Investments of Bank to Banks that invest in Bank's additional equity and components of equity issued by financial institutions with compatible with Article 7.	-	-
Investments of Bank to Banks that invest in Bank's additional equity and components of equity issued by financial institutions with compatible with Article 7. (-)	-	-
The Total of Net Long Position of the Direct or Indirect Investments in Additional Tier I Capital of Unconsolidated Banks and Financial Institutions where the Bank Owns more than 10% of the Issued Share Capital	-	-
Other items to be defined by the BRSA (-)	-	-
Transition from the Core Capital to Continue to deduce Components	-	-
Goodwill and other intangible assets and related deferred tax liabilities which will not deducted from Common equity Tier I capital for the purposes of the first sub-paragraph of the Provisional Article 2 of the Regulation on Banks' Own Funds (-)	-	-
Net deferred tax asset/liability which is not deducted from Common equity Tier I capital for the purposes of the sub-paragraph of the Provisional Article 2 of the Regulation on Banks' Own Funds (-)	-	-
Deductions to be made from common equity in the case that adequate Additional Tier I Capital or Tier II Capital is not available (-)	-	-
Total Deductions From Additional Tier I Capital	-	-
Total Additional Tier I Capital	-	-
Total Tier I Capital (Tier I Capital=Common Equity+Additional Tier I Capital)	28,624,862	16,850,886
TIER II CAPITAL		
Debt instruments and premiums deemed suitable by the BRSA	-	-
Debt instruments and premiums deemed suitable by BRSA (Temporary Article 4)	6,426,855	-
Provisions (Article 8 of the Regulation on the Equity of Banks)	759,947	375,959
Tier II Capital Before Deductions	7,186,802	375,959
Deductions From Tier II Capital		
Direct and indirect investments of the Bank on its own Tier II Capital (-)	-	-
Investments of Bank to Banks that invest on Bank's Tier 2 and components of equity issued by financial institutions with the conditions declared in Article 8.	-	-
Portion of the total of net long positions of investments made in equity items of banks and financial institutions outside the scope of consolidation where the Bank owns 10% or less of the issued common share capital exceeding 10% of Common Equity of the Bank (-)	-	-
Portion of the total of net long positions of investments made in Additional Tier I Capital item of banks and financial institutions outside the scope of consolidation where the Bank owns 10% or more of the issued common share capital exceeding 10% of Common Equity of the Bank	-	-
Other items to be defined by the BRSA (-)	-	-
Total Deductions from Tier II Capital	-	-
Total Tier II Capital	7,186,802	375,959
Total Capital (The sum of Tier I Capital and Tier II Capital)	35,811,664	17,226,845
Total Capital	35,811,664	17,226,845

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SECTION FOUR: Explanations Related to Financial Structure and Risk Management (Continued)

I. Explanations on Consolidated Equity (Continued)

a. Information about consolidated shareholders' equity items (Continued)

COMMON EQUITY TIER 1 CAPITAL	31 December 2025	31 December 2024
Deductions from Capital Loans granted contrary to the 50th and 51th Article of the Law	-	-
Net Book Values of Movables and Immovables Exceeding the Limit Defined in the Article 57, Clause 1 of the Banking Law and the Assets Acquired against Overdue Receivables and Held for Sale but Retained more than Five Years	-	-
The loan amounts specified in the fifth paragraph of Article 12/A of the Regulation on Credit Transactions of Banks published in the Official Gazette dated 1/11/2006 and numbered 26333	-	2,365
Other items to be Defined by the BRSA	-	-
In transition from Total Core Capital and Supplementary Capital (the capital) to Continue to Download Components	-	-
The Sum of net long positions of investments (the portion which exceeds the 10% of Banks Common Equity) in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity which will not deducted from Common Equity Tier 1 capital, Additional Tier 1 capital, Tier 2 capital for the purposes of the first sub-paragraph of the Provisional Article 2 of the Regulation on Banks' Own Funds	-	-
The Sum of net long positions of investments in the Additional Tier 1 capital and Tier 2 capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity which will not deducted from Common Equity Tier 1 capital, Additional Tier 1 capital, Tier 2 capital for the purposes of the first sub-paragraph of the Provisional Article 2 of the Regulation on Banks' Own Funds	-	-
The Sum of net long positions of investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity, mortgage servicing rights, deferred tax assets arising from temporary differences which will not deducted from Common equity Tier 1 capital for the purposes of the first sub-paragraph of the Provisional Article 2 of the Regulation on Banks' Own Funds	-	-
CAPITAL		
Total Capital	35,811,664	17,224,480
Total risk weighted amounts	175,103,136	95,250,151
CAPITAL ADEQUACY RATIOS		
Core Capital Adequacy Ratio (%)	16.35	17.69
Tier 1 Capital Adequacy Ratio (%)	16.35	17.69
Capital Adequacy Ratio (%)	20.45	18.08
BUFFERS		
Total buffer ratio	2.50	2.50
Capital conservation buffer requirement (%)	2.50	2.50
Bank specific counter-cyclical buffer requirement (%)	-	-
The ratio of Additional Common Equity Tier 1 capital which will be calculated by the first paragraph of the Article 4 of Regulation on Capital Conservation and Countercyclical Capital buffers to Risk Weighted Assets (%)	11.85	13.19
Amounts below the Excess Limits as per the Deduction Principles	-	-
Portion of the total of net long positions of investments in equity items of unconsolidated banks and financial institutions where the bank owns 10% or less of the issued share capital exceeding the 10% threshold of above Tier I capital	-	-
Portion of the total of investments in equity items of unconsolidated banks and financial institutions where the bank owns 10% or less of the issued share capital exceeding the 10% threshold of above Tier I capital	-	-
Amount arising from mortgage-servicing rights	-	-
Amount arising from deferred tax assets based on temporary differences	-	-
Limits related to provisions considered in Tier II calculation		
General provisions for standard based receivables (before ten thousand twenty-five limitation)	-	-
Up to 1.25% of total risk-weighted amount of general reserves for receivables where the standard approach used	759,947	375,959
Excess amount of total provision amount to credit risk Amount of the Internal Ratings Based Approach in accordance with the Communiqué on the Calculation	6,426,855	-
Excess amount of total provision amount to 0.6% of risk weighted receivables of credit risk Amount of the Internal Ratings Based Approach in accordance with the Communiqué on the Calculation	-	-
Debt instruments subjected to Article 4 (to be implemented between January 1, 2018, and January 1, 2022)		
Upper limit for Additional Tier I Capital subjected to temporary Article 4	-	-
Amounts Excess the Limits of Additional Tier I Capital subjected to temporary Article 4	-	-
Upper limit for Additional Tier II Capital subjected to temporary Article 4	-	-
Amounts Excess the Limits of Additional Tier II Capital subjected to temporary Article 4	-	-

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NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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SECTION FOUR : Explanations Related to Financial Structure and Risk Management (Continued)

I. Explanations on Consolidated Equity (Continued)

b. Information about instruments that will be included in total capital calculation

Issuer	Anadolubank A.Ş..
Instrument code (CUSIP, ISIN, etc.)	XS2993969596
Legislation applicable to the instrument	English Law / Subordinated as to Turkish Law
Status regarding being subject to the practice of being taken into account with a 10% reduction as of 1/1/2015	No
Validity on a consolidated or non-consolidated basis, or on both a consolidated and non-consolidated basis	Valid on both consolidated and non-consolidated basis
Type of instrument	Bond
Amount taken into account in equity calculation (As of the latest reporting date - Million TRY)	6,427
Nominal value of the instrument (Million TRY)	6,427
Account in which the instrument is recorded for accounting purposes	347011 – SUBORDINATED DEBT SECURITIES
Issue date of the instrument	26 February 2025
Maturity structure of the instrument (Perpetual/Term)	Term
Original maturity of the instrument	10 years
Whether the issuer has the right to redeem subject to the BRSA's approval	Yes
Redemption option date, contingent redemption options and redemption amount	5th Year
Subsequent redemption option dates	-
Fixed or floating interest/dividend payments	Fixed
Interest rate and index value related to the interest rate	9.125 %
Whether there is any restriction that suspends dividend payments	-
Whether it is fully discretionary, partially discretionary or mandatory	-
Whether there is any feature encouraging redemption such as a step-up in interest	-
Whether it is non-cumulative or cumulative	-
If it is convertible into shares, triggering event(s) for conversion	-
If it is convertible into shares, whether it is fully or partially convertible	-
If it is convertible into shares, conversion rate	-
If it is convertible into shares, whether conversion is mandatory or optional	-
If it is convertible into shares, types of instruments into which it may be converted	-
If it is convertible into shares, issuer of the debt instrument to be converted	-
If it has a write-down feature, whether there are triggering event(s) causing the write-down	Among other matters set out in the Terms and Conditions of the Notes, within the framework of Article 71 of the Banking Law, in the event that (a) the Issuer's operating licence is revoked; or (b) the shareholders' rights (excluding founders' shares) and the management and supervision of the Issuer are transferred to the SDIF, the value of the Notes may be written down pursuant to the decision of the BRSA.
If it has a write-down feature, whether the write-down is full or partial	Partially and fully
If it has a write-down feature, whether it is permanent or temporary	Permanent
If it can be temporarily written down, the write-up (value restoration) mechanism	There is no temporary write-down feature.
Ranking in terms of claim in liquidation (Instrument ranking immediately above this instrument)	Ranks below the issuer's senior obligations in the order of claims.
Whether any of the conditions set out in Articles 7 and 8 of the Regulation on Banks' Own Funds are not met	It meets the conditions set out in Article 8.
Which of the conditions set out in Articles 7 and 8 of the Regulation on Banks' Own Funds are not met	It does not meet the conditions set out in Article 7.

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SECTION FOUR : Explanations Related to Financial Structure and Risk Management (Continued)

I. Explanations on Consolidated Equity (Continued)

Information on the approaches applied for the assessment of the adequacy of internal capital requirements in terms of current and future activities within the scope of the internal capital adequacy assessment process

In parallel with the Parent Bank's 3-years strategic plan preparation processes, in addition to credit risk, market risk, and operational risk used in the calculation of forward-looking regulatory capital requirements, other risks such as interest rate risk arising from banking accounts, concentration risk, strategic risk, reputation risk, and country risk are also taken into consideration.

II. Explanations on consolidated credit risk

In terms of credit risks, subjecting borrower or a group of borrowers or geographic region and sectors to a risk limitation, the segmentation structure of the risk limits and determining the risk limit ranges

Companies for which loans are allocated are grouped according to their capital owners, and in addition to the credit limits allocated on a company basis, group credit limits are also allocated, which determine the maximum credit amount that can be extended to the capital group to which the company belongs.

Apart from firm or capital group limits, there are no risk restrictions or limitations based on geographical regions or sectors. However, sector concentrations are taken into account in credit allocations to prevent the concentration of credits in certain sectors.

Determining daily risk limits and allocating risks regarding the transactions conducted, customer's and bank's treasury department staff based monitoring on daily risk concentrations of off-balance risks

Daily loan disbursement requests made in favor of companies from the allocated credit limits are examined by the Credit Monitoring Department and the Central Operations Departments in terms of compliance with the limits, collateral, and other credit allocation conditions. If it is determined that there is no violation as a result of the examination, the limits are made available in the banking system.

Off-balance sheet derivative transactions that create risk are carried out by the Treasury Department within the authorities granted by the Board of Directors, and risk concentration is also taken into account by the said department.

Monitoring loan valuableness of the debtors of loan and other receivables at regular intervals in accordance with the relevant legislation, if the financial tables which are obtained for opened credits are audited in accordance with the relevant legislation or not, and if not the reasons of not auditing, changing the limits of loans, guarantees of the loans and other receivables

The creditworthiness of loan debtors is re-evaluated with each limit increase or loan disbursement request, and as a result of the evaluation, it is decided to increase the existing limit, maintain it as is or with additional collateral, or to urgently liquidate the risk by blocking the existing limits.

On the other hand, during the evaluation of both the companies that are proposed for the first time for credit allocation and the requests for the increase of the existing limit or disbursement from the existing limit, it is ensured that the company's current balance sheet and profit or loss statements are audited as stipulated in the legislation.

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SECTION FOUR : Explanations Related to Financial Structure and Risk Management (Continued)

II. Explanations on Consolidated Credit Risk (Continued)

Definitions of Past Due and Impaired Elements in Accounting Practices

The Parent Bank considers loans classified as Group II under the Regulation on the Procedures and Principles for Determining the Qualifications of Loans and Other Receivables by Banks and the Provisions to be Set Aside for them as past due if the collection of principal and interest payments has not occurred at their maturities or on the dates they are due. Loans for which the collection of principal and interest payments is more than 90 days past due from their maturities or due dates, and loans for which the Bank has determined that the debtor has lost creditworthiness, are considered impaired loans.

Movements in value adjustments and provisions

Within the scope of the “Regulation on the Procedures and Principles for Determining the Qualifications of Loans and Other Receivables by Banks and Provisions to be Set Aside for Them”, the Parent Bank calculates general loan provisions for overdue loans and specific provisions for loans that have lost value.

Total amount of risks after offsetting transactions and average amount of risks allocated to different risk classes and types for relevant period without considering effects of credit risk mitigation

Exposure Categories	Current Period Risk Amount ⁽¹⁾	Current Period Average Risk Amount ⁽²⁾	Prior Period Risk Amount ⁽¹⁾	Prior Period Average Risk Amount ⁽²⁾
Conditional and unconditional receivables from central governments and Central Banks	76,457,500	63,420,553	29,537,850	22,551,733
Conditional and unconditional receivables from regional or local governments	3,855,090	3,778,239	3,540,710	1,097,428
Conditional and unconditional receivables from administrative bodies and noncommercial enterprises	432,814	430,252	247,045	70,985
Conditional and unconditional receivables from multilateral development banks	-	-	-	-
Conditional and unconditional receivables from international organizations	-	-	-	-
Conditional and unconditional receivables from banks and brokerage houses	25,580,189	26,743,793	22,838,607	19,102,671
Conditional and unconditional receivables from corporates	107,853,764	87,469,617	58,570,789	46,206,048
Conditional and unconditional receivables from retail portfolios	29,974,327	20,855,374	14,225,998	15,372,644
Conditional and unconditional receivables secured by mortgages	5,620,771	4,894,943	3,494,731	2,456,156
Past due receivables	971,715	594,794	309,226	231,038
Receivables defined in high risk category by BRSA	-	782	7,913	185,586
Securities collateralized by mortgages	-	-	-	-
Securitization positions	-	-	-	-
Short-term receivables from banks, brokerage houses and corporates	-	-	-	-
Investments similar to collective investment Funds	-	-	-	-
Investment in equities	-	-	-	-
Other receivables	16,155,020	10,504,721	9,419,724	6,577,988

⁽¹⁾ Represents the total risk amount before credit risk mitigation and after the credit conversion factor.

⁽²⁾ The average risk amount is determined by taking the arithmetic average of the risk amounts in the monthly reports prepared during the current period.

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SECTION FOUR: Explanations Related to Financial Structure and Risk Management (Continued)

II. Explanations on Consolidated Credit Risk (Continued)

Control limits over the positions of the Group in terms of forward and option contracts and other similar contracts, the manageability of the credit risk assumed for such instruments together with the potential risks arising from market movements

Including forward transactions made on behalf of group companies, such transactions are managed by the Treasury Department just like transactions made on behalf of other customers, and the potential risks arising from market movements of these transactions are also taken into account by the said department.

When the Group is significantly subject to the loan risk, in order to reduce the total risks, the Bank terminates the forward transactions, option and similar agreements in a short time period through using, fulfilling the acts or selling

There has been no exposure to credit risk from futures and options contracts, and no situation has arisen that would result in the fulfillment or sale of obligations.

Whether the risk weight of indemnified non-cash loans are imposed upon the same weighted risk as those such as non-performing loans

Indemnified non-cash loans are weighted in the same risk group with the past due but not impaired loans.

Information on whether the loans that are renewed and rescheduled are included in a new rating group as determined by the Bank's risk management system, other than the follow-up plan defined in the banking regulations or not; whether new precautions are considered in these methods or not; whether the Bank's risk management accepts long-term commitments as having more risk than short-term commitments which results in a diversification of risk or not

There is no credit risk in the current year or in the past year that has been transferred to the account of rescheduled and restructured loans from the loans granted and monitored in this account.

Evaluation of whether the banking activities and credit transactions conducted by banks abroad with a small number of countries or financial institutions pose a significant risk, considering the economic conditions of the relevant country

When evaluated in terms of the unconsolidated financial statements, the Parent Bank does not have any banking transactions conducted abroad or any loans extended abroad, other than intermediating import-export transactions. In intermediating import-export transactions, efforts are made to work with banks that are considered to be of the highest standard according to international evaluation criteria. Therefore, the Bank's management perceives the likelihood of encountering a risk arising from either the economic conditions of the country where the correspondent bank operates or the structure of the correspondent bank itself as low.

Anadolubank Nederland N.V., a 100% subsidiary of AnadoluBank A.Ş., commenced its banking operations in 2008. It operates under the supervision of the Dutch Central Bank, primarily focusing on meeting the financing needs of medium and large-scale enterprises operating in the Netherlands and the Eurozone, financing international trade and trade-related commodities, financing ships involved in international commercial shipping, refinancing existing loans within this scope, and funding the overseas subsidiaries of Turkish companies.

ANADOLUBANK ANONİM ŞİRKETİ

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(Amounts expressed in Thousands of Turkish Lira (TRY) unless otherwise stated.)

SECTION FOUR: Explanations Related to Financial Structure and Risk Management (Continued)

II. Explanations on Consolidated Credit Risk (Continued)

Evaluation of the Bank's competitive credit risk as being an active participant in the international banking transactions market

Due to the significantly lower amount of these transactions compared to the total volume of import and export intermediation transactions of other financial institutions, there is no significant credit risk concentration in this area.

Group's

a) The proportion of the Group's top 100 and 200 cash loan balances in total cash loan

The percentage of top 100 and top 200 cash loans in the total cash loan portfolio is 45.84% and 57.15% respectively (31 December 2024: 41.40% and 53.65%).

b) The proportion of the Group's top 100 and 200 non-cash loan balances in total non-cash loans

The percentage of top 100 and top 200 non-cash loans in the total non-cash loan portfolio is 50.13% and 66.82% respectively (31 December 2024: 54.84% and 69.40%).

c) The proportion of the Group's cash and non-cash loan balances with the first 100 and 200 customers comprises of total cash loans and non-cash loans

The percentage of top 100 and top 200 cash and non-cash loans in the total cash and non-cash loan portfolio is 37.26% and 49.31% respectively (31 December 2024: 36.43% and 48.07%).

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SECTION FOUR: Explanations Related to Financial Structure and Risk Management (Continued)

II. Explanations on Consolidated Credit Risk (Continued)

Profile of significant exposures in major regions

Current Period	Risk Classifications ⁽¹⁾										Other Receivables	Total
	Conditional and unconditional exposures to central governments or central banks	Conditional and unconditional receivables from regional or local governments	Conditional and unconditional exposures to administrative bodies and non-commercial undertakings	Conditional and unconditional exposures to banks and brokerage houses	Conditional and unconditional exposures to corporates	Conditional and unconditional retail exposures	Conditional and unconditional exposures secured by real estate property	Past due items	Receivables defined in high risk category by BRSA	Receivables Secured by Commercial Real Estate Mortgages		
Domestic	41,792,622	3,855,090	432,814	13,464,963	88,703,108	29,902,519	1,310,748	944,409	-	4,309,965	16,065,503	200,781,741
European Union Countries	18,536,837	-	-	4,214,187	13,107,179	1,219	57	27,306	-	-	89,517	35,976,302
OECD Countries ⁽²⁾	-	-	-	138,707	1,939,566	-	-	-	-	-	-	2,078,273
Offshore Banking Areas	-	-	-	-	-	-	-	-	-	-	-	-
USA, Canada	-	-	-	1,676,326	308,928	-	-	-	-	-	-	1,985,254
Other Countries	-	-	-	342,753	3,070,665	-	-	-	-	-	-	3,413,418
Associates, Subsidiaries and Joint-Ventures	-	-	-	-	-	-	-	-	-	-	-	-
Unallocated Assets/Liabilities ⁽³⁾	-	-	-	-	-	-	-	-	-	-	-	-
Total	60,329,459	3,855,090	432,814	19,836,936	107,129,446	29,903,738	1,310,805	971,715	-	4,309,965	16,155,020	244,234,988

⁽¹⁾ Exposure categories based on "Regulation on Measurement and Assessment of Capital Adequacy Ratios of Banks."

⁽²⁾ OECD countries other than EU Countries, USA and Canada.

⁽³⁾ Includes assets and liability items that cannot be allocated on a consistent basis.

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SECTION FOUR: Explanations Related to Financial Structure and Risk Management (Continued)

II. Explanations on Consolidated Credit Risk (Continued)

Profile of significant exposures in major regions

Prior Period	Risk Classifications ⁽¹⁾											Total
	Conditional and unconditional exposures to central governments or central banks	Conditional and unconditional receivables from regional or local governments	Conditional and unconditional exposures to administrative bodies and non-commercial undertakings	Conditional and unconditional exposures to banks and brokerage houses	Conditional and unconditional exposures to corporates	Conditional and unconditional retail exposures	Conditional and unconditional exposures secured by real estate property	Past due items	Receivables defined in high risk category by BRSA	Receivables Secured by Commercial Real Estate Mortgages	Other Receivables	
Domestic	16,943,724	3,540,709	247,045	12,155,056	47,602,263	14,155,162	768,642	295,772	7,911	2,725,992	9,348,531	107,790,807
European Union Countries	12,501,030	-	-	3,259,026	8,911,728	34	97	13,454	1	-	71,193	24,756,563
OECD Countries ⁽²⁾	-	-	-	28,993	103,056	-	-	-	-	-	-	132,049
Offshore Banking Areas	-	-	-	-	-	-	-	-	-	-	-	-
USA, Canada	-	-	-	168,275	91,119	-	-	-	-	-	-	259,394
Other Countries	-	-	-	142,612	1,183,738	-	-	-	-	-	-	1,326,350
Associates, Subsidiaries and Joint-Ventures	-	-	-	-	-	-	-	-	-	-	-	-
Unallocated Assets/Liabilities ⁽³⁾	-	-	-	-	-	-	-	-	-	-	-	-
Total	29,444,754	3,540,709	247,045	15,753,962	57,891,904	14,155,196	768,739	309,226	7,912	2,725,992	9,419,724	134,265,163

⁽¹⁾ Exposure categories based on "Regulation on Measurement and Assessment of Capital Adequacy Ratios of Banks".

⁽²⁾ OECD countries other than EU Countries, USA and Canada.

⁽³⁾ Includes assets and liability items that cannot be allocated on a consistent basis

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SECTION FOUR: Explanations Related to Financial Structure and Risk Management (Continued)

II. Explanations on Consolidated Credit Risk (Continued)

Profile of significant exposures in major regions

										Risk Classifications			
Current Period	Conditional and unconditional exposures to central governments or central banks	Conditional and unconditional receivables from regional or local governments	Conditional and unconditional exposures to administrative bodies and non-commercial undertakings	Conditional and unconditional exposures to banks and brokerage houses	Conditional and unconditional exposures to corporates	Conditional and unconditional retail exposures	Conditional and unconditional exposures secured by real estate property	Past due items	Short-term exposures to banks, brokerage houses and corporates	Other receivables	TRY	FC	Total(1)
1 Agriculture	-	-	-	-	1,395,700	1,551,002	1,145,770	49,476	-	-	3,701,455	440,493	4,141,948
Farming and Raising	-	-	-	-	-	-	-	-	-	-	-	-	-
1.1 Livestock	-	-	-	-	1,189,305	1,426,870	1,134,548	49,476	-	-	3,418,807	381,392	3,800,199
1.2 Forestry	-	-	-	-	173,354	22,134	1,952	-	-	-	197,440	-	197,440
1.3 Fishing	-	-	-	-	33,041	101,998	9,270	-	-	-	85,208	59,101	144,309
2 Industrial	-	-	242,444	-	47,520,355	10,911,778	1,278,200	376,227	-	-	42,017,994	18,311,010	60,329,004
Mining and	-	-	-	-	-	-	-	-	-	-	-	-	-
2.1 Quarrying	-	-	-	-	4,091,973	297,128	2,940	13,349	-	-	2,503,367	1,902,023	4,405,390
2.2 Production	-	-	-	-	41,346,718	10,310,676	1,241,076	320,859	-	-	38,228,602	14,990,727	53,219,329
2.3 Electricity, Gas, Water	-	-	242,444	-	2,081,664	303,974	34,184	42,019	-	-	1,286,025	1,418,260	2,704,285
3 Construction	-	-	-	-	6,437,142	2,774,381	1,050,560	69,016	-	-	9,523,095	808,004	10,331,099
4 Services	60,329,459	3,850,642	190,370	19,836,936	48,876,718	13,201,212	2,086,226	423,266	-	16,019,801	102,030,091	62,784,539	164,814,630
4.1 Wholesale and retail trade	-	-	-	-	24,068,343	10,119,307	1,587,367	360,136	-	-	28,434,657	7,700,496	36,135,153
4.2 Hotel, food and beverage	-	-	-	-	567,521	343,904	66,212	14,370	-	-	886,622	105,385	992,007
4.3 Transportation and Communication	-	-	-	-	6,738,630	1,323,993	128,188	10,620	-	-	4,194,573	4,006,858	8,201,431
4.4 Financial Institutions	60,329,459	-	-	19,836,936	14,517,395	34,575	7,984	-	-	16,019,801	60,914,739	49,831,411	110,746,150
4.5 Real Estate and Rent Services	-	-	46	-	697,648	24,763	90,446	14,738	-	-	241,504	586,137	827,641
4.6 Self- Employment Services	-	-	-	-	4,365	3,332	45,725	-	-	-	53,422	-	53,422
4.7 Educational Services	-	-	-	-	1,602,558	941,368	50,666	12,732	-	-	2,105,617	501,707	2,607,324
4.8 Health and Social Services	-	3,850,642	190,324	-	680,258	409,970	109,638	10,670	-	-	5,198,957	52,545	5,251,502
5 Other	-	4,448	-	-	2,899,531	1,465,365	60,014	53,730	-	135,219	3,763,535	854,772	4,618,307
6 Total	60,329,459	3,855,090	432,814	19,836,936	107,129,446	29,903,738	5,620,770	971,715	-	16,155,020	161,036,170	83,198,818	244,234,988

(1) Risk amounts are given as prior to loan reduction and after the loan conversion.

