ANADOLUBANK ANONİM ŞİRKETİ AND ITS SUBSIDIARIES

CONSOLIDATED INTERIM FINANCIAL STATEMENTS AND RELATED DISCLOSURES FOR THE SIX MONTHS PERIOD ENDED JUNE 30, 2026 TOGETHER WITH AUDITOR'S LIMITED REVIEW REPORT

(Convenience translation of publicly announced consolidated financial statements, related disclosures and independent auditor's review report at 30 June 2026, see Note I. of Section Three)

AUDITOR'S REVIEW REPORT ON INTERIM FINANCIAL INFORMATION

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

To the General Assembly of Anadolubank Anonim Şirketi

Introduction

We have reviewed the consolidated balance sheet of Anadolubank Anonim Şirketi ("the Bank") and its consolidated subsidiaries (collectively referred to as "the Group") as at 30 June 2026 and the related consolidated statement of profit or loss, consolidated statement of profit or loss and other comprehensive income, consolidated statement of changes in shareholders' equity, consolidated statement of cash flows and a summary of significant accounting policies and other explanatory notes to the consolidated financial statements for the six-month-period then ended. The Group 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") "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 people responsible for financial reporting process, and applying analytical and other review procedures. A review of interim financial information is substantially less in scope than an independent audit conducted in accordance with Standards on Auditing and the objective of which is to express an opinion on the financial statements. Consequently, a review of the interim financial information does not provide assurance that the audit firm will be aware of all significant matters which would have been identified in an audit. Accordingly, we do not express an audit opinion.

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Conclusion

Based on our review nothing has come to our attention that causes us to believe that the accompanying consolidated interim financial information does not present fairly in all material respects the interim consolidated financial position of the Group at 30 June 2026 and the results of its consolidated financial performance and its consolidated cash flows for the six-month-period then ended in accordance with the BRSA Accounting and Financial Reporting Legislation.

Report on other regulatory requirements arising from legislation

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

Additional Paragraph for Convenience Translation:

BRSA Accounting and Financial Reporting Legislation explained in detail in Section Three differ from International Financial Reporting Standards ("IFRS") issued by the International Accounting Standards Board including the application of IAS 29 - Financial Reporting in Hyperinflationary Economies as of 30 June 2026. Accordingly, the accompanying consolidated financial statements are not intended to present fairly the consolidated financial position, results of operations, changes in equity and cash flows of the Group in accordance with IFRS.

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

Gökçe Yaşar Temel, SMMM
Independent Auditor

Istanbul, 19 August 2026

THE CONSOLIDATED FINANCIAL REPORT OF ANADOLUBANK A.Ş. FOR THE SIX MONTHS PERIOD ENDED JUNE 30, 2026

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Anadolubank Anonim Şirketi ("the Bank"),The consolidated financial report for the six months period ended June 30, 2026, designed by the Banking Regulation and Supervision Agency ("BRSA") in line with the Communiqué on Financial Statements to be Publicly Announced and the Related Policies and Disclosures consists of the sections listed below.

- GENERAL INFORMATION ABOUT THE PARENT BANK
- CONSOLIDATED FINANCIAL STATEMENTS OF THE PARENT BANK
- EXPLANATIONS ON ACCOUNTING POLICIES APPLIED IN THE RELATED PERIOD
- INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT OF THE GROUP WHICH IS UNDER CONSOLIDATION
- EXPLANATORY DISCLOSURES AND FOOTNOTES ON CONSOLIDATED FINANCIAL STATEMENTS
- LIMITED AUDIT REPORT
- INTERIM PERIOD ACTIVITY REPORT

Our subsidiaries whose financial statements are consolidated within the scope of this consolidated financial report are as follows:

PARTICIPATIONS

1. Anadolu Yatırım Menkul Kıymetler AŞ.
2. Anadolu Faktoring AŞ.
3. Anadolubank Nederland NV

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

Mehmet R. BAŞARAN	**Erol BAŞARAN ALTINTUĞ**	**Gürdoğan YURTSEVER**	**Suat İNCE**
Chairman of the Board	Member of Audit Committee	Member of Audit Committee	General Manager

İlker TEKER	**Abdulhakim ASLAN**
Assistant General Manager	Head of Financial Affairs Department

Information about the responsible personnel whom questions may be asked:

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

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

SECTION ONE: GENERAL INFORMATION

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

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

The entire shares of the Bank were transferred and delivered to the new shareholders by the Privatization Administration on May 7, 1997, and based on the permission dated August 25, 1997, and numbered 39692 from the Undersecretariat of Treasury of the Prime Ministry of the Republic of Turkey, the Bank commenced its operations as of September 25, 1997.

II. Explanation about the Parent Bank's Capital Structure, Shareholders of the Parent Bank Who are in Charge of the Management and/or auditing of the Parent Bank Directly or Indirectly, Changes in These Matters (if any) and the Group That the Bank Belong To

HABAŞ, whose foundations were laid with the Hamdi Başaran Topkapı Oxygen Factory established by Hamdi BAŞARAN (1913-1987) in 1956, is one of Türkiye's leading industrial groups in the sectors of Industrial and Medical Gases, Iron and Steel, LPG, Natural Gas, Heavy Machinery Manufacturing, and Energy.

The capital group that directly or indirectly controls the Parent Bank is Habaş Group.

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

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

(*) Hüseyin Alper DUMAN has been appointed as Executive Vice President responsible for the Financial Institutions Business Unit, effective 17 March 2026.

(**) Gürdoğan YURTSEVER has been elected as a Member of the Board of Directors (Audit Committee), effective 27 April 2026.

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

SECTION ONE: GENERAL INFORMATION (Continued)

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

As at 30 June 2026 and 31 December 2025, the composition of shareholders and their respective percentage of ownership can be summarized as follows:

30 June 2026 Name/Commercial Title	Share Amounts	Share Percentages	Paid-in Capital
HABAŞ Sınai ve Tıbbi Gazlar İstihsal Endüstrisi A.Ş.	915	83.22%	915
Mehmet Rüştü Başaran	168	15.27%	168
Other	17	1.51%	17
Total	**1,100**	**100.00%**	**1,100**

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

31 December 2025 Name/Commercial Title	Share Amounts	Share Percentages	Paid-in Capital
HABAŞ Sınai ve Tıbbi Gazlar İstihsal Endüstrisi A.Ş.	915	83.22%	915
Mehmet Rüştü Başaran	168	15.27%	168
Other	17	1.51%	17
Total	**1,100**	**100.00%**	**1,100**

V. Information on the Parent Bank's service types and fields of operation

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

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

The Parent Bank's headquarters is in Istanbul. As of 30 June 2026, the Bank has a total of 97 branches, 43 of which are in Istanbul, and 1,572 employees (31 December 2025: a total of 96 branches, 42 of which are in Istanbul, and 1,505 employees).

As of 30 June 2026, the Group's number of employees is 1,768 (31 December 2025: 1,698).

SECTION ONE: GENERAL INFORMATION (Continued)

VI. Information of Institutions in Consolidation Scope

In accordance with the "Communiqué on the Preparation of Consolidated Financial Statements of Banks" and Turkish Accounting Standards, the Bank's subsidiaries Anadolubank Nederland N.V. (incorporated on 5 April 2006), Anadolu Yatırım Menkul Kıymetler A.Ş. (incorporated on 25 September 1998) and Anadolu Faktoring (incorporated on 20 March 2007), being financial institutions, are included within the scope of full consolidation. The Bank has no non-financial subsidiaries.

The titles of the entities within the scope of consolidation ("Financial Institutions"), the places where their headquarters are located:

Commercial Title	Headquarters
Anadolubank Nederland NV	Amsterdam - Netherlands
Anadolu Faktoring A.Ş.	İstanbul - Turkey
Anadolu Yatırım Menkul Kıymetler A.Ş.	İstanbul - Turkey

VII. Current or Likely Actual or Legal Barriers to Immediate Transfer of Shareholders' Equity or Repayment of Debts Between the Parent Bank and Its Subsidiaries

None.

SECTION TWO

CONSOLIDATED FINANCIAL STATEMENTS

I. Consolidated Balance Sheet (Statement of Financial Position)

II. Consolidated Off-Balance Sheet

III. Consolidated Statement of Profit or Loss

IV. Consolidated Statement of Profit or Loss and Other Comprehensive Income

V. Consolidated Statement of Changes in Equity

VI. Consolidated Cash Flow Statement

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

			Limited Audited Current Period 30 June 2026			Audited Prior Period 31 December 2025		
	ASSETS	Note	TRY	FC	Total	TRY	FC	Total
I.	**FINANCIAL ASSETS (Net)**		**39,369**	**56,237**	**95,606**	**33,303**	**45,688**	**78,991**
1.1	**Cash and Cash Equivalents**		**22,589**	**31,900**	**54,489**	**10,824**	**30,415**	**41,239**
1.1.1	Cash and Balances with CBRT	**V-I-1**	17,063	15,585	32,648	8,942	11,456	20,398
1.1.2	Banks	**V-I-2**	1,029	16,318	17,347	1,884	18,964	20,848
1.1.3	Money Market Placements	**V-I-3**	4,500	-	4,500	-	-	-
1.1.4	Expected Credit Losses (-)		3	3	6	2	5	7
1.2	**Financial Assets Measured at Fair Value Through Profit or Loss**		**2**	**430**	**432**	**2**	**365**	**367**
1.2.1	Government Securities		2	245	247	2	264	266
1.2.2	Equity Instruments		-	-	-	-	-	-
1.2.3	Other Financial Assets		-	185	185	-	101	101
1.3	**Financial Assets Measured at Fair Value Through Other Comprehensive Income**	**V-I-5**	**15,703**	**23,315**	**39,018**	**21,807**	**14,303**	**36,110**
1.3.1	Government Securities		15,534	5,469	21,003	21,544	4,159	25,703
1.3.2	Equity Securities		169	163	332	76	155	231
1.3.3	Other Financial Assets		-	17,683	17,683	187	9,989	10,176
1.4	**Derivative Financial Assets**	**V-I-6**	**1,075**	**592**	**1,667**	**670**	**605**	**1,275**
1.4.1	Derivative Financial Assets Measured at Fair Value Through Profit or Loss		1,075	592	1,667	670	605	1,275
1.4.2	Derivative Financial Assets Measured at Fair Value Through Other Comprehensive Income		-	-	-	-	-	-
II.	**FINANCIAL ASSETS MEASURED AT AMORTIZED COST (Net)**		**119,026**	**74,133**	**193,159**	**83,024**	**66,758**	**149,782**
2.1	**Loans**	**V-I-7**	**113,142**	**53,908**	**167,050**	**78,301**	**49,679**	**127,980**
2.2	**Lease Receivables**	**V-I-10**	-	-	-	-	-	-
2.3	**Factoring Receivables**	**V-I-9**	**9,091**	-	**9,091**	**6,995**	-	**6,995**
2.4	**Other Financial Assets Measured at Amortized Cost**	**V-I-8**	-	**20,542**	**20,542**	-	**17,416**	**17,416**
2.4.1	Government Securities		-	17,092	17,092	-	13,933	13,933
2.4.2	Other Financial Assets		-	3,450	3,450	-	3,483	3,483
2.5	**Expected Credit Losses (-)**		**3,207**	**317**	**3,524**	**2,272**	**337**	**2,609**
III.	**ASSETS HELD FOR SALE AND ASSETS DISCONTINUED OPERATIONS (Net)**		**367**	-	**367**	**164**	-	**164**
3.1	Held for Sale		367	-	367	164	-	164
3.2	Discontinued Operations		-	-	-	-	-	-
IV.	**EQUITY INVESTMENTS**		-	-	-	-	-	-
4.1	**Investments in Associates (Net)**	**V-I-11**	-	-	-	-	-	-
4.1.1	Associates Consolidated Under Equity Accounting		-	-	-	-	-	-
4.1.2	Unconsolidated Associates		-	-	-	-	-	-
4.2	**Investments in Subsidiaries (Net)**	**V-I-12**	-	-	-	-	-	-
4.2.1	Unconsolidated Financial Investments		-	-	-	-	-	-
4.2.2	Unconsolidated Non-Financial Investments		-	-	-	-	-	-
4.3	**Entities under Common Control (Joint Venture) (Net)**	**V-I-13**	-	-	-	-	-	-
4.3.1	Joint Ventures Consolidated Under Equity Accounting		-	-	-	-	-	-
4.3.2	Unconsolidated Joint Ventures		-	-	-	-	-	-
V.	**TANGIBLE ASSETS (Net)**	**V-I-14**	**3,023**	**61**	**3,084**	**2,938**	**67**	**3,005**
VI.	**INTANGIBLE ASSETS (Net)**	**V-I-15**	**216**	-	**216**	**197**	-	**197**
6.1	Goodwill		-	-	-	-	-	-
6.2	Other		216	-	216	197	-	197
VII.	**INVESTMENT PROPERTY (Net)**	**V-I-16**	-	-	-	-	-	-
VIII.	**CURRENT TAX ASSET**		-	**37**	**37**	-	**38**	**38**
IX.	**DEFERRED TAX ASSET**	**V-I-17**	**533**	-	**533**	**304**	-	**304**
X.	**OTHER ASSETS**	**V-I-18**	**16,109**	**332**	**16,441**	**11,907**	**181**	**12,088**
	TOTAL ASSETS		**178,643**	**130,800**	**309,443**	**131,837**	**112,732**	**244,569**

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

CONSOLIDATED FINANCIAL STATEMENTS AS OF 30 JUNE 2026

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

				Limited Audited Current Period 30 June 2026			Audited Prior Period 31 December 2025	
	LIABILITIES	**Note**	**TRY**	**FC**	**Total**	**TRY**	**FC**	**Total**
I.	**DEPOSITS**	**V-II-1**	**98,291**	**111,421**	**209,712**	**56,394**	**91,561**	**147,955**
II.	**FUNDS BORROWED**	**V-II-2**	**7,539**	**15,676**	**23,215**	**5,635**	**12,424**	**18,059**
III.	**MONEY MARKET FUNDS**	**V-II-3**	**2,452**	**5,075**	**7,527**	**17,598**	**2,760**	**20,358**
IV.	**SECURITIES ISSUED (Net)**	**V-II-4**	**-**	**14,157**	**14,157**	**-**	**10,785**	**10,785**
4.1	Bills		-	-	-	-	-	-
4.2	Assets Backed Securities		-	-	-	-	-	-
4.3	Bonds		-	14,157	14,157	-	10,785	10,785
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-5**	**748**	**1,105**	**1,853**	**495**	**818**	**1,313**
7.1	Derivative Financial Liabilities Measured at Fair Value Through Profit or Loss		748	1,105	1,853	495	818	1,313
7.2	Derivative Financial Liabilities Measured at Fair Value Through Other Comprehensive Income		-	-	-	-	-	-
VIII.	**FACTORING PAYABLES**		**-**	**-**	**-**	**-**	**-**	**-**
IX.	**LEASE PAYABLES (Net)**	**V-II-6**	**470**	**47**	**517**	**420**	**52**	**472**
X.	**PROVISIONS**	**V-II-7**	**537**	**40**	**577**	**464**	**17**	**481**
10.1	Restructuring Reserves		-	-	-	-	-	-
10.2	Reserve for Employee Benefits		455	-	455	353	-	353
10.3	Insurance Technical Provisions (Net)		-	-	-	-	-	-
10.4	Other Provisions		82	40	122	111	17	128
XI.	**CURRENT TAX LIABILITY**	**V-II-8**	**2,026**	**-**	**2,026**	**1,903**	**-**	**1,903**
XII.	**DEFERRED TAX LIABILITY**	**V-II-9**	**-**	**29**	**29**	**-**	**22**	**22**
XIII.	**LIABILITIES FOR ASSETS HELD FOR SALE AND ASSETS OF DISCONTINUED OPERATIONS (Net)**	**V-II-10**	-	-	-	-	-	-
13.1	Held for Sale		-	-	-	-	-	-
13.2	Discontinued Operations		-	-	-	-	-	-
XIV.	**SUBORDINATED DEBT INSTRUMENTS**	**V-II-11**	**-**	**7,203**	**7,203**	**-**	**6,628**	**6,628**
14.1	Subordinated Loans		-	-	-	-	-	-
14.2	Other Debt Instruments		-	7,203	7,203	-	6,628	6,628
XV.	**OTHER LIABILITIES**	**V-II-12**	**7,975**	**509**	**8,484**	**6,782**	**1,156**	**7,938**
XVI.	**SHAREHOLDERS' EQUITY**		**33,663**	**480**	**34,143**	**27,739**	**916**	**28,655**
16.1	**Paid-in Capital**	**V-II-13**	**1,100**	**-**	**1,100**	**1,100**	**-**	**1,100**
16.2	**Capital Reserves**		**-**	**-**	**-**	**-**	**-**	**-**
16.2.1	Share Premium		-	-	-	-	-	-
16.2.2	Share Cancellation Profits		-	-	-	-	-	-
16.2.3	Other Capital Reserves		-	-	-	-	-	-
16.3	**Other Comprehensive Income/Expense Items not to be Reclassified to Profit or Loss**		**1,959**	**88**	**2,047**	**1,960**	**85**	**2,045**
16.4	**Other Comprehensive Income/Expense Items to be Reclassified to Profit or Loss**		**2,729**	**(115)**	**2,614**	**3,132**	**(59)**	**3,073**
16.5	**Profit Reserves**		**22,399**	**-**	**22,399**	**12,978**	**-**	**12,978**
16.5.1	Legal Reserves		220	-	220	220	-	220
16.5.2	Status Reserves		-	-	-	-	-	-
16.5.3	Extraordinary Reserves		22,179	-	22,179	12,758	-	12,758
16.5.4	Other Profit Reserves		-	-	-	-	-	-
16.6	**Profit or Loss**		**5,435**	**507**	**5,942**	**8,531**	**890**	**9,421**
16.6.1	Prior Period's Profit/Loss		-	-	-	-	-	-
16.6.2	Current Period's Profit/Loss		5,435	507	5,942	8,531	890	9,421
16.7	**Minority Interest**		**41**	**-**	**41**	**38**	**-**	**38**
	TOTAL EQUITY AND LIABILITIES		**153,701**	**155,742**	**309,443**	**117,430**	**127,139**	**244,569**

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

CONSOLIDATED OFF BALANCE SHEET AS OF 30 JUNE 2026

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

			Limited Audited Current Period 30 June 2026			Audited Prior Period 31 December 2025		
		Note	TRY	FC	Total	TRY	FC	Total
A.	**OFF-BALANCE SHEET COMMITMENTS AND CONTINGENCIES (I+II+III)**		**162,920**	**288,372**	**451,292**	**103,073**	**233,054**	**336,127**
I.	**GUARANTEES AND COLLATERALS**	**V-III-2**	**38,205**	**20,139**	**58,344**	**32,150**	**14,602**	**46,752**
1.1	Letters of Guarantee		21,508	4,540	26,048	20,349	4,420	24,769
1.1.1	Guarantees Subject to State Tender Law		278	12	290	184	11	195
1.1.2	Guarantees Given for Foreign Trade Operations		243	9	252	94	9	103
1.1.3	Other Letters of Guarantee		20,987	4,519	25,506	20,071	4,400	24,471
1.2	Bank Acceptances		-	557	557	-	383	383
1.2.1	Import Letter of Acceptance		-	557	557	-	383	383
1.2.2	Other Bank Acceptance		-	-	-	-	-	-
1.3	Letters of Credit		-	15,042	15,042	-	9,799	9,799
1.3.1	Documentary Letters of Credit		-	15,042	15,042	-	9,799	9,799
1.3.2	Other Letters of Credit		-	-	-	-	-	-
1.4	Guaranteed PreFinancing		-	-	-	-	-	-
1.5	Endorsements		-	-	-	-	-	-
1.5.1	Endorsements to the CBRT		-	-	-	-	-	-
1.5.2	Other Endorsements		-	-	-	-	-	-
1.6	Underwriting Commitments		-	-	-	-	-	-
1.7	Factoring Related Guarantees		-	-	-	-	-	-
1.8	Other Guarantees		16,697	-	16,697	11,801	-	11,801
1.9	Other Collaterals		-	-	-	-	-	-
II.	**COMMITMENTS**	**V-III-1**	**23,341**	**66,010**	**89,351**	**12,772**	**30,965**	**43,737**
2.1	Irrevocable Commitments		23,341	66,010	89,351	12,772	30,965	43,737
2.1.1	Forward Asset Purchase and Sale Commitments		13,793	66,010	79,803	4,779	30,965	35,744
2.1.2	Forward Deposit Purchase and Sale Commitments		-	-	-	-	-	-
2.1.3	Share Capital Commitments to Associates and Subsidiaries		-	-	-	-	-	-
2.1.4	Loan Granting Commitments		6,478	-	6,478	5,669	-	5,669
2.1.5	Securities Underwriting Commitments		-	-	-	-	-	-
2.1.6	Commitments for Reserve Deposit Requirements		-	-	-	-	-	-
2.1.7	Payment Commitment for Checks		1,863	-	1,863	1,385	-	1,385
2.1.8	Tax and Fund Liabilities from Export Commitments		-	-	-	-	-	-
2.1.9	Commitments for Credit Card Expenditure Limits		719	-	719	605	-	605
2.1.10	Commitments for Promotions Related with Credit Cards and Banking Activiti		2	-	2	2	-	2
2.1.11	Receivables from Short Sale Commitments		-	-	-	-	-	-
2.1.12	Payables for Short Sale Commitments		-	-	-	-	-	-
2.1.13	Other Irrevocable Commitments		486	-	486	332	-	332
2.2	Revocable Commitments		-	-	-	-	-	-
2.2.1	Revocable Loan Granting Commitments		-	-	-	-	-	-
2.2.2	Other Revocable Commitments		-	-	-	-	-	-
III.	**DERIVATIVE FINANCIAL INSTRUMENTS**		**101,374**	**202,223**	**303,597**	**58,151**	**187,487**	**245,638**
3.1	Derivative Financial Instruments for Hedging Purposes		-	3,451	3,451	-	3,269	3,269
3.1.1	Fair Value Hedges		-	3,451	3,451	-	3,269	3,269
3.1.2	Cash Flow Hedges		-	-	-	-	-	-
3.1.3	Hedge of Net Investment in Foreign Operations		-	-	-	-	-	-
3.2	Trading Transactions		101,374	198,772	300,146	58,151	184,218	242,369
3.2.1	Forward Foreign Currency Purchase/Sale Transactions		16,264	18,380	34,644	9,605	13,124	22,729
3.2.1.1	Forward Foreign Currency Transactions- Purchases		2,256	14,387	16,643	201	10,422	10,623
3.2.1.2	Forward Foreign Currency Transactions- Sales		14,008	3,993	18,001	9,404	2,702	12,106
3.2.2	Swap Transactions Related to Foreign Currency and Interest Rate		58,348	145,886	204,234	35,347	136,670	172,017
3.2.2.1	Foreign Currency Swap- Purchases		6,803	54,278	61,081	4,308	54,604	58,912
3.2.2.2	Foreign Currency Swap- Sales		6,550	55,014	61,564	2,863	56,347	59,210
3.2.2.3	Interest Rate Swap- Purchases		22,078	18,763	40,841	13,668	13,288	26,956
3.2.2.4	Interest Rate Swap- Sales		22,917	17,831	40,748	14,508	12,431	26,939
3.2.3	Foreign Currency, Interest Rate, and Securities Options		26,762	33,975	60,737	13,199	33,921	47,120
3.2.3.1	Foreign Currency Options- Purchases		5,902	23,319	29,221	815	21,917	22,732
3.2.3.2	Foreign Currency Options- Sales		20,860	10,656	31,516	12,384	12,004	24,388
3.2.3.3	Interest Rate Options- Purchases		-	-	-	-	-	-
3.2.3.4	Interest Rate Options- Sales		-	-	-	-	-	-
3.2.3.5	Securities Options- Purchases		-	-	-	-	-	-
3.2.3.6	Securities Options- Sales		-	-	-	-	-	-
3.2.4	Foreign Currency Futures		-	-	-	-	-	-
3.2.4.1	Foreign Currency Futures-Purchases		-	-	-	-	-	-
3.2.4.2	Foreign Currency Futures-Sales		-	-	-	-	-	-
3.2.5	Interest Rate Futures		-	-	-	-	-	-
3.2.5.1	Interest Rate Futures- Purchases		-	-	-	-	-	-
3.2.5.2	Interest Rate Futures- Sales		-	-	-	-	-	-
3.2.6	Other		-	531	531	-	503	503
B.	**CUSTODY AND PLEDGED ITEMS (IV+V+VI)**		**1,770,163**	**161,393**	**1,931,556**	**1,408,551**	**110,043**	**1,518,594**
IV.	**ITEMS HELD IN CUSTODY**		**355,300**	**48,098**	**403,398**	**291,082**	**8,976**	**300,058**
4.1	Customers' Securities Held		13,180	42,086	55,266	9,619	2,829	12,448
4.2	Investment Securities Held in Custody		296,906	5,186	302,092	245,390	5,324	250,714
4.3	Checks Received for Collection		43,097	795	43,892	34,388	786	35,174
4.4	Commercial Notes Received for Collection		145	31	176	170	37	207
4.5	Other Assets Received for Collection		-	-	-	-	-	-
4.6	Assets Received for Public Offering		-	-	-	-	-	-
4.7	Other Items Under Custody		1,972	-	1,972	1,515	-	1,515
4.8	Custodians		-	-	-	-	-	-
V.	**PLEDGED ITEMS**		**1,414,258**	**113,295**	**1,527,553**	**1,116,864**	**101,067**	**1,217,931**
5.1	Marketable Securities		2	-	2	2	-	2
5.2	Guarantee Notes		89	98	187	60	119	179
5.3	Commodities		179	-	179	-	-	-
5.4	Warranties		614	-	614	607	-	607
5.5	Real Estate		75,569	6,135	81,704	-	-	-
5.6	Other Pledged Items		1,337,805	107,062	1,444,867	1,116,195	100,948	1,217,143
5.7	Pledged Items-Depository		-	-	-	-	-	-
VI.	**CONFIRMED BILLS OF EXCHANGE AND SURETIES**		**605**	**-**	**605**	**605**	**-**	**605**
	TOTAL OFF-BALANCE SHEET COMMITMENTS (A+B)		**1,933,083**	**449,765**	**2,382,848**	**1,511,624**	**343,097**	**1,854,721**

