

ANADOLUBANK ANONİM ŞİRKETİ

**UNCONSOLIDATED INTERIM FINANCIAL STATEMENTS AND
RELATED DISCLOSURES FOR THE NINE MONTHS PERIOD ENDED
SEPTEMBER 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 September 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 A.Ş.

Introduction

We have reviewed the unconsolidated balance sheet of Anadolubank A.Ş. (“the Bank”) at 30 September 2025 and the related unconsolidated statement of profit or loss, unconsolidated statement of profit or loss and other comprehensive income, unconsolidated statement of changes in shareholders’ equity, unconsolidated statement of cash flows and a summary of significant accounting policies and other explanatory notes to the unconsolidated financial statements for the nine-month-period then ended. The Bank Management is responsible for the preparation and fair presentation of interim financial information in accordance with the Banking Regulation and Supervision Agency (“BRSA”) Accounting and Financial Reporting Legislation which includes “Regulation on Accounting Applications for Banks and Safeguarding of Documents” published in the Official Gazette no.26333 dated 1 November 2006, and other regulations on accounting records of Banks published by Banking Regulation and Supervision Agency and circulars and interpretations published by BRSA and Turkish Accounting Standard 34 (“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 the Independent Auditing Standards and the objective of which is to express an opinion on the financial statements. Consequently, a review of the interim financial information does not provide assurance that the audit firm will be aware of all significant matters which would have been identified in an audit. Accordingly, we do not express an 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 A.Ş. at 30 September 2025 and the results of its unconsolidated financial performance and its unconsolidated cash flows for the nine-month-period then ended in accordance with the BRSA Accounting and Financial Reporting Legislation.

Report on other regulatory requirements arising from legislation

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

Additional Paragraph for Convenience Translation:

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

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

Gökçe Yaşar Temel, SMMM
Partner

Istanbul, 11 November 2025

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

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The unconsolidated financial report for the nine-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
- INTERIM REVIEW REPORT
- INTERIM OPERATING REPORT

The unconsolidated financial statements for the nine 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 personnel whom questions may be asked:

Name-Surname/Title : Kamil İrfan ARCA / Group Manager
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ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD ENDED SEPTEMBER 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 inceptioned in 1956 by Hamdi BAŞARAN (1913-1987) through the founding of Topkapı Oxygen Factory. HABAŞ is one of Türkiye’s leading industrial groups in the sectors of Industrial and Medical Gases, Iron and Steel, LPG, Natural Gas, Heavy Machinery Manufacturing, and Energy.

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

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

Name	Title	Percentage of Share (%)
<u>Chairman of the Board</u>		
Mehmet Rüştü BAŞARAN	Chairman	15.27
<u>Board Members</u>		
Suat İNCE	General Manager	-
Fikriye Filiz BAŞARAN HASESKİ	Member	0.70
Erol BAŞARAN ALTINTUĞ	Member - Member of Audit	0.35
Muzaffer KAYHAN	Member	-
İbrahim Sencan DEREBEYOĞLU	Member - Member of Audit	-
Ali Tunç DORÖZ	Member	-
Merih YURTKURAN	Member	-
<u>Deputy General Manager</u>		
Ferudun CANBAY	Human Resources Strategic Planning and Digital Banking Credit Monitoring and Administrative Follow-up Legal Consultancy Corporate Communications Purchasing	-
<u>Deputy General Managers</u>		
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 SEPTEMBER 30, 2025

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

SECTION ONE: GENERAL INFORMATION (Continued)

IV. Explanations regarding individuals and entities holding qualified shares in the Bank.

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

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

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

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

V. 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 September 2025, the Bank has a total of 96 branches, 42 of which are in Istanbul, and 1,517 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 SEPTEMBER 30, 2025

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

ASSETS	Note	Current Period Limited Audited 30 September 2025			Prior Period Audited 31 December 2024		
		TRY	FC	Total	TRY	FC	Total
I. FINANCIAL ASSETS (NET)		31,203,466	17,346,488	48,549,954	16,718,910	15,222,589	31,941,499
1.1 Cash and Cash Equivalents		9,186,526	14,329,517	23,516,043	13,246,144	12,671,234	25,917,378
1.1.1 Cash and Balances with Central Bank	V-I-1	9,060,240	13,192,979	22,253,219	7,594,625	8,085,675	15,680,300
1.1.2 Banks	V-I-2	127,408	1,140,259	1,267,667	51,017	4,306,543	4,357,560
1.1.3 Money Market Placements		-	-	-	5,601,483	293,994	5,895,477
1.1.4 Expected Credit Loss (-)		1,122	3,721	4,843	981	14,978	15,959
1.2 Financial Assets Measured at Fair Value Through Profit or Loss	V-I-4	372,669	274,675	647,344	63,620	341,044	404,664
1.2.1 Government Debt Securities		372,669	176,412	549,081	63,620	242,368	305,988
1.2.2 Equity Securities Representing Capital Share		-	-	-	-	-	-
1.2.3 Other Financial Assets		-	98,263	98,263	-	98,676	98,676
1.3 Financial Assets Measured at Fair Value Through Other Comprehensive Income	V-I-5	20,834,033	2,396,529	23,230,562	3,004,160	2,036,039	5,040,199
1.3.1 Government Debt Securities		20,647,086	2,249,617	22,896,703	2,868,088	1,921,894	4,789,982
1.3.2 Equity Securities Representing Capital Share		17,593	146,912	164,505	13,781	114,145	127,926
1.3.3 Other Financial Assets		169,354	-	169,354	122,291	-	122,291
1.4 Derivative Financial Assets	V-I-6	810,238	345,767	1,156,005	404,986	174,272	579,258
1.4.1 Derivative Financial Assets Measured at Fair Value Through Profit or Loss		810,238	345,767	1,156,005	404,986	174,272	579,258
1.4.2 Derivative Financial Assets Measured at Fair Value Through Other Comprehensive Income		-	-	-	-	-	-
II. FINANCIAL ASSETS MEASURED AT AMORTIZED COST (NET)		65,617,832	23,506,506	89,124,338	43,726,285	14,735,899	58,462,184
2.1 Loans	V-I-7	67,352,803	12,744,935	80,097,738	44,523,408	8,626,580	53,149,988
2.2 Lease Receivables	V-I-9	-	-	-	-	-	-
2.3 Factoring Receivables		14,731	-	14,731	731	-	731
2.4 Other Financial Assets Measured at Amortized Cost	V-I-8	-	10,868,454	10,868,454	-	6,170,262	6,170,262
2.4.1 Government Debt Securities		-	10,868,454	10,868,454	-	6,170,262	6,170,262
2.4.2 Other Financial Assets		-	-	-	-	-	-
2.5 Expected Credit Losses (-)		1,749,702	106,883	1,856,585	797,854	60,943	858,797
III. PROPERTY AND EQUIPMENT HELD FOR SALE PURPOSE AND RELATED TO DISCONTINUED OPERATIONS (NET)	III-12	88,128	-	88,128	190,178	-	190,178
3.1 Held for Sale Purpose		88,128	-	88,128	190,178	-	190,178
3.2 Related to Discontinued Operations		-	-	-	-	-	-
IV. EQUITY INVESTMENTS		1,936,314	9,778,113	11,714,427	1,424,089	5,744,848	7,168,937
4.1 Investments in Associates (Net)	V-I-10	-	-	-	-	-	-
4.1.1 Accounted Under Equity Method		-	-	-	-	-	-
4.1.2 Unconsolidated Associates		-	-	-	-	-	-
4.2 Subsidiaries (Net)	V-I-11	1,936,314	9,778,113	11,714,427	1,424,089	5,744,848	7,168,937
4.2.1 Unconsolidated Financial Subsidiaries		1,936,314	9,778,113	11,714,427	1,424,089	5,744,848	7,168,937
4.2.2 Unconsolidated Non-Financial Subsidiaries		-	-	-	-	-	-
4.3 Entities under Common Control (Joint Venture) (Net)	V-I-12	-	-	-	-	-	-
4.3.1 Joint Ventures Valued Based on Equity Method		-	-	-	-	-	-
4.3.2 Unconsolidated Joint Ventures		-	-	-	-	-	-
V. TANGIBLE ASSETS (Net)	V-I-13	2,356,087	498	2,356,585	2,281,584	308	2,281,892
VI. INTANGIBLE ASSETS (Net)	V-I-14	185,715	-	185,715	137,164	-	137,164
6.1 Goodwill		-	-	-	-	-	-
6.2 Other		185,715	-	185,715	137,164	-	137,164
VII. INVESTMENT PROPERTY (Net)	V-I-15	-	-	-	-	-	-
VIII. CURRENT TAX ASSET		-	-	-	-	-	-
IX. DEFERRED TAX ASSET	V-I-16	305,163	-	305,163	532,041	-	532,041
X. OTHER ASSETS	V-I-18	8,609,165	287,435	8,896,600	3,467,816	78,689	3,546,505
TOTAL ASSETS		110,301,870	50,919,040	161,220,910	68,478,067	35,782,333	104,260,400

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

ANADOLUBANK ANONİM ŞİRKETİ

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

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

			Limited Audited Current Period 30 September 2025		Audited Prior Period 31 December 2024			
LIABILITIES		Note	TRY	FC	TRY	FC	TRY	FC
I.	DEPOSITS	V-II-1	48,065,299	43,098,297	91,163,596	41,755,841	32,507,849	74,263,690
II.	FUNDS BORROWED	V-II-2	122,411	12,098,256	12,220,667	130,485	7,192,167	7,322,652
III.	MONEY MARKET FUNDS		16,291,749	972,226	17,263,975	94,126	-	94,126
IV.	SECURITIES ISSUED (Net)		-	-	-	-	-	-
4.1	Bills		-	-	-	-	-	-
4.2	Assets Backed Securities		-	-	-	-	-	-
4.3	Bonds		-	-	-	-	-	-
V.	BORROWER FUNDS		-	-	-	-	-	-
5.1	Borrower Funds		-	-	-	-	-	-
5.2	Other		-	-	-	-	-	-
VI.	FINANCIAL LIABILITIES MEASURED AT FAIR VALUE THROUGH PROFIT OR LOSS		-	-	-	-	-	-
VII.	DERIVATIVE FINANCIAL LIABILITIES	V-II-3	315,912	380,142	696,054	472,582	216,719	689,301
7.1	Derivative Financial Liabilities Measured at Fair Value Through Profit or Loss		315,912	380,142	696,054	472,582	216,719	689,301
7.2	Derivative Financial Liabilities Measured at Fair Value Through Other Comprehensive Income		-	-	-	-	-	-
VIII.	FACTORING PAYABLES		-	-	-	-	-	-
IX.	LEASE PAYABLES	V-II-4	342,367	499	342,866	315,277	310	315,587
X.	PROVISIONS	V-II-5	429,319	7,095	436,414	367,008	3,890	370,898
10.1	Restructuring Provisions		-	-	-	-	-	-
10.2	Provision for Employee Benefits		299,698	-	299,698	220,502	-	220,502
10.3	Insurance Technical Provisions (Net)		-	-	-	-	-	-
10.4	Other Provisions		129,621	7,095	136,716	146,506	3,890	150,396
XI.	CURRENT TAX LIABILITY	V-II-6	1,635,456	-	1,635,456	1,038,953	-	1,038,953
XII.	DEFERRED TAX LIABILITY	V-II-7	-	-	-	-	-	-
XIII.	LIABILITIES FOR ASSETS HELD FOR SALE AND ASSETS OF DISCONTINUED OPERATIONS (Net)	V-II-8	-	-	-	-	-	-
13.1	Held for Sale Purpose		-	-	-	-	-	-
13.2	Discontinued Operations		-	-	-	-	-	-
XIV.	SUBORDINATED DEBT INSTRUMENTS	V-II-9	-	6,278,530	6,278,530	-	-	-
14.1	Subordinated Loans		-	-	-	-	-	-
14.2	Other Debt Instruments		-	6,278,530	6,278,530	-	-	-
XV.	OTHER LIABILITIES	V-II-10	5,627,211	332,009	5,959,220	2,905,380	132,072	3,037,452
XVI.	SHAREHOLDERS' EQUITY		24,596,809	627,323	25,224,132	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		1,573,608	79,515	1,653,123	1,579,791	60,077	1,639,868
16.4	Accumulated Other Comprehensive Income or Loss Reclassified Through Profit or Loss		2,633,387	(87,471)	2,545,916	1,525,407	(115,909)	1,409,498
16.5	Profit Reserves		12,978,375	-	12,978,375	7,672,982	-	7,672,982
16.5.1	Legal Reserves		220,000	-	220,000	220,000	-	220,000
16.5.2	Status Reserves		-	-	-	-	-	-
16.5.3	Extraordinary Reserves		12,758,375	-	12,758,375	7,452,982	-	7,452,982
16.5.4	Other Profit Reserves		-	-	-	-	-	-
16.6	Profit or Loss		6,311,439	635,279	6,946,718	4,492,072	813,321	5,305,393
16.6.1	Prior Period's Profit/Loss		-	-	-	-	-	-
16.6.2	Current Period's Profit/Loss		6,311,439	635,279	6,946,718	4,492,072	813,321	5,305,393
TOTAL EQUITY AND LIABILITIES			97,426,533	63,794,377	161,220,910	63,449,904	40,810,496	104,260,400