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SECTION FOUR: Explanations Related to Financial Structure and Risk Management (Continued)

II. Explanations on Consolidated Credit Risk (Continued)

Risk profile regarding sectors or counter parties (Continued)

Risk Classifications														
		Conditional and unconditional exposures to central governments or central banks	Conditional and unconditional receivables from regional or local governments	Conditional and unconditional exposures to administrative bodies and non-commercial undertakings	Conditional and unconditional exposures to banks and brokerage houses	Conditional and unconditional exposures to corporates	Conditional and unconditional retail exposures	Conditional and unconditional exposures secured by real estate property	Past due items	Short-term exposures to banks, brokerage houses and corporates	Other receivables	TRY	FC	Total(1)
1	Agriculture	-	-	-	-	612,279	838,379	591,958	13,463	13	-	1,801,444	254,648	2,056,092
	Farming and Raising													
1.1	Livestock	-	-	-	-	476,747	747,358	583,178	12,862	13	-	1,594,094	226,064	1,820,158
1.2	Forestry	-	-	-	-	93,097	25,929	3,859	601	-	-	123,486	-	123,486
1.3	Fishing	-	-	-	-	42,435	65,092	4,921	-	-	-	83,864	28,584	112,448
2	Industrial	-	-	-	-	28,244,621	5,072,173	1,235,533	124,082	-	-	24,218,461	10,457,948	34,676,409
	Mining and													
2.1	Quarrying	-	-	-	-	1,450,204	160,136	15	11,995	-	-	866,733	755,617	1,622,350
2.2	Production	-	-	-	-	25,257,221	4,799,589	1,224,789	93,740	-	-	22,501,121	8,874,218	31,375,339
2.3	Electricity, Gas, Water	-	-	-	-	1,537,196	112,448	10,729	18,347	-	-	850,607	828,113	1,678,720
3	Construction	-	-	-	-	3,499,734	1,204,841	455,880	78,720	57	-	4,787,170	452,062	5,239,232
4	Services	29,444,754	3,540,710	247,045	15,753,962	24,244,828	6,410,220	1,167,476	87,401	10	9,343,697	46,708,619	43,531,484	90,240,103
4.1	Wholesale and retail trade	-	-	-	-	10,756,189	5,126,861	874,169	66,299	-	-	13,873,142	2,950,376	16,823,518
4.2	Hotel, food and beverage	-	-	-	-	469,928	140,645	40,114	1,449	-	-	564,446	87,690	652,136
4.3	Transportation and Communication	-	-	-	-	3,152,361	502,157	64,669	3,080	-	-	1,610,423	2,111,844	3,722,267
4.4	Financial Institutions	29,444,754	-	-	15,753,962	8,259,753	41,401	1,411	-	-	9,343,697	24,757,548	38,087,430	62,844,978
4.5	Real Estate and Rent Services	-	48,882	-	-	84,597	13,453	44,354	9,207	-	-	200,493	-	200,493
4.6	Self- Employment Services	-	-	-	-	857	1,664	1,489	-	-	-	4,010	-	4,010
4.7	Educational Services	-	-	-	-	992,079	370,586	15,342	7,156	-	-	1,127,353	257,810	1,385,163
4.8	Health and Social Services	-	3,491,828	247,045	-	529,064	213,453	125,928	210	10	-	4,571,204	36,334	4,607,538
5	Other	-	-	-	-	1,290,441	629,583	43,883	5,560	7,833	76,027	1,866,379	186,948	2,053,327
6	Total	29,444,754	3,540,710	247,045	15,753,962	57,891,903	14,155,196	3,494,730	309,226	7,913	9,419,724	79,382,073	54,883,090	134,265,163

(1) Risk amounts are given as prior to loan reduction and after the loan conversion.

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SECTION FOUR: EXPLANATIONS RELATED TO FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

II. Explanations on Consolidated Credit Risk (Continued)

Analysis of maturity-bearing exposures according to remaining maturities

Current Period Exposure Categories	Term To Maturity					Unallocated
	Up to 1 month	1-3 months	3-6 months	6-12 months	Over 1 year	
Conditional and unconditional receivables from central governments and Central Banks	60,329,459	-	-	-	-	-
Conditional and unconditional receivables from regional or local governments	-	5,321	3,733	220,088	3,625,947	-
Conditional and unconditional receivables from administrative bodies and non-commercial enterprises	-	-	-	242,444	190,369	-
Conditional and unconditional receivables from multilateral development banks	-	-	-	-	-	-
Conditional and unconditional receivables from international organizations	-	-	-	-	-	-
Conditional and unconditional receivables from banks and brokerage houses	6,718,920	2,389,724	2,335,951	3,780,866	4,611,476	-
Conditional and unconditional receivables from corporates	9,351,113	19,219,499	27,839,724	29,120,137	21,598,972	-
Conditional and unconditional receivables from retail portfolios	2,609,534	7,144,115	10,467,370	6,335,549	3,347,171	-
Conditional and unconditional receivables secured by mortgages	356,983	978,462	1,579,798	1,296,364	1,409,163	-
Past due receivables	92,609	1,543	1,421	1,097	-	875,046
Receivables defined in high risk category by BRSA	-	-	-	-	-	-
Securities collateralized by mortgages	-	-	-	-	-	-
Securitization positions	-	-	-	-	-	-
Short-term exposures to banks, brokerage houses and corporates	-	-	-	-	-	-
Exposures in the nature of collective investment undertakings	-	-	-	-	-	-
Other Receivables	-	-	-	-	-	16,155,020
Total⁽¹⁾	79,458,618	29,738,664	42,227,997	40,996,545	34,783,098	17,030,066

(1) Risk amounts are given as prior to loan reduction and after the loan conversion.

Prior Period Exposure Categories	Term To Maturity					Unallocated
	Up to 1 month	1-3 months	3-6 months	6-12 months	Over 1 year	
Conditional and unconditional receivables from central governments and Central Banks	29,444,754	-	-	-	-	-
Conditional and unconditional receivables from regional or local governments	456	1,075	36,010	152,225	3,350,944	-
Conditional and unconditional receivables from administrative bodies and non-commercial enterprises	-	-	4,270	-	242,775	-
Conditional and unconditional receivables from multilateral development banks	-	-	-	-	-	-
Conditional and unconditional receivables from international organizations	-	-	-	-	-	-
Conditional and unconditional receivables from banks and brokerage houses	4,549,434	1,013,874	1,456,335	4,605,560	4,128,759	-
Conditional and unconditional receivables from corporates	6,830,186	12,437,642	12,318,359	13,123,261	13,182,456	-
Conditional and unconditional receivables from retail portfolios	1,608,827	3,642,877	4,757,075	2,887,044	1,259,372	-
Conditional and unconditional receivables secured by mortgages	302,881	480,619	901,319	1,185,388	624,524	-
Past due receivables	51,792	2,121	1,682	18	-	253,613
Receivables defined in high risk category by BRSA	1,197	5,748	674	293	-	-
Securities collateralized by mortgages	-	-	-	-	-	-
Securitization positions	-	-	-	-	-	-
Short-term receivables to banks, brokerage houses and corporates	-	-	-	-	-	-
Exposures in the nature of collective investment undertakings	-	-	-	-	-	-
Other Receivables	-	-	-	-	-	9,419,724
Total⁽¹⁾	42,789,527	17,583,956	19,475,724	21,953,789	22,788,830	9,673,337

(1) Risk amounts are given as prior to loan reduction and after the loan conversion.

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SECTION FOUR: EXPLANATIONS RELATED TO FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

II. Explanations on Consolidated Credit Risk (Continued)

Information on Risk Classifications

In determining the risk weights for the risk classes specified in 6th article of the Regulation on the Measurement and Assessment of Capital Adequacy of Banks, while the international rating scores are taken into account for the entire risk class of receivables from central governments or central banks, for central governments and central banks that are not rated by an International Rating Agency, the country risk classification published by the Organisation for Economic Co-operation and Development (OECD) is taken as basis.

According to capital adequacy regulations, the use of external rating scores for the risk weight of receivables from banks and intermediary institutions and corporate receivables risk classes is limited to receivables whose counterparties are domiciled abroad. Receivables from counterparties domiciled in the country are included in the capital adequacy calculation by being considered unrated.

For determination of risk weight regarding items that export or issuer rating not included to purchase/sale accounts are firstly considered to export rating, and also issuer's credit rating is considered in the absence of export rating.

The mapping of the ratings given by the international rating agency to risk weights according to credit quality steps and risk classes is shown in the table below:

Credit Quality Degrees	Fitch Risk Rating	Risk Categories				
		Receivables from Central Governments or Central Banks	Conditional and unconditional exposures to administrative bodies and non- commercial undertakings	Receivables from Banks and Brokerage Houses		Receivables from Corporates
				Receivables With Remaining Maturity Less Than 3 Months	Receivables With Remaining Maturity More Than 3 Months	
1	AAA	0%	20%	20%	20%	20%
	AA+					
	AA					
	AA-					
2	A+	20%	50%	20%	50%	50%
	A					
	A-					
3	BBB+	50%	100%	20%	50%	100%
	BBB					
	BBB-					
4	BB+	100%	100%	50%	100%	100%
	BB					
	BB-					
5	B+	100%	100%	50%	100%	150%
	B					
	B-					
6	CCC+	150%	150%	150%	150%	150%

ANADOLUBANK ANONİM ŞİRKETİ

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SECTION FOUR: EXPLANATIONS RELATED TO FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

II. Explanations on Consolidated Credit Risk (Continued)

Risk Amounts According to Risk Weights

Distribution of Risk Weights														
				20%	35%		50%			100%				Deducted
Current Period	0%	10%	20%	(Unrated)	exposures secured by real estate property	50%	(Unrated)	75%	100%	(Unrated)	150%	200%	500%	From Equity
Amount Before Credit Risk Mitigation	58,559,073	-	1,395,297	8,824,132	-	1,508,099	30,821,072	30,819,857	-	112,283,914	23,545	-	-	-
Amount After Credit Risk Mitigation	31,861,803	-	1,395,297	8,815,313	1,310,396	1,508,099	30,687,271	29,281,168	-	111,068,025	4,407	-	-	-
Distribution of Risk Weights														
				20%	35%		50%			100%				Deducted
Prior Period	0%	10%	20%	(Unrated)	exposures secured by real estate property	50%	(Unrated)	75%	100%	(Unrated)	150%	200%	500%	From Equity
Amount Before Credit Risk Mitigation	31,857,394	-	270,927	6,394,163	-	648,859	21,880,393	14,680,366	-	58,412,093	19,961	-	101,008	3,157,775
Amount After Credit Risk Mitigation	31,861,803	-	270,927	6,394,163	766,412	648,859	21,880,393	13,912,101	-	57,428,813	8,485	-	101,008	3,157,775

Miscellaneous Information Regarding Major Sectors or Counterparty Type

Loans			
Current Period	Significant Increase in Credit Risk (Stage 2)	Defaulted (Stage 3)	Provision of Expected Credit Losses("TFRS 9") ⁽¹⁾
		127,541	85,261
1 Agricultural	251,958		
1.1 Farming and Raising Livestock	249,827	126,171	83,695
1.2 Forestry	2,131	61	257
1.3 Fishing	-	1,309	1,309
2 Industry	787,232	1,027,687	751,328
2.1 Mining and Quarrying	26,421	47,372	35,352
2.2 Production	760,778	938,563	695,903
2.3 Electricity, Gas, Water	33	41,752	20,073
3 Construction	252,864	268,335	221,419
4 Services	945,964	1,214,514	845,172
4.1 Wholesale and Retail Trade	777,114	1,051,038	729,138
4.2 Hotel and Beverage Service	4,793	33,699	19,482
4.3 Transportation and Telecommunication	22,749	19,626	12,857
4.4 Financial Institutions	28,342	43	1,041
4.5 Real Estate and Lending Service	43,750	46,995	30,887
4.6 Self-Employment Service	56,255	36,071	33,552
4.7 Education Service	-	82	82
4.8 Health and Social Services	12,961	26,960	18,133
5 Other	86,722	250,437	168,444
Total	2,324,740	2,888,514	2,071,624

(1) Unindemnified non-cash loans and the provisions related to these loans are not included.

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NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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SECTION FOUR: EXPLANATIONS RELATED TO FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

II. Explanations on Consolidated Credit Risk (Continued)

Miscellaneous Information Regarding Major Sectors or Counterparty Type (Continued)

Prior Period	Significant Increase in Credit Risk (Stage 2)	Loans	
		Defaulted (Stage 3)	Provision of Expected Credit Losses("TFRS 9") ⁽¹⁾
1 Agricultural	67,419	39,684	29,749
1.1 Farming and Raising Livestock	67,419	38,277	28,342
1.2 Forestry	-	61	61
1.3 Fishing	-	1,346	1,346
2 Industry	326,368	269,831	212,965
2.1 Mining and Quarrying	-	55,572	43,577
2.2 Production	326,315	212,136	167,801
2.3 Electricity, Gas, Water	53	2,123	1,587
3 Construction	96,978	226,036	176,008
4 Services	300,828	332,247	257,009
4.1 Wholesale and Retail Trade	228,042	266,874	208,734
4.2 Hotel and Restaurant Service	480	7,581	6,136
4.3 Transportation and Telecommunication	5,734	6,460	5,049
4.4 Financial Institutions	23,313	43	205
4.5 Real Estate and Lending Service	13,035	19,763	9,005
4.6 Self-Employment Service	19,148	24,924	21,028
4.7 Education Service	-	98	96
4.8 Health and Social Services	11,076	6,504	6,756
5 Other	76,945	163,667	108,019
Total	868,538	1,031,465	783,750

(1) Unindemnified non-cash loans and the provisions related to these loans are not included.

Movements in value adjustments and provisions

Current Period	Opening Balance	Provisions Allocated		Other Adjustments ⁽¹⁾	Closing Balance
		During the Period	Provision Reversal ⁽²⁾		
Stage 3 Provisions	708,647	1,249,280	(197,300)	139,259	1,899,886
Stage 1 and 2 Provisions	331,908	1,410,667	(957,308)	(91,340)	693,927

(1) Determined based on exchange rate differences, business combinations, acquisitions and disposal of subsidiaries.

(2) Represents the loans written off from the assets amounting to TRY 527 for which the Group has allocated 100% provision in the follow-up portfolio, and the sales made from the non-performing loans portfolio are also shown here.

Prior Period	Opening Balance	Provisions Allocated		Other Adjustments ⁽¹⁾	Closing Balance
		During the Period	Provision Reversal ⁽²⁾		
Stage 3 Provisions	589,118	402,830	(322,061)	38,760	708,647
Stage 1 and 2 Provisions	242,847	640,089	(526,237)	(24,791)	331,908

(1) Determined according to exchange rate differences, business combinations, acquisitions, and disposals of subsidiaries

(2) Represents the loans written off from the assets amounting to TRY 51,621 for which the Group has allocated 100% provision in the follow-up portfolio, and the loans sold from the assets amounting to TRY 132,868. The sales made from the non-performing loans portfolio are also shown here.

ANADOLUBANK ANONİM ŞİRKETİ

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SECTION FOUR: EXPLANATIONS RELATED TO FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

II. Explanations on Consolidated Credit Risk (Continued)

Gross and Net Amounts of Specific Loan Provisions by Risk Ratings

	Loans		Other Assets	
	Gross	Net	Gross	Net
31 December 2025				
Provisions for loans and other receivables with limited collectability	647,216	318,394	-	-
Provisions for doubtful loans and other receivables	854,994	286,193	-	-
Provisions for loans and other receivables classified as loss	1,375,180	384,041	11,124	-
Total	2,877,390	988,628	11,124	-
	Loans		Other Assets	
	Gross	Net	Gross	Net
31 December 2024				
Provisions for loans and other receivables with limited collectability	324,770	134,585	-	-
Provisions for doubtful loans and other receivables	220,890	66,391	-	-
Provisions for loans and other receivables classified as loss	474,683	121,842	11,122	-
Total	1,020,343	322,818	11,122	-

The Group rates its customers from rate one to five according to the criteria included in the intelligence studies. Loans rated at 1 and 2 represent live loans, and those rated between 3 and 5 comprise non-performing loans. When rating a company, the Group considers debt receiver's revenues, relevant balance sheet analysis, cash flows, operating performance, status within the industry, its industry expertise, management effectiveness, off-balance sheet risks and general economic and sectoral status.

Details of Collaterals Held by the Group for Cash and Non-Cash Loan in Active Status

Cash-loans	31 December 2025	31 December 2024
Secured Loans:		
Cash Secured Loans	1,717,401	870,742
Loans Secured by Real Estate Mortgage	14,827,030	7,270,432
Loans Secured by Treasury Guarantee or Public Sector Securities	14,952	11,314
Guarantees Issued by Financial Institutions	201,144	-
Other Collaterals (pledges on assets, corporate and personal guarantees, promissory notes)	83,645,012	50,127,310
Unsecured Loans	34,328,856	11,289,720
Total Cash - Loans	134,734,395	69,569,518

(*) Limited by risk amount.

Non-cash loans	31 December 2025	31 December 2024
Secured Loans:		
Cash Secured Loans	657,036	318,483
Loans Secured by Real Estate Mortgage	790,039	522,575
Loans Secured by Treasury Guarantee or Public Sector Securities	7,326	1,661
Guarantees Issued by Financial Institutions	-	432
Other Collaterals (pledges on assets, corporate and personal guarantees, promissory notes)	43,121,232	19,740,017
Unsecured Loans	2,176,539	1,793,139
Total non-cash loans	46,752,172	22,376,307

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SECTION FOUR: EXPLANATIONS RELATED TO FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

II. Explanations on Consolidated Credit Risk (Continued)

Information on Collaterals for Non-Performing Receivables

Current Period	Corporate/Commercial Loans	Consumer Loans	Credit Cards	Total
Cash	10	-	-	10
Mortgage	641,589	974	1,200	643,763
Pledge	-	-	-	-
Checks and Notes	-	-	-	-
Other	1,339,861	1,954	8,515	1,350,330
Unsecured	871,812	22,001	598	894,411
Total (*)	2,853,272	24,929	10,313	2,888,514

(*) Limited by risk amount.

Prior Period	Corporate/Commercial Loans	Consumer Loans	Credit Cards	Total
Cash	42	-	-	42
Mortgage	199,684	1,826	479	201,989
Pledge	-	-	-	-
Checks and Notes	-	-	-	-
Other	541,584	1,746	5,204	548,534
Unsecured	260,339	20,306	255	280,900
Total (*)	1,001,649	23,878	5,938	1,031,465

(*) Limited by risk amount.

Regional concentration of impaired loans and receivables

Regional	31 December 2025	31 December 2024
Turkey	2,776,122	952,925
Holland	59,611	40,890
Germany	52,781	37,650
Total	2,888,514	1,031,465

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SECTION FOUR: EXPLANATIONS RELATED TO FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

II. Explanations on Consolidated Credit Risk (Continued)

Past due but not yet impaired loans and receivables

	31 December 2025	31 December 2024
Group 1: Low-risk loans and receivables	56,968	19,269
Group 2: Loans and receivables under close monitoring	287,316	119,290
Total	344,284	138,559
Restructured Loans	27,634	7,153
Total	371,918	145,712

Aging of past due but not yet impaired loans and receivables

	31 December 2025	31 December 2024
0-30 days	165,486	66,375
30-60 days	130,544	55,160
60-90 days	75,888	24,177
Total	371,918	145,712

Non-overdue and unimpaired loans and receivables

	31 December 2025	31 December 2024
Group 1: Low-risk loans and receivables	139,240,003	81,791,106
Group 2: Loans and receivables under close monitoring	1,458,443	599,895
Total	140,698,446	82,391,001
Restructured Loans	551,347	142,202
Total	141,249,793	82,533,203

III. Explanations on Consolidated Market Risk

The risk policies and implementation procedures determined for the market risk to which the Parent Bank is exposed are approved by the Board of Directors and are reviewed regularly. Market risk is managed by measuring and limiting risks in accordance with international standards, allocating capital accordingly, and also by risk mitigation through hedging transactions.

In the measurement of market risk related to portfolios held for trading purposes, the 'standard method' and the 'value at risk (VAR) method' are used. Measurements made within the scope of the standard method are carried out monthly and are taken into account in the calculation of capital adequacy. Measurements made within the scope of VAR calculations are carried out on a daily basis. VAR is calculated using three different methods: Historical Simulation, Monte Carlo Simulation, and Parametric Method. The Bank bases its internal management of market risk and the determination of limits on the VAR results of the Monte Carlo simulation.

Calculations made with the other two methods are used for comparison and monitoring purposes. A one-year historical market data set is used in the VAR calculation, considering a 99% confidence interval and a one-day holding period (10 days for legal capital calculation). Backtesting is performed to measure the reliability of the VAR model. Stress tests and scenario analyses are applied to ensure that the VAR calculations can also reflect large-scale market fluctuations.

In addition to VAR limits, there are also transaction, trader, desk, and stop-loss limits approved by the Board of Directors for the trading portfolio in limiting market risk.

The details of the market risk calculated as of 31 December 2025, in accordance with the principles set out in the third section of the 'Regulation on the Measurement and Evaluation of Capital Adequacy of Banks' published in the Official Gazette dated 23 October 2015, and numbered 29511, are provided in the table below.

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SECTION FOUR: EXPLANATIONS RELATED TO FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

III. Explanations on Consolidated Market Risk (Continued)

Market risk under standardized approach

		RWA
	Outright Products	
1	Interest rate risk (general and specific)	2,386,400
2	Equity risk (general and specific)	325
3	Foreign Exchange Risk	3,715,263
4	Commodity Risk	1,771,825
	Options	
5	Simplified approach	-
6	Delta-plus method	164,275
7	Scenario approach	-
8	Securitization	-
9	Total	8,038,088

IV. Explanations on Consolidated Operational Risk

The amount subject to operational risk has been calculated according to the basic indicator approach in accordance with Article 25 of the Regulation on the Measurement and Evaluation of Capital Adequacy of Banks. Annual gross income consists of the sum of net interest income and net non-interest income realized as of the year-end. In the calculation of annual gross income, operating expenses related to the incomes included in the calculation, including provisions and payments made to persons or institutions from which the bank receives support services, are not deducted. Income from the sale of securities monitored outside the trading account, extraordinary income, and income from amounts indemnified by insurance are not included in the annual gross income.

	2022	2023	2024	Total number of years for which gross income is positive	Ratio (%)	Total
Gross Income	4,160,230	6,898,502	6,898,502	7,350,026	15	1,102,504
Amount subject to operational risk (Total *12.5)				13,781,299		

V. Explanations on Consolidated Currency Risk

The Group's exposure to exchange rate risk, the estimation of the effects of this situation, the limits set by the Parent Bank's Board of Directors for the positions monitored on a daily basis

In measuring the exchange rate risk to which the Group is exposed, the Standard Method used in legal reporting and the Value at Risk Method are used.

In calculating the consolidated capital requirement for exchange rate risk, the Group's total foreign currency assets, liabilities, and forward foreign exchange transactions are taken into account. The net short and long positions of each currency in terms of Turkish Lira equivalents are calculated, and the position with the greater absolute value is determined as the amount subject to the capital requirement. The capital requirement is calculated based on this amount.

The Board of Directors monitors on a daily basis whether the positions related to exchange rate risk are within the limits.

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SECTION FOUR: EXPLANATIONS RELATED TO FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

V. Explanations on Consolidated Currency Risk (Continued)

Hedge against foreign exchange debt instruments and net foreign exchange investments by hedging derivative instruments, if material

As of 31 December 2025, the Group's derivative financial instruments classified as hedging against fair value risk amounted to TRY 1,634,292 (31 December 2024: TRY 1,377,608).

Management policy for foreign currency risk

Foreign currency risk is monitored within the framework of national legislation and international practices. Foreign currency risk management is monitored within the framework of position and loss limits defined in the treasury department and ALCO decisions. It is essential that foreign currency positions originating from the bank's balance sheet are monitored daily and closed within the framework of limited amounts.

Current foreign exchange bid rates of the Parent Bank for the last five business days prior to the financial statement date:

	US Dollar	Euro
Spot foreign exchange bid rates in the balance sheet date	42.8457	50.2859
<u>Prior balance sheet date:</u>		
Spot foreign exchange purchase rate of first day	42.8623	50.4532
Spot foreign exchange purchase rate of second day	42.8542	50.4519
Spot foreign exchange purchase rate of third day	42.7656	50.3547
Spot foreign exchange purchase rate of fourth day	42.7641	50.3896
Spot foreign exchange purchase rate of fifth day	42.7434	50.4208
The basic arithmetical average of last 30 days	42.6074	49.9031

Exposure to foreign currency risk

The increase/decrease that will occur in equity and profit or loss statement (excluding tax effect) for the accounting period ending on 31 December 2025 and 31 December 2024, assuming a 10 percent depreciation of TRY against the following currencies, is shown in the table below. This analysis has been prepared under the assumption that all other variables, especially interest rates, remain constant.

	31 December 2025		31 December 2024	
	Statement of profit and loss	Equity ⁽¹⁾	Statement of profit and loss	Equity ⁽¹⁾
US Dollar	2,032,533	2,208,269	120,724	(53,519)
Euro	(367,428)	(367,431)	17,992	18,922
Other currencies	(506,509)	(506,509)	45,007	45,007
Total, net	1,158,596	1,334,329	183,723	10,410

⁽¹⁾ The equity effect also includes the impact on the profit/loss statement that would result from a 10% depreciation of the TRY against the relevant foreign currencies.

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SECTION FOUR: EXPLANATIONS RELATED TO FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

V. Explanations on Consolidated Currency Risk (Continued)

Information on Consolidated Currency Risk

Current Period	Euro	US Dollar	Other	Total
Assets:				
Cash and Balances with CBRT	958,728	8,460,133	2,035,182	11,454,043
Banks	11,694,131	3,399,944	3,866,596	18,960,671
Financial Assets at Fair Value through Profit or Loss (Net)	26,855	338,623	-	365,478
Receivables from Money Markets	-	-	-	-
Financial Assets at Fair Value Through Other Comprehensive Income	5,394,833	8,908,302	-	14,303,135
Loans	27,518,549	16,511,010	5,327,351	49,356,910
Investments in Associates, Subsidiaries and Joint Ventures (Business Partners)	-	-	-	-
Financial Assets Measured at Amortized Cost	16,867,659	533,112	-	17,400,771
Tangible Assets	67,020	374	-	67,394
Intangible Assets	-	-	-	-
Others ⁽³⁾	67,849	62,869	104	130,822
Total Assets	62,595,624	38,214,367	11,229,233	112,039,224
Liabilities:				
Bank Deposits	2,469,390	1,239,196	44	3,708,630
Foreign Currency Deposits	41,510,196	40,283,493	6,058,487	87,852,176
Money Market Funds	2,346,655	413,280	-	2,759,935
Loans Received	12,291,161	41,321	91,382	12,423,864
Securities Issued	-	10,784,981	-	10,784,981
Lease Liabilities	51,598	376	-	51,974
Other Liabilities ⁽²⁾⁽³⁾	252,315	7,534,414	14,230	7,800,959
Total Liabilities	58,921,315	60,297,061	6,164,143	125,382,519
Net On Balance Sheet Position	3,674,309	(22,082,694)	5,065,090	(13,343,295)
Net Off-Balance Sheet Position	(3,226,997)	19,678,878	(5,158,366)	11,293,515
Financial Derivative Assets	33,556,011	57,205,240	6,267,999	97,029,250
Financial Derivative Liabilities	36,783,008	37,526,362	11,426,365	85,735,735
Non-cash loans ⁽¹⁾⁽³⁾	4,629,004	9,973,429	-	14,602,433
Prior Period	Euro	US Dollar	Other	Total
Total Assets	40,180,438	26,675,980	3,582,140	70,438,558
Total Liabilities	42,010,532	27,218,979	4,093,609	73,323,120
Net on-Balance Sheet Position	(1,830,094)	(542,999)	(511,469)	(2,884,562)
Net off-Balance Sheet Position	2,019,312	7,809	961,534	2,988,655
Financial Derivative Assets	19,758,441	25,445,872	1,963,894	47,168,207
Financial Derivative Liabilities	17,739,129	25,438,063	1,002,360	44,179,552
Non-cash loans ⁽¹⁾⁽³⁾	2,975,261	4,150,333	-	7,125,594

(1) Non-cash loans are not taken into account in the foreign currency position account.

(2) The foreign exchange income rediscount of TRY 604,991 and the two-day value commitments of TRY 50,165 related to derivative financial instruments are not included in other assets, and the foreign exchange expense rediscount of TRY 818,158 is not included in other liabilities.

(3) Provisions for non-cash loans amounting to TRY 7,994 are included in the other liabilities item.

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SECTION FOUR: EXPLANATIONS RELATED TO FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

VI. Explanations on Consolidated Interest Rate Risk

Interest rate sensitivity of assets, liabilities and off-balance sheet items is analyzed by top management in the Asset/Liability Committee meetings held monthly by taking the market developments into consideration.

In measuring the interest rate risk to which the Parent Bank is exposed, the standard method, value at risk (VAR), and Asset-Liability risk measurement methods are used. Measurements made within the scope of the standard method are carried out monthly using the maturity ladder, while measurements made within the scope of VAR calculations are carried out on a daily basis. The Asset-Liability risk measurement model is run on a monthly basis.

