

**ANADOLUBANK ANONİM ŞİRKETİ**

**UNCONSOLIDATED INTERIM FINANCIAL STATEMENTS AND RELATED  
DISCLOSURES FOR THE SIX MONTHS PERIOD ENDED JUNE 30, 2025,  
TOGETHER WITH AUDITOR'S LIMITED REVIEW REPORT**

**(Convenience translation of publicly announced unconsolidated  
financial statements, related disclosures and independent auditor's  
review report at June 30, 2025, see Note I. of Section Three)**



## AUDITOR’S REVIEW REPORT ON INTERIM FINANCIAL INFORMATION

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

To the General Assembly of Anadolubank Anonim Şirketi

### *Introduction*

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

### *Scope of Review*

We conducted our review in accordance with the Standard on Review Engagements (SRE) 2410, “Review of Interim Financial Information Performed by the Independent Auditor of the Entity”. A review of interim financial information consists of making inquiries, primarily of persons responsible for financial reporting process, and applying analytical and other review procedures. A review of interim financial information is substantially less in scope than an independent audit conducted in accordance with Standards on Auditing and the objective of which is to express an opinion on the financial statements. Consequently, a review of the interim financial information does not provide assurance that the audit firm will be aware of all significant matters which would have been identified in an audit. Accordingly, we do not express an audit opinion.



### *Conclusion*

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

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

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

### *Additional Paragraph for Convenience Translation:*

BRSA Accounting and Financial Reporting Legislation explained in detail in Section Three differ from International Financial Reporting Standards ("IFRS") issued by the International Accounting Standards Board including the application of IAS 29 - Financial Reporting in Hyperinflationary Economies as of 30 June 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.

A handwritten signature in blue ink, appearing to be "Gökçe Yaşar Temel", is written over a horizontal line.

Gökçe Yaşar Temel, SMMM  
Partner

Istanbul, 12 August 2025

**UNCONSOLIDATED FINANCIAL REPORT OF ANADOLUBANK A.Ş.  
FOR THE SIX MONTHS PERIOD ENDED JUNE 30,2025**

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The unconsolidated financial report for the six-month period prepared in accordance with the 'Communiqué on Financial Statements to be Disclosed to the Public by Banks and Related Explanations and Footnotes,' issued by the Banking Regulation and Supervision Agency, 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
- INTERM REVIEW REPORT
- INTERM OPERATING REPORT

The unconsolidated financial statements for the six months 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 personel 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 PERIOD ENDED JUNE 30, 2025

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

### SECTION ONE: GENERAL INFORMATION

#### 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. Decree No. 96/8532 dated 19 September 1996, regarding this matter, was published in the Official Gazette on 11 October 1996.

Anadolubank Anonim Şirketi (the “Bank”) started its operations on 25 September 1997 in Türkiye under the Turkish Banking Law and the Turkish Commercial Code pursuant to the permit of the Turkish Undersecretariat of Treasury dated 25 August 1997 and numbered 39692.

#### 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 incepted 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.

#### 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 (%)
<b><u>Chairman of the Board</u></b>		
Mehmet Rüştü BAŞARAN	Chairman	15.27
<b><u>Board Members</u></b>		
Suat İNCE	General Manager	-
Fikriye Filiz BAŞARAN HASESKİ	Member	0.70
Erol BAŞARAN ALTINTUĞ	Member - Member of Audit	0.35
Muzaffer KAYHAN	Member	-
İbrahim Sencan DEREBEYOĞLU	Member - Member of Audit	-
Ali Tunç DORÖZ	Member	-
Merih YURTKURAN	Member	-
<b><u>Deputy General Manager</u></b>		
Ferudun CANBAY	Human Resources Strategic Planning and Digital Banking Credit Monitoring and Administrative Follow-up Legal Consultancy Corporate Communications Purchasing	-
<b><u>Deputy General Managers</u></b>		
Zeki Murat URAL	Treasury	-
O. Asım Tunç BERGSAN	Information Technologies	-
Remzi Süha DEDE	Operation	-
İsmail Atakan ÖZGÜNEY	Credit Allocation	-
Levent Burak HAKGÜDEN	Commercial and SME Banking	-
İlker TEKER	Financial Affairs	-
Kadriye Didem KARACA	Retail Banking	-

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD ENDED JUNE 30, 2025

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

### SECTION ONE: GENERAL INFORMATION (Continued)

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

As of 30 June 2025 and 31 December 2024, the composition of shareholders and their respective percentage of ownership can be summarised as follows:

30 June 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
<b>Total</b>	<b>1,100,000</b>	<b>100.00%</b>	<b>1,100,000</b>

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 76.46%.

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
<b>Total</b>	<b>1,100,000</b>	<b>%100.00</b>	<b>1,100,000</b>

#### V. Information on the Bank's Service Types and Fields of Operation

As stated in the articles of the 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 30 June 2025, the Bank has a total of 95 branches, 42 of which are in Istanbul, and 1,450 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 PERIOD ENDED JUNE 30, 2025

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

ASSETS	Note	Current Period Limited Audited 30 June 2025			Prior Period Audited 31 December 2024		
		TRY	FC	Total	TRY	FC	Total
<b>I. FINANCIAL ASSETS (NET)</b>		<b>30,296,015</b>	<b>20,922,029</b>	<b>51,218,044</b>	<b>16,718,910</b>	<b>15,222,589</b>	<b>31,941,499</b>
<b>1.1 Cash and Cash Equivalents</b>		<b>10,787,409</b>	<b>18,007,161</b>	<b>28,794,570</b>	<b>13,246,144</b>	<b>12,671,234</b>	<b>25,917,378</b>
1.1.1 Cash and Balances with Central Bank	V-I-1	8,784,805	13,123,521	21,908,326	7,594,625	8,085,675	15,680,300
1.1.2 Banks	V-I-2	1,136	4,895,951	4,897,087	51,017	4,306,543	4,357,560
1.1.3 Money Market Placements		2,002,560	-	2,002,560	5,601,483	293,994	5,895,477
1.1.4 Expected Credit Loss (-)		1,092	12,311	13,403	981	14,978	15,959
<b>1.2 Financial Assets Measured at Fair Value Through Profit or Loss</b>	<b>V-I-4</b>	<b>1</b>	<b>206,039</b>	<b>206,040</b>	<b>63,620</b>	<b>341,044</b>	<b>404,664</b>
1.2.1 Government Debt Securities		1	135,246	135,247	63,620	242,368	305,988
1.2.2 Equity Securities Representing Capital Share		-	-	-	-	-	-
1.2.3 Other Financial Assets		-	70,793	70,793	-	98,676	98,676
<b>1.3 Financial Assets Measured at Fair Value Through Other Comprehensive Income</b>	<b>V-I-5</b>	<b>18,158,657</b>	<b>2,298,140</b>	<b>20,456,797</b>	<b>3,004,160</b>	<b>2,036,039</b>	<b>5,040,199</b>
1.3.1 Government Debt Securities		17,990,255	2,154,329	20,144,584	2,868,088	1,921,894	4,789,982
1.3.2 Equity Securities Representing Capital Share		16,225	143,811	160,036	13,781	114,145	127,926
1.3.3 Other Financial Assets		152,177	-	152,177	122,291	-	122,291
<b>1.4 Derivative Financial Assets</b>	<b>V-I-6</b>	<b>1,349,948</b>	<b>410,689</b>	<b>1,760,637</b>	<b>404,986</b>	<b>174,272</b>	<b>579,258</b>
1.4.1 Derivative Financial Assets Measured at Fair Value Through Profit or Loss		1,349,948	410,689	1,760,637	404,986	174,272	579,258
1.4.2 Derivative Financial Assets Measured at Fair Value Through Other Comprehensive Income		-	-	-	-	-	-
<b>II. FINANCIAL ASSETS MEASURED AT AMORTIZED COST (NET)</b>		<b>59,972,447</b>	<b>21,747,073</b>	<b>81,719,520</b>	<b>43,726,285</b>	<b>14,735,899</b>	<b>58,462,184</b>
<b>2.1 Loans</b>	<b>V-I-7</b>	<b>61,375,557</b>	<b>11,500,230</b>	<b>72,875,787</b>	<b>44,523,408</b>	<b>8,626,580</b>	<b>53,149,988</b>
<b>2.2 Lease Receivables</b>	<b>V-I-9</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>2.3 Factoring Receivables</b>		<b>706</b>	<b>-</b>	<b>706</b>	<b>731</b>	<b>-</b>	<b>731</b>
<b>2.4 Other Financial Assets Measured at Amortized Cost</b>	<b>V-I-8</b>	<b>-</b>	<b>10,328,515</b>	<b>10,328,515</b>	<b>-</b>	<b>6,170,262</b>	<b>6,170,262</b>
2.4.1 Government Debt Securities		-	10,328,515	10,328,515	-	6,170,262	6,170,262
2.4.2 Other Financial Assets		-	-	-	-	-	-
<b>2.5 Expected Credit Losses (-)</b>		<b>1,403,816</b>	<b>81,672</b>	<b>1,485,488</b>	<b>797,854</b>	<b>60,943</b>	<b>858,797</b>
<b>III. PROPERTY AND EQUIPMENT HELD FOR SALE PURPOSE AND RELATED TO DISCONTINUED OPERATIONS (NET)</b>	<b>III-12</b>	<b>62,195</b>	<b>-</b>	<b>62,195</b>	<b>190,178</b>	<b>-</b>	<b>190,178</b>
3.1 Held for Sale Purpose		62,195	-	62,195	190,178	-	190,178
3.2 Related to Discontinued Operations		-	-	-	-	-	-
<b>IV. EQUITY INVESTMENTS</b>		<b>1,735,165</b>	<b>9,135,041</b>	<b>10,870,206</b>	<b>1,424,089</b>	<b>5,744,848</b>	<b>7,168,937</b>
<b>4.1 Investments in Associates (Net)</b>	<b>V-I-10</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
4.1.1 Accounted Under Equity Method		-	-	-	-	-	-
4.1.2 Unconsolidated Associates		-	-	-	-	-	-
<b>4.2 Subsidiaries (Net)</b>	<b>V-I-11</b>	<b>1,735,165</b>	<b>9,135,041</b>	<b>10,870,206</b>	<b>1,424,089</b>	<b>5,744,848</b>	<b>7,168,937</b>
4.2.1 Unconsolidated Financial Subsidiaries		1,735,165	9,135,041	10,870,206	1,424,089	5,744,848	7,168,937
4.2.2 Unconsolidated Non-Financial Subsidiaries		-	-	-	-	-	-
<b>4.3 Entities under Common Control (Joint Venture) (Net)</b>	<b>V-I-12</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
4.3.1 Joint Ventures Valued Based on Equity Method		-	-	-	-	-	-
4.3.2 Unconsolidated Joint Ventures		-	-	-	-	-	-
<b>V. TANGIBLE ASSETS (Net)</b>	<b>V-I-13</b>	<b>2,351,034</b>	<b>86</b>	<b>2,351,120</b>	<b>2,281,584</b>	<b>308</b>	<b>2,281,892</b>
<b>VI. INTANGIBLE ASSETS (Net)</b>	<b>V-I-14</b>	<b>183,584</b>	<b>-</b>	<b>183,584</b>	<b>137,164</b>	<b>-</b>	<b>137,164</b>
6.1 Goodwill		-	-	-	-	-	-
6.2 Other		183,584	-	183,584	137,164	-	137,164
<b>VII. INVESTMENT PROPERTY (Net)</b>	<b>V-I-15</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>VIII. CURRENT TAX ASSET</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>IX. DEFERRED TAX ASSET</b>	<b>V-I-16</b>	<b>132,566</b>	<b>-</b>	<b>132,566</b>	<b>532,041</b>	<b>-</b>	<b>532,041</b>
<b>X. OTHER ASSETS</b>	<b>V-I-18</b>	<b>6,699,391</b>	<b>89,976</b>	<b>6,789,367</b>	<b>3,467,816</b>	<b>78,689</b>	<b>3,546,505</b>
<b>TOTAL ASSETS</b>		<b>101,432,397</b>	<b>51,894,205</b>	<b>153,326,602</b>	<b>68,478,067</b>	<b>35,782,333</b>	<b>104,260,400</b>

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



# ANADOLUBANK ANONİM ŞİRKETİ

## UNCONSOLIDATED BALANCE SHEET–LIABILITIES FOR THE PERIOD ENDED JUNE 30,2025

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

		Limited Audited Current Period 30 June 2025			Audited Prior Period 31 December 2024		
LIABILITIES	Note	TRY	FC	Total	TRY	FC	Total
<b>I. DEPOSITS</b>	V-II-1	47,377,136	44,594,400	91,971,536	41,755,841	32,507,849	74,263,690
<b>II. FUNDS BORROWED</b>	V-II-2	121,655	11,056,834	11,178,489	130,485	7,192,167	7,322,652
<b>III. MONEY MARKET FUNDS</b>		14,137,057	-	14,137,057	94,126	-	94,126
<b>IV. SECURITIES ISSUED (Net)</b>		-	-	-	-	-	-
4.1 Bills		-	-	-	-	-	-
4.2 Assets Backed Securities		-	-	-	-	-	-
4.3 Bonds		-	-	-	-	-	-
<b>V. BORROWER FUNDS</b>		-	-	-	-	-	-
5.1 Borrower Funds		-	-	-	-	-	-
5.2 Other		-	-	-	-	-	-
<b>VI. FINANCIAL LIABILITIES MEASURED AT FAIR VALUE THROUGH PROFIT OR LOSS</b>		-	-	-	-	-	-
<b>VII. DERIVATIVE FINANCIAL LIABILITIES</b>	V-II-3	140,046	515,457	655,503	472,582	216,719	689,301
7.1 Derivative Financial Liabilities Measured at Fair Value Through Profit or Loss		140,046	515,457	655,503	472,582	216,719	689,301
7.2 Derivative Financial Liabilities Measured at Fair Value Through Other Comprehensive Income		-	-	-	-	-	-
<b>VIII. FACTORING PAYABLES</b>		-	-	-	-	-	-
<b>IX. LEASE PAYABLES</b>	V-II-4	348,140	88	348,228	315,277	310	315,587
<b>X. PROVISIONS</b>	V-II-5	413,639	6,422	420,061	367,008	3,890	370,898
10.1 Restructuring Provisions		-	-	-	-	-	-
10.2 Provision for Employee Benefits		282,562	-	282,562	220,502	-	220,502
10.3 Insurance Technical Provisions (Net)		-	-	-	-	-	-
10.4 Other Provisions		131,077	6,422	137,499	146,506	3,890	150,396
<b>XI. CURRENT TAX LIABILITY</b>	V-II-6	766,676	-	766,676	1,038,953	-	1,038,953
<b>XII. DEFERRED TAX LIABILITY</b>	V-II-7	-	-	-	-	-	-
<b>XIII. LIABILITIES FOR ASSETS HELD FOR SALE AND ASSETS OF DISCONTINUED OPERATIONS (Net)</b>	V-II-8	-	-	-	-	-	-
13.1 Held for Sale Purpose		-	-	-	-	-	-
13.2 Discontinued Operations		-	-	-	-	-	-
<b>XIV. SUBORDINATED DEBT INSTRUMENTS</b>	V-II-9	-	6,146,029	6,146,029	-	-	-
14.1 Subordinated Loans		-	-	-	-	-	-
14.2 Other Debt Instruments		-	6,146,029	6,146,029	-	-	-
<b>XV. OTHER LIABILITIES</b>	V-II-10	5,132,926	167,853	5,300,779	2,905,380	132,072	3,037,452
<b>XVI. SHAREHOLDERS' EQUITY</b>		22,018,381	383,863	22,402,244	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		1,602,798	78,337	1,681,135	1,579,791	60,077	1,639,868
16.4 Accumulated Other Comprehensive Income or Loss Reclassified Through Profit or Loss		2,129,609	(123,203)	2,006,406	1,525,407	(115,909)	1,409,498
<b>16.5 Profit Reserves</b>		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		-	-	-	-	-	-
<b>16.6 Profit or Loss</b>		4,207,599	428,729	4,636,328	4,492,072	813,321	5,305,393
16.6.1 Prior Period's Profit/Loss		-	-	-	-	-	-
16.6.2 Current Period's Profit/Loss		4,207,599	428,729	4,636,328	4,492,072	813,321	5,305,393
<b>TOTAL EQUITY AND LIABILITIES</b>		<b>90,455,656</b>	<b>62,870,946</b>	<b>153,326,602</b>	<b>63,449,904</b>	<b>40,810,496</b>	<b>104,260,400</b>

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

# ANADOLUBANK ANONİM ŞİRKETİ

## UNCONSOLIDATED STATEMENT OFF-BALANCE SHEET COMMITMENTS AND CONTINGENCIES FOR THE PERIOD ENDED JUNE 30, 2025

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

	Note	Limited Audited Current Period 30 June 2025			Audited Prior Period 31 December 2024		
		TRY	FC	Total	TRY	FC	Total
<b>A. OFF-BALANCE SHEET COMMITMENTS AND CONTINGENCIES (I+II+III)</b>		<b>114,547,051</b>	<b>151,707,952</b>	<b>266,255,003</b>	<b>68,539,660</b>	<b>80,772,837</b>	<b>149,312,497</b>
<b>I. GUARANTEES AND COLLATERALS</b>	<b>V-III-2</b>	<b>23,640,856</b>	<b>10,384,562</b>	<b>34,025,418</b>	<b>15,251,318</b>	<b>5,534,014</b>	<b>20,785,332</b>
1.1 Letters of Guarantee		17,713,356	3,908,687	21,622,043	11,781,968	2,869,156	14,651,124
1.1.1 Guarantees Subject to State Tender Law		209,732	10,158	219,890	114,491	9,018	123,509
1.1.2 Guarantees Given for Foreign Trade Operations		110,639	8,156	118,795	121,623	6,429	128,052
1.1.3 Other Letters of Guarantee		17,392,985	3,890,373	21,283,358	11,545,854	2,853,709	14,399,563
1.2 Bank Acceptances		-	87,273	87,273	-	130,340	130,340
1.2.1 Import Letter of Acceptance		-	87,273	87,273	-	130,340	130,340
1.2.2 Other Bank Acceptance		-	-	-	-	-	-
1.3 Letters of Credit		-	6,388,602	6,388,602	-	2,534,518	2,534,518
1.3.1 Documentary Letters of Credit		-	6,388,602	6,388,602	-	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		5,927,500	-	5,927,500	3,469,350	-	3,469,350
1.9 Other Collaterals		-	-	-	-	-	-
<b>II. COMMITMENTS</b>	<b>V-III-1</b>	<b>16,566,229</b>	<b>14,291,513</b>	<b>30,857,742</b>	<b>10,349,701</b>	<b>6,925,991</b>	<b>17,275,692</b>
2.1 Irrevocable Commitments		16,566,229	14,291,513	30,857,742	10,349,701	6,925,991	17,275,692
2.1.1 Forward Asset Purchase and Sale Commitments		10,272,803	14,291,513	24,564,316	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		4,191,687	-	4,191,687	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		1,459,701	-	1,459,701	1,122,019	-	1,122,019
2.1.8 Tax and Fund Liabilities from Export Commitments		52	-	52	39	-	39
2.1.9 Commitments for Credit Card Expenditure Limits		456,916	-	456,916	380,868	-	380,868
2.1.10 Commitments for Promotions Related with Credit Cards and Banking Activities		1,294	-	1,294	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		183,776	-	183,776	126,743	-	126,743
2.2 Revocable Commitments		-	-	-	-	-	-
2.2.1 Revocable Loan Granting Commitments		-	-	-	-	-	-
2.2.2 Other Revocable Commitments		-	-	-	-	-	-
<b>III. DERIVATIVE FINANCIAL INSTRUMENTS</b>		<b>74,339,966</b>	<b>127,031,877</b>	<b>201,371,843</b>	<b>42,938,641</b>	<b>68,312,832</b>	<b>111,251,473</b>
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		74,339,966	127,031,877	201,371,843	42,938,641	68,312,832	111,251,473
3.2.1 Forward Foreign Currency Purchase/Sale Transactions		7,522,432	7,507,983	15,030,415	4,539,445	4,900,038	9,439,483
3.2.1.1 Forward Foreign Currency Transactions- Purchases		456,450	6,705,972	7,162,422	1,124,466	3,376,509	4,500,975
3.2.1.2 Forward Foreign Currency Transactions- Sales		7,065,982	802,011	7,867,993	3,414,979	1,523,529	4,938,508
3.2.2 Swap Transactions Related to Foreign Currency and Interest Rate		55,376,850	96,218,650	151,595,500	28,806,254	51,273,786	80,080,040
3.2.2.1 Foreign Currency Swap- Purchases		8,227,083	34,840,664	43,067,747	2,826,344	24,707,352	27,533,696
3.2.2.2 Foreign Currency Swap- Sales		2,069,605	41,228,648	43,298,253	2,441,382	25,155,222	27,596,604
3.2.2.3 Interest Rate Swap- Purchases		22,540,081	10,074,669	32,614,750	11,769,264	705,606	12,474,870
3.2.2.4 Interest Rate Swap- Sales		22,540,081	10,074,669	32,614,750	11,769,264	705,606	12,474,870
3.2.3 Foreign Currency, Interest Rate, and Securities Options		11,440,684	23,305,244	34,745,928	9,592,942	12,139,008	21,731,950
3.2.3.1 Foreign Currency Options- Purchases		1,395,732	15,673,934	17,069,666	956,887	9,232,447	10,189,334
3.2.3.2 Foreign Currency Options- Sales		10,044,952	7,631,310	17,676,262	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>B. CUSTODY AND PLEDGES ITEMS (IV+V)</b>		<b>786,388,197</b>	<b>80,419,727</b>	<b>866,807,924</b>	<b>570,448,908</b>	<b>65,987,822</b>	<b>636,436,730</b>
<b>IV. ITEMS HELD IN CUSTODY</b>		<b>28,963,773</b>	<b>8,883,354</b>	<b>37,847,127</b>	<b>19,348,240</b>	<b>8,453,569</b>	<b>27,801,809</b>
4.1 Customers' Securities Held		5,655,061	3,149,925	8,804,986	1,964,971	3,399,400	5,364,371
4.2 Investment Securities Held in Custody		218	5,412,966	5,413,184	218	4,855,798	4,856,016
4.3 Checks Received for Collection		23,087,828	282,220	23,370,048	17,233,023	176,976	17,409,999
4.4 Commercial Notes Received for Collection		220,666	38,243	258,909	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 Risk		-	-	-	-	-	-
<b>V. PLEDGED ITEMS</b>		<b>756,994,424</b>	<b>71,536,373</b>	<b>828,530,797</b>	<b>549,503,683</b>	<b>57,534,253</b>	<b>607,037,936</b>
5.1 Marketable Securities		995	995	995	1,382	-	1,382
5.2 Guarantee Notes		36,048	109,759	145,807	12,538	89,330	101,868
5.3 Commodities		-	-	-	-	-	-
5.4 Warranties		-	-	-	-	-	-
5.5 Real Estate		-	-	-	-	-	-
5.6 Other Pledged Items		756,957,381	71,426,614	828,383,995	549,489,763	57,444,923	606,934,686
5.7 Pledged Items-Depository		-	-	-	-	-	-
<b>VI. CONFIRMED BILLS OF EXCHANGE AND SURETIES (*)</b>		<b>430,000</b>	<b>-</b>	<b>430,000</b>	<b>1,596,985</b>	<b>-</b>	<b>1,596,985</b>
<b>TOTAL OFF-BALANCE SHEET COMMITMENTS (A+B)</b>		<b>900,935,248</b>	<b>232,127,679</b>	<b>1,133,062,927</b>	<b>638,988,568</b>	<b>146,760,659</b>	<b>785,749,227</b>

