

**ANADOLUBANK ANONİM ŐİRKETİ AND  
ITS SUBSIDIARIES**

**CONSOLIDATED INTERIM FINANCIAL STATEMENTS AND RELATED  
DISCLOSURES FOR THE THREE MONTHS PERIOD ENDED MARCH  
31, 2026 TOGETHER WITH AUDIT LIMITED REVIEW REPORT**

**(Convenience translation of publicly announced consolidated financial  
statements, related disclosures and independent auditor's review  
report at MARCH 31, 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 31 March 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 three-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.



### *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 31 March 2026 and the results of its consolidated financial performance and its consolidated cash flows for the three-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 31 March 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, 22 May 2026

**THE CONSOLIDATED FINANCIAL REPORT OF ANADOLUBANK A.Ş.  
FOR THE THREE MONTHS PERIOD ENDED MARCH 31, 2026**

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Anadolubank Anonim Şirketi (“the Bank”),The consolidated financial report for the three months period ended March 31, 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
- OTHER EXPLANATIONS AND FOOTNOTES
- INDEPENDENT AUDITOR'S 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 three months period and related explanations and footnotes in this report are prepared in accordance with the Regulation on Banks' Accounting Applications and Principles and Procedures Concerning the Preservation of Documents, Turkish Accounting Standards, Turkish Financial Reporting Standards and annexes interpretations thereof and are denominated as TRY thousand unless otherwise specified, are held to subject to independent audit and are presented enclosed.

<b>Mehmet R. BAŞARAN</b> Chairman of the Board	<b>Erol BAŞARAN ALTINTUĞ</b> Member of Audit Committee	<b>Gürdoğan YURTSEVER</b> Member of Audit Committee	<b>Suat İNCE</b> General Manager
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<b>İlker TEKER</b> Assistant General Manager	<b>Abdulahkim ASLAN</b> Head of Financial Affairs Department
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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  
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# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO CONSOLIDATED FINANCIAL STATEMENTS AS OF 31 MARCH 2026

(Amounts expressed in thousands 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 (%)
<b>Chairman of the Board</b>		
Mehmet Rüştü BAŞARAN	Chairman	15.27
<b>Board Members</b>		
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	-
<b>Deputy General Manager</b>		
Ferudun CANBAY	Human Resources Strategic Planning and Digital Banking Credit Monitoring and Administrative Legal Consultancy Corporate Communications Purchasing	-
<b>Deputy General Managers</b>		
Zeki Murat URAL	Treasury	-
O. Asım Tunç BERGSAN	Information Technologies	-
İsmail Atakan ÖZGÜNEY	Credit Allocation	-
Levent Burak HAKGÜDEN	Commercial and SME Banking	-
İlker TEKER	Financial Affairs	-
Kadriye Didem KARACA	Retail Banking	-
Hüseyin Alper DUMAN(*)	Financial Institutions	-

(\*) 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.

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO CONSOLIDATED FINANCIAL STATEMENTS AS OF 31 MARCH 2026

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

### SECTION ONE: GENERAL INFORMATION (Continued)

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

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

<b>31 March 2026</b>	<b>Share</b>	<b>Share</b>	<b>Paid-in</b>
<b>Name / Commercial Title</b>	<b>Amounts</b>	<b>Percentages</b>	<b>Capital</b>
HABAŞ Sınai ve Tıbbi Gazlar İstihsal Endüstrisi A.Ş.	915,364	83.22%	915,364
Mehmet Rüştü Başaran	167,992	15.27%	167,992
Other	16,644	1.51%	16,644
<b>Total</b>	<b>1,100,000</b>	<b>100.00%</b>	<b>1,100,000</b>

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

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

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

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

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

The Parent Bank’s headquarters is in Istanbul. As of 31 March 2026, the Bank has a total of 96 branches, 42 of which are in Istanbul, and 1,535 employees (31 December 2025: a total of 96 branches, 42 of which are in Istanbul, and 1,505 employees).

As of 31 March 2026, the Group's number of employees is 1,737 (31 December 2025: 1,698).

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO CONSOLIDATED FINANCIAL STATEMENTS AS OF 31 MARCH 2026

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

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### 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:

<b>Commercial Title</b>	<b>Headquarters</b>
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.

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO CONSOLIDATED FINANCIAL STATEMENTS AS OF 31 MARCH 2026

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

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### SECTION TWO

#### CONSOLIDATED FINANCIAL STATEMENTS

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- 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

# ANADOLUBANK ANONİM ŞİRKETİ

## CONSOLIDATED FINANCIAL STATEMENTS AS OF 31 MARCH 2026

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

ASSETS	Note	Audited Current Period 31 March 2026			Audited Prior Period 31 December 2025		
		TRY	FC	Total	TRY	FC	Total
<b>I. FINANCIAL ASSETS (Net)</b>		<b>31,743,161</b>	<b>63,924,425</b>	<b>95,667,586</b>	<b>33,303,311</b>	<b>45,688,318</b>	<b>78,991,629</b>
<b>1.1 Cash and Cash Equivalents</b>		<b>17,421,385</b>	<b>45,991,589</b>	<b>63,412,974</b>	<b>10,823,977</b>	<b>30,414,714</b>	<b>41,238,691</b>
1.1.1 Cash and Balances with CBRT	V-I-1	14,450,568	29,159,747	43,610,315	8,941,892	11,455,474	20,397,366
1.1.2 Banks	V-I-2	2,977,618	16,839,288	19,816,906	1,883,903	18,963,987	20,847,890
1.1.3 Money Market Placements	V-I-3	-	-	-	-	-	-
1.1.4 Expected Credit Losses (-)		6,801	7,446	14,247	1,818	4,747	6,565
<b>1.2 Financial Assets Measured at Fair Value Through Profit or Loss</b>		<b>296,431</b>	<b>384,452</b>	<b>680,883</b>	<b>2,208</b>	<b>365,478</b>	<b>367,686</b>
1.2.1 Government Securities		296,431	221,175	517,606	2,208	264,135	266,343
1.2.2 Equity Instruments		-	-	-	-	-	-
1.2.3 Other Financial Assets		-	163,277	163,277	-	101,343	101,343
<b>1.3 Financial Assets Measured at Fair Value Through Other Comprehensive Income</b>	V-I-5	<b>12,855,584</b>	<b>16,802,657</b>	<b>29,658,241</b>	<b>21,806,791</b>	<b>14,303,135</b>	<b>36,109,926</b>
1.3.1 Government Securities		12,690,111	5,066,932	17,757,043	21,544,371	4,158,650	25,703,021
1.3.2 Equity Securities		165,473	136,007	301,480	75,704	155,465	231,169
1.3.3 Other Financial Assets		-	11,599,718	11,599,718	186,716	9,989,020	10,175,736
<b>1.4 Derivative Financial Assets</b>	V-I-6	<b>1,169,761</b>	<b>745,727</b>	<b>1,915,488</b>	<b>670,335</b>	<b>604,991</b>	<b>1,275,326</b>
1.4.1 Derivative Financial Assets Measured at Fair Value Through Profit or Loss		1,169,761	745,727	1,915,488	670,335	604,991	1,275,326
1.4.2 Derivative Financial Assets Measured at Fair Value Through Other Comprehensive Income		-	-	-	-	-	-
<b>II. FINANCIAL ASSETS MEASURED AT AMORTIZED COST (Net)</b>		<b>97,460,256</b>	<b>69,550,362</b>	<b>167,010,618</b>	<b>83,024,300</b>	<b>66,757,681</b>	<b>149,781,981</b>
<b>2.1 Loans</b>	V-I-7	<b>92,080,489</b>	<b>52,256,071</b>	<b>144,336,560</b>	<b>78,300,879</b>	<b>49,678,968</b>	<b>127,979,847</b>
<b>2.2 Lease Receivables</b>	V-I-10	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>2.3 Factoring Receivables</b>	V-I-9	<b>8,254,874</b>	<b>-</b>	<b>8,254,874</b>	<b>6,995,175</b>	<b>-</b>	<b>6,995,175</b>
<b>2.4 Other Financial Assets Measured at Amortized Cost</b>	V-I-8	<b>-</b>	<b>17,603,603</b>	<b>17,603,603</b>	<b>-</b>	<b>17,415,336</b>	<b>17,415,336</b>
2.4.1 Government Securities		-	14,191,162	14,191,162	-	13,932,634	13,932,634
2.4.2 Other Financial Assets		-	3,412,441	3,412,441	-	3,482,702	3,482,702
<b>2.5 Expected Credit Losses (-)</b>		<b>2,875,107</b>	<b>309,312</b>	<b>3,184,419</b>	<b>2,271,754</b>	<b>336,623</b>	<b>2,608,377</b>
<b>ASSETS HELD FOR SALE AND ASSETS DISCONTINUED OPERATIONS (Net)</b>		<b>274,319</b>	<b>-</b>	<b>274,319</b>	<b>163,762</b>	<b>-</b>	<b>163,762</b>
3.1 Held for Sale		274,319	-	274,319	163,762	-	163,762
3.2 Discontinued Operations		-	-	-	-	-	-
<b>IV. EQUITY INVESTMENTS</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>4.1 Investments in Associates (Net)</b>	V-I-11	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
4.1.1 Associates Consolidated Under Equity Accounting		-	-	-	-	-	-
4.1.2 Unconsolidated Associates		-	-	-	-	-	-
<b>4.2 Investments in Subsidiaries (Net)</b>	V-I-12	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
4.2.1 Unconsolidated Financial Investments		-	-	-	-	-	-
4.2.2 Unconsolidated Non-Financial Investments		-	-	-	-	-	-
<b>4.3 Entities under Common Control (Joint Venture) (Net)</b>	V-I-13	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
4.3.1 Joint Ventures Consolidated Under Equity Accounting		-	-	-	-	-	-
4.3.2 Unconsolidated Joint Ventures		-	-	-	-	-	-
<b>V. TANGIBLE ASSETS (Net)</b>	V-I-14	<b>3,035,823</b>	<b>63,276</b>	<b>3,099,099</b>	<b>2,937,503</b>	<b>67,394</b>	<b>3,004,897</b>
<b>VI. INTANGIBLE ASSETS (Net)</b>	V-I-15	<b>218,382</b>	<b>-</b>	<b>218,382</b>	<b>196,813</b>	<b>-</b>	<b>196,813</b>
6.1 Goodwill		-	-	-	-	-	-
6.2 Other		218,382	-	218,382	196,813	-	196,813
<b>VII. INVESTMENT PROPERTY (Net)</b>	V-I-16	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>VIII. CURRENT TAX ASSET</b>		<b>-</b>	<b>27,528</b>	<b>27,528</b>	<b>-</b>	<b>38,056</b>	<b>38,056</b>
<b>IX. DEFERRED TAX ASSET</b>	V-I-17	<b>165,353</b>	<b>-</b>	<b>165,353</b>	<b>304,175</b>	<b>-</b>	<b>304,175</b>
<b>X. OTHER ASSETS</b>	V-I-18	<b>14,139,755</b>	<b>410,636</b>	<b>14,550,391</b>	<b>11,906,482</b>	<b>180,987</b>	<b>12,087,469</b>
<b>TOTAL ASSETS</b>		<b>147,037,049</b>	<b>133,976,227</b>	<b>281,013,276</b>	<b>131,836,346</b>	<b>112,732,436</b>	<b>244,568,782</b>

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

# ANADOLUBANK ANONİM ŞİRKETİ

## CONSOLIDATED FINANCIAL STATEMENTS AS OF 31 MARCH 2026

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

LIABILITIES	Note	Audited Current Period 31 March 2026			Audited Prior Period 31 December 2025		
		TRY	FC	Total	TRY	FC	Total
<b>I. DEPOSITS</b>	V-II-1	80,350,407	109,707,426	190,057,833	56,394,065	91,560,806	147,954,871
<b>II. FUNDS BORROWED</b>	V-II-2	6,731,396	12,620,025	19,351,421	5,634,870	12,423,864	18,058,734
<b>III. MONEY MARKET FUNDS</b>	V-II-3	2,295,384	4,741,708	7,037,092	17,597,997	2,759,935	20,357,932
<b>IV. SECURITIES ISSUED (Net)</b>		-	13,470,509	13,470,509	-	10,784,981	10,784,981
4.1 Bills		-	-	-	-	-	-
4.2 Assets Backed Securities		-	-	-	-	-	-
4.3 Bonds		-	13,470,509	13,470,509	-	10,784,981	10,784,981
<b>V. BORROWER FUNDS</b>		-	-	-	-	-	-
5.1 Borrower Funds		-	-	-	-	-	-
5.2 Other		-	-	-	-	-	-
<b>FINANCIAL LIABILITIES MEASURED AT FAIR VALUE</b>		-	-	-	-	-	-
<b>VI. THROUGH PROFIT OR LOSS</b>		-	-	-	-	-	-
<b>VII. DERIVATIVE FINANCIAL LIABILITIES</b>	V-II-4	772,733	1,052,448	1,825,181	494,613	818,158	1,312,771
7.1 Derivative Financial Liabilities Measured at Fair Value Through Profit or Loss		772,733	1,052,448	1,825,181	494,613	818,158	1,312,771
7.2 Derivative Financial Liabilities Measured at Fair Value Through Other Comprehensive Income		-	-	-	-	-	-
<b>VIII. FACTORING PAYABLES</b>		176	-	176	26	-	26
<b>IX. LEASE PAYABLES (Net)</b>	V-II-5	470,758	48,982	519,740	420,044	51,974	472,018
<b>X. PROVISIONS</b>	V-II-6	531,492	86,373	617,865	463,577	16,758	480,335
10.1 Restructuring Reserves		-	-	-	-	-	-
10.2 Reserve for Employee Benefits		424,184	25,585	449,769	352,573	-	352,573
10.3 Insurance Technical Provisions (Net)		-	-	-	-	-	-
10.4 Other Provisions		107,308	60,788	168,096	111,004	16,758	127,762
<b>XI. CURRENT TAX LIABILITY</b>	V-II-7	1,855,751	-	1,855,751	1,903,333	-	1,903,333
<b>XII. DEFERRED TAX LIABILITY</b>	V-II-8	-	22,132	22,132	-	22,142	22,142
<b>XIII. LIABILITIES FOR ASSETS HELD FOR SALE AND ASSETS OF DISCONTINUED OPERATIONS (Net)</b>	V-II-9	-	-	-	-	-	-
13.1 Held for Sale		-	-	-	-	-	-
13.2 Discontinued Operations		-	-	-	-	-	-
<b>XIV. SUBORDINATED DEBT INSTRUMENTS</b>	V-II-10	-	6,714,643	6,714,643	-	6,628,423	6,628,423
14.1 Subordinated Loans		-	-	-	-	-	-
14.2 Other Debt Instruments		-	6,714,643	6,714,643	-	6,628,423	6,628,423
<b>XV. OTHER LIABILITIES</b>	V-II-11	7,113,964	1,001,834	8,115,798	6,782,404	1,155,778	7,938,182
<b>XVI. SHAREHOLDERS' EQUITY</b>		31,351,136	73,999	31,425,135	27,739,095	915,939	28,655,034
<b>16.1 Paid-in Capital</b>	V-II-12	1,100,000	-	1,100,000	1,100,000	-	1,100,000
<b>16.2 Capital Reserves</b>		-	-	-	-	-	-
16.2.1 Share Premium		-	-	-	-	-	-
16.2.2 Share Cancellation Profits		-	-	-	-	-	-
16.2.3 Other Capital Reserves		-	-	-	-	-	-
<b>Other Comprehensive Income/Expense Items not to be Reclassified to Profit or Loss</b>		1,957,837	70,259	2,028,096	1,960,363	84,750	2,045,113
<b>Other Comprehensive Income/Expense Items to be Reclassified to Profit or Loss</b>		2,787,567	(240,854)	2,546,713	3,132,138	(59,300)	3,072,838
<b>16.5 Profit Reserves</b>		12,978,375	-	12,978,375	12,978,375	-	12,978,375
16.5.1 Legal Reserves		220,000	-	220,000	220,000	-	220,000
16.5.2 Status Reserves		-	-	-	-	-	-
16.5.3 Extraordinary Reserves		12,758,375	-	12,758,375	12,758,375	-	12,758,375
16.5.4 Other Profit Reserves		-	-	-	-	-	-
<b>16.6 Profit or Loss</b>		12,487,557	244,594	12,732,151	8,530,058	890,489	9,420,547
16.6.1 Prior Period's Profit/Loss		9,420,547	-	9,420,547	-	-	-
16.6.2 Current Period's Profit/Loss		3,067,010	244,594	3,311,604	8,530,058	890,489	9,420,547
<b>16.7 Minority Interest</b>		39,800	-	39,800	38,161	-	38,161
<b>TOTAL EQUITY AND LIABILITIES</b>		131,473,197	149,540,079	281,013,276	117,430,024	127,138,758	244,568,782