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

ANADOLUBANK ANONİM ŞİRKETİ

CONSOLIDATED STATEMENT OF PROFIT OR LOSS AS OF 30 JUNE 2026

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

	INCOME AND EXPENSE ITEMS	Note	Limited Audited Current Period 1 January – 30 June 2026	Limited Audited Prior Period 1 January – 30 June 2025	Limited Audited Current Period 1 April – 30 June 2026	Limited Audited Prior Period 1 April – 30 June 2025
I.	**INTEREST INCOME**		**28,865**	**18,610**	**15,576**	**10,060**
1.1	Interest Income on Loans	**V-IV-1**	21,598	13,543	11,726	7,287
1.2	Interest Received on Reserve Deposits		1,780	1,054	1,069	546
1.3	Interest Received on Banks	**V-IV-1**	310	327	160	84
1.4	Interest Received on Money Market Transactions		83	902	51	334
1.5	Interest Received on Securities Portfolio	**V-IV-1**	3,465	1,606	1,688	1,177
1.5.1	Financial Assets Measured at Fair Value through Profit or (Loss)		40	57	24	29
1.5.2	Financial Assets Measured at Fair Value Through Other Comprehensive Income		3,156	1,332	1,518	1,021
1.5.3	Financial Assets Measured at Measured at Amortized Cost		269	217	146	127
1.6	Financial Lease Income		-	-	-	-
1.7	Other Interest Income	**V-IV-1**	1,629	1,178	882	632
II.	**INTEREST EXPENSE (-)**		**18,664**	**12,239**	**10,543**	**6,542**
2.1	Interest on Deposits	**V-IV-2**	14,736	10,499	8,726	5,376
2.2	Interest on Funds Borrowed	**V-IV-2**	1,506	1,081	836	599
2.3	Interest on Money Market Transactions		1,702	431	596	406
2.4	Interest on Securities Issued	**V-IV-2**	647	185	344	138
2.5	Interest on Leases		62	39	32	21
2.6	Other Interest Expenses		11	4	9	2
III.	**NET INTEREST INCOME/EXPENSE (I - II)**		**10,201**	**6,371**	**5,033**	**3,518**
IV.	**NET FEES AND COMMISSIONS INCOME/EXPENSE**		**2,917**	**1,318**	**1,641**	**713**
4.1	Fees and Commissions Received		4,112	1,844	2,194	932
4.1.1	Non-Cash Loans		151	114	75	60
4.1.2	Other		3,961	1,730	2,119	872
4.2	Fees and Commissions Paid (-)		1,195	526	553	219
4.2.1	Non-Cash Loans		2	1	1	-
4.2.2	Other		1,193	525	552	219
V.	**DIVIDEND INCOME**	**V-IV-3**	**5**	**3**	**5**	**3**
VI.	**TRADING GAIN/(LOSS) (Net)**	**V-IV-4**	**(350)**	**467**	**(930)**	**(441)**
6.1	Trading Gains/(Losses) on Securities		723	124	214	85
6.2	Gains/losses from derivative transactions		(63)	371	(604)	(329)
6.3	Foreign Exchange Gains/(Losses)		(1,010)	(28)	(540)	(197)
VII.	**OTHER OPERATING INCOME**	**V-IV-5**	**802**	**1,425**	**335**	**1,181**
VIII.	**TOTAL OPERATING GROSS PROFIT (III+IV+V+VI+VII)**		**13,575**	**9,584**	**6,084**	**4,974**
IX.	**EXPECTED CREDIT LOSSES (-)**	**V-IV-6**	**1,372**	**840**	**470**	**421**
X.	**OTHER PROVISION EXPENSES (-)**	**V-IV-6**	**2**	**1**	**-**	**-**
XI.	**PERSONNEL EXPENSES (-)**		**2,455**	**1,594**	**1,200**	**736**
XII.	**OTHER OPERATING EXPENSES (-)**	**V-IV-7**	**1,337**	**909**	**673**	**295**
XIII.	**NET OPERATING PROFIT/(LOSS) (VIII-IX-X-XI-XII)**		**8,409**	**6,240**	**3,741**	**3,522**
XIV.	**EXCESS AMOUNT RECORDED AS INCOME AFTER MERGER**		-	-	**-**	**-**
XV.	**PROFIT/(LOSS) FROM INVESTMENTS UNDER EQUITY ACCOUNTING**		-	-	**-**	**-**
XVI.	**PROFIT/(LOSS) ON NET MONETARY POSITION**		-	-	**-**	**-**
XVII.	**OPERATING PROFIT/LOSS BEFORE TAXES (XIII+...+XV)**	**V-IV-8**	**8,409**	**6,240**	**3,741**	**3,522**
XVIII.	**PROVISION FOR TAXES OF CONTINUING OPERATIONS (±)**	**V-IV-9**	**(2,464)**	**(1,600)**	**(1,109)**	**(784)**
18.1	Current Tax Charge		(2,297)	(689)	(1,263)	(386)
18.2	Deferred Tax Charge (+)		(183)	(992)	144	(448)
18.3	Deferred Tax Credit (-)		16	81	10	50
XIX.	**NET PROFIT/LOSS AFTER TAXES (XVII±XVIII)**	**V-IV-8**	**5,945**	**4,640**	**2,632**	**2,738**
XX.	**INCOME FROM DISCONTINUED OPERATIONS**		-	-	-	-
20.1	Income from assets held for sale		-	-	-	-
20.2	Income from sale of associates, subsidiaries and joint ventures		-	-	-	-
20.3	Others		-	-	-	-
XXI.	**EXPENSES FROM DISCONTINUED OPERATIONS (-)**		-	-	-	-
21.1	Expenses for Non-Current Assets Held for Resale		-	-	-	-
21.2	Loss from Sales of Associates, Subsidiaries and Joint Ventures (Business Partners)		-	-	-	-
21.3	Other Expenses from Discontinued Operations		-	-	-	-
XXII.	**PROFIT/LOSSES BEFORE TAXES FROM DISCONTINUED OPERATIONS (XX-XXI)**		-	-	-	-
XXIII.	**PROVISION FOR INCOME TAXES FROM DISCONTINUED OPERATIONS (±)**		-	-	-	-
23.1	Current Tax Charge		-	-	-	-
23.2	Deferred Tax Charge (+)		-	-	-	-
23.3	Deferred Tax Credit (-)		-	-	-	-
XXIV.	**NET PROFIT/LOSS AFTER TAXES ON DISCONTINUED OPERATIONS (XXII±XXIII)**		-	-	-	-
XXV.	NET PROFIT/LOSSES (XIX+XXIV)	**V-IV-10**	**5,945**	**4,640**	**2,632**	**2,738**
25.1	Group's profit/loss		5,942	4,636	2,630	2,736
25.2	Non-Controlling interest (-)		3	4	2	2
	Earnings per Share Full TRY	**III-XXIV**	5.40	4.21	2.39	2.49

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

CONSOLIDATED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME AS OF 30 JUNE 2026

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

	STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME	Note	Audited Current Period 1 January – 30 June 2026	Audited Prior Period 1 January – 30 June 2025
I.	**CURRENT PERIOD PROFIT/LOSS**		**5,945**	**4,640**
II	**OTHER COMPREHENSIVE INCOME**		**(457)**	**639**
2.1.	**Other Income/Expense Items Not Reclassified Through Profit or Loss**		**2**	**41**
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		(3)	1
2.1.4.	Other Income/Expense Items not Reclassified to Profit or Loss		5	26
2.1.5.	Tax Related Other Comprehensive Income Items Not Reclassified Through Profit or Loss		-	14
2.2.	**Other Income/Expense Items Reclassified to Profit or Loss**		**(459)**	**598**
2.2.1.	Exchange Differences on Translation		584	1,762
2.2.2.	Income/Expenses from Valuation and/or Reclassification of Financial Assets Measured at FVOCI		(848)	95
2.2.3.	Gains/losses from Cash Flow Hedges		-	-
2.2.4.	Gains/Losses on Hedges of Net Investments in Foreign Operations		(584)	(1,762)
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		389	503
III.	**TOTAL COMPREHENSIVE INCOME (I+II)**		**5,488**	**5,279**

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

CONSOLIDATED STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY AS OF 30 JUNE 2026

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

							Other Comprehensive Income/Expense Items not to be Reclassified to Profit or Loss			Other Comprehensive Income/Expense Items to be Reclassified to Profit or Loss								
	CONSOLIDATED STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY	Note	Paid – in Capital	Share Premium	Share Cancellation Profits	Other Capital Reserves	Revaluation surplus on tangible and intangible assets	Defined Benefit Plans' Actuarial Gains/Losses	Other	Translation Differences	Income/Expenses from Valuation and/or Reclassification of Financial Assets Measured at FVOCI	Other	Profit Reserves	Prior Periods' Profit/Loss	Current Period's Net Profit/Loss	Shareholders ' Equity Before Non-Controlling Interest	Non-Controlling Interest	Total Shareholders ' Equity
	Prior Period																	
I.	**Balances at Beginning of Period**		**1,100**	**-**	**-**	**-**	**1,732**	**(152)**	**60**	**3,892**	**(106)**	**(2,377)**	**7,673**	**5,305**	**-**	**17,127**	**29**	**17,156**
II.	**Correction made as per TAS 8**		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.1	Effect of Corrections		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.2	Effect of Changes in Accounting Policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
III.	**Adjusted Balances at Beginning of Period (I+II)**	**V-II-13**	**1,100**	**-**	**-**	**-**	**1,732**	**(152)**	**60**	**3,892**	**(106)**	**(2,377)**	**7,673**	**5,305**	**-**	**17,127**	**29**	**17,156**
IV.	**Total Comprehensive Income**		**-**	**-**	**-**	**-**	**23**	**-**	**18**	**1,762**	**69**	**(1,233)**	**-**	**-**	**4,636**	**5,275**	**4**	**5,279**
V.	**Capital Increase in Cash**		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VI.	**Capital Increase from Internal Sources**		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VII.	**Adjustments to Paid-in Capital**		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VIII	**:onvertible Bonds**		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
IX.	**Subordinated Liabilities**		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
X.	**Other Changes**		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
XI.	**Profit Distribution**		-	-	-	-	-	-	-	-	-	-	**5,305**	**(5,305)**	-	-	-	-
11.1	Dividends		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11.2	Transfers to Reserves		-	-	-	-	-	-	-	-	-	-	5,305	(5,305)	-	-	-	-
11.3	Others		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Balances at end of the period (III+IV…+X+XI) 30.06.2025		**1,100**	**-**	**-**	**-**	**1,755**	**(152)**	**78**	**5,654**	**(37)**	**(3,610)**	**12,978**	**-**	**4,636**	**22,402**	**33**	**22,435**

							Other Comprehensive Income/Expense Items not Reclassified to Profit or Loss			Other Comprehensive Income/Expense Items to be Reclassified to Profit or Loss								
	CONSOLIDATED STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY	Note	Paid – in Capital	Share Premium	Share Cancellati on Profits	Other Capital Reserves	Revaluation surplus on tangible and intangible assets	Defined Benefit Plans' Actuarial Gains/Losses	Other	Translation Differences	Income/Expenses from Valuation and/or Reclassification of Financial Assets Measured at FVOCI	Other	Profit Reserves	Prior Periods' Profit/Loss	Current Period's Net Profit/Loss	Shareholders ' Equity Before Non-Controlling Interest	Non-Controlling Interest	Total Shareholders ' Equity
	Current Period																	
I.	**Balances at Beginning of Period**		**1,100**	**-**	**-**	**-**	**2,120**	**(160)**	**85**	**6,383**	**810**	**(4,120)**	**12,978**	**9,421**	**-**	**28,617**	**38**	**28,655**
II.	**Correction made as per TAS 8**		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.1	Effect of Corrections		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.2	Effect of Changes in Accounting Policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
III.	**Adjusted Balances at Beginning of Period (I+II)**	**V-II-13**	**1,100**	**-**	**-**	**-**	**2,120**	**(160)**	**85**	**6,383**	**810**	**(4,120)**	**12,978**	**9,421**	**-**	**28,617**	**38**	**28,655**
IV.	**Total Comprehensive Income**		**-**	**-**	**-**	**-**	**-**	**(1)**	**3**	**584**	**(634)**	**(409)**	**-**	**-**	**5,942**	**5,485**	**3**	**5,488**
V.	**Capital Increase in Cash**		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VI.	**Capital Increase from Internal Sources**		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VII.	**Adjustments to Paid-in Capital**		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VIII.	**Convertible Bonds**		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
IX.	**Subordinated Debt Instruments**		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
X.	**Other Changes**		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
XI.	**Profit Distribution**		-	-	-	-	-	-	-	-	-	-	**9,421**	**(9,421)**	-	-	-	-
11.1	Dividends Paid		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11.2	Transfers to Reserves		-	-	-	-	-	-	-	-	-	-	9,421	(9,421)	-	-	-	-
11.3	Others		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Balances at end of the period (III+IV…+X+XI) 30.06.2026		**1,100**	**-**	**-**	**-**	**2,120**	**(161)**	**88**	**6,967**	**176**	**(4,529)**	**22,399**	**-**	**5,942**	**34,102**	**41**	**34,143**

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

CONSOLIDATED STATEMENT OF CASH FLOWS AS OF 30 JUNE 2026

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

		Note	Limited Audited Current Period 1 January- 30 June 2026	Limited Audited Prior Period 1 January- 30 June 2025
A.	**CASH FLOWS FROM BANKING OPERATIONS**			
1.1	**Operating profit before changes in operating assets and liabilities**		**6,958**	**4,068**
1.1.1	Interest received		27,546	17,637
1.1.2	Interest paid		(19,558)	(12,211)
1.1.3	Dividend received		5	3
1.1.4	Fees and commissions received		4,110	1,844
1.1.5	Other income		760	1,196
1.1.6	Collections from previously written-off loans		351	121
1.1.7	Cash payments to personnel and service suppliers		(2,455)	(1,594)
1.1.8	Taxes paid		(3,682)	(919)
1.1.9	Other		(119)	(2,009)
1.2	**Changes in operating assets and liabilities subject to banking operations**		**(9,536)**	**4,378**
1.2.1	Net (increase) decrease in financial assets measured at fair value through profit/loss		19	171
1.2.2	Net (increase) decrease in due from banks		(6,273)	(4,196)
1.2.3	Net increase in loans		(43,222)	(31,116)
1.2.4	Net (increase) decrease in other assets		(10,365)	(10,848)
1.2.5	Net increase (decrease) in bank deposits		9,152	(309)
1.2.6	Net increase (decrease) in other deposits		52,993	30,030
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		(11,840)	20,646
I.	**Net cash provided from banking operations**		**(2,578)**	**8,446**
B.	**CASH FLOWS FROM INVESTING ACTIVITIES**			
II.	**Net cash provided from/(used in) investing activities**		**158**	**(18,709)**
2.1	Cash paid for purchase of entities under common control, associates and subsidiaries		-	-
2.2	Cash obtained from sale of entities under common control, associates and subsidiaries		-	-
2.3	Fixed assets purchases		(203)	(119)
2.4	Fixed assets sales		-	222
2.5	Cash paid for purchase of financial assets measured at fair value through other comprehensive income		(9,954)	(20,842)
2.6	Cash obtained from sale of financial assets measured at fair value through other comprehensive income		12,836	4,946
2.7	Cash paid for purchase of Financial Assets Measured at Amortized Cost		(2,534)	(3,186)
2.8	Cash obtained from sale of Financial Assets Measured at Amortized Cost		464	424
2.9	Other		(451)	(154)
C.	**CASH FLOWS FROM FINANCING ACTIVITIES**			
III.	**Net cash provided from financing activities**		**8,631**	**10,305**
3.1	Cash obtained from funds borrowed and securities issued		9,448	11,700
3.2	Cash used for repayment of funds borrowed and securities issued		(501)	(1,143)
3.3	Issued equity instruments		-	-
3.4	Dividends paid		-	-
3.5	Payments for finance leases		(316)	(252)
3.6	Other		-	-
IV.	**Effect of foreign currency exchange differences on cash and cash equivalents**		**766**	**502**
V.	**Net (increase) decrease in cash and cash equivalents**		**6,977**	**544**
VI.	**Cash and cash equivalents at the beginning of the period**		**31,441**	**30,154**
VII.	**Cash and cash equivalents at end of the period**		**38,418**	**30,698**

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

SECTION THREE: EXPLANATIONS ON ACCOUNTING POLICIES

I. Explanations on Basis of Presentation

Preparation of the consolidated financial statements and its explanatory notes in accordance with Turkish Accounting Standards and Regulation on Principles Related to Banks' Accounting Applications and Maintaining the Documents:

The consolidated financial statements have been prepared in accordance with the provisions of the Regulation on Accounting Applications for Banks and Safekeeping of Documents published in the Official Gazette dated 1 November 2006 and numbered 26333, in relation to the Banking Law No. 5411, and other regulations, communiqués, explanations and circulars issued by the Banking Regulation and Supervision Agency ("BRSA") on accounting and financial reporting principles, and for matters not regulated by the foregoing, the provisions of Turkish Accounting Standard 34 ("TAS 34") Interim Financial Reporting 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 consolidated financial statements prepared for public disclosure, together with their related disclosures and footnotes, have been prepared in accordance with the "Communiqué on Financial Statements to be Publicly Disclosed by Banks and the Related Disclosures and Footnotes" and the "Communiqué on Public Disclosures Regarding Risk Management by Banks", and the communiqués introducing amendments and supplements thereto. However, TAS 29 "Financial Reporting in Hyperinflationary Economies" as set out in TFRS has not been applied with respect to banks and financial leasing, factoring, financing, savings finance and asset management companies, as explained below.

The format and content of the consolidated financial statements to be disclosed to the public, along with their explanatory notes, have been prepared in accordance with the Communiqué on Financial Statements to be Announced to the Public by Banks and the Related Explanations and Footnotes published in the Official Gazette No. 28337 dated June 28, 2012, and the Communiqué on Disclosures to be Made to the Public by Banks Regarding Risk Management published in the Official Gazette No. 29511 dated October 23, 2015, along with the amendments and additions brought by these communiqués. The Bank keeps its accounting records in Turkish Lira in accordance with the Banking Law, the Turkish Commercial Code, and the Turkish Tax Legislation.

The consolidated financial statements have been prepared in TRY on the historical cost basis, except for financial assets and liabilities measured at fair value through profit or loss, financial assets and liabilities measured at fair value through other comprehensive income, derivative financial assets and liabilities measured at fair value through profit or loss, and revalued real estates.