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 SEPTEMBER 30, 2025

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

	Note	Limited Audited Current Period 30 September 2025		Note	Audited Prior Period 31 December 2024		Note
		TRY	FC		TRY	FC	
A. OFF-BALANCE SHEET COMMITMENTS AND CONTINGENCIES (I+II+III)		115,204,217	187,406,702		68,539,660	80,772,837	149,312,497
I. GUARANTEES AND COLLATERALS	V-III-2	27,098,239	10,974,492		15,251,318	5,534,014	20,785,332
1.1 Letters of Guarantee		18,374,919	3,878,935		11,781,968	2,869,156	14,651,124
1.1.1 Guarantees Subject to State Tender Law		208,150	10,609		114,491	9,018	123,509
1.1.2 Guarantees Given for Foreign Trade Operations		113,452	8,531		121,623	6,429	128,052
1.1.3 Other Letters of Guarantee		18,053,317	3,859,795		11,545,854	2,853,709	14,399,563
1.2 Bank Acceptances		-	148,443		-	130,340	130,340
1.2.1 Import Letter of Acceptance		-	148,443		-	130,340	130,340
1.2.2 Other Bank Acceptance		-	-		-	-	-
1.3 Letters of Credit		-	6,947,114		-	2,534,518	2,534,518
1.3.1 Documentary Letters of Credit		-	6,947,114		-	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		8,723,320	-	8,723,320	3,469,350	-	3,469,350
1.9 Other Collaterals		-	-		-	-	-
II. COMMITMENTS	V-III-1	21,434,331	53,734,900		10,349,701	6,925,991	17,275,692
2.1 Irrevocable Commitments		21,434,331	53,734,900		10,349,701	6,925,991	17,275,692
2.1.1 Forward Asset Purchase and Sale Commitments		14,204,039	53,734,900		5,492,147	6,925,991	12,418,138
2.1.2 Forward Deposit Purchase and Sales Commitments		-	-		-	-	-
2.1.3 Share Capital Commitments to Associates and Subsidiaries		-	-		-	-	-
2.1.4 Loan Granting Commitments		5,071,250	-	5,071,250	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		1,421,497	-	1,421,497	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		511,903	-	511,903	380,868	-	380,868
2.1.10 Commitments for Promotions Related with Credit Cards and Banking Activities		1,421	-	1,421	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		224,169	-	224,169	126,743	-	126,743
2.2 Revocable Commitments		-	-		-	-	-
2.2.1 Revocable Loan Granting Commitments		-	-		-	-	-
2.2.2 Other Revocable Commitments		-	-		-	-	-
III. DERIVATIVE FINANCIAL INSTRUMENTS		66,671,647	122,697,310		42,938,641	68,312,832	111,251,473
3.1 Derivative Financial Instruments for Hedging Purposes		-	-		-	-	-
3.1.1 Fair Value Hedges		-	-		-	-	-
3.1.2 Cash Flow Hedges		-	-		-	-	-
3.1.3 Hedge of Net Investment in Foreign Operations		-	-		-	-	-
3.2 Trading Transactions		66,671,647	122,697,310	189,368,957	42,938,641	68,312,832	111,251,473
3.2.1 Forward Foreign Currency Purchase/Sale Transactions		11,981,270	12,558,856	24,540,126	4,539,445	4,900,038	9,439,483
3.2.1.1 Forward Foreign Currency Transactions- Purchases		3,790,541	8,097,260	11,887,801	1,124,466	3,376,509	4,500,975
3.2.1.2 Forward Foreign Currency Transactions- Sales		8,190,729	4,461,596	12,652,325	3,414,979	1,523,529	4,938,508
3.2.2 Swap Transactions Related to Foreign Currency and Interest Rate		42,462,910	82,868,127	125,331,037	28,806,254	51,273,786	80,080,040
3.2.2.1 Foreign Currency Swap- Purchases		3,465,699	31,846,418	35,312,117	2,826,344	24,707,352	27,533,696
3.2.2.2 Foreign Currency Swap- Sales		2,576,447	32,878,069	35,454,516	2,441,382	25,155,222	27,596,604
3.2.2.3 Interest Rate Swap- Purchases		18,210,382	9,071,820	27,282,202	11,769,264	705,606	12,474,870
3.2.2.4 Interest Rate Swap- Sales		18,210,382	9,071,820	27,282,202	11,769,264	705,606	12,474,870
3.2.3 Foreign Currency, Interest Rate, and Securities Options		12,227,467	27,270,327	39,497,794	9,592,942	12,139,008	21,731,950
3.2.3.1 Foreign Currency Options- Purchases		1,346,097	17,851,854	19,197,951	956,887	9,232,447	10,189,334
3.2.3.2 Foreign Currency Options- Sales		10,881,370	9,418,473	20,299,843	8,636,055	2,906,561	11,542,616
3.2.3.3 Interest Rate Options- Purchases		-	-	-	-	-	-
3.2.3.4 Interest Rate Options- Sales		-	-	-	-	-	-
3.2.3.5 Securities Options- Purchases		-	-	-	-	-	-
3.2.3.6 Securities Options- Sales		-	-	-	-	-	-
3.2.4 Foreign Currency Futures		-	-	-	-	-	-
3.2.4.1 Foreign Currency Futures- Purchases		-	-	-	-	-	-
3.2.4.2 Foreign Currency Futures-Sell		-	-	-	-	-	-
3.2.5 Interest Rate Futures		-	-	-	-	-	-
3.2.5.1 Interest Rate Futures-Purchases		-	-	-	-	-	-
3.2.5.2 Interest Rate Futures-Sales		-	-	-	-	-	-
3.2.6 Other		-	-	-	-	-	-
B. CUSTODY AND PLEDGES ITEMS (IV+V)		892,461,686	101,015,227	993,476,913	570,448,908	65,987,822	636,436,730
IV. ITEMS HELD IN CUSTODY		29,952,338	9,006,894	38,959,232	19,348,240	8,453,569	27,801,809
4.1 Customers' Securities Held		5,468,244	3,056,808	8,525,052	1,964,971	3,399,400	5,364,371
4.2 Investment Securities Held in Custody		218	5,565,175	5,565,393	218	4,855,798	4,856,016
4.3 Checks Received for Collection		24,294,832	346,584	24,641,416	17,233,023	176,976	17,409,999
4.4 Commercial Notes Received for Collection		189,044	38,327	227,371	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		-	-	-	-	-	-
V. PLEDGED ITEMS		861,904,348	92,008,333	953,912,681	549,503,683	57,534,253	607,037,936
5.1 Marketable Securities		1,983	-	1,983	1,382	-	1,382
5.2 Guarantee Notes		44,968	114,764	159,732	12,538	89,330	101,868
5.3 Commodities		-	-	-	-	-	-
5.4 Warranties		-	-	-	-	-	-
5.5 Real Estate		-	-	-	-	-	-
5.6 Other Pledged Items		861,857,397	91,893,569	953,750,966	549,489,763	57,444,923	606,934,686
5.7 Pledged Items-Depository		-	-	-	-	-	-
VI. CONFIRMED BILLS OF EXCHANGE AND SURETIES (*)		605,000	-	605,000	1,596,985	-	1,596,985
TOTAL OFF-BALANCE SHEET COMMITMENTS (A+B)		1,007,665,903	288,421,929	1,296,087,832	638,988,568	146,760,659	785,749,227

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

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

ANADOLUBANK ANONİM ŞİRKETİ

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

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

INCOME AND EXPENSE ITEMS	Note	Limited Audited Current Period 1 January – 30 September 2025	Limited Audited Prior Period 1 January – 30 September 2024	Current Period 1 July – 30 September 2025	Prior Period 1 July – 30 September 2024
I. INTEREST INCOME		27,092,418	13,952,820	11,095,111	5,835,086
1.1 Interest in Income on Loans	V-IV-1	20,208,922	10,951,830	7,789,753	4,450,735
1.2 Interest Received on Reserve Deposits		1,828,968	402,812	774,461	278,552
1.3 Interest Received on Banks	V-IV-1	105,317	26,524	23,780	9,802
1.4 Interest Received on Money Market Transactions		946,708	2,090,021	45,180	953,517
1.5 Interest Received on Securities Portfolio	V-IV-1	3,948,175	466,937	2,442,772	133,291
1.5.1 Financial Assets Measured at Fair Value through Profit or (Loss)		75,727	10,124	25,765	5,625
1.5.2 Financial Assets Measured at Fair Value Through Other Comprehensive Income		3,658,146	378,585	2,340,622	85,900
1.5.3 Financial Assets at Measured at Amortized Cost		214,302	78,228	76,385	41,766
1.6 Financial Lease Income		-	-	-	-
1.7 Other Interest Income		54,328	14,696	19,165	9,189
II. INTEREST EXPENSE (-)		17,745,913	9,590,497	7,135,862	3,852,018
2.1 Interest on Deposits	V-IV-2	15,013,355	9,232,052	5,240,990	3,703,815
2.2 Interest on Funds Borrowed	V-IV-2	287,204	183,061	107,482	88,556
2.3 Interest on Money Market Transactions		2,050,034	346	1,619,268	-
2.4 Interest on Securities Issued	V-IV-2	332,560	-	147,651	-
2.5 Interest on Lease		59,884	37,616	20,390	12,594
2.6 Other Interest Expenses		2,876	137,422	81	47,053
III. NET INTEREST INCOME/EXPENSE (I - II)		9,346,505	4,362,323	3,959,249	1,983,068
IV. NET FEES AND COMMISSIONS INCOME/EXPENSE		1,775,724	888,295	773,359	286,350
4.1 Fees and Commissions Received		2,540,993	1,539,938	1,042,379	620,313
4.1.1 Non-Cash Loans		184,517	156,387	70,382	48,916
4.1.2 Other	V-IV-11	2,356,476	1,383,551	971,997	571,397
4.2 Fees and Commissions Paid (-)		765,269	651,643	269,020	333,963
4.2.1 Non-Cash Loans		1,146	185	558	46
4.2.2 Other		764,123	651,458	268,462	333,917
V. DIVIDEND INCOME	V-IV-3	2,444	89	-	-
VI. TRADING GAIN/(LOSS) (Net)	V-IV-4	(302,605)	681,745	(688,407)	(169,006)
6.1 Trading Gains/(Losses) on Securities		109,251	110,163	25,583	36,429
6.2 Gains/losses from derivative transactions		(193,606)	74,502	(523,915)	(221,567)
6.3 Foreign Exchange Gains/(Losses)		(218,250)	497,080	(190,075)	16,132
VII. OTHER OPERATING INCOME	V-IV-5	1,456,607	337,604	85,944	58,487
VIII. TOTAL OPERATING GROSS PROFIT (III+IV+V+VI+VII)		12,278,675	6,270,056	4,130,145	2,158,899
IX. EXPECTED CREDIT LOSSES (-)	V-IV-6	1,180,488	372,339	375,703	122,885
X. OTHER PROVISION EXPENSES (-)	V-IV-6	1,066	106,268	399	13,396
XI. PERSONNEL EXPENSES (-)		2,035,941	1,203,678	678,630	417,037
XII. OTHER OPERATING EXPENSES (-)	V-IV-7	1,143,945	677,460	374,747	256,712
XIII. NET OPERATING PROFIT/(LOSS) (VIII-IX-X-XI-XII)		7,917,235	3,910,311	2,700,666	1,348,869
XIV. EXCESS AMOUNT RECORDED AS INCOME AFTER MERGER		-	-	-	-
XV. PROFIT/(LOSS) FROM INVESTMENTS UNDER EQUITY ACCOUNTING		1,148,901	1,018,302	408,716	343,681
XVI. PROFIT/(LOSS) ON NET MONETARY POSITION		-	-	-	-
XVII. OPERATING PROFIT/LOSS BEFORE TAXES (XIII+...+XV)	V-IV-8	9,066,136	4,928,613	3,109,382	1,692,550
XVIII. PROVISION FOR TAXES ON INCOME FROM CONTINUING OPERATIONS (±)	V-IV-9	(2,119,418)	(1,134,300)	(798,992)	(388,515)
18.1 Current Tax Charge		(1,427,391)	(1,556,879)	(1,023,767)	(326,258)
18.2 Deferred Tax Charge (+)		(805,968)	(257,264)	184,146	(137,597)
18.3 Deferred Tax Credit (-)		113,941	679,843	40,629	75,340
XIX. NET PROFIT/LOSSES FROM CONTINUING OPERATIONS (XVII±XVIII)	V-IV-10	6,946,718	3,794,313	2,310,390	1,304,035
XX. INCOME FROM DISCONTINUED OPERATIONS		-	-	-	-
20.1 Income from Assets Held for Resale		-	-	-	-
20.2 Income from sale of associates, subsidiaries and joint-ventures		-	-	-	-
20.3 Others		-	-	-	-
XXI. EXPENSES FROM DISCONTINUED OPERATIONS (-)		-	-	-	-
21.1 Expenses for Non-Current Assets Held for Resale		-	-	-	-
21.2 Loss from Sales of Associates, Subsidiaries and Joint Ventures (Business Partners)		-	-	-	-
21.3 Other Expenses From Discontinued Operations		-	-	-	-
XXII. PROFIT/LOSSES BEFORE TAXES FROM DISCONTINUED OPERATIONS (XX-XXI)		-	-	-	-
XXIII. PROVISION FOR INCOME TAXES FROM DISCONTINUED OPERATIONS (±)		-	-	-	-
23.1 Current Tax Charge		-	-	-	-
23.2 Deferred Tax Charge (+)		-	-	-	-
23.3 Deferred Tax Credit(-)		-	-	-	-
XXIV. NET PROFIT/LOSS AFTER TAXES ON DISCONTINUED OPERATIONS (XXII±XXIII)		-	-	-	-
XXV. NET PROFIT/LOSSES (XIX+XXIV)	V-IV-10	6,946,718	3,794,313	2,310,390	1,304,035
Earnings/Loss per Share	III-XXIV	0.06315	0.03449	0.02100	0.01185

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 SEPTEMBER 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 September 2025	Limited Audited Prior period 1 January – 30 September 2024
	Note		
I. CURRENT PERIOD PROFIT/LOSS		6,946,718	3,794,313
II OTHER COMPREHENSIVE INCOME		1,149,673	359,573
2.1. Other Income/Expense Items Not Reclassified Through Profit or Loss		13,255	(41,913)
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		(13,559)	(74,437)
2.1.4. Other Income/Expense Items not Reclassified to Profit or Loss		27,768	13,188
2.1.5. Tax Related Other Comprehensive Income Items Not Reclassified Through Profit or Loss		(954)	19,336
2.2. Other Income/Expense Items Reclassified to Profit or Loss		1,136,418	401,486
2.2.1. Exchange Differences on Translation		2,178,983	792,393
2.2.2. Income/Expenses from Valuation and/or Reclassification of Financial Assets Measured at FVOCI		670,314	167,790
2.2.3. Gains/losses from Cash Flow Hedges		-	-
2.2.4. Gains/Losses on Hedges of Net Investments in Foreign Operations		(2,178,983)	(778,870)
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		466,104	220,173
III. TOTAL COMPREHENSIVE INCOME (I+II)		8,096,391	4,153,886

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 SEPTEMBER 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															
Income/Expenses from Valuation and/or Reclassification of Financial Assets Measured at FVOCI																Income/Expenses from Valuation and/or Reclassification of Financial Assets Measured at FVOCI															
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	Other	Profit Reserves	Prior Period Profit/ (Loss)	Net Profit/ (Loss)	Total Equity																
Prior Period																															
I.	Balances at the Beginning of the Period		1,100,000	-	-	-	1,256,300	(96,343)	38,911	3,316,174	(172,113)	(1,982,977)	4,741,743	2,931,239	-	11,132,934															
II.	Corrections made as per TAS 8		-	-	-	-	-	-	-	-	-	-	-	-	-	-															
2.1	Effects of Corrections		-	-	-	-	-	-	-	-	-	-	-	-	-	-															
2.2	Effects of the Changes in Accounting Policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-															
III.	Adjusted Balances at the Beginning of the Period (I+II)	V-II-11	1,100,000	-	-	-	1,256,300	(96,343)	38,911	3,316,174	(172,113)	(1,982,977)	4,741,743	2,931,239	-	11,132,934															
IV.	Total Comprehensive Income		-	-	-	-	(312)	(50,833)	9,232	792,395	154,301	(545,210)	-	-	3,794,313	4,153,886															
V.	Capital Increase in Cash		-	-	-	-	-	-	-	-	-	-	-	-	-	-															
VI.	Capital Increase from Internal Sources		-	-	-	-	-	-	-	-	-	-	-	-	-	-															
Capital Reserves from Inflation Adjustments to Paid-in																															
VII.	Paid-in Capital Inflation Adjustment Difference Convertible		-	-	-	-	-	-	-	-	-	-	-	-	-	-															
Bonds																															
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	-	-	-	1,255,988	(147,176)	48,143	4,108,569	(17,812)	(2,528,187)	7,672,982	-	3,794,313	15,286,820															