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

# ANADOLUBANK ANONİM ŞİRKETİ

## CONSOLIDATED OFF BALANCE SHEET AS OF 31 MARCH 2026

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

	Note	Audited Current Period 31 March 2026		Total	Audited Prior Period 31 December 2025		Total
		TRY	FC		TRY	FC	
<b>OFF-BALANCE SHEET COMMITMENTS AND CONTINGENCIES</b>							
<b>A. (I+II+III)</b>		<b>144,764,299</b>	<b>310,672,322</b>	<b>455,436,621</b>	<b>103,073,062</b>	<b>233,053,995</b>	<b>336,127,057</b>
<b>I. GUARANTEES AND COLLATERALS</b>	<b>V-III-2</b>	<b>35,948,378</b>	<b>16,902,394</b>	<b>52,850,772</b>	<b>32,149,739</b>	<b>14,602,433</b>	<b>46,752,172</b>
1.1 Letters of Guarantee		20,458,623	4,014,141	24,472,764	20,349,119	4,420,017	24,769,136
1.1.1 Guarantees Subject to State Tender Law		252,268	11,348	263,616	184,146	10,951	195,097
1.1.2 Guarantees Given for Foreign Trade Operations		134,414	8,913	143,327	94,272	8,800	103,072
1.1.3 Other Letters of Guarantee		20,071,941	3,993,880	24,065,821	20,070,701	4,400,266	24,470,967
1.2 Bank Acceptances		-	431,328	431,328	-	383,597	383,597
1.2.1 Import Letter of Acceptance		-	431,328	431,328	-	383,597	383,597
1.2.2 Other Bank Acceptance		-	-	-	-	-	-
1.3 Letters of Credit		-	12,456,925	12,456,925	-	9,798,819	9,798,819
1.3.1 Documentary Letters of Credit		-	12,456,925	12,456,925	-	9,798,819	9,798,819
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		15,489,755	-	15,489,755	11,800,620	-	11,800,620
1.9 Other Collaterals		-	-	-	-	-	-
<b>II. COMMITMENTS</b>	<b>V-III-1</b>	<b>18,692,913</b>	<b>77,224,190</b>	<b>95,917,103</b>	<b>12,771,779</b>	<b>30,964,852</b>	<b>43,736,631</b>
2.1 Irrevocable Commitments		18,692,913	77,224,190	95,917,103	12,771,779	30,964,852	43,736,631
2.1.1 Forward Asset Purchase and Sale Commitments		9,763,862	77,224,190	86,988,052	4,779,014	30,964,852	35,743,866
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		6,152,863	-	6,152,863	5,669,287	-	5,669,287
2.1.5 Securities Underwriting Commitments		-	-	-	-	-	-
2.1.6 Commitments for Reserve Deposit Requirements		-	-	-	-	-	-
2.1.7 Payment Commitment for Checks		1,754,454	-	1,754,454	1,384,684	-	1,384,684
2.1.8 Tax and Fund Liabilities from Export Commitments		54	-	54	54	-	54
2.1.9 Commitments for Credit Card Expenditure Limits		649,341	-	649,341	605,094	-	605,094
2.1.10 Commitments for Promotions Related with Credit Cards and Banking Activities		1,608	-	1,608	1,518	-	1,518
2.1.11 Receivables from Short Sale Commitments		-	-	-	-	-	-
2.1.12 Payables for Short Sale Commitments		-	-	-	-	-	-
2.1.13 Other Irrevocable Commitments		370,731	-	370,731	332,128	-	332,128
2.2 Revocable Commitments		-	-	-	-	-	-
2.2.1 Revocable Loan Granting Commitments		-	-	-	-	-	-
2.2.2 Other Revocable Commitments		-	-	-	-	-	-
<b>III. DERIVATIVE FINANCIAL INSTRUMENTS</b>	<b>V-III-6</b>	<b>90,123,008</b>	<b>216,545,738</b>	<b>306,668,746</b>	<b>58,151,544</b>	<b>187,486,710</b>	<b>245,638,254</b>
3.1 Derivative Financial Instruments for Hedging Purposes		-	3,310,411	3,310,411	-	3,268,584	3,268,584
3.1.1 Fair Value Hedges		-	3,310,411	3,310,411	-	3,268,584	3,268,584
3.1.2 Cash Flow Hedges		-	-	-	-	-	-
3.1.3 Hedge of Net Investment in Foreign Operations		-	-	-	-	-	-
3.2 Trading Transactions		90,123,008	213,235,327	303,358,335	58,151,544	184,218,126	242,369,670
3.2.1 Forward Foreign Currency Purchase/Sale Transactions		17,534,885	22,134,380	39,669,265	9,605,247	13,124,042	22,729,289
3.2.1.1 Forward Foreign Currency Transactions- Purchases		5,806,445	13,442,608	19,249,053	200,982	10,422,223	10,623,205
3.2.1.2 Forward Foreign Currency Transactions- Sales		11,728,440	8,691,772	20,420,212	9,404,265	2,701,819	12,106,084
3.2.2 Swap Transactions Related to Foreign Currency and Interest Rate		55,613,105	161,252,473	216,865,578	35,346,723	136,670,346	172,017,069
3.2.2.1 Foreign Currency Swap- Purchases		3,470,717	66,225,002	69,695,719	4,307,349	54,604,234	58,911,583
3.2.2.2 Foreign Currency Swap- Sales		7,703,661	62,555,274	70,258,935	2,863,315	56,346,643	59,209,958
3.2.2.3 Interest Rate Swap- Purchases		21,799,614	16,680,060	38,479,674	13,668,280	13,288,192	26,956,472
3.2.2.4 Interest Rate Swap- Sales		22,639,113	15,792,137	38,431,250	14,507,779	12,431,277	26,939,056
3.2.3 Foreign Currency, Interest Rate, and Securities Options		16,975,018	29,339,180	46,314,198	13,199,574	33,920,879	47,120,453
3.2.3.1 Foreign Currency Options- Purchases		2,628,003	19,451,176	22,079,179	815,380	21,916,835	22,732,215
3.2.3.2 Foreign Currency Options- Sales		14,347,015	9,888,004	24,235,019	12,384,194	12,004,044	24,388,238
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		-	509,294	509,294	-	502,859	502,859
<b>B. CUSTODY AND PLEDGED ITEMS (IV+V+VI)</b>		<b>1,584,822,013</b>	<b>117,271,819</b>	<b>1,702,093,832</b>	<b>1,408,551,694</b>	<b>110,042,913</b>	<b>1,518,594,607</b>
<b>IV. ITEMS HELD IN CUSTODY</b>		<b>319,993,837</b>	<b>8,331,942</b>	<b>328,325,779</b>	<b>291,082,072</b>	<b>8,976,028</b>	<b>300,058,100</b>
4.1 Customers' Securities Held		11,829,474	2,463,988	14,293,462	9,619,431	2,829,015	12,448,446
4.2 Investment Securities Held in Custody		267,030,900	5,078,614	272,109,514	245,389,837	5,323,310	250,713,147
4.3 Checks Received for Collection		39,170,920	753,544	39,924,464	34,387,627	786,249	35,173,876
4.4 Commercial Notes Received for Collection		140,423	35,463	175,886	169,903	37,133	207,036
4.5 Other Assets Received for Collection		-	-	-	-	-	-
4.6 Assets Received for Public Offering		-	-	-	-	-	-
4.7 Other Items Under Custody		1,822,120	333	1,822,453	1,515,274	321	1,515,595
4.8 Custodians		-	-	-	-	-	-
<b>V. PLEDGED ITEMS</b>		<b>1,264,223,176</b>	<b>108,939,877</b>	<b>1,373,163,053</b>	<b>1,116,864,622</b>	<b>101,066,885</b>	<b>1,217,931,507</b>
5.1 Marketable Securities		2,086	-	2,086	1,885	-	1,885
5.2 Guarantee Notes		100,219	97,280	197,499	60,459	118,399	178,858
5.3 Commodities		-	-	-	-	-	-
5.4 Warranties		983,800	-	983,800	606,845	-	606,845
5.5 Real Estate		-	-	-	-	-	-
5.6 Other Pledged Items		1,263,137,071	108,842,597	1,371,979,668	1,116,195,433	100,948,486	1,217,143,919
5.7 Pledged Items-Depository		-	-	-	-	-	-
<b>VI. CONFIRMED BILLS OF EXCHANGE AND SURETIES</b>		<b>605,000</b>	<b>-</b>	<b>605,000</b>	<b>605,000</b>	<b>-</b>	<b>605,000</b>
<b>TOTAL OFF-BALANCE SHEET COMMITMENTS (A+B)</b>		<b>1,729,586,312</b>	<b>427,944,141</b>	<b>2,157,530,453</b>	<b>1,511,624,756</b>	<b>343,096,908</b>	<b>1,854,721,664</b>

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

# ANADOLUBANK ANONİM ŞİRKETİ

## CONSOLIDATED STATEMENT OF PROFIT OR LOSS AS OF 31 MARCH 2026

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

INCOME AND EXPENSE ITEMS		Note	Limited Audited Current Period 1 January – 31 March 2026	Limited Audited Prior Period 1 January – 31 March 2025
<b>I.</b>	<b>INTEREST INCOME</b>		<b>13,289,442</b>	<b>8,549,849</b>
1.1	Interest Income on Loans	V-IV-1	9,872,070	6,255,569
1.2	Interest Received on Reserve Deposits		710,933	508,477
1.3	Interest Received on Banks	V-IV-1	150,438	243,277
1.4	Interest Received on Money Market Transactions		32,431	567,240
1.5	Interest Received on Securities Portfolio	V-IV-1	1,776,867	428,121
1.5.1	Financial Assets Measured at Fair Value through Profit or (Loss)		16,456	27,476
1.5.2	Financial Assets Measured at Fair Value Through Other Comprehensive Income		1,637,511	310,952
1.5.3	Financial Assets Measured at Measured at Amortized Cost		122,900	89,693
1.6	Financial Lease Income		-	-
1.7	Other Interest Income		746,703	547,165
<b>II.</b>	<b>INTEREST EXPENSE (-)</b>		<b>8,121,403</b>	<b>5,697,390</b>
2.1	Interest on Deposits	V-IV-2	6,009,508	5,122,867
2.2	Interest on Funds Borrowed	V-IV-2	669,957	482,291
2.3	Interest on Money Market Transactions		1,106,268	24,349
2.4	Interest on Securities Issued	V-IV-2	303,316	47,267
2.5	Interest on Leases		30,405	18,619
2.6	Other Interest Expenses		1,949	1,997
<b>III.</b>	<b>NET INTEREST INCOME/EXPENSE (I - II)</b>		<b>5,168,039</b>	<b>2,852,459</b>
<b>IV.</b>	<b>NET FEES AND COMMISSIONS INCOME/EXPENSE</b>		<b>1,275,350</b>	<b>604,966</b>
4.1	Fees and Commissions Received		1,917,467	912,113
4.1.1	Non-Cash Loans		75,751	53,817
4.1.2	Other		1,841,716	858,296
4.2	Fees and Commissions Paid (-)		642,117	307,147
4.2.1	Non-Cash Loans		827	219
4.2.2	Other		641,290	306,928
<b>V.</b>	<b>DIVIDEND INCOME</b>	V-IV-3	-	<b>551</b>
<b>VI.</b>	<b>TRADING GAIN/(LOSS) (Net)</b>	V-IV-4	<b>580,557</b>	<b>908,143</b>
6.1	Trading Gains/(Losses) on Securities		509,073	38,827
6.2	Gains/losses from derivative transactions		541,250	700,308
6.3	Foreign Exchange Gains/(Losses)		(469,766)	169,008
<b>VII.</b>	<b>OTHER OPERATING INCOME</b>	V-IV-5	<b>467,399</b>	<b>244,031</b>
<b>VIII.</b>	<b>TOTAL OPERATING GROSS PROFIT (III+IV+V+VI+VII)</b>		<b>7,491,345</b>	<b>4,610,150</b>
<b>IX.</b>	<b>EXPECTED CREDIT LOSSES (-)</b>	V-IV-6	<b>901,564</b>	<b>419,689</b>
<b>X.</b>	<b>OTHER PROVISION EXPENSES (-)</b>	V-IV-6	<b>2,517</b>	<b>652</b>
<b>XI.</b>	<b>PERSONNEL EXPENSES (-)</b>		<b>1,255,134</b>	<b>857,581</b>
<b>XII.</b>	<b>OTHER OPERATING EXPENSES (-)</b>	V-IV-7	<b>664,215</b>	<b>614,112</b>
<b>XIII.</b>	<b>NET OPERATING PROFIT/(LOSS) (VIII-IX-X-XI-XII)</b>		<b>4,667,915</b>	<b>2,718,116</b>
<b>XIV.</b>	<b>EXCESS AMOUNT RECORDED AS INCOME AFTER MERGER</b>		-	-
<b>XV.</b>	<b>PROFIT/(LOSS) FROM INVESTMENTS UNDER EQUITY ACCOUNTING</b>		-	-
<b>XVI.</b>	<b>PROFIT/(LOSS) ON NET MONETARY POSITION</b>		-	-
<b>XVII.</b>	<b>OPERATING PROFIT/LOSS BEFORE TAXES (XIII+...+XV)</b>	V-IV-8	<b>4,667,915</b>	<b>2,718,116</b>
<b>XVIII.</b>	<b>PROVISION FOR TAXES OF CONTINUING OPERATIONS (±)</b>	V-IV-9	<b>(1,354,673)</b>	<b>(816,254)</b>
18.1	Current Tax Charge		(1,033,792)	(303,298)
18.2	Deferred Tax Charge (+)		(326,563)	(544,349)
18.3	Deferred Tax Credit (-)		5,682	31,393
<b>XIX.</b>	<b>NET PROFIT/LOSS AFTER TAXES (XVII±XVIII)</b>	V-IV-8	<b>3,313,242</b>	<b>1,901,862</b>
<b>XX.</b>	<b>INCOME FROM DISCONTINUED OPERATIONS</b>		-	-
20.1	Income from assets held for sale		-	-
20.2	Income from sale of associates, subsidiaries and joint ventures		-	-
20.3	Others		-	-
<b>XXI.</b>	<b>EXPENSES FROM DISCONTINUED OPERATIONS (-)</b>		-	-
21.1	Expenses for Non-Current Assets Held for Resale		-	-
21.2	Loss from Sales of Associates, Subsidiaries and Joint Ventures (Business Partners)		-	-
21.3	Other Expenses from Discontinued Operations		-	-
<b>XXII.</b>	<b>PROFIT/LOSSES BEFORE TAXES FROM DISCONTINUED OPERATIONS (XX-XXI)</b>		-	-
<b>XXIII.</b>	<b>PROVISION FOR INCOME TAXES FROM DISCONTINUED OPERATIONS (±)</b>		-	-
23.1	Current Tax Charge		-	-
23.2	Deferred Tax Charge (+)		-	-
23.3	Deferred Tax Credit (-)		-	-
<b>XXIV.</b>	<b>NET PROFIT/LOSS AFTER TAXES ON DISCONTINUED OPERATIONS (XXII±XXIII)</b>		-	-
<b>XXV.</b>	<b>NET PROFIT/LOSSES (XIX+XXIV)</b>	V-IV-10	<b>3,313,242</b>	<b>1,901,862</b>
25.1	Group's profit/loss		3,311,604	1,899,944
25.2	Non-Controlling interest (-)		1,638	1,918
	Earnings per Share	III-XXIV	0.030120	0.017290