During the daily VAR calculations, the interest rate risk of financial assets in the Bank's portfolio, denominated in foreign currency and TRY, whose fair value difference is reflected in profit or loss and whose fair value difference is reflected in other comprehensive income, as well as off-balance sheet positions, is measured. These calculations are supported by scenario analyses and stress tests.

Interest rate sensitivity of assets, liabilities and off-balance sheet items

Current Period	Up to 1 Month	1-3 Months	3-12 Months	1-5 Years	5 Years And Over	Non – Interest Bearing	Total
Assets :							
Cash and Balances with CBR Banks ⁽⁵⁾	15,515,684 13,416,185	- -	- -	- -	- -	4,879,151 7,427,671	20,394,835 20,843,856
Financial Assets at Fair Value Through Profit or Loss	11,934	13,954	71,758	152,289	117,751	-	367,686
Receivables from Money Markets	-	-	-	-	-	-	-
Financial Assets at Fair Value Through Other Comprehensive Income	904,870	2,705,351	5,213,229	25,642,518	1,226,073	417,885	36,109,926
Loans ⁽⁴⁾⁽⁵⁾	17,251,284	34,155,524	71,568,354	8,416,559	1,085	988,404	132,381,210
Financial Assets Measured at Amortized Cost ⁽⁵⁾	635,399	1,067,738	4,499,048	11,198,586	-	-	17,400,771
Other Assets ⁽¹⁾	361,319	270,399	612,833	30,775	-	15,795,172	17,070,498
Total Assets	48,096,675	38,212,966	81,965,222	45,440,727	1,344,909	29,508,283	244,568,782
Liabilities :							
Bank Deposits	1,230,470	-	1,896,038	1,307,881	-	392	4,434,781
Other Deposits	84,520,222	31,735,749	7,812,710	4,663,895	286,842	14,500,672	143,520,090
Funds from Interbank Money Market	17,618,679	428,977	2,306,306	-	-	3,970	20,357,932
Issued Securities	-	-	-	-	10,784,981	-	10,784,981
Loans received ⁽³⁾	-	3,354,783	2,089,436	12,614,515	-	-	18,058,734
Other Liabilities ⁽²⁾	628,062	283,884	438,208	267,954	6,742,586	39,051,570	47,412,264
Total Liabilities	103,997,433	35,803,393	14,542,698	18,854,245	17,814,409	53,556,604	244,568,782
Balance Sheet Long Position	-	2,409,573	67,422,524	26,586,482	-	-	96,418,579
Balance Sheet Short Position	(55,900,758)	-	-	-	(16,469,500)	(24,048,321)	(96,418,579)
Off-Balance Sheet Long Position	7,608,982	5,046,331	12,974,705	18,112,613	-	-	43,742,631
Off-Balance Sheet Short Position	(7,307,429)	(3,699,490)	(11,099,386)	(21,122,378)	(377,144)	-	(43,605,827)
Total Position	(55,599,205)	3,756,414	69,297,843	23,576,717	(16,846,644)	(24,048,321)	136,804

(1) Tangible fixed assets, intangible fixed assets and assets held for sale are shown in the tax income non-interest column

(2) Equity items, tax expenses, and provisions are shown in the non-interest column under other liabilities.

(3) Includes factoring payables.

(4) Includes factoring receivables.

(5) Expected loss provisions for financial assets measured at amortized cost are netted off against the related items.

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SECTION FOUR: EXPLANATIONS RELATED TO FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

VI. Explanations On Consolidated Interest Rate Risk (Continued)

Interest rate sensitivity of assets, liabilities and off-balance sheet items (Continued)

Prior Period	Up to 1 onth	1-3 Months	3-12 Months	1-5 Years	5 Years And Over	Non – Interest Bearing	Total
Assets:							
Cash and Balances with CBRT	10,933,039	-	-	-	-	4,745,465	15,678,504
Banks ⁽⁵⁾	13,231,860	115,000	-	-	-	1,139,576	14,486,436
Financial Assets at Fair Value Through Prof Loss	983	11,141	24,384	280,708	87,448	-	404,664
Receivables from Money Markets	5,895,477	-	-	-	-	-	5,895,477
Financial Assets at Fair Value Through Other Comprehensive Income	322,611	733,166	5,493,069	5,696,799	2,170,242	250,377	14,666,264
Loans ⁽⁴⁾⁽⁵⁾	9,607,580	17,864,780	36,939,692	9,083,036	6,191	335,348	73,836,627
Financial Assets Measured at Amortized Co	72,864	112,403	941,333	8,725,002	95,905	-	9,947,507
Other Assets ⁽¹⁾	170,488	119,093	356,568	22,370	-	6,918,005	7,586,524
Total Assets	40,234,902	18,955,583	43,755,046	23,807,915	2,359,786	13,388,771	142,502,003
Liabilities:							
Bank Deposits	3,514,365	1,766,039	2,165,927	395,811	-	291	7,842,433
Other Deposits	52,768,807	21,226,512	11,849,314	5,219,583	47,144	9,677,323	100,788,683
Funds from Interbank Money Market	148,195	-	-	-	-	-	148,195
Marketable Securities Issued	-	-	-	-	-	-	-
Loans received ⁽³⁾	1,920,165	1,155,045	1,303,032	6,017,702	-	-	10,395,944
Other liabilities ⁽²⁾	275,992	240,669	410,641	235,848	100,143	22,063,455	23,326,748
Total Liabilities	58,627,524	24,388,265	15,728,914	11,868,944	147,287	31,741,069	142,502,003
Balance Sheet Long Position	-	-	28,026,132	11,938,971	2,212,499	-	42,177,602
Balance Sheet Short Position	(18,392,622)	(5,432,682)	-	-	-	(18,352,298)	(42,177,602)
Off-Balance Sheet Long Position	4,693,750	890,926	10,375,602	9,876,680	-	-	25,836,958
Off-Balance Sheet Short Position	(4,726,785)	(890,926)	(10,492,480)	(9,966,534)	-	-	(26,076,725)
Total Position	(18,425,657)	(5,432,682)	27,909,254	11,849,117	2,212,499	(18,352,298)	(239,767)

(1) Tangible fixed assets, intangible fixed assets and assets held for sale are shown in the tax income non-interest column.

(2) Equity items, tax expenses, and provisions are shown in the non-interest column under other liabilities.

(3) Includes factoring payables.

(4) Includes factoring receivables.

(5) Expected loss provisions for financial assets measured at amortized cost are netted off against the related items.

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SECTION FOUR: EXPLANATIONS RELATED TO FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

VI. Explanation on Consolidated Interest Rate Risk (Continued)

Average interest rates on monetary financial instruments:

	Euro %	US Dollar %	Yen %	TRY %
Current Period				
<i>Assets:</i>				
Cash Equivalents and Central Bank of the Republic of Türkiye	-	-	-	-
Receivables from Banks and Other Financial Institutions	2.00	3.95	-	33.8
Financial Assets Measured at Fair Value Through Profit or Loss	2.5	6.03	-	37.02
Receivables from Money Markets	-	-	-	-
Financial Assets Measured at Fair Value through Other Comprehensive Income	2.91	6.68	-	38.88
Loans	5.05	6.90	-	43.92
Financial Assets Measured at Amortized Cost	3.23	5.29	-	-
<i>Liabilities:</i>				
Bank Deposits	2.75	3.65	-	24.97
Other Deposits	2.1	3.62	-	41.17
Funds From Interbank Money Market	2.5	4.6	-	32.3
Other Liabilities	-	-	-	-
Marketable Securities Issued	-	6.51	-	-
Loans Received	2.76	7.13	-	37.55
Prior Period				
<i>Assets:</i>				
Cash Equivalents and Central Bank of the Republic of Türkiye	-	-	-	-
Receivables from Banks and Other Financial Institutions	2.79	3.32	-	47.11
Financial Assets Measured at Fair Value Through Profit or Loss	3.68	6.59	-	33.27
Receivables from Money Markets	3.25	-	-	41.45
Financial Assets Measured at Fair Value through Other Comprehensive Income	4.62	6.59	-	35.07
Loans	8.94	8.68	-	51.64
Financial Assets Measured at Amortized Cost	2.85	5.69	-	-
<i>Liabilities:</i>				
Bank Deposits	3.44	5.16	-	35.82
Other Deposits	0.73	2.23	-	48.65
Funds From Interbank Money Market	-	-	-	48.80
Other Liabilities	-	-	-	-
Securities Issued	-	-	-	-
Loans Received	2.94	0.71	-	45.16

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SECTION FOUR: EXPLANATIONS RELATED TO FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

VI. Explanations on Consolidated Interest Rate Risk (Continued)

Interest rate risk on banking book

Interest rate risk arising from banking accounts is evaluated within the framework of repricing risk, yield curve risk, basis risk, and optionality risk, measured in accordance with international standards, and managed by limiting. The sensitivity of assets, liabilities, and off-balance sheet items to interest rates is evaluated in weekly Asset-Liability Committee meetings, taking into account market developments.

The interest rate risk measurement process arising from banking accounts is designed and implemented to include the interest rate positions defined by the Bank as banking accounts and to take into account the relevant repricing and maturity data.

The interest rate risk on banking book is measured legally as per the “Regulation on Measurement and Evaluation of Interest Rate Risk Resulted from Banking Book as per Standard Shock Method” published in the Official Gazette No. 32898 dated 12 May 2025, and the legal limit as per this measurement is monitored and reported monthly. A proportional level of capital is maintained for the interest rate risk arising from banking books.

Interest rate risk is the potential for loss in the Bank’s capital or earnings due to changes in interest rates. Changes in interest rates affect the Bank’s earnings by altering the level of net interest income, other interest-sensitive income and operating expenses, and by changing the underlying values of instruments in the Bank’s assets, liabilities and off-balance sheet items, as well as the economic value of future cash flows (and, in some cases, the cash flows themselves). The Bank’s interest rate risk in significant currencies is calculated, as of 1 October 2025, in accordance with the “Regulation on the Measurement and Assessment of Interest Rate Risk Arising from Banking Book by Standardised Approach”, by dividing the maximum loss amount calculated under different scenarios by the Bank’s Common Equity Tier 1 capital.

There are three main sources of interest rate risk:

- Repricing Risk: Arises from mismatches in the repricing structures of assets and liabilities.
- Yield Curve Risk: Arises from changes in the slope and shape of the yield curve.
- Basis Risk: Arises from the low correlation between interest income earned and interest expense paid on different financial instruments that have similar repricing characteristics.

Within the scope of Interest Rate Risk in the Banking Book (“IRRBB”), core deposit analysis for non-maturity deposits is carried out in accordance with the maximum weighted average maturity structure set out in the IRRBB regulation. In line with the IRRBB regulation, prepayment and early redemption rates for the relevant products vary depending on the interest rate shock scenarios. In calculating regulatory interest rate risk, the yield curves specified in the IRRBB regulation are used for each currency.

In the Economic Value of Equity (“EVE”) calculation, the cash flows of assets, liabilities and derivative products are allocated to time buckets and mid-maturities specified in the IRRBB regulation. EVE is then calculated by applying six different standard yield curve shock scenarios prescribed by the regulation to the cash flows placed in the relevant time buckets: parallel up, parallel down, steepener, flattener, short-term up and short-term down. In the EVE calculation, the relevant shocks are applied to all maturities of the interest rate yield curve.

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NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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SECTION FOUR: EXPLANATIONS RELATED TO FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

VI. Explanations on Consolidated Interest Rate Risk (Continued)

Interest rate risk on banking book (Continued)

For deposits, which constitute one of the Bank's most significant liability items, the stable (core) and unstable portions of the non-interest-bearing demand deposit balances, which are not sensitive to interest or other economic conditions, have been identified. Core deposits represent the stable portion of demand deposit accounts that is not sensitive to changes in interest rates and to shifts in the economic environment. The portion of demand deposits that is not classified as core deposits is treated as overnight, whereas a statistical decay profile is calculated for core deposits, assuming that they will remain with the Bank for a longer period. This decay profile is considered under three categories based on the counterparty type of the deposits: "retail/transactional natural persons", "retail/non-transactional natural persons" and "other". In addition, the currency of the deposits is also taken into account in this context.

In measuring and determining the early redemption behaviour of time deposits, they are classified into two categories in accordance with the regulation: "retail natural persons" and "other counterparties". Another parameter is the breakdown of time deposits by currency. Similar to the core (non-maturity) deposit model, the early redemption rates to be taken into account are determined separately by counterparty type and currency of the deposits based on the calculation results.

Within the framework described above, EVE is calculated separately for each currency and interest-linked commodity that accounts for 5% or more of total assets or total liabilities. Interest rate risk arising from interest-sensitive financial instruments held in the trading book is assessed under market risk, and the total economic value changes resulting from fluctuations in interest rates are presented in the table below.

	Economic Value Change (EVC) (*)
Current Period	31.12.2025
Parallel Up	(136,582)
Parallel Down	293,764
Steepener	(1,299,943)
Flattener	1,161,678
Short-term Up	674,597
Short-term Down	(712,976)
Maximum	1,161,678
Core Capital	28,370,086

VII. Explanations on Consolidated Position Risk of Equity Securities in Banking Book

None.

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SECTION FOUR: EXPLANATIONS RELATED TO FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

VIII. Explanations on Consolidated Liquidity Risk Management and Consolidated Liquidity Coverage Ratio

Liquidity risk can arise as a result of funding long-term assets with short-term liabilities. The management of liquidity risk at the bank is carried out in accordance with the "Asset-Liability Management Regulation," taking into account the strategies related to balance sheet management and the requirements of legal obligations, as well as current market conditions and expectations regarding the economic and financial outlook.

The primary funding source of the Parent Bank is deposits. Although the average maturity of deposits is shorter compared to assets due to market conditions, loans are also obtained from foreign institutions for funding purposes. To prevent potential concentrations on the funding side from negatively impacting the Bank's liquidity risk profile, concentration limits for deposits and non-deposit borrowings are actively utilized.

According to the "Regulation on the Calculation of Liquidity Coverage Ratio of Banks," published by the BRSA in the Official Gazette dated 21 March 2014, and numbered 28948, banks are required to achieve a total Liquidity Coverage Ratio (LCR) of 100% and a foreign currency LCR of 80% by 2019. Under the relevant regulation, the Liquidity Coverage Ratio is calculated by dividing high-quality liquid assets by net cash outflows.

a. Information about the liquidity risk management including factors such as risk capacity of the Parent Bank, responsibilities and the structure of liquidity risk management, reporting of the liquidity risk within the Parent Bank and providing communication with Board of Directors and line of businesses in terms of liquidity risk strategy, policy and applications

The primary priority is to ensure that the liquidity risk to which the Parent Bank is exposed is in line with the risk appetite arising from the Bank's core strategies and within the risk capacity determined by the regulations. It is essential for the Bank to maintain a sufficient level of free liquid assets that can be sold or pledged at any time to counter significant reductions in liquidity sources. The level of the liquidity buffer, composed of these liquid assets, is determined in accordance with the Bank's liquidity risk tolerance, as expressed by the liquidity risk limits set by the Board of Directors. The review of the liquidity position, determination of the appropriate liquidity level, and identification of the necessary funding sources and maturity structure within the limits approved by the Board of Directors are the responsibilities of the Bank's Asset-Liability Committee (ALCO).

b. Information regarding functioning of liquidity management and the extent of centralization in funding strategy amid the Parent Bank and its subsidiaries

The responsibility for managing liquidity risk within the risk limits set by the Board of Directors of the Parent Bank lies with the Treasury Department. The measurement and reporting of liquidity risk levels across the bank are the responsibility of the Risk Management Department. The bank's liquidity management and funding strategy are determined in regular Asset-Liability Committee meetings.

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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SECTION FOUR: EXPLANATIONS RELATED TO FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

VIII. Explanations on Consolidated Liquidity Risk Management and Liquidity Coverage Ratio (Continued)

c. The information about the Parent Bank's funding strategy including policies on diversification of its sources and tenor of funding

The Board of Directors of the Parent Bank has approved the "Liquidity Risk Management Policy" for effective liquidity risk management. The primary funding source of the bank is deposits. To ensure maturity diversification, loans obtained from financial institutions are also considered as funding sources. Although the maturity of deposits is formed according to market conditions, the core deposit ratio is aimed to be kept as high as possible due to the concentration in the short-term. Non-deposit funding sources are preferred to be long-term.

d. Information on liquidity management based on currency, which consists of a minimum of 5% of the Parent Bank's total liabilities

The currencies that constitute at least five percent of the Parent Bank's liabilities are Turkish Lira, US Dollar and Euro. Both legal reporting and liquidity risk management reporting can be conducted for all defined foreign currency types within the Bank.

e. Information on liquidity risk mitigation techniques used

Assets defined as liquid assets in the relevant regulations are considered as risk mitigation elements in liquidity management, taking into account their maturities and market liquidity conditions.

f. Explanation of the usage of stress test

The Parent Bank utilizes liquidity stress tests for the internal measurement of liquidity risk. In this approach, the level at which the Bank's liquid assets can cover the likely net cash outflows within one month under liquidity stress scenarios, whose parameters are determined by the Board of Directors, is demonstrated.

Stress tests within the scope of liquidity risk are presented in detail in the Internal Capital Adequacy Assessment Process (ICAAP) report. The stress test results, evaluated and approved at the Board of Directors level, are shared with the Banking Regulation and Supervision Agency (BRSA).

g. General information on liquidity emergency and contingency plans

Information regarding the bank's liquidity emergency and contingency plan is detailed within the "Liquidity Risk Management Policy." The policy outlines the action plan the bank will implement in the event of emergencies, as defined, and specifies the duties and responsibilities of the "Liquidity Emergency Management Team."

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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SECTION FOUR: EXPLANATIONS RELATED TO FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

VIII. Explanations on Consolidated Liquidity Risk Management and Liquidity Coverage Ratio (Continued)

1. Consolidated Liquidity Coverage Rate

Liquidity risk may arise as a result of funding long-term assets with short-term liabilities. The management of liquidity risk in the Bank is carried out in accordance with the 'Asset-Liability Management Regulation,' taking into account the requirements of balance sheet management strategies and legal obligations, as well as current market conditions and expectations regarding the economic and financial outlook.

The primary source of funding for the Bank is deposits. Although the average maturity of deposits is shorter compared to assets due to market conditions, loans are also obtained from foreign institutions for funding purposes. To prevent potential concentrations on the funding side from negatively impacting the Bank's liquidity risk profile, concentration limits on deposits and non-deposit borrowings are actively utilized.

The primary priority is to ensure that the liquidity risk to which the Bank is exposed aligns with the risk appetite arising from the Bank's core strategies and within the risk capacity determined by the regulations. It is essential for the Bank to maintain a sufficient level of free liquid assets that can be sold or pledged at any time to counter significant reductions in liquidity sources. The level of the liquidity buffer, composed of these liquid assets, is determined in accordance with the Bank's liquidity risk tolerance, as expressed by the liquidity risk limits set by the Board of Directors. The review of the liquidity position, determination of the appropriate liquidity level, and identification of the necessary funding sources and maturity structure within the limits approved by the Board of Directors are the responsibilities of the Bank's Asset-Liability Committee (ALCO).

The Bank utilizes liquidity stress tests for the internal measurement of liquidity risk. In this approach, the level at which the Bank's liquid assets can cover the likely net cash outflows within one month under liquidity stress scenarios, whose parameters are determined by the Board of Directors, is demonstrated. Liquidity adequacy limits, both in Turkish Lira and foreign currency, are determined by the Board of Directors, taking into account the specific requirements and risk tolerance of the Bank's liquidity risk management. Measurements related to liquidity risk are carried out by the Risk Management Department, and the results of these measurements are regularly reported to the relevant executive units responsible for managing the risk, as well as to senior management and the Board of Directors.

ANADOLUBANK ANONİM ŞİRKETİ

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SECTION FOUR: EXPLANATIONS RELATED TO FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

VIII. Explanations on Consolidated Liquidity Risk Management and Liquidity Coverage Ratio (Continued)

1. Consolidated Liquidity Coverage Rate (Continued)

Current Period	Total value to which the consideration ratio is not applied ^(*)		Total value to which the consideration ratio is applied ^(*)	
	TRY+FC	FC	TRY+FC	FC
HIGH QUALITY LIQUID ASSETS				
High Quality Liquid Assets			43,405,784	26,653,644
Cash Outflows			-	-
Retail and customer deposits	85,736,368	50,140,107	7,920,918	4,991,630
Stable deposits	13,054,368	447,619	652,718	22,381
Less stable deposits	72,682,000	49,692,488	7,268,200	4,969,249
Unsecured funding other than retail and small business customers deposits	65,095,278	37,228,036	33,133,427	16,333,876
Operational deposits	-	-	-	-
Non-Operational deposits	59,220,597	36,075,970	27,479,510	15,181,810
Other unsecured funding	5,874,681	1,152,066	5,653,917	1,152,066
Secured funding			-	-
Other cash outflows	565,783	8,477,115	565,783	8,477,115
Liquidity needs related to derivatives and market valuation changes on derivatives transactions	565,783	8,477,115	565,783	8,477,115
Debts related to the structured financial products	-	-	-	-
Commitment related to debts to financial markets and other off-balance sheet liabilities	-	-	-	-
Commitments that are unconditionally revocable at any time by the Bank and other contractual commitments	1,165,120	1,165,120	58,256	58,256
Other irrevocable or conditionally revocable commitments	41,522,282	11,990,885	3,516,402	1,293,477
TOTAL CASH OUTFLOWS			45,508,346	31,468,274
Cash Inflows			-	-
Secured lending transactions	-	-	-	-
Unsecured lending transactions	20,022,802	7,168,837	14,302,368	5,913,909
Other cash inflows	572,588	10,235,327	572,588	10,235,327
TOTAL CASH INFLOWS	20,595,390	17,404,164	14,874,956	16,149,236
			Max limit applied values	
TOTAL HQLA STOCK			43,405,784	26,653,644
TOTAL NET CASH OUTFLOWS			30,633,391	15,319,038
LIQUIDITY COVERAGE RATIO (%)			141.69	173.99

(*) The consolidated liquidity coverage ratio, calculated by taking the weekly simple arithmetic average, is calculated by taking the average of the last three months.

Current Period	Highest	Date	Lowest	Date	Average
TRY+FC	181.48%	20 November 2025	117.56%	25 December 2025	143.04%
FC	276.59%	11 November 2025	121.27%	30 December 2025	177.50%

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SECTION FOUR: EXPLANATIONS RELATED TO FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

VIII. Explanations on Consolidated Liquidity Risk Management and Liquidity Coverage Ratio (Continued)

1. Consolidated Liquidity Coverage Rate (Continued)

Prior Period	Total value to which the consideration ratio is not applied ^(*)		Total value to which the consideration ratio is applied ^(*)	
	TRY+FC	FC	TRY+FC	FC
HIGH QUALITY LIQUID ASSETS				
High Quality Liquid Assets			24,281,675	17,191,637
Cash Outflows			-	-
Retail and customer deposits	53,392,411	27,089,104	4,928,685	2,701,282
Stable deposits	8,211,108	152,550	410,555	7,627
Less stable deposits	45,181,303	26,936,554	4,518,130	2,693,655
Unsecured funding other than retail and small business customers deposits	47,872,107	30,000,214	22,975,516	13,371,370
Operational deposits	-	-	-	-
Non-Operational deposits	45,105,209	29,423,536	20,422,371	12,794,692
Other unsecured funding	2,766,898	576,678	2,553,145	576,678
Secured funding			-	-
Other cash outflows	712,489	7,891,906	712,489	7,891,906
Liquidity needs related to derivatives and market valuation changes on derivatives transactions	712,489	7,891,906	712,489	7,891,906
Debts related to the structured financial products	-	-	-	-
Commitment related to debts to financial markets and other off-balance sheet liabilities	-	-	-	-
Commitments that are unconditionally revocable at any time by the Bank and other contractual commitments	866,946	866,946	43,347	43,347
Other irrevocable or conditionally revocable commitments	19,287,454	5,401,876	1,501,597	477,534
TOTAL CASH OUTFLOWS			30,161,634	24,485,439
Cash Inflows	-	-	-	-
Secured lending transactions	466,227	3,196	-	-
Unsecured lending transactions	17,296,454	7,088,275	14,215,940	6,650,162
Other cash inflows	878,530	5,847,182	878,530	5,847,182
TOTAL CASH INFLOWS	18,641,211	12,938,653	15,094,470	12,497,344
			Max limit applied values	
TOTAL HQLA STOCK			24,281,675	17,191,637
TOTAL NET CASH OUTFLOWS			15,067,164	11,988,095
LIQUIDITY COVERAGE RATIO (%)			161.16	143.41

(*) The consolidated liquidity coverage ratio, calculated by taking the weekly simple arithmetic average, is calculated by taking the average of the last three months.

Prior Period	Highest	Date	Lowest	Date	Average
TRY+FC	231.43%	23 October 2024	136.65%	31 December 2024	163.42%
FC	193.27%	26 December 2024	121.36%	25 October 2024	144.16%

The liquidity coverage ratio aims to ensure that the Bank maintains a sufficient stock of high-quality liquid assets to cover net cash outflows. High-quality liquid assets include cash values, required reserves held at the CBRT, and free securities, which hold a significant share. On the other hand, time deposits, derivative transactions, loans up to one month, and non-cash loans are important balance sheet items in the quantitative calculation of net cash inflows and outflows. Periodic changes in quantitative figures do not significantly affect the coverage ratio.

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NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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SECTION FOUR: EXPLANATIONS RELATED TO FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

VIII. Explanations on Consolidated Liquidity Risk Management and Liquidity Coverage Ratio (Continued)

2. Minimum Disclosures by Banks Regarding the Consolidated Liquidity Coverage Ratio

a. The change in matters that impact the consolidated liquidity coverage ratio and the units that are used for the calculation of the ratio

The liquidity coverage ratio aims to ensure that the Bank maintains a sufficient stock of high-quality liquid assets to cover net cash outflows. On the other hand, time deposits, derivative transactions, loans up to one month, and non-cash loans are important balance sheet items in the quantitative calculation of net cash inflows and outflows. Periodic changes in quantitative figures do not significantly affect the coverage ratio.

b. Explanation regarding the components of high quality liquid assets

High-quality liquid assets consist of cash values, central bank reserves, free securities, reverse repos, and stocks traded on BIST-100. Of the Bank's high-quality liquid assets, 77% are accounts held at the CBRT, 19% are free securities, and 4% are cash values.

c. Components density of fund resources in all fund

Among the primary funding sources, unsecured fundings such as deposits and loans, and secured fundings such as repo transactions hold the most significant positions. As of the balance sheet date, 91.2% of the funding sources consist of deposits, 8.7% of loans used and 0.1% of debts to money markets. Cash outflows comprise 69% unsecured fundings, 11% secured fundings and 20% off-balance sheet fundings..

d. Information about cash outflows resulted from derivative transactions and transactions that are likely to be collateralized

Cash flows related to derivative financial instruments are included in the calculation by considering the provisions of the Regulation. The Group calculates cash outflows within the framework of the Regulation, taking into account situations where changes in the fair value of liabilities result in margin call requirements.

e. Concentration limits of collaterals in terms of fund resources based on counterparty and products

As of the balance sheet date, 53% of the Bank's time deposits consist of individual customers, 2% of retail customers, 40% of other individual customers, and 5% of other deposit accounts.

f. Liquidity risk and needed funding on the basis of the Bank itself, the branches in foreign countries and the partnerships consolidated by considering operational and legal factors preventing liquidity transfer

There is no risk related to this matter when considering the Bank and its consolidated subsidiaries.

g. Explanations of cash in-flow and cash out-flow items that are considered to be related to liquidity profile of the Bank and to be placed on the calculation of liquidity coverage ratio but not on the second paragraph of the disclosure template

Currently, there are no cash inflow or outflow items that have not been included in the relevant table within this scope.