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

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

# ANADOLUBANK ANONİM ŞİRKETİ

## UNCONSOLIDATED STATEMENT OF PROFIT AND LOSS FOR THE PERIOD ENDED JUNE 30, 2025

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

		Limited Audited Current Period 1 January – 30 June 2025	Limited Audited Prior Period 1 January – 30 June 2024	Limited Audited Current Period 1 April – 30 June 2025	Limited Audited Prior Period 1 April – 30 June 2024
INCOME AND EXPENSE ITEMS	Note				
<b>I. INTEREST INCOME</b>		<b>15,997,307</b>	<b>8,117,734</b>	<b>8,860,755</b>	<b>4,823,523</b>
1.1 Interest in Income on Loans	V-IV-1	12,419,169	6,501,095	6,819,735	3,675,661
1.2 Interest Received on Reserve Deposits		1,054,507	124,260	546,030	106,944
1.3 Interest Received on Banks	V-IV-1	81,537	16,722	27,532	8,888
1.4 Interest Received on Money Market Transactions		901,528	1,136,504	334,288	826,658
1.5 Interest Received on Securities Portfolio	V-IV-1	1,505,403	333,646	1,122,906	201,978
1.5.1 Financial Assets Measured at Fair Value through Profit or (Loss)		49,962	4,499	26,478	2,287
1.5.2 Financial Assets Measured at Fair Value Through Other Comprehensive Income		1,317,524	292,685	1,011,435	164,746
1.5.3 Financial Assets at Measured at Amortized Cost		137,917	36,462	84,993	34,945
1.6 Financial Lease Income		-	-	-	-
1.7 Other Interest Income		35,163	5,507	10,264	3,394
<b>II. INTEREST EXPENSE (-)</b>		<b>10,610,051</b>	<b>5,738,479</b>	<b>5,694,128</b>	<b>3,200,300</b>
2.1 Interest on Deposits	V-IV-2	9,772,365	5,528,237	5,025,227	3,083,207
2.2 Interest on Funds Borrowed	V-IV-2	179,722	94,505	102,695	77,951
2.3 Interest on Money Market Transactions		430,766	346	406,417	186
2.4 Interest on Securities Issued	V-IV-2	184,909	-	137,642	-
2.5 Interest on Lease		39,494	25,022	20,875	12,647
2.6 Other Interest Expenses		2,795	90,369	1,272	26,309
<b>III. NET INTEREST INCOME/EXPENSE (I - II)</b>		<b>5,387,256</b>	<b>2,379,255</b>	<b>3,166,627</b>	<b>1,623,223</b>
<b>IV. NET FEES AND COMMISSIONS INCOME/EXPENSE</b>		<b>1,002,365</b>	<b>601,945</b>	<b>604,365</b>	<b>345,932</b>
4.1 Fees and Commissions Received		1,498,614	919,625	827,010	556,345
4.1.1 Non-Cash Loans		114,135	107,471	60,263	55,690
4.1.2 Other	V-IV-11	1,384,479	812,154	766,747	500,655
4.2 Fees and Commissions Paid (-)		496,249	317,680	222,645	210,413
4.2.1 Non-Cash Loans		588	139	314	79
4.2.2 Other		495,661	317,541	222,331	210,334
<b>V. DIVIDEND INCOME</b>	V-IV-3	<b>2,444</b>	<b>89</b>	<b>2,444</b>	<b>-</b>
<b>VI. TRADING GAIN/(LOSS) (Net)</b>	V-IV-4	<b>385,802</b>	<b>850,751</b>	<b>(484,139)</b>	<b>90,454</b>
6.1 Trading Gains/(Losses) on Securities		83,668	73,734	58,968	38,054
6.2 Gains/losses from derivative transactions		330,309	296,069	(345,924)	19,962
6.3 Foreign Exchange Gains/(Losses)		(28,175)	480,948	(197,183)	32,438
<b>VII. OTHER OPERATING INCOME</b>	V-IV-5	<b>1,370,663</b>	<b>279,117</b>	<b>1,164,199</b>	<b>65,620</b>
<b>VIII. TOTAL OPERATING GROSS PROFIT (III+IV+V+VI+VII)</b>		<b>8,148,530</b>	<b>4,111,157</b>	<b>4,453,496</b>	<b>2,125,229</b>
<b>IX. EXPECTED CREDIT LOSSES (-)</b>	V-IV-6	<b>804,785</b>	<b>249,454</b>	<b>408,592</b>	<b>66,379</b>
<b>X. OTHER PROVISION EXPENSES (-)</b>	V-IV-6	<b>667</b>	<b>92,872</b>	<b>15</b>	<b>35,425</b>
<b>XI. PERSONNEL EXPENSES (-)</b>		<b>1,357,311</b>	<b>786,641</b>	<b>645,872</b>	<b>390,426</b>
<b>XII. OTHER OPERATING EXPENSES (-)</b>	V-IV-7	<b>769,198</b>	<b>420,748</b>	<b>391,281</b>	<b>205,125</b>
<b>XIII. NET OPERATING PROFIT/(LOSS) (VIII-IX-X-XI-XII)</b>		<b>5,216,569</b>	<b>2,561,442</b>	<b>3,007,736</b>	<b>1,427,874</b>
<b>XIV. EXCESS AMOUNT RECORDED AS INCOME AFTER MERGER</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>XV. PROFIT/(LOSS) FROM INVESTMENTS UNDER EQUITY ACCOUNTING</b>		<b>740,185</b>	<b>674,621</b>	<b>410,091</b>	<b>338,056</b>
<b>XVI. PROFIT/(LOSS) ON NET MONETARY POSITION</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>XVII. OPERATING PROFIT/LOSS BEFORE TAXES (XIII+...+XV)</b>	V-IV-8	<b>5,956,754</b>	<b>3,236,063</b>	<b>3,417,827</b>	<b>1,765,930</b>
<b>XVIII. PROVISION FOR TAXES ON INCOME FROM CONTINUING OPERATIONS (±)</b>	V-IV-9	<b>(1,320,426)</b>	<b>(745,785)</b>	<b>(681,443)</b>	<b>(411,100)</b>
18.1 Current Tax Charge		(403,624)	(1,230,621)	(280,319)	(699,264)
18.2 Deferred Tax Charge (+)		(990,114)	(119,667)	(448,165)	(14,026)
18.3 Deferred Tax Credit (-)		73,312	604,503	47,041	302,190
<b>XIX. NET PROFIT/LOSSES FROM CONTINUING OPERATIONS (XVII±XVIII)</b>	V-IV-10	<b>4,636,328</b>	<b>2,490,278</b>	<b>2,736,384</b>	<b>1,354,830</b>
<b>XX. INCOME FROM DISCONTINUED OPERATIONS</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
20.1 Income from Assets Held for Resale		-	-	-	-
20.2 Income from sale of associates, subsidiaries and joint-ventures		-	-	-	-
20.3 Others		-	-	-	-
<b>XXI. EXPENSES FROM DISCONTINUED OPERATIONS (-)</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
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		-	-	-	-
<b>XXII. PROFIT/LOSSES BEFORE TAXES FROM DISCONTINUED OPERATIONS (XX-XXI)</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>XXIII. PROVISION FOR INCOME TAXES FROM DISCONTINUED OPERATIONS (±)</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
23.1 Current Tax Charge		-	-	-	-
23.2 Deferred Tax Charge (+)		-	-	-	-
23.3 Deferred Tax Credit(-)		-	-	-	-
<b>XXIV. NET PROFIT/LOSS AFTER TAXES ON DISCONTINUED OPERATIONS (XXII±XXIII)</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>XXV. NET PROFIT/LOSSES (XIX+XXIV)</b>	V-IV-10	<b>4,636,328</b>	<b>2,490,278</b>	<b>2,736,384</b>	<b>1,354,830</b>
Earnings/Loss per Share	III-XXIV	<b>0.042148</b>	<b>0.022639</b>	<b>0.024276</b>	<b>0.012320</b>

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

# ANADOLUBANK ANONİM ŞİRKETİ

## UNCONSOLIDATED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE PERIOD ENDED JUNE 30, 2025

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

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME		Limited Audited Current Period 1 January – 30 June 2025	Limited Audited Prior period 1 January – 30 June 2024
	Note		
<b>I. CURRENT PERIOD PROFIT/LOSS</b>		<b>4,636,328</b>	<b>2,490,278</b>
<b>II. OTHER COMPREHENSIVE INCOME</b>		<b>638,175</b>	<b>135,617</b>
<b>2.1. Other Income/Expense Items Not Reclassified Through Profit or Loss</b>		<b>41,267</b>	<b>(36,953)</b>
2.1.1. Revaluation Surplus on Tangible Assets		-	-
2.1.2. Revaluation Surplus on Intangible Assets		-	-
2.1.3. Defined Benefit Plans' Actuarial Gains/Losses		734	(62,484)
2.1.4. Other Income/Expense Items not Reclassified to Profit or Loss		26,085	9,020
2.1.5. Tax Related Other Comprehensive Income Items Not Reclassified Through Profit or Loss		14,448	16,511
<b>2.2. Other Income/Expense Items Reclassified to Profit or Loss</b>		<b>596,908</b>	<b>172,570</b>
2.2.1. Exchange Differences on Translation		1,761,719	348,601
2.2.2. Income/Expenses from Valuation and/or Reclassification of Financial Assets Measured at FVOCI		94,029	49,007
2.2.3. Gains/losses from Cash Flow Hedges		-	-
2.2.4. Gains/Losses on Hedges of Net Investments in Foreign Operations		(1,761,719)	(331,665)
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		502,879	106,627
<b>III. TOTAL COMPREHENSIVE INCOME (I+II)</b>		<b>5,274,503</b>	<b>2,625,895</b>

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

# ANADOLUBANK ANONİM ŞİRKETİ

## UNCONSOLIDATED STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY FOR THE PERIOD ENDED JUNE 30, 2025

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

							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	Other	Profit Reserves	Prior Period Profit/ (Loss)	Net Profit/ (Loss)	Total Equity
I.	Prior Period															
II.	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
2.1	Corrections made as per TAS 8		-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.2	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		-	-	-	-	(951)	(42,316)	6,314	348,603	56,133	(232,166)	-	-	2,490,278	2,625,895
V.	Capital Increase in Cash		-	-	-	-	-	-	-	-	-	-	-	-	-	-
VI.	Capital Increase from Internal Sources		-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Capital Reserves from Inflation Adjustments to Paid-in		-	-	-	-	-	-	-	-	-	-	-	-	-	-
VII.	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		-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balances at the end of the Period 30.06.2024 (III+IV+.....+X+XI)			1,100,000	-	-	-	1,255,349	(138,659)	45,225	3,664,777	(115,980)	(2,215,143)	7,672,982	-	2,490,278	13,758,829

							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	Other	Profit Reserves	Prior Period Profit/ (Loss)	Net Profit/ (Loss)	Total Equity
Current Period																
I.	Balances at 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		-	-	-	-	22,607	400	18,260	1,761,719	68,392	(1,233,203)	-	-	4,636,328	5,274,503
V.	Capital Increase in Cash		-	-	-	-	-	-	-	-	-	-	-	-	-	-
VI.	Capital Increase from Internal Sources		-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Capital Reserves from Inflation Adjustments to Paid-in		-	-	-	-	-	-	-	-	-	-	-	-	-	-
VII.	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 30.06.2025 (III+IV+.....+X+XI)			1,100,000	-	-	-	1,754,458	(151,661)	78,338	5,653,764	(37,537)	(3,609,821)	12,978,375	-	4,636,328	22,402,244

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

# ANADOLUBANK ANONİM ŞİRKETİ

## UNCONSOLIDATED STATEMENT OF CASH FLOWS FOR THE PERIOD ENDED JUNE 30, 2025

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

	Note	Limited Audited Current Period 1 January – 30 June 2025	Limited Audited Prior period 1 January – 30 June 2024
<b>A.</b>	<b>CASH FLOWS FROM BANKING OPERATIONS</b>		
<b>1.1</b>	<b>Operating Profit Before Changes in Operating Assets and Liabilities</b>	<b>4,086,677</b>	<b>8,979,725</b>
1.1.1	Interest Received	14,517,754	7,579,087
1.1.2	Interest Paid	(10,578,478)	(6,790,320)
1.1.3	Dividend Received	2,444	89
1.1.4	Fees and Commissions Received	1,498,614	919,625
1.1.5	Other Income	1,242,319	2,954,557
1.1.6	Collections From Previously Written-off Loans	117,003	103,162
1.1.7	Cash Payments to Personnel and Service Suppliers	(1,357,311)	(786,641)
1.1.8	Taxes Paid	(403,624)	(640,442)
1.1.9	Other	(952,044)	5,640,608
<b>1.2</b>	<b>Changes in Operating Assets and Liabilities Subject to Banking Operations</b>	<b>1,898,171</b>	<b>(7,057,369)</b>
1.2.1	Net (Increase)/Decrease in Financial Assets measured at Fair Value Through Profit or Loss	170,741	(9,283)
1.2.2	Net (Increase)/Decrease in Due from Banks	(4,299,212)	(1,761,781)
1.2.3	Net (Increase)/Decrease in Loans	(18,066,037)	(7,357,789)
1.2.4	Net (Increase)/Decrease in Other Assets	(7,159,909)	(8,037,593)
1.2.5	Net Increase/(Decrease) in Bank Deposits	(403,160)	(725,543)
1.2.6	Net Increase/(Decrease) in Other Deposits	18,273,447	11,189,497
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	13,382,301	(354,877)
<b>I.</b>	<b>Net Cash Provided From Banking Operations</b>	<b>5,984,848</b>	<b>1,922,356</b>
<b>B.</b>	<b>CASH FLOWS FROM INVESTING ACTIVITIES</b>		
<b>II.</b>	<b>Net Cash Provided From Investing Activities</b>	<b>(16,890,160)</b>	<b>(6,216,725)</b>
2.1	Cash paid for purchase of entities under common control, associates and subsidiaries	-	-
2.2	Cash obtained from sale of entities under common control, associates and subsidiaries	-	-
2.3	Fixed assets purchases	(90,667)	(260,020)
2.4	Fixed assets sales	221,610	45,566
2.5	Cash paid for purchase of financial assets measured at fair value through other comprehensive income	(14,967,833)	(64,048)
2.6	Cash obtained from sale of financial assets measured at fair value through other comprehensive income	291,912	-
2.7	Cash paid for purchase of Financial Assets Measured at Amortized Cost	(2,392,630)	(5,828,939)
2.8	Cash obtained from sale of Financial Assets Measured at Amortized Cost	-	-
2.9	Other	47,448	(109,284)
<b>C.</b>	<b>CASH FLOWS FROM FINANCING ACTIVITIES</b>		
<b>III.</b>	<b>Net cash provided from / (used in) financing activities</b>	<b>8,932,798</b>	<b>7,183,806</b>
3.1	Cash Obtained from Funds Borrowed and Securities Issued	10,353,105	7,184,874
3.2	Cash used for repayment of funds borrowed and securities issued	(1,173,414)	-
3.3	Issued equity instruments	-	-
3.4	Dividends paid	-	-
3.5	Payments for finance leases	(246,893)	(1,068)
3.6	Other	-	-
<b>IV.</b>	<b>Effect of foreign currency exchange differences on cash and cash equivalents</b>	<b>550,494</b>	<b>329,612</b>
<b>V.</b>	<b>Net Increase/Decrease in Cash and Cash Equivalents</b>	<b>(1,422,020)</b>	<b>3,219,049</b>
<b>VI.</b>	<b>Cash and Cash Equivalents at Beginning of the Period</b>	<b>20,502,656</b>	<b>9,783,242</b>
<b>VII.</b>	<b>Cash and Cash Equivalents at End of the Period</b>	<b>19,080,636</b>	<b>13,002,291</b>

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

**NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD  
ENDED JUNE 30, 2025**

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

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**SECTION THREE : EXPLANATION ON ACCOUNTING POLICIES**

**I. Explanation on Basis of Presentation**

The unconsolidated financial statements are prepared in accordance with the provisions of the Regulation on the Principles and Procedures Regarding the Accounting Practices and Retention of Documents by Banks published in the Official Gazette dated November 1, 2006, and numbered 26333, related to the Banking Law No. 5411, and other regulations, communiqués, explanations, and circulars published by the Banking Regulation and Supervision Agency ("BRSA") on accounting and financial reporting principles. In matters not regulated by these, they are prepared in accordance with the Turkish Accounting Standard 34 ("TAS 34") Interim Financial Reporting Standard and Turkish Financial Reporting Standards ("TFRS") enacted by the Public Oversight, Accounting, and Auditing Standards Authority ("POA") (collectively referred to as "BRSA Accounting and Financial Reporting Legislation"). The format and content of the unconsolidated financial statements to be disclosed to the public, along with their explanations and notes, are prepared in accordance with the "Communiqué on Financial Statements to be Disclosed by Banks and Related Explanations and Notes" and the "Communiqué on Disclosures about Risk Management to be Made to the Public by Banks" and the communiqués that amend and supplement these. However, the TAS 29 "Financial Reporting in Hyperinflationary Economies" standard included in TFRS is not applied to banks and financial leasing, factoring, financing, savings financing, and asset management companies as explained below.

The format and content of the unconsolidated financial statements to be disclosed to the public, along with their explanations and notes, are prepared in accordance with the "Communiqué on Financial Statements to be Disclosed by Banks and Related Explanations and Notes" published in the Official Gazette dated June 28, 2012, and numbered 28337, and the "Communiqué on Disclosures about Risk Management to be Made to the Public by Banks" published in the Official Gazette dated October 23, 2015, and numbered 29511, and the communiqués that amend and supplement 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 unconsolidated 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 unconsolidated financial statements in conformity with TFRS requires the Parent 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 the announcement made by the Public Oversight Accounting and Auditing Standards Authority (POA) on November 23, 2023, it was decided that entities applying TFRS shall implement TAS 29 "Financial Reporting in Hyperinflationary Economies" in their financial statements starting from the reporting period ending December 31, 2023. Additionally, regulatory and supervisory authorities were granted the discretion to determine different transition dates for the application of TAS 29 within their respective areas of oversight. In this context, pursuant to the decision of the Banking Regulation and Supervision Agency (BRSA) dated December 12, 2023 and numbered 10744, it was resolved that the financial statements of banks, financial leasing, factoring, financing, savings financing, and asset management companies dated December 31, 2023 would not be subject to inflation adjustment under TAS 29. Furthermore, with the decision dated January 11, 2024 and numbered 10825, it was decided that inflation accounting would be applied starting from January 1, 2025. Accordingly, TAS 29 was not applied, and no inflation adjustment was made in the financial statements as of December 31, 2024. Subsequently, with the BRSA decision dated December 5, 2024 and numbered 11021, it was announced that inflation accounting would not be applied in 2025 either. In line with this, TAS 29 was not applied, and no inflation adjustment was made in the financial statements dated June 30, 2025.

**NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD  
ENDED JUNE 30, 2025**

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

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**SECTION THREE: ACCOUNTING POLICIES (Continued)**

**II. Changes in Accounting Policies and Disclosures**

*New and revised standards and interpretations*

There is no effect.

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

**Strategy for using 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 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 utilized for this purpose.

Another aspect of managing interest and liquidity risk on the balance sheet is emphasizing product diversification both in 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 denominated in foreign currencies are recorded at the exchange rates prevailing on the dates of the transactions. At the end of the period, 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. The resulting exchange differences are recognized in the records as foreign exchange gains or losses.