Accumulated Other Comprehensive Income or Expense Not Reclassified through Profit or Loss																Accumulated Other Comprehensive Income or Expense Reclassified through Profit or Loss															
Income/Expenses from Valuation and/or Reclassification of Financial Assets Measured at FVOCI																Income/Expenses from Valuation and/or Reclassification of Financial Assets Measured at FVOCI															
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	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		-	-	-	-	3,728	(9,910)	19,437	2,178,983	482,723	(1,525,288)	-	-	6,946,718	8,096,391															
V.	Capital Increase in Cash		-	-	-	-	-	-	-	-	-	-	-	-	-	-															
VI.	Capital Increase from Internal Sources		-	-	-	-	-	-	-	-	-	-	-	-	-	-															
Capital Reserves from Inflation Adjustments to Paid-in																															
VII.	Paid-in Capital Inflation Adjustment Difference Convertible		-	-	-	-	-	-	-	-	-	-	-	-	-	-															
Bonds																															
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	-	-	-	1,735,579	(161,971)	79,515	6,071,028	376,794	(3,901,906)	12,978,375	-	6,946,718	25,224,132															

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

ANADOLUBANK ANONİM ŞİRKETİ

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

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

	Note	Limited Audited Current Period 1 January – 30 September 2025	Limited Audited Prior period 1 January – 30 September 2024
A.	CASH FLOWS FROM BANKING OPERATIONS		
1.1	Operating Profit Before Changes in Operating Assets and Liabilities	2,504,030	13,648,276
1.1.1	Interest Received	23,694,254	13,056,912
1.1.2	Interest Paid	(17,415,465)	(8,010,812)
1.1.3	Dividend Received	2,444	89
1.1.4	Fees and Commissions Received	2,360,599	1,539,938
1.1.5	Other Income	462,267	3,319,710
1.1.6	Collections From Previously Written-off Loans	154,295	131,581
1.1.7	Cash Payments to Personnel and Service Suppliers	(2,035,941)	(1,203,678)
1.1.8	Taxes Paid	(1,066,674)	(640,442)
1.1.9	Other	(3,651,749)	5,454,978
1.2	Changes in Operating Assets and Liabilities Subject to Banking Operations	644,484	(11,212,993)
1.2.1	Net (Increase)/Decrease in Financial Assets measured at Fair Value Through Profit or Loss	(243,093)	(82,178)
1.2.2	Net (Increase)/Decrease in Due from Banks	(4,234,709)	(1,551,865)
1.2.3	Net (Increase)/Decrease in Loans	(23,707,045)	(14,584,645)
1.2.4	Net (Increase)/Decrease in Other Assets	(7,079,412)	(8,720,756)
1.2.5	Net Increase/(Decrease) in Bank Deposits	(3,778,550)	(190,782)
1.2.6	Net Increase/(Decrease) in Other Deposits	20,673,602	15,223,134
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	19,013,691	(1,305,901)
I.	Net Cash Provided From Banking Operations	3,148,514	2,435,283
B.	CASH FLOWS FROM INVESTING ACTIVITIES		
II.	Net Cash Provided From Investing Activities	(20,351,127)	(6,261,473)
2.1	Cash paid for purchase of entities under common control, associates and subsidiaries	(1,221,057)	-
2.2	Cash obtained from sale of entities under common control, associates and subsidiaries	-	-
2.3	Fixed assets purchases	(118,137)	(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	(17,263,252)	(106,197)
2.6	Cash obtained from sale of financial assets measured at fair value through other comprehensive income	602,935	567,578
2.7	Cash paid for purchase of Financial Assets Measured at Amortized Cost	(2,502,684)	(6,372,478)
2.8	Cash obtained from sale of Financial Assets Measured at Amortized Cost	-	-
2.9	Other	(70,542)	(135,922)
C.	CASH FLOWS FROM FINANCING ACTIVITIES		
III.	Net cash provided from / (used in) financing activities	9,970,246	7,143,920
3.1	Cash Obtained from Funds Borrowed and Securities Issued	10,399,663	7,146,670
3.2	Cash used for repayment of funds borrowed and securities issued	(187,886)	-
3.3	Issued equity instruments	-	-
3.4	Dividends paid	-	-
3.5	Payments for finance leases	(241,531)	(2,750)
3.6	Other	-	-
IV.	Effect of foreign currency exchange differences on cash and cash equivalents	596,323	366,782
V.	Net Increase/Decrease in Cash and Cash Equivalents	(6,636,044)	3,684,512
VI.	Cash and Cash Equivalents at Beginning of the Period	20,502,656	9,783,242
VII.	Cash and Cash Equivalents at End of the Period	13,866,612	13,467,754

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

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

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

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 September 30, 2025.

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

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

SECTION THREE: ACCOUNTING POLICIES (Continued)

I. Explanation on Basis of Presentation(Continued)

Explanation for convenience translation into English:

BRSA Accounting and Financial Reporting Legislation, as described in the preceding paragraphs, differ from International Financial Reporting Standards (“IFRS”) issued by the International Accounting Standards Board including the application of IAS 29 - Financial Reporting in Hyperinflationary Economies as of September 31, 2025 and the differences between accounting principles have not been quantified in the accompanying unconsolidated financial statements. Accordingly, the accompanying unconsolidated financial statements are not intended to present fairly the unconsolidated financial position, results of operations, changes in equity and cash flows of the Bank in accordance with IFRS.

II. 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.

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

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

SECTION THREE: ACCOUNTING POLICIES (Continued)

**III. Explanations on Strategy of Using Financial Transactions and Foreign Currency Transactions
Strategy for using financial instruments (Continued)**

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 SEPTEMBER 30, 2025**

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

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 SEPTEMBER 30, 2025**

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

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 SEPTEMBER 30, 2025**

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

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.

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

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

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.

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

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

SECTION THREE: ACCOUNTING POLICIES (Continued)

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

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

Securities purchased with resale commitment ('Reverse Repo') are presented as Money Markets Receivables' under the main heading of Cash and Cash Equivalents. An income accrual is calculated for the portion of the difference between the purchase and resale prices of securities purchased under reverse repurchase agreements that pertain 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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NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD ENDED SEPTEMBER 30, 2025

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

SECTION THREE: ACCOUNTING POLICIES (Continued)

XIV. Explanations on Tangible Assets (Continued)

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

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

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

The Bank assesses at each reporting period whether there is any indication that its assets may be impaired. If any such indication exists, the 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, and 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 assets 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.

**NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD
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(Amounts expressed in Thousands of Turkish Lira (TRY) unless otherwise stated.)

SECTION THREE: ACCOUNTING POLICIES (Continued)

XV. Explanations on Leasing Transactions

The Bank measures the operational lease liabilities based on the present value of the lease payments that have not been paid at the date of lease is 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 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 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 because 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.

**NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD
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SECTION THREE: 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

The corporate tax applied to corporate earnings in Turkey, which was 20%, was adjusted under the regulation introduced by Law No. 7316 on the “Procedure for the Collection of Public Receivables and Amendments to Certain Laws,” published in the Official Gazette No. 31462 on April 22, 2021. According to this regulation, the corporate tax rate was applied as 25% for corporate earnings of the 2021 tax period and 23% for corporate earnings of the 2022 tax period. However, under the regulation introduced by Law No. 7394 on the “Evaluation of Immovable Properties Belonging to the Treasury and Amendments to the Value Added Tax Law, and Amendments to Certain Laws and Decree Laws,” this rate was set at 25% starting from 2022 for banks, companies covered by Law No. 6361, electronic payment and money institutions, authorized foreign exchange offices, asset management companies, capital market institutions, insurance and reinsurance companies, and pension companies, applied to their corporate earnings for the relevant tax period.

Furthermore, under the regulation introduced by Law No. 7456, published in the Official Gazette No. 32249 on July 15, 2023, titled “Law on the Introduction of an Additional Motor Vehicle Tax for Compensation of Economic Losses Caused by the Earthquakes on February 6, 2023, and Amendments to Certain Laws and Decree Law No. 375,” the corporate tax rate was set at 30% starting from October 1, 2023, for declarations required to be submitted from that date onward.

This rate is applied to the tax base determined by adding back expenses that are not deductible under tax laws to the commercial profit of the corporation and then deducting exemptions (such as the participation earnings exemption) and other allowable deductions provided by the tax laws. No further tax is payable if profits are not distributed.

No withholding tax is applied on dividends paid to corporations earning income through a workplace or permanent representative in Turkey or to corporation’s resident in Turkey. Certain withholding rates specified in the Corporate Tax Law were redefined by Cabinet decisions in 2009. Accordingly, while the withholding tax rate applied to dividends paid to non-resident corporations that earn income through a workplace or permanent representative in Turkey, and other than those paid to resident corporations, was 15%, this rate was changed to 10% by a Presidential Decree in December 2021.

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SECTION THREE: ACCOUNTING POLICIES (Continued)

XVIII. Explanations on Taxation (Continued)

Corporate tax (Continued)

When applying withholding tax rates to dividend distributions to non-resident corporations and individuals, the provisions of the relevant Double Taxation Avoidance Agreements are also considered. Capitalization of profits does not constitute a dividend distribution, and no withholding tax is applied.

In December 2024, the withholding tax applied to dividends distributed by fully taxable corporations increased from 10% to 15%.

Provisional taxes are calculated based on the corporate tax rate applicable to the profits of the relevant year and paid accordingly. Provisional taxes paid during the year can be credited against the corporate tax calculated on the annual corporate tax return for that year.

Under Turkish tax legislation, financial losses reported on the tax return can be deducted from corporate profits for a period not exceeding five years.

For certain banks under legal follow-up or indebted to the Savings Deposit Insurance Fund, as well as their guarantors and mortgagors, gains derived from the transfer to banks or the Fund of immovable properties, participation shares, founders' shares, usufruct shares, and preemptive rights held by them, corresponding to the portion of the proceeds used to settle these debts, and 75% of gains from the sale of these assets obtained by banks, were exempt from corporate tax.

Subsequently, the exemption rate was applied as 50% for gains from the sale of immovable properties and 75% for gains from the sale of other assets. Following 2023 regulations, for immovable property sales made after that date, the exemption rate is applied as 25%.

In the same Decree, the phrase "with immovable properties" in the first sentence of subparagraph (b) of the third paragraph of Article 19 of Law No. 5520 was changed to "and," and the phrase "immovable properties and participation" in the fourth sentence was changed to "Participation." The phrase "immovable properties and" was removed from the text of the article, and the following provisional article was added to Law No. 5520: "PROVISIONAL ARTICLE 16 - The provisions of subparagraph (e) of the first paragraph of Article 5, as amended by the Law establishing this article, shall apply to immovable properties included in the assets of institutions before the effective date of this article. However, the 50% rate in subparagraph (e) of the first paragraph of Article 5 of this Law shall be applied as 25% for real estate sales proceeds made after the effective date of this article."

Changes were made in the law to remove references to immovable properties in relation to certain exemptions. For immovable properties held prior to this change, previous rules apply, but for sales after the effective date, the exemption is applied at 25%.

In accordance with the repeated Article 298/A of the Tax Procedure Law, the conditions for applying inflation adjustment in the corporate tax calculation were met as of the end of the 2021 calendar year.

However, under the amendment introduced by Law No. 7352 on January 20, 2022, the application of inflation adjustment in corporate tax calculations was postponed to 2023. Accordingly, the financial statements prepared under the Tax Procedure Law (VUK) for the 2021 and 2022 fiscal years, including provisional tax periods, will not be subject to inflation adjustment. For the 2023 fiscal year, provisional tax periods will also not be subject to inflation adjustment, but the VUK financial statements as of December 31, 2023, will be adjusted for inflation regardless of whether the conditions for inflation adjustment are met.

The profit or loss differences arising from inflation adjustment in the VUK financial statements will be recorded under retained earnings/accumulated losses and will not affect the corporate tax base.

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SECTION THREE: ACCOUNTING POLICIES (Continued)

XVIII. Explanations on Taxation (Continued)

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 affect neither 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%.

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.

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SECTION THREE: ACCOUNTING POLICIES (Continued)

XVIII. Explanations on Taxation (Continued)

Deferred Tax (Continued)

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. The Pillar 2 regulations agreed upon by OECD member countries entered into force in Turkey with Law No. 7524 on Amendments to Tax Laws and Certain Laws and Legislative Decree No. 375, published in the Official Gazette dated August 2, 2024. While the secondary regulation regarding the calculation details and implementation method has not yet been published, preliminary assessments conducted considering the regulations published by the OECD indicate that these regulations have not had a significant impact on financials.

Domestic Minimum Corporate Tax

Turkey implemented the Domestic Minimum Corporate Tax with laws published in the Official Gazette dated August 2, 2024. According to this regulation regarding the domestic minimum corporate tax application, the corporate tax calculated under Articles 32 and 32/A will not be less than 10% of the corporate income before any deductions and exemptions are applied. The regulation entered into force on the date of its publication, applicable to corporate income, including the 2025 provisional tax periods.

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.

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SECTION THREE: ACCOUNTING POLICIES (Continued)

XIX. Explanations on Borrowings

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

XX. Explanations on Issuance of Share Certificates

None.

XXI. Explanations on Avalized Drafts and Acceptances

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

XXII. Explanations on Government Incentives

As of 30 September 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 September 2025 are Full TRY 0.06315 (30 September 2024: Full TRY 0.03449).

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.