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

Pursuant to the Regulation Amending the Communiqué on Financial Statements to be Disclosed to the Public by Banks and Related Disclosures and Footnotes, published in the Official Gazette dated 30 April 2026 and numbered 33239, the presentation currency of the financial statements has been changed from Thousand Turkish Lira (TRY Thousand) to Million Turkish Lira (TRY Million). In line with this amendment, comparative financial information relating to the prior period has also been presented in TRY Million to ensure comparability of the financial statements.

SECTION THREE: EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

I. Explanations on Basis of Presentation (Continued)

Preparation of the consolidated financial statements and the related disclosures and footnotes in accordance with Turkish Accounting Standards and the "Regulation on Accounting Applications for Banks and Safekeeping of Documents"

Changes in Accounting Policies and Disclosures

In an announcement made by the Public Oversight, Accounting and Auditing Standards Authority ('POA') on November 23, 2023, it was decided that entities applying Turkish Financial Reporting Standards ('TFRS') would implement the 'TAS 29 Financial Reporting in Hyperinflationary Economies' standard in their financial statements starting from the reporting period ending on December 31, 2023. Furthermore, institutions or organizations authorized to regulate and supervise their respective fields were granted flexibility to determine different transition dates for the application of TAS 29 provisions. In this context, according to decision No. 10744 of the Banking Regulation and Supervision Agency ('BRSA') dated December 12, 2023, banks, along with leasing, factoring, financing, savings financing, and asset management companies, are not required to apply the inflation adjustment under TAS 29 for their financial statements dated December 31, 2023. Furthermore, according to the decision No. 10825 dated January 11, 2024, it was decided to commence the application of inflation accounting starting from January 1, 2025, and thus the financial statements dated June 30, 2026, did not implement TAS 29 nor include inflation adjustments. However, according to the decision No. 11021 of the BRSA dated December 5, 2024, it was decided that banks and leasing, factoring, financing, savings financing, and asset management companies would not implement inflation accounting in 2025 either. Accordingly, TMS 29 was not applied to the financial statements dated 30 June 2026 and no inflation adjustment was made.

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 June 30, 2026 and the differences between accounting principles have not been quantified in the accompanying consolidated financial statements. Accordingly, the accompanying consolidated financial statements are not intended to present fairly the consolidated financial position, results of operations, changes in equity and cash flow of the Bank in accordance with IFRS.

Accounting Policies and Valuation Principles Used In the Preparation Of the Consolidated Financial Statements

The accounting policies and valuations adopted in the preparation of financial statements are determined and implemented in accordance with the regulations, communiqués, explanations and circulars published by ("BRSA"). Unless a special regulation is not made by BRSA, they are determined and implemented in accordance with the TAS/TFRS principles.

New and Revised Standards and Interpretations

The new and revised standards do not have a significant impact on the reporting process for June 30, 2026.

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

Strategy for the use of financial instruments

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

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

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

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

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

Foreign currency transactions

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

As of the balance sheet date, monetary assets and liabilities denominated in foreign currencies are translated into TRY at the CBRT buying exchange rates prevailing on the balance sheet date. Depending on whether the result is positive or negative, foreign exchange gains or losses are reflected in the profit or loss statement.

Net investments in subsidiaries established abroad are accounted for using the equity method in accordance with the "Communiqué on Amendments to the Turkish Accounting Standard for Individual Financial Statements (TAS 27)" published in the Official Gazette No. 29321 on April 9, 2015. The assets and liabilities of foreign subsidiaries are translated into TRY using the exchange rates prevailing at the balance sheet date, while income and expense items are translated at average exchange rates. Exchange differences arising from the translation of income and expense items and other equity items are recorded under "Accumulated Other Comprehensive Income or Expenses to be Reclassified to Profit or Loss" within equity.

Starting from 1 May 2018, the Bank has decided to implement a hedging strategy in its non-consolidated financial statements, accounted for using the equity method, to hedge against the exchange rate risk arising from its foreign subsidiary, Anadolubank Nederland NV. This strategy involves applying a net investment hedging strategy to protect against the foreign exchange risk arising from the net investment value of Anadolubank Nederland NV being denominated in Euro. The Group's borrowing has been designated as a 'hedging instrument' to the extent of the net investment amount in Anadolubank Nederland NV.

SECTION THREE: EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

III. Information about Consolidation

In cases where the accounting policies adopted by the consolidated subsidiaries differ from the accounting policies applied by the Parent Bank, the differences are adjusted in the consolidated financial statements in accordance with the accounting policies applied by the Parent Bank, considering the materiality criterion. The financial statements of the subsidiaries subject to consolidation that are domiciled in Türkiye and the financial statements of the foreign subsidiary subject to consolidation, which are prepared in accordance with the accounting and financial reporting principles and rules of the countries in which they are established, are adjusted to comply with the Reporting Standards through certain corrections.

Transactions and balances between the Bank and its consolidated subsidiaries (together referred to as the 'Group') are mutually offset.

The accounting policies followed and the valuation principles used in the preparation of the consolidated financial statements have been determined and applied in accordance with the principles set out in the Reporting Standards.

IV. Information on Subsidiaries and Entities Under Common Control

The Group has no subsidiaries subject to consolidation and no non-financial affiliates.

V. Explanations on Forward Transactions, Options and Derivative Instruments

The Group predominantly engages in derivative transactions involving foreign currency swaps, currency options, and forward foreign exchange contracts.

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

Derivative transactions are initially recorded at acquisition cost. Furthermore, liabilities and receivables arising from derivative transactions are recorded in off-balance sheet accounts based on their contractual amounts.

In subsequent periods following initial recognition, derivative transactions are measured at fair value. Changes in fair value, depending on whether they are positive or negative, are presented in the balance sheet under 'Fair Value Through Profit or Loss of Derivative Financial Assets' or 'Fair Value Through Profit or Loss of Derivative Financial Liabilities.' Changes in the fair value of these derivative financial instruments resulting from measurement are reflected in the consolidated income statement. The accounting method for the resulting profit or loss varies depending on whether the derivative transaction is intended for hedging purposes and the nature of the hedged item.

The Group applies fair value hedging and cash flow hedging accounting. Hedge accounting is employed to mitigate short-term fluctuations in the income statement arising from differences in valuation methods between assets and liabilities subject to interest rate risk in the balance sheet and their hedging derivatives. A portion of the Group's fixed-interest foreign currency securities and foreign currency loans are subject to fair value hedge accounting. The fair value risk of these fixed-interest financial assets is hedged with interest rate swaps. Additionally, the Group hedges the cash flow risk of variable-interest foreign currency corporate deposits with interest rate swaps. The effectiveness of the derivatives used for hedging in offsetting changes in the fair value of the hedged item is assessed and documented regularly. If a hedge does not meet hedge accounting requirements, hedge accounting is discontinued. During periods when the relationship between the hedging instrument and the hedged item is effectively assessed: a) Changes in the fair value of the hedged item under fair value hedge accounting are recognized in profit or loss, b) Changes in the fair value of the hedging instrument under cash flow hedge accounting are recognized in other comprehensive income, while the ineffective portion of gains or losses from the hedging instrument is recognized in profit or loss.

TFRS 9 offers the option to delay the adoption of TFRS 9's financial hedge accounting and continue applying TAS 39's hedge accounting provisions. The Group has opted to continue applying TAS 39's hedge accounting provisions. Accordingly, retrospective and prospective effectiveness analyses are conducted, and hedge accounting is deemed effective if the effectiveness tests are within the 80%-125% range. The 'dollar-offset' method is used in effectiveness testing.

The Group recognizes changes in the fair value of hedged items in 'Other Interest Income' and 'Other Interest Expense' accounts, and the corresponding changes in the fair value of hedging instruments in the 'Profit/Loss from Derivative Financial Transactions' account. Additionally, the differences between the fair value of hedged items at the inception of hedge accounting and their book value are amortized in parallel with the maturities of the respective items and recognized in the 'Other Interest Income' and 'Other Interest Expense' accounts.

SECTION THREE: EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

VI. Explanations on Interest Income and Expenses

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

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

VII. Explanations on Fees 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.

In its financial statements, Anadolubank Nederland NV accounts for the fair value difference on loans classified as 'Fair Value Through Other Comprehensive Income' within other financial assets under TFRS 9.

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

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

Financial assets at the fair value through profit or loss are initially recognized at fair value and remeasured at their fair value after recognition. All gains and losses arising from these valuations are reflected in the statement of profit or loss.

SECTION THREE: EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

VIII. Explanations and Disclosures on Financial Instruments (Continued)

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

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

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

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

Explanations and Disclosures on Financial Assets Measured at Amortized Cost

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

Explanations and Disclosures on Loans and Factoring

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.

Factoring and Loans receivables are measured at amortized cost using the effective interest method, after deducting unearned interest income and setting aside provisions for impairment, if any. A factoring receivable that has become doubtful is written off from the records after the completion of all related legal procedures and the determination of the net loss.

SECTION THREE: EXPLANATIONS ON 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 includes forward-looking macroeconomic forecasts, are used for the measurement of expected credit loss. The measurement of expected credit loss is performed in three stages, which are determined as follows:

Stage 1:

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

Stage 2:

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

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.

The approach of the Main Bank regarding the components of the provision calculation is outlined below.

SECTION THREE: EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

IX. Explanations on Expected Credit Losses (Continued)

Probability of Default (PD):

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

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

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

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

Loss Given Default (LGD):

The loss given default of a financial asset represents the loss that occurs after the asset defaults, considering 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.

SECTION THREE: EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

IX. Explanations on Expected Credit Losses (Continued)

Exposure at Default (EAD): (Continued)

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

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

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

X. Explanations on Netting of Financial Instruments

Financial assets and liabilities are presented net in the balance sheet when there is a legally enforceable right to offset the recognized amounts and there is an intention to settle on a net basis or to realize the asset and settle the liability simultaneously.

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

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

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

XII. Explanations on Assets Held for Sale and Discontinued Operations

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

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

SECTION THREE: EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

XIII. Explanations on Goodwill and Other Intangible Assets

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

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

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

XIV. Explanations on Tangible Assets

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

Expenditures for the repair and renewal of property and equipment are recognized as expense.

There are no restrictions such as pledges, mortgages or any other restrictions on the property and equipment.

There are no changes in the accounting estimates that would have significant effects in the current period or in the following periods.

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 it’s assets may be impaired. If any such indication exists, the Bank estimates the recoverable amount of the related asset within the framework of TAS 36 - *Impairment of Assets Standard*, and if the recoverable amount is less than the book value of the related asset, it recognizes an impairment loss.

SECTION THREE: EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

XIV. Explanations on Tangible Assets (Continued)

Starting from 1 January 2017, the Parent Bank 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

Following internal assessments, branch and service buildings as well as vehicles acquired through operating leases are accounted for under IFRS 16.
Since the amounts of other lease transactions are below the materiality level, they are considered outside the scope of TFRS 16, and the relevant lease payments are accounted for under Other Operating Expenses.

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

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

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

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

XV. Explanations on Leasing Transactions

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

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

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

SECTION THREE: EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

XV. Explanations on Leasing Transactions (Continued)

Group 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, 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 Parent Bank and the relevant subsidiaries as of the balance sheet date. Where the effect of the time value of money is material, provisions are discounted to their present value. When the amount of the obligation cannot be estimated and there is no possibility of an outflow of resources from the Group, it is considered that a contingent liability exists and it is disclosed in the related notes to the financial statements.

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

XVII. Explanations on Obligations Related to Employee Rights

Severance Pay Provision

In accordance with the existing Turkish Labor 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 consolidated 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 Group provides for undiscounted short-term employee benefits expected to be paid in exchange for services rendered by employees during an accounting period in its consolidated financial statements in accordance with TAS 19.

SECTION THREE: EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

XVIII. Explanations on Taxation

Corporate tax

Corporations earning income in Turkey through a workplace or a permanent representative, as well as dividend payments (dividends) made to corporations' resident in Turkey, are not subject to withholding tax. With the Cabinet Decisions numbered 2009/14593 and 2009/14594 published in the Official Gazette dated February 3, 2009, No. 27130, certain withholding tax rates stated in Articles 15 and 30 of the Corporate Tax Law No. 5520 were redefined. Within this context, the withholding tax rate applied to dividend payments other than those made by corporations earning income through a workplace or a permanent representative in Turkey and to resident corporations was 15%, while this rate was changed to 10% by the Presidential Decree published in the Official Gazette dated December 22, 2021, No. 31697. When applying the withholding tax rates on profit distributions made to non-resident corporations and individuals, the practices set forth in the relevant Double Taxation Avoidance Agreements are also taken into consideration. The addition of profit to capital is not considered a profit distribution and is not subject to withholding tax.

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

Advance corporate taxes are calculated and paid based on the corporate tax rate applicable to the earnings of the relevant year. Advance taxes paid during the year may be offset against the corporate tax calculated over the annual corporate tax return for the relevant year.

According to Turkish tax legislation, declared financial losses shown on the tax return can be deducted from corporate income for up to five years. For the period between January 1, 2017, and December 4, 2017, the entire gain corresponding to the portion of revenues obtained from the transfer to banks or the Savings Deposit Insurance Fund (SDIF) of immovable properties, participation shares, founder shares, usufruct shares, and pre-emptive rights held by corporations that were legally pursued due to debts to banks or indebted to the Fund, their guarantors, and mortgage providers, used in the liquidation of these debts, as well as 75% of the gains derived from the sale of such assets obtained by banks, are exempt from corporate tax.

Moreover, pursuant to the amendment introduced by Law No. 7061, "On Amendments to Certain Tax Laws and Other Laws," starting from December 5, 2017, the above-mentioned corporate tax exemption rate is applied as 50% for gains arising from the sale of immovable properties and 75% for gains arising from the sale of other assets.

According to the regulation introduced by Law No. 7456, published in the Official Gazette No. 32249 dated July 15, 2023, titled "Regarding the Establishment of an Additional Motor Vehicles Tax and Amendments to Some Laws and Decree Law No. 375 for Compensation of Economic Losses Caused by the Earthquakes Occurred on February 6, 2023," the exemption rate for gains from immovable property sales made after the entry into force of this article (July 15, 2023) shall be 25%.

Under Article 5, paragraph 1, subparagraph (e) of the Corporate Tax Law, 75% of gains arising from the sale of participation shares held in the corporate assets for at least two full years, founder shares, usufruct shares, pre-emptive rights held for the same period, and the participation shares of investment funds which constitute exempt income under subparagraph (a) of the same paragraph (participation profit exemption) were considered exempt from corporate tax.

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

SECTION THREE: EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

XVIII. Explanations on Taxation (Continued)

In the same Decree, the phrase "immovable properties and" in the first sentence of subparagraph (b) of the third paragraph of Article 19 of Law No. 5520 has been changed to "and," and the phrase "Immovable properties and participation" in the fourth sentence has been changed to "Participation." The phrase "immovable properties and" has been removed from the article text altogether, and the following temporary article has been added to Law No. 5520:

“TEMPORARY ARTICLE 16 – For immovable properties held in the assets of corporations before the effective date of this article, the provisions of subparagraph (e) of the first paragraph of Article 5 shall apply as they were before being amended by the law establishing this article. However, the 50% rate stated in subparagraph (e) of the first paragraph of Article 5 of this Law shall be applied as 25% for gains arising from immovable property sales made after the effective date of this article.”

However, by virtue of Law No. 7352 "Law on Amendments to the Tax Procedure Law and the Corporate Tax Law", published in the Official Gazette dated 29 January 2022 and numbered 31734, provisional Article 33 was added to the Tax Procedure Law No. 213, and the following has been enacted into law: financial statements shall not be subject to inflation adjustment for the 2021 and 2022 fiscal years (for those assigned special fiscal years, as of the fiscal years ending in 2022 and 2023), including provisional tax periods, and for the provisional tax periods of the 2023 fiscal year, regardless of whether the conditions for inflation adjustment under the repeated Article 298 are met; however, the financial statements as of 31 December 2023 shall be subject to inflation adjustment regardless of whether the conditions for inflation adjustment are met; and the profit/loss differences arising from such inflation adjustment shall be presented in the retained earnings/accumulated deficit account and shall not be included in the corporate tax base. Furthermore, pursuant to Article 17 of Law No. 7491 "Law on Amendments to Certain Laws and Decree Laws", published in the Official Gazette dated 28 December 2023 and numbered 32413, it has been enacted into law that the profit/loss differences arising from inflation adjustment to be performed for the 2023 and 2024 fiscal years, including provisional tax periods, by banks, companies within the scope of the Financial Leasing, Factoring, Financing and Savings Finance Companies Law No. 6361 dated 21 November 2012, payment and electronic money institutions, authorized foreign exchange institutions, asset management companies, capital market institutions, insurance and reinsurance companies, and pension companies, shall not be taken into account in the determination of taxable income.

The President has been authorized to extend the periods determined within the scope of this paragraph by one fiscal year, including provisional tax periods. According to the Tax Procedure Law Communiqué Serial No. 582, published in the Official Gazette dated 15 February 2025 and numbered 32814, it has been resolved that inflation adjustment shall not be performed even if the conditions for inflation adjustment are met as of the end of the first, second and third provisional tax periods of the 2025 fiscal year. Furthermore, by virtue of provisional Article 37 added to the Tax Procedure Law, published in the Official Gazette dated 25 December 2025 and numbered 33118, it has been stipulated that inflation adjustment shall not be performed for the 2025, 2026 and 2027 fiscal years, regardless of whether the conditions for inflation adjustment are met.

Since inflation accounting has not been applied in the 2025 period due to provisional Article 37 of the Tax Procedure Law, the amendments made to the repeated Article 298/Ç and Article 32 of the Tax Procedure Law have provided the opportunity for permanent and temporary revaluation. In 2025, revaluation has been performed for fixed assets in accordance with the relevant articles. As a result of these transactions, the depreciation amount to be subject to corporate tax in the current year is calculated based on the revalued amounts. No revaluation has been carried out in the three-month period ended 30 June 2026.

SECTION THREE: EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

XVIII. Explanations on Taxation (Continued)

Deferred Tax

The Bank calculates and accounts for deferred income taxes for all temporary differences arising between the tax bases of assets and liabilities and their carrying amounts in these consolidated financial statements in accordance with “Turkish Accounting Standard for Income Taxes” (“TAS 12”) and the related decrees of the BRSA concerning income taxes. 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.

Deferred tax assets and deferred tax liabilities calculated for each consolidated subsidiary are presented on a net basis in the financial statements of the relevant subsidiary, as the subsidiary has the legal right to offset current tax assets against current tax liabilities. In the consolidated financial statements, deferred tax assets and deferred tax liabilities are presented without offsetting, as the consolidated subsidiaries do not have the legal right to receive or make a single net payment.

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

As stated in the Corporate Tax disclosures, the rate has been set at 25% to be applied to corporate earnings for the taxation periods of 2023 and 2022. However, under the regulation introduced by Law No. 7456, titled "Law on Amendments to Certain Laws and Decree-Law No. 375 for the Compensation of Economic Losses Caused by the Earthquakes on February 6, 2023," published in the Official Gazette No. 32249 on July 15, 2023, the rate has been set at 30%.

Deferred tax liabilities are calculated for all taxable temporary differences, whereas deferred tax assets arising from deductible temporary differences are calculated only if it is highly probable that future taxable profit will be available against which the temporary differences can be utilized. No deferred tax liability or assets are recognized for temporary timing differences arising from the initial recognition of assets or liabilities in the financial statements, which do not affect either the accounting profit or taxable profit or loss, except in the case of goodwill or business combinations.

In accordance with TAS 12 Income Taxes standard, deferred tax assets or liabilities are calculated using 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 period when the assets are realized, or the liabilities are settled. Therefore, the Bank has calculated deferred tax on its assets and liabilities at the rate of 30% as of 30 June 2026.

Under the regulation brought by Law No. 7491 concerning Amendments to Some Laws and Decrees, it is stipulated that the profit/loss difference arising from inflation adjustments made by banks during the fiscal periods of 2024 and 2025, including interim tax periods, will not be considered in determining taxable income. The General Communiqué No. 582 on Tax Procedure Law, published in the Official Gazette No. 32814 on February 15, 2025, stated that it is deemed appropriate not to perform inflation adjustments during the first interim tax period of the 2024 fiscal year. In accordance with Temporary Article 33 of the Tax Procedure Law, tax effects arising from inflation adjustments applied to financial statements dated June 30, 2026, under the Tax Procedure Law, have been included in the calculation of deferred taxes as of June 30, 2026.

SECTION THREE: EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

XVIII. Explanations on Taxation (Continued)

Global Minimum Tax on Corporations

In September 2023, the Public Oversight, Accounting and Auditing Standards Authority (POA) issued amendments to TAS 12 that provide a mandatory exemption for the recognition and disclosure of deferred tax assets and liabilities related to Pillar Two income taxes. These amendments were introduced to clarify that TAS 12 applies to income taxes arising from tax laws that have been or are about to be enacted in order to implement the Pillar Two Model Rules published by the Organization for Economic Co-operation and Development (OECD). These amendments also introduce specific disclosure requirements for entities affected by such tax laws. With the exemption from recognizing and disclosing deferred tax information within this scope, and the disclosure requirement stating that the exemption has been applied, the Parent Bank is implementing this exemption upon the publication of the amendment.

The Pillar 2 regulations agreed upon by OECD member countries have entered into force in Türkiye with Law No. 7524 "Law on Amendments to Tax Laws, Certain Laws and Decree Law No. 375", published in the Official Gazette dated 2 August 2024. Although the secondary legislation regarding the calculation details and implementation methodology has not yet been published, based on preliminary assessments made considering the regulations issued by the OECD, the regulations have not created a significant impact on the financial statements.

Domestic Minimum Corporate Tax

Turkey has enacted the Domestic Minimum Corporate Tax through legislation published in the Official Gazette on 2 August 2024. Under this regulation, which introduces the domestic minimum corporate tax regime, the corporate tax calculated under Articles 32 and 32/A may not be less than 10% of the corporate income before deductions and exemptions. The regulation entered into force on the date of its publication and applies to corporate income, including the provisional tax periods of 2025.

Transfer Pricing

The article no.13 of the Corporate Tax Law describes the issue of transfer pricing under the title of “disguised profit distribution” by way of transfer pricing. “The General Communiqué on Disguised Profit Distribution by Way of Transfer Pricing” published at 18 November 2007, explains the application related issues on this topic.

According to the relevant communiqué, if taxpayers engage in transactions of purchasing and selling products, services, or goods with related parties where the pricing is not conducted in accordance with the arm's length principle, it will be deemed that the related profits are implicitly distributed through transfer pricing. Such implicit profit distributions through transfer pricing cannot be deducted from the tax base for corporate tax purposes.