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SECTION FOUR: EXPLANATIONS RELATED TO FINANCIAL STRUCTURE AND RISK MANAGEMENTS (Continued)

VIII. Explanations on Consolidated Liquity Risk Management and Liquidity Coverage Ratio (Continued)

Breakdown of assets and liabilities according to their outstanding maturities:

Current Period	Demand	Up to 1 Month	1 - 3 Months	3 - 12 Months	1 - 5 Years	5 Years and Over	Unallocated ⁽¹⁾	Total
Assets:								
Cash Equivalents (Cash in Vault, Foreign Currency Cash, Money in Transit, Cheques Purchased) and Balances with the CBRT	4,879,151	15,515,684	-	-	-	-	-	20,394,835
Receivables from Banks and Other Financial Institutions	7,763,998	13,069,839	-	-	-	-	10,019	20,843,856
Financial Assets at Fair Value through Profit or Loss	-	11,934	13,954	71,758	152,289	117,751	-	367,686
Receivables from Money Markets Financial Assets at Fair Value through Other Comprehensive Income	-	-	-	-	-	-	-	-
Loans ⁽³⁾⁽⁴⁾⁽⁵⁾	417,885	500,463	1,585,073	4,527,874	26,757,191	2,321,440	-	36,109,926
Financial Assets at Fair Value Through Amortized Cost	105,623	11,817,981	25,355,934	65,444,134	25,448,188	3,297,237	912,113	132,381,210
Other Assets	-	-	131,822	380,014	15,989,540	899,395	-	17,400,771
Total Assets	13,166,657	53,119,742	27,339,480	71,017,787	68,709,541	6,635,823	4,579,752	244,568,782
Liabilities:								
Bank Deposits	392	1,230,470	-	1,896,038	1,307,881	-	-	4,434,781
Other Deposits	25,434,929	73,585,964	31,735,750	7,812,710	4,663,895	286,842	-	143,520,091
Loans received ⁽²⁾	-	-	3,354,783	2,089,436	12,614,515	-	-	18,058,734
Money Market Borrowings	153,385	17,469,264	428,977	2,306,306	-	-	-	20,357,932
Marketable Securities Issued	-	-	-	-	-	10,784,981	-	10,784,980
Other Liabilities	-	621,287	269,282	412,615	297,896	6,759,615	39,051,569	47,412,264
Total Liabilities	25,588,706	92,906,986	35,788,792	14,517,105	18,884,187	17,831,438	39,051,569	244,568,782
Net Liquidity Gap	(12,422,049)	(39,787,243)	(8,449,312)	56,500,682	49,825,354	11,195,615	(34,471,817)	-
Prior Period								
Total Assets	6,045,116	41,943,959	15,664,767	39,521,177	31,682,564	4,525,577	3,118,843	142,502,003
Total Liabilities	16,186,206	58,993,815	20,084,599	15,686,971	9,319,586	167,371	22,063,455	142,502,003
Net Liquidity Gap	(10,141,090)	(17,049,856)	(4,419,832)	23,834,206	22,362,978	4,358,206	(18,944,612)	-

⁽¹⁾ Accounts that are part of the balance sheet's assets, such as subsidiaries, tangible fixed assets, intangible fixed assets, and assets held for sale, which are not likely to be converted into cash in the short-term, are recorded here. It includes provisions and equity items from the liability accounts that make up the balance sheet.

⁽²⁾ Includes factoring payables.

⁽³⁾ Includes factoring receivables.

⁽⁴⁾ The net amount of non-performing loans is shown in the undistributed column within loans.

⁽⁵⁾ Expected loss provisions are shown net of the related items.

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SECTION FOUR: EXPLANATIONS RELATED TO FINANCIAL STRUCTURE AND RISK MANAGEMENTS (Continued)

VIII. Explanations on Consolidated Liquidity Risk Management and Liquidity Coverage Ratio (Continued)

Net Stable Funding Ratio:

The net stable funding ratio (NSFR), which is a complementary liquidity measurement method to the LKO that measures banks' resilience to short-term liquidity shocks and is calculated by taking into account maturity compliance, began to be shared legally as of 1 January 2024. BRSA has determined the procedures and principles to ensure that banks provide stable funding in order to prevent the deterioration of their liquidity levels due to the funding risk that they may be exposed to on a consolidated and non-consolidated basis in the long term. In accordance with the "Regulation on the Calculation of the Net Stable Funding Ratio of Banks" published in the Official Gazette dated 26 May 2023 and numbered 32202, the three-month simple arithmetic average of the consolidated and non-consolidated net stable funding ratio calculated monthly as of equity calculation periods cannot be less than 100 percent as of the periods of March, June, September and December.

NSFR is defined as the ratio of the amount of available stable funding (SFT) to the amount of required stable funding (GFT). The book values of assets and liabilities are taken into account in accordance with TFRS and the notification schedules published by the BRSA are weighted by multiplying them with the MIF and GIF factors. Current stable funding is the capital and liabilities that create resources for the bank for more than 1 year. The required stable funding is a function of the maturity of the assets of the bank, their liquidity capacity and the liquidity risk arising from off-balance sheet transactions.

ANADOLUBANK ANONİM ŞİRKETİ

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SECTION FOUR: EXPLANATIONS RELATED TO FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

VIII. Explanations on Consolidated Liquidity Risk Management and Liquidity Coverage Ratio (Continued)

Net Stable Funding Ratio (Continued):

Current Period	Amount Not Subject to Maturity-Based Consideration Ratio				Total Amount Subject to Consideration Ratio
	Demand*	Short-Term (less than 6 months)	Residual Maturity of 6 Months and Longer But Less Than 1 Year	Residual Maturity of 1 Year and More	
Current Stable Fund					
Equity Instruments	34,414,390	-	-	24,773,284	59,187,674
Core Capital and Supplementary Capital	34,414,390	-	-	-	34,414,390
Other Equity Instruments	-	-	-	24,773,284	24,773,284
Individual and Retail Customer Deposits	17,919,820	59,206,352	4,630,819	4,525,592	79,410,316
Stable deposits	10,160,814	17,464,547	3,770,263	3,724,220	33,363,851
Less stable deposits	7,759,006	41,741,805	860,556	801,372	46,046,465
Payables to Other Persons	6,408,173	47,181,134	2,721,519	-	28,491,790
Operational Deposits/Participation Fund	-	-	-	-	-
Other Payables	6,408,173	47,181,134	2,721,519	-	28,491,790
Equivalent Liabilities to Interdependent Assets	-	-	-	-	-
Other Liabilities	7,712,154	6,269,853	-	-	-
Derivative Liabilities	-	-	-	-	-
Other Equity Elements and Liabilities Not Included Above	7,712,154	6,269,853	-	-	-
Current Stable Fund	-	-	-	-	167,089,780
Required Stable Fund	-	-	-	-	-
High Quality Liquid Assets	-	-	-	-	1,276,465
Operational Deposits/Participation Fund Deposited with Credit Institutions or Financial Institutions	-	-	-	-	-
Performing Receivables	2,632,340	75,550,244	22,372,046	59,821,467	93,873,250
Receivables from Credit Institutions or Financial Institutions with First Quality Liquid Assets as Collateral	172,486	-	-	-	17,249
Receivables from Credit Institutions or Financial Institutions without or without First Quality Liquid Assets as Collateral Secured Receivables	2,456,126	21,983,162	4,768,989	3,639,253	9,689,641
Corporate Customers Other Than Credit Institutions or Financial Institutions, Institutions, Individuals and Retail Customers, Central Governments, CBRT and Public Institutions	3,728	53,567,082	17,603,057	56,182,214	84,029,548
Receivables Subject to a Low Risk Weight of 35% or Less	-	-	-	1,058,051	687,733
Receivables Secured by Residential Real Estate Mortgages	-	-	-	-	136,812
Receivables Subject to a Low Risk Weight of 35% or Less	-	-	-	210,480	136,812
Stock Exchange Traded Shares and Debt Instruments That Do Not Have the Characteristics of High Quality Liquid Assets	-	-	-	-	-
Assets Equivalent to Interdependent Liabilities	-	-	-	-	-
Other Assets	28,476,338	188,739	103,069	-	28,767,920
Physically Deliverable Commodities Including Gold	-	-	-	-	-
Initial Collateral of Derivative Contracts or Guarantee Fund Given to Central Counterparty	-	1,516	-	-	1,289
Derivative Assets	-	103,383	103,069	-	206,453
Amount of Derivative Liabilities Before Deducting Variation Collateral	-	83,840	-	-	83,840
Other Assets Not Included Above	28,476,338	-	-	-	28,476,338
Off-Balance Sheet Liabilities	-	38,002,918	7,741,351	3,388,087	2,456,618
Required Stable Fund	-	-	-	-	126,374,253
Net Stable Funding Rate (%) (Current/Required Stable Fund)	-	-	-	-	132.22

(*) Items in the non-term column do not have a specific maturity date. These include, but are not limited to, equity items with no specific maturity date, demand deposits, short positions, positions with no specific maturity date, high-quality illiquid stocks, and physically deliverable commodities.

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SECTION FOUR: EXPLANATIONS RELATED TO FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

VIII. Explanations on Consolidated Liquidity Risk Management and Liquidity Coverage Ratio (Continued)

Net Stable Funding Ratio (Continued):

Prior Period	Amount Not Subject to Maturity-Based Consideration Ratio				Total Amount Subject to Consideration Ratio
	Demand *	Short-Term (less than 6 months)	Residual Maturity of 6 Months and Longer But Less Than 1 Year	Residual Maturity of 1 Year and More	
Current Stable Fund					
Equity Instruments	16,152,874	-	-	8,079,493	24,232,367
Core Capital and Supplementary Capital	16,152,874	-	-	-	16,152,874
Other Equity Instruments	-	-	-	8,079,493	8,079,493
Individual and Retail Customer Deposits	11,037,625	37,725,227	4,608,879	1,801,167	50,737,125
Stable deposits	6,163,710	10,610,070	3,331,317	1,525,234	20,548,815
Less stable deposits	4,873,915	27,115,157	1,277,562	275,933	30,188,310
Payables to Other Persons	4,796,384	43,391,024	3,685,773	-	22,015,690
Operational Deposits/Participation Fund	-	-	-	-	-
Other Payables	4,796,384	43,391,024	3,685,773	-	22,015,690
Equivalent Liabilities to Interdependent Assets	-	-	-	-	-
Other Liabilities	3,119,150	604,023	-	-	-
Derivative Liabilities	-	604,023	-	-	-
Other Equity Elements and Liabilities Not Included Above	3,119,150	-	-	-	-
Prior Stable Fund	-	-	-	-	96,985,182
Required Stable Fund	-	-	-	-	-
High Quality Liquid Assets	-	-	-	-	980,757
Operational Deposits/Participation Fund Deposited with Credit Institutions or Financial Institutions	-	-	-	-	-
Performing Receivables	2,038,461	50,118,067	17,259,822	37,113,936	58,946,666
Receivables from Credit Institutions or Financial Institutions with First Quality Liquid Assets as Collateral	2,006,977	-	-	-	200,698
Receivables from Credit Institutions or Financial Institutions without or without First Quality Liquid Assets as Collateral Secured Receivables	-	23,965,330	10,264,382	12,548,677	21,275,668
Corporate Customers Other Than Credit Institutions or Financial Institutions, Institutions, Individuals and Retail Customers, Central Governments, CBRT and Public Institutions	31,484	26,152,737	6,995,440	24,565,259	37,470,300
Receivables Subject to a Low Risk Weight of 35% or Less	-	-	-	213,005	138,453
Receivables Secured by Residential Real Estate Mortgages	-	-	-	-	-
Receivables Subject to a Low Risk Weight of 35% or Less	-	-	-	377,164	245,156
Stock Exchange Traded Shares and Debt Instruments That Do Not Have the Characteristics of High Quality Liquid Assets	-	-	-	-	-
Assets Equivalent to Interdependent Liabilities	-	-	-	-	-
Other Assets	14,733,539	20,338	229	-	14,815,211
Physically Deliverable Commodities Including Gold	-	-	-	-	-
Initial Collateral of Derivative Contracts or Guarantee Fund Given to Central Counterparty	-	20,338	-	-	17,287
Derivative Assets	-	-	229	-	-
Amount of Derivative Liabilities Before Deducting Variation Collateral	-	-	-	-	64,385
Other Assets Not Included Above	14,733,539	-	-	-	14,733,539
Off-Balance Sheet Liabilities	-	17,159,184	3,636,058	2,684,654	1,173,995
Required Stable Fund	-	-	-	-	75,916,629
Net Stable Funding Rate (%) (Current/Required Stable Fund)	-	-	-	-	127.75

(*) In the non-maturity column, the items listed do not have a specific maturity date. These include, but are not limited to, equity elements without a specific maturity, non-maturity deposits, short positions, positions with unspecified maturity, non-high-quality liquid assets stocks, and physically delivered commodities.

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SECTION FOUR: EXPLANATIONS RELATED TO FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

VIII. Explanations on Consolidated Liquidity Risk Management and Liquidity Coverage Ratio (Continued)

Maturity distribution of derivative financial instruments held for trading purposes

The Group's derivative financial instruments include forward trading, swap, and option transactions. The table below shows the distribution of the nominal amounts of derivative financial instruments by maturity. The nominal amounts of derivative instruments represent the amount of the underlying asset, benchmark interest rate, or index subject to the derivative transaction and serve as the basis for measuring changes in the value of the derivative transaction. The nominal amounts of derivative instruments reflect the volumes of transactions existing at year-end and do not represent any credit risk or market risk.

Derivative financial instruments held for trading purposes (at amounts specified in the contract)

Current Period	Up to 1 Month	1 - 3 Months	3 - 12 Months	1 - 5 Years	5 Years and Over	Total
Forward Foreign Currency buying	1,650,578	1,628,066	7,344,561	-	-	10,623,205
Forward Foreign Currency selling	1,666,399	1,792,185	8,647,500	-	-	12,106,084
Swap contracts buying	45,195,082	4,409,371	3,272,242	6,034,308	-	58,911,003
Swap contracts selling	45,510,610	4,018,522	3,752,242	5,929,164	-	59,210,538
Interest rate swap buying	2,396,914	4,692,632	10,420,006	8,186,539	1,260,381	26,956,472
Interest rate swap selling	2,396,914	4,692,632	10,402,590	8,186,539	1,260,381	26,939,056
Options buying	9,506,556	4,996,907	8,228,752	-	-	22,732,215
Options selling	9,813,470	5,187,214	9,387,554	-	-	24,388,238
Other	-	-	-	-	502,859	502,859
Total	118,136,523	31,417,529	61,455,447	28,336,550	3,023,621	242,369,670

Prior Period	Up to 1 Month	1 - 3 Months	3 - 12 Months	1 - 5 Years	5 Years and Over	Total
Forward Foreign Currency buying	2,719,418	1,106,726	1,421,207	-	-	5,247,351
Forward Foreign Currency selling	2,754,119	1,281,111	1,650,041	-	-	5,685,271
Swap contracts buying	26,421,394	2,442,206	1,242,406	2,571,535	80,525	32,758,066
Swap contracts selling	26,471,506	2,487,632	1,268,936	2,748,294	83,985	33,060,353
Interest rate swap buying	225,000	3,885,000	5,340,606	5,954,197	1,157,697	16,562,500
Interest rate swap selling	225,000	3,885,000	5,340,606	5,954,197	1,157,697	16,562,500
Options buying	2,637,816	2,275,415	5,276,103	-	-	10,189,334
Options selling	2,883,515	2,718,906	5,940,195	-	-	11,542,616
Other	-	-	-	367,362	-	367,362
Total	64,337,768	20,081,996	27,480,100	17,595,585	2,479,904	131,975,353

Information on securitization position

None.

Information on Credit Risk Mitigation Techniques

The bank applies credit risk mitigation according to the comprehensive financial collateral method, where the effects of risk mitigation are calculated based on the volatility-adjusted values of financial collateral, in accordance with Article 34 of the "Communiqué on Credit Risk Mitigation Techniques" ("Communiqué").

In credit risk mitigation, cash or similar assets and debt instruments with high credit quality grades are used.

Volatility adjustments related to the receivable, collateral, and currency mismatch of the collateral are made using the standard volatility adjustment approach specified in Article 37 of the Communiqué.

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SECTION FOUR: EXPLANATIONS RELATED TO FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

IX. Explanations on Consolidated Leverage Ratio

The Group's leverage ratio, calculated in accordance with the "Regulation on Measurement and Evaluation of Bank's Leverage Levels" is 9.56% (31 December 2024: 9.40%). The primary reason for the decrease in the leverage ratio for the current period compared to the previous period is that the growth rate of the core capital is less than the growth rate of the total risk-weighted assets. Subject level is above the minimum requirement which is determined as 3% by the regulation..

	Current Period	Prior Period
Assets On the Balance Sheet		
Assets on the balance sheet (excluding derivative financial instruments and loan derivatives, including collaterals)	235,016,745	134,262,351
Assets deducted from core capital	(240,254)	(665,349)
Total risk amount for assets on the balance sheet	234,776,491	133,597,002
Derivative Financial Instruments and Loan Derivatives		
Renewal cost of derivative financial instruments and loan derivatives	1,026,664	674,139
Potential credit risk amount of derivative financial instruments and loan derivatives	1,101,334	1,130,702
Total risk amount of derivative financial instruments and loan derivatives	2,127,998	1,804,841
Financing Transactions with Securities or Goods Warranties		
Risk amount of financial transactions with securities or good warranties (excluding those in the balance sheet)	13,159,247	11,408,471
Risk amount arising from intermediated transactions	-	-
Total risk amount of financing transactions with securities or goods warranties	13,159,247	11,408,471
Off-Balance Sheet Commitments		
Gross nominal amount of the off-the-balance sheet transactions	35,292,187	21,387,149
Adjustment amount arising from multiplying by the credit conversion rate	-	-
Total risk amount for off- the-balance sheet transactions	35,292,187	21,387,149
Capital and Total Risk		
Core capital	27,288,484	15,787,133
Total risk amount	285,355,923	168,197,463
Leverage Ratio	9.56	9.40

The amounts presented in the Leverage Ratio Disclosure Table have been calculated using the three-months average

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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SECTION FOUR: EXPLANATIONS RELATED TO FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

X. Explanations on Consolidated Risk Management

Risk-weighted assets have been calculated in accordance with the provisions of the 'Regulation on the Measurement and Evaluation of Capital Adequacy of Banks' published in the Official Gazette dated 23 October 2015 and numbered 29511, and the 'Communiqué on Credit Risk Mitigation Techniques' published in the Official Gazette dated 6 September 2014 and numbered 29111. The standard approach has been used for credit and market risk, and the basic indicator approach has been used for operational risk. The difference between the current period and the previous period is due to the increase in the balance sheet size.

Explanations on risk management and risk weighted amount

	Risk Weighted Amounts		Minimum Capital Requirements
	31 December 2025	31 December 2024	31 December 2025
1 Credit risk (excluding counterparty credit risk)	151,633,957	81,248,816	12,130,717
2 Standardized approach	151,633,957	81,248,816	12,130,717
3 Internal rating-based approach			
4 Counterparty credit risk	1,649,792	1,942,827	131,983
5 Standardized approach for counterparty credit risk	1,649,792	1,942,827	131,983
6 Internal model method			
7 Equity position in banking book under basic risk weighting or internal rating-based	-	-	-
8 Equity investments in funds – look-through approach	-	-	-
9 Equity investments in funds – mandate-based approach	-	-	-
10 Equity investments in funds – 1250% risk weighting approach	-	-	-
11 Settlement risk	-	-	-
12 Securitization exposures in banking book	-	-	-
13 IRB ratings-based approach	-	-	-
14 IRB supervisory formula approach	-	-	-
15 SA/simplified supervisory formula approach	-	-	-
16 Market risk	8,038,088	4,070,938	643,047
17 Standardized approach	8,038,088	4,070,938	643,047
18 Internal model approaches			
19 Operational risk	13,781,299	7,987,569	1,102,504
20 Basic indicator approach	13,781,299	7,987,569	1,102,504
21 Standardized approach	-	-	-
22 Advanced measurement approach	-	-	-
23 Amounts below the thresholds for deduction from capital (subject to 250% risk weight)	-	-	-
24 Floor adjustment	-	-	-
25 Total (1+4+7+8+9+10+16+19+23+24)	175,103,136	95,250,150	14,008,251

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SECTION FOUR: EXPLANATIONS RELATED TO FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

X. Explanations on Consolidated Risk Management (Continued)

Explanations on Consolidated Credit Risk

a. Credit Quality of Assets

	The gross amount evaluated in accordance with TAS in the financial statements prepared according to legal consolidation		Provisions/ Amortization and Impairments	Net values (a+b-c)
	Defaulted Exposures	Non-defaulted Exposures		
1 Loans	2,888,514	141,586,317	(2,593,813)	141,881,018
2 Debt securities	-	44,948,196	(605,016)	44,343,180
3 Off-balance sheet receivables	-	90,488,803	(44,891)	90,443,912
4 Total	2,888,514	277,023,316	(3,243,720)	276,668,110

b. Changes in Stock of Defaulted Loans and Debt Securities

1	Defaulted loans and debt securities at end of the previous reporting period	1,031,465
2	Loans and debt securities that have defaulted since the last reporting period	2,078,430
3	Returned to non-defaulted status	64
4	Amounts written off from assets	527
5	Other Changes	(220,790)
6	Defaulted loans and debt securities at end of the reporting period end (1+2-3-4±5)	2,888,514

c. Credit Risk Mitigation Techniques - Overview

	Exposures unsecured: carrying amount	Exposures secured by collaterals	Exposures secured by collateral, of which secured amount	Exposures secured by financial guarantees	Exposures secured by financial guarantees, of which secured amount	Exposures secured by credit derivatives	Exposures secured by credit derivatives, of which secured amount
1 Loans	245,997,632	2,527,323	1,199,280	530,062	409,613	-	-
2 Debt Securities	37,135,527	-	-	-	-	-	-
3 Total	283,133,159	2,527,323	1,199,280	530,062	409,613	-	-
4 Defaulted	971,715	236	126	-	-	-	-

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SECTION FOUR: EXPLANATIONS RELATED TO FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

X. Explanations on Consolidated Risk Management (Continued)

Standardized Approach-Credit Risk Exposure and Credit Risk Mitigation (CRM) Effects

		Exposures before CCF and CRM		Exposures post CCF and CRM		Risk Weighted Amount and Risk Weighted Amount density	
Asset Classes		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	Risk Weighted Amount	Risk Weighted Amount density
1	Exposures to central governments or central banks	60,329,459	-	60,739,071	-	1,033,109	2%
2	Exposures to regional governments or local authorities	3,854,628	1,113	3,854,628	462	1,927,545	50%
3	Exposures to public sector entities	432,768	228	432,768	46	432,814	100%
4	Exposures to multilateral development banks	-	-	-	-	-	-
5	Exposures to international organizations	-	-	-	-	-	-
6	Exposures to institutions	19,116,821	26,425,569	19,113,342	718,263	8,189,570	41%
7	Exposures to corporates	78,346,686	40,034,082	77,370,158	28,781,659	99,410,985	94%
8	Retail exposures	25,335,351	9,418,984	24,712,780	4,568,388	21,960,876	75%
9	Exposures secured by residential property	1,263,311	84,285	1,262,902	47,494	458,639	35%
10	Exposures secured by commercial real estate	4,128,002	288,978	4,128,002	181,964	2,527,881	59%
11	Past-due loans	971,715	-	971,715	-	674,459	69%
12	Higher-risk categories by the Agency Board	-	-	-	-	-	-
13	Exposures in the form of covered bonds	-	-	-	-	-	-
14	Exposures to institutions and corporates with a short-term credit assessment	-	-	-	-	-	-
15	Exposures in the form of units or shares in collective investment undertakings	-	-	-	-	-	-
16	Other assets	16,062,261	-	16,062,261	-	14,925,323	93%
17	Investment in equities	92,759	-	92,759	-	92,759	100%
18	Total	209,933,761	76,253,239	208,740,386	34,298,276	151,633,960	62%

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O FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

X. Explanations on Consolidated Risk Management (Continued)

Explanations on Consolidated Counterparty Credit Risk (CCR)

a. Analysis of counterparty credit risk (CCR) exposure by approach

		Replacement cost	Potential future exposure ⁴	EEPE	Alpha used for computing regulatory exposure at default	Exposure at default post CRM	Risk Weighted Amount
1	Standardized Approach - CCR (For Derivatives))	671,832	1,311,413		1,4	1,983,245	1,224,716
2	Internal Model Method (for derivatives, repo transactions, marketable securities or commodity lending or borrowing transactions, long settlement transactions and securities financing transactions)			-	-	-	-
3	Simple Approach for Credit Mitigation (for repo transactions, marketable securities or commodity lending or borrowing transactions, long settlement transactions and securities financing transactions)					-	-
4	Comprehensive Approach for Credit Risk Mitigation (for repo transactions, marketable securities or commodity lending or borrowing transactions, long settlement transactions and securities financing transactions))					1,828,328	86,259
5	Value at Risk for repo transactions, marketable securities or commodity lending or borrowing transactions, long settlement transactions and securities financing transactions					-	-
6	Total						1,310,975

b. Credit valuation adjustment (CVA) capital charge

		Exposure amount (after application of credit risk mitigation techniques)	Risk-weighted amounts
	Total portfolios subject to the Advanced CVA capital charge	-	-
1	(i) Value at Risk component (Including the 3* multiplier)		-
2	(ii) Stressed Value at Risk component (Including the 3* multiplier)		-
3	All portfolios subject to the Standardized CVA capital charge	1,983,245	337,394
4	Total subject to the CVA capital charge	1,983,245	337,394

Counterparty credit risk is calculated for repo transactions, securities and commodities lending transactions, and derivative transactions. In the calculation of counterparty credit risk, the Fair Value Valuation Method is used within the framework of Appendix-2 of the 'Regulation on the Measurement and Evaluation of Capital Adequacy of Banks'. For derivative transactions, the sum of the replacement cost and the potential credit risk amount is considered as the risk amount. Replacement costs are calculated by valuing the contracts at their fair value, while the potential credit risk amount is calculated by multiplying the contract amounts by the credit conversion factors specified in the appendix of the regulation.