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

# ANADOLUBANK ANONİM ŞİRKETİ

## CONSOLIDATED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME AS OF 31 MARCH 2026

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

		Audited	Audited
		Current Period	Prior Period
		1 January –	1 January –
		31 March 2026	31 March 2025
<b>STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME</b>			
	Note		
<b>I.</b>	<b>CURRENT PERIOD PROFIT/LOSS</b>	<b>3,313,242</b>	<b>1,901,862</b>
<b>II</b>	<b>OTHER COMPREHENSIVE INCOME</b>	<b>(543,142)</b>	<b>70,449</b>
<b>2.1.</b>	<b>Other Income/Expense Items Not Reclassified Through Profit or Loss</b>	<b>(17,017)</b>	<b>31,137</b>
2.1.1.	Revaluation Surplus on Tangible Assets	-	-
2.1.2.	Revaluation Surplus on Intangible Assets	-	-
2.1.3.	Defined Benefit Plans' Actuarial Gains/Losses	(3,616)	(1,020)
2.1.4.	Other Income/Expense Items not Reclassified to Profit or Loss	(20,701)	15,622
2.1.5.	Tax Related Other Comprehensive Income Items Not Reclassified Through Profit or Loss	7,300	16,535
<b>2.2.</b>	<b>Other Income/Expense Items Reclassified to Profit or Loss</b>	<b>(526,125)</b>	<b>39,312</b>
2.2.1.	Exchange Differences on Translation	130,917	624,566
2.2.2.	Income/Expenses from Valuation and/or Reclassification of Financial Assets Measured at FVOCI	(587,182)	(203,503)
2.2.3.	Gains/losses from Cash Flow Hedges	-	-
2.2.4.	Gains/Losses on Hedges of Net Investments in Foreign Operations	(130,917)	(624,566)
2.2.5.	Other Income/Expense Items Reclassified to Profit or Loss	(152,773)	-
2.2.6.	Tax Related Other Comprehensive Income Items Reclassified Through Profit or Loss	213,830	242,815
<b>III.</b>	<b>TOTAL COMPREHENSIVE INCOME (I+II)</b>	<b>2,770,100</b>	<b>1,972,311</b>

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

# ANADOLUBANK ANONİM ŞİRKETİ

## CONSOLIDATED STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY AS OF 31 MARCH 2026

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

CONSOLIDATED STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY	Note	Paid – in Capital	Share Premium	Share Cancellation Profits	Other Capital Reserves	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					Shareholders' Equity Before Non-Controlling Interest	Non-Controlling Interest	Total Shareholders' Equity	
						Revaluation surplus on tangible and intangible assets	Defined Benefit Plans' Actuarial Gains/Losses	Others	Translation Differences	Income/Expenses from Valuation and/or Reclassification of Financial Assets Measured at FVOCI	Others	Profit Reserves	Prior Periods' Profit/Loss				Current Period's Net Profit/Loss
Prior Period																	
I. Balances at Beginning of Period		1,100,000	-	-	-	1,731,851	(152,061)	60,078	3,892,045	(105,929)	(2,376,618)	7,672,982	5,305,393	-	17,127,741	29,314	17,157,055
II. Correction made as per TAS 8		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.1 Effect of Corrections		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.2 Effect of Changes in Accounting Policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
III. Adjusted Balances at Beginning of Period (I+II)	V-II-12	1,100,000	-	-	-	1,731,851	(152,061)	60,078	3,892,045	(105,929)	(2,376,618)	7,672,982	5,305,393	-	17,127,741	29,314	17,157,055
IV. Total Comprehensive Income		-	-	-	-	21,035	(832)	10,934	624,566	(148,058)	(437,196)	-	-	1,899,944	1,970,393	1,918	1,972,311
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		-	-	-	-	-	-	-	-	-	-	-	-	-	-	(1)	(1)
11.1 Dividends Paid		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11.2 Transfers to Reserves		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11.3 Others		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Balances at end of the period (III+IV+.....+X+XI) 31.03.2025</b>		<b>1,100,000</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,752,886</b>	<b>(152,893)</b>	<b>71,012</b>	<b>4,516,611</b>	<b>(253,987)</b>	<b>(2,813,814)</b>	<b>7,672,982</b>	<b>5,305,393</b>	<b>1,899,944</b>	<b>19,098,134</b>	<b>31,231</b>	<b>19,129,365</b>

CONSOLIDATED STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY	Note	Paid – in Capital	Share Premium	Share Premium	Other Capital Reserves	Other Comprehensive Income/Expense Items not Reclassified to Profit or Loss			Other Comprehensive Income/Expense Items Reclassified to Profit or Loss					Shareholders' Equity Before Non-Controlling Interest	Non-Controlling Interest	Total Shareholders' Equity	
						Revaluation surplus on tangible and intangible assets	Defined Benefit Plans' Actuarial Gains/Losses	Others	Translation Differences	Income/Expenses from Valuation and/or Reclassification of Financial Assets Measured at FVOCI	Others	Profit Reserves	Prior Periods' Profit/Loss				Current Period's Net Profit/Loss
Current Period																	
I. Balances at Beginning of Period		1,100,000	-	-	-	2,120,264	(159,901)	84,750	6,383,409	810,002	(4,120,573)	12,978,375	9,420,547	-	28,616,873	38,161	28,655,034
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-12	1,100,000	-	-	-	2,120,264	(159,901)	84,750	6,383,409	810,002	(4,120,573)	12,978,375	9,420,547	-	28,616,873	38,161	28,655,034
IV. Total Comprehensive Income		-	-	-	-	-	(2,526)	(14,491)	130,917	(452,043)	(204,999)	-	3,311,604	-	2,768,462	1,638	2,770,100
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		-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	1
11.1 Dividends Paid		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11.2 Transfers to Reserves		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11.3 Others		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Balances at end of the period (III+IV+.....+X+XI) 31.03.2026</b>		<b>1,100,000</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2,120,264</b>	<b>(162,427)</b>	<b>70,259</b>	<b>6,514,326</b>	<b>357,959</b>	<b>(4,325,572)</b>	<b>12,978,375</b>	<b>9,420,547</b>	<b>3,311,604</b>	<b>31,385,335</b>	<b>39,800</b>	<b>31,425,135</b>

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

# ANADOLUBANK ANONİM ŞİRKETİ

## CONSOLIDATED STATEMENT OF CASH FLOWS AS OF 31 MARCH 2026

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

	Note	Audited Current Period 1 January- 31 March 2026	Audited Prior Period 1 January- 31 March 2025
<b>A.</b>	<b>CASH FLOWS FROM BANKING OPERATIONS</b>		
<b>1.1</b>	<b>Operating profit before changes in operating assets and liabilities</b>	<b>4,507,110</b>	<b>2,792,218</b>
1.1.1	Interest received	12,780,464	7,522,806
1.1.2	Interest paid	(8,016,374)	(5,526,933)
1.1.3	Dividend received	-	551
1.1.4	Fees and commissions received	1,917,467	912,113
1.1.5	Other income	582,160	426,698
1.1.6	Collections from previously written-off loans	170,627	54,295
1.1.7	Cash payments to personnel and service suppliers	(1,255,134)	(857,581)
1.1.8	Taxes paid	(823,670)	(388,056)
1.1.9	Other	(848,430)	648,325
<b>1.2</b>	<b>Changes in operating assets and liabilities subject to banking operations</b>	<b>4,214,563</b>	<b>(1,367,448)</b>
1.2.1	Net (increase) decrease in financial assets measured at fair value through profit/loss	739,527	(1,774,504)
1.2.2	Net (increase) decrease in due from banks	(3,310,627)	(810,876)
1.2.3	Net increase in loans	(15,890,524)	(10,792,567)
1.2.4	Net (increase) decrease in other assets	(5,707,477)	(3,296,085)
1.2.5	Net increase (decrease) in bank deposits	4,420,100	(1,367,049)
1.2.6	Net increase (decrease) in other deposits	37,500,335	14,491,766
1.2.7	Net increase (decrease) in financial liabilities at fair value through profit or loss	-	-
1.2.8	Net increase (decrease) in funds borrowed	-	-
1.2.9	Net increase (decrease) in matured payables	(13,536,771)	2,181,867
<b>I.</b>	<b>Net cash provided from banking operations</b>	<b>8,721,673</b>	<b>1,424,770</b>
<b>B.</b>	<b>CASH FLOWS FROM INVESTING ACTIVITIES</b>		
<b>II.</b>	<b>Net cash provided from / (used in) investing activities</b>	<b>5,796,593</b>	<b>(2,278,652)</b>
2.1	Cash paid for purchase of entities under common control, associates and subsidiaries	-	-
2.2	Cash obtained from sale of entities under common control, associates and subsidiaries	-	-
2.3	Fixed assets purchases	(137,057)	(2,370,039)
2.4	Fixed assets sales	26,500	17,373
2.5	Cash paid for purchase of financial assets measured at fair value through other comprehensive income	(2,030,820)	(3,741,548)
2.6	Cash obtained from sale of financial assets measured at fair value through other comprehensive income	8,152,734	4,620,332
2.7	Cash paid for purchase of Financial Assets Measured at Amortized Cost	(21,849)	(860,624)
2.8	Cash obtained from sale of Financial Assets Measured at Amortized Cost	133,722	185,425
2.9	Other	(326,637)	(129,571)
<b>C.</b>	<b>CASH FLOWS FROM FINANCING ACTIVITIES</b>		
<b>III.</b>	<b>Net cash provided from financing activities</b>	<b>3,436,331</b>	<b>6,745,179</b>
3.1	Cash obtained from funds borrowed and securities issued	3,818,131	7,482,235
3.2	Cash used for repayment of funds borrowed and securities issued	(65,603)	(516,613)
3.3	Issued equity instruments	-	-
3.4	Dividends paid	-	-
3.5	Payments for finance leases	(316,197)	(220,443)
3.6	Other	-	-
<b>IV.</b>	<b>Effect of foreign currency exchange differences on cash and cash equivalents</b>	<b>909,059</b>	<b>323,032</b>
<b>V.</b>	<b>Net increase in cash and cash equivalents</b>	<b>18,863,656</b>	<b>6,214,329</b>
<b>VI.</b>	<b>Cash and cash equivalents at the beginning of the period</b>	<b>31,440,817</b>	<b>30,154,146</b>
<b>VII.</b>	<b>Cash and cash equivalents at end of the period</b>	<b>50,304,473</b>	<b>36,368,475</b>

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

# ANADOLUBANK ANONİM ŞİRKETİ

## CONSOLIDATED STATEMENT OF CASH FLOWS AS OF 31 MARCH 2026

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

### 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 unconsolidated 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.

##### ***Changes in Accounting Policies and Disclosures***

In the announcement made by the POA on 23 November 2023, it was decided that the companies applying TFRS will apply the "TAS 29 Financial Reporting in High Inflation Economies" standard in their financial statements starting from the 31 December 2023 reporting period, and the institutions or organizations authorized to regulate and audit in their fields were also given the freedom to determine different transition dates for the application of the provisions of TAS 29.

Within this scope, in accordance with the BRSA Board decisions dated 12 December 2023, numbered 10744, and dated 5 December 2024, numbered 11021, it has been decided that the financial statements of banks and financial leasing, factoring, financing, savings finance and asset management companies shall not be subject to inflation restatement as required by TAS 29 for the years 2023, 2024 and 2025. Consequently, TAS 29 has not been applied, and no inflation adjustment has been performed in the financial statements.

# ANADOLUBANK ANONİM ŞİRKETİ

## CONSOLIDATED STATEMENT OF CASH FLOWS AS OF 31 MARCH 2026

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

### 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"**

The BRSA, pursuant to the Board decision dated 18 December 2025 and numbered 11340, has resolved that banks, financial leasing companies, factoring companies, financing companies, savings finance companies and asset management companies shall not apply inflation accounting for the year 2026 as well.

##### **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/IFRS principles.

##### ***New and Revised Standards and Interpretations***

The new and revised standards do not have a significant impact on the reporting process for March 31, 2026.

##### ***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 March 31, 2026 and the differences between accounting principles have not been quantified in the accompanying unconsolidated financial statements. Accordingly, the accompanying unconsolidated financial statements are not intended to present fairly the unconsolidated financial position, results of operations, changes in equity and cash flows of the Bank in accordance with IFRS.

#### II. Explanations of Strategy of the 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.

# ANADOLUBANK ANONİM ŞİRKETİ

## CONSOLIDATED STATEMENT OF CASH FLOWS AS OF 31 MARCH 2026

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

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### SECTION THREE: EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

#### II. Explanations of Strategy of the Using Financial Instruments and Explanations on Foreign Currency Transactions (Continued)

##### Strategy for the use of financial instruments (Continued)

##### 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.

The Bank has decided to implement a hedging strategy, effective from 1 May 2018, in order to hedge against the foreign exchange risk arising from its overseas subsidiary Anadolubank Nederland NV, which is accounted for under the equity method in the Bank's unconsolidated financial statements. This strategy is applied by designating the net asset value denominated in foreign currency of Anadolubank Nederland NV as the hedged item, and a portion of the Bank's Euro time deposit accounts as the hedging instrument, under the net investment hedge method. The exchange rate-related changes in the relevant foreign currency financial liabilities are recognised under equity in the "Accumulated Other Comprehensive Income or Expenses to be Reclassified to Profit or Loss" account.

#### 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.

# ANADOLUBANK ANONİM ŞİRKETİ

## CONSOLIDATED STATEMENT OF CASH FLOWS AS OF 31 MARCH 2026

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

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### SECTION THREE: EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

#### 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.

#### 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.

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### SECTION THREE: EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

#### VI. Explanations on Interest Income and Expenses (Continued)

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

Fees and commissions, other than those forming an integral part of the effective interest rate of financial instruments measured at amortised cost, are recognised in accordance with TFRS 15 Revenue from Contracts with Customers. With the exception of fee income relating to certain banking transactions recognised as revenue at a point in time in the period the service is rendered, fee and commission income and expenses, together with loan fee and commission expenses paid to other lending institutions, are recognised on an accrual basis over the service period.