XIX. Explanations on Borrowings

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

SECTION THREE: EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

XX. Explanations on Issuance of Share Certificates

None.

XXI. Explanations on Avalized Drafts and Acceptances

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

XXII. Explanations on Government Incentives

As of 30 June 2026, the Group does not have any governmental incentives or support (31 December 2025: 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 Group'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 ending June 30, 2026, are 5.40 Full TRY
(June 30, 2025: 4.21 Full TRY).

Related Parties

For the purposes of these consolidated financial statements, shareholders, senior management, and board members, together with their families and the companies controlled by them or affiliated with them, as well as associates and jointly controlled entities, are considered related parties within the scope of 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 box, effectives, cash in transit, purchased cheques and demand deposits including balances with the CBRT and “Cash equivalents” includes interbank money markets placements and time deposits at banks with original maturity periods of less than three months, as well as investments in securities.

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

SECTION FOUR: EXPLANATIONS RELATED TO FINANCIAL STRUCTURE AND RISK MANAGEMENT OF THE GROUP

I. Explanations on Consolidated Equity

The equity amount and capital adequacy standard ratio have been calculated in accordance with the "Regulation on Banks' Equity", the "Regulation on Measurement and Assessment of Capital Adequacy of Banks", and the following additional regulations of the BRSA.

The Group's equity amount calculated as of 30 June 2026 is TRY 41,653 (31 December 2025: TRY 35,812), and the capital adequacy standard ratio is 15.95% (31 December 2025: 20.45%). A subordinated loan obtained from abroad has been added to the supplementary capital, resulting in an equity increase of TRY 6,986; had this addition not been made, the capital adequacy standard ratio would have been 13.28%. The Group's common equity tier 1 capital adequacy ratio is 12.97% (31 December 2025: 16.35%); the tier 1 capital adequacy ratio is 12.97% (31 December 2025: 16.35%).

The Bank's consolidated capital adequacy standard ratio is 19.48% (31 December 2025: 25.01%).

a. Information about consolidated shareholders' equity items

COMMON EQUITY TIER 1 CAPITAL	30 June 2026	31 December 2025
Paid-in capital following all debts in terms of claim in liquidation of the Bank	1,100	1,100
Share issue premiums	-	-
Reserves	22,399	12,978
Gains recognized in equity as per TAS	9,544	9,733
Profit	5,942	9,421
Current Period Profit	5,942	9,421
Prior Period Profit	-	-
Shares acquired free of charge from subsidiaries, affiliates and jointly controlled partnerships and cannot be recognized within profit for the period	-	-
Minorities' Share	41	38
Common Equity Tier 1 Capital Before Deduction	**39,026**	**33,270**
Deductions from Common Equity Tier 1 Capital		
Common Equity as per the 1st clause of Provisional Article 9 of the Regulation on the Equity of Banks	-	-
Portion of the current and prior periods' losses which cannot be covered through reserves and losses reflected in equity in accordance with TAS (-)	4,883	4,398
Improvement costs for operating leasing (-)	60	50
Goodwill (net of related tax liability)	-	-
Other intangibles other than mortgage-servicing rights (net of related tax liability)	217	197
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	-	-
Differences are not recognized at the fair value of assets and liabilities subject to hedge of cash flow risk	-	-
Communiqué Related to Principles of the amount credit risk calculated with the Internal Ratings Based Approach, total expected loss amount exceeds the total provision	-	-
Gains arising from securitization transactions	-	-
Unrealized gains and losses due to changes in own credit risk on fair valued liabilities	-	-
Defined-benefit pension fund net assets	-	-
Direct and indirect investments of the Bank in its own Common Equity	-	-
Shares obtained contrary to the 4th clause of the 56th Article of the Law	-	-
Portion of the total of net long positions of investments made in equity items of banks and financial institutions outside the scope of consolidation where the Bank owns 10% or less of the issued common share capital exceeding 10% of Common Equity of the Bank	-	-
Portion of the total of net long positions of investments made in equity items of banks and financial institutions outside the scope of consolidation where the Bank owns 10% or more of the issued common share capital exceeding 10% of Common Equity of the Bank	-	-
Portion of mortgage servicing rights exceeding 10% of the Common Equity	-	-
Portion of deferred tax assets based on temporary differences exceeding 10% of the Common Equity	-	-
Amount exceeding 15% of the common equity as per the 2nd clause of the Provisional Article 2 of the Regulation on the Equity of Banks	-	-
Excess amount arising from the net long positions of investments in common equity items of banks and financial institutions outside the scope of consolidation where the Bank owns 10% or more of the issued common share capital	-	-
Excess amount arising from mortgage servicing rights	-	-
Excess amount arising from deferred tax assets based on temporary differences	-	-
Other items to be defined by the BRSA	-	-
Deductions to be made from common equity due to insufficient Additional Tier I Capital or Tier II Capital	-	-
Total Deductions from Common Equity Tier 1 Capital	**5,160**	**4,645**
Total Common Equity Tier 1 Capital	**33,866**	**28,625**

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

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

I. Explanations on Consolidated Equity (Continued)

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

COMMON EQUITY TIER 1 CAPITAL	30 June 2026	31 December 2025
ADDITIONAL TIER I CAPITAL		
Preferred Stock not Included in Common Equity and the Related Share Premiums	-	-
Debt instruments and premiums approved by BRSA	-	-
Debt instruments and premiums approved by BRSA (Temporary Article 4)	-	-
Additional Tier I Capital before Deductions	-	-
Deductions from Additional Tier I Capital	-	-
Direct and indirect investments of the Bank in its own Additional Tier I Capital	-	-
Investments of Bank to Banks that invest in Bank's additional equity and components of equity issued by financial institutions with compatible with Article 7.	-	-
Investments of Bank to Banks that invest in Bank's additional equity and components of equity issued by financial institutions with compatible with Article 7. (-)	-	-
The Total of Net Long Position of the Direct or Indirect Investments in Additional Tier I Capital of Unconsolidated Banks and Financial Institutions where the Bank Owns more than 10% of the Issued Share Capital	-	-
Other items to be defined by the BRSA (-)	-	-
Transition from the Core Capital to Continue to deduce Components	-	-
Goodwill and other intangible assets and related deferred tax liabilities which will not deducted from Common equity Tier 1 capital for the purposes of the first sub-paragraph of the Provisional Article 2 of the Regulation on Banks' Own Funds (-)	-	-
Net deferred tax asset/liability which is not deducted from Common equity Tier 1 capital for the purposes of the sub-paragraph of the Provisional Article 2 of the Regulation on Banks' Own Funds (-)	-	-
Deductions to be made from common additional equity in the case that adequate Additional Tier I If there is not enough additional capital, the amount to be deducted from the additional capital is (-)	-	-
Total Deductions from Additional Tier I Capital	-	-
Total Additional Tier I Capital	-	-
Total Tier I Capital (Tier I Capital=Common Equity+Additional Tier I Capital)	**33,866**	**28,625**
TIER II CAPITAL		
Debt instruments and premiums deemed suitable by the BRSA	-	-
Debt instruments and premiums deemed suitable by BRSA (Temporary Article 4)	6,986	6,427
Provisions (Article 8 of the Regulation on the Equity of Banks)	801	760
Tier II Capital Before Deduction	**7,787**	**7,187**
Deductions From Tier II Capital		
Direct and indirect investments of the Bank on its own Tier II Capital (-)	-	-
Investments of Bank to Banks that invest on Bank's Tier 2 and components of equity issued by financial institutions with the conditions declared in Article 8.	-	-
Portion of the total of net long positions of investments made in equity items of banks and financial institutions outside the scope of consolidation where the Bank owns 10% or less of the issued common share capital exceeding 10% of Common Equity of the Bank (-)	-	-
Portion of the total of net long positions of investments made in Additional Tier I Capital item of banks and financial institutions outside the scope of consolidation where the Bank owns 10% or more of the issued common share capital exceeding 10% of Common Equity of the Bank	-	-
Other items to be defined by the BRSA (-)	-	-
Total Deductions from Tier II Capital	-	-
Total Tier II Capital	**7,787**	**7,187**
Total Capital (The sum of Tier I Capital and Tier II Capital)	**41,653**	**35,812**
Total Capital	**41,653**	**35,812**

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

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

I. Explanations on Consolidated Equity (Continued)

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

COMMON EQUITY TIER 1 CAPITAL	30 June 2026	31 December 2025
Deductions from Capital Loans granted contrary to the 50th and 51st Article of the Law	-	-
Net Book Values of Movables and Immovables Exceeding the Limit Defined in the Article 57, Clause 1 of the Banking Law and the Assets Acquired against Overdue Receivables and Held for Sale but Retained more than Five Years	-	-
The loan amounts specified in the fifth paragraph of Article 12/A of the Regulation on Credit Transactions of Banks published in the Official Gazette dated 1/11/2006 and numbered 26333	-	-
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	**41,653**	**35,812**
Total risk weighted amounts	**261,094**	**175,103**
CAPITAL ADEQUACY RATIOS		
Core Capital Adequacy Ratio (%)	12.97	16.35
Tier 1 Capital Adequacy Ratio (%)	12.97	16.35
Capital Adequacy Ratio (%)	15.95	20.45
BUFFERS		
Total buffer ratio	2.50	2.50
Capital conservation buffer requirement (%))	2.50	2.50
Bank-specific counter-cyclical buffer requirement (%)		
Systemic important bank buffer ratio (%)	-	-
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 (%)	8.47	11.85
Amounts below the Excess Limits as per the Deduction Principles	-	-
Portion of the total of net long positions of investments in equity items of unconsolidated banks and financial institutions where the bank owns 10% or less of the issued share capital exceeding the 10% threshold of above Tier I capital	-	-
Portion of the total of investments in equity items of unconsolidated banks and financial institutions where the bank owns 10% or less of the issued share capital exceeding the 10% threshold of above Tier I capital	-	-
Amount arising from mortgage-servicing rights	-	-
Amount arising from deferred tax assets based on temporary differences	-	-
Limits related to provisions considered in Tier II calculation	-	
General provisions for standard based receivables (before ten thousand twenty-five limitation)	-	-
Up to 1.25% of total risk-weighted amount of general reserves for receivables where the standard approach used	801	760
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 subjected to Article 4 (to be implemented between January 1, 2018, and January 1, 2022)		
Upper limit for Additional Tier I Capital subjected to temporary Article 4	-	-
Amounts Excess the Limits of Additional Tier I Capital subjected to temporary Article 4	-	-
Upper limit for Additional Tier II Capital subjected to temporary Article 4	-	-
Amounts Excess the Limits of Additional Tier II Capital subjected to temporary Article 4	-	-

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

I. Explanations on Consolidated Equity (Continued)

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

Issuer	Anadolubank A.Ş..
Instrument Code (CUSIP, ISIN, etc.)	XS2993969596
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)	6,986
Nominal value of the instrument (Million TRY)	6,986
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	5th 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 Parent 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.

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

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

II. Explanations on Consolidated Currency Risk

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

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

In calculating the consolidated capital requirement for exchange rate risk, the Group's total foreign currency assets, liabilities, and forward foreign exchange transactions are considered. 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 daily whether the positions related to exchange rate risk are within the limits.

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

As of 30 June 2026, the total amount of derivative financial instruments classified by the Group for fair value hedging purposes is TRY 3,451 (31 December 2025: TRY 3,269).

Management policy for foreign currency risk

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

Current foreign exchange bid rates of the Parent Bank for the last five business days prior to the financial statement date:

	US Dollar	Euro
Spot foreign exchange bid rates in the balance sheet date	**46,5747**	**53,0866**
Prior balance sheet date;		
Spot foreign exchange purchase rate of first day	46,5551	53,0950
Spot foreign exchange purchase rate of second day	46,4482	52,9289
Spot foreign exchange purchase rate of third day	46,4302	52,7177
Spot foreign exchange purchase rate of fourth day	46,4099	52,6683
Spot foreign exchange purchase rate of fifth day	46,3925	52,9191
The basic arithmetical average of last 30 days	**46,1782**	**53,1911**

Exposure to foreign currency risk

The increase/(decrease) that will occur in equity and profit or loss statement (excluding tax effect) for the accounting period ending on 30 June 2026 and 31 December 2025 assuming a 10 percent depreciation of TRY against the following currencies, is shown in the table below. This analysis has been prepared under the assumption that all other variables, especially interest rates, remain constant.

	30 June 2026		31 December 2025	
	Statement of profit and loss	Equity (1)	Statement of profit and loss	Equity (1)
US Dollar	3,095	3,096	2,033	2,208
Euro	(1,103)	(1,105)	(367)	(367)
Other currencies	415	415	(507)	(507)
Total, net	**2,407**	**2,406**	**1,159**	**1,334**

(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.

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

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

II. Explanations on Consolidated Currency Risk (Continued)

Information on Consolidated Currency Risk

Current Period	Euro	US Dollar	Other	Total
Assets:				
Cash and Balances with CBRT	2,494	9,498	3,593	15,585
Banks	13,803	2,454	60	16,317
Financial Assets at Fair Value through Profit or Loss (Net)	-	430	-	430
Interbank Money Market Placements	-	-	-	-
Financial Assets at Fair Value Through Other Comprehensive Income	10,670	12,645	-	23,315
Loans [1]	27,896	21,486	4,221	53,603
Investments in Associates, Subsidiaries and Joint Ventures (Business Partners)	-	-	-	-
Financial Assets Measured at Amortized Cost	20,091	438	-	20,529
Tangible Assets	61	-	-	61
Intangible Assets	-	-	-	-
Other[3]	100	131	-	231
Total Assets	**75,115**	**47,082**	**7,874**	**130,071**
Liabilities:				
Bank Deposits	2,693	8,390	1	11,084
Foreign Currency Deposits	40,845	47,575	11,917	100,337
Money market funds	4,673	402	-	5,075
Loans received	15,548	31	97	15,676
Securities issued	-	21,360	-	21,360
Lease Liabilities	47	-	-	47
Other Liabilities [2][3]	258	282	9	549
Total Liabilities	**64,064**	**78,040**	**12,024**	**154,128**
Net On Balance Sheet Position	**11,051**	**(30,958)**	**(4,150)**	**(24,057)**
Net Off-Balance Sheet Position	**(10,834)**	**27,209**	**4,077**	**20,452**
Financial Derivative Assets	21,760	76,499	20,964	119,223
Financial Derivative Liabilities	32,594	49,290	16,887	98,771
Non-cash loans [3][4]	4,628	15,443	68	20,139
Prior Period	**Euro**	**US Dollar**	**Other**	**Total**
Total Assets	62,596	38,214	11,229	112,039
Total Liabilities	58,921	60,297	6,164	125,382
Net on-Balance Sheet Position	**3,675**	**(22,083)**	**5,065**	**(13,343)**
Net off-Balance Sheet Position	**(3,227)**	**19,678**	**(5,158)**	**11,293**
Financial Derivative Assets	33,556	57,204	6,268	97,028
Financial Derivative Liabilities	36,783	37,526	11,426	85,735
Non-cash loans[3][4]	4,629	9,973	-	14,602

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

(2) The foreign exchange income rediscount of TRY 592 and the two-day value commitments of TRY 113 related to derivative financial instruments are not included in other assets, and the foreign exchange expense rediscount of TRY 1,105 is not included in other liabilities.

(3) Provisions for non-cash loans amounting to TRY 9 are included in the other liabilities item.

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

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

III. Explanations on Consolidated Interest Rate Risk

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

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

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	25,067	-	-	-	-	7,577	32,644
Banks [5]	14,148	-	-	-	-	3,197	17,345
Financial Assets at Fair Value Through Profit or Loss	-	7	125	223	77	-	432
Interbank Money Market Placements	4,500	-	-	-	-	-	4,500
Financial Assets at Fair Value Through Other Comprehensive Income	14,000	3,338	10,301	8,713	2,503	163	39,018
Loans [4][5]	25,227	39,015	93,362	13,668	1	1,358	172,631
Financial Assets Measured at Amortized Cost [5]	1,277	1,041	3,750	14,460	-	-	20,528
Other Assets [1]	472	221	840	134	-	20,678	22,345
Total Assets	**84,691**	**43,622**	**108,378**	**37,198**	**2,581**	**32,973**	**309,443**
Liabilities:							
Bank Deposits	4,338	4,668	2,013	2,484	-	-	27,006
Other Deposits	115,201	31,917	25,500	4,683	350	18,558	196,209
Funds from Interbank Money Market	4,529	2,998	-	-	-	-	7,527
Miscellaneous Payables	-	-	-	14,157	7,203	-	21,360
Loans received [3]	-	5,563	1,786	15,669	200	-	23,218
Other Liabilities [2]	581	369	919	413	18	45,326	47,626
Total Liabilities	**124,649**	**45,515**	**30,218**	**37,406**	**7,771**	**63,884**	**309,443**
Balance Sheet Long Position	-	-	78,160	-	-	-	78,160
Balance Sheet Short Position	(39,958)	(1,893)	-	(208)	(5,190)	(30,911)	(78,160)
Off-Balance Sheet Long Position	6,697	3,133	7,812	796	-	-	18,438
Off-Balance Sheet Short Position	(6,165)	(1,656)	(5,654)	(4,818)	(398)	-	(18,691)
Total Position	**(39,426)**	**(416)**	**80,318**	**(4,230)**	**(5,588)**	**(30,911)**	**(253)**

(1) Tangible fixed assets, intangible fixed assets and assets held for sale are shown in the tax income non-interest column
(2) Equity items, tax expenses, and provisions are shown in the non-interest column under other liabilities.
(3) Includes factoring payables.
(4) Includes factoring receivables.
(5) Expected loss provisions for financial assets measured at amortized cost are netted off against the related items.

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

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

III. Explanations on Consolidated Interest Rate Risk (Continued)

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

Prior Period-end	Up to 1 Month	1-3 Months	3-12 Month	1-5 Years	5 Years And Over	Non – Interest Bearing	Total
Assets:							
Cash and Balances with CBRT	15,516	-	-	-	-	4,879	20,395
Banks [5]	13,416	-	-	-	-	7,428	20,844
Financial Assets at Fair Value Through Profit or Loss	12	14	72	270	-	-	368
Interbank Money Market Placements	-	-	-	-	-	-	-
Financial Assets at Fair Value Through Other Comprehensive Income	20,657	2,705	5,213	5,891	1,226	418	36,110
Loans [4][5]	17,251	34,156	71,568	8,417	1	988	132,381
Financial Assets Measured at Amortized Cost [5]	635	1,068	4,499	11,199	-	-	17,401
Other Assets [1]	361	270	613	31	-	15,795	17,070
Total Assets	**67,848**	**38,213**	**81,965**	**25,808**	**1,227**	**29,508**	**244,569**
Liabilities:							
Bank Deposits	1,230	-	1,896	1,308	-	-	4,434
Other Deposits	84,520	31,736	7,813	4,664	287	14,501	143,521
Funds from Interbank Money Market	17,619	429	2,306	-	-	4	20,358
Marketable Securities Issued	-	-	-	10,785	6,628	-	17,413
Loans received [3]	-	3,355	2,089	12,615	-	-	18,059
Other liabilities [2]	628	284	438	382	-	39,052	40,784
Total Liabilities	**103,997**	**35,804**	**14,542**	**29,754**	**6,915**	**53,557**	**244,569**
Balance Sheet Long Position	-	2,409	67,423	-	-	-	69,832
Balance Sheet Short Position	(36,149)	-	-	(3,946)	(5,688)	(24,049)	(69,832)
Off-Balance Sheet Long Position	7,609	5,046	12,975	18,113	-	-	43,743
Off-Balance Sheet Short Position	(7,309)	(3,699)	(11,099)	(21,122)	(377)	-	(43,606)
Total Position	**(35,849)**	**3,756**	**69,299**	**(6,955)**	**(6,065)**	**(24,049)**	**137**

(1) Tangible fixed assets, intangible fixed assets and assets held for sale are shown in the tax income non-interest column.
(2) Equity items, tax expenses, and provisions are shown in the non-interest column under other liabilities.
(3) Includes factoring payables.
(4) Includes factoring receivables.
(5) Expected loss provisions for financial assets measured at amortized cost are netted off against the related items.

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

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

III. Explanations On Consolidated Interest Rate Risk (Continued)

Average interest rates on monetary financial instruments:

Current Period-end	**Euro** %	**USD** %	**Yen** %	**TRY** %
Assets:				
Cash and Balances with CBRT	-	-	-	-
Receivables from Banks and Other Financial Institutions	2.25	4.00	-	40.25
Financial Assets Measured at Fair Value Through Profit or Loss	-	5.79	-	36.96
Interbank Money Market Placements	-	-	-	40.00
Financial Assets Measured at Fair Value through Other Comprehensive Income	3.54	6.02	-	39.17
Loans	5.16	6.54	-	44.79
Financial Assets Measured at Amortized Cost	3.23	4.60	-	-
Liabilities:				
Bank Deposits	3.04	5.06	-	35.85
Other Deposits	2.25	3.87	-	42.04
Funds From Interbank Money Market	2.47	4.31	-	34.75
Other Liabilities	-	-	-	-
Marketable Securities Issued	-	6.27	-	-
Loans Received	2.72	8.08	-	37.35

Prior Period-end	**Euro** %	**USD** %	**Yen** %	**TRY** %
Assets:				
Cash and Balances with CBRT	-	-	-	-
Receivables from Banks and Other Financial Institutions	2.00	3.95	-	33.8
Financial Assets Measured at Fair Value Through Profit or Loss	2.5	6.03	-	37.02
Interbank Money Market Placements	-	-	-	-
Financial Assets Measured at Fair Value through Other Comprehensive Income	2.91	6.68	-	38.88
Loans	5.05	6.90	-	43.92
Financial Assets Measured at Amortized Cost	3.23	5.29	-	-
Liabilities:				
Bank Deposits	2.75	3.65	-	24.97
Other Deposits	2.1	3.62	-	41.17
Funds From Interbank Money Market	2.5	4.6	-	32.3
Other Liabilities	-	-	-	-
Securities Issued	-	6.51	-	-
Loans Received	2.76	7.13	-	37.55

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

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

None.