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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 25.01% (31 December 2024: 22.13%). The Bank's tier 1 capital adequacy ratio is 19.65% (31 December 2024: 21.73%); the core capital adequacy ratio is 19.65% (31 December 2024: 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 September 2025	31 December 2024
COMMON EQUITY TIER I CAPITAL		
Paid-in capital following all debts in terms of claim in liquidation of the Bank	1,100,000	1,100,000
Share issue Premium	-	-
Reserves	12,978,375	7,672,982
Other Comprehensive Income according to TAS	8,459,669	5,900,723
Profit	6,946,718	5,305,393
Current Period Profit	6,946,718	5,305,393
Prior Period Profit	-	-
Shares acquired free of charge from subsidiaries, affiliates and jointly controlled partnerships and cannot be recognized within profit for the period	249	249
Common Equity Tier I Capital Before Deductions	29,485,011	19,979,347
Deductions From Common Equity Tier I Capital		
Valuation adjustments calculated as per the article 9. (i) of the Regulation on Bank Capital	-	-
Current and Prior Periods' Losses not Covered by Reserves, and Losses Accounted under Equity according to TAS	3,954,064	2,471,241
Leasehold Improvements on Operational Leases	38,178	17,160
Goodwill Netted with Deferred Tax Liabilities	-	-
Other Intangible Assets Netted with Deferred Tax Liabilities Except Mortgage Servicing Rights	185,715	137,164
Deferred tax assets that rely on future profitability excluding those arising from temporary differences	305,163	532,041
Differences are not recognized at the fair value of assets and liabilities subject to hedge of cash flow risk	-	-
Communiqué Related to Principles of the amount credit risk calculated with the Internal Ratings Based Approach, total expected loss amount exceeds the total provision	-	-
Gains arising from securitization transactions	-	-
Unrealized gains and losses from changes in bank's liabilities' fair values due to changes in credit worthiness	-	-
Net amount of defined benefit plans	-	-
Direct and Indirect Investments of the Bank on its own Tier I Capital	-	-
Shares Obtained against Article 56, Paragraph 4 of the Banking Law	-	-
Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible long positions, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)	-	-
Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible long positions, where the bank owns more than 10% of the issued share capital (amount above 10% threshold)	-	-
Mortgage Servicing Rights Exceeding the 10% Threshold of Tier I Capital	-	-
Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	-	-
Amounts exceeding 15% of Tier 1 Capital according to second paragraph of the provisional article 2 in the Regulation on Measurement and Assessment of Capital Adequacy Ratios of Banks	-	-
Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible long positions, where the bank owns more than 10% of the issued common share capital of the entity	-	-
Amounts related to mortgage servicing rights	-	-

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

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

I. Explanations on Equity (Continued)

a. Information about shareholders' equity items (Continued)

	30 September 2025	31 December 2024
Excess amount arising from deferred tax assets based on temporary differences	-	-
Other items to be defined by the BRSA	-	-
Deductions to be made from common equity due to insufficient Additional Tier I Capital or Tier II Capital	-	-
Total Deductions from Common Equity Tier I Capital	4,483,120	3,157,606
Common Equity Tier I Capital	25,001,891	16,821,741
ADDITIONAL TIER I CAPITAL	-	-
Preferred Stock not Included in Common Equity Tier I Capital and the Related Share Premiums	-	-
Debt instruments and premiums approved by BRSA	-	-
Debt instruments and premiums approved by BRSA(Temporary Article 4)	-	-
Additional Tier I Capital before Deductions	-	-
Deductions from Additional Tier I Capital	-	-
Direct and Indirect Investments of the Bank on its own Additional Tier I Capital	-	-
Investments in Equity Instruments Issued by Banks or Financial Institutions Invested in Bank's Additional Tier I Capital and Having Conditions Stated in the Article 7 of the Regulation	-	-
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 (-)	-	-
Items to be Deducted from Tier I Capital during the Transition Period	-	-
Goodwill and Other Intangible Assets and Related Deferred Taxes not deducted from Tier I Capital as per the Temporary Article 2, Clause 1 of the Regulation on Measurement and Assessment of Capital Adequacy Ratios of Banks (-)	-	-
Net Deferred Tax Asset/Liability not deducted from Tier I Capital as per the Temporary Article 2, Clause 1 of the Regulation on Measurement and Assessment of Capital Adequacy Ratios of Banks (-)	-	-
Deduction from Additional Tier I Capital when there is not enough Tier II Capital (-)	-	-
Total Deductions from Additional Tier I Capital	-	-
Total Additional Tier I Capital	-	-
Total Tier I Capital (Tier I Capital= Common Equity Tier I Capital + Additional Tier I Capital)	25,001,891	16,821,741
TIER II CAPITAL	-	-
Debt Instruments and the Related Issuance Premiums Defined by the BRSA	-	-
Debt Instruments and the Related Issuance Premiums Defined by the BRSA(Covered by Temporary Article 4)	6,226,020	-
Provisions (Amounts explained in the first paragraph of the article 8 of the Regulation on Bank Capital)	605,199	312,214
Total Deductions from Tier II Capital	6,831,219	312,214
Deductions from Tier II Capital	-	-
Direct and indirect investments of the Bank on its own Tier II Capital (-)	-	-
Investments of Bank to Banks that invest on Bank's Tier 2 and components of equity issued by financial institutions with the conditions declared in Article 8.	-	-
Portion of the total of net long positions of investments made in equity items of banks and financial institutions outside the scope of consolidation where the Bank owns 10% or less of the issued common share capital exceeding 10% of Common Equity of the Bank(-)	-	-
Portion of the total of net long positions of investments made in Additional Tier I Capital item of banks and financial institutions outside the scope of consolidation where the Bank owns 10% or more of the issued common share capital exceeding 10% of Common Equity of the Bank	-	-
Other items to be defined by the BRSA (-)	-	-
Total Deductions from Tier II Capital	-	-
Total Tier II Capital	6,831,219	312,214
Total Capital (The sum of Tier I Capital and Tier II Capital)	31,833,110	17,133,955
Total Capital	31,833,110	17,133,955
Deductions from Capital Loans granted contrary to the 50th and 51th Article of the Law	-	-
Net Book Values of Movables and Immovables Exceeding the Limit Defined in the Article 57, Clause 1 of the Banking Law and the Assets Acquired against Overdue Receivables and Held for Sale but Retained more than Five Years	-	-

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

I. Explanations on Equity (Continued)

a. Information about shareholders' equity items (Continued)

	30 September 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	-	2,365
Other items to be Defined by the BRSA	-	-
In transition from Total Core Capital and Supplementary Capital (the capital) to Continue to Download Components	-	-
The Sum of net long positions of investments (the portion which exceeds the 10% of Banks' Common Equity) in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity which will not deducted from Common Equity Tier 1 capital, Additional Tier 1 capital, Tier 2 capital for the purposes of the first sub-paragraph of the Provisional Article 2 of the Regulation on Banks' Own Funds	-	-
The Sum of net long positions of investments in the Additional Tier 1 capital and Tier 2 capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity which will not deducted from Common Equity Tier 1 capital, Additional Tier 1 capital, Tier 2 capital for the purposes of the first sub-paragraph of the Provisional Article 2 of the Regulation on Banks' Own Funds	-	-
The Sum of net long positions of investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity, mortgage servicing rights, deferred tax assets arising from temporary differences which will not deducted from Common equity Tier 1 capital for the purposes of the first sub-paragraph of the Provisional Article 2 of the Regulation on Banks' Own Funds	-	-
CAPITAL	-	-
Total Capital (Total Core Capital and Additional Paid-in Capital)	31,833,110	17,131,590
Total risk weighted amounts	127,269,432	77,404,746
CAPITAL ADEQUACY RATIOS		
Core Capital Adequacy Ratio (%)	19.65	21.73
Tier 1 Capital Adequacy Ratio (%)	19.65	21.73
Capital Adequacy Ratio (%)	25.01	22.13
BUFFERS		
Total buffer ratio	2.50	2.50
Capital conservation buffer requirement (%)	2.50	2.50
Bank specific counter-cyclical buffer requirement (%)	-	-
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 (%)	15.14	17.23
Amounts below the Excess Limits as per the Deduction Principles		
Portion of the total of net long positions of investments in equity items of unconsolidated banks and financial institutions where the bank owns 10% or less of the issued share capital exceeding the 10% threshold of above Tier I capital	-	-
Portion of the total of investments in equity items of unconsolidated banks and financial institutions where the bank owns 10% or less of the issued share capital exceeding the 10% threshold of above Tier I capital	-	-
Amount arising from mortgage-servicing rights	-	-
Amount arising from deferred tax assets based on temporary differences	-	-
Limits related to provisions considered in Tier II calculation		
General provisions for standard based receivables (before ten thousand twenty-five limitation)	605,199	-
Up to 1.25% of total risk-weighted amount of general reserves for receivables where the standard approach used	605,199	312,214
Excess amount of total provision amount to credit risk Amount of the Internal Ratings Based Approach in accordance with the Communiqué on the Calculation	-	-
Excess amount of total provision amount to 0.6% of risk weighted receivables of credit risk Amount of the Internal Ratings Based Approach in accordance with the Communiqué on the Calculation	-	-
Debt Instruments Covered by Temporary Article 4 (effective between 1 January 2018- 1 January 2022)		
Upper limit for Additional Tier I Capital subjected to temporary Article 4	-	-
Amounts Excess the Limits of Additional Tier I Capital subjected to temporary Article 4	-	-
Upper limit for Additional Tier II Capital subjected to temporary Article 4	-	-
Amounts Excess the Limits of Additional Tier II Capital subjected to temporary Article 4	-	-

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

I. Explanations on Equity (Continued)

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

Issuer	Anadolubank A.Ş.
Instrument Code (CUSIP, ISIN, etc.)	XS2993969596
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)	6.226
Nominal value of the instrument (Million TRY)	6.226
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 th 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.

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

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

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 September 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
Spot foreign Exchange bid rates in the balance sheet date	41.5068	48.7512
<u>Prior balance sheet date:</u>		
Spot foreign exchange purchase rate of first day	41.4984	48.6479
Spot foreign exchange purchase rate of second day	41.4179	48.3509
Spot foreign exchange purchase rate of third day	41.3950	48.6070
Spot foreign exchange purchase rate of fourth day	41.3726	48.6935
Spot foreign exchange purchase rate of fifth day	41.3375	48.7644
Average of the Last 30 Days	41.2448	48.3968

ANADOLUBANK ANONİM ŞİRKETİ

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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 September 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 September 2025		31 December 2024	
	Statement of profit and loss	Equity ⁽¹⁾	Statement of profit and loss	Equity ⁽¹⁾
US Dollar	1,456,787	1,454,554	(22,922)	(29,089)
Euro	924,418	924,418	(573,067)	(573,067)
Other currencies	(177,071)	(177,071)	44,738	44,738
Total, net	2,204,134	2,201,901	(551,251)	(557,418)

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

Information on currency risk

Current Period	Euro	US Dollar	Other	Total
Assets:				
Cash and Balances with CBRT	5,283,337	6,913,941	994,001	13,191,279
Banks	213,371	857,509	67,358	1,138,238
Financial Assets at Fair Value through Profit or Loss (Net)	23,813	250,861	1	274,675
Interbank Money Market Placements	-	-	-	-
Financial Assets at Fair Value Through Other Comprehensive Income	-	2,396,529	-	2,396,529
Loans ⁽¹⁾	1,459,745	5,960,118	5,219,612	12,639,475
Investments in Associates, Subsidiaries and Joint Ventures (Business Partners)	9,778,113	-	-	9,778,113
Financial Assets Measured at Amortized Cost	10,867,031	-	-	10,867,031
Tangible Assets	-	498	-	498
Intangible Assets	-	-	-	-
Others ⁽³⁾	42,198	217,898	76	260,172
Total Assets	27,667,608	16,597,354	6,281,048	50,546,010
Liabilities				
Bank Deposits	393,726	882,870	1,666	1,278,262
Foreign Currency Deposits	14,633,618	22,767,201	4,419,216	41,820,035
Funds from interbank Money market	-	972,226	-	972,226
Loans received	11,970,389	40,173	87,694	12,098,256
Lease liabilities	-	499	-	499
Marketable Securities Issued	-	6,278,530	-	6,278,530
Other Liabilities ⁽²⁾⁽³⁾	135,939	201,399	1,766	339,104
Total Liabilities	27,133,672	31,142,898	4,510,342	62,786,912
Net On Balance Sheet Position	533,936	(14,545,544)	1,770,706	(12,240,902)
Net Off-Balance Sheet Position	(890,935)	14,909,878	(1,969,218)	12,049,725
Financial Derivative Assets	25,228,898	48,255,953	4,158,809	77,643,660
Financial Derivative Liabilities	26,119,833	33,346,075	6,128,027	65,593,935
Non-cash loans ⁽¹⁾⁽³⁾	4,373,853	6,600,639	-	10,974,492
Prior Period	Euro	US Dollar	Other	Total
Total Assets	19,930,106	12,095,987	3,579,711	35,605,804
Total Liabilities	17,108,397	18,634,030	4,093,861	39,836,288
Net on-Balance Sheet Position	2,821,709	(6,538,043)	(514,150)	(4,230,484)
Net off-Balance Sheet Position	(2,807,531)	6,247,152	961,534	4,401,155
Financial Derivative Assets	11,548,047	22,269,629	1,730,170	35,547,846
Financial Derivative Liabilities	14,355,578	16,022,477	768,636	31,146,691
Non-cash loans ⁽¹⁾⁽³⁾	2,333,854	3,200,160	-	5,534,014

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

⁽²⁾ The foreign exchange income rediscount of TRY 345,767 and the two-day value commitments of TRY 27,263 related to derivative financial instruments are not included in other assets, and the foreign exchange expense rediscount of TRY 380,142 is not included in other liabilities.

⁽³⁾ Provisions for non-cash loans amounting to TRY 7,095 are included in the other liabilities item.

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NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD ENDED SEPTEMBER 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
Assets							
Cash and Balances with CBRT	15,746,705	-	-	-	-	6,503,718	22,250,423
Banks ⁽⁴⁾	664,602	-	-	-	-	601,018	1,265,620
Financial Assets at Fair Value Through Profit or Loss	4,696	-	58,452	522,793	61,403	-	647,344
Interbank Money Market Placements	-	-	-	-	-	-	-
Financial Assets at Fair Value Through Other Comprehensive Income	-	-	1,101,136	20,652,937	1,142,630	333,859	23,230,562
Loans ⁽³⁾⁽⁴⁾	7,462,992	12,959,086	45,470,388	11,729,774	5,727	614,609	78,242,576
Financial Assets Measured at Amortized Cost ⁽⁴⁾	-	54,342	44,100	10,768,589	-	-	10,867,031
Other assets ⁽¹⁾	280,609	191,330	672,310	26,487	-	23,546,618	24,717,354
Total Assets	24,159,604	13,204,758	47,346,386	43,700,580	1,209,760	31,599,822	161,220,910
Liabilities							
Bank Deposits	818,533	-	873	1,244,849	-	16,994	2,081,249
Other Deposits	62,306,508	16,962,038	437,466	1,170	-	9,375,165	89,082,347
Funds from Interbank Money Market	17,263,975	-	-	-	-	-	17,263,975
Miscellaneous Payables	-	-	-	-	6,278,530	-	6,278,530
Loans received	-	-	181,323	12,039,344	-	-	12,220,667
Other Liabilities ⁽²⁾	280,848	106,386	316,931	223,746	111,009	33,255,222	34,294,142
Total liabilities	80,669,864	17,068,424	936,593	13,509,109	6,389,539	42,647,381	161,220,910
Balance Sheet Long Position	-	-	46,409,793	30,191,471	-	-	76,601,264
Balance Sheet Short Position	(56,510,260)	(3,863,666)	-	-	(5,179,779)	(11,047,559)	(76,601,264)
Off-Balance Sheet Long Position	-	-	13,895,096	13,387,106	-	-	27,282,202
Off-Balance Sheet Short Position	-	-	(13,895,096)	(13,387,106)	-	-	(27,282,202)
Total position	(56,510,260)	(3,863,666)	46,409,793	30,191,471	(5,179,779)	(11,047,559)	-

(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 SEPTEMBER 30, 2025

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

(1) Tangible fixed assets, intangible fixed assets, 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) 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 SEPTEMBER 30, 2025

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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 %
Assets:				
Cash and Balances with CBRT	-	-	-	-
Receivables from Banks and Other Financial Institutions	-	4.52	-	40.50
Financial Assets Measured at Fair Value Through Profit or Loss (Net)	2.77	5.95	-	39.75
Receivables from Money Markets	-	-	-	-
Financial Assets Measured at Fair Value Through Other Comprehensive Income	-	10.01	-	41.21
Loans	8.64	7.81	-	30.15
Financial Assets Measured at Amortized Cost	2.40	-	-	-
Liabilities:				
Bank Deposits	2.47	4.98	-	32.85
Other Deposits	2.25	3.90	-	43.95
Money Market Debts	-	5.10	-	34.43
Other Liabilities	-	-	-	-
Marketable Securities Issued	-	9.13	-	-
Loans Received	2.79	6.93	-	41.38
Prior period-End	Euro %	US Dollar %	Yen %	TRY %
Assets:				
Cash and Balances with CBRT	-	-	-	-
Receivables from Banks and Other Financial Institutions	2.68	3.39	-	47.11
Financial Assets Measured at Fair Value Through Profit or Loss (Net)	3.68	6.59	-	33.27
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	-	-	-
Liabilities:				
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 SEPTEMBER 30, 2025**

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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
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**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 SEPTEMBER 30, 2025

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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.