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SECTION FOUR: EXPLANATIONS RELATED TO FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

X. Explanations on Consolidated Risk Management (Continued)

Explanations on Consolidated Counterparty Credit Risk (CCR (Continued))

c. Standard Approach – CCR according to risk classification and risk weights

Risk weights/Risk classes	0%	10%	20%	35%	50%	75%	100%	150%	Other	Credit Risk Exposures
Exposures to central governments and central bank	1,655,810	-	-	-	-	-	-	-	-	1,655,810
Exposures to regional or local governments	-	-	-	-	-	-	-	-	-	-
Exposures to administrative units and non-commercial enterprises	-	-	-	-	-	-	-	-	-	-
Exposures to multilateral development banks	-	-	-	-	-	-	-	-	-	-
Exposures to international organizations	-	-	-	-	-	-	-	-	-	-
Exposures to banks and financial intermediaries	-	-	455,036	-	905,821	-	-	-	71,061	1,431,918
Exposures to corporates	-	-	125	-	20,203	-	703,990	-	-	724,318
Retail exposures	-	-	-	-	-	70,588	-	-	-	70,588
Exposures secured by commercial real estate	-	-	-	-	-	-	-	-	-	-
Past-due loan	-	-	-	-	-	-	-	-	-	-
Higher Risk categories by the Agency Board	-	-	-	-	-	-	-	-	-	-
Exposures in the form of covered bonds	-	-	-	-	-	-	-	-	-	-
Securitization positions in banking accounts	-	-	-	-	-	-	-	-	-	-
Exposures to institutions and corporates with a short-term credit assessments	-	-	-	-	-	-	-	-	-	-
Exposures in the form of units or shares in collective investment undertakings (CIUs)	-	-	-	-	-	-	-	-	-	-
Investments in equities	-	-	-	-	-	-	-	-	-	-
Other exposures	-	-	-	-	-	-	-	-	-	-
Other assets	-	-	-	-	-	-	-	-	-	-
Total	1,655,810	-	455,161	-	926,024	70,588	703,990	-	71,061	3,882,634

d. Composition of collateral for CCR exposure

	Collateral used in derivative transactions				Collateral used in other Transactions	
	Collateral Taken		Collateral Given		Collateral Received	Collateral Given
	Segregated	Unsegregated	Segregated	Unsegregated		
Cash – domestic currency	-	-	-	-	17,456,403	-
Cash – other currencies	-	-	-	-	2,756,247	-
Domestic sovereign deb	-	-	-	-	-	-
Other sovereign debt	-	-	-	-	-	-
Government agency bonds	-	-	-	-	-	-
Corporate bonds	-	-	-	-	-	-
Equity securities	-	-	-	-	-	-
Other collaterals	-	-	-	-	-	-
Total	-	-	-	-	20,212,650	-

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SECTION FOUR: EXPLANATIONS RELATED TO FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

X. Explanations on Consolidated Risk Management (Continued)

Explanations on Consolidated Counterparty Credit Risk (CCR) (Continued)

e. Risks to the Central Counterparty ("CCP")

		Risk Amount After CRM	RWA
1	Total risks arising from transactions to qualified CCP		255,017
2	Regarding risks arising from transactions in CCP (excluding initial margin and guarantee fund amount)	-	-
3	(i) OTC derivative financial instruments	-	-
4	(ii) Other derivative financial instruments	42	5
5	(iii) Repo-reverse repo transactions, overdraft transactions, and lending or borrowing securities or commodities	2,038,479	254,810
6	(iv) Netting groups to which cross product netting is applied	-	-
7	Reserved initial margin	-	
8	Unreserved initial margin	-	-
9	Paid guarantee fund amount	1,615	202
10	Unpaid guarantee fund commitment	-	-
11	Total risks arising from transactions with non-qualified CCPs		-
12	Regarding risks arising from transactions in CCP (excluding initial margin and guarantee fund amount)	-	-
13	(i) OTC derivative financial instruments	-	-
14	(ii) Other derivative financial instruments	-	-
15	(iii) Repo-reverse repo transactions, overdraft transactions, and lending or borrowing securities or commodities	-	-
16	(iv) Netting groups to which cross product netting is applied	-	-
17	Reserved initial margin	-	
18	Unreserved initial margin	-	-
19	Paid guarantee fund amount	-	-
20	Unpaid guarantee fund commitment	-	-

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SECTION FOUR: EXPLANATIONS RELATED TO FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

X. Explanations on Consolidated Risk Management (Continued)

Explanations on Consolidated Counterparty Credit Risk (CCR) (Continued)

f. Differences and Reconciliation Between Accounting Consolidation and Regulatory Consolidation Scope

	Carrying values in financial statements prepared as per TAS	Subject to credit risk	Subject to counterparty credit risk	Subject to market risk	Considered in equity calculations	Not subject to capital requirements or subject to deduction from capital
Asset						
Cash and cash equivalents	41,232,126	41,232,126	-	-	-	-
Financial assets at fair value through profit or loss	367,686	-	-	367,686	-	-
Financial assets at fair value through other comprehensive income	36,109,926	-	-	36,109,926	-	-
Financial assets measured at amortized cost	17,415,336	-	17,415,336	-	-	-
Derivative financial assets	1,275,326	-	1,275,326	-	-	-
Non-performing loans	-	-	-	-	-	-
Allowances for Expected Credit Losses (-)	6,565	-	-	-	-	-
Loans (Net)	132,366,645	132,366,645	-	-	-	-
Loans	125,091,333	125,091,333	-	-	-	-
Lease receivables	-	-	-	-	-	-
Factoring Receivables	6,995,175	6,995,175	-	-	-	-
Non-performing loans	2,888,514	2,888,514	-	-	-	-
Allowances for Expected Credit Losses (-)	2,608,377	2,608,377	-	-	-	-
Assets held for sale and assets of discontinued operations (net)	163,762	163,762	-	-	-	-
Equity investments	-	-	-	-	-	-
Tangible assets (net)	3,004,897	3,004,897	-	-	-	-
Intangible assets (net)	196,813	-	-	-	-	196,813
Investment property (net)	-	-	-	-	-	-
Tax assets	38,056	38,056	-	-	-	-
Deferred tax assets	304,175	304,175	-	-	-	-
Other assets	12,087,469	12,087,469	-	-	-	-
Total Assets	244,568,782	189,197,130	18,690,662	36,477,612	-	196,813
Liabilities						
Deposits	147,954,871	-	-	-	-	147,954,871
Funds borrowed	18,058,734	-	-	-	-	18,058,734
Interbank money markets	20,357,932	-	20,204,547	-	-	153,385
Marketable securities issued	10,784,981	-	-	10,784,981	-	-
Funds	-	-	-	-	-	-
Financial liabilities at fair value through profit or loss	-	-	-	-	-	-
Derivative financial liabilities	1,312,771	-	-	1,312,771	-	-
Factoring payables	26	-	-	-	-	26
Lease payables	472,018	-	-	-	-	472,018
Provisions	480,335	-	-	-	-	480,335
Tax liability	1,903,333	-	-	-	-	1,903,333
Deferred tax liabilities	22,142	-	-	-	-	22,142
Liabilities held for sale and liabilities of discontinued operations (net)	-	-	-	-	-	-
Subordinated debt	6,628,423	-	-	6,628,423	-	-
Other liabilities	7,938,182	-	-	-	-	7,938,182
Shareholders' equity	28,655,034	-	-	-	28,655,034	-
Total Liabilities	244,568,782	-	20,204,547	18,726,175	28,655,034	176,983,026

ANADOLUBANK ANONİM ŞİRKETİ

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SECTION FOUR: EXPLANATIONS RELATED TO FINANCIAL STRUCTURE AND RISK (Continued)

X. Explanations on Consolidated Risk Management (Continued)

Explanations on Consolidated Counterparty Credit Risk (CCR) (Continued)

- g. The main sources of differences between the risk amounts and the amounts assessed in accordance with TAS in the financial statements

		Total	Subject to credit risk	Subject to securitization	Subject to counterparty credit risk	Subject to market risk
1	Assets carrying value amount under regulatory scope of consolidation in accordance with TAS	244,562,217	189,393,943	-	18,690,662	36,477,612
2	Liabilities carrying value amount under regulatory scope of consolidation in accordance with TAS	-	-	-	-	-
3	Total net amount under regulatory scope of consolidation	244,562,217	189,393,943	-	18,690,662	36,477,612
4	Off-balance sheet amount	332,858,473	90,488,803	-	242,369,670	-
5	Differences in valuations	-	-	-	-	-
6	Differences due to different netting rules (other than those already included in row 2)	-	-	-	-	-
7	Differences due to consideration of provisions	-	-	-	-	-
8	Differences due to prudential filters	-	-	-	-	-
9	Risk exposures	577,420,690	279,882,746	-	261,060,332	36,477,612

XI. Explanations on the presentation of financial assets and liabilities at their fair values

	Carrying value		Fair value	
	Current Period	Prior Period	Current Period	Prior Period
Assets				
Receivables from Money Markets	-	5,895,477	-	5,883,464
Receivables from Banks and Other Financial Institutions	21,028,703	14,484,515	18,822,784	14,334,045
Financial Assets at Fair Value through Other Comprehensive Income	36,109,926	14,666,264	26,574,723	14,666,264
Financial Assets Measured at Amortized Cost	17,403,695	9,947,507	17,391,256	9,913,277
Loans	140,766,112	82,745,790	135,952,344	79,147,287
Liabilities				
Bank Deposits	3,751,833	7,842,433	3,530,949	7,621,558
Other Deposits	144,390,416	100,788,683	142,788,172	99,203,017
Funds Provided from Other Financial Institutions	18,062,160	10,497,966	17,077,884	9,772,730
Funds From Interbank Money Market	17,429,638	148,195	17,317,846	147,994
Marketable Securities Issued	-	-	-	-
Miscellaneous Payables	4,014,655	1,108,359	4,014,655	1,108,359

Due to the short-term nature of receivables from money markets, receivables from banks and other financial institutions, funds obtained from other financial institutions, payables to money markets, issued securities, and various payables, the fair value refers to the book value.

The fair value of fixed-rate long-term loans is calculated by discounting the future cash flows using current market interest rates. The fair values of other short-term loans refer to the book value. The carrying amount of variable-rate loans refers to their fair value. For other assets and liabilities, the fair value refers to the sum of acquisition cost and accrued interest discounts.

The fair value of bank deposits and other deposits is calculated by discounting the future cash flows using current market interest rates.

The fair values of financial assets measured at amortized cost presented for illustrative purposes are determined based on market prices, and the fair value hierarchy is classified as Stage 2.

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SECTION FOUR: EXPLANATIONS RELATED TO FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

XI. Explanations on the presentation of consolidated financial assets and liabilities at their fair values (Continued)

Classification of fair value

“IFRS 7 - Financial Instruments: Disclosures” standard requires financial instruments measured at fair value in the financial statements to be classified in a hierarchy that reflects the significance of the data used in determining their fair values. This classification is primarily based on whether or not the inputs are observable. Observable inputs refer to the use of market data obtained from independent sources, while unobservable inputs refer to the use of the Group's own market estimates and assumptions. This distinction generally results in the following classifications”

Stage 1: Fair value measurements using listed prices (unadjusted) in active markets for identical assets or liabilities;

Stage 2: Fair value measurements using inputs other than listed prices included within Level 1 that are observable for the asset or liability, either directly (as prices) or indirectly (derived from prices);

Stage 3: Fair value measurements using inputs for the assets or liability that are not based on observable market data (unobservable inputs).

The classification requires the use of observable market data when available.

In addition to financial assets and liabilities, the Bank recognizes real estate classified under tangible assets in the balance sheet at fair value. Level 3 inputs are used in determining the mentioned fair value.

In this context, the fair value classification of financial assets and liabilities measured at fair value is as follows:

	31 December 2025			
	Stage 1	Stage 2	Stage 3	Total
Financial Assets at Fair Value Through Profit or Loss				
Government Debt Securities	266,343	-	-	266,343
Share Certificates	-	-	-	-
Other Financial Assets	-	101,343	-	101,343
Derivative Financial Asset	-	1,275,326	-	1,275,326
Loans at fair value through profit or loss	-	-	-	-
Financial Assets at Fair Value Through Other Comprehensive Income:	-	-	-	-
Loans	-	-	9,535,203	9,535,203
Government debt securities	25,703,021	-	-	25,703,021
Share certificates	-	155,465	75,704	231,169
Other Financial Assets	-	640,533	-	640,533
Total Assets	25,969,364	2,172,667	9,610,907	37,752,938
Financial Liabilities at fair value through profit or loss	-	-	-	-
Derivative financial liabilities	-	1,312,771	-	1,312,771
Total Liabilities	-	1,312,771	-	1,312,771

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SECTION FOUR: EXPLANATIONS RELATED TO FINANCIAL STRUCTURE AND RISK (Continued)

XI. Explanations on the presentation of consolidated financial assets and liabilities at their fair values (Continued)

Classification of fair value (Continued)

	31 December 2024			
	Stage 1	Stage 2	Stage 3	Total
Financial assets at fair value through profit or loss				
Government debt securities	305,988	-	-	305,988
Share certificates	-	-	-	-
Other Financial Assets	-	98,676	-	98,676
Derivative financial asset	-	668,519	-	668,519
Loans at fair value through profit or loss	-	-	-	-
Financial Assets at Fair Value Through Other Comprehensive Income:				
Loans	-	-	8,833,199	8,833,199
Government debt securities	5,145,688	-	-	5,145,688
Share certificates	-	114,145	13,941	128,086
Other Financial Assets	-	559,291	-	559,291
Total Assets	5,451,676	1,440,631	8,847,140	15,739,447
Financial Liabilities at fair value through profit or loss				
Derivative financial liabilities	-	947,722	-	947,722
Total Liabilities	-	947,722	-	947,722

The movement table of Level 3 financial assets is presented in the table below.

	Current Period
Balance at the end of the prior period	8,847,140
Purchases	-
Redemption/Disposals	-
Revaluation Difference	763,767
Transfers	-
Balance at the end of the period	9,610,907

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SECTION FOUR: EXPLANATIONS RELATED TO FINANCIAL STRUCTURE AND RISK (Continued)

XII. Explanations on consolidated operating segments

The Parent Bank provides services in the business lines of corporate banking, commercial banking, SME banking, retail banking, and investment banking. In this context, the Bank offers services and products such as clearing and custody services, time and demand deposits, savings accounts, repos, overdraft loans, spot loans, foreign currency indexed loans, consumer loans, auto and mortgage loans, business loans, discount loans, single account (overdraft account), gold loans, foreign currency loans, Eximbank loans, pre-financing loans, country loans, letters of guarantee, letters of credit, export factoring, acceptance/aval loans, forfaiting, financial leasing, insurance, forward, futures, salary payments, investment accounts, checks, safe deposit boxes, tax collection, bill payments, payment orders.

The Parent Bank offers service packages consisting of deposits, loans, foreign trade transactions, investment products, cash management, financial leasing brokerage, factoring brokerage, insurance brokerage, credit cards, and other banking products to its corporate, commercial, and retail customers. The Parent Bank has built its branch structure on customer-oriented banking in order to meet the different financial needs of its customers.

The Parent Bank also provides commercial banking services to businesses and employees operating in the retail and service sectors with a product package that includes overdraft accounts, POS machines, credit cards, checkbooks, TRY and foreign currency deposits, investment accounts, internet and call center services, debit cards, and bill payment modules.

Individual banking customers constitute a widespread and regular deposit base for the Parent Bank. The needs of individual customers, who are served with a wide range of individual banking products, are met through branch and non-branch banking channels.

Presentation of certain financial statement items by operating segments (*):

Current Period	Commercial and SME Banking	Retail banking	Other	Group's Total Activities
Operating Income	8,008,491	741,761	11,209,209	19,959,461
Operating Expense	-	-	(6,868,977)	(6,868,977)
Profit before Tax	8,008,491	741,761	4,340,232	13,090,484
Corporate Tax Provision	-	-	(3,661,057)	(3,661,057)
Profit after Tax	8,008,491	741,761	679,175	9,429,427
Segment Assets	82,363,469	343,744	161,861,569	244,568,782
Total Assets	82,363,469	343,744	161,861,569	244,568,782
Segment Liabilities	34,291,183	57,603,388	124,019,177	215,913,748
Equity	-	-	28,655,034	28,655,034
Total Liabilities	34,291,183	57,603,388	152,674,211	244,568,782

(*) Since 10 August 2020, the bank has been operating in three main business segments: corporate, commercial, and SME banking; retail banking; and treasury. Retail banking offers a variety of banking services to individual customers, including deposits, loans, credit cards, automatic payment services, and internet banking. Corporate, commercial, and SME banking provides commercial banking services to its clients, such as loans, deposits, cash management, trade finance, non-cash loans, and foreign exchange transactions. Treasury operations includes activities such as investments in fixed-income securities, fund management, foreign exchange transactions, money market transactions, and derivative.

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

(Amounts expressed in Thousands of Turkish Lira (TRY) unless otherwise stated.)

SECTION FOUR: EXPLANATIONS RELATED TO FINANCIAL STRUCTURE AND RISK (Continued)

XII. Explanations on consolidated operating segments (Continued)

Presentation of certain financial statement items by operating segments (*):

Perior Period	Commercial and SME Banking	Retail banking	Other	Group's Total Activities
Operating Income	4,393,519	459,277	6,716,496	11,569,292
Operating Expense	-	-	(4,072,276)	(4,072,276)
Profit before Tax	4,393,519	459,277	2,644,220	7,497,016
Corporate Tax Provision	-	-	(2,182,265)	(2,182,265)
Profit after Tax	4,393,519	459,277	461,955	5,314,751
Segment Assets	49,989,151	98,109	92,414,743	142,502,003
Total Assets	49,989,151	98,109	92,414,743	142,502,003
Segment Liabilities	24,139,511	41,850,686	59,354,751	125,344,948
Equity	-	-	17,157,055	17,157,055
Total Liabilities	24,139,511	41,850,686	76,511,806	142,502,003

(*) Since 10 August, 2020, the bank has been operating in three main business segments: corporate, commercial, and SME banking; retail banking; and treasury. Retail banking offers a variety of banking services to individual customers, including deposits, loans, credit cards, automatic payment services, and internet banking. Corporate, commercial, and SME banking provides commercial banking services to its clients, such as loans, deposits, cash management, trade finance, non-cash loans, and foreign exchange transactions. Treasury operations includes activities such as investments in fixed-income securities, fund management, foreign exchange transactions, money market transactions, and derivative

XIII. Explanations on Net Investment Hedge Accounting

Starting from 1 May 2018, the Parent Bank has decided to implement a hedging strategy to mitigate the foreign exchange risk arising from its overseas subsidiary, Anadolubank Nederland NV, which is accounted for using the equity method in the non-consolidated financial statements. This strategy constitutes a net investment hedging strategy aimed at mitigating the foreign exchange risk arising from the portion of Anadolubank Nederland NV's net investment value amounting to Euro 200,6 million, designated as the hedged item. The euro funding accounts obtained by the Bank from foreign banks are used as hedging instruments.

The 'Hedging Gains/Losses Related to Net Investment in Foreign Operations,' classified under equity, amounted to TRY 4,120,822 as of 31 December 2025 (31 December 2024: TRY 2,376,867).

i. Risk Management Objectives and Hedging Strategy

a) Risk Management Objective

Portfolios in Euro consisting of financial instruments that generate long-term interest income (such as bonds and loans included in assets) and are denominated in fixed interest rates are more sensitive to interest rate changes. The bank, within the risk appetite limits on Economic Value of Equity (EVE), uses a hedging strategy in line with the Market & ALM Risk Policy to manage the interest rate risk. By adopting a hedging strategy that eliminates the effects of market interest rate changes on the fair value of assets, the bank aims to maintain a stable EVE. The book value of the hedged item is adjusted based on changes in fair value, depending on the risk to be hedged, and these changes are accounted for in the profit and loss statement.

ANADOLUBANK ANONİM ŞİRKETİ

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SECTION FOUR: EXPLANATIONS RELATED TO FINANCIAL STRUCTURE AND RISK (Continued)

XIII. Risk Management Objectives and Hedging Strategy (Continued)

i. Risk Management Objectives and Hedging Strategy (Continued)

b) Hedging Strategy

The hedging strategy is implemented by entering into interest rate swap transactions in Euro, where fixed interest is paid and variable interest is received. In this way, the aim is to reduce the impact on the Economic Value of Equity (EVE).

c) Hedged Risk

The risk to be hedged is the changes in the fair value of the hedged items (the portfolio specified in the risk management objective) due to market changes in interest rates.

d) Explanations on the Relationships Between the Hedged Items and the Hedging Instruments

This section explains the relationships between the hedged items and the financial instruments used in the hedging transactions.

1. Hedged Items

According to IAS 39.78, the hedged item may be a specific financial asset or a portion of a financial liability portfolio that shares the hedged risk. According to IAS 39.83, similar assets can be grouped and hedged together only if they share the same risk exposure.

Anadolubank N.V. defines a portion of its Euro fixed-interest loan and bond portfolio as the hedged item. The Euro fixed-interest loans and bonds in the portfolio have the same interest rate risk resulting from changes in the Euro discount curve. Although the Euro loan and bond portfolio consists of both fixed and floating-rate products, only the fixed-rate products are considered eligible for hedging.

The Euro fixed-interest loans and bonds do not contain prepayment options, and any early payments are made according to market conditions. Therefore, AnadoluBank N.V. defines the hedged item's cash flows as being equivalent to the contractual cash flows of the underlying assets. AnadoluBank N.V. is only hedging the interest rate risk of the Euro fixed-interest loan and bond portfolio. The credit risk premium (spread) is not part of the hedged risk. Therefore, changes in the credit risk premium are not included in the valuation for hedge accounting purposes.

2. Hedging Instruments

Anadolubank N.V. uses standard interest rate swaps (plain vanilla interest rate swaps) as hedging instruments. AnadoluBank N.V. pays fixed interest and receives a variable interest index. Both legs of the IRS are included in the hedging relationship.

3. Designation and Bucketing

The designation of the hedging relationship can be based on several different criteria. AnadoluBank defines the hedging relationship based on nominal cash flows. The nominal cash flows of the hedged items and hedging instruments are grouped into monthly buckets. The purpose of this designation is to achieve the best matching between the nominal cash flows of the hedging instruments and the nominal cash flows of the hedged items.

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SECTION FOUR: EXPLANATIONS RELATED TO FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

XIII. Risk Management Objectives and Hedging (Strategy)

i. Risk Management Objectives and Hedging Strategy (Continued)

d) Description of the Hedging Relationship (Continued)

3. Designation and Bucketing (Continued)

	Hedging Instrument	Hedged Item	Exposure Risk	Fair Value Difference of Hedging Instrument	Fair Value Difference of Hedged Items*	Ineffective Portion
31/12/2025	Interest Rate Swap	Fixed Rate Euro Financial Assets	Interest Rate Risk	1,144,827	(1,146,419)	(1,592)
31/12/2024	Interest Rate Swap	Fixed Rate Euro Financial Assets	Interest Rate Risk	1,073,629	(914,899)	158,730

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SECTION FIVE: EXPLANATIONS AND NOTES TO CONSOLIDATED FINANCIAL STATEMENTS

I. Explanations and Disclosures Related to Consolidated Assets

1. Information on cash equivalents and balances with the CBRT

	Current Period		Prior Period	
	TRY	FC	TRY	FC
Cash/Foreign Currency	146,317	857,448	140,467	584,290
CBRT ⁽¹⁾	8,795,575	10,598,026	7,454,188	7,298,994
Other ⁽²⁾	-	-	-	202,486
Total	8,941,892	11,455,474	7,594,655	8,085,770

(1) Includes TRY 15,515,684 held as reserve requirements.

(2) Includes precious metal accounts.

In accordance with the Central Bank of the Republic of Turkey's Communiqué No. 2013/15 on Reserve Requirements, banks maintain reserve requirements with the Central Bank for the Turkish Lira (TRY) and foreign currency (FX) liabilities specified in the communiqué.

Reserve requirement ratios vary according to the maturity structure of the liabilities, ranging from 3% to 40% for TRY deposits and other liabilities, from 22% to 32% for FX deposits and precious metal deposit accounts, and from 5% to 25% for other FX liabilities. Additionally, a 2.5% TRY reserve requirement is applied to foreign currency deposits (excluding deposits in foreign banks and precious metal accounts).

Reserve requirements are calculated bi-weekly on Fridays and established in 14-day increments.

Interest is paid on the Turkish Lira reserve requirements of deposit banks at rates determined by the Central Bank for accounts receiving exchange rate/price protection support and for Turkish Lira deposit accounts.

For foreign currency deposit/participation fund liabilities (excluding deposits/participation funds in foreign banks), a commission is applied to the amount that must be maintained in mandatory reserve and notice foreign currency deposit accounts (excluding the portion held in Turkish lira), differentiated according to the Turkish lira share.

Information related to balances with the CBRT

	Current Period		Prior Period	
	TRY	FC	TRY	FC
Unrestricted Demand Deposit	951,243	2,926,674	964,921	2,855,222
Unrestricted Time Deposit	-	-	-	-
Restricted Time Deposit	7,844,332	7,671,352	6,489,267	4,443,772
Total	8,795,575	10,598,026	7,454,188	7,298,994

ANADOLUBANK ANONİM ŞİRKETİ

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SECTION FIVE: EXPLANATIONS AND NOTES TO CONSOLIDATED FINANCIAL STATEMENTS (Continued)

I. Explanations and Disclosures Related to Consolidated Assets (Continued)

Information on foreign banks account

2. Information on banks and other financial institutions:

	Current Period		Prior Period	
	TRY	FC	TRY	FC
Banks	1,883,903	18,963,987	672,538	13,827,942
Domestic	1,883,903	568,950	672,538	3,509,073
Foreign(*)	-	18,395,037	-	10,318,869
Total	1,883,903	18,963,987	672,538	13,827,942

(*) The account with foreign banks includes a collateral of TRY 594,207 for foreign credit collateral, options, and swap transactions (31 December 2024: TRY 200,884), and a required reserve amount of TRY 421,389 for Anadolubank Nederland NV (31 December 2024: TRY 289,962).

	Unrestricted Amount	Restricted Amount	Unrestricted Amount	Restricted Amount
	Current Period	Current Period	Prior Period	Prior Period
EU Countries	10,992,207	452,566	9,304,332	490,846
USA, Canada	3,290,842	-	349,392	-
OECD Countries	2,995,808	563,030	145,790	28,509
Other	100,584	-	-	-
Total	17,379,441	1,015,596	9,799,514	519,355

Within the foreign banks account, the collateral for foreign derivative transactions is TRY 594,207 (31 December 2024: TRY 229,393).

3. Explanations on Receivables from Money Markets

As of December 31, 2025, there are no outstanding receivables from the money markets (31 December 2024: 5,895,477 TRY).

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

Financial assets at fair value through profit/loss provided as collateral/blocke

None. (31 December 2024: 31,967 TRY).

Financial assets at fair value through profit/loss subject to repurchase agreement

None (31 December 2024: None).

ANADOLUBANK ANONİM ŞİRKETİ

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SECTION FIVE: EXPLANATIONS AND NOTES TO CONSOLIDATED FINANCIAL STATEMENTS (Continued)

I. Explanations and Disclosures Related to Consolidated Assets (Continued)

Securities at Fair Value Through Profit or Loss

	Current Period		Prior Period	
	TRY	FC	TRY	FC
Government debt securities	2,208	264,135	63,620	242,368
Share certificates	-	-	-	-
Other Assets (*)	-	101,343	-	98,676
Total	2,208	365,478	63,620	341,044

(*) Other Financial Assets include TRY 21,838 in Türkiye Vakıflar Bankası, TRY 2,039 in İş Bankası, TRY 23,480 in Ziraat Bankası, TRY 20,023 in Türkiye Export Credit Bank, TRY 9,349 in Türkiye Wealth Fund bonds, TRY 15,994 in Yapı ve Kredi Bankası A.Ş., TRY 7,230 in Türkiye Sınai Kalkınma Bankası A.Ş., TRY 1.205 in Akbank T.A.Ş., TRY 184 in Türkiye Garanti Bankası A.Ş. (as of December 31, 2024: TRY 16,604 in Türkiye Vakıflar Bankası, TRY 43,600 in İş Bankası, TRY 24,628 in Ziraat Bankası, and TRY 10,747 in Türkiye Export Credit Bank bonds and TRY 3,697 in Türkiye Wealth Fund bonds).

5. Information on financial assets measured at fair value through other comprehensive income

	Current Period	Prior Period
Debt Securities	26,933,968	6,333,241
Quoted at the Stock Exchange	26,747,252	6,210,950
Unquoted at the Stock Exchange	186,716	122,291
Share Certificate	231,169	128,086
Quoted at Stock Exchange	-	-
Unquoted at the Stock Exchange	231,169	128,086
Impairment Provision (-)	590,414	628,262
Total	26,574,723	5,833,065

As of December 31, 2025, the fair value difference of financial assets subject to repurchase agreements (repo transactions) reflected in other comprehensive income is TRY 15,964,247 (December 31, 2024: TRY 97,412).

Statement of movement in bank's loans at fair value through other comprehensive income

	Current Period		Prior Period	
	TRY	FC	TRY	FC
Value at the Beginning of the Period	-	8,833,199	-	6,053,232
Purchases during the year	-	8,082,453	-	8,501,008
Disposals	-	(7,721,171)	-	(6,053,232)
Exchange rate differences in monetary assets		303,948		-
Rediscount and principal redemption share	-	36,774	-	332,191
End of the Period (*)	-	9,535,203	-	8,833,199

(*) In the financial statements of Anadolubank Nederland NV, the fair value difference recognized in other comprehensive income within other financial assets refers to loans with fair value differences recognized in other comprehensive income.