Exchange differences arising from the translation of the financial statements of net investments in subsidiaries established abroad into TRY for consolidation purposes are recognized under equity within the 'Accumulated Other Comprehensive Income or Expense to be Reclassified through Profit or Loss' account, under the sub-account 'exchange differences from associates, subsidiaries, and jointly controlled entities. Net investments in foreign subsidiaries are accounted for using the equity method, in accordance with the communiqué on the "Amendment to the Communiqué on Turkish Accounting Standard for Individual Financial Statements ("TAS 27")" published in the Official Gazette dated April 9, 2015, and numbered 29321. The assets and liabilities of foreign subsidiaries are translated into Turkish Lira using the foreign exchange rates as of the balance sheet date, while income and expense items are translated using average exchange rates. Exchange differences arising from the translation of income and expense items and other equity components are recognized under "Accumulated Other Comprehensive Income or Expenses to be Reclassified to Profit or Loss" within equity.

As of May 1, 2018, the Bank decided to implement a hedging strategy to protect against the exchange rate risk arising from its foreign subsidiary, Anadolubank Nederland NV, which is accounted for using the equity method in its unconsolidated financial statements. This strategy involves applying a net investment hedging strategy to mitigate the exchange rate risk, as the net investment value of Anadolubank Nederland NV is denominated in Euros. Exchange rate-related changes in foreign currency financial liabilities are recognized under equity in the "Other Accumulated Comprehensive Income or Expenses to be Reclassified in Profit or Loss" account.



**NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD  
ENDED JUNE 30, 2025**

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

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**SECTION THREE: ACCOUNTING POLICIES (Continued)**

**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 they are subsequently remeasured at their fair values in the following periods. Additionally, the obligations and receivables arising from derivative transactions are recorded in off-balance sheet accounts at their notional amounts.

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". Differences arising from the valuation of fair value are reflected in the "Derivative Financial Transactions Consolidated Gains/Losses" account under income. The method of accounting for any resulting profit or loss varies depending on whether the derivative transaction is intended for hedging purposes and the nature of the item being hedged.

**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**

Fee and commission income and expenses, as well as credit fee and commission expenses paid to other credit institutions, are calculated on a cash and accrual basis or included in the effective interest method, depending on the nature of the fee and commission. Income derived from agreements and asset purchases and custodian transactions made on behalf of third parties are recognized as income when they are realized.

**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.

**NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD  
ENDED JUNE 30, 2025**

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

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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 Profit or Loss**

Financial assets measured 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 Measured at Fair Value Through Profit or Loss.

Financial Assets Measured 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 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 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 market. 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.

**NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD  
ENDED JUNE 30, 2025**

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

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**SECTION THREE: ACCOUNTING POLICIES (Continued)**

**IX. Explanations on Expected Credit Losses**

In accordance with the 'Regulation on the Procedures and Principles regarding Classification of Loans and the Provisions for These' published in the Official Gazette dated 22 June 2016 and numbered 29750, and TFRS 9 Financial Instruments Standard, an expected loss allowance is recognized for financial assets measured at amortized cost and financial assets measured at fair value through other comprehensive income, effective from 1 January 2018. Equity instruments are measured at fair value and are not subject to impairment.

Within the scope of TFRS 9, probability of default, loss given default, and exposure at default models, which include 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-months 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-months 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-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.

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**SECTION THREE: ACCOUNTING POLICIES (Continued)**

**IX. Explanations On Expected Credit Losses (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 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 include the quantitative and qualitative components 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 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: EXPLANATIONS ON 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'. 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 assets 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 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 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 reflected in the records at their remaining values after deducting amounts such as exchange differences and financing expenses, if any, from their costs. If the recoverable amounts of tangible fixed assets differ from their adjusted net book values, the Bank records this in the profit/loss statement.

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: EXPLANATIONS ON 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:

<b>Tangible Assets</b>	<b>Estimated useful lives (years)</b>	<b>Amortization Rate (%)</b>
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 Group 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 real estate 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 because 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 assessments, branch and service buildings as well as vehicles acquired through operating leases are accounted for within the scope of TFRS 16, while other lease transactions are considered to be outside the scope of TFRS 16 due to their immaterial amounts, and the related lease payments are recognized under Other Operating Expenses.

Branches and service buildings, as well as vehicles acquired through operating leases, are accounted for under the framework of TFRS 16 based on internal assessments.

The cost of a right-of-use asset includes the initial measurement of the lease liability, adjusted for any lease payments made at or before the commencement date, less any lease incentives received. It also includes any initial direct costs incurred by the lessee and the estimated costs incurred by the lessee related to dismantling and removing the underlying asset, restoring the site on which it is located, or restoring the asset to the condition required by the terms and conditions of the lease.

Under TFRS 16, real estate recognized as a right-of-use asset at the commencement date of the lease is measured at its cost value. After the commencement date, the right-of-use asset is measured using the cost model. This involves measuring the asset at cost less any accumulated depreciation and accumulated impairment losses, adjusted for any 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: EXPLANATIONS ON 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 lease actually started, the Bank; Increases the carrying amount to reflect the interest in the lease obligation, reduce the carrying value to reflect the lease payments made, and re-measure the carrying value to reflect reassessments and changes to the lease, or to reflect fixed lease payments in revised core.

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 unconsolidated financial statements. When the inflow of economic benefits to the Bank becomes virtually certain, the related assets and income are recognized in the unconsolidated 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: EXPLANATION ON ACCOUNTING POLICIES (Continued)**

**XVII. Explanations on Obligations Related to Employee Right**

**Severance Pay Provision**

In accordance with the existing Turkish Labour Law, the Bank is required to make lump-sum termination indemnities to each employee who has completed one year of service with the Bank and whose employment is terminated due to retirement or for reasons other than resignation or misconduct.

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

**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 unconsolidated financial statements in accordance with TAS 19.

**XVIII. Explanations on Taxation**

**Corporate tax**

In Türkiye, the corporate tax rate applied to corporate earnings, which was 20%, was increased to 25% for the 2021 taxation period and to 23% for the 2022 taxation period, in accordance with the regulation introduced by Law No. 7316 on the Amendment of Certain Laws and the Collection Procedure of Public Receivables, published in the Official Gazette No. 31462 dated 22 April 2021. However, with the regulation introduced by Law No. 7394 on the Amendment of Certain Laws and Decrees Regarding the Evaluation of Immovable Properties Owned by the Treasury and the Amendment of the Value Added Tax Law, this rate has been set at 25% for banks, companies within the scope of Law No. 6361, electronic payment and money institutions, authorized exchange offices, asset management companies, capital market institutions, insurance and reinsurance companies, and pension companies, to be applied to corporate earnings from the 2022 taxation period onwards.

In accordance with the regulation introduced by Law No. 7456, titled "Law on the Creation of an Additional Motor Vehicle Tax for the Compensation of Economic Losses Caused by the Earthquakes on 6/2/2023, and Amendments to Certain Laws and the Decree Law No. 375," which was published in the Official Gazette No. 32249 on July 15, 2023, and came into force, the rate has been set at 30% starting from the declarations that are due as of October 1, 2023.

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.



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**SECTION THREE: EXPLANATION ON ACCOUNTING POLICIES (Continued)**

**XVIII. Explanations on Taxation (Continued)**

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 February 3, 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 people, 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.

Under the Presidential Decree numbered 9286, published in the Official Gazette on December 22, 2024, the withholding tax rate applied to dividends distributed by full taxpayer corporations has increased from 10% to 15%. This adjustment is made in accordance with Article 94 of the Income Tax Law and Articles 15 and 30 of the Corporate Tax Law.

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 the Turkish tax legislation, financial losses shown on the declaration can be deducted from the corporate income for the period, provided that it does not exceed 5 years. For the period between 1 January 2017, and 4 December 2017, the entire earnings corresponding to the portion of the revenue obtained from the transfer of immovable properties, participations, founder's shares, usufruct shares, and pre-emptive rights owned by institutions that are under legal follow-up due to their debts to banks or are indebted to the Savings Deposit Insurance Fund, as well as their guarantors and mortgagors, which are used in the liquidation of these debts, and 75% of the earnings from the sale of such assets obtained by banks are exempt from corporate tax.

On the other hand, in accordance with the regulations introduced by Law No. 7061, "Law on Amendments to Certain Tax Laws and Other Certain Laws," the corporate tax exemption rate mentioned above has been implemented as of December 5, 2017. Under this regulation, the exemption rate is applied at 50% for gains arising from the sale of real estate properties, and 75% for gains arising from the sale of other types of assets.

In accordance with the regulation introduced by Law No. 7456, titled "Law on the Creation of an Additional Motor Vehicle Tax for the Compensation of Economic Losses Caused by the Earthquakes on 6/2/2023, and Amendments to Certain Laws and the Decree Law No. 375," which was published in the Official Gazette No. 32249 on July 15, 2023, and came into force, a rate of 25% will be applied to real estate sale gains for transactions carried out after the effective date of this provision (July 15, 2023).

According to Article 5, paragraph 1(e) of the Corporate Tax Law, 75% of the gains derived from the sale of participation shares by corporations, which have been held as assets for at least two full years, as well as founders' shares, usufruct shares, preemptive rights, and investment fund participation shares that generate exempt income under paragraph (a) of the same article (participation income exemption), are considered exempt from corporate tax.

Presidential Decree No. 9160, published on November 27, 2024, reduced the corporate tax exemption rate from 75% to 50% for gains on the sale of certain assets held for at least two years.

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**SECTION THREE: EXPLANATION ON ACCOUNTING POLICIES (Continued)**

**XVIII. Explanations on Taxation (Continued)**

Accordingly, 50% of the gains from the sale of participation shares, founders' shares, usufruct shares, preemptive rights, and investment fund participation shares, which have been held for at least two full years and generate exempt income under Article 5, paragraph 1(a), will be exempt from corporate tax.

As of the end of the 2021 calendar year, the conditions sought for inflation adjustment in the calculation of corporate tax have been fulfilled, within the framework of the repeated provision of Article 298/A of the Tax Procedure Law (TPL). However, with the regulation made with Law No. 7352 dated 20 January 2022, the application of inflation adjustment in the calculation of corporate tax was postponed to 2023. According to this; the TPL financial statements for the 2021 and 2022 accounting periods, including the provisional tax periods, will not be subject to inflation adjustment, and for the 2023 accounting period; will not be subject to inflation adjustment as of the temporary tax periods, and the TPL financial statements dated 31 December 2023 will be subject to inflation adjustment regardless of whether the inflation adjustment conditions are met. Profit / loss difference arising from inflation adjustment in TPL financial statements will be shown in the profit / loss accounts of previous years and will not affect the corporate tax base.

**Deferred Tax**

Deferred tax liability or assets 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 IAS 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 transactions and events are recorded in the income statement. Then the related tax effects are also recognized in the income statement. However, if transactions and events are recorded directly in the shareholders' equity, the related tax effects are also recognized directly in the shareholders' equity.

Calculated deferred tax assets and deferred tax liabilities are presented net 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 Tax, the rate was set at 25% for corporate profits for the 2023 and 2022 tax periods; however, in accordance with the regulation introduced by Law No. 7456, titled "Law on the Creation of an Additional Motor Vehicle Tax for the Compensation of Economic Losses Caused by the Earthquakes on 6/2/2023, and Amendments to Certain Laws and the Decree Law No. 375," which was published in the Official Gazette No. 32249 on July 15, 2023, and came into force, the rate has been set at 30%.

Deferred tax liabilities are calculated for all taxable temporary differences, while deferred tax assets arising from deductible temporary differences are recognized only if it is highly probable that taxable profits will be available in the future to utilize these differences. No deferred tax liabilities or assets are calculated for temporary timing differences arising from the initial recognition of an asset or liability in the financial statements that neither affect the accounting nor the taxable profit or loss, except in cases of goodwill or business combinations.

Under the TAS 12 Income Taxes standard, deferred tax assets and liabilities are calculated based on the tax rates (and tax laws) that are enacted or substantively enacted by the end of the reporting period (balance sheet date) and are expected to apply in the periods when the assets are realized or liabilities are settled. Accordingly, as of December 31, 2024, the Bank calculated deferred taxes on its assets and liabilities using a tax rate of 30%.

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**SECTION THREE: EXPLANATION ON ACCOUNTING POLICIES (Continued)**

**XVIII. Explanations on Taxation (Continued)**

Under the amendments introduced by Law No. 7491, it was stipulated that, for banks, the profit/loss difference resulting from inflation adjustments during the 2024 and 2025 fiscal periods, including interim tax periods, will not be considered in the determination of taxable income. The Tax Procedure Law General Communiqué No. 560, published in the Official Gazette dated April 30, 2024, and numbered 32532, announced that it is appropriate not to perform inflation adjustments for the first interim tax period of the 2024 fiscal year. In accordance with Provisional Article 33 of the Tax Procedure Law, the tax effects arising from the inflation adjustments of the financial statements as of December 31, 2024, under the Tax Procedure Law, were included in the calculation of deferred tax as of December 31, 2024.

***Global Minimum Additional Corporate Tax***

In September 2023, the Public Oversight, Accounting, and Auditing Standards Authority (POA) issued amendments to TAS 12, introducing a mandatory exception for the recognition and disclosure of deferred tax assets and liabilities related to Pillar Two income taxes. These amendments clarify that TAS 12 applies to income tax arising from tax laws enacted or substantively enacted for the implementation of the OECD's Pillar Two Model Rules. The amendments also introduce specific disclosure requirements for entities affected by such tax laws. The Parent Bank is applying for this exception, including the requirement to disclose that the exception has been applied, as soon as the amendments were published.

A draft law submitted to the Turkish Grand National Assembly (TBMM) on July 16, 2024, initiated the adoption process of the OECD's Global Minimum Tax (Pillar Two) regulations. These regulations came into effect through laws published in the Official Gazette on August 2, 2024. The implementation in Turkey is largely aligned with the OECD's Pillar Two Model Rules, showing similarities in areas such as scope, exemptions, consolidation, tax calculations, and reporting deadlines. Although secondary regulations detailing calculations and implementation methods have yet to be published, preliminary assessments made considering OECD-issued regulations suggest that these regulations will not have a significant impact on the financial statements. Nonetheless, legislative changes in Turkey and other countries where the Bank/Company operates are being closely monitored.

***Domestic Minimum Corporate Tax***

Turkey enacted the Domestic Minimum Corporate Tax through laws published in the Official Gazette on August 2, 2024. This tax will be applicable from the 2025 fiscal year. Law No. 7524 introduced the concept of a Minimum Corporate Tax, establishing that the calculated corporate tax should not be less than 10% of the corporate income before deductions and exemptions. This regulation will take effect upon publication and apply to the corporate incomes for the 2025 tax period. Additionally, Corporate Tax General Communiqué No. 23, which provides further details on the subject, has been published.

***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.

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD ENDED JUNE 30, 2025

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### SECTION THREE: EXPLANATION ON 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 30 June 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 30 June 2025 are Full TRY 0.042148 (30 June 2024: Full TRY 0.022639).

##### **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" include 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

## NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD ENDED JUNE 30, 2025

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### SECTION FOUR: EXPLANATIONS RELATED TO FINANCIAL STRUCTURE AND RISK MANAGEMENT

#### I. Explanations on Equity

The Bank's unconsolidated capital adequacy standard ratio is 24.08% (31 December 2024 : 22.13%).

The Bank's tier 1 capital adequacy ratio is 18.71% (31 December 2024: 21.73%); the core capital adequacy ratio is 18.71% (31 December 2023: 21.73%). The calculation of the capital adequacy standard ratio is carried out within the framework of the Regulation on the Measurement and Evaluation of Banks' Capital Adequacy, published in the Official Gazette dated 23 October 2015, and numbered 29511.

#### a. Information about shareholders' equity items:

	30 June 2025	31 December 2024
<b>COMMON EQUITY TIER I CAPITAL</b>		
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	7,696,476	5,900,723
Profit	4,636,328	5,305,393
Current Period Profit	4,636,328	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
<b>Common Equity Tier I Capital Before Deductions</b>	<b>26,411,428</b>	<b>19,979,347</b>
<b>Deductions From Common Equity Tier I Capital</b>		
Valuation adjustments calculated as per the article 9. (i) of the Regulation on Bank Capital	-	-
Current and Prior Periods' Losses not Covered by Reserves, and Losses Accounted under Equity according to TAS	3,622,937	2,471,241
Leasehold Improvements on Operational Leases	20,190	17,160
Goodwill Netted with Deferred Tax Liabilities	-	-
Other Intangible Assets Netted with Deferred Tax Liabilities Except Mortgage Servicing Rights	183,584	137,164
Deferred tax assets that rely on future profitability excluding those arising from temporary differences	132,566	532,041
Differences are not recognized at the fair value of assets and liabilities subject to hedge of cash flow risk	-	-
Communique 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	-	-

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD ENDED JUNE 30, 2025

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

### SECTION FOUR: EXPLANATIONS RELATED TO FINANCIAL STRUCTURE AND RISK MANAGEMENT

#### I. Explanations on Equity (Continued)

##### a. Information about shareholders' equity items (Continued)

	30 June 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	-	-
<b>Total Deductions from Common Equity Tier I Capital</b>	<b>3,959,277</b>	<b>3,157,606</b>
<b>Common Equity Tier I Capital</b>	<b>22,452,151</b>	<b>16,821,741</b>
<b>ADDITIONAL TIER I CAPITAL</b>	-	-
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)	-	-
<b>Additional Tier I Capital before Deductions</b>	-	-
<b>Deductions from Additional Tier I Capital</b>	-	-
Direct and Indirect Investments of the Bank on its own Additional Tier I Capital	-	-
Investments in Equity Instruments Issued by Banks or Financial Institutions Invested in Bank's Additional Tier I Capital and Having Conditions Stated in the Article 7 of the Regulation	-	-
Net long positions in capital instruments of unconsolidated banks, financial and insurance entities (ownership ≤10%), exceeding 10% of the bank's CET1 capital. (-)	-	-
The Total of Net Long Position of the Direct or Indirect Investments in Additional Tier I Capital of Unconsolidated Banks and Financial Institutions where the Bank Owns more than 10% of the Issued Share Capital	-	-
Other items to be defined by the BRSA (-)	-	-
<b>Items to be Deducted from Tier I Capital during the Transition Period</b>	-	-
Goodwill and Other Intangible Assets and Related Deferred Taxes not deducted from Tier I Capital as per the Temporary Article 2, Clause 1 of the Regulation on Measurement and Assessment of Capital Adequacy 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 (-)	-	-
<b>Total Deductions from Additional Tier I Capital</b>	-	-
<b>Total Additional Tier I Capital</b>	-	-
<b>Total Tier I Capital (Tier I Capital= Common Equity Tier I Capital + Additional Tier I Capital)</b>	<b>22,452,151</b>	<b>16,821,741</b>
<b>TIER II CAPITAL</b>	-	-
Debt Instruments and the Related Issuance Premiums Defined by the BRSA	-	-
Debt Instruments and the Related Issuance Premiums Defined by the BRSA(Covered by Temporary Article 4)	5,961,120	-
Provisions (Amounts explained in the first paragraph of the article 8 of the Regulation on Bank Capital)	478,581	312,214
<b>Total Deductions from Tier II Capital</b>	<b>6,439,701</b>	<b>312,214</b>
<b>Deductions from Tier II Capital</b>	-	-
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 (-)	-	-
<b>Total Deductions from Tier II Capital</b>	-	-
<b>Total Tier II Capital</b>	<b>6,439,701</b>	<b>312,214</b>
<b>Total Capital (The sum of Tier I Capital and Tier II Capital)</b>	<b>28,891,852</b>	<b>17,133,955</b>
<b>Total Capital</b>	<b>28,891,852</b>	<b>17,133,955</b>
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	-	-

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD ENDED JUNE 30, 2025

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

### SECTION FOUR: EXPLANATIONS RELATED TO FINANCIAL STRUCTURE AND RISK MANAGEMENT

#### I. Explanations on Equity (Continued)

##### a. Information about shareholders' equity items (Continued)

	30 June 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 1/11/2006 and numbered 26333	2	2,365
Other items to be Defined by the BRSA	-	-
<b>In transition from Total Core Capital and Supplementary Capital (the capital) to Continue to Download Components</b>	-	-
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	-	-
<b>CAPITAL</b>		
<b>Total Capital (Total Core Capital and Additional Paid-in Capital)</b>	<b>28,891,850</b>	<b>17,131,590</b>
<b>Total risk weighted amounts</b>	<b>119,991,674</b>	<b>77,404,746</b>
<b>CAPITAL ADEQUACY RATIOS</b>		
Core Capital Adequacy Ratio (%)	18.71	21.73
Tier I Capital Adequacy Ratio (%)	18.71	21.73
Capital Adequacy Ratio (%)	24.08	22.13
<b>BUFFERS</b>		
Total buffer ratio	2.50	2.50
Capital conservation buffer requirement (%)	2.50	2.50
Bank specific counter-cyclical buffer requirement (%)	-	-
Systemic Importance 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 (%)	14.21	17.23
<b>Amounts below the Excess Limits as per the Deduction Principles</b>		
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	-	-
<b>Limits related to provisions considered in Tier II calculation</b>		
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	478,581	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	-	-
<b>Debt Instruments Covered by Temporary Article 4 (effective between 1 January 2018- 1 January 2022)</b>		
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	-	-

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD ENDED JUNE 30, 2025

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

### SECTION FOUR: EXPLANATIONS RELATED TO FINANCIAL STRUCTURE AND RISK MANAGEMENT

#### 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
The regulations applicable to the instrument	English Law / Subsidiary to Turkish Law
Status regarding the application of reduction by 10% from 1/1/2015	No
Validity on a consolidated or non-consolidated basis, or both	Valid on a consolidated and non-consolidated basis
Type of instrument	Bond
Amount considered in equity calculation (As of the most recent reporting date - Million TRY)	5.665
Nominal value of the instrument (Million TRY)	5.665
Account in which the instrument is tracked in accounting terms	347011 – CAPITAL SIMILAR BORROWING INSTRUMENTS
Issuance date of the instrument	February 26, 2025
Maturity structure of the instrument (Perpetual/Term)	Term
Initial maturity of the instrument	10 years
Whether the issuer has the right to repay subject to BRSA approval	Yes
Conditional redemption options and the amount to be redeemed	5 <sup>th</sup> year
Subsequent redemption option dates	-
Fixed or variable interest/dividend payments	Fixed
Interest rate and index value related to the interest rate	9.125%
Whether there are any restrictions that stop dividend payments	-
Whether it is fully discretionary, partially discretionary, or mandatory	-
Whether there is an element that encourages repayment, such as an interest hike	-
Non-cumulative or cumulative feature	-
If convertible into shares, the trigger event(s) for conversion	-
If convertible into shares, whether it is fully or partially convertible	-
If convertible into shares, conversion rate	-
If convertible into shares, mandatory or optional conversion feature	-
If convertible into shares, types of convertible instruments	-
If convertible into shares, issuer of the convertible debt instrument	-
If it has a write-down feature, absence of trigger event(s) for write-down	In the Terms and Conditions related to Bonds, among other issues within the framework of Article 71 of the Banking Law, in the event of (a) the issuance of the issuer's activity license being revoked; or (b) the possibility of transfer of the shareholder rights (excluding non-voting shares) and management and supervision of the issuer to the SDIF, the value of the Bonds can be reduced within the scope of BRSA's decision.
If it has a write-down feature, whether it is fully or partially write-down	Partially and fully
If it has a write-down feature, continuous or temporary feature	Continuous
If the value can be temporarily reduced, value increase mechanism	There is no temporary value reduction.
Priority in claim in case of liquidation (The instrument right above this instrument)	It ranks after the issuer's primary obligations in the order of claims.
Whether it meets the criteria outlined in Articles 7 and 8 of the Regulation on Bank Equity	Meets the conditions in Article 8.
Which criteria it does not meet outlined in Articles 7 and 8 of the Regulation on Bank Equity	Does not meet the conditions in Article 7..