Current Period	Total value to which the consideration ratio is not applied (*)		Total value to which the consideration ratio is applied (*)	
	TRY+FC	FC	TRY+FC	FC
HIGH QUALITY LIQUID ASSETS				
High Quality Liquid Assets			25,229,230	13,995,165
CASH OUTFLOWS				
Retail and customer deposits	55,643,017	21,565,146	4,879,513	2,139,152
Stable deposits	13,695,775	347,257	684,789	17,363
Less stable deposits	41,947,242	21,217,889	4,194,724	2,121,789
Unsecured funding other than retail and small business customers deposits	39,200,269	21,934,138	19,350,150	9,968,191
Operational deposits	-	-	-	-
Non-Operational deposits	35,295,361	21,503,524	15,374,337	9,537,577
Other unsecured funding	3,904,908	430,614	3,975,813	430,614
Secured funding			-	-
Other cash outflows	898,054	6,895,901	902,163	6,895,901
Liquidity needs related to derivatives and market valuation changes on derivatives transactions	898,054	6,895,901	902,163	6,895,901
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	36,581,638	10,614,629	3,280,384	1,291,055
TOTAL CASH OUTFLOWS			28,412,210	20,294,299
CASH INFLOWS				
Secured lending transactions	165,439	-	-	-
Unsecured lending transactions	10,686,169	4,039,691	7,252,299	3,584,955
Other cash inflows	1,079,043	8,301,820	1,084,208	8,301,820
TOTAL CASH INFLOWS	11,930,651	12,341,511	8,336,507	11,886,775
			Max limit applied values	
TOTAL STOCK OF HIGH-QUALITY LIQUID ASSETS			25,229,230	13,995,165
TOTAL NET CASH OUTFLOWS			20,075,703	8,407,523
LIQUIDITY COVERAGE RATIO (%)			125.67	166.46

(*) 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	155.97%	11 July 2025	99.52%	30 September 2025	126.77%
FC	217.29%	30 July 2025	125.98%	27 August 2025	169.36%

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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 ^(*)		Total value to which the consideration ratio is applied ^(*)	
Prior Period	TRY+FC	FC	TRY+FC	FC
HIGH QUALITY LIQUID ASSETS				
High Quality Liquid Assets			14,830,103	7,885,249
CASH OUTFLOWS	-	-	-	-
Retail and customer deposits	36,154,070	9,879,480	3,205,503	980,320
Stable deposits	8,198,077	152,550	409,904	7,627
Less stable deposits	27,955,993	9,726,930	2,795,599	972,693
Unsecured funding other than retail and small business customers deposits	32,060,804	17,830,518	14,715,535	7,911,269
Operational deposits	-	-	-	-
Non-Operational deposits	30,030,852	17,603,750	12,685,583	7,684,501
Other unsecured funding	2,029,952	226,768	2,029,952	226,768
Secured funding			-	-
Other cash outflows	651,794	7,849,521	651,794	7,849,521
Liquidity needs related to derivatives and market valuation changes on derivatives transactions	651,794	7,849,521	651,794	7,849,521
Debts related to 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	19,332,524	5,436,368	1,503,350	479,259
TOTAL CASH OUTFLOWS			20,076,182	17,220,369
CASH INFLOWS	-	-	-	-
Secured lending transactions	465,609	3,196	-	-
Unsecured lending transactions	12,828,722	5,822,848	10,565,164	5,524,507
Other cash inflows	744,053	5,728,623	744,053	5,728,623
TOTAL CASH INFLOWS	14,038,384	11,554,667	11,309,217	11,253,130
			Max limit applied values	
TOTAL STOCK OF HIGH-QUALITY LIQUID ASSETS			14,830,103	7,885,249
TOTAL NET CASH OUTFLOWS			8,766,965	6,000,906
LIQUIDITY COVERAGE RATIO (%)			169.16	131.40

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

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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, 84% are accounts held at CBRT, 13% 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, 76% of funding sources consist of deposits, 10% of borrowed funds, and 14% of funds borrowed from money markets. Cash outflows comprise 63% from unsecured borrowings, 12% from secured borrowings, and 25% 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, 54% of the Bank's time deposits consist of individual customers, 1% of retail customers, 38% of other individual customers, and 7% of other deposit accounts.

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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 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 – 3Months	3-12 Months	1-5 Years	5 Years and Above	Undistributable ⁽¹⁾	Total
Assets:								
Cash Equivalents (Cash in Vault, Foreign Currency Cash, Money in Transit, Cheques Purchased) and Balances with the CBRT	6,503,718	15,746,705	-	-	-	-	-	22,250,423
Receivables from Banks and Other Financial Institutions (3)	601,018	664,602	-	-	-	-	-	1,265,620
Financial Assets at Fair Value through Profit or Loss	-	4,696	-	58,452	522,793	61,403	-	647,344
Interbank Money Market Placements	-	-	-	-	-	-	-	-
Financial Assets at Fair Value through Other Comprehensive Income	333,859	-	-	-	21,754,073	1,142,630	-	23,230,562
Loans(2) (3)	-	7,462,992	12,959,086	45,470,388	11,729,774	5,727	614,609	78,242,576
Financial Assets at Fair Value Through Amortized Cost (3)	-	-	-	-	10,867,031	-	-	10,867,031
Other Assets	-	9,177,209	191,330	672,310	331,650	-	14,344,855	24,717,354
Total Assets	7,438,595	33,056,204	13,150,416	46,201,150	45,205,321	1,209,760	14,959,464	161,220,910
Liabilities:								
Banks deposits	16,994	818,533	-	-	1,245,722	-	-	2,081,249
Other deposits	9,375,165	62,306,508	16,962,038	437,466	1,170	-	-	89,082,347
Loans received	-	-	-	181,323	12,039,344	-	-	12,220,667
Money market borrowings	-	17,263,975	-	-	-	-	-	17,263,975
Marketable securities issued	-	-	-	-	-	6,278,530	-	6,278,530
Other liabilities	-	280,848	106,386	316,931	223,746	111,009	33,255,222	34,294,142
Total liabilities	9,392,159	80,669,864	17,068,424	935,720	13,509,982	6,389,539	33,255,222	161,220,910
Net liquidity gap	(1,953,564)	(47,613,660)	(3,918,008)	45,265,430	31,695,339	(5,179,779)	(18,295,758)	-
Assets:								
Current Period	Up to 1 month	1-3 Months	3-12 Months	1-5 Years	5 Years and Over	Non-Interest Bearing	Undistributable ⁽¹⁾	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
Net Liquidity gap	(2,300,812)	(10,326,435)	(5,421,855)	16,362,982	11,313,790	1,915,390	(11,543,060)	-

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

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

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

**NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD
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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.

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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 (NSFR) (Continued):

	Amount Not Subject to Maturity-Based Consideration Ratio				Total Amount Subject to Consideration Ratio
		Short-Term (less than 6 months)	Residual Maturity of 6 Months and Longer but Less Than 1 Year	Residual Maturity of 1 Year and More	
Current Period	Demand*				
Current Stable Fund					
Equity Components	30,378,735	-	-	11,312,449	41,691,184
Core Capital and Supplementary Capital	30,378,735	-	-	-	30,378,735
Other Equity Components	-	-	-	11,312,449	11,312,449
Individual and Retail Customer Deposits	5,464,675	49,505,660	114,433	516	50,245,159
Stable deposits	982,701	12,371,714	13,326	317	12,699,655
Less stable deposits	4,481,974	37,133,946	101,107	199	37,545,504
Payables to Other Persons	3,928,753	30,530,042	1,492,706	-	17,973,602
Operational Deposits/Participation Fund	-	-	-	-	-
Other Payables	3,928,753	30,530,042	1,492,706	-	17,973,602
Equivalent Liabilities to Interdependent Assets	-	-	-	-	-
Other Liabilities	5,742,829	2,380,439	-	-	-
Derivative Liabilities	-	-	-	-	-
Other Equity Components and Liabilities Not Included Above	5,742,829	2,380,439	-	-	-
Current Stable Fund					109,909,945
Required Stable Fund					
High Quality Liquid Assets	-	-	-	-	1,085,976
Operational Deposits/Participation Fund Deposited with Credit Institutions or Financial Institutions	-	-	-	-	-
Performing Receivables	26,817	36,847,625	14,752,932	33,936,747	53,923,841
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	-	2,103,089	-	-	315,463
Corporate Customers Other Than Credit Institutions or Financial Institutions, Institutions, Individuals and Retail Customers, Central Governments, Central Banks and Public Institutions	26,817	34,744,536	14,752,932	33,936,747	53,608,378
Receivables Subject to a Low-Risk Weight of 35% or less	-	-	-	254,815	165,630
Receivables Secured by Residential Real Estate Mortgages	-	-	-	-	-
Receivables Subject to a Low Risk Weight of 35% or less	-	-	-	588,034	382,222
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	22,636,240	825,960	297,901	40,068	23,413,286
Physically Deliverable Commodities Including Gold	-	-	-	-	-
Initial Collateral of Derivative Contracts or Guarantee Fund Given to Central Counterparty	-	6,512	-	-	5,535
Derivative Assets	-	487,284	219,912	21,436	728,632
Amount of Derivative Liabilities Before Deducting Variation Collateral	-	332,164	77,989	18,632	42,879
Other Assets Not Included Above	22,636,240	-	-	-	22,636,240
Off-Balance Sheet Liabilities	-	30,651,875	8,042,820	3,045,288	2,086,999
Required Stable Fund					80,510,102
Net Stable Funding Rate (%) (Current/Required Stable Fund)					136.52

(*) 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.

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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)

	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	
Current Stable Fund					
Equity Components	14,485,455	-	-	6,863,189	21,348,644
Core Capital and Supplementary Capital	14,485,455	-	-	-	14,485,455
Other Equity Components	-	-	-	6,863,189	6,863,189
Individual and Retail Customer Deposits	3,467,946	25,231,867	1,839,381	-	27,829,496
Stable deposits	618,829	6,222,825	42,791	-	6,540,222
Less stable deposits	2,849,117	19,009,042	1,796,590	-	21,289,274
Payables to Other Persons	3,371,288	24,464,039	3,247,471	-	15,064,934
Operational Deposits/Participation Fund	-	-	-	-	-
Other Payables	3,371,288	24,464,039	3,247,471	-	15,064,934
Equivalent Liabilities to Interdependent Assets	-	-	-	-	-
Other Liabilities	1,520,364	-	-	-	-
Derivative Liabilities	-	-	-	-	-
Other Equity Components and Liabilities Not Included Above	1,520,364	-	-	-	-
Current Stable Fund					64,243,074
Required Stable Fund					
High Quality Liquid Assets	-	-	-	-	9,399
Operational Deposits/Participation Fund Deposited with Credit Institutions or Financial Institutions	-	-	-	-	-
Performing Receivables	4,363,139	24,665,391	8,712,174	18,255,391	31,157,454
Receivables from Credit Institutions or Financial Institutions with First Quality Liquid Assets as Collateral	4,340,716	-	-	-	434,072
Receivables from Credit Institutions or Financial Institutions without or without First Quality Liquid Assets as Collateral	-	4,414,416	1,286,370	342,348	1,647,695
Secured Receivables	-	-	-	-	-
Corporate Customers Other Than Credit Institutions or Financial Institutions, Institutions, Individuals and Retail Customers, Central Governments, Central Banks and Public Institutions	22,423	20,250,975	7,425,804	17,913,043	29,075,687
Receivables Subject to a Low-Risk Weight of 35% or less	-	-	-	268,899	174,784
Receivables Secured by Residential Real Estate Mortgages	-	-	-	-	-
Receivables Subject to a Low-Risk Weight of 35% or less	-	-	-	314,504	204,428
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	13,246,409	93,175	3,343	4,362	13,366,038
Physically Deliverable Commodities Including Gold	-	-	-	-	-
Initial Collateral of Derivative Contracts or Guarantee Fund Given to Central Counterparty	-	63,285	-	-	53,792
Derivative Assets	-	-	-	1,305	29,547
Amount of Derivative Liabilities Before Deducting Variation Collateral	-	29,890	3,343	3,057	36,290
Other Assets Not Included Above	13,246,409	-	-	-	13,246,409
Off-Balance Sheet Liabilities	-	14,785,757	3,896,783	1,881,262	1,028,190
Required Stable Fund					45,561,081
Net Stable Funding Rate (%) (Current/Required Stable Fund)					141.00

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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 11.83% (31 December 2024: 12.70%) The primary reason for the decrease in the leverage ratio for the current period compared to the previous period is that the growth rate of the core capital is less than the growth rate of the total risk-weighted assets. Subject level is above the minimum requirement which is determined as 3% by the regulation.

	Current Period ^(*)	Prior Period ^(*)
Assets On the Balance Sheet		
Assets on the balance sheet (excluding derivative financial instruments and		
loan derivatives, including collaterals)	157,639,237	97,768,293
(Assets deducted from core capital)	(465,055)	(664,848)
Total risk amount for assets on the balance sheet	157,174,182	97,103,445
Derivative Financial Instruments and Loan Derivatives		
Renewal cost of derivative financial instruments and loan derivatives	1,078,900	383,027
Potential credit risk amount of derivative financial instruments and		
loan derivatives	1,323,276	910,275
Total risk amount of derivative financial instruments and loan		
derivatives	2,402,176	1,293,302
Financing Transactions with Securities or Goods Warranties		
Risk amount of financial transactions with securities or good		
warranties		
(excluding those in the balance sheet)	11,548,555	11,265,089
Risk amount arising from intermediated transactions	-	-
Total risk amount of financing transactions with securities		
or goods warranties	11,548,555	11,265,089
Off-Balance Sheet Commitments		
Gross nominal amount of the off-the-balance sheet transactions	28,892,402	14,700,938
Adjustment amount arising from multiplying by the credit conversion		
rate	-	-
Total risk amount for off-the-balance sheet transactions	28,892,402	14,700,938
Capital and Total Risk		
Core capital	23,667,092	15,758,618
Total risk amount	200,017,315	124,362,774
Leverage ratio	11.83	12.70

^(*) 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.