ANADOLUBANK ANONİM ŞİRKETİ

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SECTION FIVE: EXPLANATIONS AND NOTES TO CONSOLIDATED FINANCIAL STATEMENTS (Continued)

I. Explanations and Disclosures Related to Consolidated Assets (Continued)

5. Information on financial assets measured at fair value through other comprehensive income (Continued)

Statement of movement in financial assets at fair value through other comprehensive income of the bank

	Current Period		Prior Period	
	TRY	FC	TRY	FC
Value at the Beginning of the Period	3,004,320	2,828,745	1,441,363	2,356,996
Purchases during the year	16,951,569	1,560,899	2,035,300	242,921
Transfers (Portfolio changes)	-	-	-	-
Disposals	(291,912)	-	(503,530)	-
Stock exchange valuation difference	-	-	-	-
Redemption	-	(323,683)	-	(179,415)
Exchange rate differences in monetary assets	-	701,077	-	397,508
Rediscount and principal redemption share	1,955,700	23,969	25,730	18,504
Value increase/decrease	187,114	(23,075)	5,457	(7,769)
End of the Period	21,806,791	4,767,932	3,004,320	2,828,745

6. Positive differences table related to trading derivative financial assets

Trading derivative financial assets	Current Period		Prior Period	
	TRY	FC	TRY	FC
Forward Transactions	29,858	4,411	25,615	13,390
Swap Transactions	63,777	324,212	43,282	144,830
Futures Transactions	-	-	-	-
Options	576,700	276,368	336,089	105,313
Other	-	-	-	-
Total	670,335	604,991	404,986	263,533

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SECTION FIVE: EXPLANATIONS AND NOTES TO CONSOLIDATED FINANCIAL STATEMENTS (Continued)

I. Explanations and Disclosures Related to Consolidated Assets (Continued)

7. Information Related to Loans

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

	Current Period		Prior Period	
	Cash	Non-Cash	Cash	Non-Cash
Direct Loans Granted to Shareholders	1,260,708	279,173	122,003	171,610
Corporate Shareholders	1,259,688	279,173	121,166	171,610
Real Person Shareholders	1,020	-	837	-
Indirect Loans Granted to Shareholders	1,373,451	212,151	1,227,802	60,437
Loans Granted to Employees	68,844	83	19,164	83
Total	2,703,003	491,407	1,368,969	232,130

Loans at fair value through other comprehensive income

	Current Period Carrying Value	Prior Period Carrying Value
Loans at fair value through other comprehensive income(*)	9,535,203	8,833,199

Loans measures at amortized cost

Current Period		Loans under Close Monitoring		
		Not Under the scope of Restructuring	Loans under restructuring	
Cash Loans	Standard Loans		Loans with Revised Contract Terms	Refinance
Non-specialized Loans	122,874,452	1,745,759	578,981	-
Enterprise Loans	-	-	-	-
Export Loans	15,473,838	388,502	107,117	-
Import Loans	-	-	-	-
Loans Given to Financial Sector	13,234,454	-	-	-
Retail Loans	306,375	1,873	87	-
Credit Cards	261,632	9,266	34	-
Other	93,598,153	1,346,118	471,743	-
Specialized Loans	-	-	-	-
Other Receivables	-	-	-	-
Total	122,874,452	1,745,759	578,981	-

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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SECTION FIVE: EXPLANATIONS AND NOTES TO CONSOLIDATED FINANCIAL STATEMENTS (Continued)

I. Explanations and Disclosures Related to Consolidated Assets (Continued)

7. Information Related to Loans (Continued)

	Current Period		Prior Period	
	Standard Loans	Loans Under Follow-up	Standard Loans	Loans Under Follow-up
12 Months Expected Credit Loss	522,187	-	256,805	-
Significant Increase in Credit Risk	-	171,738	-	75,103

Breakdown of cash loans according to their maturities

	Standard Loans and Other Receivables		Loans and Other Receivables under Close Monitoring	
	Loans and Other Receivables	Loans with Revised Contract Terms	Loans and Other Receivables	Loans with Revised Contract Terms
Short-Term Loans and Other Receivables	86,462,225	-	1,437,508	106,077
Non-Specialized Loans	86,462,225	-	1,437,508	106,077
Specialized Loans	-	-	-	-
Other Receivables	-	-	-	-
Medium and Long-Term Loans and Other Receivables	45,947,430	-	308,251	472,904
Non-Specialized Loans	45,947,430	-	308,251	472,904
Specialized Loans	-	-	-	-
Other Receivables	-	-	-	-
Total	132,409,652	-	1,745,759	578,981

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SECTION FIVE: EXPLANATIONS AND NOTES TO CONSOLIDATED FINANCIAL STATEMENTS (Continued)

I. Explanations and Disclosures Related to Consolidated Assets (Continued)

7. Information Related to Loans (Continued)

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

Current Period	Short-term	Medium and Long-term	Total
Consumer Loans-TRY	88,379	138,185	226,564
Mortgage Loans	-	10,297	10,297
Automotive Loans	-	-	-
Consumer Loans	88,379	127,888	216,267
Other	-	-	-
Consumer Loans- Indexed to FC	-	-	-
Mortgage Loans	-	-	-
Automotive Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
Consumer Loans-FC	-	-	-
Mortgage Loans	-	-	-
Automotive Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
Individual Credit Cards-TRY	43,124	-	43,124
Installment	7,132	-	7,132
Non Installment	35,992	-	35,992
Individual Credit Cards-FC	541	-	541
Installment	-	-	-
Non Installment	541	-	541
Personnel Loans-TRY	15,376	45,230	60,606
Mortgage Loans	-	-	-
Automotive Loans	-	-	-
Consumer Loans	15,376	45,230	60,606
Other	-	-	-
Personnel Loans- Indexed to FC	-	-	-
Mortgage Loans	-	-	-
Automotive Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
Personnel Loans-FC	-	-	-
Mortgage Loans	-	-	-
Automotive Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
Personnel Credit Cards-TRY	8,238	-	8,238
Installment	1,136	-	1,136
Non Installment	7,102	-	7,102
Personnel Credit Cards-FC	-	-	-
Installment	-	-	-
Non Installment	-	-	-
Overdraft Account-TRY (Individual)	21,165	-	21,165
Overdraft Account-FC (Individual)	-	-	-
Total	176,823	183,415	360,238

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SECTION FIVE: EXPLANATIONS AND NOTES TO CONSOLIDATED FINANCIAL STATEMENTS (Continued)

I. Explanations and Disclosures Related to Consolidated Assets (Continued)

7. Information Related to Loans (Continued)

Information on commercial installment loans and corporate credit cards (Continued)

Prior Period	Short-term	Medium and Long-term	Total
Consumer Loans-TRY	8,180	49,736	57,916
Mortgage Loans	-	13,539	13,539
Automotive Loans	-	268	268
Consumer Loans	8,180	35,929	44,109
Other	-	-	-
Consumer Loans- Indexed to FC	-	-	-
Mortgage Loans	-	-	-
Automotive Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
Consumer Loans-FC	-	-	-
Mortgage Loans	-	-	-
Automotive Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
Individual Credit Cards-TRY	34,022	-	34,022
Installment	3,540	-	3,540
Non Installment	30,482	-	30,482
Individual Credit Cards-FC	124	-	124
Installment	-	-	-
Non Installment	124	-	124
Personnel Loans-TRY	3,766	10,543	14,309
Mortgage Loans	-	-	-
Automotive Loan	-	-	-
Consumer Loans	3,766	10,543	14,309
Other	-	-	-
Personnel Loans- Indexed to FC	-	-	-
Mortgage Loans	-	-	-
Automotive Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
Personnel Loans-FC	-	-	-
Mortgage Loans	-	-	-
Automotive Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
Personnel Credit Cards-TRY	5,692	-	5,692
Installment	659	-	659
Non Installment	5,033	-	5,033
Personnel Credit Cards-FC	-	-	-
Installment	-	-	-
Non Installment	-	-	-
Overdraft Account-TRY (Individual)	16,326	-	16,326
Overdraft Account-FC (Individual)	-	-	-
Total	68,110	60,279	128,389

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SECTION FIVE: EXPLANATIONS AND NOTES TO CONSOLIDATED FINANCIAL STATEMENTS (Continued)

I. Explanations and Disclosures Related to Consolidated Assets (Continued)

Information on commercial installment loans and corporate credit cards

Current Period	Short-term	Medium and Long-term	Total
Commercial Installment Loans-TRY	9,802,252	12,953,837	22,756,089
Mortgage Loans	-	-	-
Automotive Loans	217,180	3,020,601	3,237,781
Consumer Loans	9,585,072	9,933,236	19,518,308
Other	-	-	-
Commercial Installment Loans- FC Indexed	-	-	-
Mortgage Loans	-	-	-
Automotive Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
Commercial Installment Loans-FC	66,584	140,852	207,436
Mortgage Loans	-	-	-
Automotive Loans	-	-	-
Consumer Loans	66,584	140,852	207,436
Other	-	-	-
Corporate Credit Cards-TRY	219,022	-	219,022
Installment	18,278	-	18,278
Non Installment	200,744	-	200,744
Corporate Credit Cards-FC	7	-	7
Installment	-	-	-
Non Installment	7	-	7
Overdraft Account-TRY (Commercial)	187,273	-	187,273
Overdraft Account-FC (Commercial)	-	-	-
Current Period	10,275,138	13,094,689	23,369,827
Prior Period	Short-term	Medium and Long-term	Total
Commercial Installment Loans-TRY	6,424,884	7,690,893	14,115,777
Mortgage Loans	-	-	-
Automotive Loans	146,993	1,093,134	1,240,127
Consumer Loans	6,277,891	6,597,759	12,875,650
Other	-	-	-
Commercial Installment Loans- FC Indexed	-	-	-
Mortgage Loans	-	-	-
Automotive Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
Commercial Installment Loans-FC	36,177	164,632	200,809
Mortgage Loans	-	-	-
Automotive Loans	-	-	-
Consumer Loans	36,177	164,632	200,809
Other	-	-	-
Corporate Credit Cards-TRY	178,576	-	178,576
Installment	9,793	-	9,793
Non Installment	168,783	-	168,783
Corporate Credit Cards-FC	12	-	12
Installment	-	-	-
Non Installment	12	-	12
Overdraft Account-TRY (Commercial)	83,846	-	83,846
Overdraft Account-FC (Commercial)	-	-	-
Total	6,723,495	7,855,525	14,579,020

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SECTION FIVE: EXPLANATIONS AND NOTES TO CONSOLIDATED FINANCIAL STATEMENTS (Continued)

I. Explanations and Disclosures Related to Consolidated Assets (Continued)

7. Information Related to Loan (Continued)

Loans according to types of borrowers

	Current Period	Prior Period
Public	8,290,329	6,874,546
Private (*)	126,444,066	71,528,171
Total	134,734,395	78,402,717

(*) The fair value difference also includes credits reflected under equity.

Distribution of domestic and foreign loans

	Current Period	Prior Period
Domestic Loans (*)	111,915,650	67,084,974
Foreign Loans	22,818,745	11,317,743
Total	134,734,395	78,402,717

(*) The fair value difference also includes credits reflected under equity.

Specific provisions provided against loans

Specific Provisions	Current Period	Prior Period
Loans with Limited Collectability	328,822	190,185
Loans with Doubtful Collectability	568,801	154,499
Uncollectible Loans	1,002,263	363,963
Total	1,899,886	708,647

Information on non-performing loans (Net)

Information on non-performing loans and other receivables restructured or rescheduled by the Bank

	III. Group: Loans with Limited Collectability	IV. Group: Loans with Doubtful Collectability	V. Group: Uncollectible Loans
Current Period			
Gross Amounts Before Provisions	15,038	50,482	25,224
Rescheduled Loans	15,038	50,482	25,224
Prior Period			
Gross Amounts Before Provisions	467	1,044	31,602
Rescheduled Loans	467	1,044	31,602

ANADOLUBANK ANONİM ŞİRKETİ

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SECTION FIVE: EXPLANATIONS AND NOTES TO CONSOLIDATED FINANCIAL STATEMENTS (Continued)

I. Explanations and Notes Related to Consolidated Assets (Continued)

7. Information Related to Loans (Continued)

Information on the movement of total non-performing loans

<i>Current Period</i>	III. Group Loans with Limited Collectability	IV. Group Loans with Doubtful Collectability	V. Group Uncollectible Loans and Other Receivables
Balance at the end of Prior Period	324,770	220,890	485,805
Additions (+)	1,518,890	105,469	454,071
Transfers from Other Categories of Non-Performing Loans (+)	-	1,065,725	524,686
Transfers to Other Categories of Non-Performing Loans	1,065,725	524,686	18
Collection During the Period (-)	130,240	67,960	78,195
Removed from assets (-)	479	3	45
<i>Corporate and Commercial Loans</i>	479	-	45
<i>Consumer Loans</i>	-	3	-
<i>Credit Cards</i>	-	-	-
<i>Other</i>	-	-	-
Foreign Currency Difference	-	55,559	-
Balance at the End of the Period	647,216	854,994	1,386,304
Specific Provisions (-)	328,822	568,801	1,002,263
Net Balance in Balance Sheet	318,394	286,193	384,041

<i>Prior Period</i>	III. Group Loans with Limited Collectability	IV. Group Loans with Doubtful Collectability	V. Group Uncollectible Loans and Other Receivables
Balance at the end of Prior Period	33,494	126,992	603,263
Additions (+)	451,930	132,886	60,880
Transfers from Other Categories of Non-Performing Loans (+)	-	59,416	36,189
Transfers to Other Categories of Non-Performing Loans (-)	59,416	36,189	-
Collection During the Period (-)	101,238	15,378	81,205
Removed from assets (-)	-	51,167	133,322
<i>Corporate and Commercial Loans</i>	-	51,166	133,319
<i>Consumer Loans</i>	-	1	-
<i>Credit Cards</i>	-	-	1
<i>Other</i>	-	-	2
Foreign Currency Difference	-	4,330	-
Balance at the End of the Period	324,770	220,890	485,805
Specific Provisions (-)	190,185	154,499	363,963
Net Balance in Balance Sheet	134,585	66,391	121,842

(*) The Parent Bank has sold its non-performing loans with a principal amount of TRY 77,287 to GSD Asset Management Company Inc. for TRY 33,000.

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SECTION FIVE: EXPLANATIONS AND NOTES TO CONSOLIDATED FINANCIAL STATEMENTS (Continued)

I. Explanations and Notes Related to Consolidated Assets (Continued)

7. Information Related to Loans (Continued)

Information on Expected Credit Loss

	Stage 1	Stage 2	Stage 3	Total
Provision at the Beginning of Period	256,805	75,103	708,647	1,040,555
Additional provision during the period	1,075,154	335,514	1,260,051	2,670,719
Exits During the Period	(768,767)	(188,541)	(207,545)	(1,164,853)
Sold Loans	-	-	-	-
Write-off/Sales	-	-	(527)	(527)
Transfer to Stage 1	5,181	(5,181)	-	-
Transfer to Stage 2	(59,088)	59,088	-	-
Transfer to Stage 3	(74)	(104,243)	104,317	-
Foreign Currency Difference	12,976	-	34,943	47,919
Provision at the End of Period	522,187	171,740	1,899,886	2,593,813

Information on Non-Performing Loans Granted as Foreign Currency Loans

	III. Group	IV. Group	V. Group
	Loans with Limited Collectability	Doubtful Loans and Other Receivables	Uncollectible Loans and Other Receivables
Current Period			
Balance at the end of the period ⁽¹⁾	129,713	279,377	247,311
Specific Provision (-) ⁽¹⁾	79,594	180,910	159,295
Net balance in the balance sheet	50,119	98,467	88,016
Prior Year			
Balance at the end of the period ⁽¹⁾	80,192	171,998	61,462
Specific Provision (-) ⁽¹⁾	46,932	118,600	30,642
Net balance in the balance sheet	33,260	53,398	30,820

⁽¹⁾ Balances of receivables and special provisions in foreign currency are being followed in TRY and shown in the TRY column in the balance sheet..

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SECTION FIVE: EXPLANATIONS AND NOTES TO CONSOLIDATED FINANCIAL STATEMENTS (Continued)

I. Explanations and Notes Related to Consolidated Assets (Continued)

7. Information Related to Loans (Continued)

Breakdown of gross and net values of the non-performing loans according to their beneficiary group:

	III. Group	IV. Group	V. Group
	Loans with Limited Collectability	Loans with Limited Collectability	Uncollectible Loans and Other Receivables
Current Period (Net)			
Loans granted to corporate entities and real persons (Gross)	647,216	854,994	1,375,180
Specific Provisions Amount (-)	328,822	568,801	991,139
Loans granted to corporate entities and real persons (Net)	318,394	286,193	384,041
Banks (Gross)	-	-	-
Specific Provisions Amount (-)	-	-	-
Banks (Net)	-	-	-
Other Loans and Receivables (Gross)	-	-	11,124
Specific Provisions Amount (-)	-	-	11,124
Other Loans and Receivables (Net)	-	-	-
Prior Period (Net)			
Loans granted to corporate entities and real persons (Gross)	324,770	220,890	474,683
Specific Provisions Amount (-)	190,185	154,499	352,841
Loans granted to corporate entities and real persons (Net)	134,585	66,391	121,842
Banks (Gross)	-	-	-
Specific Provisions Amount (-)	-	-	-
Banks (Net)	-	-	-
Other Loans and Receivables (Gross)	-	-	11,122
Specific Provisions Amount (-)	-	-	11,122
Other Loans and Receivables (Net)	-	-	-

Uncollectible loans and other receivables are collected through legal proceedings and liquidation of collaterals.

ANADOLUBANK ANONİM ŞİRKETİ

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SECTION FIVE: EXPLANATIONS AND NOTES TO CONSOLIDATED FINANCIAL STATEMENTS (Continued)

I. Explanations and Notes Related to Consolidated Assets (Continued)

7. Information Related to Loans (Continued)

Information on Interest Accruals, Rediscount and Valuation Effect and Their Provisions Calculated for Non-Performing Loans Banks which Provide Expected Credit Loss According to TFRS 9

	III. Group Loans with Limited Collectability	IV. Group Loans with Doubtful Collectability	V. Group Uncollectible Loans
Current Period (Net)	45,695	62,719	126,573
Interest Accruals and Rediscount with Valuation Differences	92,191	181,773	455,661
Provision amount (-)	46,496	119,054	329,088
Prior Period (Net)	25,718	11,844	27,865
Interest Accruals and Rediscount with Valuation Differences	63,601	38,172	132,361
Provision amount (-)	37,883	26,328	104,496

Explanations regarding the write-off policy

Loans and receivables deemed uncollectible are recovered through legal proceedings and liquidation of collateral or written off from the books based on the Bank's Board of Directors' decision. As of 31 December 2025, the Bank has loans amounting to TRY 527 written off from non-performing loans, and no loans sold. (31 December 2024: The Bank wrote off from its balance sheet, by resolution of the Board of Directors, loans amounting to TRY 51,621 included in the non-performing loans portfolio for which 100% provision had been set aside, and sold loans amounting to TRY 132,868.)

8. Information on financial assets measured at amortized cost

Information on Government Debt Securities measured at amortized cost

	Current Period	Prior Period
Government Bond	13,932,634	7,248,082
Treasury Bill	-	-
Other Public Debt Securities	-	-
Total	13,932,634	7,248,082

Information on financial assets measured at amortized cost

	Current Period	Prior Period
Debt Securities	17,415,336	9,954,557
<i>Quoted at Stock Exchange</i>	<i>17,415,336</i>	<i>9,954,557</i>
<i>Unquoted at Stock Exchange</i>	-	-
Impairment Provision (-)	-	-
Total	17,415,336	9,954,557

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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SECTION FIVE: EXPLANATIONS AND NOTES TO CONSOLIDATED FINANCIAL STATEMENTS (Continued)

I. Explanations and Notes Related to Consolidated Assets (Continued)

8. Information on financial assets measured at amortized cost (Continued)

Movements of financial assets measured at amortized cost during the year

	Current Period	Prior Period
Value at the Beginning of the Period	9,954,557	3,411,385
Currency Differences in Monetary Assets	3,307,410	340,711
Purchases During the Year	4,889,750	6,817,735
Disposal through Sale and Redemption	(988,587)	(744,991)
Valuation Effect	252,206	129,717
Total at the end of the Period	17,415,336	9,954,557

9. Information related to factoring receivables

	Current Period		Prior Period	
	TRY	FC	TRY	FC
Short-Term	6,979,231	-	4,270,776	-
Medium and Long-Term	15,944	-	49,190	-
Total	6,995,175	-	4,319,966	-

The total ECL allocated for factoring receivables is TRY 74,244 (31 December 2024: TRY 21,933), while factoring receivables classified as impaired amount to TRY 107,859 (31 December 2024: TRY 43,767), with a total ECL of TRY 73,310 (31 December 2024: TRY 19,953) allocated for these receivables).

There are no restructured factoring receivables.

10. Information on lease receivables

None.

11. Information on investments in associates

None.

12. Consolidated Subsidiaries

					The Bank's Share Percentage- If Different Voting Percentage (%)	Bank's Risk Group Share Percentage (%)		
Title		Address (City/Country)						
1	Anadolubank Nederland NV	Amsterdam/Netherlands			100.00	-		
2	Anadolu Yatırım Menkul Kıymetler A.Ş.	İstanbul/Türkiye			91.90	8.10		
3	Anadolu Faktoring A.Ş.	İstanbul/Türkiye			99.99	0.01		
Income from								
Total Assets		Shareholders' Equity	Total Fixed Asset	Interest Income	Marketable Securities Portfolio	Current Period Profit/Loss	Prior Period Profit/Loss	Fair Value
1	69,169,895	10,341,622	67,020	3,245,330	233,223	890,489	813,321	-
2	757,430	469,005	3,340	198,606	-	108,862	115,012	-
3	7.254.697	1.712.712	666	2.581.688	-	620.901	417.775	-

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

(Amounts expressed in Thousands of Turkish Lira (TRY) unless otherwise stated.)

SECTION FIVE: EXPLANATIONS AND NOTES TO CONSOLIDATED FINANCIAL STATEMENTS (Continued)

I. Explanations and Notes Related to Consolidated Assets (Continued)

12. Information on Subsidiaries (Continued)

Investments in associates sold during the current period

There are no disposed investment in associates.

Subsidiaries acquired within the scope of consolidation during the current period

There are no subsidiaries acquired and included in the scope of consolidation.

13. Information on investments in joint ventures

None.

14. Information on tangible assets

		Tangible Fixed Assets Acquired through Financial Leasing	Vehicles	Right of Use Asset	Other tangible fixed assets	Total
Current Period	Real Estates					
Prior Period End:						
Cost	1,926,878	-	1,077	430,398	345,431	2,703,784
Accumulated Depreciation and Impairment (-)	(298)	-	(1,077)	(138,099)	(228,094)	(367,568)
Net Book Value	1,926,580	-	-	292,299	117,337	2,336,216
Current Period End:						
Net Book Value at the Beginning	1,926,580	-	-	292,299	117,337	2,336,216
Additions	-	-	-	265,582	131,736	397,318
Disposals (Cost)	-	-	(77)	(130,663)	(5,607)	(136,347)
Disposals (Depreciation)	-	-	77	55,108	2,732	57,917
Depreciation (-)	(298)	-	-	(97,403)	(55,133)	(152,834)
Additional Works Performed on Buildings						
Revaluation	483,100	-	-	-	-	483,100
Revaluation Depreciation	-	-	-	-	-	-
Exchange Difference Cost	-	-	704	98	50,471	51,273
Exchange Difference Depreciation	-	-	(704)	(31)	(31,011)	(31,746)
Cost at Period End	2,409,978	-	1,704	565,415	492,127	3,469,224
Accumulated Depreciation at Period End (-)	(596)	-	(1,704)	(180,425)	(281,602)	(464,327)
Closing Net Book Value	2,409,382	-	-	384,990	210,525	3,004,897

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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SECTION FIVE: EXPLANATIONS AND NOTES TO CONSOLIDATED FINANCIAL STATEMENTS (Continued)

I. Explanations and Notes Related to Consolidated Assets (Continued)

14. Information on tangible asset (Continued)

Prior Period	Real Estates	Tangible Fixed Assets Acquired through Financial Leasing	Vehicles	Right of Use Asset	Other tangible fixed assets	Total
Prior Period End:						
Cost	1,429,308	-	861	389,077	289,906	2,109,152
Accumulated Depreciation and Impairment (-)	(13)	-	(861)	(169,416)	(168,325)	(338,615)
Net Book Value	1,429,295	-	-	219,661	121,581	1,770,537
Current Period End:						
Net Book Value at the Beginning	1,429,295	-	-	219,661	121,581	1,770,537
Additions	-	-	-	214,252	51,186	265,438
Disposals (Cost)	-	-	-	(173,007)	(11,165)	(184,172)
Disposals (Depreciation)	-	-	-	142,917	3,488	146,405
Depreciation (-)	(285)	-	-	(111,575)	(53,802)	(165,662)
Revaluation	497,570	-	-	-	-	497,570
Revaluation Depreciation	-	-	-	-	-	-
Exchange Difference Cost	-	-	216	76	15,504	15,796
Exchange Difference Depreciation	-	-	(216)	(25)	(9,455)	(9,696)
Cost at Period End	1,926,878	-	1,077	430,398	345,431	2,703,784
Accumulated Depreciation at Period End (-)	(298)	-	(1,077)	(138,099)	(228,094)	(367,568)
Closing Net Book Value						
Prior Period End:	1,926,580	-	-	292,299	117,337	2,336,216

If impairment on individual asset recorded or reversed in the current period is material for the overall financial statements. Events and conditions for recording or reversing impairment and amount of recorded or reversed impairment in the financial statements

None.

Amount of impairment recorded or reversed in the financial statements

None.

The impairment provision set or cancelled in the current period according to the asset groups not individually significant but materially affecting the overall financial statements, and the reason and conditions for this

None.

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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SECTION FIVE: EXPLANATIONS AND NOTES TO CONSOLIDATED FINANCIAL STATEMENTS (Continued)

I. Explanations and Notes Related to Consolidated Assets (Continued)

15. Explanations on Intangible Assets

Useful lives and depreciation rates used

The depreciable amount of an intangible asset is allocated on a systematic basis over its useful life, and the amortization period begins when the asset is available for use and is amortized over its estimated useful life.

Depreciation Methods Used

For assets that have been held for less than one fiscal period as of the balance sheet date, depreciation has been calculated on a straight-line basis by prorating the annual depreciation amount projected for a full year to the period the asset has been held.

Gross book value and accumulated depreciation amounts at the beginning and ending of the period

	End of the period		Beginning of the period	
	Carrying value	Accumulated amortization	Carrying value	Accumulated amortization
Intangible assets	340,295	143,482	226,151	88,818

Movement table containing the information below between the beginning and end of the period

	Current Period	Prior Period
Beginning of the Period	137,333	97,895
Internally Generated Amounts	-	-
Additions due to mergers, transfers and acquisitions	114,756	75,157
Disposals and Sales (*)	(612)	-
Depreciation of disposals and sales	-	-
Amounts Recorded in The Valuation Fund Due to Increase or Decrease In Value	-	-
Value Decreases Recorded in The Profit or Loss Statement	-	-
Value Decreases Cancelled from the Profit or Loss Statement	-	-
(-)	-	-
Amortisation Expense (-)	54,664	35,719
Net Foreign Exchange Difference Arising from Foreign Subsidiaries	-	-
Other Changes in Book Value	-	-
Beginning of the Period	-	-
End of the Period	196,813	137,333

Disclosures for book value, description and remaining life to be amortized for a specific intangible fixed asset that is material to the financial statements

None.

Disclosure for intangible fixed assets acquired through government grants and accounted for at fair value at initial recognition

None.

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

(Amounts expressed in Thousands of Turkish Lira (TRY) unless otherwise stated.)