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

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

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

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

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

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

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

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

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

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

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

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

e. Information on liquidity risk mitigation techniques

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

f. Explanation of the usage of stress test

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

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

g. General information on liquidity emergency and contingency plans

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

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

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

1. Consolidated Liquidity Coverage Rate

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

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

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

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

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

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

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

1. Consolidated Liquidity Coverage Rate (Continued)

	Total Value to Which the Consideration Ratio is not Applied (*)		Total Value to Which the Consideration Ratio is Applied (*)	
Current Period	**TRY+FC**	**FC**	**TRY+FC**	**FC**
HIGH QUALITY LIQUID ASSETS				
High Quality Liquid Assets			53,752	30,449
Cash Outflows	-	-	-	-
Retail and customer deposits	97,175	62,903	9,005	6,258
Stable deposits	14,251	644	713	32
Less stable deposits	82,924	62,259	8,292	6,226
Unsecured funding other than retail and small business customers deposits	103,162	42,093	50,381	18,593
Operational deposits	-	-	-	-
Non-Operational deposits	95,528	40,239	42,964	16,739
Other unsecured funding	7,634	1,854	7,417	1,854
Secured funding			822	822
Other cash outflows	915	8,526	915	8,526
Liquidity needs related to derivatives and market valuation changes on derivatives transactions	915	8,526	915	8,526
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	1,158	1,158	58	58
Other irrevocable or conditionally revocable commitments	54,406	17,270	4,600	1,774
TOTAL CASH OUTFLOWS			**65,781**	**36,031**
Cash Inflows	-	-	-	-
Secured lending transactions	-	-	-	-
Unsecured lending transactions	27,740	12,144	19,988	10,198
Other cash inflows	885	8,019	885	8,019
TOTAL CASH INFLOWS	**28,625**	**20,163**	**20,873**	**18,217**
			Upper-Limited Values	
TOTAL HQLA STOCK			**53,752**	**30,449**
TOTAL NET CASH OUTFLOWS			**44,908**	**17,814**
LIQUIDITY COVERAGE RATIO (%)			**119.69**	**170.93**

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

Current Period	Highest	Date	Lowest	Date	Average
TRY+FC	**141.89%**	**6 April 2026**	**109.43%**	**18 May 2026**	**120.19%**
FC	**263.93%**	**2 June 2026**	**109.82%**	**30 June 2026**	**174.81%**

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

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

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

1. Consolidated 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			43,406	26,654
Cash Outflows	-	-	-	-
Retail and customer deposits	85,736	50,410	7,921	4,991
Stable deposits	13,054	448	653	22
Less stable deposits	72,682	49,962	7,268	4,969
Unsecured funding other than retail and small business customers deposits	65,095	37,228	33,133	16,334
Operational deposits	-	-	-	-
Non-Operational deposits	59,220	36,076	27,479	15,182
Other unsecured funding	5,875	1,152	5,654	1,152
Secured funding			314	314
Other cash outflows	565	8,477	566	8,477
Liquidity needs related to derivatives and market valuation changes on derivatives transactions	565	8,477	566	8,477
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	1,165	1,165	58	58
Other irrevocable or conditionally revocable commitments	41,522	11,991	3,516	1,294
TOTAL CASH OUTFLOWS			**45,508**	**31,468**
Cash Inflows				
Secured lending transactions				
Unsecured lending transactions	20,023	7,169	14,302	5,914
Other cash inflows	572	10,235	573	10,236
TOTAL CASH INFLOWS	**20,595**	**17,404**	**14,875**	**16,150**
	-	-	**Upper-Limited Values**	
TOTAL HQLA STOCK			**43,406**	**26,654**
TOTAL NET CASH OUTFLOWS			**30,633**	**15,319**
LIQUIDITY COVERAGE RATIO (%)			**141.69**	**173.99**

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

Current Period	**Highest**	**Date**	**Lowest**	**Date**	**Average**
TRY+FC	**181.48%**	**20 November 2025**	**117.56%**	**25 December 2025**	**143.04%**
FC	**276.59%**	**11 November 2025**	**121.27%**	**30 December 2025**	**177.50%**

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.

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

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

2. Minimum disclosures made by banks regarding the consolidated liquidity coverage ratio

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

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

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

High-quality liquid assets consist of cash, central bank funds, unregulated securities, reverse repos, and stocks traded on the BIST-100. The bank's high-quality liquid assets consist of 72% accounts held at the Central Bank of the Republic of Turkey (CBRT), 25% unregulated securities, and 3% cash.

c. Components density of fund resources in all funds

Among the primary funding sources, unsecured borrowings such as deposits and borrowed funds, as well as secured borrowings such as repo transactions, are the most significant. As of the balance sheet date, deposits constituted 87.21% of the funding sources, borrowed funds constituted 9.66%, and money market borrowings constituted 3.13%. Unsecured borrowings constituted 76% of cash outflows, secured borrowings constituted 4%, and off-balance sheet borrowings constituted 20%

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

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

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

As of the balance sheet date, 43% of the Bank's time deposits consist of individual customers, 1% of retail customers, 51% of other individual customers and 5% of other deposit accounts.

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

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

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

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

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

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

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

2. Minimum disclosures made by banks regarding the consolidated liquidity coverage ratio (Continued)

Breakdown of assets and liabilities according to their outstanding maturities:

Current Period	Demand	Up to 1 Month	1 - 3 Months	3 - 12 Months	1 - 5 Years	5 Years and Over	Unallocated [1]	Total
Assets:								
Cash Equivalents (Cash in Vault, Foreign Currency Cash, Money in Transit, Cheques Purchased) and Balances with the CBRT	7,577	25,067	-	-	-	-	-	32,644
Receivables from Banks and Other Financial Institutions	3,436	13,903	-	-	-	-	6	17,345
Financial Assets at Fair Value through Profit or Loss	-	-	89	81	190	72	-	432
Interbank Money Market Placements	-	4,500	-	-	-	-	-	4,500
Financial Assets at Fair Value through Other Comprehensive Income	163	13,406	1,962	8,243	12,157	3,087	-	39,018
Loans [3][4][5]	79	19,210	30,355	82,430	34,248	4,974	1,335	172,631
Financial Assets at Fair Value Through Amortized Cost	-	-	53	1,050	18,641	784	-	20,528
Other Assets	-	16,538	196	836	698	-	4,077	22,345
Total Assets	**11,255**	**92,624**	**32,655**	**92,640**	**65,934**	**8,917**	**5,418**	**309,443**
Liabilities:								
Bank Deposits	-	4,338	4,668	2,013	2,484	-	-	13,503
Other Deposits	31,545	114,400	31,917	13,314	4,683	350	-	196,209
Loans received [2]	-	5,563	1,401	385	15,866	-	-	23,215
Money Market Borrowings	223	4,306	2,998	-	-	-	-	7,527
Marketable Securities Issued	-	-	-	11,817	2,340	7,203	-	21,360
Other Liabilities	-	580	352	900	434	36	45,327	47,629
Total Assets	**31,768**	**129,187**	**41,336**	**28,429**	**25,807**	**7,589**	**45,327**	**309,443**
Net Liquidity Gap	**(20,513)**	**(36,563)**	**(8,681)**	**64,211**	**40,127**	**1,328**	**(39,909)**	**-**

Prior Period	Demand	Up to 1 Month	1 - 3 Months	3 - 12 Months	1 - 5 Years	5 Years and over	Unallocated [1]	Total
Total Assets	13,167	72,871	27,339	71,018	49,076	6,518	4,580	244,569
Total Liabilities	25,589	92,907	35,789	14,517	29,783	6,932	39,052	244,569
Net Liquidity Gap	**(12,422)**	**(20,036)**	**(8,450)**	**56,501**	**19,293**	**(414)**	**(34,472)**	**-**

(1) Accounts that are part of the balance sheet's assets, such as subsidiaries, tangible fixed assets, intangible fixed assets, and assets held for sale, which are not likely to be converted into cash in the short term, are recorded here. It includes provisions and equity items from the liability accounts that make up the balance sheet.
(2) Includes factoring payables.
(3) Includes factoring receivables.
(4) The net amount of non-performing loans is shown in the undistributed column within loans.
(5) Expected loss provisions are shown net of the related items.

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

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

2. Minimum disclosures made by banks regarding the consolidated liquidity coverage ratio(Continued)

Net Stable Funding Ratio (NSFR):

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

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

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

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

V. Explanations on Consolidated Liquity Risk Management and Liquidity Coverage Ratio (Continued)

Net Stable Funding Ratio (Continued):

	Amount Not Subject to Maturity-Based Consideration Ratio				Total Amount Subject to Consideration Ratio
Current Period	**Demand***	**Short-Term (less than 6 months)**	**Residual Maturity of 6 Months and Longer But Less Than 1 Year**	**Residual Maturity of 1 Year and More**	
Current Stable Fund					
Equity Instruments	40,736	-	-	17,729	58,465
Core Capital and Supplementary Capital	40,736	-	-	-	40,736
Other Equity Instruments	-	-	-	17,729	17,729
Individual and Retail Customer Deposits	23,260	61,366	8,474	5,453	90,726
Stable deposits	11,536	17,355	7,100	4,581	38,543
Less stable deposits	11,724	44,011	1,374	872	52,183
Payables to Other Persons	7,176	84,359	14,081	-	52,851
Operational Deposits/Participation Fund	-	-	-	-	-
Other Payables	7,176	84,359	14,081	-	52,851
Equivalent Liabilities to Interdependent Assets	-	-	-	-	-
Other Liabilities	9,248	10,127	-	-	
Derivative Liabilities	-	-	-	-	-
Other Equity Elements and Liabilities Not Included Above	9,248	10,127	-	-	-
Current Stable Fund					**202,042**
Required Stable Fund	-	-	-	-	-
High Quality Liquid Assets	-	-	-	-	**2,131**
Operational Deposits/Participation Fund Deposited with Credit Institutions or Financial Institutions	-	-	-	-	
Performing Receivables	5,993	87,356	29,418	86,608	125,086
Receivables from Credit Institutions or Financial Institutions with First Quality Liquid Assets as Collateral	2,516	3,027	-	-	554
Receivables from Credit Institutions or Financial Institutions without or without First Quality Liquid Assets as Collateral Secured Receivables	3,430	22,828	8,374	4,492	12,617
Corporate Customers Other Than Credit Institutions or Financial Institutions, Institutions, Individuals and Retail Customers, Central Governments, CBRT and Public Institutions	47	61,501	21,044	82,111	111,910
Receivables Subject to a Low Risk Weight of 35% or Less	-	-	-	1,261	820
Receivables Secured by Residential Real Estate Mortgages	-	-	-	5	5
Receivables Subject to a Low Risk Weight of 35% or Less	-	-	-	8	5
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	37,076	129	389	204	37,561
Physically Deliverable Commodities Including Gold	-	-	-	-	-
Initial Collateral of Derivative Contracts or Guarantee Fund Given to Central Counterparty	-	18	78	35	2
Derivative Assets	-	17	311	169	389
Amount of Derivative Liabilities Before Deducting Variation Collateral	-	94	-	-	94
Other Assets Not Included Above	37,076	-	-	-	37,076
Off-Balance Sheet Liabilities	-	48,742	10,203	3,891	3,142
Required Stable Fund	-	-	-	-	**167,920**
Net Stable Funding Rate (%) (Current/Required Stable Fund)	-	-	-	-	**120.32**

(*) *Items in the non-term column do not have a specific maturity date. These include, but are not limited to, equity items with no specific maturity date, demand deposits, short positions, positions with no specific maturity date, high-quality illiquid stocks, and physically deliverable commodities.*

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

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

V. Explanations on Consolidated Liquity Risk Management and Liquidity Coverage Ratio (Continued)

Net Stable Funding 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)**	**6 Months to More Than 6 Months and Less Than 1 Year Term**	**1 Year and Longer Term**	
Current Stable Fund					
Equity Elements	34,414	-	-	24,773	59,187
Core Capital and Supplementary Capital	34,414	-	-	-	34,414
Other Equity Elements	-	-	-	24,773	24,773
Individual and Retail Customer Deposits	17,920	59,207	4,631	4,525	79,410
Stable deposits	10,161	17,465	3,770	3,724	33,364
Less stable deposits	7,759	41,742	861	801	46,046
Payables to Other Persons	6,408	47,181	2,722	-	28,492
Operational Deposits/Participation Fund	-	-	-	-	-
Other Payables	6,408	47,181	2,722	-	28,492
Equivalent Liabilities to Interdependent Assets	-	-	-	-	
Other Liabilities	7,712	6,270	-	-	-
Derivative Liabilities		-	-	-	-
Other Equity Elements and Liabilities Not Included Above	7,712	6,270	-	-	-
Current Stable Fund	-	-	-	-	**167,089**
Required Stable Fund	-	-	-	-	
High Quality Liquid Assets	-	-	-	-	1,276
Operational Deposits/Participation Fund Deposited with Credit Institutions or Financial Institutions	-	-	-	-	-
Performing Receivables	2,632	75,550	22,372	59,821	93,873
Receivables from Credit Institutions or Financial Institutions with First Quality Liquid Assets as Collateral	172	-	-	-	17
Receivables from Credit Institutions or Financial Institutions without or without First Quality Liquid Assets as Collateral Secured Receivables	2,456	21,983	4,769	3,639	9,690
Corporate Customers Other Than Credit Institutions or Financial Institutions, Institutions, Individuals and Retail Customers, Central Governments, CBRT and Public Institutions	4	53,567	17,603	56,182	84,030
Receivables Subject to a Low Risk Weight of 35% or Less	-	-	-	1,058	688
Receivables Secured by Residential Real Estate Mortgages	-	-	-	-	137
Receivables Subject to a Low Risk Weight of 35% or Less	-	-	-	210	137
Stock Exchange Traded Shares and Debt Instruments That Do Not Have the Characteristics of High Quality Liquid Assets	-	-	-	-	-
Assets Equivalent to Interdependent Liabilities	-	-	-	-	-
Other Assets	28,476	189	103	-	28,768
Physically Deliverable Commodities Including Gold	-	-	-	-	-
Initial Collateral of Derivative Contracts or Guarantee Fund Given to Central Counterparty	-	2	-	-	1
Derivative Assets	-	103	103	-	206
Amount of Derivative Liabilities Before Deducting Variation Collateral	-	84	-	-	84
Other Assets Not Included Above	28,476	-	-	-	28,476
Off-Balance Sheet Liabilities	-	38,003	7,741	3,388	2,457
Required Stable Fund	-	-	-	-	**126,374**
Net Stable Funding Rate (%) (Current/Required Stable Fund)	-	-	-	-	**132.22**

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

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

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

VI. Explanations on Consolidated Leverage Ratio

The Group's consolidated leverage ratio, calculated in accordance with the "Regulation on the Measurement and Assessment of Leverage Levels of Banks," was 9.08% (December 31, 2025: 9.56%). The primary reason for the decrease in the current period leverage ratio compared to the previous period is that the increase in core capital was less than the increase in total risk-weighted amounts. The regulation sets the minimum leverage ratio at 3%.

	Current Period	Prior Period
Assets On the Balance Sheet		
Assets on the balance sheet (excluding derivative financial instruments and loan derivatives, including collaterals)	294,967	235,017
Assets deducted from core capital	(274)	(240)
Total risk amount for assets on the balance sheet	294,693	234,777
Derivative Financial Instruments and Loan Derivatives		
Renewal cost of derivative financial instruments and loan derivatives	1,468	1,027
Potential credit risk amount of derivative financial instruments and loan derivatives	957	1,101
Total risk amount of derivative financial instruments and loan derivatives	2,425	2,128
Financing Transactions with Securities or Goods Warranties		
Risk amount of financial transactions with securities or good warranties (excluding those in the balance sheet)	18,324	13,159
Risk amount arising from intermediated transactions	-	-
Total risk amount of financing transactions with securities or goods warranties	18,324	13,159
Off-Balance Sheet Commitments		
Gross nominal amount of the off-the-balance sheet transactions	49,388	35,292
Adjustment amount arising from multiplying by the credit conversion rate	-	-
Total risk amount for off-the-balance sheet transactions	49,388	35,292
Capital and Total Risk		
Core capital	33,101	27,288
Total risk amount	364,831	285,356
Leverage Ratio	**9.08**	**9.56**

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

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

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

VII. Explanations on Consolidated Risk Management

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

Explanations on risk management and risk weighted amount

		Risk Weighted Amounts		Minimum Capital Requirements
		30 June 2026	31 December 2025	30 June 2026
1	**Credit risk (excluding counterparty credit risk)**	**221,501**	**151,634**	**17,720**
2	Standardized approach	221,501	151,634	17,720
3	Internal rating-based approach	-	-	-
4	**Counterparty credit risk**	**2,656**	**1,650**	**212**
5	Standardized approach for counterparty credit risk	2,656	1,650	212
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**	**14,235**	**8,038**	**1,139**
17	Standardized approach	14,235	8,038	1,139
18	Internal model approaches	-	-	-
19	**Operational risk**	**22,702**	**13,781**	**1,816**
20	Basic indicator approach	22,702	13,781	1,816
21	Standardized approach	-	-	-
22	Advanced measurement approach	-	-	-
23	Amounts below the thresholds for deduction from capital (subject to 250% risk weight)	-	-	-
24	Floor adjustment	-	-	-
25	**Total (1+4+7+8+9+10+16+19+23+24)**	**261,094**	**175,103**	**20,887**

VIII. Credit Risk Explanations

a. Credit Quality of Assets

		The gross amount evaluated in accordance with TAS in the financial statements prepared according to legal consolidation		Provisions/ Amortization and Impairments	Net values Defaulted Exposures
		Defaulted Exposures	Non-defaulted Exposures		
1	Loans	4,189	171,931	(3,441)	172,679
2	Debt securities	-	44,054	(749)	43,305
3	Off-balance sheet receivables	-	104,337	(45)	104,292
4	**Total**	**4,189**	**320,322**	**(4,235)**	**320,276**

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

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

VIII. Credit Risk Explanations (Continued)

b. Changes in the stock of defaulted receivables and debt instruments

1	**Amount of defaulted loans and debt instruments at the end of the previous reporting period**	**2,888**
2	Loans and debt instruments that have defaulted since the last reporting period	1,641
3	Receivables that have returned to non-default status	-
4	Loans written off amounts	-
5	Other changes	(340)
6	**Amount of defaulted loans and debt instruments at the end of the reporting period (1+2-3-4±5)**	**4,189**

c. Credit Risk Mitigation Techniques - Overview

		Exposures unsecure: carrying amount	Exposures secured by collaterals	Exposures secured by collateral, of which secured amount	Exposures secured by financial guarantees	Exposures secured by financial guarantees, of which secured amount	Exposures secured by credit derivatives	Exposures secured by credit derivatives, of which secured amount
1	Loans	409,496	3,201	1,666	553	427	-	-
2	Debt instruments	40,328	-	-	-	-	-	-
3	**Total**	**449,824**	**3,201**	**1,666**	**553**	**427**	**-**	**-**
4	To be in default	1,407	7	-	-	-	-	-

d. Standardized Approach-Credit Risk Exposure and Credit Risk Mitigation (CRM) Effects

		Exposures before CCF and CRM		Exposures post CCF and CRM		Risk Weighted Amount and Risk Weighted Amount density	
	Asset Classes	**On-balance sheet amount**	**Off-balance sheet amount**	**On-balance sheet amount**	**Off-balance sheet amount**	**Risk Weighted Amount**	**Risk Weighted Amount density**
1	Claims on central governments or central banks	86,357	-	86,784	-	2,091	2%
2	Claims on regional or local governments	7,410	1	7,410	1	3,705	50%
3	Claims on administrative units and non-commercial enterprises	272	-	272	-	272	100%
4	Claims on multilateral development banks	-	-	-	-	-	-
5	Claims on international organizations	-	-	-	-	-	-
6	Claims on banks and brokerage firms	29,729	81,727	29,729	1,270	14,076	45%
7	Claims on corporates	117,155	55,828	115,657	39,281	147,500	95%
8	Retail claims	34,983	9,743	34,450	4,621	29,303	75%
9	Claims secured by residential real estate mortgages	1,611	92	1,610	47	580	35%
10	Claims secured by commercial real estate mortgages	5,549	296	5,549	179	3,517	61%
11	Past-due receivables	1,414	-	1,414	-	979	69%
12	Claims designated as high-risk by the Board	-	-	-	-	-	-
13	Mortgage-backed securities	-	-	-	-	-	-
14	Short-term receivables from banks and brokerage firms and short-term corporate receivables	-	-	-	-	-	-
15	Investments in the nature of collective investment funds	-	-	-	-	-	-
16	Other receivables	21,279	-	21,279	-	19,351	91%
17	Stock investments	126	-	126	-	126	100%
18	**Total**	**305,885**	**147,687**	**304,280**	**45,399**	**221,500**	**63%**

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

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

VIII. Credit Risk Explanations (Continued)

e. Standardized Approach-Receivables according to risk classes and risk weights

Risk Classes/Risk Weights*	0%	20%	20% Unrated	Those Secured by 35% Real Estate Mortgage	50%	50% Unrated	75%	100%	150%	200%	500%	Total risk amount (after KDO and KRA)
Receivables from central governments or central banks	81,872	1,939	-	-	2,538	-	-	434	-	-	-	86,783
Receivables from regional or local governments	-	-	-	-	-	7,411	-	-	-	-	-	7,411
Receivables from administrative units and non-commercial enterprises	-	-	-	-	-	-	-	272	-	-	-	272
Receivables from multilateral development banks	-	-	-	-	-	-	-	-	-	-	-	-
Receivables from international organizations	-	-	-	-	-	-	-	-	-	-	-	-
Receivables from banks and brokerage firms	-	-	5,485	-	-	25,068	-	445	-	-	1	30,999
Corporate receivables	-	-	2,073	-	-	11,561	-	141,305	-	-	-	154,939
Retail receivables	-	-	-	-	-	-	39,071	-	-	-	-	39,071
Receivables secured by residential real estate mortgages	-	-	-	1,657	-	-	-	-	-	-	-	1,657
Receivables secured by commercial real estate mortgages	-	-	-	-	-	4,423	-	1,305	-	-	-	5,728
Past-due receivables	-	-	-	-	-	874	-	536	4	-	-	1,414
Receivables designated as high-risk by the Board	-	-	-	-	-	-	-	-	-	-	-	-
Mortgage-backed securities	-	-	-	-	-	-	-	-	-	-	-	-
Short-term receivables from banks and brokerage firms and short-term corporate receivables	-	-	-	-	-	-	-	-	-	-	-	-
Investments in the nature of collective investment funds	-	-	-	-	-	-	-	-	-	-	-	-
Stock investments	-	-	-	-	-	-	-	126	-	-	-	126
Other receivables	1,919	-	11	-	-	-	-	19,349	-	-	-	21,279
Total	**83,791**	**1,939**	**7,569**	**1,657**	**2,538**	**49,337**	**39,071**	**163,772**	**4**	**-**	**1**	**349,679**

f. Evaluation of CVA according to measurement methods

		Renewal cost	Potential credit risk amount	EBPRT	EBPRT Alpha used to calculate the legal risk amount	Risk amount after credit risk mitigation	Risk weighted amounts
1	Standardized Approach - CCR (for derivatives)	1,404	1,989		1,4	3,393	1,865
2	Internal Model Method (for derivative financial instruments, repo transactions, securities or commodity lending or borrowing transactions, long-settlement transactions, and credit security transactions)						
3	Simple Approach for Credit Risk Mitigation - (for repo transactions, securities or commodity lending or borrowing transactions, long-settlement transactions, and credit security transactions)						
4	Comprehensive Approach for Credit Risk Mitigation - (for repo transactions, securities or commodity lending or borrowing transactions, long-settlement transactions, and credit security transactions)					977	270
5	Value-at-Risk (VaR) for repo transactions, securities or commodity lending or borrowing transactions, long-settlement transactions, and credit security transactions						
6	**Total**						**2,135**