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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 September 2025	31 December 2024	30 September 2025
1	Credit risk (excluding counterparty credit risk)	109,756,238	66,274,469	8,780,499
2	Standardized approach	109,756,238	66,274,469	8,780,499
3	Internal rating-based approach	-	-	-
4	Counterparty credit risk	1,585,061	1,506,849	126,805
5	Standardized approach for counterparty credit risk	1,585,061	1,506,849	126,805
6	Internal model method	-	-	-
7	Equity position in banking book under basic risk weighting or internal rating-based	-	-	-
8	Equity investments in funds – look-through approach	-	-	-
9	Equity investments in funds – mandate-based approach	-	-	-
10	Equity investments in funds – 1250% risk weighting Approach	-	-	-
11	Settlement risk	-	-	-
12	Securitization exposures in banking book	-	-	-
13	IRB ratings-based approach	-	-	-
14	IRB supervisory formula approach	-	-	-
15	SA/simplified supervisory formula approach	-	-	-
16	Market risk	5,081,063	3,325,825	406,485
17	Standardized approach	5,081,063	3,325,825	406,485
18	Internal model approaches	-	-	-
19	Operational risk	10,847,070	6,297,603	867,766
20	Basic indicator approach	10,847,070	6,297,603	867,766
21	Standardized approach	-	-	-
22	Advanced measurement approach	-	-	-
23	Amounts below the thresholds for deduction from capital (subject to 250% risk weight)	-	-	-
24	Floor adjustment	-	-	-
25	Total (1+4+7+8+9+10+11+16+19+23+24)	127,269,432	77,404,746	10,181,555

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD ENDED SEPTEMBER 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. 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.

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

Current Period	Corporate Commercial and Business Banking	Retail Banking	Treasury & Others	Bank's Total Activities
Operation Income	5,419,815	544,646	6,314,214	12,278,675
Other	-	-	1,148,901	1,148,901
Operation Income	5,419,815	544,646	7,463,115	13,427,576
Operation Expense	-	-	(4,361,440)	(4,361,440)
Profit before Tax	5,419,815	544,646	3,101,675	9,066,136
Corporate Tax Provision	-	-	(2,119,418)	(2,119,418)
Profit after tax	5,419,815	544,646	982,257	6,946,718
Segment Assets	74,794,492	251,858	74,460,133	149,506,483
Associates and Subsidiaries	-	-	11,714,427	11,714,427
Total assets	74,794,492	251,858	86,174,560	161,220,910
Segment liabilities	32,551,719	53,736,652	49,708,407	135,996,778
Equity	-	-	25,224,132	25,224,132
Total Liabilities	32,551,719	53,736,652	74,932,539	161,220,910

^(*) 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.

ANADOLUBANK ANONİM ŞİRKETİ

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

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

VIII. Explanations and Notes Related to Operating Segments (Continued)

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

Prior Period	Corporate Commercial and Business Banking	Retail Banking	Treasury &Other	Bank's Total Activities
Operation Income	2,999,561	319,057	2,951,438	6,270,056
Other	-	-	1,018,302	1,018,302
Operation Income	2,999,561	319,057	3,969,740	7,288,358
Operation Expense	-	-	(2,359,745)	(2,359,745)
Profit before Tax	2,999,561	319,057	1,609,995	4,928,613
Corporate Tax Provision	-	-	(1,134,300)	(1,134,300)
Profit after Tax	2,999,561	319,057	475,695	3,794,313
Segment Assets	49,989,151	98,109	47,004,203	97,091,463
Associates and Subsidiaries	-	-	7,168,937	7,168,937
Total assets	49,989,151	98,109	54,173,140	104,260,400
Segment liabilities	24,139,512	41,850,685	21,142,462	87,132,659
Equity	-	-	17,127,741	17,127,741
Total Liabilities	24,139,512	41,850,685	38,270,203	104,260,400

^(*) Since 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.

IX. 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 to a net investment hedge to mitigate the foreign exchange risk arising from the portion of Anadolubank Nederland NV's net investment amounting to EUR 200.6 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 3,902,156 as of September 30, 2025 (December 31, 2024: TRY 2,376,867).

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD ENDED SEPTEMBER 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	
	FC	TRY	FC	TRY
Cash/Effective	168,459	536,759	140,437	584,195
The CBRT ⁽¹⁾	8,891,781	12,594,552	7,454,188	7,298,994
Other ⁽²⁾	-	61,668	-	202,486
Total	9,060,240	13,192,979	7,594,625	8,085,675

(1) Includes TRY 15,746,706 held as reserve requirements.

(2) Includes precious metal accounts.

As of September 30, 2025, banks operating in Türkiye are required to hold mandatory reserves for Turkish lira liabilities within the range of 3.0% to 40.0% based on their maturities (December 31, 2024: 0.0%- 33.0%), and for foreign currency liabilities, within the range of 2.5% 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
Demand Deposit Account	1,256,941	4,482,686	964,921	2,855,222
Time Deposit Account	-	-	-	-
Time Restricted Non-Free Account	7,634,840	8,111,866	6,489,267	4,443,772
Total	8,891,781	12,594,552	7,454,188	7,298,994

2. Information on banks and other financial institutions

	Current Period		Prior Period	
	TRY	FC	TRY	FC
Banks	127,408	1,140,259	51,017	4,306,543
Domestic	127,408	539,665	51,017	3,509,318
Foreign	-	600,594	-	797,225
Total	127,408	1,140,259	51,017	4,306,543

3. Information on receivables from money markets

There are no receivables from money markets as of 30 September 2025 (31 December 2024: TRY 5,895,477).

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD ENDED SEPTEMBER 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

TRY 300,544 as of September 30, 2025 (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	372,669	176,412	63,620	242,368
Equity Securities Representing Capital Share	-	-	-	-
Other assets(*)	-	98,263	-	98,676
Total	372,669	274,675	63,620	341,044

(*) Other Financial Assets include bonds amounting to TRY 15,471 from Türkiye Vakıflar Bankası, TRY 14,635 from Ziraat Bankası, TRY 16,406 from Türkiye İhracat Kredi Bankası, TRY 1,186 from Akbank, TRY 8,754 from Türkiye Varlık Fonu, TRY 2,341 from Garanti Bankası, and TRY 2,658 from Sınai Kalkınma Bankası, TRY 31,522 from İş Bankası and TRY 5,290 Yapı Kredi 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
Debt Securities	23,787,530	5,540,536
Quoted at Stock Exchange	23,618,176	5,418,245
Unquoted at Stock Exchange	169,354	122,291
Share Certificate	164,505	127,926
Quoted at Stock Exchange	-	-
Unquoted at Stock Exchange	164,505	127,926
Impairment Provision (-)	721,473	628,263
Total	23,230,562	5,040,199

As of 30 September 2025, there are TRY 17,660 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 SEPTEMBER 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	17,263,252		1,950,163	-
Transfers (Portfolio Change)	-	-	-	-
Sales	(602,935)	-	(503,530)	-
Stock Market Valuation Difference	-	-	-	-
Exchange Rate Differences in Monetary Assets	-	359,334	-	335,216
Rediscount and Principal Redemption Share	50,875	12,622	110,867	19,207
Value Decrease/Increase	1,118,681	(11,466)	5,457	(7,769)
End of the Period	20,834,033	2,396,529	3,004,160	2,036,039

6. Positive differences table related to trading derivative financial assets

Trading derivative financial assets	Current Period		Prior Period	
	TRY	FC	TRY	FC
Forward Transactions	124,591	6,644	25,615	13,390
Swap Transactions	76,330	52,778	43,282	55,569
Futures Transactions	-	-	-	-
Options	609,317	286,345	336,089	105,313
Other	-	-	-	-
Total	810,238	345,767	404,986	174,272

7. Information Related to Loans

Information on all types of loans and advances given to shareholders and employees of the Bank:

	Current Period		Prior Period	
	Cash	Non-Cash	Cash	Non-Cash
Direct Loans Granted to Shareholders	748	345,278	122,003	171,610
Corporate Shareholders	-	345,278	121,166	171,610
Real Person Shareholders	748	-	837	-
Indirect Loans Granted to Shareholders	1,888	52,971	102,152	60,437
Loans Granted to Employees	58,785	83	19,164	83
Total	61,421	398,332	243,319	232,130

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD ENDED SEPTEMBER 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
Cash Loans	Standard Loans			
Non-specialized Loans	76,003,673	1,753,557	429,001	-
Enterprise Loans	-	-	-	-
Export Loans	14,996,796	422,241	56,125	-
Import Loans	-	-	-	-
Loans Given to Financial Sector	2,106,175	-	-	-
Retail Loans	218,542	2,166	205	-
Credit Cards	218,584	5,322	34	-
Other	58,463,576	1,323,828	372,637	-
Specialized Loans	-	-	-	-
Other Receivables	-	-	-	-
Total	76,003,673	1,753,557	429,001	-

	Current Period		Prior Period	
	Standard Loans	Loans Under Close Monitoring	Standard Loans	Loans Under Close Monitoring
12 Months Expected Credit Loss	409,453	-	200,144	-
Significant Increase in Credit Risk	-	148,811	-	74,651
Toplam	409,453	148,811	200,144	74,651

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD ENDED SEPTEMBER 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
Consumer Loans-TRY	58,720	86,595	145,315
Mortgage Loans	-	11,315	11,315
Automotive Loans	-	-	-
Consumer Loans	58,720	75,280	134,000
Other	-	-	-
Consumer Loans- Indexed to FC	-	-	-
Mortgage Loans	-	-	-
Automotive Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
Consumer Loans-FC	-	-	-
Mortgage Loans	-	-	-
Automotive Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
Individual Credit Cards-TRY	40,061	-	40,061
Installment	5,331	-	5,331
Non-Installment	34,730	-	34,730
Individual Credit Cards-FC	230	-	230
Installment	-	-	-
Non-Installment	230	-	230
Personnel Loans-TRY	10,715	42,003	52,718
Mortgage Loans	-	-	-
Automotive Loans	-	-	-
Consumer Loans	10,715	42,003	52,718
Other	-	-	-
Personnel Loans-Foreign Currency Indexed	-	-	-
Mortgage Loans	-	-	-
Automotive Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
Personnel Loans-FC	-	-	-
Mortgage Loans	-	-	-
Automotive Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
Personnel Credit Cards-TRY	7,015	-	7,015
Installment	704	-	704
Non-Installment	6,311	-	6,311
Personnel Credit Cards-FC	112	-	112
Installment	-	-	-
Non-Installment	112	-	112
Overdraft Account-TRY (Individual)	22,880	-	22,880
Overdraft Account-FC (Individual)	-	-	-
Total	139,733	128,598	268,331

ANADOLUBANK ANONİM ŞİRKETİ

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

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

ANADOLUBANK ANONİM ŞİRKETİ

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

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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
Commercial Installment Loans-TRY	8,710,890	11,594,527	20,305,417
Mortgage Loans	-	-	-
Automotive Loans	163,957	2,658,883	2,822,840
Consumer Loans	8,546,933	8,935,644	17,482,577
Other	-	-	-
Commercial Installment Loans- FC Indexed	-	-	-
Mortgage Loans	-	-	-
Automotive Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
Commercial Installment Loans-FC	53,630	138,199	191,829
Mortgage Loans	-	-	-
Automotive Loans	-	-	-
Consumer Loans	53,630	138,199	191,829
Other	-	-	-
Corporate Credit Cards-TRY	176,522	-	176,522
Installment	8,800	-	8,800
Non Installment	167,722	-	167,722
Corporate Credit Cards-FC	-	-	-
Installment	-	-	-
Non Installment	-	-	-
Overdraft Account-TRY (Commercial)	124,232	-	124,232
Overdraft Account-FC (Commercial)	-	-	-
Total	9,065,274	11,732,726	20,798,000
Prior Period	Short-term	Medium and Long term	Total
Commercial Installment Loans-TRY	6,424,884	7,690,893	14,115,777
Mortgage Loans	-	-	-
Automotive Loans	146,993	1,093,134	1,240,127
Consumer Loans	6,277,891	6,597,759	12,875,650
Other	-	-	-
Commercial Installment Loans- FC Indexed	-	-	-
Mortgage Loans	-	-	-
Automotive Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
Commercial Installment Loans-FC	36,177	164,632	200,809
Mortgage Loans	-	-	-
Automotive Loans	-	-	-
Consumer Loans	36,177	164,632	200,809
Other	-	-	-
Corporate Credit Cards-TRY	180,494	-	180,494
Installment	9,793	-	9,793
Non Installment	170,701	-	170,701
Corporate Credit Cards-FC	12	-	12
Installment	-	-	-
Non Installment	12	-	12
Overdraft Account-TRY (Commercial)	83,846	-	83,846
Overdraft Account-FC (Commercial)	-	-	-
Total	6,725,413	7,855,525	14,580,938

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD ENDED SEPTEMBER 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	2,750,598	2,181,105
Private	75,435,633	50,131,885
Total	78,186,231	52,312,990

Distribution of domestic and foreign loans

	Current Period	Prior Period
Domestic Loans	78,184,705	52,312,893
Foreign Loans	1,526	97
Total	78,186,231	52,312,990

Loans granted to investments in associates and subsidiaries

	Current Period	Prior Period
Direct Loans Given to Subsidiaries and Affiliates	3,632	404,967
Indirect Loans Given to Subsidiaries and Affiliates	-	-
Total	3,632	404,967

Specific provisions provided against loans

Specific Provisions	Current Period	Prior Period
Loans with Limited Collectability	188,648	190,185
Loans with Doubtful Collectability	506,013	48,990
Uncollectible Loans	602,237	344,010
Total	1,296,898	583,185

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
Current Period			
Gross Amounts Before Provisions	104	2,313	19,162
Rescheduled Loans	104	2,313	19,162
Prior Period			
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 SEPTEMBER 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
<i>Current Period</i>	Loans with Limited Collectability	Loans with Doubtful Collectability	Uncollectible Loans
Current Period	324,770	70,190	442,038
Additions (+)	1,161,163	41,507	26,663
Transfers from Other Categories of Non-Performing Loans (+)	-	719,715	384,771
Transfers to Other Categories of Non-Performing Loans (-)	1,027,781	76,689	18
Collections (-)	88,471	8,639	57,185
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>	-	-	-
Balance at the end of the period	369,202	746,081	796,224
Provisions (-)	188,648	506,013	602,237
Net balance in the balance sheet	180,554	240,068	193,987
<i>Prior Period</i>	Loans with Limited Collectability	Loans with Doubtful Collectability	Uncollectible Loans
Balance at the end of prior period	33,494	41,948	587,158
Additions (+)	451,930	20,394	33,218
Transfers from Other Categories of Non-Performing Loans (+)	-	59,416	36,189
Transfers to Other Categories of Non-Performing Loans (-)	59,416	36,189	-
Collections (-)	101,238	15,378	81,205
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
Balance at the end of the period	324,770	70,190	442,038
Provisions (-)	190,185	48,990	344,010
Net balance in the balance sheet	134,585	21,200	98,028

(*) 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
Current period:			
Balance at the end of the period ⁽¹⁾	61,894	46,815	195,790
Provisions (-) ⁽¹⁾	37,701	27,743	126,049
Net balance in the balance sheet	24,193	19,072	69,741
Prior Period:			
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 SEPTEMBER 30, 2025