#### VIII. Explanations and Disclosures on Financial Instruments

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

Financial assets:

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

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

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.

#### 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.

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## CONSOLIDATED STATEMENT OF CASH FLOWS AS OF 31 MARCH 2026

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### SECTION THREE: EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

#### VIII. Explanations and Disclosures on Financial Instruments (Continued)

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.

#### 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.

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### SECTION THREE: EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

#### IX. Explanations on Expected Credit Losses (Continued)

##### 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.

#### Probability of Default (PD):

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

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

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

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

#### Loss Given Default (LGD):

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

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### SECTION THREE: EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

#### IX. Explanations on Expected Credit Losses (Continued)

##### Exposure at Default (EAD):

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

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

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

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

*Individual Assessment:* In accordance with the documented procedure, the bank performs an individual assessment in the calculation of provisions for financial assets in Stage 3 above a certain amount and for loans in Stage 2, provided they meet certain criteria 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.

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### SECTION THREE: EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

#### XI. Explanation on Sales and Repurchase Agreements and Lending of Securities (Continued)

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

#### XII. Explanations on Assets Held for Sale and Discontinued Operations

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

#### XIII. Explanations on Goodwill and Other Intangible Assets

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

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

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

#### XIV. Explanations on Tangible Assets

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

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## CONSOLIDATED STATEMENT OF CASH FLOWS AS OF 31 MARCH 2026

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### SECTION THREE: EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

#### XIV. Explanations on Tangible Assets (Continued)

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

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

The Bank assesses at each reporting period whether there is any indication that 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.

Starting from 1 January 2017, the Parent Bank has adopted the revaluation model for the real estates included in tangible assets within the framework of TAS 16 'Accounting for Property, Plant and Equipment' standard. For this purpose, the fair values of the real estates have been determined by an independent appraisal firm authorized by the BRSA and the Capital Markets Board. The increase in the book value of the buildings as a result of the revaluation study has been reflected in the 'Revaluation Differences of Tangible and Intangible Assets' account under the equity group.

#### *Right-of-use assets*

Following internal assessments, branch and service buildings as well as vehicles acquired through operating leases are accounted for under TFRS 16.

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

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

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

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

#### XV. Explanations on Leasing Transactions

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 actually started, in accordance with TFRS 16. Lease payments are discounted by using the Bank's incremental borrowing rate.

After the lease actually started, the Parent Bank; Increases the carrying amount to reflect the interest in the lease obligation, reduce the carrying value to reflect the lease payments made, and re-measure the carrying value to reflect reassessments and changes to the lease, or to reflect fixed lease payments in revised core.

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### SECTION THREE: EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

#### XV. Explanations on Leasing Transactions (Continued)

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

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.

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

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

#### XVII. Explanations on Obligations Related to Employee Rights

##### Severance Pay Provision

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

In the accompanying 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.

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### 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%.

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## CONSOLIDATED STATEMENT OF CASH FLOWS AS OF 31 MARCH 2026

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### 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, authorised 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 authorised 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 performed in the three-month period ended 31 March 2026.

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### 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 recognised in the income statement. However, if transactions and events are recorded directly in the shareholders' equity, the related tax effects are also recognised 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 asset is 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 September 2025.

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 taken into account 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 December 31, 2024, under the Tax Procedure Law, have been included in the calculation of deferred taxes as of December 31, 2024.

# ANADOLUBANK ANONİM ŞİRKETİ

## CONSOLIDATED STATEMENT OF CASH FLOWS AS OF 31 MARCH 2026

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

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### 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 Organisation 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 taking into account the regulations issued by the OECD, the aforementioned 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.

#### XX. Explanations on Issuance of Share Certificates

None.

# ANADOLUBANK ANONİM ŞİRKETİ

## CONSOLIDATED STATEMENT OF CASH FLOWS AS OF 31 MARCH 2026

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

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### SECTION THREE: EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

#### XXI. Explanations on Avalized Drafts and Acceptances

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

#### XXII. Explanations on Government Incentives

As of 31 March 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 March 31, 2026, is 0.030120 Full TRY (March 31, 2025: 0.017290 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.

# ANADOLUBANK ANONİM ŞİRKETİ

## CONSOLIDATED STATEMENT OF CASH FLOWS AS OF 31 MARCH 2026

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### 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 31 March 2026 is TRY 38,632,423 (31 December 2025: TRY 35,811,664), and the capital adequacy standard ratio is 16.93% (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 6,659,415; had this addition not been made, the capital adequacy standard ratio would have been 14.01%. The Group's common equity tier 1 capital adequacy ratio is 13.65% (31 December 2025: 16.35%); the tier 1 capital adequacy ratio is 13.65% (31 December 2025: 16.35%).

The Bank's unconsolidated capital adequacy standard ratio is 21.15% (31 December 2025: 25.01%).

# ANADOLUBANK ANONİM ŞİRKETİ

## CONSOLIDATED STATEMENT OF CASH FLOWS AS OF 31 MARCH 2026

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### 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

	31 March 2026	31 December 2025
<b>COMMON EQUITY TIER 1 CAPITAL</b>		
Paid-in capital following all debts in terms of claim in liquidation of the Bank	1,100,000	1,100,000
Share issue premiums	-	-
Reserves	12,978,375	12,978,375
Gains recognized in equity as per TAS	9,368,174	9,733,404
Profit	12,732,151	9,420,547
Current Period Profit	3,311,604	9,420,547
Prior Period Profit	9,420,547	-
Shares acquired free of charge from subsidiaries, affiliates and jointly controlled partnerships and cannot be recognized within profit for the period	249	249
Minorities' Share	39,800	38,161
<b>Common Equity Tier 1 Capital Before Deduction</b>	<b>36,218,749</b>	<b>33,270,736</b>
<b>Deductions from Common Equity Tier 1 Capital</b>		
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 (-)	4,793,614	4,398,811
Improvement costs for operating leasing (-)	52,703	50,250
Goodwill (net of related tax liability)	-	-
Other intangibles other than mortgage-servicing rights (net of related tax liability)	218,382	196,813
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	-	-
<b>Total Deductions from Common Equity Tier 1 Capital</b>	<b>5,064,699</b>	<b>4,645,874</b>
<b>Total Common Equity Tier 1 Capital</b>	<b>31,154,050</b>	<b>28,624,862</b>

# ANADOLUBANK ANONİM ŞİRKETİ

## CONSOLIDATED STATEMENT OF CASH FLOWS AS OF 31 MARCH 2026

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### 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 I CAPITAL	31 March 2026	31 December 2025
<b>ADDITIONAL TIER I CAPITAL</b>		
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)	-	-
<b>Additional Tier I Capital before Deductions</b>	-	-
<b>Deductions from Additional Tier I Capital</b>	-	-
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 (-)	-	-
<b>Transition from the Core Capital to Continue to deduce Components</b>	-	-
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 (-)	-	-
<b>Total Deductions from Additional Tier I Capital</b>	-	-
<b>Total Additional Tier I Capital</b>	-	-
<b>Total Tier I Capital (Tier I Capital=Common Equity+Additional Tier I Capital)</b>	<b>31,154,050</b>	<b>28,624,862</b>
<b>TIER II CAPITAL</b>		
Debt instruments and premiums deemed suitable by the BRSA	-	-
Debt instruments and premiums deemed suitable by BRSA (Temporary Article 4)	6,659,415	6,426,855
Provisions (Article 8 of the Regulation on the Equity of Banks)	818,958	759,947
<b>Tier II Capital Before Deduction</b>	<b>7,478,373</b>	<b>7,186,802</b>
<b>Deductions From Tier II Capital</b>		
Direct and indirect investments of the Bank on its own Tier II Capital (-)	-	-
Investments of Bank to Banks that invest on Bank's Tier 2 and components of equity issued by financial institutions with the conditions declared in Article 8.	-	-
Portion of the total of net long positions of investments made in equity items of banks and financial institutions outside the scope of consolidation where the Bank owns 10% or less of the issued common share capital exceeding 10% of Common Equity of the Bank (-)	-	-
Portion of the total of net long positions of investments made in Additional Tier I Capital item of banks and financial institutions outside the scope of consolidation where the Bank owns 10% or more of the issued common share capital exceeding 10% of Common Equity of the Bank	-	-
Other items to be defined by the BRSA (-)	-	-
<b>Total Deductions from Tier II Capital</b>	-	-
<b>Total Tier II Capital</b>	<b>7,478,373</b>	<b>7,186,802</b>
<b>Total Capital (The sum of Tier I Capital and Tier II Capital)</b>	<b>38,632,423</b>	<b>35,811,664</b>
<b>Total Capital</b>	<b>38,632,423</b>	<b>35,811,664</b>

# ANADOLUBANK ANONİM ŞİRKETİ

## CONSOLIDATED STATEMENT OF CASH FLOWS AS OF 31 MARCH 2026

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### 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)

<b>COMMON EQUITY TIER 1 CAPITAL</b>	<b>31 March 2026</b>	<b>31 December 2025</b>
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	-	-
<b>In transition from Total Core Capital and Supplementary Capital (the capital) to Continue to Download Components</b>	-	-
The Sum of net long positions of investments (the portion which exceeds the 10% of Banks Common Equity) in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity which will not deducted from Common Equity Tier 1 capital, Additional Tier 1 capital, Tier 2 capital for the purposes of the first sub-paragraph of the Provisional Article 2 of the Regulation on Banks' Own Funds	-	-
The Sum of net long positions of investments in the Additional Tier 1 capital and Tier 2 capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity which will not deducted from Common Equity Tier 1 capital, Additional Tier 1 capital, Tier 2 capital for the purposes of the first sub-paragraph of the Provisional Article 2 of the Regulation on Banks' Own Funds	-	-
The Sum of net long positions of investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity, mortgage servicing rights, deferred tax assets arising from temporary differences which will not deducted from Common equity Tier 1 capital for the purposes of the first sub-paragraph of the Provisional Article 2 of the Regulation on Banks' Own Funds	-	-
<b>CAPITAL</b>		
<b>Total Capital</b>	<b>38,632,423</b>	<b>35,811,664</b>
<b>Total risk weighted amounts</b>	<b>228,175,153</b>	<b>175,103,136</b>
<b>CAPITAL ADEQUACY RATIOS</b>		
Core Capital Adequacy Ratio (%)	13.65	16.35
Tier 1 Capital Adequacy Ratio (%)	13.65	16.35
Capital Adequacy Ratio (%)	16.93	20.45
<b>BUFFERS</b>		
Total buffer ratio	2.50	2.50
Capital conservation buffer requirement (%)	2.50	2.50
Bank-specific counter-cyclical buffer requirement (%)	-	-
The ratio of Additional Common Equity Tier 1 capital which will be calculated by the first paragraph of the Article 4 of Regulation on Capital Conservation and Countercyclical Capital buffers to Risk Weighted Assets (%)	9.15	11.85
<b>Amounts below the Excess Limits as per the Deduction Principles</b>	-	-
Portion of the total of net long positions of investments in equity items of unconsolidated banks and financial institutions where the bank owns 10% or less of the issued share capital exceeding the 10% threshold of above Tier I capital	-	-
Portion of the total of investments in equity items of unconsolidated banks and financial institutions where the bank owns 10% or less of the issued share capital exceeding the 10% threshold of above Tier I capital	-	-
Amount arising from mortgage-servicing rights	-	-
Amount arising from deferred tax assets based on temporary differences	-	-
<b>Limits related to provisions considered in Tier II calculation</b>		
General provisions for standard based receivables (before ten thousand twenty-five limitation)	-	-
Up to 1.25% of total risk-weighted amount of general reserves for receivables where the standard approach used	818,958	759,947
Excess amount of total provision amount to credit risk Amount of the Internal Ratings Based Approach in accordance with the Communiqué on the Calculation	6,659,415	6,426,855
Excess amount of total provision amount to 0.6% of risk weighted receivables of credit risk Amount of the Internal Ratings Based Approach in accordance with the Communiqué on the Calculation	-	-
<b>Debt instruments subjected to Article 4 (to be implemented between January 1, 2018, and January 1, 2022)</b>		
Upper limit for Additional Tier I Capital subjected to temporary Article 4	-	-
Amounts Excess the Limits of Additional Tier I Capital subjected to temporary Article 4	-	-
Upper limit for Additional Tier II Capital subjected to temporary Article 4	-	-
Amounts Excess the Limits of Additional Tier II Capital subjected to temporary Article 4	-	-

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## CONSOLIDATED STATEMENT OF CASH FLOWS AS OF 31 MARCH 2026

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### 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)	6,659
Nominal value of the instrument (Million TRY)	6,659
Account in which the instrument is tracked in accounting terms	347011 – CAPITAL SIMILAR BORROWING INSTRUMENTS
Issuance date of the instrument	February 26, 2025
Maturity structure of the instrument (Perpetual/Term)	Term
Initial maturity of the instrument	10 years
Whether the issuer has the right to repay subject to BRSA approval	Yes
Conditional redemption options and the amount to be redeemed	5 <sup>th</sup> year
Subsequent redemption option dates	-
Fixed or variable interest/dividend payments	Fixed
Interest rate and index value related to the interest rate	9.125 %
Whether there are any restrictions that stop dividend payments	-
Whether it is fully discretionary, partially discretionary, or mandatory	-
Whether there is an element that encourages repayment, such as an interest hike	-
Non-cumulative or cumulative feature	-
If convertible into shares, the trigger event(s) for conversion	-
If convertible into shares, whether it is fully or partially convertible	-
If convertible into shares, conversion rate	-
If convertible into shares, mandatory or optional conversion feature	-
If convertible into shares, types of convertible instruments	-
If convertible into shares, issuer of the convertible debt instrument	-
If it has a write-down feature, absence of trigger event(s) for write-down	In the Terms and Conditions related to Bonds, among other issues within the framework of Article 71 of the Banking Law, in the event of (a) the issuance of the issuer's activity license being revoked; or (b) the possibility of transfer of the shareholder rights (excluding non-voting shares) and management and supervision of the issuer to the SDIF, the value of the Bonds can be reduced within the scope of BRSA's decision.
If it has a write-down feature, whether it is fully or partially write-down	Partially and fully
If it has a write-down feature, continuous or temporary feature	Continuous
If the value can be temporarily reduced, value increase mechanism	There is no temporary value reduction.
Priority in claim in case of liquidation (The instrument right above this instrument)	It ranks after the issuer's primary obligations in the order of claims.
Whether it meets the criteria outlined in Articles 7 and 8 of the Regulation on Bank Equity	Meets the conditions in Article 8.
Which criteria it does not meet outlined in Articles 7 and 8 of the Regulation on Bank Equity	Does not meet the conditions in Article 7.

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

In parallel with the 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.

# ANADOLUBANK ANONİM ŞİRKETİ

## CONSOLIDATED STATEMENT OF CASH FLOWS AS OF 31 MARCH 2026

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### 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 followed positions 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 taken into account. The net short and long positions of each currency in terms of Turkish Lira equivalents are calculated, and the position with the greater absolute value is determined as the amount subject to the capital requirement. The capital requirement is calculated based on this amount.

The Board of Directors monitors on a daily basis whether the positions related to exchange rate risk are within the limits.

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

As of 31 March 2026, the total amount of derivative financial instruments classified by the Group for fair value hedging purposes is TRY 1,655,205 (31 December 2025: TRY 1,634,292).