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

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

VIII. Credit Risk Explanations (Continued)

g. Capital requirement for CVA

		Risk amount (after using credit risk mitigation techniques)	**Risk weighted amounts**
	Total amount of portfolios subject to the CVA capital requirement under the Advanced Method	-	-
1	(i) Value-at-Risk component (including 3*multiplier)		-
2	(ii) Stressed Value-at-Risk (including 3*multiplier)		-
3	Total amount of portfolios subject to the CVA capital requirement under the Standard Method	3,393	518
4	**Total amount subject to the CVA capital requirement**	**3,393**	**518**

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

IX. Counterparty Credit Risk (CCR) Disclosures

a. Standardized Approach-CCR according to risk classes and risk weights

Risk Weights/Risk Classes	**0%**	**10%**	**20%**	**35%**	**50%**	**75%**	**100%**	**150%**	**Other**	**Total Credit Risk**
Claims on central governments and central banks	-	-	-	-	-	-	-	-	-	-
Claims on regional or local governments	-	-	-	-	-	-	-	-	-	-
Claims on administrative units and non-commercial enterprises	-	-	-	-	-	-	-	-	-	-
Claims on multilateral development banks	-	-	-	-	-	-	-	-	-	-
Claims on international organizations	-	-	-	-	-	-	-	-	-	-
Claims on banks and brokerage firms	-	-	1,854	-	1,440	-	-	-	137	3,431
Claims on corporates	-	-	4	-	16	-	985	-	-	1,005
Retail claims	-	-	-	-	-	60	-	-	-	60
Claims secured by real estate mortgages	-	-	-	-	11	-	-	-	-	11
Past-due loans	-	-	-	-	-	-	-	-	-	-
Claims determined to be high-risk by the Board	-	-	-	-	-	-	-	-	-	-
Mortgage-backed securities	-	-	-	-	-	-	-	-	-	-
Securitization positions	-	-	-	-	-	-	-	-	-	-
Claims on banks and brokerage firms with short-term credit ratings and corporate claims	-	-	-	-	-	-	-	-	-	-
Investments in the nature of collective investment funds	-	-	-	-	-	-	-	-	-	-
Stock investments	-	-	-	-	-	-	-	-	-	-
Other receivables	-	-	-	-	-	-	-	-	-	-
Other assets	-	-	-	-	-	-	-	-	-	-
Total	**-**	**-**	**1,858**	**-**	**1,467**	**60**	**985**	**-**	**137**	**4,507**

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

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

IX. Counterparty Credit Risk (CCR) Disclosures (Continued)

b. Collateral used for CCR

	Derivative financial instrument collateral				Other transaction collateral	
	Guarantees received		Guarantees given		Guarantees received	Guarantees given
	Allocated	Unallocated	Allocated	Unallocated		
Cash - domestic currency	-	-	-	-	2,232	-
Cash - foreign currency	-	-	-	-	5,075	-
Government bonds/bills - domestic	-	-	-	-	-	-
Government bonds/bills - other	-	-	-	-	-	-
Public institution bonds/bills	-	-	-	-	-	-
Corporate bonds/bills	-	-	-	-	-	-
Stocks	-	-	-	-	-	-
Other collateral	-	-	-	-	-	-
Total	**-**	**-**	**-**	**-**	**7,307**	**-**

c. Risks to the Central Counterparty ("CCP")

		Risk Amount After CRM	RWA
1	**Total risks arising from transactions to qualified CCP**		**1,020**
2	Regarding risks arising from transactions in CCP (excluding initial margin and guarantee fund amount)	-	-
3	(i) OTC derivative financial instruments	-	-
4	(ii) Other derivative financial instruments	-	-
5	(iii) Repo-reverse repo transactions, overdraft transactions, and lending or borrowing securities or commodities	1,689	211
6	(iv) Netting groups to which cross product netting is applied	-	
7	Reserved initial margin	-	
8	Unreserved initial margin	-	-
9	Paid guarantee fund amount	2	-
10	Unpaid guarantee fund commitment	-	
11	**Total risks arising from transactions with non-qualified CCPs**		-
12	Regarding risks arising from transactions in CCP (excluding initial margin and guarantee fund amount)	-	-
13	(i) OTC derivative financial instruments	-	-
14	(ii) Other derivative financial instruments	-	-
15	(iii) Repo-reverse repo transactions, overdraft transactions, and lending or borrowing securities or commodities	-	-
16	(iv) Netting groups to which cross product netting is applied	-	-
17	Reserved initial margin	-	
18	Unreserved initial margin	-	-
19	Paid guarantee fund amount	-	-
20	Unpaid guarantee fund commitment	-	-

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

X. Market risk (PR) Disclosures

Standardized Approach

		RAT
	Outright products	
1	Interest rate risk (general and specific)	2,087
2	Equity risk (general and specific)	-
3	Currency risk	4,182
4	Commodity risk	7,966
	Options	
5	Simplified approach	-
6	Delta-plus method	21
7	Scenario approach	-
8	Securitization	-
9	**Total**	**14,235**

XI. Explanations on Consolidated Operating Segments

The Parent Bank provides services in the business lines of corporate banking, commercial banking, SME banking, retail banking, and investment banking. In this context, the Bank offers services and products such as clearing and custody services, time and demand deposits, savings accounts, repos, overdraft loans, spot loans, foreign currency indexed loans, consumer loans, auto and mortgage loans, business loans, discount loans, single account (overdraft account), gold loans, foreign currency loans, Eximbank loans, pre-financing loans, country loans, letters of guarantee, letters of credit, export factoring, acceptance/aval loans, forfaiting, financial leasing, insurance, forward, futures, salary payments, investment accounts, checks, safe deposit boxes, tax collection, bill payments, payment orders.

The Parent Bank offers service packages consisting of deposits, loans, foreign trade transactions, investment products, cash management, financial leasing brokerage, factoring brokerage, insurance brokerage, credit cards, and other banking products to its corporate, commercial, and retail customers. The Parent Bank has built its branch structure on customer-oriented banking to meet the different financial needs of its customers.

The Parent Bank also provides commercial banking services to businesses and employees operating in the retail and service sectors with a product package that includes overdraft accounts, POS machines, credit cards, checkbooks, TRY and foreign currency deposits, investment accounts, internet and call center services, debit cards, and bill payment modules.

Individual banking customers constitute a widespread and regular deposit base for the Parent Bank. The needs of individual customers, who are served with a wide range of individual banking products, are met through branch and non-branch banking channels.

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

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

XI. Explanations on Consolidated Operating Segments

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

Current Period	**Commercial Banking**	**Retail banking**	**Treasury & Other**	**Group's Total Activities**
Operating Income	6,396	414	6,765	13,575
Operating Expense	-	-	(5,166)	(5,166)
Profit before Tax	**6,396**	**414**	**1,599**	**8,409**
Corporate Tax Provision	-	-	(2,464)	(2,464)
Profit after Tax	**6,396**	**414**	**(865)**	**5,945**
Segment Assets	115,407	1,267	192,769	309,443
Segment Liabilities	58,112	76,777	140,411	275,300
Equity	-	-	34,143	34,143
Total Liabilities	**58,112**	**76,777**	**174,554**	**309,443**

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

Prior Period	**Commercial Banking**	**Retail banking**	**Treasury & Other**	**Group's Total Activities**
Operating Income	3,228	338	6,018	9,584
Operating Expense	-	-	(3,344)	(3,344)
Profit before Tax	**3,228**	**338**	**2,674**	**6,240**
Corporate Tax Provision	-	-	(1,600)	(1,600)
Profit after Tax	**3,228**	**338**	**1,074**	**4,640**
Segment Assets	82,363	344	161,862	244,569
Segment Liabilities	34,291	57,603	124,020	215,914
Equity	-	-	28,655	28,655
Total Liabilities	**34,291**	**57,603**	**152,675**	**244,569**

(*) 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 derivative products.

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

XII. Explanations on Hedge Accounting

The Parent Bank has decided to implement a hedging strategy to hedge against the exchange rate risk arising from its foreign subsidiary, Anadolubank Nederland NV, which has been accounted for using the equity method in its consolidated financial statements since May 1, 2018. This strategy utilizes a net investment hedging strategy to hedge against the exchange rate risk arising from the hedged item, which is euro 245 million of Anadolubank Nederland NV's net investment value. The Bank's euro fund accounts obtained from foreign banks are used as hedging instruments.

Income/Expenses Relating to Hedging Investments in Foreign Operations, included in equity, amounted to TRY 4,530 as of June 30, 2026 (December 31, 2025: TRY 4,121).

Risk Management Objective and Hedging Strategy

a) Risk Management Objective

Euro-denominated portfolios consisting of long-term interest-bearing financial instruments (bonds and loans included in the assets) with fixed interest rates are more sensitive to interest rate fluctuations. The Bank utilizes a hedging strategy to manage interest rate risk as specified in the Market & ALM Risk Policy, within the framework of its risk appetite limits on Economic Equity Value (EVE). The Bank aims to maintain a stable EVE by adopting a hedging strategy that eliminates the effects of market interest rate changes on the fair value of the assets.

The carrying amount of the hedged item is adjusted for changes in fair value, depending on the risk being hedged, and these changes are recognized in the profit and loss statement.

b) Hedge Strategy

The hedging strategy is implemented by entering Euro-denominated interest rate swap transactions, where fixed interest is paid and variable interest is received. This aims to reduce the impact on EVE.

c) Hedged Risk

The risk being hedged is changes in the fair value of the hedged items (the portfolio specified for risk management purposes) due to market changes in interest rates.

d) Explanation of the Hedge Relationship

This section describes the hedged items and the financial instruments used in the hedging transactions.

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

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

XII. Explanations on Hedge Accounting (Continued)

1. Hedged Items

According to IAS 39.78, a hedged item can be a portion of a specific financial asset or financial liability portfolio that shares the hedged risk. According to IAS 39.83, similar assets can be combined and hedged as a group only if they share the same risk exposure.

Anadolubank N.V. defines a portion of its Euro fixed-rate loan and bond portfolio as a hedged item. The Euro fixed-rate loans and bonds in the portfolio have the same interest rate risk arising from changes in the Euro discount curve. Although the Euro loans and bond portfolio consist of both fixed- and variable-rate products, only fixed-rate products are considered suitable for hedging.

Euro fixed-rate loans and bonds do not contain a prepayment option, and any prepayment that may occur is realized at market conditions. Therefore, Anadolubank N.V. defines the cash flows of the hedged item as equal to the contractual cash flows of the underlying assets. Anadolubank N.V., hedges only the interest rate risk of its portfolio of Euro fixed-rate loans and bonds. The credit risk premium (spread) is not part of the hedged risk. Therefore, changes in the credit risk premium are not included in the valuation for hedge accounting purposes.

2. Hedging Instruments

Anadolubank N.V. uses standard interest rate swaps (plain vanilla interest rate swaps) as a hedging instrument. Anadolubank N.V. pays fixed interest and receives a variable interest index. Both legs of the IRS are included in the hedging relationship.

3. Designation and Bucketing

The definition of a hedging relationship can be based on several criteria. Anadolubank determines the hedging relationship based on nominal cash flows. The nominal cash flows of the hedged items and hedging instruments are grouped into monthly buckets. The purpose of this definition is to ensure the best match between the nominal cash flows of the hedging instruments and the nominal cash flows of the hedging items.

	Hedging Instrument	Hedging Item	Risk Exposure	Hedging Instrument's Fair Value Difference	Hedging Item's Fair Value Difference	Inactive Part
(*)30/06/2026	Interest Rate Swap	Fixed interest Euro Financial assets	Interest	1,135,948	(1,170,882)	(34,934)
(*)31/12/2025	Interest Rate Swap	Fixed interest Euro Financial assets	Interest	1,144,827	(1,146,419)	(1,592)

(*) Amounts are full Euro.

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

SECTION FIVE: EXPLANATIONS AND NOTES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS

I. Explanations and Disclosures Related to Consolidated Assets

1. Information on cash equivalents and balances with the CBRT

	Current Period		Prior Period	
	TRY	FC	TRY	FC
Cash/Foreign Currency	172	892	146	857
CBRT [1]	16,891	14,402	8,796	10,598
Other [2]	-	291	-	-
Total	**17,063**	**15,585**	**8,942**	**11,455**

(1) Includes TRY 31,287 held as reserve requirements.
(2) Includes precious metal accounts.

Required reserves maintained in Turkish Lira, foreign currency and gold in accordance with the Central Bank of the Republic of Türkiye (CBRT) Communiqué No. 2013/15 on Required Reserves are included in the amounts presented in the table.

As of 30 June 2026, the required reserve ratios applicable to reserves maintained with the CBRT range between 3% and 20% for Turkish Lira liabilities and between 0% and 30% for foreign currency liabilities, depending on the maturity structure of the respective liabilities.

An additional Turkish Lira required reserve of 2.5% is maintained against foreign currency deposits, excluding deposits of banks located abroad and precious metal deposit accounts.

Within the scope of the commission practice applied to Required Reserve and Notice Foreign Exchange Accounts, banks that fail to meet the targets determined by the CBRT regarding the "Share of Turkish Lira Deposits" are required to pay a commission on the amount of required reserves maintained for foreign currency deposits.

Information related to balances with the CBRT:

	Current Period		Prior Period	
	TRY	FC	TRY	FC
Unrestricted Demand Deposit	1,185	5,045	951	2,927
Unrestricted Time Deposit	-	-	-	-
Restricted Time Deposit	15,706	9,357	7,845	7,671
Total	**16,891**	**14,402**	**8,796**	**10,598**

2. Information on banks and other financial institutions:

	Current Period		Prior Period	
	TRY	FC	TRY	FC
Banks	1,029	16,318	1,884	18,964
Domestic	1,029	143	1,884	569
Foreign [*]	-	16,175	-	18,395
Total	**1,029**	**16,318**	**1,884**	**18,964**

(*) The account with foreign banks includes a collateral of TRY 463 for foreign credit collateral, options, and swap transactions (31 December 2025: TRY 594), and a mandatory reserve amount of TRY 479 for Anadolubank Nederland NV (31 December 2025: TRY 421).

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

SECTION FIVE: EXPLANATIONS AND NOTES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS

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

3. Information on receivables from money markets

As of March 31, 2026, receivables from money markets are TRY 4,500(December 31, 2025: None).

4. *Information on financial assets measured at fair value through profit or loss*

Information regarding relating to securities at fair value through profit or loss provided as collateral/blocked

None (31 December 2025: None).

Securities at Fair Value Through Profit or Loss

None (31 December 2025: None).

Movement table of the Bank's loans at fair value through other comprehensive income

	Current Period		Prior Period	
	TRY	**FC**	**TRY**	**FC**
Government debt securities	2	245	2	264
Share certificates	-	-	-	-
Other assets (*)	-	185	-	101
Total	**2**	**430**	**2**	**365**

(*) Other Financial Assets include bonds of Türkiye Vakıflar Bankası (TRY 34), İş Bankası (TRY 12) Ziraat Bankası (TRY 79), Türkiye Export Credit Bank (TRY 21), Türkiye Wealth Fund (TRY 10), Yapı ve Kredi Bankası (TRY 19), Industrial Development Bank (TRY 9) and Garanti Bankası (TRY 1) (December 31, 2025: includes bonds of Türkiye Vakıflar Bankası (TRY 23), İş Bankası (TRY 2), Ziraat Bankası (TRY 24), Türkiye Export Credit Bank (TRY 20) Türkiye Wealth Fund (TRY 9).

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

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

	Current Period	Prior Period
Debt Securities	**22,748**	**26,934**
Quoted at Stock Exchange	22,748	26,747
Unquoted at Stock Exchange	-	187
Share Certificate	**332**	**231**
Quoted at Stock Exchange	-	-
Unquoted at Stock Exchange	332	231
Impairment Provision (-)	**735**	**590**
Total	**22,345**	**26,575**

As of 30 June 2026, the financial assets at fair value through other comprehensive income subject to repo transactions are TRY 2,672 (31 December 2025: TRY 15,964).

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

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

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

5. Information on financial assets measured at fair value through other comprehensive income (Continued)

Movement table of the Bank's loans at fair value through other comprehensive income

	Current Period		Prior Period	
	TRY	**FC**	**TRY**	**FC**
Value at the Beginning of the Period	**-**	**9,535**	**-**	**8,833**
Purchases During the Year	-	12,848	-	8,082
Sales	-	(5,802)	-	(7,721)
Foreign Exchange Differences Arising from Monetary Assets	-	191	-	304
Rediscount and Principal Amortisation	-	(99)	-	37
End of Period Balance (*)	**-**	**16,673**	**-**	**9,535**

(*) It refers to the loans at fair value through other comprehensive income, which are included in other financial assets at fair value through other comprehensive income in the financial statements of Anadolubank Nederland NV.

Movement table of the Bank's loans at fair value through other comprehensive income

	Current Period		Prior Period	
	TRY	**FC**	**TRY**	**FC**
Value at the Beginning of the Period	21,807	4,768	3,004	2,829
Purchases During the Year Sales	7,911	2,045	16,952	1,561
Transfers (Portfolio changes)	-	-	-	-
Disposals	(12,836)	-	(292)	-
Stock exchange valuation difference (DAF)	-	-	-	-
Amortization	-	(380)	-	(324)
Exchange rate differences in monetary assets	-	324	-	701
Rediscount and principal redemption share	(1,276)	(1)	1,956	24
Value increase/decrease	97	(114)	187	(23)
End of the Period	**15,703**	**6,642**	**21,807**	**4,768**

6. Positive differences table related to trading derivative financial assets

	Current Period		Prior Period	
Trading derivative financial assets	**TRY**	**FC**	**TRY**	**FC**
Forward Transactions	48	5	30	4
Swap Transactions	254	398	64	324
Futures Transactions	-	-	-	-
Options	773	189	576	277
Other	-	-	-	-
Total	**1,075**	**592**	**670**	**605**

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

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

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

7. Information Related to Loans

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

	Current Period		Prior Period	
	Cash	Non-Cash	Cash	Non-Cash
Direct Loans Granted to Shareholders	**2,731**	**354**	**1,261**	**279**
Corporate Shareholders	2,730	354	1,260	279
Real Person Shareholders	1	-	1	-
Indirect Loans Granted to Shareholders	**2,655**	**261**	**1,373**	**212**
Loans Granted to Employees	**100**	**-**	**69**	**-**
Total	**5,486**	**615**	**2,703**	**491**

Loans at fair value through other comprehensive income

	Current Period Carrying Value	Prior Period Carrying Value
Loans at fair value through other comprehensive income	16,673	9,535

Loans measures at amortized cost

Current Period		Loans under Close Monitoring		
		Not Under	Loans under restructuring	
Cash Loans	Standard Loans	the scope of Restructuring	Loans with Revised Contract Terms	Refinance
Non-specialized Loans	**159,361**	**2,418**	**1,225**	**-**
Enterprise Loans	-	-	-	-
Export Loans	20,915	173	127	-
Import Loans	-	-	-	-
Loans Given to Financial Sector	15,354	-	-	-
Retail Loans	1,605	3	-	-
Credit Cards	337	9	-	-
Other	121,150	2,233	1,098	-
Specialized Loans	**-**	**-**	**-**	**-**
Other Receivables	**-**	**-**	**-**	**-**
Total	**159,361**	**2,418**	**1,225**	**-**

	Current Period		Prior Period	
	Standard Loans	Loans Under Follow-up	Standard Loans	Loans Under Follow-up
12 Months Expected Credit Loss	592	-	523	-
Significant Increase in Credit Risk	-	144	-	172

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

SECTION FIVE: EXPLANATIONS AND NOTES TO CONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

7. Information Related to Loans (Continued)

Information on consumer loans, individual credit cards and personnel credit cards

Current Period	Short-term	Medium and Long-term	Total
Consumer Loans-TRY	**323**	**819**	**1,142**
Mortgage Loans	-	9	9
Automative Loans	-	-	-
Consumer Loans	323	810	1,133
Other	-	-	-
Consumer Loans- Indexed to FC	-	-	-
Mortgage Loans	-	-	-
Automative Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
Consumer Loans-FC	-	-	-
Mortgage Loans	-	-	-
Automative Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
Individual Credit Cards-TRY	**56**	**-**	**56**
Installment	7	-	7
Non-Installment	49	-	49
Individual Credit Cards-FC	**-**	**-**	**-**
Installment	-	-	-
Non-Installment	-	-	-
Personnel Loans-TRY	**23**	**67**	**90**
Mortgage Loans	-	-	-
Automative Loans	-	-	-
Consumer Loans	23	67	90
Other	-	-	-
Personnel Loans- Indexed to FC	-	-	-
Mortgage Loans	-	-	-
Automative Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
Personnel Loans-FC	-	-	-
Mortgage Loans	-	-	-
Automative Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
Personnel Credit Cards-TRY	**10**	**-**	**10**
Installment	2	-	2
Non-Installment	8	-	8
Personnel Credit Cards-FC	**-**	**-**	**-**
Installment	-	-	-
Non-Installment	-	-	-
Overdraft Account-TRY (Individual)	**376**	**-**	**376**
Overdraft Account-FC (Individual)	-	-	-
Total	**788**	**886**	**1,674**