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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	Group IV	Group V
	Loans with Limited Collectability	Loans with Doubtful Collectability	Uncollectible Loans
Current Period (Net)	180,554	240,068	193,987
Loans granted to corporate entities and real persons (Gross)	369,202	746,081	785,100
Provisions Amount (-)	188,648	506,013	591,113
Loans granted to corporate entities and real persons (Net)	180,554	240,068	193,987
Banks (Gross)	-	-	-
Provisions Amount (-)	-	-	-
Banks (Net)	-	-	-
Other Loans (Gross)	-	-	11,124
Provisions Amount (-)	-	-	11,124
Other Loans (Net)	-	-	-
Prior Period (Net)	134,585	21,200	98,028
Loans granted to corporate entities and real persons (Gross)	324,770	70,190	430,916
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	Group IV	Group V
	Loans with Limited Collectability	Loans with Doubtful Collectability	Uncollectible Loans
Current Period (Net)	32,886	63,912	68,307
Interest Accruals and Rediscount with Valuation Differences	66,580	195,318	265,172
Provision amount (-)	33,694	131,406	196,865
Prior Period (Net)	25,718	6,770	27,865
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 September 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

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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	10,868,454	6,170,262
Treasury Bill	-	-
Other Public Debt Securities	-	-
Total	10,868,454	6,170,262

Information on financial assets measured at amortized cost

	Current Period	Prior Period
Debt Securities	10,868,454	6,170,262
<i>Quoted at Stock Exchange</i>	<i>10,868,454</i>	<i>6,170,262</i>
<i>Unquoted at Stock Exchange</i>	-	-
Impairment Provision (-)	-	-
Total	10,868,454	6,170,262

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	2,018,056	-
Purchases During the Year	2,502,684	6,057,594
Disposal through Sale and Redemption	-	-
Valuation Effect	177,452	112,668
Total of end of the period	10,868,454	6,170,262

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 SEPTEMBER 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

	Title	Address (City/Country)	Bank's Share Percentage- If Different Voting Percentage (%)	Bank's Risk Group Share Percentage (%)
1	Anadolubank Nederland NV	Amsterdam/Holland	100.00	-
2	Anadolu Yatırım Menkul Kıymetler A.Ş.	Istanbul/Türkiye	91.90	8.10
3	Anadolu Faktoring A.Ş.	Istanbul/Türkiye	99.99	0.01

	Total Assets	Shareholders' Equity	Total Fixed Assets	Interest Income	Income from Marketable Securities Portfolio	Current Period Profit/Loss	Prior Period Profit/Loss	Fair Value
1	63,073,032	9,778,113	68,319	2,250,947	163,162	635,279	626,635	-
2	752,047	440,737	1,579	148,417	-	80,634	91,161	-
3	6,534,703	1,531,430	751	1,881,838	-	439,518	307,920	-

Information related to subsidiaries (Movement Schedule)

	Current Period	Prior Period
Balance at the Beginning of the Period	7,168,937	5,231,470
Movements During the Period	4,545,490	1,937,467
Purchases	1,221,057	-
Bonus Shares and Contributions to Capital	-	-
Dividends From Current Year Profit	1,148,901	1,336,750
Transfer to Other Account	-	-
Sales	-	-
Revaluation Increase and Exchange Rate Difference	2,175,532	600,717
Impairment provisions (+)	-	-
Balance at the End of the Period	11,714,427	7,168,937
Capital Commitments	-	-
Share Percentage at the End of the Period (%)	-	-

(*) 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 September 30, 2025, the paid-in capital increase of Anadolubank Nederland N.V. arises from exchange rate differences.

Valuation of Investment in Subsidiaries

	Current Period	Prior Period
Valuation at Cost	-	-
Valuation at Fair Value	-	-
Valuation Using the Equity Accounting	11,714,427	7,168,937
Total	11,714,427	7,168,937

Industry information regarding subsidiaries and their recorded amounts

	Current Period	Prior Period
Banks	9,778,113	5,744,848
Insurance Companies	-	-
Factoring Companies	1,531,277	1,092,755
Leasing Companies	-	-
Finance Companies	-	-
Other Financial Subsidiaries	405,037	331,334
Total	11,714,427	7,168,937

Investments in associates sold during the current period

There are no disposed investment in associates.

Subsidiaries acquired within the scope of consolidation during the current period

There are no subsidiaries acquired and included in the scope of consolidation.

ANADOLUBANK ANONİM ŞİRKETİ

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

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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 September 2025, and 31 December 2024, the items giving rise to deferred tax assets and liabilities are as follows:

	Current Period	Prior Period
Deferred tax asset	958,227	994,052
Provisions for Severance pay and unused leave	89,909	66,151
TAS – TPL Depreciation differences	452,504	342,045
Stage 1 and 2 expected credit loss provisions	182,465	93,878
Securities valuation differences	98,270	117,135
Other Provisions	35,857	39,489
Fixed Assets and PPE- Inflation Accounting	4,679	208,720
Derivative Financial Instruments Discount	-	69,627
TRFS 16 deferred tax asset	8,688	6,293
Other	85,855	50,714
Deferred tax liability	653,064	462,011
Securities valuation differences	179,795	36,815
Tangible fixed assets valuation differences	439,190	425,196
Other	34,079	-
Deferred tax asset/ liability, net	305,163	532,041

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 SEPTEMBER 30, 2025

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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	1,090,810	-	12,127,820	13,779,437	1,510,904	2,422,874	137,736	-	31,069,581
Foreign Currency Deposits	4,142,097	-	7,291,504	24,852,657	1,147,781	142,702	38,855	-	37,615,596
Residents in Türkiye	4,037,732	-	7,265,736	24,767,614	1,142,235	133,030	15,887	-	37,362,234
Residents Abroad	104,365	-	25,768	85,043	5,546	9,672	22,968	-	253,362
Public Sector Deposits	561,233	-	6	10,233	-	125	-	-	571,597
Commercial Deposits	1,452,868	-	2,952,468	6,392,828	112,610	3,933,673	60,071	-	14,904,518
Other Institutions Deposits	13,181	-	3,885	167,204	407,779	124,564	-	-	716,613
Precious Metal Deposit	2,114,976	-	261,449	1,770,194	44,392	11,049	2,382	-	4,204,442
Bank Deposits	16,994	-	818,533	-	-	-	1,245,722	-	2,081,249
The CBRT	-	-	-	-	-	-	-	-	-
Domestic Banks	2	-	428,470	-	-	-	-	-	428,472
Foreign Banks	16,992	-	390,063	-	-	-	1,245,722	-	1,652,777
Participation Banks	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-
Total	9,392,159	-	23,455,665	46,972,553	3,223,466	6,634,987	1,484,766	-	91,163,596

Prior Period	Demand	With 7 Days Maturity	Up to 1 Month	1-3 Months	3-6 Months	6 Months- 1 Year	1 Year and Over	Cumulative Deposit	Total
Saving Deposits	1,004,703	-	11,618,596	7,043,591	7,124,066	1,876,664	1,785,517	-	30,453,137
Foreign Currency Deposits	2,917,330	-	2,464,323	16,368,891	1,724,406	114,944	120,923	-	23,710,817
Residents in Türkiye	2,834,045	-	2,450,922	16,305,907	1,719,406	109,368	95,613	-	23,515,261
Residents Abroad	83,285	-	13,401	62,984	5,000	5,576	25,310	-	195,556
Public Sector Deposits	170,588	-	6	28	-	-	-	-	170,622
Commercial Deposits	1,289,166	-	639,231	3,635,405	2,260,479	897,683	1,441,458	-	10,163,422
Other Institutions Deposits	12,075	-	2,738	24,798	182,395	-	5,680	-	227,686
Precious Metal Deposit	2,505,079	-	157,117	916,179	31,126	29,607	2,127	-	3,641,235
Bank Deposits	11,392	-	2,361,182	1,766,039	-	1,362,347	395,811	-	5,896,771
The CBRT	-	-	-	-	-	-	-	-	-
Domestic Banks	1	-	2,361,182	1,766,039	-	-	-	-	4,127,222
Foreign Banks	11,391	-	-	-	-	1,362,347	395,811	-	1,769,549
Participation Banks	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-
Total	7,910,333	-	17,243,193	29,754,931	11,322,472	4,281,245	3,751,516	-	74,263,690

Information on savings deposits under the guarantee of the saving deposits insurance fund and exceeding the limit of deposit insurance fund

	Covered by Deposit Insurance Fund		Exceeding Deposit Insurance Limit	
	Current Period	Prior Period	Current Period	Prior Period
Saving Deposits	11,686,178	8,884,771	19,400,949	21,614,820
Foreign Currency Saving Deposits	2,543,971	1,689,506	20,837,187	13,972,752
Other Deposits in the Form of Saving	-	-	-	-
Foreign Branches' Deposits under	-	-	-	-
Foreign Authorities' Insurance Coverage	-	-	-	-
Off-Shore Banking Regions' Deposits under	-	-	-	-
Foreign Authorities' Insurance Coverage	-	-	-	-
Total	14,230,149	10,574,277	40,238,136	35,587,572

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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	6,686,537	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	297,876	146,551
Saving Deposits and Other Accounts in Scope of the Property Holdings Derived from Crime Defined in Article 282 of Turkish Criminal Law No:5237 dated 26/09/2004	-	-
Saving Deposits in Deposit Bank Which Established in Türkiye in Order to Engage in Off-shore Banking Activities	-	-
Total	6,984,413	5,706,030

Information on commercial deposits under the guarantee of the saving deposits insurance fund and exceeding the limit of deposit insurance fund

	Covered by Deposit Insurance Fund		Exceeding Deposit Insurance Limit	
	Current Period	Prior Period	Current Period	Prior Period
Commercial Deposits	874,182	725,071	15,330,241	9,871,217
Foreign Currency Commercial Deposits	303,663	209,146	18,153,938	11,433,934
Other Commercial Deposits	-	-	-	-
Foreign Branches' Deposits Under Foreign Insurance Coverage	-	-	-	-
Off-Shore Deposits Under Foreign Insurance Coverage	-	-	-	-
Total	1,177,845	934,217	33,484,179	21,305,151

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	5,215,348	8,060,871
Deposits and Other Accounts of Official Institutions	571,599	170,621
Deposits and other accounts of credit institutions and financial institutions	14,210,196	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	122,411	69,369	130,485	58,635
Foreign Banks and Institutions and Funds	-	12,028,887	-	7,133,532
Total	122,411	12,098,256	130,485	7,192,167

ANADOLUBANK ANONİM ŞİRKETİ

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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 ⁽¹⁾	113,975	67,348	121,327	1,183,623
Medium and Long-term ⁽¹⁾	8,436	12,030,908	9,158	6,008,544
Total	122,411	12,098,256	130,485	7,192,167

(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	150,345	7,345	211,157	2,366
Swap Transactions	112,628	168,467	73,871	87,837
Future Transactions	-	-	-	-
Options	52,939	204,330	187,554	126,516
Other	-	-	-	-
Total	315,912	380,142	472,582	216,719

4. Disclosures on lease liabilities

With the “TFRS 16 Leases” standard valid from 1 January 2019, the difference between operating leases and finance leases has been eliminated and the lease transactions have been expressed under the “Lease Payables” as liability by lessees. The Bank's liabilities from lease transactions as of September 30, 2025 are as follows:

30 September 2025	Gross	Net
Less than 1 year	29,617	27,957
Between 1- 4 years	165,801	119,121
More than 4 years	354,267	195,788
Total	549,685	342,866
31 December 2024	Gross	Net
Less than 1 year	79,484	68,848
Between 1- 4 years	116,982	89,867
More than 4 years	278,575	156,872
Total	475,041	315,587

ANADOLUBANK ANONİM ŞİRKETİ

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

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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	40,670	20,642
Provision for lawsuits (*)	94,630	128,740
Provision for credit card promotion expense	1,416	1,014
Other provision	-	-
Total	136,716	150,396

(*) Provisions for personnel lawsuits amount to TRY 75,936 (as of 31.12.2024, TRY 110,710).

Reserve for Employee Benefits

As of September 30, 2025, the Bank has recognized TRY 185,186 (December 31, 2024: TRY 140,640) in severance pay provisions and TRY 114,512 (December 31, 2024: TRY 79,862) in leave obligations under 'Provision for Employee Rights.' As of September 30, 2025, no bonus provisions are included under 'Provision for Employee Rights' (December 31, 2024: None).

Balance sheet liabilities:	30 September 2025	31 December 2024
- Severance pay provision	185,186	140,640
- Provision for unused leave	114,512	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 SEPTEMBER 30, 2025

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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 September 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	52,652	42,147
Actuarial loss/(gain) transferred to equity	12,162	80,273
Paid current period	(20,268)	(69,957)
Total	185,186	140,640

6. Explanation on tax liability

Information on tax liability

Information on tax provision

As of 30 September 2025, the Bank's tax liability after deducting the prepaid taxes paid during the period from the corporate tax is TRY 1,020,478 (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 SEPTEMBER 30, 2025

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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	1,020,478	696,024
Taxation on marketable securities	320,137	128,165
Banking insurance transaction tax	193,583	140,595
Capital gains tax on property	2,629	1,708
Corporate tax payable	5,620	5,795
Other	41,564	30,963
Total	1,584,011	1,003,250

Information on premium payables:

	Current Period	Prior Period
Social Security Premiums – Employee	18,583	13,139
Social Security Premiums – Employer	29,642	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	1,073	757
Unemployment Insurance – Employer	2,147	1,511
Other	-	-
Total	51,445	35,703

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 SEPTEMBER 30, 2025

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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 September 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	-	6,278,530	-	-
Subordinated loans	-	-	-	-
Subordinated debt instruments	-	6,278,530	-	-
Total	-	6,278,530	-	-

(*) 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 SEPTEMBER 30, 2025

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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	-	-

14. Information on the securities value increase fund

	Current Period		Prior Period	
	TRY	FC	TRY	FC
From Associates and Subsidiaries (*)	6,071,028	-	3,892,045	-
Securities Measured at FV Through				
Other Comprehensive Income	373,473	(7,955)	(71,947)	(55,831)
From the Securities Subject to Structural				
Position	-	-	-	-
Total	6,444,501	(7,955)	3,820,098	(55,831)

(*) 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

	Current Period	Prior Period
Payment Commitments for Cheques	1,421,497	1,122,019
Commitment For Use Guaranteed Credit Allocation	5,071,250	3,226,871
Forward Asset Purchase Commitments	67,938,939	12,418,138
Credit Cards Limit Commitments	511,903	380,868
Liabilities From Guarantee Letters Issued in Our Favor	224,169	126,743
Commitments for Promotions Related with Credit Cards and		
Banking Activities	1,421	1,014
Fund Liabilities	52	39
Total	75,169,231	17,275,692

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

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

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

	Current Period	Prior Period
Certain Guarantees	10,850,896	8,140,376
Customs Guarantees	121,983	128,052
Tentative Guarantees	904,778	815,620
Advance Letters of Guarantee	799,637	483,505
Other Letters of Guarantee	9,576,560	5,083,571
Total	22,253,854	14,651,124

2. Total amount of non-cash loans

	Current Period	Prior Period
Non- Cash Loans Given for Cash Loan Risks Non- Cash Loans	19,565,080	5,213,911
<i>With Original Maturity of One Year or Less</i>	<i>12,558,884</i>	<i>1,697,702</i>
<i>With Original Maturity of More Than One Year</i>	<i>7,006,196</i>	<i>3,516,209</i>
Other Non-Cash Loans	18,507,651	15,571,421
Total	38,072,731	20,785,332

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

Current Period	I. Group		II. Group	
	TRY	FC	TRY	FC
Letters of Guarantee	18,317,571	3,855,755	57,348	23,180
Bank Acceptances	-	148,443	-	-
Letters of Credit	-	6,947,114	-	-
Endorsements	-	-	-	-
Factoring Guarantees	-	-	-	-
Other Commitments and Contingencies	8,723,320	-	-	-
Non-cash loans	27,040,891	10,951,312	57,348	23,180
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	-	-	-
Non-cash loans	15,135,741	5,529,900	115,577	4,114

4. Explanations on Credit Derivatives and Risk Exposures on Credit

None.