#### 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.



# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD ENDED JUNE 30, 2025

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

### SECTION FOUR: EXPLANATIONS RELATED TO FINANCIAL STRUCTURE AND RISK MANAGEMENT

#### I. Explanations on Equity (Continued)

**Information about instruments that will be included in total capital calculation**

None

#### II. 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 30 June 2025, the Bank has no derivative financial instruments classified as hedging instruments.

**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
<b>Spot foreign Exchange bid rates in the balance sheet date</b>	<b>39.7408</b>	<b>46.6074</b>
<u>Prior balance sheet date:</u>		
Spot foreign exchange purchase rate of first day	39.7424	46.5526
Spot foreign exchange purchase rate of second day	39.6989	46.4941
Spot foreign exchange purchase rate of third day	39.6392	45.9946
Spot foreign exchange purchase rate of fourth day	39.5502	45.8819
Spot foreign exchange purchase rate of fifth day	39.6470	45.5260
<b>Average of the Last 30 Days</b>	<b>39.3749</b>	<b>46.0898</b>

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD ENDED JUNE 30, 2025

(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 Currency Risk (Continued)

##### 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 30 June 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.

	30 June 2025		31 December 2024	
	Statement of profit and loss	Equity <sup>(1)</sup>	Statement of profit and loss	Equity <sup>(1)</sup>
US Dollar	135,290	131,821	(22,922)	(29,089)
Euro	(1,017,294)	(1,017,294)	(573,067)	(573,067)
Other currencies	82,009	82,009	44,738	44,738
<b>Total, net</b>	<b>(799,995)</b>	<b>(803,464)</b>	<b>(551,251)</b>	<b>(557,418)</b>

<sup>(1)</sup> 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.

##### Information on currency risk

Current Period	Euro	US Dollar	Other	Total
<b>Assets:</b>				
Cash and Balances with CBRT	5,420,419	6,506,734	1,194,739	13,121,892
Banks	2,630,878	1,802,824	451,567	4,885,269
Financial Assets at Fair Value through Profit or Loss (Net)	35,795	170,244	-	206,039
Interbank Money Market Placements	-	-	-	-
Financial Assets at Fair Value Through Other Comprehensive Income	-	2,298,140	-	2,298,140
Loans	1,626,360	5,534,000	4,259,559	11,419,919
Investments in Associates, Subsidiaries and Joint Ventures (Business Partners)	9,135,041	-	-	9,135,041
Financial Assets Measured at Amortized Cost	10,327,154	-	-	10,327,154
Tangible Assets	-	86	-	86
Intangible Assets	-	-	-	-
Others <sup>(3)</sup>	19,865	36,730	30	56,625
<b>Total Assets</b>	<b>29,195,512</b>	<b>16,348,758</b>	<b>5,905,895</b>	<b>51,450,165</b>
<b>Liabilities</b>				
Bank Deposits	3,502	4,446,964	1,603	4,452,069
Foreign Currency Deposits	14,101,948	21,835,099	4,205,284	40,142,331
Funds from interbank Money market	-	-	-	-
Loans received	10,926,005	47,371	83,458	11,056,834
Lease liabilities	-	88	-	88
Marketable Securities Issued	-	6,146,029	-	6,146,029
Other Liabilities <sup>(2)(3)</sup>	23,817	149,971	488	174,276
<b>Total Liabilities</b>	<b>25,055,272</b>	<b>32,625,522</b>	<b>4,290,833</b>	<b>61,971,627</b>
<b>Net On Balance Sheet Position</b>	<b>4,140,240</b>	<b>(16,276,764)</b>	<b>1,615,062</b>	<b>(10,521,462)</b>
<b>Net Off-Balance Sheet Position</b>	<b>(5,178,141)</b>	<b>17,594,977</b>	<b>(794,976)</b>	<b>11,621,860</b>
Financial Derivative Assets	27,003,035	42,160,475	2,383,140	71,546,650
Financial Derivative Liabilities	32,181,176	24,565,498	3,178,116	59,924,790
Non-cash loans <sup>(1)(3)</sup>	3,876,343	6,508,220	-	10,384,563
<b>Prior Period</b>	<b>Euro</b>	<b>US Dollar</b>	<b>Other</b>	<b>Total</b>
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
<b>Net on-Balance Sheet Position</b>	<b>2,821,709</b>	<b>(6,538,043)</b>	<b>(514,150)</b>	<b>(4,230,484)</b>
<b>Net off-Balance Sheet Position</b>	<b>(2,807,531)</b>	<b>6,247,152</b>	<b>961,534</b>	<b>4,401,155</b>
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 <sup>(1)(3)</sup>	2,333,854	3,200,160	-	5,534,014

<sup>(1)</sup> Non-cash loans are not considered in the foreign currency position account.

<sup>(2)</sup> The foreign exchange income rediscount of TRY 410,689 and the two-day value commitments of TRY 33,352 related to derivative financial instruments are not included in other assets, and the foreign exchange expense rediscount of TRY 515,457 is not included in other liabilities.

<sup>(3)</sup> Provisions for non-cash loans amounting to TRY 6,422 are included in the other liabilities item.

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD ENDED JUNE 30, 2025

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

### SECTION FOUR: EXPLANATIONS RELATED TO FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

#### III. 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 daily. 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
<b>Assets</b>							
Cash and Balances with CBRT	15,286,971	-	-	-	-	6,618,635	21,905,606
Banks <sup>(4)</sup>	3,553,868	-	-	-	-	1,332,536	4,886,404
Financial Assets at Fair Value Through Profit or Loss	-	-	37,171	113,565	55,304	-	206,040
Interbank Money Market Placements	2,002,560	-	-	-	-	-	2,002,560
Financial Assets at Fair Value Through Other Comprehensive Income	-	-	-	19,059,899	1,084,685	312,213	20,456,797
Loans <sup>(3)(4)</sup>	5,551,103	14,355,097	40,000,469	11,050,079	5,960	428,952	71,391,660
Financial Assets Measured at Amortized Cost <sup>(4)</sup>	-	-	-	10,327,154	-	-	10,327,154
Other assets <sup>(1)</sup>	207,790	442,376	1,060,349	50,310	-	20,389,556	22,150,381
<b>Total Assets</b>	<b>26,602,292</b>	<b>14,797,473</b>	<b>41,097,989</b>	<b>40,601,007</b>	<b>1,145,949</b>	<b>29,081,892</b>	<b>153,326,602</b>
<b>Liabilities</b>							
Bank Deposits	931,750	2,617,184	1,531,400	395,642	-	19,801	5,495,777
Other Deposits	49,827,945	20,266,592	6,877,688	366	-	9,503,168	86,475,759
Funds from Interbank Money Market	14,137,057	-	-	-	-	-	14,137,057
Miscellaneous Payables	-	-	-	-	6,146,029	-	6,146,029
Loans received	-	-	762,017	10,416,472	-	-	11,178,489
Other Liabilities <sup>(2)</sup>	271,176	45,236	372,474	195,594	119,251	28,889,760	29,893,491
<b>Total liabilities</b>	<b>65,167,928</b>	<b>22,929,012</b>	<b>9,543,579</b>	<b>11,008,074</b>	<b>6,265,280</b>	<b>38,412,729</b>	<b>153,326,602</b>
Balance Sheet Long Position	-	-	31,554,410	29,592,933	-	-	61,147,343
Balance Sheet Short Position	(38,565,636)	(8,131,539)	-	-	(5,119,331)	(9,330,837)	(61,147,343)
Off-Balance Sheet Long Position	-	-	14,394,057	10,771,978	-	-	25,166,035
Off-Balance Sheet Short Position	-	-	(14,394,057)	(10,771,978)	-	-	(25,166,035)
<b>Total position</b>	<b>(38,565,636)</b>	<b>(8,131,539)</b>	<b>31,554,410</b>	<b>29,592,933</b>	<b>(5,119,331)</b>	<b>(9,330,837)</b>	<b>-</b>

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

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD ENDED JUNE 30, 2025

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

### SECTION FOUR: EXPLANATIONS RELATED TO FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

#### III. Explanations on interest rate risk (Continued)

##### Interest rate sensitivity of assets, liabilities and off-balance sheet items (Continued)

Prior Period	Up to 1 month	1-3 Months	3-12 Months	1-5 Years	5 Years and Over	Non-Interest Bearing	Total
<b>Assets</b>							
Cash and Balances with CBRT	10,933,039	-	-	-	-	4,745,340	15,678,379
Banks <sup>(3)</sup>	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
Credits <sup>(3)</sup>	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 <sup>(3)</sup>	-	-	-	6,169,444	-	-	6,169,444
Other assets <sup>(1)</sup>	161,839	108,145	292,531	17,474	-	13,856,717	14,436,706
<b>Total Assets</b>	<b>28,042,120</b>	<b>11,932,963</b>	<b>25,172,991</b>	<b>17,376,742</b>	<b>2,015,533</b>	<b>19,720,051</b>	<b>104,260,400</b>
<b>Liabilities</b>							
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 <sup>(2)</sup>	218,775	240,669	265,222	180,079	100,143	21,575,044	22,579,932
<b>Total liabilities</b>	<b>41,915,060</b>	<b>17,354,818</b>	<b>8,810,009</b>	<b>6,594,993</b>	<b>100,143</b>	<b>29,485,377</b>	<b>104,260,400</b>
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)
<b>Total position</b>	<b>(13,872,940)</b>	<b>(5,421,855)</b>	<b>16,362,982</b>	<b>10,781,749</b>	<b>1,915,390</b>	<b>(9,765,326)</b>	<b>-</b>

<sup>(1)</sup> Tangible fixed assets, intangible fixed assets, assets held for sale, deferred tax assets and subsidiaries are shown in the non-interest bearing column.

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

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

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD ENDED JUNE 30, 2025

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

### SECTION FOUR: EXPLANATIONS RELATED TO FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

#### III. Explanations on interest rate risk (Continued)

##### Average interest rates on monetary financial instruments

Current Period-End	Euro %	US Dollar %	Yen %	TRY %
<b>Assets:</b>				
Cash and Balances with CBRT	-	-	-	-
Receivables from Banks and Other Financial Institutions	1.77	3.27	-	-
Financial Assets Measured at Fair Value Through Profit or Loss (Net)	3.04	6.49	-	43.00
Receivables from Money Markets	-	-	-	39.71
Financial Assets Measured at Fair Value Through Other Comprehensive Income	-	6.54	-	1.58
Loans	8.36	7.86	-	32.87
Financial Assets Measured at Amortized Cost	2.40	-	-	-
<b>Liabilities:</b>				
Bank Deposits	-	5.27	-	38.16
Other Deposits	2.38	3.94	-	48.26
Money Market Debts	-	-	-	39.10
Other Liabilities	-	-	-	-
Marketable Securities Issued	-	-	-	-
Loans Received	2.76	0.78	-	42.26
<b>Prior period-End</b>	<b>Euro %</b>	<b>US Dollar %</b>	<b>Yen %</b>	<b>TRY %</b>
<b>Assets:</b>				
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
Receivables from Money Markets	-	-	-	41.45
Financial Assets Measured at Fair Value Through Other Comprehensive Income	-	6.62	-	35.07
Loans	8.45	7.74	-	32.12
Financial Assets Measured at Amortized Cost	2.44	-	-	-
<b>Liabilities:</b>				
Bank Deposits	3.00	5.18	-	35.82
Other Deposits	2.59	3.75	-	48.65
Money Market Debts	-	-	-	48.80
Other Liabilities	-	-	-	-
Marketable Securities Issued	-	-	-	-
Loans Received	2.94	0.71	-	45.16

**NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE  
PERIOD ENDED JUNE 30, 2025**

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

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**SECTION FOUR: EXPLANATIONS RELATED TO FINANCIAL STRUCTURE AND RISK  
MANAGEMENT (Continued)**

**IV. Explanations on Position Risk of Equity Securities in Banking Book**

None.

**V. Explanations on Liquidity Risk Management and Unconsolidated Liquidity Coverage Ratio**

Liquidity risk can arise because 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," considering 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 the 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 at being kept as high as possible due to the concentration in the short-term. Non-deposit funding sources are preferred to be long-term.

**NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE  
PERIOD ENDED JUNE 30, 2025**

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

**SECTION FOUR: EXPLANATIONS RELATED TO FINANCIAL STRUCTURE AND RISK  
MANAGEMENT (Continued)**

**V. Explanations on Unconsolidated Liquidity Risk Management and Unconsolidated 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 components in liquidity management, considering their maturity 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".

**h. Liquidity coverage rate**

Liquidity risk may arise because of funding long-term assets with short-term facilities. The management of liquidity risk in the Bank is carried out in accordance with the 'Asset-Liability Management Regulation,' considering 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).

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD ENDED JUNE 30, 2025

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

### SECTION FOUR: EXPLANATIONS RELATED TO FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

#### V. Explanations on Unconsolidated Liquidity Risk Management and Unconsolidated 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 liquidity stress scenarios, with parameters set by the Board of Directors, reveal the level at which the bank's liquid assets can cover probable net cash outflows within one month. Liquidity adequacy limits are determined by the Board of Directors based on the bank's specific requirements for liquidity risk management and risk tolerance, both in Turkish Lira and foreign currencies. Measurements related to liquidity risk are conducted by the Risk Management Department, and the results of these measurements are regularly reported to the executive units responsible for managing the related risk, as well as to senior management and the Board of Directors.

	Total value to which the consideration ratio is not applied <sup>(*)</sup>		Total value to which the consideration ratio is applied <sup>(*)</sup>	
Current Period	TRY+FC	FC	TRY+FC	FC
<b>HIGH QUALITY LIQUID ASSETS</b>				
High Quality Liquid Assets			24,916,431	11,417,222
<b>CASH OUTFLOWS</b>				
Retail and customer deposits	52,145,552	19,377,300	4,590,065	1,947,742
Stable deposits	13,027,325	338,376	651,326	16,924
Less stable deposits	39,118,227	19,038,924	3,938,739	1,930,818
Unsecured funding other than retail and small business customers deposits	36,261,619	19,365,551	17,638,344	8,223,038
Operational deposits	-	-	-	-
Non-Operational deposits	32,257,549	18,950,906	13,840,128	7,808,248
Other unsecured funding	4,004,070	414,645	3,798,216	414,790
Secured funding				
Other cash outflows	1,010,477	6,122,977	1,046,711	6,100,624
Liquidity needs related to derivatives and market valuation changes on derivatives transactions	1,010,477	6,122,977	1,046,711	6,100,624
Debts related to 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	30,855,846	10,070,425	3,122,830	1,523,369
<b>TOTAL CASH OUTFLOWS</b>			<b>26,397,950</b>	<b>17,794,773</b>
<b>CASH INFLOWS</b>				
Secured lending transactions	2,179,885	-	-	-
Unsecured lending transactions	10,366,861	4,602,057	7,638,961	4,277,692
Other cash inflows	1,064,553	4,767,778	1,099,308	4,749,973
<b>TOTAL CASH INFLOWS</b>	<b>13,611,299</b>	<b>9,369,835</b>	<b>8,738,269</b>	<b>9,027,665</b>
			<b>Max limit applied values</b>	
<b>TOTAL STOCK OF HIGH-QUALITY LIQUID ASSETS</b>			<b>24,916,431</b>	<b>11,417,222</b>
<b>TOTAL NET CASH OUTFLOWS</b>			<b>17,667,430</b>	<b>8,767,107</b>
<b>LIQUIDITY COVERAGE RATIO (%)</b>			<b>141.03</b>	<b>130.23</b>

<sup>(\*)</sup> The unconsolidated 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	265.58%	3 April 2025	107.11%	13 June 2025	148.41%
FC	215.06%	20 May 2025	88.16%	21 April 2025	134.69%



# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD ENDED JUNE 30, 2025

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

### SECTION FOUR: EXPLANATIONS RELATED TO FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

#### V. Explanations on Unconsolidated Liquidity Risk Management and Unconsolidated Liquidity Coverage Ratio (Continued)

##### 1. Liquidity coverage rate (Continued)

	Total value to which the consideration ratio is not applied <sup>(*)</sup>		Total value to which the consideration ratio is applied <sup>(*)</sup>	
Prior Period	TRY+FC	FC	TRY+FC	FC
<b>HIGH QUALITY LIQUID ASSETS</b>				
High Quality Liquid Assets			14,830,103	7,885,249
<b>CASH OUTFLOWS</b>				
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 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
<b>TOTAL CASH OUTFLOWS</b>			<b>20,076,182</b>	<b>17,220,369</b>
<b>CASH INFLOWS</b>				
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
<b>TOTAL CASH INFLOWS</b>	<b>14,038,384</b>	<b>11,554,667</b>	<b>11,309,217</b>	<b>11,253,130</b>
			<b>Max limit applied values</b>	
<b>TOTAL STOCK OF HIGH-QUALITY LIQUID ASSETS</b>			<b>14,830,103</b>	<b>7,885,249</b>
<b>TOTAL NET CASH OUTFLOWS</b>			<b>8,766,965</b>	<b>6,000,906</b>
<b>LIQUIDITY COVERAGE RATIO (%)</b>			<b>169.16</b>	<b>131.40</b>

<sup>(\*)</sup> The unconsolidated liquidity coverage ratio, calculated by taking the weekly simple arithmetic average, is calculated by taking the average of the last three months.

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD ENDED JUNE 30, 2025

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

### SECTION FOUR: EXPLANATIONS RELATED TO FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

#### V. Explanations on Unconsolidated Liquidity Risk Management and Unconsolidated Liquidity Coverage Ratio (Continued)

##### 1. Liquidity coverage rate (Continued)

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 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.

##### 2. Minimum Disclosures by Banks Regarding the Unconsolidated 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, 79% are accounts held at CBRT, 18% are free securities and 3% are cash value.

###### c. Components density of fund resources in all funds

Unsecured funding items such as deposits and borrowed funds, as well as secured borrowings such as repurchase (repo) transactions, constitute the primary sources of funding. As of the balance sheet date, 78% of funding sources consist of deposits, 10% of borrowed funds, and 12% of funds borrowed from money markets. Cash outflows comprise 66% from unsecured borrowings, 10% from secured borrowings, and 24% from off-balance sheet liabilities.

###### 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, 56% of the Bank's time deposits consist of individual customers, 1% of retail customers, 37% of other individual customers, and 6% of other deposit accounts.

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD ENDED JUNE 30, 2025

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

### SECTION FOUR: EXPLANATIONS RELATED TO FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

#### V. Explanations on Unconsolidated Liquidity Risk Management and Unconsolidated Liquidity Coverage Ratio (Continued)

##### 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 unconsolidated 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.

#### 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 Above	Undistributable <sup>(1)</sup>	Total
<b>Assets:</b>								
Cash Equivalents (Cash in Vault, Foreign Currency Cash, Money in Transit, Cheques Purchased) and Balances with the CBRT	6,618,635	15,286,971	-	-	-	-	-	21,905,606
Receivables from Banks and Other Financial Institutions (3)	1,332,536	3,553,868	-	-	-	-	-	4,886,404
Financial Assets at Fair Value through Profit or Loss	-	-	-	37,171	113,565	55,304	-	206,040
Interbank Money Market Placements	-	2,002,560	-	-	-	-	-	2,002,560
Financial Assets at Fair Value through Other Comprehensive Income	312,213	-	-	-	19,059,899	1,084,685	-	20,456,797
Loans <sup>(2) (3)</sup>	-	5,551,103	14,355,097	40,000,469	11,050,079	5,960	428,952	71,391,660
Financial Assets at Fair Value Through Amortized Cost (3)	-	-	-	-	10,327,154	-	-	10,327,154
Other Assets	518	6,997,157	442,376	1,060,349	182,876	-	13,467,105	22,150,381
<b>Total Assets</b>	<b>8,263,902</b>	<b>33,391,659</b>	<b>14,797,473</b>	<b>41,097,989</b>	<b>40,733,573</b>	<b>1,145,949</b>	<b>13,896,057</b>	<b>153,326,602</b>
<b>Liabilities:</b>								
Banks deposits	19,801	931,750	2,617,184	1,531,400	395,642	-	-	5,495,777
Other deposits	9,503,168	49,827,945	20,266,592	6,877,688	366	-	-	86,475,759
Loans received	-	-	-	762,017	10,416,472	-	-	11,178,489
Money market borrowings	-	14,137,057	-	-	-	-	-	14,137,057
Marketable securities issued	-	-	-	-	-	6,146,029	-	6,146,029
Other liabilities	-	271,176	45,236	372,474	195,594	119,251	28,889,760	29,893,491
<b>Total Liabilities</b>	<b>9,522,969</b>	<b>65,167,928</b>	<b>22,929,012</b>	<b>9,543,579</b>	<b>11,008,074</b>	<b>6,265,280</b>	<b>28,889,760</b>	<b>153,326,602</b>
<b>Net liquidity gap</b>	<b>(1,259,067)</b>	<b>(31,776,269)</b>	<b>(8,131,539)</b>	<b>31,554,410</b>	<b>29,725,499</b>	<b>(5,119,331)</b>	<b>(14,993,703)</b>	<b>-</b>
Current Period	Up to 1 month	1-3 Months	3-12 Months	1-5 Years	5 Years and Over	Non-Interest Bearing	Undistributable <sup>(1)</sup>	Total
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
<b>Net Liquidity gap</b>	<b>(2,300,812)</b>	<b>(10,326,435)</b>	<b>(5,421,855)</b>	<b>16,362,982</b>	<b>11,313,790</b>	<b>1,915,390</b>	<b>(11,543,060)</b>	<b>-</b>

(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.

**NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE  
PERIOD ENDED JUNE 30, 2025**

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

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**SECTION FOUR: EXPLANATIONS RELATED TO FINANCIAL STRUCTURE AND RISK  
MANAGEMENT (Continued)**

**V. Explanations on Liquidity Risk Management and Unconsolidated Liquidity Coverage Ratio  
(Continued)**

**Net Stable Funding Ratio:**

The Net Stable Funding Ratio (NSFR), a liquidity measurement method complementary to the Liquidity Coverage Ratio (LCR) that measures banks' resilience to short-term liquidity shocks and is calculated based on maturity alignment, has been legally shared since January 1, 2024. The Banking Regulation and Supervision Agency (BRSA) has established procedures and principles to ensure that banks maintain stable funding to prevent the deterioration of liquidity levels due to funding risks they may face on a consolidated and non-consolidated basis in the long term. According to the "Regulation on the Calculation of Banks' Net Stable Funding Ratio" published in the Official Gazette dated May 26, 2023, and numbered 32202, the quarterly simple arithmetic average of the monthly calculated consolidated and non-consolidated net stable funding ratio, based on equity calculation periods, cannot be less than one hundred percent for the periods of March, June, September, and December.

The NSFR is defined as the ratio of available stable funding (ASF) to required stable funding (RSF). The book values of assets and liabilities are considered per TFRS, and weighting is applied by multiplying the ASF and RSF factors with notification tables published by the BRSA. Available stable funding consists of capital and liabilities providing resources to the bank for more than one year. Required stable funding is a function of the maturity and liquidity capacity of the assets owned by the bank and the liquidity risk arising from off-balance sheet transactions.

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD ENDED JUNE 30, 2025

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

### SECTION FOUR: EXPLANATIONS RELATED TO FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

#### V. Explanations on Liquidity Risk Management and Unconsolidated Liquidity Coverage Ratio (Continued)

##### Net Stable Funding Ratio (NSFR):

	Amount Not Subject to Maturity-Based Consideration Ratio				Total Amount Subject to Consideration Ratio
Current 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	
<b>Current Stable Fund</b>					
Equity Components	26,879,379	-	-	10,720,082	37,599,461
Core Capital and Supplementary Capital	26,879,379	-	-	-	26,879,379
Other Equity Components	-	-	-	10,720,082	10,720,082
Individual and Retail Customer Deposits	5,399,635	47,942,853	334,959	325	48,975,051
Stable deposits	971,023	12,304,504	25,421	174	12,636,066
Less stable deposits	4,428,612	35,638,349	309,538	151	36,338,985
Payables to Other Persons	3,771,838	29,219,544	596,918	-	16,793,182
Operational Deposits/Participation Fund	-	-	-	-	-
Other Payables	3,771,838	29,219,544	596,918	-	16,793,182
Equivalent Liabilities to Interdependent Assets					
Other Liabilities	5,412,568	3,715,487	-	-	-
Derivative Liabilities	-	-	-	-	-
Other Equity Components and Liabilities Not Included Above	5,412,568	3,715,487	-	-	-
<b>Current Stable Fund</b>					<b>103,367,694</b>
<b>Required Stable Fund</b>					
High Quality Liquid Assets					597,948
Operational Deposits/Participation Fund Deposited with Credit Institutions or Financial Institutions	-	-	-	-	-
Performing Receivables	23,589	31,506,907	13,433,737	33,459,331	49,627,333
Receivables from Credit Institutions or Financial Institutions with First Quality Liquid Assets as Collateral	-	-	-	-	-
Receivables from Credit Institutions or Financial Institutions without or without First Quality Liquid Assets as Collateral Secured Receivables	-	3,748,944	440,538	112,767	895,378
Corporate Customers Other Than Credit Institutions or Financial Institutions, Individuals and Retail Customers, Central Governments, Central Banks and Public Institutions	23,589	27,757,963	12,993,199	33,346,564	48,731,955
Receivables Subject to a Low-Risk Weight of 35% or less	-	-	-	240,852	156,554
Receivables Secured by Residential Real Estate Mortgages	-	-	-	-	-
Receivables Subject to a Low Risk Weight of 35% or less	-	-	-	530,127	344,583
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	20,573,488	887,345	641,691	115,315	21,833,241
Physically Deliverable Commodities Including Gold	-	-	-	-	-
Initial Collateral of Derivative Contracts or Guarantee Fund Given to Central Counterparty	-	6,770	-	-	5,755
Derivative Assets	-	578,197	546,164	87,016	1,211,378
Amount of Derivative Liabilities Before Deducting Variation Collateral	-	302,378	95,527	28,299	42,620
Other Assets Not Included Above	20,573,488	-	-	-	20,573,488
Off-Balance Sheet Liabilities	-	24,395,613	8,986,463	2,768,206	1,807,514
<b>Required Stable Fund</b>					<b>73,866,036</b>
<b>Net Stable Funding Rate (%) (Current/Required Stable Fund)</b>					<b>139.94</b>

(\*) The items in the "non-maturity" column do not have a specified maturity. These include, 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.

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD ENDED JUNE 30, 2025

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

### SECTION FOUR: EXPLANATIONS RELATED TO FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

#### V. Explanations on Liquidity Risk Management and Unconsolidated Liquidity Coverage Ratio (Continued)

	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	
<b>Current Stable Fund</b>					
Equity Components	16,066,699	-	-	6,931,991	22,998,690
Core Capital and Supplementary Capital	16,066,699	-	-	-	16,066,699
Other Equity Components	-	-	-	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 Components and Liabilities Not Included Above	2,759,104	-	-	-	-
<b>Current Stable Fund</b>					<b>72,853,426</b>
<b>Required Stable Fund</b>					
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, Central Banks and Public Institutions	31,484	24,200,151	6,958,794	24,564,975	36,475,443
<i>Receivables Subject to a Low-Risk Weight of 35% or less</i>	-	-	-	213,005	138,453
Receivables Secured by Residential Real Estate Mortgages					
<i>Receivables Subject to a Low-Risk Weight of 35% or less</i>	-	-	-	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
<b>Required Stable Fund</b>					<b>54,511,888</b>
<b>Net Stable Funding Rate (%) (Current/Required Stable Fund)</b>					<b>133.65</b>

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD ENDED JUNE 30, 2025

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

### SECTION FOUR: EXPLANATIONS RELATED TO FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

#### VI. 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 11.29% (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 <sup>(*)</sup>	Prior Period <sup>(*)</sup>
<b>Assets On the Balance Sheet</b>		
Assets on the balance sheet (excluding derivative financial instruments and loan derivatives, including collaterals)	138,340,452	97,768,293
(Assets deducted from core capital)	(405,524)	(664,848)
Total risk amount for assets on the balance sheet	137,934,928	97,103,445
<b>Derivative Financial Instruments and Loan Derivatives</b>		
Renewal cost of derivative financial instruments and loan derivatives	1,607,399	383,027
Potential credit risk amount of derivative financial instruments and loan derivatives	2,319,536	910,275
Total risk amount of derivative financial instruments and loan derivatives	3,926,935	1,293,302
<b>Financing Transactions with Securities or Goods Warranties</b>		
Risk amount of financial transactions with securities or good warranties (excluding those in the balance sheet)	15,776,577	11,265,089
Risk amount arising from intermediated transactions	-	-
Total risk amount of financing transactions with securities or goods warranties	15,776,577	11,265,089
<b>Off-Balance Sheet Commitments</b>		
Gross nominal amount of the off-the-balance sheet transactions	24,928,902	14,700,938
Adjustment amount arising from multiplying by the credit conversion rate	-	-
Total risk amount for off-the-balance sheet transactions	24,928,902	14,700,938
<b>Capital and Total Risk</b>		
Core capital	20,591,981	15,758,618
Total risk amount	182,567,342	124,362,774
<b>Leverage ratio</b>	<b>11.29</b>	<b>12.70</b>

<sup>(\*)</sup> The amounts presented in the Leverage Ratio Disclosure Table have been calculated using the three-months average.

#### VII. 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.

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD ENDED JUNE 30, 2025

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

### SECTION FOUR: EXPLANATIONS RELATED TO FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

#### VII. Explanations on Risk Management (Continued)

##### Explanations on risk management and risk weighted amount

		Risk Weighted Amounts		Minimum Capital Requirements
		30 June 2025	31 December 2024	30 June 2025
1	<b>Credit risk (excluding counterparty credit risk)</b>	<b>99,180,398</b>	<b>66,274,469</b>	<b>7,934,432</b>
2	Standardized approach	99,180,398	66,274,469	7,934,432
3	Internal rating-based approach	-	-	-
4	<b>Counterparty credit risk</b>	<b>3,315,993</b>	<b>1,506,849</b>	<b>265,279</b>
5	Standardized approach for counterparty credit risk	3,315,993	1,506,849	265,279
6	Internal model method	-	-	-
7	<b>Equity position in banking book under basic risk weighting or internal rating-based</b>	-	-	-
8	<b>Equity investments in funds – look-through approach</b>	-	-	-
9	<b>Equity investments in funds – mandate-based approach</b>	-	-	-
10	<b>Equity investments in funds – 1250% risk weighting Approach</b>	-	-	-
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	<b>Market risk</b>	<b>6,648,213</b>	<b>3,325,825</b>	<b>531,857</b>
17	Standardized approach	6,648,213	3,325,825	531,857
18	Internal model approaches	-	-	-
19	<b>Operational risk</b>	<b>10,847,070</b>	<b>6,297,603</b>	<b>867,766</b>
20	Basic indicator approach	10,847,070	6,297,603	867,766
21	Standardized approach	-	-	-
22	Advanced measurement approach	-	-	-
23	<b>Amounts below the thresholds for deduction from capital (subject to 250% risk weight)</b>	-	-	-
24	<b>Floor adjustment</b>	-	-	-
25	<b>Total (1+4+7+8+9+10+11+16+19+23+24)</b>	<b>119,991,674</b>	<b>77,404,746</b>	<b>9,599,334</b>

#### VIII. Credit Risk Explanations

##### a. Credit quality of assets

	Gross amount measured in accordance with TFRS as presented in the financial statements prepared on a legal consolidation basis		Provisions / amortization and impairment	Net Book Value
	Defaulted	Not Defaulted		
1 Credits	1,482,619	71,393,168	(1,484,127)	71,391,660
2 Debt securities	-	31,685,713	(695,722)	30,989,991
3 Off-balance sheet exposures	-	64,883,161	(33,356)	64,849,805
4 Total	1,482,619	167,962,042	(2,213,205)	167,231,456



# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD ENDED JUNE 30, 2025

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

### SECTION FOUR: EXPLANATIONS RELATED TO FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

#### VIII. Credit Risk Explanations (Continued)

##### b. Changes in the stock of defaulted loans and debt securities

1	Defaulted loans and debt securities at the end of the previous reporting period	836,998
2	Loans and debt securities that entered default during the reporting period	763,151
3	Loans and debt securities that returned to non-default status	117,527
4	Amounts written off	3
5	Other changes	-
6	<b>Defaulted loans and debt securities at the end of the reporting period (1+2-3-4±5)</b>	<b>1,482,619</b>

##### c. Overview of credit risk mitigation techniques

		Unsecured receivables: Amount valued in accordance with TAS	Receivables protected by collateral	Secured parts of receivables protected by collateral	Receivables protected by financial guarantees	Secured portions of receivables protected by financial guarantees	Receivables protected by credit derivatives	Secured portions of receivables protected by credit derivatives
1	Credits	168,106,938	1,322,461	525,626	495,214	387,043	-	-
2	Debt securities	27,554,437	-	-	-	-	-	-
3	<b>Total</b>	<b>195,661,375</b>	<b>1,322,461</b>	<b>525,626</b>	<b>495,214</b>	<b>387,043</b>	<b>-</b>	<b>-</b>
4	Not Defaulted	428,775	177	160	-	-	-	-

##### d. Standardized Approach – Exposures to Credit Risk and Effects of Credit Risk Mitigation

		Receivable amount before credit conversion factor and credit risk mitigation		Receivable amount after credit conversion ratio and credit risk mitigation		Risk-weighted amount and risk-weighted amount density	
		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	Risk-weighted amount	Risk-weighted amount density (%)
<b>Risk categories</b>							
1	Claims on central governments or central banks	46,158,626	-	46,545,668	-	-	0%
2	Claims on regional or local governments	3,586,859	4,806	3,586,859	2,304	1,794,582	50%
3	Claims on administrative units and non-commercial enterprises	502,553	316	502,553	63	502,616	100%
4	Claims on multilateral development banks	-	-	-	-	-	-
5	Claims on international organizations	-	-	-	-	-	-
6	Claims on banks and brokerage firms	3,769,451	22,346,256	3,769,451	1,039,039	1,038,806	22%
7	Claims on corporates	45,384,674	32,731,027	44,881,869	21,861,075	63,565,912	95%
8	Retail claims	13,829,020	4,574,698	13,421,496	1,791,406	11,409,676	75%
9	Claims secured by residential real estate mortgages	990,995	80,596	988,814	50,293	363,688	35%
10	Claims secured by commercial real estate mortgages	3,934,335	202,335	3,934,335	116,220	2,355,412	58%
11	Past-due receivables	428,952	-	428,792	-	313,267	73%
12	Receivables designated as high-risk by the Board	-	-	-	-	-	-
13	Mortgage-backed securities	-	-	-	-	-	-
14	Short-term receivables from banks and brokerage firms and short-term corporate receivables	-	-	-	-	-	-
15	Investments in the nature of collective investment funds	-	-	-	-	-	-
16	Other receivables	10,236,803	-	10,236,803	-	9,123,675	89%
17	Equity investments	8,712,764	-	8,712,764	-	8,712,764	100%
18	<b>Total</b>	<b>137,535,032</b>	<b>59,940,034</b>	<b>137,009,404</b>	<b>24,860,400</b>	<b>99,180,398</b>	<b>61%</b>

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD ENDED JUNE 30, 2025

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

### SECTION FOUR: EXPLANATIONS RELATED TO FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

#### VIII. Credit Risk Explanations (Continued)

##### e. Standardized Approach – Exposures by Risk Classes and Risk Weights

Risk Classes/Risk Weight *	0%	20% Unrated	35% Secured by Real Estate Mortgages	50%	50% Unrated	75%	100%	150%	200%	500%	Total risk amount (after KDO and KRA)
Claims on central governments or central banks	46,545,668	-	-	-	-	-	-	-	-	-	46,545,668
Claims on regional or local governments	-	-	-	-	3,589,163	-	-	-	-	-	3,589,163
Claims on administrative units and non-commercial enterprises	-	-	-	-	-	-	502,616	-	-	-	502,616
Claims on multilateral development banks	-	-	-	-	-	-	-	-	-	-	-
Claims on international organizations	-	-	-	-	-	-	-	-	-	-	-
Claims on banks and brokerage firms	-	4,598,760	-	-	181,352	-	28,378	-	-	-	4,808,490
Claims on corporates	-	643,825	-	-	5,323,944	-	60,775,175	-	-	-	66,742,944
Retail claims	-	-	-	-	-	15,212,902	-	-	-	-	15,212,902
Claims secured by residential real estate mortgages	-	-	1,039,107	-	-	-	-	-	-	-	1,039,107
Claims secured by commercial real estate mortgages	-	-	-	-	3,390,287	-	660,268	-	-	-	4,050,555
Past-due receivables	-	-	-	-	239,306	-	181,230	8,256	-	-	428,792
Receivables designated as high-risk by the Board	-	-	-	-	-	-	-	-	-	-	-
Mortgage-backed securities	-	-	-	-	-	-	-	-	-	-	-
Short-term receivables from banks and brokerage firms and short-term corporate receivables	-	-	-	-	-	-	-	-	-	-	-
Investments in the nature of collective investment funds	-	-	-	-	-	-	-	-	-	-	-
Equity investments	-	-	-	-	-	-	8,712,764	-	-	-	8,712,764
Other receivables	1,102,492	13,295	-	-	-	-	9,121,017	-	-	-	10,236,804
<b>Total</b>	<b>47,648,160</b>	<b>5,255,880</b>	<b>1,039,107</b>	<b>-</b>	<b>12,724,052</b>	<b>15,212,902</b>	<b>79,981,448</b>	<b>8,256</b>	<b>-</b>	<b>-</b>	<b>161,869,805</b>

##### f. Evaluation of CCR according to measurement methods

		Replacement cost	Potential credit risk amount	EBPRT	EBPRT Alpha used to calculate the legal risk Exposure amount after credit risk mitigation	Exposure amount after credit risk mitigation	Risk-weighted amounts
1	Standardized Approach - CCR (for derivatives)	676,552	3,285,840		1.4	3,962,392	2,495,533
2	Internal Model Method (for derivative financial instruments, repo transactions, securities or commodity lending or borrowing transactions, long-settlement transactions, and credit security transactions)			-	-	-	-
3	Simple Method for Credit Risk Mitigation - (for repo transactions, securities or commodity lending or borrowing transactions, long-settlement transactions, and credit security transactions)					-	-
4	Comprehensive Credit Risk Mitigation Method – (for repo transactions, securities or commodity lending or borrowing transactions, long-term settlement transactions, and credit security transactions)					1,580,909	174,684
5	Value at Risk for repo transactions, securities or commodity lending or borrowing transactions, long-term settlement transactions, and credit security transactions					-	-
6	<b>Total</b>						<b>2,670,217</b>

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD ENDED JUNE 30, 2025

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

### SECTION FOUR: EXPLANATIONS RELATED TO FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

#### VIII. Credit Risk Explanations (Continued)

##### g. Capital Requirement for CVA

		Risk amount (after using credit risk mitigation techniques)	Risk-weighted amounts
	Total amount of portfolios subject to CVA capital requirements according to the advanced method		
1	(i) Value at risk component (including 3*multiplier)		-
2	(ii) Stress value at risk (including 3*multiplier)		-
3	Total amount of portfolios subject to CVA capital requirements according to the standard method	3,962,392	640,451
4	<b>Total amount subject to CVA capital requirement</b>	<b>3,962,392</b>	<b>640,451</b>

Counterparty credit risk is calculated for repo transactions, securities and commodity lending transactions, and derivative transactions. The Fair Value Valuation Method is used in counterparty credit risk calculations, as per Annex 2 of the "Regulation on the Measurement and Assessment of Capital Adequacy of Banks." For derivative transactions, the sum of the renewal cost and potential credit risk amount is considered the risk amount. Renewal costs are calculated by valuing contracts at fair value, and the potential credit risk amount is calculated by multiplying the contract amounts by the credit conversion rates specified in the annex to the regulation.

#### IX. Counterparty credit risk (CCR) Disclosures

##### a. Standard Approach – CCR according to risk classes and risk weights

Risk weights / Risk Classes	0%	10%	20%	35%	50%	75%	100%	150%	Other	Total Credit Risk
Receivables from central governments and central banks	707,488	-	-	-	-	-	-	-	-	707,488
Claims on regional or local governments	-	-	-	-	-	-	-	-	-	-
Claims on administrative units and non-commercial enterprises	-	-	-	-	-	-	-	-	-	-
Claims on multilateral development banks	-	-	-	-	-	-	-	-	-	-
Claims on international organizations	-	-	-	-	-	-	-	-	-	-
Claims on banks and brokerage firms	-	-	1,785,384	-	1,414,728	-	-	-	265,650	3,465,762
Claims on corporates	-	-	596	-	20,005	-	1,537,321	-	-	1,557,922
Retail claims	-	-	-	-	-	77,778	-	-	-	77,778
Claims secured by real estate mortgages	-	-	-	-	-	-	-	-	-	-
Past-due loans	-	-	-	-	-	-	-	-	-	-
Claims determined to be high-risk by the Board	-	-	-	-	-	-	-	-	-	-
Mortgage-backed securities	-	-	-	-	-	-	-	-	-	-
Securitization positions	-	-	-	-	-	-	-	-	-	-
Claims on banks and brokerage firms with short-term credit ratings and corporate claims	-	-	-	-	-	-	-	-	-	-
Investments in the nature of collective investment funds	-	-	-	-	-	-	-	-	-	-
Equity investments	-	-	-	-	-	-	-	-	-	-
Other receivables	-	-	-	-	-	-	-	-	-	-
Other assets	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>707,488</b>	<b>-</b>	<b>1,785,980</b>	<b>-</b>	<b>1,434,733</b>	<b>77,778</b>	<b>1,537,321</b>	<b>-</b>	<b>265,650</b>	<b>5,808,950</b>

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD ENDED JUNE 30, 2025

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

### SECTION FOUR: EXPLANATIONS RELATED TO FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

#### IX. Counterparty credit risk (CCR) Disclosures (Continued)

##### b. Collateral used for CCR

	Derivative financial instrument collateral				Other transaction collateral	
	Guarantees received		Guarantees given		Guarantees received	Guarantees given
	Separated	Unseparated	Separated	Unseparated		
Cash - domestic currency	-	-	-	-	14,137,057	2,064,318
Cash - foreign currency	-	-	-	-	-	-
Government bonds/bills - domestic	-	-	-	-	-	-
Government bonds/bills - other	-	-	-	-	-	-
Public institution bonds/bills	-	-	-	-	-	-
Corporate bonds/bills	-	-	-	-	-	-
Stocks	-	-	-	-	-	-
Other collateral	-	-	-	-	-	-
<b>Total</b>	-	-	-	-	<b>14,137,057</b>	<b>2,064,318</b>

##### c. Risks with CCP as the central counterparty

None.