##### 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
<b>Spot foreign exchange bid rates in the balance sheet date</b>	<b>44.3961</b>	<b>50.9294</b>
<u>Prior balance sheet date:</u>		
Spot foreign exchange purchase rate of first day	44.3841	51.0236
Spot foreign exchange purchase rate of second day	44.2887	51.0150
Spot foreign exchange purchase rate of third day	44.2828	51.1617
Spot foreign exchange purchase rate of fourth day	44.2737	51.362
Spot foreign exchange purchase rate of fifth day	44.2636	51.3211
<b>The basic arithmetical average of last 30 days</b>	<b>44.1021</b>	<b>50.9850</b>

##### Exposure to foreign currency risk

The increase/(decrease) that will occur in equity and profit or loss statement (excluding tax effect) for the accounting period ending on 31 March 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.

	31 March 2026		31 December 2025	
	Statement of profit and loss	Equity <sup>(1)</sup>	Statement of profit and loss	Equity <sup>(1)</sup>
US Dollar	(125,186)	(124,621)	2,032,533	2,208,269
Euro	48,945	57,305	(367,428)	(367,431)
Other currencies	(12,953)	(12,953)	(506,509)	(506,509)
<b>Total, net</b>	<b>(89,194)</b>	<b>(80,269)</b>	<b>1,158,596</b>	<b>1,334,329</b>

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

# ANADOLUBANK ANONİM ŞİRKETİ

## CONSOLIDATED STATEMENT OF CASH FLOWS AS OF 31 MARCH 2026

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### 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
<b>Assets:</b>				
Cash and Balances with CBRT	3,870,661	13,480,557	11,805,985	29,157,203
Banks	11,350,025	3,526,290	1,958,071	16,834,386
Financial Assets at Fair Value through Profit or Loss (Net)	12,950	371,502	-	384,452
Interbank Money Market Placements	-	-	-	-
Financial Assets at Fair Value Through Other Comprehensive Income	9,112,645	7,690,011	1	16,802,657
Loans <sup>(1)</sup>	26,642,291	20,423,284	4,892,840	51,958,415
Investments in Associates, Subsidiaries and Joint Ventures (Business Partners)	-	-	-	-
Financial Assets Measured at Amortized Cost	17,180,582	411,365	-	17,591,947
Tangible Assets	63,034	242	-	63,276
Intangible Assets	-	-	-	-
Other <sup>(2)</sup>	82,477	80,791	67	163,335
<b>Total Assets</b>	<b>68,314,665</b>	<b>45,984,042</b>	<b>18,656,964</b>	<b>132,955,671</b>
<b>Liabilities:</b>				
Bank Deposits	2,834,428	4,925,111	44	7,759,583
Foreign Currency Deposits	37,129,110	52,894,984	11,923,749	101,947,843
Money market funds	4,115,681	626,027	-	4,741,708
Loans received	12,491,636	34,966	93,423	12,620,025
Securities issued	-	20,185,152	-	20,185,152
Lease Liabilities	48,738	244	-	48,982
Other Liabilities <sup>(2)(3)</sup>	418,805	653,762	15,640	1,088,207
<b>Total Liabilities</b>	<b>57,038,398</b>	<b>79,320,246</b>	<b>12,032,856</b>	<b>148,391,500</b>
<b>Net On Balance Sheet Position</b>	<b>11,276,267</b>	<b>(33,336,204)</b>	<b>6,624,108</b>	<b>(15,435,829)</b>
<b>Net Off-Balance Sheet Position</b>	<b>(10,703,222)</b>	<b>32,089,990</b>	<b>(6,753,642)</b>	<b>14,633,126</b>
Financial Derivative Assets	32,242,933	84,145,429	16,334,226	132,722,588
Financial Derivative Liabilities	42,946,155	52,055,439	23,087,868	118,089,462
Non-cash loans <sup>(1)(3)</sup>	4,506,226	12,361,471	34,697	16,902,394
<b>Prior Period</b>	<b>Euro</b>	<b>US Dollar</b>	<b>Other</b>	<b>Total</b>
Total Assets	62,595,624	38,214,367	11,229,233	112,039,224
Total Liabilities	58,921,315	60,297,061	6,164,143	125,382,519
<b>Net on-Balance Sheet Position</b>	<b>3,674,309</b>	<b>(22,082,694)</b>	<b>5,065,090</b>	<b>(13,343,295)</b>
<b>Net off-Balance Sheet Position</b>	<b>(3,226,997)</b>	<b>19,678,878</b>	<b>(5,158,366)</b>	<b>11,293,515</b>
Financial Derivative Assets	33,556,011	57,205,240	6,267,999	97,029,250
Financial Derivative Liabilities	36,783,008	37,526,362	11,426,365	85,735,735
Non-cash loans <sup>(1)(3)</sup>	4,629,004	9,973,429	-	14,602,433

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

(2) The foreign exchange income rediscount of TRY 745,727 and the two-day value commitments of TRY 50,165 related to derivative financial instruments are not included in other assets, and the foreign exchange expense rediscount of TRY 1,052,448 is not included in other liabilities.

(3) Provisions for non-cash loans amounting to TRY 10,419 are included in the other liabilities item.

# ANADOLUBANK ANONİM ŞİRKETİ

## CONSOLIDATED STATEMENT OF CASH FLOWS AS OF 31 MARCH 2026

(Amounts expressed in Thousands 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 on a daily basis. The Asset-Liability risk measurement model is run on a monthly basis.

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

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

Current Period	Up to 1 Month	1-3 Months	3-12 Months	1-5 Years	5 Years And over	Non – Interest Bearing	Total
<b>Assets :</b>							
Cash and Balances with CBR	23,873,852	-	-	-	-	19,732,084	43,605,936
Banks <sup>(5)</sup>	15,921,389	14,441	-	-	-	3,871,208	19,807,038
Financial Assets at Fair Value Through Profit or Loss	19,180	6,771	106,749	463,784	84,399	-	680,883
Interbank Money Market Placements	-	-	-	-	-	-	-
Financial Assets at Fair Value Through Other Comprehensive Income	12,720,679	2,505,911	8,908,361	4,050,186	1,171,624	301,480	29,658,241
Loans <sup>(4)(5)</sup>	19,106,516	32,601,308	78,169,302	18,437,323	2,896	1,101,326	149,418,671
Financial Assets Measured at Amortized Cost <sup>(5)</sup>	699,215	1,827,943	3,656,318	11,408,471	-	-	17,591,947
Other Assets <sup>(1)</sup>	618,588	214,332	821,926	260,642	-	18,335,072	20,250,560
<b>Total Assets</b>	<b>72,959,419</b>	<b>37,170,706</b>	<b>91,662,656</b>	<b>34,620,406</b>	<b>1,258,919</b>	<b>43,341,170</b>	<b>281,013,276</b>
<b>Liabilities:</b>							
Bank Deposits	4,001,035	1,846,618	646,535	2,352,322	-	398	8,846,908
Other Deposits	125,010,240	22,459,621	10,458,696	4,899,861	353,597	18,028,910	181,210,925
Funds from Interbank Money Market	3,617,802	2,176,159	1,243,131	-	-	-	7,037,092
Miscellaneous Payables	-	-	-	13,470,509	6,714,643	-	20,185,152
Loans received <sup>(3)</sup>	-	4,222,830	2,183,900	12,744,691	200,000	-	19,351,421
Other Liabilities <sup>(2)</sup>	1,046,236	184,713	628,110	323,809	112,410	42,086,500	44,381,778
<b>Total Liabilities</b>	<b>133,675,313</b>	<b>30,889,941</b>	<b>15,160,372</b>	<b>33,791,192</b>	<b>7,380,650</b>	<b>60,115,808</b>	<b>281,013,276</b>
Balance Sheet Long Position	-	6,280,765	76,502,284	829,214	-	-	83,612,263
Balance Sheet Short Position	(60,715,894)	-	-	-	(6,121,731)	(16,774,638)	(83,612,263)
Off-Balance Sheet Long Position	11,185,498	10,217,244	20,088,562	16,294,791	-	-	57,786,095
Off-Balance Sheet Short Position	(10,918,148)	(9,309,402)	(18,155,119)	(19,124,112)	(381,971)	-	(57,888,752)
<b>Total Position</b>	<b>(60,448,544)</b>	<b>7,188,607</b>	<b>78,435,727</b>	<b>(2,000,107)</b>	<b>(6,503,702)</b>	<b>(16,774,638)</b>	<b>(102,657)</b>

(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.

# ANADOLUBANK ANONİM ŞİRKETİ

## CONSOLIDATED STATEMENT OF CASH FLOWS AS OF 31 MARCH 2026

(Amounts expressed in Thousands 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 Months	1-5 Years	5 Years And Over	Non – Interest Bearing	Total
<b>Assets:</b>							
Cash and Balances with CBRT	15,515,684	-	-	-	-	4,879,151	20,394,835
Banks <sup>(5)</sup>	13,416,185	-	-	-	-	7,427,671	20,843,856
Financial Assets at Fair Value Through Profit or Loss	11,934	13,954	71,758	270,040	-	-	367,686
Interbank Money Market Placements	-	-	-	-	-	-	-
Financial Assets at Fair Value Through Other Comprehensive Income	20,656,269	2,705,351	5,213,229	5,891,119	1,226,073	417,885	36,109,926
Loans <sup>(4)(5)</sup>	17,251,284	34,155,524	71,568,354	8,416,559	1,085	988,404	132,381,210
Financial Assets Measured at Amortized Cost <sup>(5)</sup>	635,399	1,067,738	4,499,048	11,198,586	-	-	17,400,771
Other Assets <sup>(1)</sup>	361,319	270,399	612,833	30,775	-	15,795,172	17,070,498
<b>Total Assets</b>	<b>67,848,074</b>	<b>38,212,966</b>	<b>81,965,222</b>	<b>25,807,079</b>	<b>1,227,158</b>	<b>29,508,283</b>	<b>244,568,782</b>
<b>Liabilities:</b>							
Bank Deposits	1,230,470	-	1,896,038	1,307,881	-	392	4,434,781
Other Deposits	84,520,222	31,735,749	7,812,710	4,663,895	286,842	14,500,672	143,520,090
Funds from Interbank Money Market	17,618,679	428,977	2,306,306	-	-	3,970	20,357,932
Marketable Securities Issued	-	-	-	10,784,981	6,628,423	-	17,413,404
Loans received <sup>(3)</sup>	-	3,354,783	2,089,436	12,614,515	-	-	18,058,734
Other liabilities <sup>(2)</sup>	628,062	283,884	438,208	382,117	-	39,051,570	40,783,841
<b>Total Liabilities</b>	<b>103,997,433</b>	<b>35,803,393</b>	<b>14,542,698</b>	<b>29,753,389</b>	<b>6,915,265</b>	<b>53,556,604</b>	<b>244,568,782</b>
Balance Sheet Long Position	-	2,409,573	67,422,524	-	-	-	69,832,097
Balance Sheet Short Position	(36,149,359)	-	-	(3,946,310)	(5,688,107)	(24,048,321)	(69,832,097)
Off-Balance Sheet Long Position	7,608,982	5,046,331	12,974,705	18,112,613	-	-	43,742,631
Off-Balance Sheet Short Position	(7,307,429)	(3,699,490)	(11,099,386)	(21,122,378)	(377,144)	-	(43,605,827)
<b>Total Position</b>	<b>(35,847,806)</b>	<b>3,756,414</b>	<b>69,297,843</b>	<b>(6,959,075)</b>	<b>(6,065,251)</b>	<b>(24,048,321)</b>	<b>136,804</b>

(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.

# ANADOLUBANK ANONİM ŞİRKETİ

## CONSOLIDATED STATEMENT OF CASH FLOWS AS OF 31 MARCH 2026

(Amounts expressed in Thousands 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:

	<b>Euro</b>	<b>USD</b>	<b>Yen</b>	<b>TRY</b>
	<b>%</b>	<b>%</b>	<b>%</b>	<b>%</b>
<b>Current Period-end</b>				
<i>Assets:</i>				
Cash and Balances with CBRT	-	-	-	-
Receivables from Banks and Other Financial Institutions	2.00	3.46	-	41.00
Financial Assets Measured at Fair Value Through Profit or Loss	2.10	5.91	-	43.76
Interbank Money Market Placements	-	-	-	-
Financial Assets Measured at Fair Value through Other Comprehensive Income	3.60	9.20	-	40.12
Loans	5.02	6.63	-	43.77
Financial Assets Measured at Amortized Cost	2.69	4.60	-	-
<i>Liabilities:</i>				
Bank Deposits	2.27	4.09	-	33.99
Other Deposits	2.45	3.82	-	40.40
Funds From Interbank Money Market	2.34	4.50	-	32.88
Other Liabilities	-	-	-	-
Marketable Securities Issued	-	6.27	-	-
Loans Received	2.71	7.12	-	36.24
<b>Prior Period-end</b>				
<i>Assets:</i>				
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	-	-
<i>Liabilities:</i>				
Bank Deposits	2.75	3.65	-	24.97
Other Deposits	2.1	3.62	-	41.17
Funds From Interbank Money Market	2.5	4.6	-	32.3
Other Liabilities	-	-	-	-
Securities Issued	-	6.51	-	-
Loans Received	2.76	7.13	-	37.55

# ANADOLUBANK ANONİM ŞİRKETİ

## CONSOLIDATED STATEMENT OF CASH FLOWS AS OF 31 MARCH 2026

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

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

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

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

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

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

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

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

# ANADOLUBANK ANONİM ŞİRKETİ

## CONSOLIDATED STATEMENT OF CASH FLOWS AS OF 31 MARCH 2026

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

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### SECTION FOUR: EXPLANATIONS RELATED TO FINANCIAL STRUCTURE AND RISK MANAGEMENT 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 the concentration in the short term. Non-deposit funding sources are preferred to be long-term.