ANADOLUBANK ANONİM ŞİRKETİ

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

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

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

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.

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 ⁽¹⁾		Prior Period ⁽¹⁾	
	TRY	FC	TRY	FC
Short-Term Loans	14,706,262	762,908	8,536,877	478,403
Medium and Long-Term Loans	4,611,585	21,609	1,860,017	37,576
Interest on Loans Under Follow-Up	106,558	-	38,957	-
Total	19,424,405	784,517	10,435,851	515,979

(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	8,237	50,122	13,821	3,518
Foreign Banks	1,451	45,507	-	9,185
Total	9,688	95,629	13,821	12,703

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	51,930	23,797	2,253	7,871
Financial Assets Measured at Fair Value Through Other Comprehensive Income	3,630,211	27,935	341,138	37,447
Financial Assets Measured at Amortized Cost	-	214,302	-	78,228
Total	3,682,141	266,034	343,391	123,546

Information on interest income received from associates and subsidiaries

	Current Period	Prior Period
Interest Income received from Affiliates and Subsidiaries	7,829	6,631

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD ENDED SEPTEMBER 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)

2. Interest Expense

Information on interest expense on borrowings

	Current Period		Prior Period	
	TRY	FC	TRY	FC
Banks	37,330	249,874	47,868	135,193
The CBRT	-	-	-	-
Domestic Banks	37,330	3,241	47,868	1,246
Foreign Banks	-	246,633	-	133,947
Headquarters and Branches Abroad Other Institutions	-	-	-	-
Other Organizations	-	-	-	-
Total	37,330	249,874	47,868	135,193

Information on interest expense paid to associates and subsidiaries

	Current Period	Prior Period
Interest Paid to Affiliates and Subsidiaries	6,001	9,257

Information on interest expenses on securities issued

	Current Period	Prior Period
Interest paid on securities issued	332,560	-

Information on maturity structure of interest expenses on deposits

Current Period	Time deposit							Total
	Demand Deposit	Up to 1 Month	Up to 3 Months	Up to 6 Months	Up to 1 Year	Over 1 year	Accumulated Deposit Account	
Account Name								
Turkish Lira								
Interbank deposits	-	290,618	-	-	-	-	-	290,618
Saving deposits	-	4,466,831	3,984,277	1,143,333	682,776	268,466	-	10,545,683
Public sector deposits	-	157	215	-	-	-	-	372
Commercial deposits	-	281,141	1,324,591	350,656	776,678	311,883	-	3,044,949
Other deposits	-	734	22,132	128,944	33,976	1,668	-	187,454
7 days call accounts	-	-	-	-	-	-	-	-
Total	-	5,039,481	5,331,215	1,622,933	1,493,430	582,017	-	14,069,076
Foreign Currency								
Foreign currency deposits	-	123,917	597,731	42,960	2,728	43,173	-	810,509
Interbank deposits	-	118,083	-	-	-	-	-	118,083
7 days call accounts	-	-	-	-	-	-	-	-
Precious metal deposits	-	758	8,658	6,230	39	2	-	15,687
Total	-	242,758	606,389	49,190	2,767	43,175	-	944,279
Grand Total	-	5,282,239	5,937,604	1,672,123	1,496,197	625,192	-	15,013,355

Prior Period	Time Deposit							Total
	Demand Deposit	Up to 1 Month	Up to 3 Months	Up to 6 Months	Up to 1 Year	Over 1 year	Accumulated Deposit Account	
Account Name								
Turkish Lira								
Interbank deposits	-	75,527	-	-	-	-	-	75,527
Saving deposits	-	1,808,223	1,591,852	1,194,538	977,733	381,481	-	5,953,827
Public sector deposits	-	12	1,348	-	-	-	-	1,360
Commercial deposits	-	197,514	491,549	335,461	1,327,715	155,534	-	2,507,773
Other deposits	-	393	7,308	887	40,125	219	-	48,932
7 days call accounts	-	-	-	-	-	-	-	-
Total	-	2,081,669	2,092,057	1,530,886	2,345,573	537,234	-	8,587,419
Foreign Currency								
Foreign currency deposits	-	88,957	249,812	25,374	110,026	70,407	-	544,576
Interbank deposits	-	85,257	-	-	-	-	-	85,257
7 days call accounts	-	-	-	-	-	-	-	-
Precious metal deposits	-	454	3,232	672	10,439	3	-	14,800
Total	-	174,668	253,044	26,046	120,465	70,410	-	644,633
Grand Total	-	2,256,337	2,345,101	1,556,932	2,466,038	607,644	-	9,232,052

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

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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
Total	2,444	89

4. Information on Trading Income/Loss

	Current Period	Prior Period
Income	25,016,769	9,552,647
Capital Market Transactions Income	115,645	122,377
Gain on Derivative Financial Transactions	16,916,095	5,982,580
Foreign Exchange Gains	7,985,029	3,447,690
Loss (-)	25,319,374	8,870,902
Capital Market Transactions Loss	6,394	12,214
Loss on Derivative Financial Transactions	17,109,701	5,908,078
Foreign Exchange Loss	8,203,279	2,950,610
Net trading gain/loss	(302,605)	681,745

5. Information on other operating income

	Current Period	Prior Period
Released Provisions	293,084	214,454
Checkbook Fee	5,291	26,224
Provision for Notary Statement Expenses	3,990	1,644
Communication Revenues	1,822	1,417
Income from the Sale of Assets	396	333
Collections Related to Expenses of Previous Years	43,707	4,755
Income from the Sale of Real Estate	1,079,664	23,511
Collections Due to Right of Redemption Agreement	16,302	28,274
Fair Value Difference Provision for Loan Impairment	-	-
Other	12,351	36,992
Total	1,456,607	337,604

ANADOLUBANK ANONİM ŞİRKETİ

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

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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
Expected Credit Losses	1,180,488	372,339
12 Months Expected Credit Loss (Stage 1)	383,959	189,735
Significant Increase in Credit Risk (Stage 2)	139,141	26,580
Lifetime ECL Impaired Credits (Stage 3)	657,388	156,024
Other Provision Expenses	1,066	106,268
Marketable Securities Impairment Provision	-	337
Financial Assets Measured at Fair Value Through Profit/Loss	-	66
Financial Assets Measured at Other Comprehensive Income	-	271
Provisions for Impairment of Associates, Subsidiaries and Joint Ventures	-	-
Investment in Associates	-	-
Subsidiaries	-	-
Other	1,066	105,931
Total	1,181,554	478,607

7. Information on other operating expenses

	Current Period ^(**)	Prior Period
Reserve for Employee Termination Benefits	32,383	2,746
Bank Social Aid Provision Fund Deficit Provision	-	-
Impairment Expenses of Property and Equipment	-	-
Depreciation Expenses of Property and Equipment	37,575	26,428
Impairment Expenses of Intangible Assets	-	-
Amortization Expenses of Intangible Assets	39,367	25,741
Impairment Expenses of Assets Held for Sale	-	-
Depreciation Expenses on Assets Held for Sale	-	-
Depreciation Expenses of Right-of-Use Assets	121,846	78,756
Impairment Expenses on Non-Current Assets Held for Sale and Discontinued Operations	-	-
Other Operating Expenses	383,830	244,779
Operating Lease Expenses (*)	2,415	2,897
Repair and Maintenance Expenses	68,822	42,161
Advertisement expenses	22,989	16,129
Other expenses ^(****)	289,604	183,592
Loss on Sales of Assets	2,471	1,232
Other ^(***)	526,473	297,778
Total	1,143,945	677,460

(*) 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 TRY 70,521, cleaning expenses of TRY 49,536, heating, lighting, and water expenses of TRY 35,533, and appraisal expenses of TRY 25,362.

**NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD
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**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 September 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 September 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 September 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 September 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 September 2025. Explanations and tables regarding the net profit/loss of the Bank's operations in the accounting period ending on September 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 September 2025, the Bank's current tax expense is TRY 1,427,391 (30 September 2024: TRY 1,556,879).

For the accounting period ended 30 September 2025, the Bank has a net deferred tax income of TRY 692,027 (30 September 2024: net deferred tax expense of TRY 422,579). Deferred tax expense of TRY 805,968 (30 September 2024: deferred tax expense of TRY 257,264) and deferred tax income of TRY 113,941 (30 September 2024: deferred tax income of TRY 679,843) comprises 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 SEPTEMBER 30, 2025

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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	3,632	42,111	2,636	398,249	1,118	83
Interest and Commission Income	7,829	175	23,699	20	82	-

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	6,631	256	625	8	167	-

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
Deposits						
Opening Balance	126,052	24,471	13,619,020	4,557,171	111,029	45,393
				13,619,02		
Closing Balance	290,042	126,052	12,023,941	0	130,055	111,029
Interest Expense	6,001	9,257	1,060,496	539,475	29,614	12,368

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	276,393	1,168,211	4,701,037	1,871,548	48,162	-
Total Profit/Loss	25,928	(12,028)	205,996	183,125	-	1,935
Transactions for Hedging Purposes:						
Opening Balance	-	-	-	-	-	-
Closing Balance	-	-	-	-	-	-
Total Profit/Loss	-	-	-	-	-	-

ANADOLUBANK ANONİM ŞİRKETİ

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

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

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

2. Information on transactions with the risk group that includes the Bank

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

The Bank conducts various transactions with group companies during banking operations. These transactions are commercial in nature and are within the scope of ordinary banking activities.

For the accounting period ending on 30 September 2025, the Bank collected a total of TRY 2,032 in stock trading commissions and mutual fund commissions from Anadolu Yatırım Menkul Kıymetler A.Ş. (30 September 2024: TRY 1,765).

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	7,386	0.01
Non-cash loan	440,443	1.16
Deposit	12,444,038	13.65

Prior Period	Balance	According to the Magnitudes in the Financial Statements%
Cash loan	630,134	1.21
Non-cash loan	268,015	1.29
Deposit	13,856,101	18.66

Explanations on purchase and sale of real estate and other assets, sales and purchases of services, agent contracts, financial lease agreements, transfer of data obtained from research and development, licensing agreements, financing (including loans and cash and in-kind capital support), guarantees and promissory notes, and management contracts

There are Support Service Agreements between the Parent Bank and Anadolu Yatırım Menkul Kıymetler A.Ş., Anadolu Faktoring A.Ş., Anadolu Finansal Kiralama A.Ş., and Anadolubank Nederland NV, which are in the same risk group as the Parent Bank, covering Human Resources, Training, Information Technologies, Risk Management, Legal Issues, Call Center Service, Document Management, and administrative matters.

As of the accounting period ended 30 September 2025, the Bank and its subsidiary, Anadolubank Nederland N.V., had an income of TRY 11,527 from service procurement and license agreements. (30 September 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 September 30, 2025, the amount of tangible benefits provided and to be provided to the Group's senior management is TRY 120,957 (September 30, 2024: TRY 49,640).

**NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD
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**SECTION FIVE: EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL
STATEMENT (Continued)****VI. Pending transactions related to post-balance sheet events and their impact on financial statements**

With the Board of Directors' Resolution dated August 11, 2025, and numbered 2025/89, the Bank applied to the Banking Regulation and Supervision Agency (BRSA) and the Capital Markets Board (CMB) on the same date for authorization to issue debt instruments abroad up to USD 250 million, or the equivalent amount in other foreign currencies or Turkish Lira. Approval was obtained from the BRSA with its letter dated August 22, 2025, and numbered E-32521522-102.01.08-164090, and from the CMB with its decision dated October 9, 2025, and numbered 54/1846. The issuance process was carried out in three tranches as follows:

The first tranche, amounting to USD 75 million, with an interest rate of 4.95% and a maturity date of April 21, 2027, was issued on October 21, 2025. The second tranche, amounting to USD 125 million, with an interest rate of 4.875% and a maturity date of January 25, 2027, was issued on October 24, 2025. The third tranche, amounting to USD 50 million, with an interest rate of 5.075% and a maturity date of November 11, 2027, was issued on October 30, 2025.

Furthermore, with the Board of Directors' Resolution dated October 13, 2025, and numbered 2025/112, the Bank decided to issue debt instruments in Turkey — without a public offering — to be sold through private placement and/or to qualified investors, in one or more issuances, with various series and maturities, up to a total nominal amount of TRY 10 billion. The instruments will bear fixed and/or floating interest rates to be determined according to market conditions on the issuance dates. This issuance has been submitted to the BRSA for approval as of November 6, 2025.

VII. Summary information regarding the ratings obtained by the Bank from international credit rating agencies

As of November 2025, the information regarding the ratings assigned to the Bank by Fitch Ratings is presented below.

FITCH Ratings: November 2025

<i>Foreign currency-Long Term</i>	B+ (Stable)
<i>Local currency-Long Term</i>	B+ (Stable)
<i>Financial Capacity Rating</i>	b+

ANADOLUBANK ANONİM ŞİRKETİ

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

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

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 footnotes dated September 30, 2025, to be disclosed to the public, were subjected to a limited audit by PwC Independent Auditing and Certified Public Accountants Inc., and an opinion was expressed in the limited audit report dated November 11, 2025.

II. Explanations and Notes Prepared by the Independent Auditor

None

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD ENDED SEPTEMBER 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	161,220,910	104,260,400
Total Credits (Net)	78,257,308	52,292,738
Securities	34,744,937	11,614,307
Equity	25,224,132	17,127,741
Total Deposit	91,163,596	74,263,690
Net Profit (*)	6,946,718	3,794,313

Financial Ratios (%)	Current Period	Prior Period
Capital Adequacy Ratio	25.01	22.13
Net Profit / Total Assets (*)(**)(***)	6.81	7.48
Net Profit / Equity (*)(**)(***)	44.18	40.02
Securities / Total Assets (***)	26.18	14.47
Total Credits / Total Assets (***)	58.96	65.13
Total Deposit / Total Assets (***)	68.68	92.50

(*) For comparability, the figure for September 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 third 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 44.18%, an asset efficiency ratio of 6.81%, and a capital adequacy ratio of 25.01%. 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 third 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 2.39%, asset efficiency of 6.81%, return on equity of 44.18%, and a capital adequacy ratio of 25.01%. 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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