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

SECTION FIVE: EXPLANATIONS AND NOTES TO CONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

7. Information Related to Loans (Continued)

Prior Period	**Short-term**	**Medium and Long-term**	**Total**
Consumer Loans-TRY	**89**	**139**	**228**
Mortgage Loans	-	10	10
Automative Loans	-	-	-
Consumer Loans	89	129	218
Other	-	-	-
Consumer Loans- Indexed to FC	-	-	-
Mortgage Loans	-	-	-
Automative Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
Consumer Loans-FC	-	-	-
Mortgage Loans	-	-	-
Automative Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
Individual Credit Cards-TRY	**43**	**-**	**43**
Installment	7	-	7
Non-Installment	36	-	36
Individual Credit Cards-FC	**-**	**-**	**-**
Installment	-	-	-
Non-Installment	-	-	-
Personnel Loans-TRY	**15**	**45**	**60**
Mortgage Loans	-	-	-
Automative Loan	-	-	-
Consumer Loans	15	45	60
Other	-	-	-
Personnel Loans- Indexed to FC	-	-	-
Mortgage Loans	-	-	-
Automative Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
Personnel Loans-FC	-	-	-
Mortgage Loans	-	-	-
Automative Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
Personnel Credit Cards-TRY	**8**	**-**	**8**
Installment	1	-	1
Non-Installment	7	-	7
Personnel Credit Cards-FC	-	-	-
Installment	-	-	-
Non-Installment	-	-	-
Overdraft Account-TRY (Individual)	**21**	**-**	**21**
Overdraft Account-FC (Individual)	-	-	-
Total	**176**	**184**	**360**

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

SECTION FIVE: EXPLANATIONS AND NOTES TO CONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

7. Information Related to Loans (Continued)

Information on commercial installment loans and corporate credit cards

Current Period	Short-term	Medium and Long-term	Total
Commercial Installment Loans-TRY	**13,476**	**20,645**	**34,121**
Mortgage Loans	-	-	-
Automotive Loans	159	3,450	3,609
Consumer Loans	13,317	17,195	30,512
Other	-	-	-
Commercial Installment Loans- FC Indexed	**-**	**-**	**-**
Mortgage Loans	-	-	-
Automotive Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
Commercial Installment Loans-FC	**198**	**192**	**390**
Mortgage Loans	-	-	-
Automotive Loans	-	-	-
Consumer Loans	198	192	390
Other	-	-	-
Corporate Credit Cards-TRY	**280**	**-**	**280**
Installment	18	-	18
Non-Installment	262	-	262
Corporate Credit Cards-FC	**-**	**-**	**-**
Installment	-	-	-
Non-Installment	-	-	-
Overdraft Account-TRY (Commercial)	**309**	**-**	**309**
Overdraft Account-FC (Commercial)	**-**	**-**	**-**
Total	**14,263**	**20,837**	**35,100**

Prior Period	Short-term	Medium and Long-term	Total
Commercial Installment Loans-TRY	**9,802**	**12,954**	**22,756**
Mortgage Loans	-	-	-
Automotive Loans	217	3,021	3,238
Consumer Loans	9,585	9,933	19,518
Other	-	-	-
Commercial Installment Loans- FC Indexed	**-**	**-**	**-**
Mortgage Loans	-	-	-
Automotive Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
Commercial Installment Loans-FC	**67**	**141**	**208**
Mortgage Loans	-	-	-
Automotive Loans	-	-	-
Consumer Loans	67	141	208
Other	-	-	-
Corporate Credit Cards-TRY	**222**	**-**	**222**
Installment	18	-	18
Non-Installment	204	-	204
Corporate Credit Cards-FC	**-**	**-**	**-**
Installment	-	-	-
Non-Installment	-	-	-
Overdraft Account-TRY (Commercial)	**187**	**-**	**187**
Overdraft Account-FC (Commercial)	**-**	**-**	**-**
Total	**10,278**	**13,095**	**23,373**

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

SECTION FIVE: EXPLANATIONS AND NOTES TO CONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

7. Information Related to Loan (Continued)

Loans according to types of borrowers

	Current Period	Prior Period
Public	11,526	8,290
Private (*)	168,151	126,444
Total	**179,677**	**134,734**

(*) The fair value difference also includes credits reflected under equity.

Distribution of domestic and foreign loans

	Current Period	Prior Period
Domestic Loans (*)	155,832	111,916
Foreign Loans	23,845	22,818
Total	**179,677**	**134,734**

(*) The fair value difference also includes credits reflected under equity.

Specific provisions provided against loans

Specific Provisions	Current Period	Prior Period
Loans with Limited Collectability	244	329
Loans with Doubtful Collectability	1,013	569
Uncollectible Loans	1,518	1,002
Total	**2,775**	**1,900**

Information on non-performing loans (Net)

Information on non-performing loans and other receivables restructured or rescheduled by the Bank

	III. Group:	IV. Group:	V. Group
	Loans with Limited Collectability	Loans with Doubtful Collectability	Uncollectible Loans
Current Period			
Gross Amounts Before Provisions	5	49	85
Rescheduled Loans	5	49	85
Prior Period			
Gross Amounts Before Provisions	15	50	25
Rescheduled Loans	15	50	25

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

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

I. Explanations and Notes Related to Consolidated Assets (Continued)

7. Information Related to Loans (Continued)

Information on the movement of total non-performing loans

Current Period	III. Group Loans with Limited Collectability	IV. Group Loans with Doubtful Collectability	V. Group Uncollectible Loans and Other Receivables
Balance at the end of Prior Period	**647**	**855**	**1,386**
Additions (+)	1,253	194	194
Transfers from Other Categories of Non-Performing Loans (+)	-	1,220	633
Transfers to Other Categories of Non-Performing Loans (-)	1,220	633	-
Collection During the Period (-)	135	111	105
Removed from assets (-)	-	-	-
Corporate and Commercial Loans	-	-	-
Consumer Loans	-	-	-
Credit Cards	-	-	-
Other	-	-	-
Foreign Currency Difference	-	11	-
Balance at the End of the Period	**545**	**1,536**	**2,108**
Specific Provisions (-)	244	1,013	1,518
Net Balance in Balance Sheet	**301**	**523**	**590**

Prior Period	III. Group Loans with Limited Collectability	IV. Group Loans with Doubtful Collectability	V. Group Uncollectible Loans and Other Receivables
Balance at the end of Prior Period	**325**	**221**	**486**
Additions (+)	1,519	105	453
Transfers from Other Categories of Non-Performing Loans (+)	-	1,066	525
Transfers to Other Categories of Non-Performing Loans (-)	1,066	525	-
Collection During the Period (-)	130	68	78
Removed from assets (-)	1	-	-
Corporate and Commercial Loans	*1*	-	-
Consumer Loans	-	-	-
Credit Cards	-	-	-
Other	-	-	-
Foreign Currency Difference	-	56	-
Balance at the End of the Period	**647**	**855**	**1,386**
Specific Provisions (-)	329	569	1,002
Net Balance in Balance Sheet	**318**	**286**	**384**

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

SECTION FIVE: EXPLANATIONS AND NOTES TO CONSOLIDATED FINANCIAL STATEMENTS (Continued)

I. Explanations and Notes Related to Consolidated Assets (Continued)

7. Information Related to Loans (Continued)

Information on Non-Performing Loans Granted as Foreign Currency Loans

	III. Group	IV. Group	V. Group
	Loans with Limited Collectability	Loans with Doubtful Collectability	Uncollectible Loans and Other Receivables
Current Period			
Balance at the end of the period [1]	55	523	317
Specific Provision (-) [1]	22	334	222
Net balance in the balance sheet	33	189	95
Prior Period			
Balance at the end of the period [1]	130	280	247
Specific Provision (-) [1]	80	181	159
Net balance in the balance sheet	50	99	88

(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.

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

	III. Group	IV. Group	V. Group
	Loans with Limited Collectability	Loans with Doubtful Collectability	Uncollectible Loans and Other Receivables
Current Period (Net)	**301**	**523**	**601**
Loans granted to corporate entities and real persons (Gross)	545	1,536	2,097
Specific Provisions Amount (-)	244	1,013	1,507
Loans granted to corporate entities and real persons (Net)	301	523	590
Banks (Gross)	-	-	-
Specific Provisions Amount (-)	-	-	-
Banks (Net)	-	-	-
Other Loans and Receivables (Gross)	-	-	11
Specific Provisions Amount (-)	-	-	11
Other Loans and Receivables (Net)	-	-	-
Prior Period (Net)	**318**	**286**	**384**
Loans granted to corporate entities and real persons (Gross)	647	855	1,375
Specific Provisions Amount (-)	329	569	991
Loans granted to corporate entities and real persons (Net)	318	286	384
Banks (Gross)	-	-	-
Specific Provisions Amount (-)	-	-	-
Banks (Net)	-	-	-
Other Loans and Receivables (Gross)	-	-	11
Specific Provisions Amount (-)	-	-	11
Other Loans and Receivables (Net)	-	-	-

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

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

SECTION FIVE: EXPLANATIONS AND NOTES TO CONSOLIDATED FINANCIAL STATEMENTS (Continued)

I. Explanations and Notes Related to Consolidated Assets (Continued)

7. Information Related to Loans (Continued)

Information on Interest Accruals, Rediscount and Valuation Effect and Their Provisions Calculated for Non-Performing Loans Banks which Provide Expected Credit Loss According to TFRS 9

	III. Group	IV. Group	V. Group
	Loans with Limited Collectability	Loans with Doubtful Collectability	Uncollectible Loans
Current Period (Net)	**44**	**113**	**199**
Interest Accruals and Rediscount with Valuation Differences	79	335	724
Provision amount (-)	35	222	525
Prior Period (Net)	**46**	**63**	**127**
Interest Accruals and Rediscount with Valuation Differences	92	182	456
Provision amount (-)	46	119	329

Explanations regarding the write-off policy

Loans and receivables deemed uncollectible are recovered through legal proceedings and liquidation of collateral or written off from the books based on the Bank's Board of Directors' decision. As of 30 June 2026, the Bank has loans amounting to none written off from non-performing loans, and no loans sold. (31 December 2025: Written off amounting to TRY 527 Loans sold: None.).

8. Information on financial assets measured at amortized cost

Information on Government Debt Securities measured at amortized cost

	Current Period	Prior Period
Government Bond	17,092	13,933
Treasury Bill	-	-
Other Public Debt Securities	-	-
Total	**17,092**	**13,933**

Information on financial assets measured at amortized cost

	Current Period	Prior Period
Debt Securities	20,542	17,416
Quoted at Stock Exchange	20,542	*17,416*
Unquoted at Stock Exchange	-	-
Impairment Provision (-)	-	-
Total	**20,542**	**17,416**

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

SECTION FIVE: EXPLANATIONS AND NOTES TO CONSOLIDATED FINANCIAL STATEMENTS (Continued)

I. Explanations and Notes Related to Consolidated Assets (Continued)

8. Information on financial assets measured at amortized cost (Continued)

Movements of financial assets measured at amortized cost during the year

	Current Period	Prior Period
Value at the Beginning of the Period	17,416	9,955
Currency Differences in Monetary Assets	941	3,307
Purchases During the Year	2,534	4,890
Disposal through Sale and Redemption	(464)	(989)
Valuation Effect	116	253
Total at the end of the Period	**20,542**	**17,416**

9. Information related to factoring receivables

	Current Period		Prior Period	
	TRY	FC	TRY	FC
Short-Term	9,059	-	6,979	-
Medium and Long-Term	32	-	16	-
Total	**9,091**	**-**	**6,995**	**-**

The total ECL allocated for factoring receivables is TRY 81 (31 December 2025: TRY 74), while factoring receivables classified as impaired amount to TRY 143 (31 December 2025: TRY 108), with a total ECL of TRY 80 (31 December 2025: TRY 20) allocated for these receivables).

10. Information on lease receivables

None.

11. Information on investments in associates

None.

12. Consolidated Subsidiaries

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

	Total Assets	Shareholders' Equity	Total Fixed Asset	Interest Income	Income from Marketable Securities Portfolio	Current Period Profit/Loss	Prior Period Profit/Loss	Fair Value
1	82,980	13,045	61	2,281	175	507	429	-
2	945	508	4	107	-	39	50	-
3	9,459	2,075	2	1,619	-	364	265	-

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

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

I. Explanations and Notes Related to Consolidated Assets (Continued)

12. Information on Consolidated Subsidiaries: (Continued)

Subsidiaries disposed of during the current period

There are no disposed subsidiaries.

Subsidiaries within the scope of consolidation acquired in the current period

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

13. Information on jointly controlled partnerships

None.

14. 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 Related Explanations and Footnotes.

15. Information on intangible 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 Related Explanations and Footnotes.

16. Information on investment properties

None.

17. Explanations on deferred tax assets:

As of 30 June 2026, and 31 December 2025, the items giving rise to deferred tax assets and liabilities are as follows:

	Current Period	Prior Period
Deferred tax asset	**1,263**	**1,229**
Provisions for severance pay and unused leave	132	100
TAS – TPL Depreciation differences	411	411
Stage 1 and 2 expected credit loss provisions	216	205
Financial Asset Valuation Differences	93	71
Other Provisions	54	39
Fixed assets and ECL - Inflation accounting	3	3
Valuation differences of derivative financial instruments	205	299
TFRS 16	11	10
Other	138	91
Deferred tax liability	**759**	**947**
Valuation differences of securities	200	355
Valuation differences of tangible fixed assets	517	556
Other	42	36
Deferred tax asset/liability, net	**504**	**282**

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

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

I. Explanations and Notes Related to Consolidated Assets (Continued)

18. Information on other assets

The other assets item of the balance sheet does not exceed 10% of the balance sheet total, excluding commitments in off-balance sheet accounts.

II. Explanations and Disclosures Related to Consolidated Liabilities

1. Information on maturity structure of deposits

Current Period	Demand	With 7 Days Maturity	Up to 1 Month	1-3 Months	3-6 Months	6 Months - 1 Year	1 Year And Over	Cumulative Deposit	Total
Saving Deposits	**1,432**	**-**	**10,029**	**25,118**	**613**	**205**	**29**	**-**	**37,426**
Foreign Currency Deposits	**19,250**	**-**	**13,878**	**32,516**	**3,368**	**9,671**	**9,968**	**-**	**88,651**
Residents in Türkiye	3,725	-	6,494	19,328	391	417	4	-	30,359
Residents Abroad	15,525	-	7,384	13,188	2,977	9,254	9,964	-	58,292
Public Sector Deposits	**989**	**-**	**16**	**-**	**-**	**-**	**-**	**-**	**1,005**
Commercial Deposits	**1,716**	**-**	**19,498**	**35,300**	**25**	**268**	**7**	**-**	**56,814**
Other Institutions Deposits	**18**	**-**	**9**	**628**	**-**	**-**	**-**	**-**	**655**
Precious Metal Deposit	**8,168**	**-**	**681**	**2,750**	**50**	**6**	**3**	**-**	**11,658**
Bank Deposit	**-**	**-**	**3,658**	**5,348**	**534**	**1,479**	**2,484**	**-**	**13,503**
The CBRT	-	-	-	-	-	-	-	-	-
Domestic Banks	-	-	2,566	4,668	-	-	-	-	7,234
Foreign Banks	-	-	1,092	680	534	1,479	2,484	-	6,269
Participation Banks	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-
Total	**31,573**	**-**	**47,769**	**101,660**	**4,590**	**11,629**	**12,491**	**-**	**209,712**

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	**1,236**	**-**	**13,717**	**19,088**	**2,796**	**507**	**57**	**-**	**37,401**
Foreign Currency Deposits	**18,106**	**-**	**10,440**	**36,473**	**1,008**	**6,498**	**9,424**	**-**	**81,949**
Residents in Türkiye	3,646	-	7,734	20,593	377	110	4	-	32,464
Residents Abroad	14,460	-	2,706	15,880	631	6,388	9,420	-	49,485
Public Sector Deposits	**601**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**601**
Commercial Deposits	**2,234**	**-**	**5,552**	**8,585**	**6**	**12**	**6**	**-**	**16,395**
Other Institutions Deposits	**17**	**-**	**6**	**1,156**	**133**	**-**	**-**	**-**	**1,312**
Precious Metal Deposit	**3,241**	**-**	**376**	**2,180**	**50**	**13**	**3**	**-**	**5,863**
Bank Deposit	**-**	**-**	**1,115**	**115**	**1,263**	**633**	**1,308**	**-**	**4,434**
The CBRT	-	-	-	-	-	-	-	-	-
Domestic Banks	-	-	300	-	-	-	-	-	300
Foreign Banks	-	-	815	115	1,263	633	1,308	-	4,134
Participation Banks	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-
Total	**25,435**	**-**	**31,206**	**67,597**	**5,256**	**7,663**	**10,798**	**-**	**147,955**

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

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

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

Information on savings deposits within the scope of deposit insurance and saving deposits exceeding the deposit insurance limit

	Covered by Deposit Insurance Fund		Exceeding Deposit Insurance Limit	
	Current Period	**Prior Period**	**Current Period**	**Prior Period**
Saving Deposits	12,596	11,577	24,785	25,786
Foreign Currency Saving Deposits	3,907	2,815	18,204	15,963
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	**16,503**	**14,392**	**42,989**	**41,749**

Deposits of natural persons not covered by deposit insurance

	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	4,553	7,421
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	243	172
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	**4,796**	**7,593**

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

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

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

1. Information on maturity structure of deposits (Continued)

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

	Covered by Deposit Insurance Fund		Exceeding Deposit Insurance Limit	
	Current Period	Prior Period	Current Period	Prior Period
Commercial Deposits	1,136	1,018	57,126	17,348
Foreign Currency Commercial Deposits	386	310	19,658	19,753
Other Commercial Deposits	-	-	-	-
Foreign Branches' Deposits Under Foreign Insurance Coverage	-	-	-	-
Off-Shore Deposits Under Foreign Insurance Coverage	-	-	-	-
Total	**1,522**	**1,328**	**76,784**	**37,101**

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	7,017	12
Deposits and Other Accounts of Official Institutions	1,005	601
Deposits and other accounts of credit institutions and financial institutions	50,186	15,969
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	7,539	40	5,635	22
Foreign Banks and Institutions and Funds	-	15,636	-	12,402
Total	**7,539**	**15,676**	**5,635**	**12,424**

Showing the loans taken according to the maturity distinction

	Current Period		Prior Period	
	TRY	FC	TRY	FC
Short-Term [(1)]	7,469	79	5,536	59
Medium and Long Term [(1)]	70	15,597	99	12,365
Total	**7,539**	**15,676**	**5,635**	**12,424**

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

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

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

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

3. Information on debts to money markets

	Current Period		Prior Period	
Domestic Transaction	**TRY**	**FC**	**TRY**	**FC**
Financial Institutions and Organizations	-	-	14,516	-
Other Institutions and Organizations	-	-	-	-
Individuals	223	-	153	-
International Transactions				
Financial Institutions and Organizations	2,229	5,075	2,929	2,760
Other Institutions and Organizations	-	-	-	-
Individuals	-	-	-	-
Total	**2,452**	**5,075**	**17,598**	**2,760**

4. Information on securities issued

	Current Period		Prior Period	
	TRY	FC	TRY	FC
		Medium and Long Term		Medium and Long Term
Nominal	-	13,972	-	10,711
Cost	-	13,939	-	10,683
Book value	-	14,157	-	10,785

Securities issued comprise (i) notes issued under the USD 250 million overseas issuance program established in 2025 and (ii) the issuance of USD 50 million out of the USD 250 million overseas issuance limit approved in 2026.

5. Information on banks and other financial institutions

Table of negative differences for trading derivative financial liabilities:

	Current Period		Prior Period	
Derivative Financial Liabilities	**TRY**	**FC**	**TRY**	**FC**
Forward Transactions	342	7	234	7
Swap Transactions	244	642	140	527
Future Transactions	-	-	-	-
Options	162	456	121	284
Other	-	-	-	-
Total	**748**	**1,105**	**495**	**818**

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

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

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

6. Information on lease liability

With the "TFRS 16 Leases" standard valid from 1 January 2019, the difference between operating leases and finance leases has been eliminated and the lease transactions have been expressed under the "Lease Payables" as liability by lessees. The application and effects of the transition to TFRS 16 are explained in Note XXIV of Section Three.

The Bank's liabilities for lease transactions as of June 30, 2026 are as follows.

30 June 2026	Gross	Net
Less than 1 year	85	78
Between 1- 4 years	299	212
More than 4 years	424	227
Total	**808**	**517**

31 December 2025	Gross	Net
Less than 1 year	123	107
Between 1- 4 years	247	186
More than 4 years	325	179
Total	**695**	**472**

7. Explanation on provisions

Information on provisions related to foreign currency differences of foreign indexed loans

None (31 December 2025: None).

Information on other provisions

Information on items and amounts causing an excess if other provisions exceed 10% of the total provisions

	Current Period	Prior Period
Provisions for non-cash loans	45	45
Provisions for lawsuit (*)	43	72
Provision for credit card promotion expenses	2	2
Other provisions	32	9
Total	**122**	**128**

(*) Provisions for lawsuits include personnel-related provisions amounting to TRY 30 (31 December 2025: TRY 53).

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

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

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

7. Explanation on provisions (Continued)

Reserve for Employee Benefits

As of 30 June 2026, the Group presented the provision for severance pay of TRY 253 (31 December 2025: TRY 212), the vacation liability of TRY 191 (31 December 2025: TRY 126), and the bonus provision of TRY 11 (31 December 2025: TRY 15) under the 'Provision for Employee Benefits' item in the financial statements.

Balance Sheet Obligations for:	**30 June 2026**	**31 December 2025**
-Reserve for employment termination benefits	253	212
-Reserve for unused vacation	191	126

The Bank is obliged to pay severance compensation under the Turkish Labor Law to employees who have completed one year of service and whose employment is terminated due to mandatory reasons, such as retirement, death, military service, or other similar circumstances.

The compensation to be paid is equal to one month's salary for each year of service, capped at the maximum severance pay limit.

The severance pay provision is allocated by calculating the present value of the Group's potential obligation to be paid upon employee retirement. TAS 19 requires the use of actuarial valuation methods for the calculation of an entity's obligations. In this context, the following actuarial assumptions have been used in the calculation of total obligations.
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Balance Sheet Obligations for:	**30 June 2026**	**31 December 2025**
-Discount Rate (%)	4.03	4.03
-Rate for the probability of retirement (%)	100	100

The fundamental assumption is that the severance pay ceiling applicable for each year of service will increase annually in line with the inflation rate. Accordingly, the applied discount rate represents the real rate, net of the expected effects of inflation.

The provision for severance pay is determined by calculating the present value of the Bank's potential obligation under Turkish Labor Laws in the event of employee retirement. The "TAS 19 - Employee Benefits" standard requires the use of actuarial valuation methods to assess the company's liabilities.

The following actuarial assumptions, calculated using the Group's own parameters, have been applied in the calculation of total liabilities.