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

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

##### e. Information on liquidity risk mitigation techniques

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

##### f. Explanation of the usage of stress test

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

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

##### g. General information on liquidity emergency and contingency plans

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

# ANADOLUBANK ANONİM ŞİRKETİ

## CONSOLIDATED STATEMENT OF CASH FLOWS AS OF 31 MARCH 2026

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

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

# ANADOLUBANK ANONİM ŞİRKETİ

## CONSOLIDATED STATEMENT OF CASH FLOWS AS OF 31 MARCH 2026

(Amounts expressed in Thousands 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)

Current Period	Total Value to Which the Consideration Ratio is not Applied <sup>(*)</sup>		Total Value to Which the Consideration Ratio is Applied <sup>(*)</sup>	
	TRY+FC	FC	TRY+FC	FC
<b>HIGH QUALITY LIQUID ASSETS</b>				
High Quality Liquid Assets			42,661,556	26,807,053
<b>Cash Outflows</b>			-	-
Retail and customer deposits	90,191,752	53,343,545	8,298,397	5,300,993
Stable deposits	14,415,564	667,233	720,778	33,362
Less stable deposits	75,776,188	52,676,312	7,577,619	5,267,631
Unsecured funding other than retail and small business customers deposits	80,731,940	46,263,588	41,483,118	20,621,497
Operational deposits	-	-	-	-
Non-Operational deposits	72,728,966	44,636,365	33,833,469	19,048,510
Other unsecured funding	8,002,974	1,627,223	7,649,649	1,572,987
Secured funding			964,331	964,331
Other cash outflows	915,806	8,075,576	915,806	8,075,576
Liquidity needs related to derivatives and market valuation changes on derivatives transactions	915,806	8,075,576	915,806	8,075,576
Debts related to the structured financial products	-	-	-	-
Commitment related to debts to financial markets and other off-balance sheet liabilities	-	-	-	-
Commitments that are unconditionally revocable at any time by the Bank and other contractual commitments	1,497,862	1,497,862	74,893	74,893
Other irrevocable or conditionally revocable commitments	47,930,245	13,871,163	3,874,832	1,303,059
<b>TOTAL CASH OUTFLOWS</b>			<b>55,611,377</b>	<b>36,340,349</b>
<b>Cash Inflows</b>				
Secured lending transactions	-	-	-	-
Unsecured lending transactions	26,978,411	11,744,608	20,049,636	10,219,958
Other cash inflows	709,729	9,192,712	709,729	9,192,712
<b>TOTAL CASH INFLOWS</b>	<b>27,688,140</b>	<b>20,937,320</b>	<b>20,759,365</b>	<b>19,412,670</b>
			<b>Upper-Limited Values</b>	
<b>TOTAL HQLA STOCK</b>			<b>42,661,556</b>	<b>26,807,053</b>
<b>TOTAL NET CASH OUTFLOWS</b>			<b>34,852,012</b>	<b>17,261,398</b>
<b>LIQUIDITY COVERAGE RATIO (%)</b>			<b>122.41</b>	<b>155.30</b>

<sup>(\*)</sup> 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	138.15%	5 January 2026	104.85%	23 February 2026	123.04%
FC	338.76%	27 March 2026	99.44%	27 February 2026	178.62%

# ANADOLUBANK ANONİM ŞİRKETİ

## CONSOLIDATED STATEMENT OF CASH FLOWS AS OF 31 MARCH 2026

(Amounts expressed in Thousands 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 (*)	
	TRY+FC	FC	TRY+FC	FC
<b>Prior Period</b>				
<b>HIGH QUALITY LIQUID ASSETS</b>				
High Quality Liquid Assets			43,405,784	26,653,644
<b>Cash Outflows</b>			-	-
Retail and customer deposits	85,736,368	50,140,107	7,920,918	4,991,630
Stable deposits	13,054,368	447,619	652,718	22,381
Less stable deposits	72,682,000	49,692,488	7,268,200	4,969,249
Unsecured funding other than retail and small business customers deposits	65,095,278	37,228,036	33,133,428	16,333,876
Operational deposits	-	-		
Non-Operational deposits	59,220,597	36,075,970	27,479,510	15,181,810
Other unsecured funding	5,874,681	1,152,066	5,653,918	1,152,066
Secured funding			313,920	313,920
Other cash outflows	565,783	8,477,115	565,783	8,477,115
Liquidity needs related to derivatives and market valuation changes on derivatives transactions	565,783	8,477,115	565,783	8,477,115
Debts related to the structured financial products	-	-	-	-
Commitment related to debts to financial markets and other off-balance sheet liabilities	-	-	-	-
Commitments that are unconditionally revocable at any time by the Bank and other contractual commitments	1,165,120	1,165,120	58,256	58,256
Other irrevocable or conditionally revocable commitments	41,522,282	11,990,885	3,516,042	1,293,477
<b>TOTAL CASH OUTFLOWS</b>			<b>45,508,347</b>	<b>31,468,274</b>
<b>Cash Inflows</b>				
Secured lending transactions	-	-	-	-
Unsecured lending transactions	20,022,802	7,168,837	14,302,368	5,913,909
Other cash inflows	572,588	10,235,327	572,588	10,235,327
<b>TOTAL CASH INFLOWS</b>	<b>20,595,390</b>	<b>17,404,164</b>	<b>14,874,956</b>	<b>16,149,236</b>
			<b>Upper-Limited Values</b>	
<b>TOTAL HQLA STOCK</b>			<b>43,405,784</b>	<b>26,653,644</b>
<b>TOTAL NET CASH OUTFLOWS</b>			<b>30,633,391</b>	<b>15,319,038</b>
<b>LIQUIDITY COVERAGE RATIO (%)</b>			<b>141.69</b>	<b>173.99</b>

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

Prior Period	Highest	Date	Lowest	Date	Average
TRY+FC	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 includes cash values, required reserves held at the CBRT, and free securities, which hold a significant share. On the other hand, time deposits, derivative transactions, loans up to one month, and non-cash loans are important balance sheet items in the quantitative calculation of net cash inflows and outflows. Periodic changes in quantitative figures do not significantly affect the coverage ratio.

# ANADOLUBANK ANONİM ŞİRKETİ

## CONSOLIDATED STATEMENT OF CASH FLOWS AS OF 31 MARCH 2026

(Amounts expressed in Thousands 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

###### 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 77% accounts held at the Central Bank of the Republic of Turkey (CBRT), 21% unregulated securities, and 2% 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 87.8% of the funding sources, borrowed funds constituted 8.9%, and money market borrowings constituted 3.3%. Unsecured borrowings constituted 77% of cash outflows, secured borrowings constituted 3%, 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, 44% of the Bank's time deposits consist of individual customers, 1% of retail customers, 51% of other individual customers and 4% 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.

# ANADOLUBANK ANONİM ŞİRKETİ

## CONSOLIDATED STATEMENT OF CASH FLOWS AS OF 31 MARCH 2026

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### 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)

##### 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 <sup>(1)</sup>	Total
<b>Assets:</b>								
Cash Equivalents (Cash in Vault, Foreign Currency Cash, Money in Transit, Cheques Purchased) and Balances with the CBRT	19,732,084	23,873,852	-	-	-	-	-	43,605,936
Receivables from Banks and Other Financial Institutions	4,164,374	15,618,626	14,441	-	-	-	9,597	19,807,038
Financial Assets at Fair Value through Profit or Loss	-	19,180	6,771	106,749	463,784	84,399	-	680,883
Interbank Money Market Placements	-	-	-	-	-	-	-	-
Financial Assets at Fair Value through Other Comprehensive Income	301,480	12,249,537	710,714	7,245,896	6,008,116	3,142,498	-	29,658,241
Loans <sup>(3)(4)(5)</sup>	56,589	17,331,454	26,479,135	69,065,351	31,239,534	4,188,379	1,058,229	149,418,671
Financial Assets at Fair Value Through Amortized Cost	-	-	338,067	793,194	15,548,773	911,913	-	17,591,947
Other Assets	-	14,783,119	203,678	797,216	460,442	-	4,006,105	20,250,560
<b>Total Assets</b>	<b>24,254,527</b>	<b>83,875,768</b>	<b>27,752,806</b>	<b>78,008,406</b>	<b>53,720,649</b>	<b>8,327,189</b>	<b>5,073,931</b>	<b>281,013,276</b>
<b>Liabilities:</b>								
Bank Deposits	398	4,001,035	1,846,618	646,535	2,352,322	-	-	8,846,908
Other Deposits	29,098,944	113,940,206	22,459,621	10,458,696	4,899,861	353,597	-	181,210,925
Loans received <sup>(2)</sup>	-	4,222,830	1,965,227	318,673	12,844,691	-	-	19,351,421
Money Market Borrowings	257,125	3,360,677	2,176,159	1,243,131	-	-	-	7,037,092
Marketable Securities Issued	-	-	-	7,812,351	5,658,158	6,714,643	-	20,185,152
Other Liabilities	-	1,046,236	184,713	597,470	341,049	125,811	42,086,499	44,381,778
<b>Total Assets</b>	<b>29,356,467</b>	<b>126,570,984</b>	<b>28,632,338</b>	<b>21,076,856</b>	<b>26,096,081</b>	<b>7,194,051</b>	<b>42,086,499</b>	<b>281,013,276</b>
<b>Net Liquidity Gap</b>	<b>(5,101,940)</b>	<b>(42,695,216)</b>	<b>(879,532)</b>	<b>56,931,550</b>	<b>27,624,568</b>	<b>1,133,138</b>	<b>(37,012,568)</b>	<b>-</b>
<b>Prior Period</b>								
Total Assets	13,166,657	72,871,141	27,339,480	71,017,787	49,075,893	6,518,072	4,579,752	244,568,782
Total Liabilities	25,588,706	92,906,986	35,788,792	14,517,104	29,783,331	6,932,294	39,051,569	244,568,782
<b>Net Liquidity Gap</b>	<b>(12,422,049)</b>	<b>(20,035,845)</b>	<b>(8,449,312)</b>	<b>56,500,683</b>	<b>19,292,562</b>	<b>(414,222)</b>	<b>(34,471,817)</b>	<b>-</b>

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

(2) 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.

# ANADOLUBANK ANONİM ŞİRKETİ

## CONSOLIDATED STATEMENT OF CASH FLOWS AS OF 31 MARCH 2026

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

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

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

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

The NSFR, a liquidity measurement method that complements the Liquidity Coverage Ratio (LCR) and is calculated with consideration for maturity matching, has been legally required to be disclosed starting January 1, 2024. The Banking Regulation and Supervision Agency (BRSA) has set out procedures and principles to ensure that banks maintain stable funding to prevent potential funding risks from leading to disruptions in liquidity levels on a consolidated and non-consolidated basis. According to the "Regulation on the Calculation of the Net Stable Funding Ratio of Banks," published in the Official Gazette No. 32202 on 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 maturities and liquidity capacities of the bank's assets and the liquidity risk arising from off-balance-sheet transactions.

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### 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)

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

Current Period	Amount Not Subject to Maturity-Based Consideration Ratio				Total Amount Subject to Consideration Ratio
	Demand*	Short-Term (less than 6 months)	Residual Maturity of 6 Months and Longer But Less Than 1 Year	Residual Maturity of 1 Year and More	
<b>Current Stable Fund</b>					
Equity Instruments	37,615,040	-	-	19,876,010	57,491,050
Core Capital and Supplementary Capital	37,615,040	-	-	-	37,615,040
Other Equity Instruments	-	-	-	19,876,010	19,876,010
Individual and Retail Customer Deposits	21,525,265	58,123,685	6,635,538	5,613,159	84,609,567
Stable deposits	10,897,695	16,914,390	5,511,975	4,709,640	36,132,015
Less stable deposits	10,627,570	41,209,295	1,123,563	903,519	48,477,552
Payables to Other Persons	6,905,243	68,049,234	8,761,158	-	42,183,883
Operational Deposits/Participation Fund	-	-	-	-	-
Other Payables	6,905,243	68,049,234	8,761,158	-	42,183,883
Equivalent Liabilities to Interdependent Assets	-	-	-	-	-
Other Liabilities	8,428,771	13,335,148	-	-	-
Derivative Liabilities	-	28,146	-	-	-
Other Equity Elements and Liabilities Not Included Above	8,428,771	13,307,002	-	-	-
<b>Current Stable Fund</b>	-	-	-	-	<b>184,284,500</b>
<b>Required Stable Fund</b>	-	-	-	-	-
High Quality Liquid Assets	-	-	-	-	1,750,024
Operational Deposits/Participation Fund Deposited with Credit Institutions or Financial Institutions	-	-	-	-	-
Performing Receivables	4,375,784	79,108,582	21,660,446	75,418,252	108,925,774
Receivables from Credit Institutions or Financial Institutions with First Quality Liquid Assets as Collateral	1,893,089	-	-	-	189,309
Receivables from Credit Institutions or Financial Institutions without or without First Quality Liquid Assets as Collateral Secured Receivables	2,479,247	21,448,427	5,714,615	3,260,603	9,707,062
Corporate Customers Other Than Credit Institutions or Financial Institutions, Institutions, Individuals and Retail Customers, Central Governments, CBRT and Public Institutions	3,448	57,660,155	15,945,831	72,157,649	99,023,170
Receivables Subject to a Low Risk Weight of 35% or Less	-	-	-	1,360,695	884,452
Receivables Secured by Residential Real Estate Mortgages	-	-	-	-	6,233
Receivables Subject to a Low Risk Weight of 35% or Less	-	-	-	9,589	6,233
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	34,691,881	298,839	249,997	48,747	35,108,360
Physically Deliverable Commodities Including Gold	-	-	-	-	-
Initial Collateral of Derivative Contracts or Guarantee Fund Given to Central Counterparty	-	1,718	-	-	1,460
Derivative Assets	-	182,268	249,997	48,747	300,166
Amount of Derivative Liabilities Before Deducting Variation Collateral	-	114,853	-	-	114,853
Other Assets Not Included Above	34,691,881	-	-	-	34,691,881
Off-Balance Sheet Liabilities	-	43,885,347	9,236,084	3,737,985	2,842,971
<b>Required Stable Fund</b>	-	-	-	-	<b>148,627,129</b>
<b>Net Stable Funding Rate (%) (Current/Required Stable Fund)</b>	-	-	-	-	<b>123.99</b>

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

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

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

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

Prior Period	Amount Not Subject to Maturity-Based Consideration Ratio				Total Amount Subject to Consideration Ratio
	Demand*	Short-Term (less than 6 months)	6 Months to More Than 6 Months and Less Than 1 Year Term	1 Year and Longer Term	
<b>Current Stable Fund</b>					
Equity Elements	34,414,390	-	-	24,773,284	59,187,674
Core Capital and Supplementary Capital	34,414,390	-	-	-	34,414,390
Other Equity Elements	-	-	-	24,773,284	24,773,284
Individual and Retail Customer Deposits	17,919,820	59,206,352	4,630,819	4,525,592	79,410,316
Stable deposits	10,160,814	17,464,547	3,770,263	3,724,220	33,363,851
Less stable deposits	7,759,006	41,741,805	860,556	801,372	46,046,465
Payables to Other Persons	6,408,173	47,181,134	2,721,519	-	28,491,790
Operational Deposits/Participation Fund	-	-	-	-	-
Other Payables	6,408,173	47,181,134	2,721,519	-	28,491,790
Equivalent Liabilities to Interdependent Assets	-	-	-	-	-
Other Liabilities	7,712,154	6,269,853	-	-	-
Derivative Liabilities	-	-	-	-	-
Other Equity Elements and Liabilities Not Included Above	7,712,154	6,269,853	-	-	-
<b>Current Stable Fund</b>	-	-	-	-	<b>167,089,780</b>
<b>Required Stable Fund</b>	-	-	-	-	-
High Quality Liquid Assets	-	-	-	-	1,276,465
Operational Deposits/Participation Fund Deposited with Credit Institutions or Financial Institutions	-	-	-	-	-
Performing Receivables	2,632,340	75,550,244	22,372,046	59,821,467	93,873,250
Receivables from Credit Institutions or Financial Institutions with First Quality Liquid Assets as Collateral	172,486	-	-	-	17,249
Receivables from Credit Institutions or Financial Institutions without or without First Quality Liquid Assets as Collateral Secured Receivables	2,456,126	21,983,162	4,768,989	3,639,253	9,689,641
Corporate Customers Other Than Credit Institutions or Financial Institutions, Institutions, Individuals and Retail Customers, Central Governments, CBRT and Public Institutions	3,728	53,567,082	17,603,057	56,182,214	84,029,548
Receivables Subject to a Low Risk Weight of 35% or Less	-	-	-	1,058,051	687,733
Receivables Secured by Residential Real Estate Mortgages	-	-	-	-	136,812
Receivables Subject to a Low Risk Weight of 35% or Less	-	-	-	210,480	136,812
Stock Exchange Traded Shares and Debt Instruments That Do Not Have the Characteristics of High Quality Liquid Assets	-	-	-	-	-
Assets Equivalent to Interdependent Liabilities	-	-	-	-	-
Other Assets	28,476,338	188,739	103,069	-	28,767,920
Physically Deliverable Commodities Including Gold	-	-	-	-	-
Initial Collateral of Derivative Contracts or Guarantee Fund Given to Central Counterparty	-	1,516	-	-	1,289
Derivative Assets	-	103,383	103,069	-	206,453
Amount of Derivative Liabilities Before Deducting Variation Collateral	-	83,840	-	-	83,840
Other Assets Not Included Above	28,476,338	-	-	-	28,476,338
Off-Balance Sheet Liabilities	-	38,002,918	7,741,351	3,388,087	2,456,618
<b>Required Stable Fund</b>	-	-	-	-	<b>126,374,253</b>
<b>Net Stable Funding Rate (%) (Current/Required Stable Fund)</b>	-	-	-	-	<b>132.22</b>

(\*) 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.