#### X. Market risk (MR) Disclosures

##### Standard Approach

		RAT
	Outright products	
1	Interest rate risk (general and specific)	1,669,025
2	Equity risk (general and specific)	-
3	Currency risk	2,032,350
4	Commodity risk	1,081,250
	Options	
5	Simplified approach	-
6	Delta-plus method	1,865,588
7	Scenario approach	-
8	Securitization	-
<b>9</b>	<b>Total</b>	<b>6,648,213</b>

#### XI. Explanation and Notes Related to 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.

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD ENDED JUNE 30, 2025

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

### SECTION FOUR: EXPLANATIONS RELATED TO FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

#### XI. Explanations and Notes Related to Operating Segments (Continued)

Presentation of certain financial statement items according to operating segments <sup>(\*)</sup>:

<b>Current Period</b>	<b>Corporate Commercial and Business Banking</b>	<b>Retail Banking</b>	<b>Treasury &amp; Others</b>	<b>Bank's Total Activities</b>
Operation Income	3,228,372	338,229	4,581,929	8,148,530
Other	-	-	-	-
<b>Operation Income</b>	<b>3,228,372</b>	<b>338,229</b>	<b>4,581,929</b>	<b>8,148,530</b>
Operation Expense	-	-	(2,191,776)	(2,191,776)
<b>Profit before Tax</b>	<b>3,228,372</b>	<b>338,229</b>	<b>2,390,153</b>	<b>5,956,754</b>
Corporate Tax Provision	-	-	(1,320,426)	(1,320,426)
<b>Profit after tax</b>	<b>3,228,372</b>	<b>338,229</b>	<b>1,069,727</b>	<b>4,636,328</b>
Segment Assets	68,810,381	103,644	73,542,371	142,456,396
Associates and Subsidiaries	-	-	10,870,206	10,870,206
<b>Total assets</b>	<b>68,810,381</b>	<b>103,644</b>	<b>84,412,577</b>	<b>153,326,602</b>
Segment liabilities	31,014,025	52,507,528	47,402,805	130,924,358
Equity	-	-	22,402,244	22,402,244
<b>Total Liabilities</b>	<b>31,014,025</b>	<b>52,507,528</b>	<b>69,805,049</b>	<b>153,326,602</b>

<sup>(\*)</sup> Since August 10, 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 <sup>(\*)</sup>:

<b>Prior Period</b>	<b>Corporate Commercial and Business Banking</b>	<b>Retail Banking</b>	<b>Treasury &amp;Other</b>	<b>Bank's Total Activities</b>
Operation Income	1,812,817	207,724	2,090,616	4,111,157
Other	-	-	-	-
<b>Operation Income</b>	<b>1,812,817</b>	<b>207,724</b>	<b>2,090,616</b>	<b>4,111,157</b>
Operation Expense	-	-	(875,094)	(875,094)
<b>Profit before Tax</b>	<b>1,812,817</b>	<b>207,724</b>	<b>1,215,522</b>	<b>3,236,063</b>
Corporate Tax Provision	-	-	(745,785)	(745,785)
<b>Profit after Tax</b>	<b>1,812,817</b>	<b>207,724</b>	<b>469,737</b>	<b>2,490,278</b>
Segment Assets	49,989,151	98,109	47,004,203	97,091,463
Associates and Subsidiaries	-	-	7,168,937	7,168,937
<b>Total assets</b>	<b>49,989,151</b>	<b>98,109</b>	<b>54,173,140</b>	<b>104,260,400</b>
Segment liabilities	24,139,512	41,850,685	21,142,462	87,132,659
Equity	-	-	17,127,741	17,127,741
<b>Total Liabilities</b>	<b>24,139,512</b>	<b>41,850,685</b>	<b>38,270,203</b>	<b>104,260,400</b>

<sup>(\*)</sup> Since August 10, 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 derivatives.

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD ENDED JUNE 30, 2025

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

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### SECTION FOUR: EXPLANATIONS RELATED TO FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

#### XII. Explanations Regarding Hedge Accounting

The Parent Bank has decided to implement a hedge accounting strategy starting from May 1, 2018, to hedge the foreign exchange risk arising from its foreign subsidiary, Anadolubank Nederland NV, which is accounted for using the equity method in the unconsolidated financial statements. This strategy applies a net investment hedge to mitigate the foreign exchange risk arising from the portion of Anadolubank Nederland NV's net investment amounting to EUR 196.0 million. As the hedging instrument, the Bank uses euro-denominated fund accounts obtained from foreign banks.

The Income/Expenses from Hedging the Investment in Foreign Operations recognized under equity amounted to TRY 3,610,071 as of June 30, 2025 (December 31, 2024: TRY 2,376,867).

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD ENDED JUNE 30, 2025

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

### SECTION FIVE: EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS

#### I. Explanations and Disclosures Related to Assets

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

	Current Period		Prior Period	
	TRY	FC	TRY	FC
Cash/Effective	161,656	629,409	140,437	584,195
The CBRT <sup>(1)</sup>	8,623,149	12,068,893	7,454,188	7,298,994
Other <sup>(2)</sup>	-	425,219	-	202,486
<b>Total</b>	<b>8,784,805</b>	<b>13,123,521</b>	<b>7,594,625</b>	<b>8,085,675</b>

(1) Includes TRY 15,286,971 held as reserve requirements.

(2) Includes precious metal accounts.

As of June 30, 2025, banks operating in Türkiye are required to hold mandatory reserves for Turkish lira liabilities within the range of 0.0% to 33.0% based on their maturities (December 31, 2024: 0.0%- 33.0%), and for foreign currency liabilities, within the range of 5.0% to 32.0% based on their maturities (December 31, 2024: 5.0%-30.0%) according to the Mandatory Reserves Regulation.

According to the "Mandatory Reserves Regulation" published in the Official Gazette No. 32060 on December 31, 2022, the possibility of setting mandatory reserves for Turkish Lira in gold has been terminated as of June 23, 2023.

##### *Information related to balances with the CBRT:*

	Current Period		Prior Period	
	TRY	FC	TRY	FC
Unrestricted Demand Deposit	1,098,927	4,306,144	964,921	2,855,222
Unrestricted Time Deposit	-	-	-	-
Restricted Time Deposit	-	-	-	-
Reserve Requirements	7,524,222	7,762,749	6,489,267	4,443,772
<b>Total</b>	<b>8,623,149</b>	<b>12,068,893</b>	<b>7,454,188</b>	<b>7,298,994</b>

##### 2. Information on banks and other financial institutions

	Current Period		Prior Period	
	TRY	FC	TRY	FC
Banks	1,136	4,895,951	51,017	4,306,543
Domestic	1,136	3,575,623	51,017	3,509,318
Foreign	-	1,320,328	-	797,225
<b>Total</b>	<b>1,136</b>	<b>4,895,951</b>	<b>51,017</b>	<b>4,306,543</b>

##### 3. Information on receivables from money markets

As of 30 June 2025, the amount of receivables from money markets is TRY 2,002,560 (31 December 2024: TRY 5,895,477).

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD ENDED JUNE 30, 2025

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

### SECTION FIVE: EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

#### I. Explanations and Disclosures Related to Assets (Continued)

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

	Current Period		Prior Period	
	TRY	FC	TRY	FC
Government debt securities	1	135,246	63,620	242,368
Equity Securities Representing Capital Share	-	-	-	-
Other assets <sup>(*)</sup>	-	70,793	-	98,676
<b>Total</b>	<b>1</b>	<b>206,039</b>	<b>63,620</b>	<b>341,044</b>

(\*) Other Financial Assets include bonds amounting to TRY 4,445 from Türkiye Vakıflar Bankası, TRY 25,011 from Ziraat Bankası, TRY 12,117 from Türkiye İhracat Kredi Bankası, TRY 9,646 from Akbank, TRY 8,418 from Türkiye Varlık Fonu, TRY 6,619 from Garanti Bankası, and TRY 4,537 from Sınai Kalkınma Bankası (December 31, 2024: bonds amounting to TRY 16,004 from Türkiye Vakıflar Bankası, TRY 43,600 from İş Bankası, TRY 24,628 from Ziraat Bankası, TRY 10,747 from Türkiye İhracat Kredi Bankası, and TRY 3,697 from Türkiye Varlık Fonu).

#### 5. Information on financial assets measured at fair value through other comprehensive income

	Current Period	Prior Period
<b>Debt Securities</b>	<b>20,991,066</b>	<b>5,540,536</b>
Quoted at Stock Exchange	20,838,889	5,418,245
Unquoted at Stock Exchange	152,177	122,291
<b>Share Certificate</b>	<b>160,036</b>	<b>127,926</b>
Quoted at Stock Exchange	-	-
Unquoted at Stock Exchange	160,036	127,926
<b>Impairment Provision (-)</b>	<b>694,305</b>	<b>628,263</b>
<b>Total</b>	<b>20,456,797</b>	<b>5,040,199</b>

As of 30 June 2025, there are TRY 14,273,870 financial assets subject to repo transactions among those whose fair value difference is reflected in other comprehensive income (31 December 2024: TRY 97,412).



# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD ENDED JUNE 30, 2025

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

### SECTION FIVE: EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

#### I. Explanations and Disclosures Related to Assets (Continued)

*Movement table of the Bank's financial assets at fair value through other comprehensive income*

	Current Period		Prior Period	
	TRY	FC	TRY	FC
Beginning of the Period	3,004,160	2,036,039	1,441,203	1,689,385
Purchases	14,967,833		1,950,163	-
Transfers (Portfolio Change)	-	-	-	-
Sales	(291,912)	-	(503,530)	-
Stock Market Valuation Difference	-	-	-	-
Exchange Rate Differences in Monetary Assets	-	257,417	-	335,216
Rediscount and Principal	32,330	15,235		
Redemption Share			110,867	19,207
Value Decrease/Increase	446,246	(10,551)	5,457	(7,769)
<b>End of the Period</b>	<b>18,158,657</b>	<b>2,298,140</b>	<b>3,004,160</b>	<b>2,036,039</b>

#### 6. Positive differences table related to trading derivative financial assets

Trading derivative financial assets	Current Period		Prior Period	
	TRY	FC	TRY	FC
Forward Transactions	304,331	13,661	25,615	13,390
Swap Transactions	213,510	94,812	43,282	55,569
Futures Transactions	-	-	-	-
Options	832,107	302,216	336,089	105,313
Other	-	-	-	-
<b>Total</b>	<b>1,349,948</b>	<b>410,689</b>	<b>404,986</b>	<b>174,272</b>

#### 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
<b>Direct Loans Granted to Shareholders</b>	<b>123,250</b>	<b>71,571</b>	<b>122,003</b>	<b>171,610</b>
Corporate Shareholders	122,632	71,571	121,166	171,610
Real Person Shareholders	618	-	837	-
<b>Indirect Loans Granted to Shareholders</b>	<b>697</b>	<b>206,249</b>	<b>102,152</b>	<b>60,437</b>
<b>Loans Granted to Employees</b>	<b>41,216</b>	<b>83</b>	<b>19,164</b>	<b>83</b>
<b>Total</b>	<b>165,163</b>	<b>277,903</b>	<b>243,319</b>	<b>232,130</b>

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD ENDED JUNE 30, 2025

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

### SECTION FIVE: EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

#### I. Explanations and Disclosures 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
<b>Cash Loans</b>	<b>Standard Loans</b>			
<b>Non-specialized Loans</b>	<b>69,615,839</b>	<b>1,459,808</b>	<b>317,521</b>	<b>-</b>
Enterprise Loans	-	-	-	-
Export Loans	14,772,013	384,636	52,999	-
Import Loans	-	-	-	-
Loans Given to Financial Sector	2,081,273	-	-	-
Retail Loans	89,439	2,381	115	-
Credit Cards	207,743	4,307	-	-
Other	52,465,371	1,068,484	264,407	-
<b>Specialized Loans</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Other Receivables</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total</b>	<b>69,615,839</b>	<b>1,459,808</b>	<b>317,521</b>	<b>-</b>

	Current Period		Prior Period	
	Standard Loans	Loans Under Close Monitoring	Standard Loans	Loans Under Close Monitoring
12 Months Expected Credit Loss	311,947	-	200,144	-
Significant Increase in Credit Risk	-	118,513	-	74,651

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD ENDED JUNE 30, 2025

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

### SECTION FIVE: EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENT (Continued)

#### I. Explanations and Disclosures Notes 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
<b>Consumer Loans-TRY</b>	<b>7,191</b>	<b>28,117</b>	<b>35,308</b>
Mortgage Loans	-	12,171	12,171
Automotive Loans	-	57	57
Consumer Loans	7,191	15,889	23,080
Other	-	-	-
<b>Consumer Loans- Indexed to FC</b>	<b>-</b>	<b>-</b>	<b>-</b>
Mortgage Loans	-	-	-
Automotive Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
<b>Consumer Loans-FC</b>	<b>-</b>	<b>-</b>	<b>-</b>
Mortgage Loans	-	-	-
Automotive Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
<b>Individual Credit Cards-TRY</b>	<b>43,447</b>	<b>-</b>	<b>43,447</b>
Installment	5,136	-	5,136
Non-Installment	38,311	-	38,311
<b>Individual Credit Cards-FC</b>	<b>183</b>	<b>-</b>	<b>183</b>
Installment	-	-	-
Non-Installment	183	-	183
<b>Personnel Loans-TRY</b>	<b>5,964</b>	<b>30,327</b>	<b>36,291</b>
Mortgage Loans	-	-	-
Automotive Loans	-	-	-
Consumer Loans	5,964	30,327	36,291
Other	-	-	-
<b>Personnel Loans-Foreign Currency Indexed</b>	<b>-</b>	<b>-</b>	<b>-</b>
Mortgage Loans	-	-	-
Automotive Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
<b>Personnel Loans-FC</b>	<b>-</b>	<b>-</b>	<b>-</b>
Mortgage Loans	-	-	-
Automotive Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
<b>Personnel Credit Cards-TRY</b>	<b>5,543</b>	<b>-</b>	<b>5,543</b>
Installment	461	-	461
Non-Installment	5,082	-	5,082
<b>Personnel Credit Cards-FC</b>	<b>-</b>	<b>-</b>	<b>-</b>
Installment	-	-	-
Non-Installment	-	-	-
<b>Overdraft Account-TRY (Individual)</b>	<b>20,336</b>	<b>-</b>	<b>20,336</b>
<b>Overdraft Account-FC (Individual)</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total</b>	<b>82,664</b>	<b>58,444</b>	<b>141,108</b>

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD ENDED JUNE 30, 2025

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

### SECTION FIVE: EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENT (Continued)

#### I. Explanations and Disclosures Notes Related to Assets (Continued)

##### 7. Information Related to Loans (Continued)

Prior Period	Short-term	Medium and Long term	Total
<b>Consumer Loans-TRY</b>	<b>8,180</b>	<b>49,736</b>	<b>57,916</b>
Mortgage Loans	-	13,539	13,539
Automotive Loans	-	268	268
Consumer Loans	8,180	35,929	44,109
Other	-	-	-
<b>Consumer Loans- Indexed to FC</b>	<b>-</b>	<b>-</b>	<b>-</b>
Mortgage Loans	-	-	-
Automotive Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
<b>Consumer Loans-FC</b>	<b>-</b>	<b>-</b>	<b>-</b>
Mortgage Loans	-	-	-
Automotive Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
<b>Individual Credit Cards-TRY</b>	<b>34,022</b>	<b>-</b>	<b>34,022</b>
Installment	3,540	-	3,540
Non-Installment	30,482	-	30,482
<b>Individual Credit Cards-FC</b>	<b>124</b>	<b>-</b>	<b>124</b>
Installment	-	-	-
Non-Installment	124	-	124
<b>Personnel Loans-TRY</b>	<b>3,766</b>	<b>10,543</b>	<b>14,309</b>
Mortgage Loans	-	-	-
Automotive Loans	-	-	-
Consumer Loans	3,766	10,543	14,309
Other	-	-	-
<b>Personnel Loans-Foreign Currency Indexed</b>	<b>-</b>	<b>-</b>	<b>-</b>
Mortgage Loans	-	-	-
Automotive Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
<b>Personnel Loans-FC</b>	<b>-</b>	<b>-</b>	<b>-</b>
Mortgage Loans	-	-	-
Automotive Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
<b>Personnel Credit Cards-TRY</b>	<b>5,692</b>	<b>-</b>	<b>5,692</b>
Installment	659	-	659
Non-Installment	5,033	-	5,033
<b>Personnel Credit Cards-FC</b>	<b>-</b>	<b>-</b>	<b>-</b>
Installment	-	-	-
Non-Installment	-	-	-
<b>Overdraft Account-TRY (Individual)</b>	<b>16,326</b>	<b>-</b>	<b>16,326</b>
<b>Overdraft Account-FC (Individual)</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total</b>	<b>68,110</b>	<b>60,279</b>	<b>128,389</b>

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD ENDED JUNE 30, 2025

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

### SECTION FIVE: EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENT (Continued)

#### I. Explanations and Disclosures Notes Related to Assets (Continued)

#### 7. Information Related to Loans (Continued)

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

Current Period	Short-term	Medium and Long term	Total
<b>Commercial Installment Loans-TRY</b>	<b>7,759,977</b>	<b>10,833,249</b>	<b>18,593,226</b>
Mortgage Loans	-	-	-
Automotive Loans	112,287	2,323,822	2,436,109
Consumer Loans	7,647,690	8,509,427	16,157,117
Other	-	-	-
<b>Commercial Installment Loans- FC Indexed</b>	<b>-</b>	<b>-</b>	<b>-</b>
Mortgage Loans	-	-	-
Automotive Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
<b>Commercial Installment Loans-FC</b>	<b>37,652</b>	<b>142,982</b>	<b>180,634</b>
Mortgage Loans	-	-	-
Automotive Loans	-	-	-
Consumer Loans	37,652	142,982	180,634
Other	-	-	-
<b>Corporate Credit Cards-TRY</b>	<b>162,877</b>	<b>-</b>	<b>162,877</b>
Installment	8,748	-	8,748
Non Installment	154,129	-	154,129
<b>Corporate Credit Cards-FC</b>	<b>-</b>	<b>-</b>	<b>-</b>
Installment	-	-	-
Non Installment	-	-	-
<b>Overdraft Account-TRY (Commercial)</b>	<b>115,194</b>	<b>-</b>	<b>115,194</b>
<b>Overdraft Account-FC (Commercial)</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total</b>	<b>8,075,700</b>	<b>10,976,231</b>	<b>19,051,931</b>
Prior Period	Short-term	Medium and Long term	Total
<b>Commercial Installment Loans-TRY</b>	<b>6,424,884</b>	<b>7,690,893</b>	<b>14,115,777</b>
Mortgage Loans	-	-	-
Automotive Loans	146,993	1,093,134	1,240,127
Consumer Loans	6,277,891	6,597,759	12,875,650
Other	-	-	-
<b>Commercial Installment Loans- FC Indexed</b>	<b>-</b>	<b>-</b>	<b>-</b>
Mortgage Loans	-	-	-
Automotive Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
<b>Commercial Installment Loans-FC</b>	<b>36,177</b>	<b>164,632</b>	<b>200,809</b>
Mortgage Loans	-	-	-
Automotive Loans	-	-	-
Consumer Loans	36,177	164,632	200,809
Other	-	-	-
<b>Corporate Credit Cards-TRY</b>	<b>180,494</b>	<b>-</b>	<b>180,494</b>
Installment	9,793	-	9,793
Non Installment	170,701	-	170,701
<b>Corporate Credit Cards-FC</b>	<b>12</b>	<b>-</b>	<b>12</b>
Installment	-	-	-
Non Installment	12	-	12
<b>Overdraft Account-TRY (Commercial)</b>	<b>83,846</b>	<b>-</b>	<b>83,846</b>
<b>Overdraft Account-FC (Commercial)</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total</b>	<b>6,725,413</b>	<b>7,855,525</b>	<b>14,580,938</b>

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD ENDED JUNE 30, 2025

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

### SECTION FIVE: EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENT (Continued)

#### I. Explanations and Disclosures Related to Assets (Continued)

#### 7. Information Related to Loans (Continued)

##### *Loans according to types of borrowers*

	Current Period	Prior Period
Public	1,807,752	2,181,105
Private	69,585,417	50,131,885
<b>Total</b>	<b>71,393,169</b>	<b>52,312,990</b>

##### *Distribution of domestic and foreign loans*

	Current Period	Prior Period
Domestic Loans	71,393,089	52,312,893
Foreign Loans	80	97
<b>Total</b>	<b>71,393,169</b>	<b>52,312,990</b>

##### *Loans granted to investments in associates and subsidiaries*

	Current Period	Prior Period
Direct Loans Given to Subsidiaries and Affiliates	2,890	404,967
Indirect Loans Given to Subsidiaries and Affiliates	-	-
<b>Total</b>	<b>2,890</b>	<b>404,967</b>

##### *Specific provisions provided against loans*

Specific Provisions	Current Period	Prior Period
Loans with Limited Collectability	680,718	190,185
Loans with Doubtful Collectability	55,390	48,990
Uncollectible Loans	317,559	344,010
<b>Total</b>	<b>1,053,667</b>	<b>583,185</b>

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

##### *Information on non-performing loans and other receivables restructured loans*

	Group III: Loans with Limited Collectability	Group IV: Loans with Doubtful Collectability	Group V Uncollectible Loans
<b>Current Period</b>			
Gross Amounts Before Provisions	12	106	20,514
Rescheduled Loans	12	106	20,514
<b>Prior Period</b>			
Gross Amounts Before Provisions	467	1,044	31,602
Rescheduled Loans	467	1,044	31,602

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD ENDED JUNE 30, 2025

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

### SECTION FIVE: EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENT (Continued)

#### I. Explanations and Disclosures Related to Assets (Continued)

#### 7. Information Related to Loans (Continued)

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

	Group III	Group IV	Group V
	Loans with Limited Collectability	Loans with Doubtful Collectability	Uncollectible Loans
<b>Current Period</b>			
<b>Current Period</b>	<b>324,770</b>	<b>70,190</b>	<b>442,038</b>
Additions (+)	738,003	8,494	16,654
Transfers from Other Categories of Non-Performing Loans (+)	-	2,590	1,794
Transfers to Other Categories of Non-Performing Loans (-)	3,991	391	2
Collections (-)	49,892	4,210	62,901
Written Off (-)(*)	479	3	45
<i>Corporate and Commercial Loans</i>	479	-	45
<i>Retail Loans</i>	-	3	-
<i>Credit Cards</i>	-	-	-
<i>Other</i>	-	-	-
<b>Balance at the end of the period</b>	<b>1,008,411</b>	<b>76,670</b>	<b>397,538</b>
Provisions (-)	680,718	55,390	317,559
<b>Net balance in the balance sheet</b>	<b>327,693</b>	<b>21,280</b>	<b>79,979</b>
	Group III	Group IV	Group V
	Loans with Limited Collectability	Loans with Doubtful Collectability	Uncollectible Loans
<b>Prior Period</b>			
<b>Balance at the end of prior period</b>	<b>33,494</b>	<b>41,948</b>	<b>587,158</b>
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
Written Off (-)(*)	-	1	133,322
<i>Corporate and Commercial Loans</i>	-	-	133,319
<i>Retail Loans</i>	-	1	-
<i>Credit Cards</i>	-	-	1
<i>Other</i>	-	-	2
<b>Balance at the end of the period</b>	<b>324,770</b>	<b>70,190</b>	<b>442,038</b>
Provisions (-)	190,185	48,990	344,010
<b>Net balance in the balance sheet</b>	<b>134,585</b>	<b>21,200</b>	<b>98,028</b>

(\*) The Bank has sold its non-performing loans with a principal amount of TRY 77,287 to GSD Asset Management Company A.Ş. for TRY 33,000.