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

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

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

7. Explanation on provisions (Continued)

Information on Provisions for Severance Pay

	Current Period	Prior Period
Balance at the beginning of the period	212	147
Changes during the period	52	79
Actuarial loss/(gain) transferred to equity	3	11
Paid in current period	(14)	(25)
Total	**253**	**212**

8. Explanations on current tax liability

Information on tax provision

As of 30 June 2026, the Bank's tax liability after deducting the prepaid taxes paid during the period from the corporate tax is TRY 1,082 (31 December 2025: TRY 1,122). If the differences arising between the carrying amount and the tax base of the assets subject to the current tax liability are related to the equity accounts group, the current tax asset or liability is offset with the related accounts in this group.

Information on taxes payable

	Current Period	Prior Period
Corporate Tax Payable	1,082	1,122
Banking Insurance Transaction Tax	335	244
Taxation on Marketable Securities	368	349
Capital Gains Tax on Property	3	3
Value Added Tax Payable	7	11
Other	147	117
Total	**1,942**	**1,846**

Information on premium payables

	Current Period	Prior Period
Social Security Premiums – Employee	30	22
Social Security Premiums – Employer	49	32
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	2	1
Unemployment Insurance – Employer	3	2
Other	-	-
Total	**84**	**57**

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

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

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

9. Information on Deferred Tax Liability

Section Five, I. Matters to be disclosed regarding the asset items of the balance sheet are explained in Note 16 (V-I-16).

10. Information on Liabilities Regarding Assets Held for Sale and Discontinued Operations

None.

11. Information on subordinated loans (*)

	Current Period 30 June 2026		Prior Period 31 December 2025	
	TRY	**FC**	**TRY**	**FC**
Borrowing Instruments to be Included in Additional Tier 1 Capital Calculation	-	-	-	-
Subordinated Loans	-	-	-	-
Subordinated Debt Instruments	-	-	-	-
Debt Instruments to be Included in Tier 2 Capital Calculation	-	7,203	-	6,628
Subordinated Loans	-	-	-	-
Subordinated Debt Instruments	-	7,203	-	6,628
Total	**-**	**7,203**	**-**	**6,628**

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

12. 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.

13. Information on consolidated shareholder's equity

Presentation of paid-in capital

	Current Period	Prior Period
Common Stock Provision	1,100	1,100
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.

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

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

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

13. Information on consolidated shareholder's equity (Continued)

Information on share capital increases from revaluation funds

None.

Capital commitments in the last fiscal year and at the end of the following interim period, the general purpose of these commitments and estimated resources required to meet these commitments

None.

Information on prior period's indicators on the Bank's income, profitability and liquidity, and possible effects of these future assumptions on the Bank's equity due to uncertainties of these indicators

None.

Information on privileges given to shares representing the capital

None.

14. Common stock issue premiums, shares and equity instruments

	Current Period	Prior Period
Number of Stocks	1,100,000,000	1,100,000,000
Preferred Capital Stock	-	-
Common Stock Issue Premiums	-	-
Common Stock Withdrawal Profits	-	-
Other equity instruments	-	-
Total common stock withdrawal	-	-

15. Information on securities value increase fund

	Current Period		Prior Period	
	TRY	FC	TRY	FC
From Associates and Subsidiaries	6,967	-	6,383	-
Securities Measured at FV Through Other Comprehensive Income	179	(28)	779	25
From the Securities Subject to Structural Position	-	-	-	-
Total	**7,146**	**(28)**	**7,162**	**25**

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

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

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

1. Explanations on off-balance sheet commitments

Type and amount of irrevocable commitments

	Current Period	Prior Period
Payment Commitments for Cheques	1,863	1,385
Commitment For Use Guaranteed Credit Allocation	6,478	5,669
Credit Cards Limit Commitments	719	605
Liabilities From Guarantee Letters Issued in Our Favor	486	332
Forward Asset Purchase Commitments	79,803	35,744
Commitments for Promotions Related with Credit Cards and Banking Activities	2	2
Tax and Fund Obligations Arising from Export Commitments	-	-
Total	**89,351**	**43,737**

Possible losses and commitments resulted from off-balance sheet items including the following

Certain guarantees, tentative guarantees, sureties and similar transactions

	Current Period	Prior Period
Certain Guarantees	12,194	11,593
Customs Guarantees	252	103
Tentative Guarantees	1,620	1,347
Advance Letters of Guarantee	621	661
Other Letters of Guarantee	11,361	11,065
Total	**26,048**	**24,769**

2. Total amount of non-cash loans

	Current Period	Prior Period
Non-Cash Loans granted for Obtaining Cash Loans	11,947	23,498
Less Than or Equal to One Year with Original Maturity	*2,434*	15,423
More Than One Year with Original Maturity	*9,513*	8,075
Other Non-Cash Loans	46,397	23,254
Total	**58,344**	**46,752**

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

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

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

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

	Group I		Group II	
Current Period	**TRY**	**FC**	**TRY**	**FC**
Letters of Guarantee	21,433	4,506	75	34
Bank Acceptances	-	557	-	-
Letters of Credit	-	14,998	-	44
Endorsements	-	-	-	-
Factoring Guarantees	-	-	-	-
Other Commitments and Contingencies	16,697	-	-	-
Non-cash loans	**38,130**	**20,061**	**75**	**78**

	Group I		Group II	
Prior Period	**TRY**	**FC**	**TRY**	**FC**
Letters of Guarantee	20,281	4,396	68	24
Bank Acceptances	-	383	-	-
Letters of Credit	-	9,799	-	-
Endorsements	-	-	-	-
Factoring Guarantees	-	-	-	-
Other Commitments and Contingencies	11,801	-	-	-
Non-cash loans	**32,082**	**14,578**	**68**	**24**

4. Explanations regarding credit derivatives and the risks arising from them

None.

5. Information regarding contingent liabilities and assets

None.

6. Explanations regarding services provided on behalf of and for the account of others

The Group intermediates all types of banking transactions and provides custodian services for its clients to meet all kinds of investment needs. Such transactions are tracked in off-balance sheet accounts.

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

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

IV. Explanations and Disclosures Related to Consolidated Statement of Profit or Loss

1. Interest Income

Information on interest income on loans

	Current Period (1)		Prior Period (1)	
	TRY	**FC**	**TRY**	**FC**
Short-Term Loans	14,887	1,116	9,222	891
Medium and Long-Term Loans	4,599	826	2,905	453
Non-Performing Loans	130	40	49	23
Total	**19,616**	**1,982**	**12,176**	**1,367**

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

Information on interest income from banks

	Current Period		Prior Period	
	TRY	**FC**	**TRY**	**FC**
Domestic Banks	158	8	105	34
Foreign Banks	-	144	-	188
Total	**158**	**152**	**105**	**222**

Information on interest income on marketable securities

	Current Period		Prior Period	
	TRY	**FC**	**TRY**	**FC**
Financial Assets Measured at Fair Value through Profit/Loss	5	35	30	27
Financial Assets Measured at Fair Value through Other Comprehensive Income	3,079	77	1,303	30
Financial Assets Measured at Amortized Cost	-	269	-	216
Total	**3,084**	**381**	**1,333**	**273**

Information on Interest expenses paid to associates and subsidiaries

None.

Information on Other Interest Income

Of the other interest income amounting to TRY 1,629 for the accounting period ending on 30 June 2026 (30 June 2025: TRY 681), TRY 1,564 (30 June 2025: TRY 673) consists of interest income from factoring transactions.

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

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

IV. Explanations and Disclosures Related to Consolidated Statement of Profit or Loss (Continued)

2. Interest Expense

Information on interest expense on borrowings

	Current Period		Prior Period	
	TRY	FC	TRY	FC
Banks	**1,318**	**188**	**925**	**156**
CBRT	-	-	-	-
Domestic Banks	1,315	1	863	2
Foreign Banks	3	187	62	154
Other Institutions	-	-	-	-
Total	**1,318**	**188**	**925**	**156**

Information on Interest expense paid to associates and subsidiaries

None.

Information regarding interest expenses incurred on issued securities.

	Current Period	Prior Period
Interest paid on issued securities	647	185

Information on maturity structure of interest expenses on deposits

		Time Deposit						
Current Period	**Demand Deposit**	**Up to 1 month**	**Up to 3 months**	**Up to 6 months**	**Up to1 Year**	**Demand Deposit**	**Up to 1 month**	**Up to 3 months**
Turkish Lira								
Bank Deposits	-	162	-	-	-	-	-	162
Saving Deposits	-	2,856	3,543	199	86	3	-	6,687
Public Sector Deposits	-	1	-	-	-	-	-	1
Commercial Deposits	-	2,584	3,732	11	2	1	-	6,330
Other Deposits	-	4	150	13	-	-	-	167
7 Days Call Accounts	-	-	-	-	-	-	-	-
Total	**-**	**5,607**	**7,425**	**223**	**88**	**4**	**-**	**13,347**
Foreign Currency								
Deposits	103	225	728	11	118	101	-	1,286
Bank Deposits	-	97	-	-	-	-	-	97
7 Days Call Accounts	-	-	-	-	-	-	-	-
Precious Metal Deposits	-	2	4	-	-	-	-	6
Total	**103**	**324**	**732**	**11**	**118**	**101**	**-**	**1,389**
Grand Total	**103**	**5,931**	**8,157**	**234**	**206**	**105**	**-**	**14,736**

		Time Deposit						
Prior Period	**Demand Deposit**	**Up to 1 month**	**Up to 3 months**	**Up to 6 months**	**Up to1 Year**	**Demand Deposit**	**Up to 1 month**	**Up to 3 months**
Turkish Lira								
Bank Deposits	-	249	10	-	-	-	-	259
Saving Deposits	-	2,978	2,555	833	420	247	-	7,033
Public Sector Deposits	-	-	-	-	-	-	-	-
Commercial Deposits	-	132	947	275	355	258	-	1,967
Other Deposits	-	-	12	63	21	1	-	97
7 Days Call Accounts	-	-	-	-	-	-	-	-
Total	**-**	**3,359**	**3,524**	**1,171**	**796**	**506**	**-**	**9,356**
Foreign Currency								
Deposits	79	129	540	47	82	135	-	1,012
Bank Deposits	-	91	12	16	-	-	-	119
7 Days Call Accounts	-	-	-	-	-	-	-	-
Precious Metal Deposits	-	-	6	6	-	-	-	12
Total	**79**	**220**	**558**	**69**	**82**	**135**	**-**	**1,143**
Grand Total	**79**	**3,579**	**4,082**	**1,240**	**878**	**641**		**10,499**

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

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

IV. Explanations and Disclosures Related to Consolidated Statement of Profit or Loss (Continued)

3. Information on dividend income

	Current Period	Prior Period
Financial Assets at Fair Value Through Profit or Loss	-	-
Financial Assets Measured at Fair Value through Other Comprehensive Income	5	3
Other	-	-
Total	**5**	**3**

4. Information on trading income/loss

	Current Period	Prior Period
Trading Gain	**38,353**	**16,511**
Gain on Capital Market Transactions	725	126
From Derivative Transactions	23,703	10,912
Foreign Exchange Gains	13,925	5,473
Trading Loss (-)	**38,703**	**16,044**
Losses on Capital Market Transactions	1	3
From Derivative Transactions	23,767	10,540
Foreign Exchange Losses	14,935	5,501
Net Trading Gain/Loss	**(350)**	**467**

5. Information on other operating income

	Current Period	Prior Period
Released Provisions	641	231
Checkbook Fee	3	4
Provision for Notary Statement Expenses	4	2
Communication Revenues	2	1
Income from the Sale of Assets	74	13
Collections Related to Expenses of Previous Years	55	34
Income from the Sale of Real Estate	10	1,076
Collections Due to Right of Redemption Agreement	4	14
Other	9	50
Total	**802**	**1,425**

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

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

IV. Explanations and Disclosures Related to Consolidated Statement of Profit or Loss (Continued)

6. Provision for losses and other provision expenses

	Current Period	Prior Period
Expected Credit Losses	**1,372**	**840**
12 Months Expected Credit Loss (Stage 1)	421	283
Significant Increase in Credit Risk (Stage 2)	92	87
Lifetime ECL Impaired Credits (Stage 3)	859	470
Other Provision Expenses	**2**	**1**
Marketable Securities Impairment Provision	2	-
Financial Assets Measured at Fair Value Through Profit/Loss	*2*	-
Financial Assets Measured at Other Comprehensive Income	-	-
Provisions for Impairment of Associates, Subsidiaries and Joint Ventures	-	-
Investment in Associates	-	-
Subsidiaries	-	-
Other	-	1
Total	**1,374**	**841**

7. Other operating expenses

	Current Period(**)	Prior Period(**)
Reserve for Employee Termination Benefits	39	24
Bank Social Aid Provision Fund Deficit Provision	-	-
Impairment Expenses of Property and Equipment	-	-
Depreciation Expenses of Property and Equipment	44	32
Impairment Expenses of Intangible Assets	-	-
Amortization Expenses of Intangible Assets	34	25
Impairment Expenses of Assets Held for Sale	-	-
Depreciation Expenses on Assets Held for Sale	-	-
Depreciation Expenses of Right-of-Use Assets	115	79
Impairment Expenses on Non-Current Assets Held for Sale and Discontinued Operations	-	-
Other Operating Expenses	517	345
Operating Lease Expenses (*)	*13*	*7*
Repair and Maintenance Expenses	*53*	*45*
Advertisement Expenses	*31*	*17*
Other Expenses (****)	*420*	*276*
Loss on Sales of Assets	6	-
Other (***)	582	404
Total	**1,337**	**909**

(*) Includes lease expenses evaluated outside the scope of TFRS 16.
(**) Severance Pay Provision is not included in the Personnel Expenses line in the Profit or Loss Statement.
(***) Includes SDIF (Savings Deposit Insurance Fund) fees and financial activity charges.
(****) Includes TRY 83 of communication expenses, TRY 45 of cleaning expenses, TRY 25 of heating, lighting and water expenses, and TRY 21 of vehicle expenses.

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

IV. Explanations and Disclosures Related to Consolidated Statement of Profit or Loss (Continued)

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

As of 30 June 2026, the Group has no discontinued operations.

The explanations and tables related to the profit/loss before tax from the Group's continuing operations for the accounting period ending 30 June 2026, are shown in detail in notes 1 to 7 of this section.

Explanation on tax provision for continuing and discontinued operations

As of 30 June 2026, the Group has no discontinued operations.

The explanations and tables related to the tax provision arising from the Group's continuing operations for the accounting period ending 30 June 2026, are shown in detail in note 9 of this section. The Group has no tax provision for discontinued operations for the accounting period ended 30 June 2026

Explanation on Net Profit/Loss for the Period from Continuing and Discontinued Operations

As of 30 June 2026, the Group has no discontinued operations.

The explanations and tables related to the period net profit/loss arising from the Group's continuing operations for the accounting period ended 30 June 2026, are shown in detail in notes 1 to 7 and 9 to 11 of this section. The Group has no period net profit/loss for discontinued operations for the accounting period ended 30 June 2026

9. Tax Provision

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

For the accounting period ended 30 June 2026 the Group's current tax expense is TRY 2,297(30 June 2025: current tax expense TRY 689).

For the accounting period ended 30 June 2026, the Group has a net deferred tax income of TRY 16, Deferred tax expense of TRY 183, net deferred tax expense is TRY 167. (30 June 2025: deferred tax income of TRY 81, deferred tax expense of TRY 923, net deferred income is TRY 911).

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 it is possible that the effect on profit/loss of a change in an estimate related to financial statement items will affect subsequent periods, it shall be disclosed in a manner that includes those periods as well

None.

11. Information on the components of other items in the statement of consolidated profit or loss and other comprehensive income exceeding 10% of the total, or items that comprise at least 20% of the statement of profit or loss and other comprehensive income

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

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

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

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

1. The volume of transactions relating to the Bank's risk group, outstanding loan and deposit transactions and profit and loss of the period

Explanations and Disclosures Related to the Parent Bank's Risk Group

Parent Bank's Risk Group- current period	Associates and Subsidiaries (Partnerships)		Bank's Direct and Indirect Shareholders		Other Individuals and Legal Entities in the Risk Group	
	Cash	Non- Cash	Cash	Non- Cash	Cash	Non- Cash
Loans and Other Receivables						
Balance at the Beginning of the Period	-	-	2,634	491	1	-
Balance at the End of the Period	-	-	5,386	615	2	-
Interest and Commission Income	-	-	117	-	-	-

Parent Bank's Risk Group-prior period	Associates and Subsidiaries (Partnerships)		Bank's Direct and Indirect Shareholders		Other Individuals and Legal Entities in the Risk Group	
	Cash	Non- Cash	Cash	Non- Cash	Cash	Non- Cash
Loans and Other Receivables						
Balance at the Beginning of the Period	-	-	1,350	232	1	-
Balance at the End of the Period	-	-	2,634	491	1	-
Interest and Commission Income	-	-	119	9	61	-

Information on deposits of the Parent Bank's risk group

Parent Bank's Risk Group	Subsidiaries, Associates and Jointly Controlled Entities (Joint Ventures)		Direct or Indirect Shareholders of the Parent Bank		Other Individuals and Legal Entities in the Risk Group	
	Current Period	Prior Period	Current Period	Current Period	Prior Period	Current Period
Deposit						
Balance at the Beginning of the Period	-	-	20,645	22,398	95	123
Balance at the End of the Period	-	-	18,713	20,645	170	95
Deposit interest expense	-	-	1,271	1,149	24	20

Information on forward and option agreements and similar agreements made with the Parent Bank's risk group

Parent Bank's Risk Group	Subsidiaries, Associates and Jointly Controlled Entities (Joint Ventures)		Direct or Indirect Shareholders of the Parent Bank		Other Individuals and Legal Entities in the Risk Group	
	Current Period	Prior Period	Current Period	Current Period	Prior Period	Current Period
The Fair Value Differences Through Profit and Loss						
Opening Balance	-	-	2,698	1,872	-	-
Closing Balance	-	-	1,289	5,312	-	-
Total Profit/Loss	-	-	(63)	206	-	-
Transactions for Hedging Purposes						
Opening Balance	-	-	-	-	-	-
Closing Balance	-	-	-	-	-	-
Total Profit/Loss	-	-	-	-	-	-

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

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

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

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

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

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

For the accounting period ending on 30 June 2026, the Parent Bank collected a total of TRY 1 in stock trading commissions and Futures and Options Market commissions from Anadolu Yatırım Menkul Kıymetler A.Ş. (30 June 2025: TRY 1).

In addition to the structure of the relationship, type of transaction, amount, and share in total transaction volume, amount of significant items, and share in all items, pricing policy and other matters

Current Period	Balance	According to the Magnitudes in the Financial Statements %
Cash loans	5,388	3.0
Non-cash loans	615	1.05
Deposit	18,883	9.00
Forward and option contracts	1,289	0.43

Prior Period	Balance	According to the Magnitudes in the Financial Statements %
Cash loans	2,635	1.96
Non-cash loans	491	1.05
Deposit	20,740	14.02
Forward and option contracts	2,698	1.10

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.

During the accounting period ended June 30, 2026, the Parent Bank and its subsidiary Anadolubank Nederland NV generated income of TRY 14 from service procurement and licensing agreements. (As of June 30, 2025: TRY 12).

There are no transactions for the purchase and sale of real estate and other assets, transfer of information obtained as a result of research and development, or management agreements with the risk group to which the Bank belongs.

Information on benefits provided to the Group's top management

For the accounting period ending on 30 June 2026, the amount of tangible benefits provided and to be provided to the Group's senior management is TRY 228 (30 June 2025: TRY 164).

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

VI. Explanations and Disclosures Regarding Post-Balance Sheet Events

Pending transactions relating to subsequent events and their effects on the financial statements, if any, have not yet been finalized.

Pursuant to the Capital Markets Board’s resolution dated 12 February 2026 and numbered 8/310, the first tranche of the domestic debt securities issuance program, approved for an aggregate amount of up to TRY 10 billion in the form of bonds and/or financing bills, was issued on 13 July 2026. The issuance amounted to TRY 4 billion and has a maturity of 371 days with an interest rate of TLREF + 1.20%.

SECTION SIX: OTHER EXPLANATIONS

I. Explanations on Auditor's Review Report

The consolidated financial statements for the period ended 30 June 2026 have been reviewed by PwC Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik A.Ş. The independent auditor's review report dated 19 August 2026 is presented preceding the consolidated financial statements.

II. Explanations and Notes Prepared by the Independent Auditor

None.

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

SECTION SEVEN: INTERIM OPERATING REPORT

I. Interim activity report including the evaluations of the Board of Directors Chairman and the CEO regarding interim activities

Information of Summary Financial Results for the Period

Selected Financial Ratios	Current Period	Prior Period
Total Assets	309,443	244,569
Total Credits (Net)	189,302	138,811
Securities	59,980	47,449
Equity	34,143	28,655
Total Deposit	209,712	147,955
Net Profit (*)	5.945	4,640

Financial Ratios (%)	Current Period	Prior Period
Capital Adequacy Ratio	15.95	20.45
Net Profit/Total Assets (*) (**) (***)	4.13	5.29
Net Profit/Equity (*) (**) (***)	36.78	46.88
Securities/Total Assets (****)	21.65	24.52
Total Credits/Total Assets (***)	68.34	71.72
Total Deposit/Total Assets (***)	75.71	76.45

(*) For comparability purposes, the figure as of 30 June 2025 is presented in the prior-period column.
(**) Items containing net profit have been annualized.
(***) Includes factoring receivables.
(****) The average of the current and previous period totals has been used for total assets and equity.

Evaluations of the Board of Directors Chairman Regarding the Period

In the second quarter of 2026, Anadolubank had a successful period in terms of asset quality, resource diversity, profitability, and capital strength. During this period, the bank maintained its strong position in the sector with a return on equity of 36.78%, an asset efficiency of 4.13%, and a capital adequacy ratio of 15.95%. Our bank will continue to actively support industrial and commercial financing in the coming periods.

Mehmet Rüştü BAŞARAN

Evaluations of the General Manager Regarding the Period

In the second quarter of 2026, Anadolubank focused on taking risks that can be measured and associated with returns, maintaining our traditional prudent and cautious credit policy. As a result of this policy, our bank successfully completed the period with a 2.28% non-performing loan (NPL) ratio, 4.13% asset efficiency, 36.78% return on equity, and a 15.95% capital adequacy ratio. Our bank will continue to provide the necessary support to corporate, commercial, agricultural, and individual customers in the remaining part of the year.

Suat İNCE