# ANADOLUBANK ANONİM ŞİRKETİ

## CONSOLIDATED STATEMENT OF CASH FLOWS AS OF 31 MARCH 2026

(Amounts expressed in Thousands 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 9.32% (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
<b>Assets On the Balance Sheet</b>		
Assets on the balance sheet (excluding derivative financial instruments and loan derivatives, including collaterals)	262,665,760	235,016,745
Assets deducted from core capital	(266,426)	(240,254)
Total risk amount for assets on the balance sheet	262,399,333	234,776,491
<b>Derivative Financial Instruments and Loan Derivatives</b>		
Renewal cost of derivative financial instruments and loan derivatives	1,315,982	1,026,664
Potential credit risk amount of derivative financial instruments and loan derivatives	999,961	1,101,334
Total risk amount of derivative financial instruments and loan derivatives	2,315,943	2,127,998
<b>Financing Transactions with Securities or Goods Warranties</b>		
Risk amount of financial transactions with securities or good warranties (excluding those in the balance sheet)	18,525,206	13,159,247
Risk amount arising from intermediated transactions	-	-
Total risk amount of financing transactions with securities or goods warranties	18,525,206	13,159,247
<b>Off-Balance Sheet Commitments</b>		
Gross nominal amount of the off-the-balance sheet transactions	41,250,488	35,292,187
Adjustment amount arising from multiplying by the credit conversion rate	-	-
Total risk amount for off-the-balance sheet transactions	41,250,488	35,292,187
<b>Capital and Total Risk</b>		
Core capital	30,207,271	27,288,484
Total risk amount	324,490,971	285,355,923
<b>Leverage Ratio</b>	<b>9.32</b>	<b>9.56</b>

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

# ANADOLUBANK ANONİM ŞİRKETİ

## CONSOLIDATED STATEMENT OF CASH FLOWS AS OF 31 MARCH 2026

(Amounts expressed in Thousands 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
	31 March 2026	31 December 2025	31 March 2026
<b>1 Credit risk (excluding counterparty credit risk)</b>	<b>193,712,934</b>	<b>151,633,957</b>	<b>15,497,035</b>
2 Standardized approach	193,712,934	151,633,957	15,497,035
3 Internal rating-based approach			
<b>4 Counterparty credit risk</b>	<b>2,961,303</b>	<b>1,649,792</b>	<b>236,904</b>
5 Standardized approach for counterparty credit risk	2,961,303	1,649,792	236,904
6 Internal model method			
7 Equity position in banking book under basic risk weighting or internal rating-based	-	-	-
<b>8 Equity investments in funds – look-through approach</b>	-	-	-
<b>9 Equity investments in funds – mandate-based approach</b>	-	-	-
<b>10 Equity investments in funds – 1250% risk weighting approach</b>	-	-	-
11 Settlement risk	-	-	-
12 Securitization exposures in banking book	-	-	-
13 IRB ratings-based approach	-	-	-
14 IRB supervisory formula approach	-	-	-
15 SA/simplified supervisory formula approach	-	-	-
<b>16 Market risk</b>	<b>8,798,550</b>	<b>8,038,088</b>	<b>703,884</b>
17 Standardized approach	8,798,550	8,038,088	703,884
18 Internal model approaches			
<b>19 Operational risk</b>	<b>22,702,366</b>	<b>13,781,299</b>	<b>1,816,189</b>
20 Basic indicator approach	22,702,366	13,781,299	1,816,189
21 Standardized approach	-	-	-
22 Advanced measurement approach	-	-	-
23 Amounts below the thresholds for deduction from capital (subject to 250% risk weight)	-	-	-
24 Floor adjustment	-	-	-
<b>25 Total (1+4+7+8+9+10+16+19+23+24)</b>	<b>228,175,153</b>	<b>175,103,136</b>	<b>18,254,012</b>

# ANADOLUBANK ANONİM ŞİRKETİ

## CONSOLIDATED STATEMENT OF CASH FLOWS AS OF 31 MARCH 2026

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

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

#### VIII. Explanations on Consolidated Operating Segments

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

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

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

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

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

	Commercial and SME	Retail	Other	Group's
Current Period	Banking	banking		Total
Operating Income	3,074,630	219,317	4,197,398	7,491,345
Operating Expense	-	-	(2,823,430)	(2,823,430)
<b>Profit before Tax</b>	<b>3,074,630</b>	<b>219,317</b>	<b>1,373,968</b>	<b>4,667,915</b>
Corporate Tax Provision	-	-	(1,354,673)	(1,354,673)
<b>Profit after Tax</b>	<b>3,074,630</b>	<b>219,317</b>	<b>19,295</b>	<b>3,313,242</b>
Segment Assets	96,372,216	1,084,073	183,556,987	281,013,276
<b>Total Assets</b>	<b>96,372,216</b>	<b>1,084,073</b>	<b>183,556,987</b>	<b>281,013,276</b>
Segment Liabilities	60,944,920	67,962,182	120,681,039	249,588,141
Equity	-	-	31,425,135	31,425,135
<b>Total Liabilities</b>	<b>60,944,920</b>	<b>67,962,182</b>	<b>152,106,174</b>	<b>281,013,276</b>

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

# ANADOLUBANK ANONİM ŞİRKETİ

## CONSOLIDATED STATEMENT OF CASH FLOWS AS OF 31 MARCH 2026

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

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

#### VIII. Explanations on Consolidated Operating Segments (Continued)

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

Prior Period	Commercial and SME		Retail	Other	Group's Total
	Banking		banking		
Operating Income	1,421,025		162,792	3,026,333	4,610,150
Operating Expense	-		-	(1,892,034)	(1,892,034)
<b>Profit before Tax</b>	<b>1,421,025</b>		<b>162,792</b>	<b>1,134,299</b>	<b>2,718,116</b>
Corporate Tax Provision				(816,254)	(816,254)
<b>Profit after Tax</b>	<b>1,421,025</b>		<b>162,792</b>	<b>318,045</b>	<b>1,901,862</b>
Segment Assets	82,363,469		343,744	161,861,568	244,568,782
<b>Total Assets</b>	<b>82,363,469</b>		<b>343,744</b>	<b>161,861,568</b>	<b>244,568,782</b>
Segment Liabilities	34,291,183		57,603,388	124,019,177	215,913,748
Equity	-		-	28,655,034	28,655,034
<b>Total Liabilities</b>	<b>34,291,183</b>		<b>57,603,388</b>	<b>152,674,211</b>	<b>244,568,782</b>

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

#### IX. 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 unconsolidated 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 €200,6 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 4,212,463 as of March 31, 2026 (December 31, 2025: TRY 4,120,822).

##### i. 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.

# ANADOLUBANK ANONİM ŞİRKETİ

## CONSOLIDATED STATEMENT OF CASH FLOWS AS OF 31 MARCH 2026

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

#### IX. Explanations on Hedge Accounting (Continued)

##### i. Risk Management Objective and Hedging Strategy (Continued)

###### b) Hedge Strategy

The hedging strategy is implemented by entering into 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.

##### 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 consists 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 hedged items.

# ANADOLUBANK ANONİM ŞİRKETİ

## CONSOLIDATED STATEMENT OF CASH FLOWS AS OF 31 MARCH 2026

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

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

#### IX. Explanations on Hedge Accounting (Continued)

##### i. Risk Management Objective and Hedging Strategy (Continued)

##### d) Explanation of the Hedge Relationship (Continued)

##### 3. Designation and Bucketing (Continued)

	<b>Hedging Instrument</b>	<b>Hedging Item</b>	<b>Risk Exposure</b>	<b>Hedging Instrument's Fair Value Difference</b>	<b>Hedging Item's Fair Value Difference</b>	<b>Inactive Part</b>
31/03/2026	Interest Rate Swap	Fixed interest Euro Financial assets	Interest	1,316,843	(1,382,100)	(65,257)
31/12/2025	Interest Rate Swap	Fixed interest Euro Financial assets	Interest	1,144,827	(1,146,419)	(1,592)

# ANADOLUBANK ANONİM ŞİRKETİ

## CONSOLIDATED STATEMENT OF CASH FLOWS AS OF 31 MARCH 2026

(Amounts expressed in Thousands 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	150,725	745,995	146,317	857,448
The CBRT <sup>(1)</sup>	14,299,843	18,845,443	8,795,575	10,598,026
Other <sup>(2)</sup>	-	9,568,309	-	-
<b>Total</b>	<b>14,450,568</b>	<b>29,159,747</b>	<b>8,941,892</b>	<b>11,455,474</b>

(1) Includes TRY 23,874,063 held as reserve requirements.

(2) Includes precious metal accounts.

Pursuant to the CBRT Communiqué No. 2013/15 on Required Reserves, banks are required to maintain reserve requirements with the CBRT for their TRY and FC liabilities as specified in the said communiqué.

Reserve requirement ratios vary according to the maturity structure of the liabilities and are applied in the range of 3% to 20% for TRY deposits and other liabilities, 26% to 30% for FC deposits and precious metal deposit accounts, and 0% to 25% for FC other liabilities. Additionally, an additional reserve requirement of 2.5% denominated in TRY is maintained for foreign currency deposits (excluding deposits of banks abroad and precious metal accounts).

Liabilities subject to reserve requirements are calculated on a biweekly basis as of Fridays and are maintained in 14-day periods.

Interest payments are made on the reserve requirements maintained in Turkish Lira by deposit banks, at the rates determined by the CBRT, for accounts for which exchange rate/price protection support is provided by the Central Bank and for Turkish Lira deposit accounts.

A commission is applied, differentiated according to the Turkish Lira share, on the amounts required to be maintained as reserve requirements for foreign currency deposit/participation fund liabilities (excluding deposits/participation funds of banks abroad) and in notice foreign currency deposit accounts (excluding the portion maintained in Turkish Lira).

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

	Current Period		Prior Period	
	TRY	FC	TRY	FC
Unrestricted Demand Deposit	1,046,609	6,670,750	951,243	2,926,674
Unrestricted Time Deposit	-	-	-	-
Restricted Time Deposit	13,253,234	12,174,693	7,844,332	7,671,352
<b>Total</b>	<b>14,299,843</b>	<b>18,845,443</b>	<b>8,795,575</b>	<b>10,598,026</b>

# ANADOLUBANK ANONİM ŞİRKETİ

## CONSOLIDATED STATEMENT OF CASH FLOWS AS OF 31 MARCH 2026

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

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

#### 1. Explanations and Disclosures Related to Consolidated Assets (Continued)

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

	Current Period		Prior Period	
	TRY	FC	TRY	FC
Banks	2,977,618	16,839,288	1,883,903	18,963,987
Domestic	2,977,618	133,339	1,883,903	568,950
Foreign (*)	-	16,705,949	-	18,395,037
<b>Total</b>	<b>2,977,618</b>	<b>16,839,288</b>	<b>1,883,903</b>	<b>18,963,987</b>

(\*) The account with foreign banks includes a collateral of TRY 361,866 for foreign credit collateral, options, and swap transactions (31 December 2025: TRY 594,207), and a mandatory reserve amount of TRY 453,681 for AnadoluBank Nederland NV (31 December 2025: TRY 421,389).

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

As of March 31, 2026, there are no receivables from money markets (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	296,431	221,175	2,208	264,135
Share certificates	-	-	-	-
Other assets (*)	-	163,277	-	101,343
<b>Total</b>	<b>296,431</b>	<b>384,452</b>	<b>2,208</b>	<b>365,478</b>

(\*) Other Financial Assets include bonds of Türkiye Vakıflar Bankası (TRY 22,985), İş Bankası (TRY 17,246) Ziraat Bankası (TRY 66,032), Türkiye Export Credit Bank (TRY 20,137), Türkiye Wealth Fund (TRY 9,190), Yapı ve Kredi Bankası (TRY 18,093), Industrial Development Bank (TRY 8,381) and Garanti Bankası (TRY 1,213) (December 31, 2025: includes bonds of Türkiye Vakıflar Bankası (TRY 21,838), İş Bankası (TRY 2,039), Ziraat Bankası (TRY 23,480), Türkiye Export Credit Bank (TRY 20,023) Türkiye Wealth Fund (TRY 9,349), Yapı Kredi Bankası (15,994), Industrial Development Bank (TRY 7,230), Akbank (1,205) and Garanti Bankası (TRY 184).).

# ANADOLUBANK ANONİM ŞİRKETİ

## CONSOLIDATED STATEMENT OF CASH FLOWS AS OF 31 MARCH 2026

(Amounts expressed in Thousands 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

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

	Current Period	Prior Period
<b>Debt Securities</b>	<b>19,770,250</b>	<b>26,933,968</b>
Quoted at Stock Exchange	19,770,250	26,747,252
Unquoted at Stock Exchange	-	186,716
<b>Share Certificate</b>	<b>301,480</b>	<b>231,169</b>
Quoted at Stock Exchange	-	-
Unquoted at Stock Exchange	301,480	231,169
<b>Impairment Provision (-)</b>	<b>852,649</b>	<b>590,414</b>
<b>Total</b>	<b>19,219,081</b>	<b>26,574,723</b>

As of 31 March 2026, the financial assets at fair value through other comprehensive income subject to repo transactions are TRY 2,525,228 (31 December 2025: TRY 15,964,247).