##### Information on Non-Performing Loans Granted as Foreign Currency Loans

	Group III	Group IV	Group V
	Loans with Limited Collectability	Loans with Doubtful Collectability	Uncollectible Loans
<b>Current period:</b>			
Balance at the end of the period	141,073	24,552	63,748
Provisions (-) <sup>(1)</sup>	92,124	16,019	33,201
Net balance in the balance sheet	48,949	8,533	30,547
<b>Prior Period:</b>			
Balance at the end of the period	80,192	21,298	61,462
Provisions (-)	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 TRY column in the balance sheet.

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD ENDED JUNE 30, 2025

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

### SECTION FIVE: EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENT (Continued)

#### I. Explanations and Disclosures Related to Assets (Continued)

#### 7. Information Related to Loans (Continued)

##### *Breakdown of gross and net values of the non-performing loans according to their beneficiary group*

	Group III Loans with Limited Collectability	Group IV Loans with Doubtful Collectability	Group V Uncollectible Loans
<b>Current Period (Net)</b>	<b>327,693</b>	<b>21,280</b>	<b>79,979</b>
Loans granted to corporate entities and real persons (Gross)	1,008,411	76,670	386,415
Provisions Amount (-)	680,718	55,390	306,436
Loans granted to corporate entities and real persons (Net)	327,693	21,280	79,979
Banks (Gross)	-	-	-
Provisions Amount (-)	-	-	-
Banks (Net)	-	-	-
Other Loans (Gross)	-	-	11,123
Provisions Amount (-)	-	-	11,123
Other Loans (Net)	-	-	-
<b>Prior Period (Net)</b>	<b>134,585</b>	<b>21,200</b>	<b>98,028</b>
Loans granted to corporate entities and real persons (Gross)	324,770	70,190	430,916
Provisions Amount (-)	190,185	48,990	332,888
Loans granted to corporate entities and real persons (Net)	134,585	21,200	98,028
Banks (Gross)	-	-	-
Provisions Amount (-)	-	-	-
Banks (Net)	-	-	-
Other Loans (Gross)	-	-	11,122
Provisions Amount (-)	-	-	11,122
Other Loans (Net)	-	-	-

Uncollectible loans and other receivables are collected through legal proceedings and liquidation of collaterals.

#### 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:

	Group III Loans with Limited Collectability	Group IV Loans with Doubtful Collectability	Group V Uncollectible Loans
<b>Current Period (Net)</b>	<b>75,208</b>	<b>8,646</b>	<b>27,467</b>
Interest Accruals and Rediscount with Valuation Differences	231,506	28,762	127,864
Provision amount (-)	156,298	20,116	100,397
<b>Prior Period (Net)</b>	<b>25,718</b>	<b>6,770</b>	<b>27,865</b>
Interest Accruals and Rediscounts and Valuation Differences	63,601	21,250	132,361
Provisions (-)	37,883	14,480	104,496

#### *Explanations regarding the write-off policy*

Loans and other receivables deemed uncollectible are either collected through legal proceedings and the liquidation of collateral or can be written off from the assets by a decision of the Bank's Board of Directors. As of June 30, 2025, the Bank has loans amounting to TRY 527 that were written off from its non-performing loans, with no loans sold (December 31, 2024: TRY 455 written off, TRY 132,868 sold).



# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD ENDED JUNE 30, 2025

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

### SECTION FIVE: EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENT (Continued)

#### I. Explanations and Disclosures Related to Assets (Continued)

#### 8. Information on financial assets measured at amortized cost

##### Information on Government Debt Securities measured at amortized cost

	Current Period	Prior Period
Government Bond	10,328,515	6,170,262
Treasury Bill	-	-
Other Public Debt Securities	-	-
<b>Total</b>	<b>10,328,515</b>	<b>6,170,262</b>

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

	Current Period	Prior Period
Debt Securities	10,328,515	6,170,262
<i>Quoted at Stock Exchange</i>	10,328,515	6,170,262
<i>Unquoted at Stock Exchange</i>	-	-
Impairment Provision (-)	-	-
<b>Total</b>	<b>10,328,515</b>	<b>6,170,262</b>

##### Movements of Financial Assets Measured at Amortized Cost During the Year

	Current Period	Prior Period
Value at the Beginning of the Period	6,170,262	-
Currency Differences in Monetary Assets	1,657,980	-
Purchases During the Year	2,392,630	6,057,594
Disposal through Sale and Redemption	-	-
Valuation Effect	107,643	112,668
<b>Total of end of the period</b>	<b>10,328,515</b>	<b>6,170,262</b>

#### 9. Information on lease receivables

None.

#### 10. Information on investments in associates

None.

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD ENDED JUNE 30, 2025

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

### SECTION FIVE: EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENT (Continued)

#### I. Explanations and Disclosures Related to Assets (Continued)

##### 11. Subsidiaries

	<b>Title</b>	<b>Address (City/Country)</b>	<b>Bank's Share Percentage- If Different Voting Percentage (%)</b>	<b>Bank's Risk Group Share Percentage (%)</b>
1	Anadolubank Nederland NV	Amsterdam/Holland	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

	<b>Total Assets</b>	<b>Shareholders' Equity</b>	<b>Total Fixed Assets</b>	<b>Interest Income</b>	<b>Income from Marketable Securities Portfolio</b>	<b>Current Period Profit/Loss</b>	<b>Prior Period Profit/Loss</b>	<b>Fair Value</b>
1	59,210,443	9,135,041	60,864	1,347,815	38,155	428,728	813,321	-
2	671,108	410,713	1,481	96,814	-	50,156	115,012	-
3	6,103,707	1,357,857	588	1,173,714	-	265,389	417,775	-

#### Information related to subsidiaries (Movement Schedule)

	<b>Current Period</b>	<b>Prior Period</b>
<b>Balance at the Beginning of the Period</b>	<b>7,168,937</b>	<b>5,231,470</b>
<b>Movements During the Period</b>	<b>3,701,269</b>	<b>1,937,467</b>
Purchases	1,398,222	-
Bonus Shares and Contributions to Capital	-	-
Dividends From Current Year Profit	740,185	1,336,750
Transfer to Other Account	-	-
Sales	-	-
Revaluation Increase, Inflation Adjustment Difference and Exchange Rate Difference	1,562,862	600,717
Impairment provisions (+)	-	-
<b>Balance at the End of the Period</b>	<b>10,870,206</b>	<b>7,168,937</b>
<b>Capital Commitments</b>	-	-
<b>Share Percentage at the End of the Period (%)</b>	-	-

(\*) As of March 31, 2025, Anadolubank Nederland N.V. increased its paid-in capital by 30 million euros in cash, raising it to 105 million euros. As of June 30, 2025, the paid-in capital increase of Anadolubank Nederland N.V. arises from exchange rate differences.

#### Valuation of Investment in Subsidiaries

	<b>Current Period</b>	<b>Prior Period</b>
Valuation at Cost	-	-
Valuation at Fair Value	-	-
Valuation Using the Equity Accounting	10,870,206	7,168,937
<b>Total</b>	<b>10,870,206</b>	<b>7,168,937</b>

#### Industry information regarding subsidiaries and their recorded amounts

	<b>Current Period</b>	<b>Prior Period</b>
Banks	9,135,041	5,744,848
Insurance Companies	-	-
Factoring Companies	1,357,721	1,092,755
Leasing Companies	-	-
Finance Companies	-	-
Other Financial Subsidiaries	377,444	331,334
<b>Total</b>	<b>10,870,206</b>	<b>7,168,937</b>

#### 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.

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD ENDED JUNE 30, 2025

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

### SECTION FIVE: EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENT (Continued)

#### I. Explanations and Disclosures Related to Assets (Continued)

##### 12. Information related to joint ventures

None.

##### 13. Information on tangible fixed assets

It has not been prepared in accordance with Article 25 of the "Communiqué on Financial Statements to be Disclosed to the Public by Banks and the Explanations and Footnotes Related to These".

##### 14. Explanations on Intangible Assets

It has not been prepared in accordance with Article 25 of the "Communiqué on Financial Statements to be Disclosed to the Public by Banks and the Explanations and Footnotes Related to These".

##### 15. Disclosures on investment property

None.

##### 16. Explanations on deferred tax asset

As of 30 June 2025, and 31 December 2024, the items giving rise to deferred tax assets and liabilities are as follows:

	Current Period	Prior Period
<b>Deferred tax asset</b>	<b>950,664</b>	<b>994,052</b>
Provisions for Severance pay and unused leave	84,769	66,151
TAS – TPL Depreciation differences	458,655	342,045
Stage 1 and 2 expected credit loss provisions	144,395	93,878
Securities valuation differences	135,726	117,135
Other Provisions	37,639	39,489
Fixed Assets and PPE- Inflation Accounting	4,086	208,720
Derivative Financial Instruments Discount	-	69,627
Real estate assets	-	6,293
Other	85,394	50,714
<b>Deferred tax liability</b>	<b>818,098</b>	<b>462,011</b>
Securities valuation differences	55,295	36,815
Tangible fixed assets valuation differences	433,890	425,196
Derivative financial instruments discount	295,339	-
Other	33,574	-
<b>Deferred tax asset/ liability, net</b>	<b>132,566</b>	<b>532,041</b>

##### 17. Explanations Regarding Assets Held for Sale and Discontinued Operations

It has not been prepared in accordance with Article 25 of the "Communiqué on Financial Statements to be Disclosed to the Public by Banks and the Explanations and Footnotes Related to These".

##### 18. Information on Other Assets

Other assets of the balance sheet do not exceed 10% of the balance sheet total, excluding off-balance sheet commitments.

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD ENDED JUNE 30, 2025

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

### SECTION FIVE: EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENT (Continued)

#### II. Explanations and Disclosures 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	1,164,163	-	13,138,665	14,691,939	3,294,488	2,444,894	276,036	-	35,010,185
Foreign Currency Deposits	4,031,175	-	6,481,009	23,835,971	1,559,321	160,619	37,102	-	36,105,197
Residents in Türkiye	3,934,627	-	6,440,976	23,750,593	1,548,417	151,419	15,262	-	35,841,294
Residents Abroad	96,548	-	40,033	85,378	10,904	9,200	21,840	-	263,903
Public Sector Deposits	731,647	-	6	30	-	-	-	-	731,683
Commercial Deposits	1,257,124	-	539,753	2,288,104	1,068,993	3,586,835	968,618	-	9,709,427
Other Institutions Deposits	14,611	-	1,518	73,334	779,755	5,994	6,923	-	882,135
Precious Metal Deposit	2,304,448	-	200,721	1,460,066	35,448	33,451	2,998	-	4,037,132
Bank Deposits	19,801	-	931,750	2,617,184	-	1,531,400	395,642	-	5,495,777
The CBRT	-	-	-	-	-	-	-	-	-
Domestic Banks	1	-	613,778	2,587,569	-	-	-	-	3,201,348
Foreign Banks	19,800	-	317,972	29,615	-	1,531,400	395,642	-	2,294,429
Participation Banks	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>9,522,969</b>	<b>-</b>	<b>21,293,422</b>	<b>44,966,628</b>	<b>6,738,005</b>	<b>7,763,193</b>	<b>1,687,319</b>	<b>-</b>	<b>91,971,536</b>

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	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>7,910,333</b>	<b>-</b>	<b>17,243,193</b>	<b>29,754,931</b>	<b>11,322,472</b>	<b>4,281,245</b>	<b>3,751,516</b>	<b>-</b>	<b>74,263,690</b>

*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	12,936,493	8,884,771	22,098,802	21,614,820
Foreign Currency Saving Deposits	2,290,405	1,689,506	18,004,684	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	-	-	-	-
<b>Total</b>	<b>15,226,898</b>	<b>10,574,277</b>	<b>40,103,486</b>	<b>35,587,572</b>

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD ENDED JUNE 30, 2025

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

### SECTION FIVE: EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENT (Continued)

#### II. Explanations and Disclosures Related to Liabilities (Continued)

##### 1. Information on maturity structure of the deposits (Continued)

###### *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	5,991,095	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	321,839	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	-	-
<b>Total</b>	<b>6,312,934</b>	<b>5,706,030</b>

###### *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	866,536	725,071	10,491,002	9,871,217
Foreign Currency Commercial Deposits	295,049	209,146	19,506,948	11,433,934
Other Commercial Deposits	-	-	-	-
Foreign Branches' Deposits Under Foreign Insurance Coverage	-	-	-	-
Off-Shore Deposits Under Foreign Insurance Coverage	-	-	-	-
<b>Total</b>	<b>1,161,585</b>	<b>934,217</b>	<b>29,997,950</b>	<b>21,305,151</b>

###### *Commercial deposits 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	5,976,232	8,060,871
Deposits and Other Accounts of Official Institutions	731,683	170,621
Deposits and other accounts of credit institutions and financial institutions	9,422,946	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	121,655	67,496	130,485	58,635
Foreign Banks and Institutions and Funds	-	10,989,338	-	7,133,532
<b>Total</b>	<b>121,655</b>	<b>11,056,834</b>	<b>130,485</b>	<b>7,192,167</b>

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD ENDED JUNE 30, 2025

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

### SECTION FIVE: EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENT (Continued)

#### II. Explanations and Disclosures Related to Liabilities (Continued)

#### 2. Information on banks and other financial institutions (Continued)

##### *Information on the maturity structure of funds borrowed*

	Current Period		Prior Period	
	TRY	FC	TRY	FC
Short-term <sup>(1)</sup>	111,149	650,868	121,327	1,183,623
Medium and Long-term <sup>(1)</sup>	10,506	10,405,966	9,158	6,008,544
<b>Total</b>	<b>121,655</b>	<b>11,056,834</b>	<b>130,485</b>	<b>7,192,167</b>

(1) The maturity breakdown of the borrowings has been prepared considering the original maturities.

#### 3. 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	29,811	3,636	211,157	2,366
Swap Transactions	101,252	348,652	73,871	87,837
Future Transactions	-	-	-	-
Options	8,983	163,169	187,554	126,516
Other	-	-	-	-
<b>Total</b>	<b>140,046</b>	<b>515,457</b>	<b>472,582</b>	<b>216,719</b>

#### 4. Disclosures on lease liabilities

With the “IFRS 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 June 30, 2025 are as follows:

<b>30 June 2025</b>	<b>Gross</b>	<b>Net</b>
Less than 1 year	56,351	51,917
Between 1- 4 years	137,118	99,866
More than 4 years	363,838	196,445
<b>Total</b>	<b>557,307</b>	<b>348,228</b>
<b>31 December 2024</b>	<b>Gross</b>	<b>Net</b>
Less than 1 year	79,484	68,848
Between 1- 4 years	116,982	89,867
More than 4 years	278,575	156,872
<b>Total</b>	<b>475,041</b>	<b>315,587</b>

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD ENDED JUNE 30, 2025

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

### SECTION FIVE: EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENT (Continued)

#### II. Explanations and Disclosures Related to Liabilities (Continued)

##### 5. Information 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
Provision for non-cash loans	33,356	20,642
Provision for lawsuits (*)	102,852	128,740
Provision for credit card promotion expense	1,291	1,014
Other provision	-	-
<b>Total</b>	<b>137,499</b>	<b>150,396</b>

(\*) Provisions for personnel lawsuits amount to TRY 84,432 (as of 31.12.2024, TRY 110,710).

###### *Reserve for Employee Benefits*

As of June 30, 2025, the Bank has recognized TRY 161,883 (December 31, 2024: TRY 140,640) in severance pay provisions and TRY 120,679 (December 31, 2024: TRY 79,862) in leave obligations under 'Provision for Employee Rights.' As of June 30, 2025, no bonus provisions are included under 'Provision for Employee Rights' (December 31, 2024: None).

<b>Balance sheet liabilities:</b>	<b>30 June 2025</b>	<b>31 December 2024</b>
- Severance pay provision	161,883	140,640
- Provision for unused leave	120,679	79,862

The Bank is obliged to pay severance indemnity under the Turkish Labor Law to employees whose employment is terminated due to mandatory reasons, such as retirement, death, or being called for military service, after completing one year of service.

The indemnity to be paid is equivalent to one month's salary for each year of service, capped by the severance indemnity ceiling.

Severance indemnity provisions are allocated by calculating the present value of the Group's potential obligations in case of employee retirement. IAS 19 requires the use of actuarial valuation methods to calculate the company's obligations. In this context, the following actuarial assumptions were used in the calculation of total obligations.

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD ENDED JUNE 30, 2025

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

### SECTION FIVE: EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENT (Continued)

#### II. Explanations and Disclosures Related to Liabilities (Continued)

##### 5. Information on provisions (Continued)

	Current Period 30 June 2025	Prior Period 31 December 2024
Discount Rate (%)	3	3
Rate Used for Retirement Probability (%)	100	100

The fundamental assumption is that the severance pay ceiling applicable for each year of service will increase annually by the inflation rate. Thus, the applied discount rate reflects the real rate, stripped of expected inflation effects.

The severance pay provision is allocated by calculating the present value of the Bank's potential obligation to pay under Turkish Labor Laws in the event of employee retirements. The 'IAS 19 - Employee Benefits' standard requires the use of actuarial valuation methods to compute the enterprise's liabilities.

In calculating total liabilities, the following actuarial assumptions, based on the Bank's own parameters, were employed.

##### *Information on severance pay provisions*

	Current Period	Prior Period
Balance at the beginning of the period	140,640	88,177
Changes during period	34,020	42,147
Actuarial loss/(gain) transferred to equity	(1,113)	80,273
Paid current period	(11,664)	(69,957)
<b>Total</b>	<b>161,883</b>	<b>140,640</b>

##### 6. Explanation on tax liability

##### *Information on tax liability*

##### *Information on tax provision*

As of 30 June 2025, the Bank's tax liability after deducting the prepaid taxes paid during the period from the corporate tax is TRY 241,028 (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.



# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD ENDED JUNE 30, 2025

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

### SECTION FIVE: EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENT (Continued)

#### II. Explanations and Disclosures Related to Liabilities (Continued)

##### 6. Explanation on tax liability (Continued)

*Information on taxes payable*

	Current Period	Prior Period
Corporate tax payable	241,028	696,024
Taxation on marketable securities	249,560	128,165
Banking insurance transaction tax	180,295	140,595
Capital gains tax on property	2,383	1,708
Corporate tax payable	5,626	5,795
Other	39,173	30,963
<b>Total</b>	<b>718,065</b>	<b>1,003,250</b>

*Information on premium payables:*

	Current Period	Prior Period
Social Security Premiums – Employee	17,499	13,139
Social Security Premiums – Employer	28,097	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	1,005	757
Unemployment Insurance – Employer	2,010	1,511
Other	-	-
<b>Total</b>	<b>48,611</b>	<b>35,703</b>

##### 7. Information on Deferred Tax Liability

Section Five, Part I, regarding the assets items of the balance sheet, is explained in Note 15 (V-I-15).