SECTION FIVE: EXPLANATIONS AND NOTES TO CONSOLIDATED FINANCIAL STATEMENTS (Continued)

I. Explanations and Notes Related to Consolidated Assets (Continued)

15. Information on tangible assets (Continued)

The method of subsequent measurement for intangible fixed assets that are acquired through government incentives and recorded at fair value at the initial recognition

None.

The book value of intangible fixed assets that are pledged or restricted for use

None.

Amount of purchase commitments for intangible fixed assets

None.

Information on revalued intangible assets according to their type

None.

Amount of total research and development expenses recorded within the period if any

None.

Explanations on goodwill

None.

16. Explanations on investment properties

None.

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

(Amounts expressed in Thousands of Turkish Lira (TRY) unless otherwise stated.)

SECTION FIVE: EXPLANATIONS AND NOTES TO CONSOLIDATED FINANCIAL STATEMENTS (Continued)

I. Explanations and Notes Related to Consolidated Assets (Continued)

17. Explanations on deferred tax asset

As of 31 December 2025, and 31 December 2024, the items giving rise to deferred tax assets and liabilities are as follows:

	Current Period	Prior Period
Deferred tax asset	1,229,510	1,008,223
Provisions for severance pay and unused leave	99,985	68,910
TAS – TPL Depreciation differences	410,886	342,045
Stage 1 and 2 expected credit loss provisions	205,766	102,722
Financial Assets Valuation Differences	71,420	117,135
Other Provisions	38,358	39,656
Fixed Assets and Assets Held For Sale – Inflation Accounting	3,440	208,720
Derivative Financial Instruments Rediscount	-	69,627
TFRS 16	9,605	6,293
Other	390,050	53,115
Deferred tax liability	947,477	486,330
Securities valuation differences	355,056	36,815
Tangible fixed assets valuation differences	556,099	425,196
Other	36,322	24,319
Deferred tax asset/liability, net	282,033	521,893

18. Information on assets held for sale and discontinued operations

	Current Period	Prior Period
Prior Period End		
Cost	190,212	211,695
Accumulated Depreciation (-)	(34)	(39)
Impairment	-	-
Net Book Value	190,178	211,656
Current Period End		
Additions	115,226	20,489
Disposals (Cost)	141,646	(41,972)
Disposals (-) (Depreciation)	(4)	5
Disposal of Securities Held for Sale	-	-
Cancellation of Impairment	-	-
Cost	163,792	190,212
Impairment	-	-
Accumulated Depreciation	(30)	(34)
Net Book Value	163,762	190,178

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

(Amounts expressed in Thousands of Turkish Lira (TRY) unless otherwise stated.)

SECTION FIVE: EXPLANATIONS AND NOTES TO CONSOLIDATED FINANCIAL STATEMENTS (Continued)

I. Explanations and Notes Related to Consolidated Assets (Continued)

19. Information on other assets

Other assets of the balance sheet do not exceed 10% of the balance sheet total, excluding off-balance sheet commitments.

Information on prepaid expenses, taxes and similar transactions

	Current Period	Prior Period
Prepaid Expenses	105,576	325,083
Prepaid Taxes	146,004	263,303

II. Explanations and Disclosures Related to Consolidated Liabilities

1. Information on maturity structure of deposits

Current Period	Demand	With 7 Days Maturity	Up to 1 Month	1-3 Months	3-6 Months	6 Months - 1 Year	1 Year And Over	Cumulative Deposit	Total
Saving Deposits	1,236,253	-	13,717,166	19,088,114	2,795,639	506,979	57,278	-	37,401,429
Foreign Currency Deposits	18,106,187	-	10,440,114	36,472,700	1,007,456	6,498,677	9,423,577	-	81,948,711
Residents in Türkiye	3,645,777	-	7,734,113	20,592,519	376,573	110,491	3,889	-	32,463,362
Residents Abroad	14,460,410	-	2,706,001	15,880,181	630,883	6,388,186	9,419,688	-	49,485,349
Public Sector Deposits	600,807	-	6	30	-	136	-	-	600,979
Commercial Deposits	2,234,179	-	5,551,225	8,585,424	5,677	12,074	6,211	-	16,394,790
Other Institutions Deposits	16,749	-	6,411	1,155,932	132,617	-	-	-	1,311,709
Precious Metal Deposit	3,240,754	-	376,384	2,179,867	50,123	12,571	2,773	-	5,862,472
Bank Deposit	392	-	1,115,193	115,277	1,262,738	633,301	1,307,880	-	4,434,781
The CBRT	-	-	-	-	-	-	-	-	-
Domestic Banks	1	-	299,951	-	-	-	-	-	299,952
Foreign Banks	391	-	815,242	115,277	1,262,738	633,301	1,307,880	-	4,134,829
Participation Banks	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-
Total	25,435,321	-	31,206,499	67,597,344	5,254,250	7,663,738	10,797,719	-	147,954,871

Prior Period	Demand	With 7 Days Maturity	Up to 1 Month	1-3 Months	3-6 Months	6 Months - 1 Year	1 Year And Over	Cumulative Deposit	Total
Saving Deposits	1,004,770	-	11,621,461	7,049,383	7,148,869	1,877,662	1,785,517	-	30,487,662
Foreign Currency Deposits	11,039,751	-	3,389,594	26,681,552	3,396,358	3,215,098	7,239,744	-	54,962,097
Residents in Türkiye	2,923,284	-	2,762,182	24,325,306	3,379,035	278,319	95,613	-	33,763,739
Residents Abroad	8,116,467	-	627,412	2,356,246	17,323	2,936,779	7,144,131	-	21,198,358
Public Sector Deposits	170,588	-	6	28	-	-	-	-	170,622
Commercial Deposits	1,199,212	-	1,846,156	3,654,393	2,260,479	897,683	1,441,458	-	11,299,381
Other Institutions Deposits	12,075	-	2,738	24,798	182,395	-	5,680	-	227,686
Precious Metal Deposit	2,505,079	-	157,117	916,179	31,126	29,607	2,127	-	3,641,235
Bank Deposit	291	-	3,476,946	1,803,458	368,868	1,797,059	395,811	-	7,842,433
The CBRT	-	-	-	-	-	-	-	-	-
Domestic Banks	-	-	2,361,182	1,766,039	-	-	-	-	4,127,221
Foreign Banks	291	-	1,115,764	37,419	368,868	1,797,059	395,811	-	3,715,212
Participation Banks	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-
Total	15,931,766	-	20,494,018	40,129,791	13,388,095	7,817,109	10,870,337	-	108,631,116

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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SECTION FIVE: EXPLANATIONS AND NOTES TO CONSOLIDATED FINANCIAL STATEMENTS (Continued)

II. Explanations and Disclosures Related to Consolidated Liabilities (Continued)

1. Information on maturity structure of deposits (Continued)

Information on savings deposits under the guarantee of the saving deposits insurance fund and exceeding the limit of deposit insurance fund

	Covered by Deposit Insurance Fund		Exceeding Deposit Insurance Limit	
	Current Period	Prior Period	Current Period	Prior Period
Saving Deposits	11,577,075	8,884,771	25,786,327	21,614,820
Foreign Currency Saving Deposits	2,815,570	1,689,506	15,962,788	13,972,752
Other Deposits in the Form of Saving	-	-	-	-
Foreign Branches' Deposits under Foreign Authorities' Insurance Coverage	-	-	-	-
Off-Shore Banking Regions' Deposits under Foreign Authorities' Insurance Coverage	-	-	-	-
Total	14,392,645	10,574,277	41,749,115	35,587,572

Saving deposits of individuals, which are not under guarantee of saving deposit insurance fund

	Current Period	Prior Period
Foreign Branches' Deposits and other accounts	-	-
Commercial Deposits and Other Accounts of Major Shareholders and Deposits of their Mother, Father, Spouse, Children under their wardship	7,421,122	5,559,479
Saving Deposits and Other Accounts of President and Members of Board of Directors, CEO and Vice Presidents and Deposits of their Mother, Father, Spouse, Children under their wardship	172,168	146,551
Saving Deposits and Other Accounts in Scope of the Property Holdings Derived from Crime Defined in Article 282 of Turkish Criminal Law No:5237 dated 26.09.2004	-	-
Saving Deposits in Deposit Bank Which Established in Türkiye in Order to Engage in Off-shore Banking Activities	-	-
Total	7,593,290	5,706,030

Information on commercial deposits under the guarantee of the saving deposits insurance fund and exceeding the limit of deposit insurance fund

	Covered by Deposit Insurance Fund		Exceeding Deposit Insurance Limit	
	Current Period	Prior Period	Current Period	Prior Period
Commercial Deposits	1,018,294	725,071	17,348,070	9,871,217
Foreign Currency Commercial Deposits	310,114	209,146	19,753,671	11,433,934
Other Commercial Deposits	-	-	-	-
Foreign Branches' Deposits Under Foreign Insurance Coverage	-	-	-	-
Off-Shore Deposits Under Foreign Insurance Coverage	-	-	-	-
Total	1,328,408	934,217	37,101,741	21,305,151

ANADOLUBANK ANONİM ŞİRKETİ

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SECTION FIVE: EXPLANATIONS AND NOTES TO CONSOLIDATED FINANCIAL STATEMENTS (Continued)

II. Explanations and Disclosures Related to Consolidated Liabilities (Continued)

1. Information on maturity structure of deposits (Continued)

Commercial deposits not covered by insurance

	Current Period	Prior Period
Foreign Branches' Deposits and other accounts	-	-
Deposits and Other Accounts of Major Shareholders and Deposits of their Mother, Father, Spouse, Children under their wardship	11,686	8,060,871
Deposits and Other Accounts of Official Institutions	600,959	170,621
Deposits and other accounts of credit institutions and financial institutions	15,969,445	5,161,230
Saving Deposits in Deposit Bank Which Established in Türkiye in Order to Engage in Off-shore Banking Activities	-	-

2. Information on banks and other financial institutions

	Current Period		Prior Period	
	TRY	FC	TRY	FC
Domestic Bank and Institutions	5,634,870	22,379	3,203,777	58,635
Foreign Banks and Institutions and Funds	-	12,401,485	-	7,133,532
Total	5,634,870	12,423,864	3,203,777	7,192,167

Information on the maturity structure of funds borrowed

	Current Period		Prior Period	
	TRY	FC	TRY	FC
Short-Term ⁽¹⁾	5,535,395	58,824	3,194,619	1,183,623
Medium and Long-Term ⁽¹⁾	99,475	12,365,040	9,158	6,008,544
Total	5,634,870	12,423,864	3,203,777	7,192,167

⁽¹⁾ The maturity breakdown of the borrowings has been prepared considering the original maturities.

3. Information on money market borrowings

	Current Period		Prior Period	
	TRY	FC	TRY	FC
Domestic Transactions				
Financial Institutions and Organizations	14,516,318	-	94,126	-
Other Institutions and Organizations	-	-	-	-
Individuals	153,385	-	54,069	-
Foreign Transactions				
Financial Institutions and Organizations	2,928,294	2,759,935	-	-
Other Institutions and Organizations	-	-	-	-
Individuals	-	-	-	-
Total	17,597,997	2,759,935	148,195	-

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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SECTION FIVE: EXPLANATIONS AND NOTES TO CONSOLIDATED FINANCIAL STATEMENTS (Continued)

II. Explanations and Disclosures Related to Consolidated Liabilities (Continued)

4. Information on Derivative Financial Liabilities

Table of negative differences for trading derivative financial liabilities

Derivative Financial Liabilities	Current Period		Prior Period	
	TRY	FC	TRY	FC
Forward Transactions	233,745	7,254	211,157	2,366
Swap Transactions	140,355	526,977	73,871	346,258
Future Transactions	-	-	-	-
Options	120,513	283,927	187,554	126,516
Other	-	-	-	-
Total	494,613	818,158	472,582	475,140

5. Information on lease liability

With the “TFRS 16 Leases” standard valid from 1 January 2019, the difference between operating leases and finance leases has been eliminated and the lease transactions have been expressed under the “Lease Payables” as liability by lessees. The application and effects of the transition to TFRS 16 are explained in Note XXIV of Section Three.

The Bank's liabilities from lease transactions since 31 December 2025 are as follows.

31 December 2025	Gross	Net
Less than 1 year	123,244	107,330
Between 1- 4 years	247,033	185,430
More than 4 years	324,752	179,258
Total	695,029	472,018

31 December 2024	Gross	Net
Less than 1 year	92,566	78,924
Between 1- 4 years	151,152	122,135
More than 4 years	278,575	156,872
Total	522,293	357,931

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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SECTION FIVE: EXPLANATIONS AND NOTES TO CONSOLIDATED FINANCIAL STATEMENTS (Continued)

II. Explanations and Disclosures Related to Consolidated Liabilities (Continued)

6. Explanation on provisions

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

None (31 December 2024: None).

Information on other provisions

Information on items and amounts causing an excess if other provisions exceed 10% of the total provisions

	Current Period	Prior Period
Provisions for non-cash loans	44,891	21,035
Provisions for lawsuit	71,907	128,857
Provision for credit card promotion expenses	1,523	1,014
Other provisions	9,441	25,392
Total	127,762	176,298

(*) Provisions for lawsuits include personnel-related provisions amounting to TRY 53,152 (31 December 2024: TRY 110,710).

Reserve for Employee Benefits

As of 31 December 2025, the Group presented the provision for severance pay of TRY 212,110 (31 December 2024: TRY 147,207), the vacation liability of TRY 126,028 (31 December 2024: TRY 86,455), and the bonus provision of TRY 14,435 (31 December 2024: TRY 21,572) under the 'Provision for Employee Benefits' item in the financial statements.

Balance Sheet Obligations for:	31 December 2025	31 December 2024
-Reserve for employment termination benefits	212,110	147,207
-Reserve for unused vacation	126,028	86,455

The Bank is obliged to pay severance compensation under the Turkish Labor Law to employees who have completed one year of service and whose employment is terminated due to mandatory reasons, such as retirement, death, military service, or other similar circumstances.

The compensation to be paid is equal to one month's salary for each year of service, capped at the maximum severance pay limit.

The severance pay provision is allocated by calculating the present value of the Group's potential obligation to be paid upon employee retirement. TAS 19 requires the use of actuarial valuation methods for the calculation of an entity's obligations. In this context, the following actuarial assumptions have been used in the calculation of total obligations.

Balance Sheet Obligations for ::	31 December 2025	31 December 2024
-Discount Rate (%)	4.03	3
-Rate for the probability of retirement(%)	100	100

The fundamental assumption is that the severance pay ceiling applicable for each year of service will increase annually in line with the inflation rate. Accordingly, the applied discount rate represents the real rate, net of the expected effects of inflation.

The provision for severance pay is determined by calculating the present value of the Bank's potential obligation under Turkish Labor Laws in the event of employee retirement. The "TAS 19 - Employee Benefits" standard requires the use of actuarial valuation methods to assess the company's liabilities.

The following actuarial assumptions, calculated using the Group's own parameters, have been applied in the calculation of total liabilities.

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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SECTION FIVE: EXPLANATIONS AND NOTES TO CONSOLIDATED FINANCIAL STATEMENTS (Continued)

II. Explanations and Disclosures Related to Consolidated Liabilities (Continued)

6. Information on provisions (Continued)

Information on Provisions for Severance Pay

	Current Period	Prior Period
Balance at the beginning of the period	147,207	91,832
Changes during the period	78,507	44,233
Actuarial loss/(gain) transferred to equity	11,085	82,947
Paid in current period	(24,689)	(71,805)
Total	212,110	147,207

7. Explanations on current tax liabilities

Information on tax provision

As of 31 December 2025, the Bank's tax liability after deducting the prepaid taxes paid during the period from the corporate tax is TRY 1,121,749 (31 December 2024: TRY 707,013). If the differences arising between the carrying amount and the tax base of the assets subject to the current tax liability are related to the equity accounts group, the current tax asset or liability is offset with the related accounts in this group.

Information on taxes payable

	Current Period	Prior Period
Corporate Tax Payable	1,121,749	707,013
Banking Insurance Transaction Tax	244,397	153,329
Taxation on Marketable Securities	349,235	128,165
Capital Gains Tax on Property	2,629	1,708
Value Added Tax Payable	11,077	6,370
Other	117,305	81,028
Total	1,846,392	1,077,613

Information on premium payables

	Current Period	Prior Period
Social Security Premiums – Employee	21,785	14,797
Social Security Premiums – Employer	31,237	21,077
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	1,139	773
Unemployment Insurance – Employer	2,468	1,671
Other	312	220
Total	56,941	38,538

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

(Amounts expressed in Thousands of Turkish Lira (TRY) unless otherwise stated.)

SECTION FIVE: EXPLANATIONS AND NOTES TO CONSOLIDATED FINANCIAL STATEMENTS (Continued)

II. Explanations and Disclosures Related to Consolidated Liabilities (Continued)

8. Information on Deferred Tax Liabilities

Section Five, I. Matters to be disclosed regarding the asset items of the balance sheet are explained in Note 16 (V-I-16)

9. Information on Liabilities Regarding Assets Held for Sale and Discontinued Operations

None.

10. Information on subordinated loans^(*)

	Current Period 31 December 2025		Prior Period 31 December 2024	
	TRY	FC	TRY	FC
Debt instruments to be included in the additional Tier 1 capital calculation	-	-	-	-
Subordinated loans	-	-	-	-
Subordinated debt instruments	-	-	-	-
Debt instruments to be included in the Tier 2 capital calculation	-	6,628,423	-	-
Subordinated loans	-	-	-	-
Subordinated debt instruments	-	6,628,423	-	-
Total	-	6,628,423	-	-

(*) Detailed explanations regarding subordinated loans are provided in Section Four under “Information on debt instruments to be included in the equity calculation.”

11. At least 20% of account of other liabilities on the balance sheet, exceeding 10% of the total liabilities excluding the off balance sheet items.

None.

12. Information on consolidated shareholder's equity

Presentation of paid-in capital

	Current Period	Prior Period
Common Stock Provision	1,100,000	1,100,000
Preferred Stock Provision	-	-

Amount of paid-in-capital, explanations as to whether the registered share capital system is applied, if so the amount of registered share capital ceiling

The Parent Bank is not subject to registered share capital system.

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

None.

ANADOLUBANK ANONİM ŞİRKETİ

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SECTION FIVE: EXPLANATIONS AND NOTES TO CONSOLIDATED FINANCIAL STATEMENTS (Continued)

II. Explanations and Disclosures Related to Consolidated Liabilities (Continued)

12. Information on consolidated shareholder's equity (Continued)

Information on share capital increases from revaluation fund during the current period

None.

Capital commitments in the last fiscal year and at the end of the following interim period, the general purpose of these commitments and estimated resources required to meet these commitments

None.

Information on prior period's indicators on the Group's income, profitability and liquidity, and possible effects of these future assumptions on the Bank's equity due to uncertainties of these indicators

None.

Information on privileges given to shares representing the capital

None.

13. Common stock issue premiums, shares and equity instruments

	Current Period	Prior Period
Number of Stocks (Thousands)	110,000,000	110,000,000
Preferred Capital Stock	-	-
Common Stock Issue Premiums	-	-
Common Stock Withdrawal Profits	-	-
Other equity instruments	-	-
Total common stock issue	-	-

14. Information on securities value increase fund

	Current Period		Prior Period	
	TRY	FC	TRY	FC
From Associates and Subsidiaries	6,383,408	-	3,892,045	-
Securities Measured at FV Through				
Other Comprehensive Income	779,072	25,451	(71,947)	(55,831)
From the Securities Subject to				
Structural Position	-	-	-	-
Total	7,162,480	25,451	3,820,098	(55,831)

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

(Amounts expressed in Thousands of Turkish Lira (TRY) unless otherwise stated.)

SECTION FIVE: EXPLANATIONS AND NOTES TO CONSOLIDATED FINANCIAL STATEMENTS (Continued)

III. Explanations and Disclosures Related to Consolidated Off-Balance Sheet Items

1. Explanations on off-balance-sheet-commitments

Type and amount of irrevocable commitments

	Current Period	Prior Period
Payment Commitments for Cheques	1,384,684	1,122,019
Commitment For Use Guaranteed Credit Allocation	5,669,287	3,226,871
Credit Cards Limit Commitments	605,094	380,868
Liabilities From Guarantee Letters Issued in Our Favor	332,128	126,743
Forward Asset Purchase Commitments	35,743,866	12,418,138
Commitments for Promotions Related with Credit Cards and Banking Activities	1,518	1,014
Tax and Fund Obligations Arising from Export Commitments	54	39
Total	43,736,631	17,275,692

Possible losses and commitments resulted from off-balance sheet items including the following

Certain guarantees, tentative guarantees, sureties and similar transactions

	Current Period	Prior Period
Certain Guarantees	11,593,207	8,140,376
Customs Guarantees	103,072	128,052
Tentative Guarantees	1,346,654	815,620
Advance Letters of Guarantee	660,721	483,505
Other Letters of Guarantee	11,065,482	5,104,365
Total	24,769,136	14,671,918

2. Total amount of non-cash loans

	Current Period	Prior Period
Non-Cash Loans granted for Obtaining Cash Loans	23,498,232	5,213,911
<i>Less Than or Equal to One Year with Original Maturity</i>	15,423,300	1,697,702
<i>More Than One Year with Original Maturity</i>	8,074,932	3,516,209
Other Non-Cash Loans	23,253,940	17,162,396
Total	46,752,172	22,376,307

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

(Amounts expressed in Thousands of Turkish Lira (TRY) unless otherwise stated.)

SECTION FIVE: EXPLANATIONS AND NOTES TO CONSOLIDATED FINANCIAL STATEMENTS

(Continued)

III. Explanations and Disclosures Related to Consolidated Off-Balance Sheet Items (Continued)

3. Non-cash loans classified under Group I and II

Current Period	Group I		Group II	
	TRY	FC	TRY	FC
Letters of Guarantee	20,281,120	4,395,534	67,999	24,483
Bank Acceptances	-	383,597	-	-
Letters of Credit	-	9,798,819	-	-
Endorsements	-	-	-	-
Factoring Guarantees	-	-	-	-
Other Commitments and Contingencies	11,800,620	-	-	-
Non-cash loans	32,081,740	14,577,950	67,999	24,483

Prior Period	Group I		Group II	
	TRY	FC	TRY	FC
Letters of Guarantee	11,665,786	2,886,441	115,577	4,114
Bank Acceptances	-	130,340	-	-
Letters of Credit	-	4,104,699	-	-
Endorsements	-	-	-	-
Factoring Guarantees	-	-	-	-
Other Commitments and Contingencies	3,469,350	-	-	-
Non-cash loans	15,135,136	7,121,480	115,577	4,114

4. Information on risk concentration in sector terms in non-cash loans

	Current Period				Prior Period			
	TRY	%	FC	%	TRY	%	FC	%
Agricultural	126,036	0.39	113,590	0.78	74,584	0.49	-	-
Farming and Raising Livestock	124,100	0.39	24,043	0.16	71,055	0.47	-	-
Forestry	344	-	-	-	1,542	0.01	-	-
Fishing	1,592	-	89,547	0.61	1,987	0.01	-	-
Manufacturing	13,744,682	42.75	7,632,236	52.27	5,408,158	35.46	3,525,430	49.48
Mining and Quarrying	318,056	0.99	191,978	1.31	38,672	0.25	-	0.00
Production	13,115,413	40.79	7,411,568	50.76	5,032,791	33.00	3,510,888	49.27
Electric, Gas and Water	311,213	0.97	28,690	0.20	336,695	2.21	14,542	0.20
Construction	4,276,596	13.30	836,805	5.73	3,004,228	19.70	498,935	7.00
Services	13,310,480	41.40	5,772,138	39.53	6,317,991	41.43	2,893,824	40.61
Wholesale and Retail Trade	6,376,977	19.84	3,428,072	23.48	3,059,511	20.06	1,216,631	17.07
Hotel, Food and Beverage Services	346,477	1.08	-	-	82,207	0.54	-	-
Transportation and Telecommunication	236,040	0.73	152,292	1.04	149,542	0.98	139,485	1.96
Financial Institutions	5,671,631	17.64	1,764,418	12.08	2,621,765	17.19	1,434,852	20.14
Real Estate and Leasing Services	83,579	0.26	3,204	0.02	12,709	0.08	1,679	0.02
Self-employment Services	512,701	1.59	359,972	2.47	281,422	1.85	58,858	0.83
Education Services	6,657	0.02	-	-	15,274	0.10	-	-
Health and Social Services	76,418	0.24	64,180	0.44	95,561	0.63	42,319	0.59
Other	691,945	2.15	247,664	1.70	445,752	2.92	207,405	2.91
Total	32,149,739	100.00	14,602,433	100.00	15,250,713	100.00	7,125,594	100.00

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

(Amounts expressed in Thousands of Turkish Lira (TRY) unless otherwise stated.)

SECTION FIVE: EXPLANATIONS AND NOTES TO CONSOLIDATED FINANCIAL STATEMENTS (Continued)

III. Explanations and Disclosures Related to Consolidated Off-Balance Sheet Items (Continued)

5. Information on Provisions for Expected Credit Losses for Non-Cash Loans and Irrevocable Commitments

	Stage 1	Stage 2	Stage 3	Total
Provision at the Beginning of the Period	17,315	3,720	-	21,035
Additional provision during the period	78,417	18,736	-	97,153
Exits during the Period	(59,016)	(14,392)	-	(73,408)
Write off/Sales	111	-	-	111
Transfer to stage 1	1,172	(1,172)	-	-
Transfer to stage 2	(4,902)	4,902	-	-
Transfer to stage 3	-	-	-	-
Provision at the End of the Period	33,097	11,794	-	44,891

6. Information on derivative financial instruments

	Current Period	Prior Period
Types of trading transactions		
Foreign Currency Related Derivative Transactions (I)	187,971,283	98,482,991
Forward transactions	22,729,289	10,932,622
Swap transactions	118,121,541	65,818,419
Futures transactions	-	-
Option transactions	47,120,453	21,731,950
Interest Related Derivative Transactions (II)	53,895,528	33,125,000
Forward rate transactions	-	-
Interest rate swap transactions	53,895,528	33,125,000
Interest option transactions	-	-
Futures interest transactions	-	-
Other trading derivative transactions (III)	502,859	367,362
A. Total Trading Derivative Transactions (I+II+III)	242,369,670	131,975,353
Types of hedging transactions		
Fair value hedge	3,268,584	2,755,215
Cash flow hedge	-	-
Hedging Against Risks of Subsidiary Investments Made Through Foreign Currency	-	-
B. Total Hedging Related Derivatives	3,268,584	2,755,215
Total of derivative financial Instruments (A+B)	245,638,254	134,730,568

7. Explanations on Credit Derivatives and Risk Exposures on Credit Derivatives

None.

8. Explanations on Contingent Liabilities and Assets

None.

9. Explanations on Fiduciary Services Rendered on Behalf of Third Parties

The Group acts as an investment agent for banking transactions on behalf of its customers and provides custody services. Such transactions are followed under off-balance sheet accounts.

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

(Amounts expressed in Thousands of Turkish Lira (TRY) unless otherwise stated.)

SECTION FIVE: EXPLANATIONS AND NOTES TO CONSOLIDATED FINANCIAL STATEMENTS (Continued)

IV. Explanations and Disclosures Related to Consolidated Statement of Profit or Loss and Other Comprehensive Income

1. Interest Income

Information on interest income on loans

	Current Period ⁽¹⁾		Prior Period ⁽¹⁾	
	TRY	FC	TRY	FC
Short-Term Loans	21,388,714	1,762,208	12,895,662	1,388,573
Medium and Long-Term Loans	6,462,166	1,306,726	3,099,315	1,024,481
Non-Performing Loans	153,779	29,608	58,277	16,356
Total	28,004,659	3,098,542	16,053,254	2,429,410

⁽¹⁾ Includes fee and commission income related to cash loans.