##### 8. Information on Liabilities Regarding Assets Held for Sale and Discontinued Operations:

None.

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD ENDED JUNE 30, 2025

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

### SECTION FIVE: EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENT (Continued)

#### II. Explanations and Disclosures Related to Liabilities (Continued)

##### 9. Information on subordinated loans

	Current Period 30 June 2025		Prior Period 31 December 2024	
	TRY	FC	TRY	FC
Debt instruments to be included in additional core capital calculation	-	-	-	-
Subordinated loans	-	-	-	-
Subordinated debt instruments	-	-	-	-
Debt instruments to be included in supplementary capital calculation	-	6,146,029	-	-
Subordinated loans	-	-	-	-
Subordinated debt instruments	-	6,146,029	-	-
<b>Total</b>	-	<b>6,146,029</b>	-	-

(\*) Detailed explanations regarding subordinated loans are provided in the Fourth Section under 'Information on debt instruments to be included in equity capital calculation.'

##### 10. 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.

##### 11. Presentation of paid-in capital:

*Representation 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.

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD ENDED JUNE 30, 2025

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

### SECTION FIVE: EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENT (Continued)

#### II. Explanations and Disclosures Related to Liabilities (Continued)

##### 12. Information on Shareholder's Equity

*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*

##### 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	-	-

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD ENDED JUNE 30, 2025

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

### SECTION FIVE: EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENT (Continued)

#### II. Explanations and Disclosures Related to Liabilities (Continued)

##### 14. Information on the securities value increase fund

	<b>Current Period</b>		<b>Prior Period</b>	
	<b>TRY</b>	<b>FC</b>	<b>TRY</b>	<b>FC</b>
From Associates and Subsidiaries (*)	5,653,764	-	3,892,045	-
Securities Measured at FV Through				
Other Comprehensive Income	17,118	(44,865)	(71,947)	(55,831)
From the Securities Subject to Structural				
Position	-	-	-	-
<b>Total</b>	<b>5,670,882</b>	<b>(44,865)</b>	<b>3,820,098</b>	<b>(55,831)</b>

(\*) Refers to the valuation differences within the scope of accounting of financial affiliates using the equity method.

#### III. Explanations and Disclosures Related to Off-Balance Sheet Items

##### 1. Explanations on off-balance sheet commitments

###### *The type and amount of non-recourse credit commitments*

	<b>Current Period</b>	<b>Prior Period</b>
Payment Commitments for Cheques	1,459,701	1,122,019
Commitment For Use Guaranteed Credit Allocation	4,191,687	3,226,871
Forward Asset Purchase Commitments	24,564,316	12,418,138
Credit Cards Limit Commitments	456,916	380,868
Liabilities From Guarantee Letters Issued in Our Favor	183,776	126,743
Commitments for Promotions Related with Credit Cards and		
Banking Activities	1,294	1,014
Fund Liabilities	52	39
<b>Total</b>	<b>30,857,742</b>	<b>17,275,692</b>

*The nature and amount of probable losses and commitments arising from off-balance sheet accounts, including the following*

###### *Sureties, provisional guarantees, bonds, and similar transactions*

	<b>Current Period</b>	<b>Prior Period</b>
Certain Guarantees	10,661,961	8,140,376
Customs Guarantees	118,795	128,052
Tentative Guarantees	812,926	815,620
Advance Letters of Guarantee	1,083,030	483,505
Other Letters of Guarantee	8,945,331	5,083,571
<b>Total</b>	<b>21,622,043</b>	<b>14,651,124</b>

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD ENDED JUNE 30, 2025

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

### SECTION FIVE: EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENT (Continued)

#### III. Explanations and Disclosures Related to Off-Balance Sheet Items (Continued)

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

	Current Period	Prior Period
Non- Cash Loans Given for Cash Loan Risks Non- Cash Loans	16,202,407	5,213,911
<i>With Original Maturity of One Year or Less</i>	9,379,336	1,697,702
<i>With Original Maturity of More Than One Year</i>	6,823,071	3,516,209
Other Non-Cash Loans	17,823,011	15,571,421
<b>Total</b>	<b>34,025,418</b>	<b>20,785,332</b>

##### 3. Non-cash loans classified under Group I and II

Current Period	I. Group		II. Group	
	TRY	FC	TRY	FC
Letters of Guarantee	17,680,808	3,908,687	32,548	-
Bank Acceptances	-	87,273	-	-
Letters of Credit	-	6,388,602	-	-
Endorsements	-	-	-	-
Factoring Guarantees	-	-	-	-
Other Commitments and Contingencies	5,927,500	-	-	-
<b>Non-cash loans</b>	<b>23,608,308</b>	<b>10,384,562</b>	<b>32,548</b>	<b>-</b>

  

Prior Period	I. Group		II. Group	
	TRY	FC	TRY	FC
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	-	-	-
<b>Non-cash loans</b>	<b>15,135,741</b>	<b>5,529,900</b>	<b>115,577</b>	<b>4,114</b>

##### 4. Explanations on Credit Derivatives and Risk Exposures on Credit

None.

##### 5. Explanations on Contingent Liabilities and Assets

None.

##### 6. 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.

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD ENDED JUNE 30, 2025

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

### SECTION FIVE: EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENT (Continued)

#### IV. Explanations and Disclosures Related to Statement of Profit or Loss and Other Comprehensive Income

##### 1. Interest Income

###### *Information on interest income on loans*

	Current Period <sup>(1)</sup>		Prior Period <sup>(1)</sup>	
	TRY	FC	TRY	FC
Short-Term Loans	8,994,827	476,802	5,149,027	293,162
Medium and Long-Term Loans	2,880,663	17,806	1,005,768	25,965
Interest on Loans Under Follow-Up	49,071	-	27,173	-
<b>Total</b>	<b>11,924,561</b>	<b>494,608</b>	<b>6,181,968</b>	<b>319,127</b>

(1) Includes fee and commission income related to cash loans.

###### *Information on interest income received from banks*

	Current Period		Prior Period	
	TRY	FC	TRY	FC
Domestic Banks	5,045	34,532	8,778	1,132
Foreign Banks	-	41,960	-	6,812
<b>Total</b>	<b>5,045</b>	<b>76,492</b>	<b>8,778</b>	<b>7,944</b>

###### *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	30,349	19,613	-	4,499
Financial Assets Measured at Fair Value Through Other Comprehensive Income	1,302,666	14,858	269,918	22,767
Financial Assets Measured at Amortized Cost	-	137,917	-	36,462
<b>Total</b>	<b>1,333,015</b>	<b>172,388</b>	<b>269,918</b>	<b>63,728</b>

###### *Information on interest income received from associates and subsidiaries*

	Current Period	Prior Period
Interest Income received from Affiliates and Subsidiaries	4,402	780

##### 2. Interest Expense

###### *Information on interest expense on borrowings*

	Current Period		Prior Period	
	TRY	FC	TRY	FC
<b>Banks</b>	<b>24,135</b>	<b>155,587</b>	<b>29,528</b>	<b>64,977</b>
The CBRT	-	-	-	-
Domestic Banks	24,135	2,178	29,528	838
Foreign Banks	-	153,409	-	64,139
Headquarters and Branches Abroad Other Institutions	-	-	-	-
Other Organizations	-	-	-	-
<b>Total</b>	<b>24,135</b>	<b>155,587</b>	<b>29,528</b>	<b>64,977</b>

###### *Information on interest expense paid to associates and subsidiaries*

	Current Period	Prior Period
Interest Paid to Affiliates and Subsidiaries	589	503

###### *Information on interest expenses on securities issued*

	Current Period	Prior Period
Interest paid on securities issued	184,909	-

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD ENDED JUNE 30, 2025

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

### SECTION FIVE: EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENT (Continued)

#### IV. Explanations and Disclosures Related to Statement of Profit or Loss and Other Comprehensive Income

##### 2. Interest Expense (Continued)

##### Information on maturity structure of interest expenses on deposits

Current Period		Time deposit						
	Demand Deposit	Up to 1 Month	Up to 3 Months	Up to 6 Months	Up to 1 Year	Over 1 year	Accumulated Deposit Account	Total
Account Name								
Turkish Lira								
Interbank deposits	-	211,811	-	-	-	-	-	211,811
Saving deposits	-	2,867,194	2,520,085	832,597	419,429	247,392	-	6,886,697
Public sector deposits	-	-	16	-	-	-	-	16
Commercial deposits	-	131,991	946,797	275,087	355,293	258,159	-	1,967,327
Other deposits	-	389	12,341	63,322	20,717	1,242	-	98,011
7 days call accounts	-	-	-	-	-	-	-	-
Total	-	3,211,385	3,479,239	1,171,006	795,439	506,793	-	9,163,862
Foreign Currency								
Foreign currency deposits	-	73,343	367,112	25,569	1,812	43,016	-	510,852
Interbank deposits	-	85,265	-	-	-	-	-	85,265
7 days call accounts	-	-	-	-	-	-	-	-
Precious metal deposits	-	465	5,711	6,182	27	1	-	12,386
Total	-	159,073	372,823	31,751	1,839	43,017	-	608,503
Grand Total	-	3,370,458	3,852,062	1,202,757	797,278	549,810	-	9,772,365

Prior Period		Time Deposit						
	Demand Deposit	Up to 1 Month	Up to 3 Months	Up to 6 Months	Up to 1 Year	Over 1 year	Accumulated Deposit Account	Total
Account Name								
Turkish Lira								
Interbank deposits	-	46,214	-	-	-	-	-	46,214
Saving deposits	-	912,935	1,217,871	603,083	464,906	240,510	-	3,439,305
Public sector deposits	-	-	1,347	-	-	-	-	1,347
Commercial deposits	-	147,251	430,816	254,879	711,011	56,306	-	1,600,263
Other deposits	-	299	4,182	507	22,288	-	-	27,276
7 days call accounts	-	-	-	-	-	-	-	-
Total	-	1,106,699	1,654,216	858,469	1,198,205	296,816	-	5,114,405
Foreign Currency								
Foreign currency deposits	-	47,592	173,044	18,955	77,138	35,004	-	351,733
Interbank deposits	-	56,092	-	-	-	-	-	56,092
7 days call accounts	-	-	-	-	-	-	-	-
Precious metal deposits	-	292	2,518	647	2,548	2	-	6,007
Total	-	103,976	175,562	19,602	79,686	35,006	-	413,832
Grand Total	-	1,210,675	1,829,778	878,071	1,277,891	331,822	-	5,528,237

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD ENDED JUNE 30, 2025

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

### SECTION FIVE: EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENT (Continued)

#### IV. Explanations and Disclosures Related to Statement of Profit or Loss and Other Comprehensive Income

##### 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	-	-
Other	2,444	89
<b>Total</b>	<b>2,444</b>	<b>89</b>

##### 4. Information on Trading Income/Loss

	Current Period	Prior Period
<b>Income</b>	<b>16,078,738</b>	<b>5,703,691</b>
Capital Market Transactions Income	87,839	80,145
Gain on Derivative Financial Transactions	10,518,022	3,569,198
Foreign Exchange Gains	5,472,877	2,054,348
<b>Loss (-)</b>	<b>15,692,936</b>	<b>4,852,940</b>
Capital Market Transactions Loss	4,171	6,411
Loss on Derivative Financial Transactions	10,187,713	3,273,129
Foreign Exchange Loss	5,501,052	1,573,400
<b>Net trading gain/loss</b>	<b>385,802</b>	<b>850,751</b>

##### 5. Information on other operating income

	Current Period	Prior Period
Released Provisions	231,242	196,009
Checkbook Fee	3,842	21,339
Provision for Notary Statement Expenses	2,240	826
Communication Revenues	1,049	945
Income from the Sale of Assets	71	143
Collections Related to Expenses of Previous Years	33,596	4,738
Income from the Sale of Real Estate	1,076,911	8,289
Collections Due to Right of Redemption Agreement	14,157	15,974
Fair Value Difference Provision for Loan Impairment	-	-
Other	7,555	30,854
<b>Total</b>	<b>1,370,663</b>	<b>279,117</b>



# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD ENDED JUNE 30, 2025

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

### SECTION FIVE: EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENT (Continued)

#### IV. Explanations and Disclosures Related to Statement of Profit or Loss and Other Comprehensive Income (Continued)

##### 6. Provision for losses and other provision expenses

	Current Period	Prior Period
<b>Expected Credit Losses</b>	<b>804,785</b>	<b>249,454</b>
12 Months Expected Credit Loss (Stage 1)	266,016	141,789
Significant Increase in Credit Risk (Stage 2)	86,092	22,467
Lifetime ECL Impaired Credits (Stage 3)	452,677	85,198
<b>Other Provision Expenses</b>	<b>667</b>	<b>92,872</b>
Marketable Securities Impairment Provision	-	372
Financial Assets Measured at Fair Value Through Profit/Loss	-	364
Financial Assets Measured at Other Comprehensive Income	-	8
Provisions for Impairment of Associates, Subsidiaries and Joint Ventures	-	-
Investment in Associates	-	-
Subsidiaries	-	-
Other	667	92,500
<b>Total</b>	<b>805,452</b>	<b>342,326</b>

##### 7. Information on other operating expenses

	Current Period (**)	Prior Period
Reserve for Employee Termination Benefits	22,355	2,746
Bank Social Aid Provision Fund Deficit Provision	-	-
Impairment Expenses of Property and Equipment	-	-
Depreciation Expenses of Property and Equipment	24,176	17,768
Impairment Expenses of Intangible Assets	-	-
Amortization Expenses of Intangible Assets	25,018	16,491
Impairment Expenses of Assets Held for Sale	-	-
Depreciation Expenses on Assets Held for Sale	-	-
Depreciation Expenses of Right-of-Use Assets	79,445	49,723
Impairment Expenses on Non-Current Assets Held for Sale and Discontinued Operations	-	-
Other Operating Expenses	238,083	149,886
Operating Lease Expenses (*)	1,383	2,399
Repair and Maintenance Expenses	43,654	25,339
Advertisement expenses	16,407	6,566
Other expenses (****)	176,639	115,582
Loss on Sales of Assets	35	1,188
Other (***)	380,086	182,946
<b>Total</b>	<b>769,198</b>	<b>420,748</b>

(\*) 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.

(\*\*\*) Gesture Response, Includes provisions for bonus premiums, SDIF and financial activity fees.

(\*\*\*\*) It includes communication expenses of 41,883 TRY, cleaning expenses of 30,860 TRY, heating, lighting, and water expenses of 22,138 TRY, and appraisal expenses of 17,338 TRY.

**NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD ENDED JUNE 30, 2025**

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

**SECTION FIVE: EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENT (Continued)**

**IV. Explanations and Disclosures Related to Statement of Profit or Loss and Other Comprehensive Income (Continued)**

**8. Explanation on profit/loss before tax from continuing and discontinued operations**

As of 30 June 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 30 June 2025, are shown in detail in notes 1 to 7 of this section.

**9. Explanation on tax provision for continuing and discontinued operations**

As of 30 June 2025, the Bank has discontinued operations. The explanations and tables related to the tax provision arising from the Bank's continuing operations for the accounting period ended 30 June 2025, are shown in detail in note 9 of this section.

The Bank has no tax provision for discontinued operations for the accounting period ended 30 June 2025. Explanations and tables regarding the net profit/loss of the Bank's operations in the accounting period ending on June 30, 2025, are shown in detail in notes 1-7 and 9-10 in this section.

***Calculated current tax income or expense and deferred tax income or expense***

For the accounting period ended 30 June 2025, the Bank's current tax expense is TRY 403,624 (30 June 2024: TRY 1,230,621).

For the accounting period ended 30 June 2025, the Bank has a net deferred tax income of TRY 916,802 (30 June 2024: net deferred tax expense of TRY 484,836). Deferred tax expense of TRY 990,114 (30 June 2024: deferred tax expense of TRY 119,667) and deferred tax income of TRY 73,312 (30 June 2024: deferred tax income of TRY 604,503) comprise the relevant total figure.

**10. 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.

***If there is a possibility that the effect of a change in the estimate regarding the financial statement items will affect the profit/loss in subsequent periods, it should be stated in a way that covers those periods as well.***

None.

**11. If other items in the profit or loss statement exceed 10% of the total profit or loss statement, information regarding sub-accounts that constitute at least 20% of these items.**

The "Other" item under "Fees and Commissions Received" consists of fees and commissions received from various banking transactions, primarily loan and credit card transactions, insurance services and capital market transactions.

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD ENDED JUNE 30, 2025

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

### SECTION FIVE: EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENT (Continued)

#### V. Explanations and Disclosures Related to Bank's Risk Group

##### 1. The volume of transactions with the risk group the Bank is included in, outstanding loan and deposit transactions as of the period-end, and income and expenses related to 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	2,890	40,345	123,947	277,820	885	83
Interest and Commission Income	4,402	114	18,280	9	61	-

  

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	780	202	577	5	148	-

##### *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
The Fair Value Differences Through Profit and Loss						
Opening Balance	126,052	24,471	13,619,020	4,557,171	111,029	45,393
Closing Balance	99,747	126,052	12,088,094	13,619,020	145,186	111,029
Total Profit/Loss Transactions for	589	503	969,599	317,111	20,181	7,890

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD ENDED JUNE 30, 2025

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

### SECTION FIVE: EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENT (Continued)

#### V. Explanations and Disclosures Related to Bank's Risk Group (Continued)

##### 1. The volume of transactions with the risk group the Bank is included in, outstanding loan and deposit transactions as of the period-end, and income and expenses related to the period

*Relations with entities in the risk group of/or controlled by the Parent Bank regardless of the nature of relationship among the parties*

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	239,768	1,168,211	4,608,406	1,871,548	-	-
Total Profit/Loss						
Transactions for	25,928	(11,770)	205,996	47,863	-	(738)
Hedging Purposes:						
Opening Balance Closing						
Balance	-	-	-	-	-	-
Total Profit/Loss	-	-	-	-	-	-
The Fair Value Differences Through Profit and Loss	-	-	-	-	-	-

##### 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 30 June 2025, the Bank collected a total of TRY 1,126 in stock trading commissions and mutual fund commissions from Anadolu Yatırım Menkul Kıymetler A.Ş. (30 June 2024: TRY 1,271).

*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	127,722	0.18
Non-cash loan	318,248	0.94
Deposit	12,333,027	13.41
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

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD ENDED JUNE 30, 2025

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

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### SECTION FIVE: EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENT (Continued)

#### V. Information on transactions with the risk group that includes the Bank (Continued)

*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.

As of the accounting period ended 30 June 2025, the Bank and its subsidiary, Anadolubank Nederland N.V., had an income of TRY 11,527 from service procurement and license agreements. (30 June 2024: TRY 5,000)

There were no transactions between the Bank and its risk group involving the purchase or sale of real estate or other assets, the transfer of knowledge obtained through research and development, or the execution of management agreements.

#### *Information on benefits provided to the Bank's top management*

For the accounting period ending on June 30, 2025, the amount of tangible benefits provided and to be provided to the Group's senior management is TRY 97,330 (June 30, 2024: TRY 35,048).

#### VI. Pending transactions related to post-balance sheet events and their impact on financial statements

None.

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD ENDED JUNE 30, 2025

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

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### SECTION SIX: Auditor's Review Report

#### I. Matters to be disclosed in relation to the interim review report

The Bank's unconsolidated financial statements and notes as of June 30, 2025, to be disclosed to the public, have been subject to a limited review by PwC Independent Audit and Certified Public Accounting Inc., and an opinion has been expressed in the independent auditor's report dated August 12, 2025.

#### II. Explanations and Notes Prepared by the Independent Auditor

None.

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD ENDED JUNE 30, 2025

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

### SECTION SEVEN: Interim Operating Report

#### I. Interim Activity Report Containing the Assessments of the Bank's Chairman of the Board of Directors and General Manager Regarding Interim Activities.

##### Summary Financial Information Regarding the Results of Operations for the Period.

Selected Financial Ratios	Current Period	Prior Period
Total Assets	153,326,602	104,260,400
Total Credits (Net)	71,392,366	52,292,738
Securities	30,989,991	11,614,307
Equity	22,402,244	17,127,741
Total Deposit	91,971,536	74,263,690
Net Profit (*)	4,636,328	2,490,278

Financial Ratios (%)	Current Period	Prior Period
Capital Adequacy Ratio	24.08	22.13
Net Profit / Total Assets (*)(**)(***)	7.20	7.48
Net Profit / Equity (*)(**)(***)	46.91	40.02
Securities / Total Assets (***)	24.06	14.47
Total Credits / Total Assets (***)	55.43	65.13
Total Deposit / Total Assets (***)	71.41	92.50

(\*) For comparability, the figure for June 30, 2024 is shown in the previous period column.

(\*\*) Items containing net profit have been annualized.

(\*\*\*) The average of the current and previous period totals has been used for total assets and equity.

#### Evaluations of the Board of Directors Chairman Regarding the Period

In the second quarter of 2025, Anadolubank achieved strong performance in terms of asset quality, funding diversification, profitability, and capital strength. During this period, the Bank maintained its solid position in the sector with a return on equity of 46.91%, an asset efficiency ratio of 7.20%, and a capital adequacy ratio of 24.08%. The Bank will continue to support industrial and commercial financing with strength and determination in the upcoming periods.

**Mehmet Rüştü BAŞARAN**

#### Evaluations of the General Manager Regarding the Period

In the first quarter of 2025, Anadolubank maintained its traditional prudent and cautious credit policy, with a particular focus on taking measurable risks that can be linked to returns. As a result of this approach, the Bank successfully completed the period with a non-performing loan (NPL) ratio of 2.03%, asset efficiency of 7.20%, return on equity of 46.91%, and a capital adequacy ratio of 24.08%. The Bank will continue to provide necessary support to its corporate, commercial, agricultural, and retail clients throughout the remainder of the year.

**Suat İNCE**

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