Information on interest income from banks

	Current Period		Prior Period	
	TRY	FC	TRY	FC
Domestic Banks	199,270	55,948	116,937	22,386
Foreign Banks	1,454	308,684	-	395,115
Total	200,724	364,632	116,937	417,501

Information on interest income on marketable securities

	Current Period		Prior Period	
	TRY	FC	TRY	FC
Financial Assets Measured at Fair Value through Profit/Loss	96,426	40,613	10,965	25,914
Financial Assets Measured at Fair Value through Other Comprehensive Income	5,899,818	84,921	551,204	71,233
Financial Assets Measured at Amortized Cost	-	473,730	-	252,236
Total	5,996,244	599,264	562,169	349,383

Information on interest income received from associates and subsidiaries

None.

Information on other interest income

Of the other interest income amounting to TRY 2,607,300 for the accounting period ending on 31 December 2025 (31 December 2024: TRY 1,597,13), TRY 2,510,878 (31 December 2024: TRY 1,562,601) consists of interest income from factoring transactions.

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

(Amounts expressed in Thousands of Turkish Lira (TRY) unless otherwise stated.)

SECTION FIVE: EXPLANATIONS AND NOTES TO CONSOLIDATED FINANCIAL STATEMENTS (Continued)

IV. Explanations and Disclosures Related to Consolidated Statement of Profit or Loss and Other Comprehensive Income (Continued)

2. Interest Expense

Information on interest expense on borrowings

	Current Period		Prior Period	
	TRY	FC	TRY	FC
Banks	1,981,882	336,919	1,228,735	183,146
CBRT	-	-	-	-
Domestic Banks	1,879,823	3,398	1,164,480	2,061
Foreign Banks	102,059	333,521	64,255	181,085
Other Institutions	-	-	-	-
Total	1,981,882	336,919	1,228,735	183,146

Information on interest expense paid to associates and subsidiaries

None.

Information regarding interest expenses incurred on issued securities.

	Current Period	Prior Period
Interest paid on issued securities	583,987	-

Information on maturity structure of interest expenses on deposits

Current Period	Time Deposit							Total
	Demand Deposits	Up to 1 Month	Demand Deposits	Up to 6 Months	Demand Deposits	Over 1 Year	Demand Deposits	
Turkish Lira								
Bank Deposits	-	374,337	-	-	-	-	-	374,337
Saving Deposits	-	6,115,632	5,725,343	1368,700	844,307	275,486	-	14,329,468
Public Sector Deposits	-	908	1,432	-	-	-	-	2,340
Commercial Deposits	-	735,882	2,177,808	357,132	872,574	316,587	-	4,459,983
Other Deposits	-	2,205	129,992	150,789	37,053	1,668	-	321,707
7 Days Call Accounts	-	-	-	-	-	-	-	-
Total	-	7,228,964	8,034,575	1,876,621	1,753,934	593,741	-	19,487,835
Foreign Currency								
Deposits	167,050	275,718	1,210,115	81,236	175,605	246,175	-	2,155,899
Bank Deposits	-	132,431	-	-	-	-	-	132,431
7 Days Call Accounts	-	-	-	-	-	-	-	-
Precious Metal Deposits	-	1,159	12,756	6,263	50	4	-	20,232
Total	167,050	409,308	1,222,871	87,499	175,655	246,179	-	2,308,562
Grand Total	167,050	7,638,272	9,257,446	1,964,120	1,929,589	839,920	-	21,796,397

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

(Amounts expressed in Thousands of Turkish Lira (TRY) unless otherwise stated.)

SECTION FIVE: EXPLANATIONS AND NOTES TO CONSOLIDATED FINANCIAL STATEMENTS (Continued)

IV. Explanations and Disclosures Related to Consolidated Statement of Profit or Loss and Other Comprehensive Income (Continued)

2. Interest Expense (Continued)

Breakdown of interest paid on deposits by maturity (Continued)

Prior Period	Time Deposit						Demand Deposits	Total
	Demand Deposits	Up to 1 Month	Demand Deposits	Up to 6 Months	Demand Deposits	Over 1 Year		
Turkish Lira								
Bank Deposits	-	103,660	-	-	-	-	-	103,660
Saving Deposits	-	3,283,198	2,435,155	1,927,399	1,271,867	541,032	-	9,458,651
Public Sector Deposits	-	184	1,349	-	-	-	-	1,533
Commercial Deposits	-	235,058	855,935	412,837	1,611,956	287,367	-	3,403,153
Other Deposits	-	515	10,333	1,293	59,682	760	-	72,583
7 Days Call Accounts	-	-	-	-	-	-	-	-
Total	-	3,622,615	3,302,772	2,341,529	2,943,505	829,159	-	13,039,580
Foreign Currency								
Deposits	138,541	153,931	771,104	111,625	290,944	223,387	-	1,689,532
Bank Deposits	-	143,947	17,315	-	25,204	-	-	186,466
7 Days Call Accounts	-	-	-	-	-	-	-	-
Precious Metal Deposits	-	649	4,012	699	10,841	4	-	16,205
Total	138,541	298,527	792,431	112,324	326,989	223,391	-	1,892,203
Grand Total	138,541	3,921,142	4,095,203	2,453,853	3,270,494	1,052,550	-	14,931,783

3. Information on dividend income

	Current Period	Prior Period
Financial Assets at Fair Value Through Profit or Loss	-	-
Financial Assets Measured at Fair Value through Other Comprehensive Income	3,378	551
Other	-	2,247
Total	3,378	2,798

4. Information on trading income/loss

	Current Period	Prior Period
Trading Gain	37,001,731	14,914,185
Gain on Capital Market Transactions	219,297	159,339
From Derivative Transactions	25,837,313	10,209,925
Foreign Exchange Gains	10,945,121	4,544,921
Trading Loss (-)	37,840,723	14,032,158
Losses on Capital Market Transactions	6,794	14,958
From Derivative Transactions	26,578,299	10,080,926
Foreign Exchange Losses	11,255,630	3,936,274
Net Trading Gain/Loss	838,992	882,027

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

(Amounts expressed in Thousands of Turkish Lira (TRY) unless otherwise stated.)

SECTION FIVE: EXPLANATIONS AND NOTES TO CONSOLIDATED FINANCIAL STATEMENTS (Continued)

IV. Explanations and Disclosures Related to Consolidated Statement of Profit or Loss and Other Comprehensive Income (Continued)

5. Information on Other Operating Income

	Current Period	Prior Period
Released Provisions	330,350	306,717
Checkbook Fee	6,695	29,254
Provision for Notary Statement Expenses	5,945	2,729
Communication Revenues	2,468	2,002
Income from the Sale of Assets	128,218	42,528
Collections Related to Expenses of Previous Years	67,611	4,756
Income from the Sale of Real Estate	1,087,511	36,652
Collections Due to Right of Redemption Agreement	19,040	37,565
Other	249	166,606
Total	1,648,087	628,809

6. Provision for Losses and Other Provision Expenses

	Current Period	Prior Period
Expected Credit Losses	1,685,356	558,980
12 Months Expected Credit Loss (Stage 1)	457,520	231,196
Significant Increase in Credit Risk (Stage 2)	167,156	43,797
Lifetime ECL Impaired Credits (Stage 3)	1,060,680	283,987
Other Provision Expenses	1,173	106,460
Marketable Securities Impairment Provision	-	890
Financial Assets Measured at Fair Value Through Profit/Loss	-	619
Financial Assets Measured at Other Comprehensive Income	-	271
Provisions for Impairment of Associates, Subsidiaries and Joint Ventures	-	-
Investment in Associates	-	-
Subsidiaries	-	-
Other(*)	1,173	105,570
Total	1,686,529	665,440

(*) Out of the TRY 105,570 reported under the 'other' line for the prior period, TRY 105,173 consists of provisions for lawsuits.

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

(Amounts expressed in Thousands of Turkish Lira (TRY) unless otherwise stated.)

SECTION FIVE: EXPLANATIONS AND NOTES TO CONSOLIDATED FINANCIAL STATEMENTS (Continued)

IV. Explanations and Disclosures Related to Consolidated Statement of Profit or Loss and Other Comprehensive Income (Continued)

7. Other Operating Expenses

	Current Period(**)	Prior Period(**)
Reserve for Employee Termination Benefits	55,956	4,601
Bank Social Aid Provision Fund Deficit Provision	-	-
Impairment Expenses of Property and Equipment	-	-
Depreciation Expenses of Property and Equipment	76,488	53,802
Impairment Expenses of Intangible Assets	-	-
Amortization Expenses of Intangible Assets	54,619	35,719
Impairment Expenses of Assets Held for Sale	-	-
Depreciation Expenses on Assets Held for Sale	-	-
Depreciation Expenses of Right-of-Use Assets	169,742	111,405
Impairment Expenses on Non-Current Assets Held for Sale	-	-
Other Operating Expenses	822,709	585,952
<i>Operating Lease Expenses (*)</i>	17,893	11,687
<i>Repair and Maintenance Expenses</i>	105,641	64,389
<i>Advertisement Expenses</i>	43,068	28,643
<i>Other Expenses (****)</i>	656,107	481,233
Loss on Sales of Assets	2,472	79,813
Other (***)	727,766	466,796
Total	1,909,752	1,338,088

(*) Includes lease expenses not considered within the scope of TFRS 16.

(**) The Provision for Severance Pay is not included in the Personnel Expenses line of the Profit or Loss Statement.

(***) Includes provisions for bonus premiums, SDIF, and financial activity fees.

(****) Other expenses include TRY 107,239 of communication expenses, TRY 47,306 of heating, lighting and water expenses, TRY 66,592 of cleaning expenses, and TRY 40,319 of appraisal expenses.

8. Fees for Services Obtained from an Independent Auditor/Independent Audit Firm

In accordance with the decision of the Public Oversight Authority dated 26 March 2021, the fee information for the reporting period regarding the services received from the independent auditor or independent audit firm is given in the table below.

	Current Period	Prior Period
Independent Audit Fee for the Reporting Period	30,043	27,300
Fees for Tax Advisory Services	4,297	1,537
Fee for Other Assurance Services	9,638	1,851
Fee for Services Other than Independent Audit	3,003	1,097
Total (*)	46,981	31,785

(*) Amounts are given excluding VAT.

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

(Amounts expressed in Thousands of Turkish Lira (TRY) unless otherwise stated.)

SECTION FIVE: EXPLANATIONS AND NOTES TO CONSOLIDATED FINANCIAL STATEMENTS (Continued)

IV. Explanations and Disclosures Related to Consolidated Statement of Profit or Loss and Other Comprehensive Income (Continued)

9. Explanation on profit/loss before tax from continuing and discontinued operations

As of 31 December 2025, the Group has no discontinued operations.

The explanations and tables related to the profit/loss before tax from the Group's continuing operations for the accounting period ended 31 December 2025, are shown in detail in notes 1 to 7 of this section.

Explanation on tax provision for continuing and discontinued operations

As of 31 December 2025, the Group has no discontinued operations.

The explanations and tables related to the tax provision arising from the Group's continuing operations for the accounting period ended 31 December 2025, are shown in detail in note 9 of this section. The Group has no tax provision for discontinued operations for the accounting period ended 31 December 2025.

Explanation of net profit/loss for the period continuing/discontinued operations

As of 31 December 2025, the Group has no discontinued operations.

The explanations and tables related to the period net profit/loss arising from the Group's continuing operations for the accounting period ended 31 December 2025, are shown in detail in notes 1 to 7 and 9 to 11 of this section. The Group has no period net profit/loss for discontinued operations for the accounting period ended 31 December 2025.

10. Tax Provision

Calculated current tax income or expense and deferred tax income or expense

For the accounting period ended 31 December 2024, the Group's current tax expense is TRY 3,161,994 (31 December 2024: current tax expense TRY 2,777,532).

For the accounting period ended 31 December 2025, the Group has a net deferred tax expense of TRY 499,063 (31 December 2024: deferred tax expense of TRY 595,267).

11. Explanations on net profit and loss for the period

If disclosure of the nature, amount and recurrence rate of income and expense items arising from ordinary banking transactions is necessary for an understanding of the Parent Bank's performance during the period, the nature and amount of these items

None.

If it is possible that the effect on profit/loss of a change in an estimate related to financial statement items will affect subsequent periods, it shall be disclosed in a manner that includes those periods as well

None.

12. Information on the components of other items in the statement of consolidated profit or loss and other comprehensive income exceeding 10% of the total, or items that comprise at least 20% of the statement of profit or loss and other comprehensive income

The "Other" item under "Fees and Commissions Received" consists of fees and commissions received from various banking transactions, primarily including credit and credit card transactions, insurance services, and capital market transactions.

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

(Amounts expressed in Thousands of Turkish Lira (TRY) unless otherwise stated.)

SECTION FIVE: EXPLANATIONS AND NOTES TO CONSOLIDATED FINANCIAL STATEMENTS (Continued)

V. Explanations and Disclosures Related to Consolidated Changes in Shareholders' Equity

1. Changes arising from the revaluation of financial assets at fair value through other comprehensive income

As of 31 December 2025, the net amount of the valuation gain/(loss) followed under equity for securities classified as financial assets at fair value through other comprehensive income, after deducting the tax effect and expected credit loss, is TRY 894,752 (31 December 2024: TRY (45,852).

2. Information on increases due to cash flow hedges

None.

3. Reconciliation of foreign exchange differences at beginning and end of current period

As of 31 December 2025, the Group's foreign currency translation differences arising from exchange differences amount to TRY 6,383,409 (31 December 2024: TRY 3,829,045). The exchange differences of TRY 2,491,364 (31 December 2024: TRY 575,871) for the current period are shown in the foreign currency translation differences column of the statement of changes in equity.

4. Explanations on dividends

Dividends declared subsequent to the balance sheet date, but before the announcement of the financial statements

None.

Dividends per share proposed subsequent to the balance sheet date

As of the report date, no decision has been made regarding the distribution of the profit for the year 2025.

5. Transfers to legal reserves

	Current Period	Prior Period
Amount Transferred to Legal Reserves from Undistributed Profits	-	-
Amount Transferred from Undistributed Profits to Extraordinary Reserves	5,305,393	2,931,239
Total⁽¹⁾	5,305,393	2,931,239

⁽¹⁾ Represents the amounts transferred to reserves by the Parent Bank.

6. Information on issuance of share certificates

The rights, priorities and restrictions regarding the share capital including distribution of income and repayment of the capital

There are no rights, priorities, or restrictions regarding the distribution of dividends, repayment of capital, etc., for classes of capital shares.

7. Information on the other capital increase items in the statement of changes in shareholders' equity

None.

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NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

(Amounts expressed in Thousands of Turkish Lira (TRY) unless otherwise stated.)

SECTION FIVE: EXPLANATIONS AND NOTES TO CONSOLIDATED FINANCIAL STATEMENTS (Continued)

VI. Explanations and Disclosures Related to Consolidates Statements of Cash Flows

1. The effects of the other items stated in the cash flow statement and the changes in foreign currency exchange rates on cash and cash equivalents

The “Other” item amounting to TRY (9,373,719) (31 December 2024: TRY 7,923,541) included in the “Operating profit before changes in banking activity-related assets and liabilities” comprises foreign exchange transaction gains/losses, other operating income, and fees and commissions paid.

The “Net increase/decrease in other liabilities” item amounting to TRY 39,448,182 (31 December 2024: TRY 1,482,019) included in the “Change in assets and liabilities subject to banking activities” consists of changes in payables to money markets, other liabilities, taxes payable, fees, charges, and premiums.

The “Net increase/decrease in other assets” item amounting to TRY (15,447,968) (31 December 2024: TRY (8,331,198)) included in the “Change in assets and liabilities subject to banking activities” consists of changes in other assets items.

As of 31 December 2025, the effect of the change in the exchange rate on cash and cash equivalents has been calculated as TRY 508,399 (31 December 2024: TRY 256,436).

2. Information regarding the balances of cash and cash equivalents at the beginning of the period

	Current Period 31 December 2025	Prior Period 31 December 2024
Cash	15,680,425	8,822,448
Cash and cash equivalents	724,757	769,443
Central Bank of the Republic of Türkiye, required reserves and other ⁽¹⁾	14,955,668	8,053,005
Cash Equivalents⁽²⁾	20,395,957	14,265,934
Banks and Other Financial Institutions	14,500,480	11,455,891
Receivables from Money Markets	5,895,477	2,810,043
Cash Equivalents and Banks	(5,922,236)	(3,874,224)
Bank Balances with Maturities Longer Than Three Months	-	-
Restricted Cash and Cash Equivalents	(229,393)	(167,666)
Reserve requirements	(5,162,834)	(3,696,445)
Banks and Money Markets Discount	(530,009)	(10,113)
Total cash and cash equivalents	30,154,146	19,214,158

⁽¹⁾ The “Other” item includes funds in transit.

⁽²⁾ In the total Expected Credit Loss provision allocated for cash and cash equivalents is TRY 15,965 (1 January 2024: TRY 2,053)

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

(Amounts expressed in Thousands of Turkish Lira (TRY) unless otherwise stated.)

SECTION FIVE: EXPLANATIONS AND NOTES TO CONSOLIDATED FINANCIAL STATEMENTS (Continued)

VI. Explanations and Disclosures Related to Consolidates Statements of Cash Flows (Continued)

3. Information regarding the balances of cash and cash equivalents at the end of the period

	Current Period 31 December 2025	Prior Period 31 December 2024
Cash	20,397,366	15,680,425
Cash and cash equivalents	1,003,765	724,757
Central Bank of the Republic of Türkiye, required reserves and other ⁽¹⁾	19,393,601	14,955,668
Cash Equivalents⁽²⁾	20,847,890	20,395,957
Banks and Other Financial Institutions	20,847,890	14,500,480
Receivables from Money Markets	-	5,895,477
Cash Equivalents and banks	(9,804,439)	(5,922,236)
Bank balances with maturities longer than three months	-	-
Restricted Cash and Cash Equivalents	(594,207)	(229,393)
Reserve requirements	(8,560,842)	(5,162,834)
Banks and Money Market Rediscounts	(649,390)	(530,009)
Total cash and cash equivalents	31,440,817	30,154,146

⁽¹⁾ The 'Other' item includes funds in transit.

⁽²⁾ The ECL allocated for cash and cash equivalents is TRY 6,565 (31 December 2024: TRY 15,965).

4. Restricted cash and cash equivalents due to legal requirements or other reasons

There are no deposits with a maturity of more than 3 months in the account of foreign banks (31 December 2024: None). The placements made to other banks amounting to TRY 594,207 (31 December 2024: TRY 229,393) includes the collateral held in return for interest rate swap transactions.

5. Additional information

Restrictions on the potential borrowings that can be used for banking operations or capital commitment

None.

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

(Amounts expressed in Thousands of Turkish Lira (TRY) unless otherwise stated.)

SECTION FIVE: EXPLANATIONS AND NOTES TO CONSOLIDATED FINANCIAL STATEMENTS (Continued)

VII. Explanations and Disclosures Related to Parent Bank's Risk Group

- The volume of transactions relating to the Parent Bank's risk group, outstanding loan and deposit transactions and profit and loss of the period

Explanations and Disclosures Related to the Parent Bank's Risk Group

Parent Bank's Risk Group- current period	Associates and Subsidiaries (Partnerships)		Bank's Direct and Indirect Shareholders		Other Individuals and Legal Entities in the Risk Group	
	Cash	Non- Cash	Cash	Non-cash	Cash	Non- Cash
Loans and Other Receivables						
Balance at the Beginning of the Period	-	-	1,349,805	232,047	1,012	83
Balance at the End of the Period	-	-	2,634,159	491,324	1,415	83
Interest and Commission Income	-	-	127,654	25	244	-

Parent Bank's Risk Group- prior period	Associates and Subsidiaries (Partnerships)		Bank's Direct and Indirect Shareholders		Other Individuals and Legal Entities in the Risk Group	
	Cash	Non- Cash	Cash	Non-cash	Cash	Non- Cash
Loans and Other Receivables						
Balance at the Beginning of the Period	-	-	1,276,878	67,754	1,881	83
Balance at the End of the Period	-	-	1,349,805	232,047	1,012	83
Interest and Commission Income	-	-	71,808	18	242	-

Information on deposits of the Parent Bank's risk group

Parent Bank's Risk Group	Subsidiaries, Associates and Jointly Controlled Entities (Joint Ventures)		Direct or Indirect Shareholders of the Parent Bank		Other Individuals and Legal Entities in the Risk Group	
	Current Period	Prior Period	Current Period	Prior Period	Current Period	Prior Period
Deposit						
Balance at the Beginning of the Period	-	-	22,398,924	12,607,673	123,396	45,393
Balance at the End of the Period	-	-	20,645,278	22,398,924	94,866	123,396
Deposit interest expense	-	-	1,427,181	1,479,496	37,999	30,620

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NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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SECTION FIVE: EXPLANATIONS AND NOTES TO CONSOLIDATED FINANCIAL STATEMENTS (Continued)

VII. Explanations and Disclosures Related to the Parent Bank's Risk Group (Continued)

1. The volume of transactions relating to the Parent Bank's risk group, outstanding loan and deposit transactions and profit and loss of the period (Continued)

Information on forward and option agreements and similar agreements made with the Parent Bank's risk group

Parent Bank's Risk Group	Subsidiaries, Associates and Jointly Controlled Entities (Joint Ventures)		Direct or Indirect Shareholders of the Parent Bank		Other Individuals and Legal Entities in the Risk Group	
	Current Period	Prior Period	Current Period	Prior Period	Current Period	Prior Period
The Fair Value Differences Through Profit and Loss						
Opening Balance	-	-	1,871,548	3,379,285	-	-
Closing Balance	-	-	2,697,533	1,871,548	-	-
Total Profit/Loss	-	-	113,926	82,153	-	1,217
Transactions for Hedging Purposes						
Opening Balance	-	-	-	-	-	-
Closing Balance	-	-	-	-	-	-
Total Profit/Loss	-	-	-	-	-	-

(1) Transactions at fair value through profit or loss consist of leveraged transactions and futures transactions conducted with Anadolu Yatırım Menkul Kıymetler A.Ş.

2. Information on transactions with the risk group that includes the Parent Bank

Relations with entities in the risk group of/or controlled by the Parent Bank regardless of the nature of relationship among the parties

The Parent Bank conducts various transactions with group companies during banking operations. These transactions are commercial in nature and are within the scope of ordinary banking activities.

In the accounting period ended 31 December 2025, the Bank collected TRY 2,625 in equity trading commissions and futures/options (VOB/VİOP) commissions from Anadolu Yatırım Menkul Kıymetler A.Ş. (31 December 2024: TRY 2,165).

In the accounting period ended 31 December 2025, the Bank paid TRY 210 to Anadolu Yatırım Menkul Kıymetler A.Ş. as an agency agreement fee.

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NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

(Amounts expressed in Thousands of Turkish Lira (TRY) unless otherwise stated.)

SECTION FIVE: EXPLANATIONS AND NOTES TO CONSOLIDATED FINANCIAL STATEMENTS (Continued)

VII. Explanations and Disclosures Related to the Parent Bank's Risk Group (Continued)

2. Information on transactions with the risk group that includes the Parent Bank (Continued)

In addition to the structure of the relationship, type of transaction, amount, and share in total transaction volume, amount of significant items, and share in all items, pricing policy and other matters

Current Period	Balance	According to the
		Magnitudes in the Financial Statements
		%
Cash loans	2,635,574	1.96
Non-cash loans	491,407	1.05
Deposit	20,740,144	14.02
Forward and option contracts	2,697,533	1.10

Prior Period	Balance	According to the
		Magnitudes in the Financial Statements
		%
Cash loans	1,350,817	1.63
Non-cash loans	232,130	1.04
Deposit	22,522,320	20.73
Forward and option contracts	1,871,548	2.82

Explanations on purchase and sale of real estate and other assets, sales and purchases of services, agent contracts, financial lease agreements, transfer of data obtained from research and development, licensing agreements, financing (including loans and cash and in-kind capital support), guarantees and promissory notes, and management contracts

There are Support Service Agreements between the Parent Bank and Anadolu Yatırım Menkul Kıymetler A.Ş., Anadolu Faktoring A.Ş., Anadolu Finansal Kiralama A.Ş., and Anadolubank Nederland NV, which are in the same risk group as the Parent Bank, covering Human Resources, Training, Information Technologies, Risk Management, Legal Issues, Call Center Service, Document Management, and Administrative matters.

For the accounting period ending on 31 December 2025, the income obtained by the Parent Bank from its subsidiary Anadolubank Nederland NV within the framework of service procurement and license agreements is TRY 24,531 (31 December 2024: TRY 12,633).

There are no transactions for the purchase and sale of real estate and other assets, transfer of information obtained as a result of research and development, or management agreements with the risk group to which the Bank belongs.

Information on benefits provided to the Group's top management

For the accounting period ending on 31 December 2025, the amount of tangible benefits provided and to be provided to the Group's senior management is TRY 288,674 (31 December 2024: TRY 186,236).

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

(Amounts expressed in Thousands of Turkish Lira (TRY) unless otherwise stated.)

SECTION FIVE: EXPLANATIONS AND NOTES TO CONSOLIDATED FINANCIAL STATEMENTS (Continued)

VIII. Explanations on the Parent Bank's Domestic, Foreign and Off-Shore Banking Branches and Foreign Representatives of the Group

Information relating to the Parent Bank's domestic and foreign branch and representatives

	Number	Number of employees			
Domestic Branch	96	1,505			
				Country of incorporation	
Foreign Representation Office	-	-	1- -		
	-	-	2- -		
	-	-	3- -		
				Total Assets	Statutory Share Capital
Foreign Branch	-	-	1- -	-	-
	-	-	2- -	-	-
	-	-	3- -	-	-
Off-shore banking region branches	-	-	1- -	-	-
	-	-	2- -	-	-
	-	-	3- -	-	-

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

(Amounts expressed in Thousands of Turkish Lira (TRY) unless otherwise stated.)

SECTION SIX: OTHER EXPLANATIONS

I. Other Explanations Related to the Parent Bank's Operations

None.

II. Summary of Informations Regarding the Ratings of the Parent Bank by International Rating Agencies

The most recently announced ratings of the parent bank by fitch ratings are provided below.

FITCH Ratings: November 2025

Foreign currency-Long-term B+ (Stable)

Domestic currency -Long-term B+ (Stable)

Financial Viability Rating b+

III. Unsettled transactions after balance sheet date and related effects on financial tables

Pursuant to the Board of Directors' resolution of the Bank dated 22 December 2025 and numbered 2025/149, the Bank applied to the BRSA and the Capital Markets Board on 31 December 2025 for authorisation to issue debt instruments abroad up to an amount of USD 250 million or its equivalent in foreign currency or Turkish Lira. These applications were approved by the BRSA with its letter dated 7 January 2026 and numbered E-32521522-102-01.08-177548, and by the Capital Markets Board with its resolution dated 23 January 2026 and numbered 4/154.

Pursuant to the Bank's Board of Directors' resolution dated 13 October 2025 and numbered 2025/112, the Bank's application to issue debt instruments in the form of bonds/commercial papers in Türkiye up to an amount of TRY 10 billion was approved by the Capital Markets Board with its resolution dated 12 February 2026 and numbered 8/310.

IV. The Impact of Significant Changes in Exchange Rates that Occurred after the Balance Sheet Date, Which If not Disclosed, Would Affect the Users' Ability to Assess and Make Decisions Based on the Financial Statements, Including the Effect on Foreign Currency Transactions, Line Items, and Financial Statements, as well as the Impact on the Bank's Overseas Operations

None.

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NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

(Amounts expressed in Thousands of Turkish Lira (TRY) unless otherwise stated.)

SECTION FIVE: EXPLANATION ON INDEPENDENT AUDITOR’S REPORT

I. Explanations on Independent Auditor’s Report

the consolidated financial statements for the period ended 31 December 2025 have been reviewed by PwC Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik A.Ş. The auditor’s report dated 18 March 2026 is presented preceding the consolidated financial statements.

II. Explanations and Notes Prepared by the Independent Auditor

None.

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