##### *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	-	<b>9,535,203</b>	-	<b>8,833,199</b>
Purchases During the Year	-	5,949,116	-	8,082,453
Sales	-	(4,958,326)	-	(7,721,171)
Value at the Beginning of the Period	-	55,611	-	303,948
Purchases During the Year	-	(142,444)	-	36,774
<b>End of Period Balance(*)</b>	-	<b>10,439,160</b>	-	<b>9,535,203</b>

(\*) 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	21,806,791	4,767,932	3,004,320	2,828,745
Purchases During the Year Sales	116,937	1,913,883	16,951,569	1,560,899
Transfers (Portfolio changes)	-	-	-	-
Disposals	(8,152,734)	-	(291,912)	-
Stock exchange valuation difference (DAF)	-	-	-	-
Amortization	-	(234,699)	-	(323,683)
Exchange rate differences in monetary assets	-	116,961	-	701,077
Rediscount and principal redemption share	(949,892)	14,302	1,955,700	23,969
Value increase/decrease	34,482	(214,882)	187,114	(23,075)
<b>End of the Period</b>	<b>12,855,584</b>	<b>6,363,497</b>	<b>21,806,791</b>	<b>4,767,932</b>

# ANADOLUBANK ANONİM ŞİRKETİ

## CONSOLIDATED STATEMENT OF CASH FLOWS AS OF 31 MARCH 2026

(Amounts expressed in Thousands 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)

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

Trading derivative financial assets	Current Period		Prior Period	
	TRY	FC	TRY	FC
Forward Transactions	64,524	22,775	29,858	4,411
Swap Transactions	366,219	484,172	63,777	324,212
Futures Transactions	-	-	-	-
Options	739,018	238,780	576,700	276,368
Other	-	-	-	-
<b>Total</b>	<b>1,169,761</b>	<b>745,727</b>	<b>670,335</b>	<b>604,991</b>

##### 7. Information Related to Loans

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

	Current Period		Prior Period	
	Cash	Non-Cash	Cash	Non-Cash
<b>Direct Loans Granted to Shareholders</b>	<b>2,610,160</b>	<b>313,813</b>	<b>1,260,708</b>	<b>279,173</b>
Corporate Shareholders	2,609,110	313,813	1,259,688	279,173
Real Person Shareholders	1,050	-	1,020	-
<b>Indirect Loans Granted to Shareholders</b>	<b>201,981</b>	<b>277,593</b>	<b>1,373,451</b>	<b>212,151</b>
<b>Loans Granted to Employees</b>	<b>91,520</b>	<b>83</b>	<b>68,844</b>	<b>83</b>
<b>Total</b>	<b>2,903,661</b>	<b>591,489</b>	<b>2,703,003</b>	<b>491,407</b>

*Loans at fair value through other comprehensive income*

	Current Period Carrying Value	Prior Period Carrying Value
Loans at fair value through other comprehensive income <sup>(*)</sup>	10,439,160	9,535,203

*Loans measures at amortized cost*

Current Period	Standard Loans	Loans under Close Monitoring		
		Not Under the scope of Restructuring	Loans under restructuring	
Cash Loans			Loans with Revised Contract Terms	Refinance
<b>Non-specialized Loans</b>	<b>138,274,210</b>	<b>1,550,521</b>	<b>1,063,040</b>	-
Enterprise Loans	-	-	-	-
Export Loans	18,394,434	339,153	122,478	-
Import Loans	-	-	-	-
Loans Given to Financial Sector	13,766,175	-	-	-
Retail Loans	1,072,937	2,790	129	-
Credit Cards	291,232	12,756	29	-
Other	104,749,431	1,195,822	940,404	-
<b>Specialized Loans</b>	-	-	-	-
<b>Other Receivables</b>	-	-	-	-
<b>Total</b>	<b>138,274,210</b>	<b>1,550,521</b>	<b>1,063,040</b>	-

# ANADOLUBANK ANONİM ŞİRKETİ

## CONSOLIDATED STATEMENT OF CASH FLOWS AS OF 31 MARCH 2026

(Amounts expressed in Thousands 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)

	Current Period		Prior Period	
	Standard Loans	Loans Under Follow-up	Standard Loans	Loans Under Follow-up
12 Months Expected Credit Loss Significant Increase in Credit Risk	563,550	-	522,187	-
	-	176,439	-	171,738

#### *Loans at fair value through other comprehensive income*

	Current Period Carrying Value	Prior Period Carrying Value
Loans at fair value through other comprehensive income(*)	10,439,160	9,535,203

#### *Loans measures at amortized cost*

Current Period	Standard Loans	Loans under Close Monitoring		
		Not Under the scope of Restructuring	Loans under restructuring	
Cash Loans			Loans with Revised Contract Terms	Refinance
<b>Non-specialized Loans</b>	<b>138,274,210</b>	<b>1,550,521</b>	<b>1,063,040</b>	-
Enterprise Loans	-	-	-	-
Export Loans	18,394,434	339,153	122,478	-
Import Loans	-	-	-	-
Loans Given to Financial Sector	13,766,175	-	-	-
Retail Loans	1,072,937	2,790	129	-
Credit Cards	291,232	12,756	29	-
Other	104,749,431	1,195,822	940,404	-
<b>Specialized Loans</b>	-	-	-	-
<b>Other Receivables</b>	-	-	-	-
<b>Total</b>	<b>138,274,210</b>	<b>1,550,521</b>	<b>1,063,040</b>	-

	Current Period		Prior Period	
	Standard Loans	Loans Under Follow-up	Standard Loans	Loans Under Follow-up
12 Months Expected Credit Loss Significant Increase in Credit Risk	563,550	-	522,187	-
	-	176,439	-	171,738

# ANADOLUBANK ANONİM ŞİRKETİ

## CONSOLIDATED STATEMENT OF CASH FLOWS AS OF 31 MARCH 2026

(Amounts expressed in Thousands 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
<b>Consumer Loans-TRY</b>	<b>280,387</b>	<b>697,324</b>	<b>977,711</b>
Mortgage Loans	-	9,520	9,520
Automotive Loans	-	-	-
Consumer Loans	280,387	687,804	968,191
Other	-	-	-
<b>Consumer Loans- Indexed to FC</b>	-	-	-
Mortgage Loans	-	-	-
Automotive Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
<b>Consumer Loans-FC</b>	-	-	-
Mortgage Loans	-	-	-
Automotive Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
<b>Individual Credit Cards-TRY</b>	<b>50,074</b>	-	<b>50,074</b>
Installment	8,468	-	8,468
Non Installment	41,606	-	41,606
<b>Individual Credit Cards-FC</b>	<b>107</b>	-	<b>107</b>
Installment	-	-	-
Non Installment	107	-	107
<b>Personnel Loans-TRY</b>	<b>24,182</b>	<b>58,721</b>	<b>82,903</b>
Mortgage Loans	-	-	-
Automotive Loans	-	-	-
Consumer Loans	24,182	58,721	82,903
Other	-	-	-
<b>Personnel Loans- Indexed to FC</b>	-	-	-
Mortgage Loans	-	-	-
Automotive Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
<b>Personnel Loans-FC</b>	-	-	-
Mortgage Loans	-	-	-
Automotive Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
<b>Personnel Credit Cards-TRY</b>	<b>8,613</b>	-	<b>8,613</b>
Installment	1,125	-	1,125
Non Installment	7,488	-	7,488
<b>Personnel Credit Cards-FC</b>	<b>4</b>	-	<b>4</b>
Installment	-	-	-
Non Installment	4	-	4
<b>Overdraft Account-TRY (Individual)</b>	<b>15,242</b>	-	<b>15,242</b>
<b>Overdraft Account-FC (Individual)</b>	-	-	-
<b>Total</b>	<b>378,609</b>	<b>756,045</b>	<b>1,134,654</b>

# ANADOLUBANK ANONİM ŞİRKETİ

## CONSOLIDATED STATEMENT OF CASH FLOWS AS OF 31 MARCH 2026

(Amounts expressed in Thousands 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, personal credit cards, personnel loans and personnel credit cards*

Prior Period	Short-term	Medium and Long-term	Total
<b>Consumer Loans-TRY</b>	<b>88,379</b>	<b>138,185</b>	<b>226,564</b>
Mortgage Loans	-	10,297	10,297
Automotive Loans	-	-	-
Consumer Loans	88,379	127,888	216,267
Other	-	-	-
<b>Consumer Loans- Indexed to FC</b>	-	-	-
Mortgage Loans	-	-	-
Automotive Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
<b>Consumer Loans-FC</b>	-	-	-
Mortgage Loans	-	-	-
Automotive Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
<b>Individual Credit Cards-TRY</b>	<b>43,124</b>	-	<b>43,124</b>
Installment	7,132	-	7,132
Non Installment	35,992	-	35,992
<b>Individual Credit Cards-FC</b>	<b>541</b>	-	<b>541</b>
Installment	-	-	-
Non Installment	541	-	541
<b>Personnel Loans-TRY</b>	<b>15,376</b>	<b>45,230</b>	<b>60,606</b>
Mortgage Loans	-	-	-
Automotive Loan	-	-	-
Consumer Loans	15,376	45,230	60,606
Other	-	-	-
<b>Personnel Loans- Indexed to FC</b>	-	-	-
Mortgage Loans	-	-	-
Automotive Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
<b>Personnel Loans-FC</b>	-	-	-
Mortgage Loans	-	-	-
Automotive Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
<b>Personnel Credit Cards-TRY</b>	<b>8,238</b>	-	<b>8,238</b>
Installment	1,136	-	1,136
Non Installment	7,102	-	7,102
<b>Personnel Credit Cards-FC</b>	-	-	-
Installment	-	-	-
Non Installment	-	-	-
<b>Overdraft Account-TRY (Individual)</b>	<b>21,165</b>	-	<b>21,165</b>
<b>Overdraft Account-FC (Individual)</b>	-	-	-
<b>Total</b>	<b>176,823</b>	<b>183,415</b>	<b>360,238</b>

# ANADOLUBANK ANONİM ŞİRKETİ

## CONSOLIDATED STATEMENT OF CASH FLOWS AS OF 31 MARCH 2026

(Amounts expressed in Thousands 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*

<b>Current Period</b>	<b>Short-term</b>	<b>Medium and Long-term</b>	<b>Total</b>
<b>Commercial Installment Loans-TRY</b>	<b>10,789,905</b>	<b>17,660,945</b>	<b>28,450,850</b>
Mortgage Loans	-	-	-
Automotive Loans	190,613	3,174,417	3,365,030
Consumer Loans	10,599,292	14,486,528	25,085,820
Other	-	-	-
<b>Commercial Installment Loans- FC Indexed</b>	-	-	-
Mortgage Loans	-	-	-
Automotive Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
<b>Commercial Installment Loans-FC</b>	<b>127,304</b>	<b>120,058</b>	<b>247,362</b>
Mortgage Loans	-	-	-
Automotive Loans	-	-	-
Consumer Loans	127,304	120,058	247,362
Other	-	-	-
<b>Corporate Credit Cards-TRY</b>	<b>245,217</b>	-	<b>245,217</b>
Installment	15,186	-	15,186
Non Installment	230,031	-	230,031
<b>Corporate Credit Cards-FC</b>	<b>2</b>	-	<b>2</b>
Installment	-	-	-
Non Installment	2	-	2
<b>Overdraft Account-TRY (Commercial)</b>	<b>228,761</b>	-	<b>228,761</b>
<b>Overdraft Account-FC (Commercial)</b>	-	-	-
<b>Total</b>	<b>11,391,189</b>	<b>17,781,003</b>	<b>29,172,192</b>

<b>Prior Period</b>	<b>Short-term</b>	<b>Medium and Long-term</b>	<b>Total</b>
<b>Commercial Installment Loans-TRY</b>	<b>9,802,252</b>	<b>12,953,837</b>	<b>22,756,089</b>
Mortgage Loans	-	-	-
Automotive Loans	217,180	3,020,601	3,237,781
Consumer Loans	9,585,072	9,933,236	19,518,308
Other	-	-	-
<b>Commercial Installment Loans- FC Indexed</b>	-	-	-
Mortgage Loans	-	-	-
Automotive Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
<b>Commercial Installment Loans-FC</b>	<b>66,584</b>	<b>140,852</b>	<b>207,436</b>
Mortgage Loans	-	-	-
Automotive Loans	-	-	-
Consumer Loans	66,584	140,852	207,436
Other	-	-	-
<b>Corporate Credit Cards-TRY</b>	<b>219,022</b>	-	<b>219,022</b>
Installment	18,278	-	18,278
Non Installment	200,744	-	200,744
<b>Corporate Credit Cards-FC</b>	<b>7</b>	-	<b>7</b>
Installment	-	-	-
Non Installment	7	-	7
<b>Overdraft Account-TRY (Commercial)</b>	<b>187,273</b>	-	<b>187,273</b>
<b>Overdraft Account-FC (Commercial)</b>	-	-	-
<b>Total</b>	<b>10,275,138</b>	<b>13,094,689</b>	<b>23,369,827</b>

# ANADOLUBANK ANONİM ŞİRKETİ

## CONSOLIDATED STATEMENT OF CASH FLOWS AS OF 31 MARCH 2026

(Amounts expressed in Thousands 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	10,258,422	8,290,329
Private (*)	141,068,509	126,444,066
<b>Total</b>	<b>151,326,931</b>	<b>134,734,395</b>

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

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

	Current Period	Prior Period
Domestic Loans (*)	129,671,007	111,915,650
Foreign Loans	21,655,924	22,818,745
<b>Total</b>	<b>151,326,931</b>	<b>134,734,395</b>

(\*) 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	349,895	328,822
Loans with Doubtful Collectability	820,955	568,801
Uncollectible Loans	1,261,924	1,002,263
<b>Total</b>	<b>2,432,774</b>	<b>1,899,886</b>

##### *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
<b>Current Period</b>			
Gross Amounts Before Provisions	4,727	80,165	34,424
Rescheduled Loans	4,727	80,165	34,424
<b>Prior Period</b>			
Gross Amounts Before Provisions	15,038	50,482	25,224
Rescheduled Loans	15,038	50,482	25,224

# ANADOLUBANK ANONİM ŞİRKETİ

## CONSOLIDATED STATEMENT OF CASH FLOWS AS OF 31 MARCH 2026

(Amounts expressed in Thousands 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

<i>Current Period</i>	III. Group	IV. Group	V. Group
	Loans with Limited Collectability	Loans with Doubtful Collectability	Uncollectible Loans and Other Receivables
<b>Balance at the end of Prior Period</b>	<b>647,216</b>	<b>854,994</b>	<b>1,386,304</b>
Additions (+)	669,308	79,148	101,791
Transfers from Other Categories of Non-Performing Loans (+)	-	618,558	269,273
Transfers to Other Categories of Non-Performing Loans (-)	618,558	269,273	1
Collection During the Period (-)	75,857	29,487	65,283
Removed from assets (-)	-	-	-
<i>Corporate and Commercial Loans</i>	-	-	-
<i>Consumer Loans</i>	-	-	-
<i>Credit Cards</i>	-	-	-
<i>Other</i>	-	-	-
Foreign Currency Difference	-	2,639	-
<b>Balance at the End of the Period</b>	<b>622,109</b>	<b>1,256,579</b>	<b>1,692,084</b>
Specific Provisions (-)	349,895	820,955	1,261,924
<b>Net Balance in Balance Sheet</b>	<b>272,214</b>	<b>435,624</b>	<b>430,160</b>
<i>Prior Period</i>	III. Group	IV. Group	V. Group
	Loans with Limited Collectability	Loans with Doubtful Collectability	Uncollectible Loans and Other Receivables
<b>Balance at the end of Prior Period</b>	<b>324,770</b>	<b>220,890</b>	<b>485,805</b>
Additions (+)	1,518,890	105,469	454,071
Transfers from Other Categories of Non-Performing Loans (+)	-	1,065,725	524,686
Transfers to Other Categories of Non-Performing Loans (-)	1,065,725	524,686	18
Collection During the Period (-)	130,240	67,960	78,195
Removed from assets (-)	479	3	45
<i>Corporate and Commercial Loans</i>	479	-	45
<i>Consumer Loans</i>	-	3	-
<i>Credit Cards</i>	-	-	-
<i>Other</i>	-	-	-
Foreign Currency Difference	-	55,559	-
<b>Balance at the End of the Period</b>	<b>647,216</b>	<b>854,994</b>	<b>1,386,304</b>
Specific Provisions (-)	328,822	568,801	1,002,263
<b>Net Balance in Balance Sheet</b>	<b>318,394</b>	<b>286,193</b>	<b>384,041</b>

# ANADOLUBANK ANONİM ŞİRKETİ

## CONSOLIDATED STATEMENT OF CASH FLOWS AS OF 31 MARCH 2026

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

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

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

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

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

	III. Group	IV. Group	V. Group Uncollectible Loans and Other Receivables
	Loans with Limited Collectability	Doubtful Loans and Other Receivables	
<b>Current Period</b>			
Balance at the end of the period <sup>(1)</sup>	130,883	425,317	257,692
Specific Provision (-) <sup>(1)</sup>	85,016	274,065	170,929
Net balance in the balance sheet	45,867	151,252	86,763
<b>Prior Period</b>			
Balance at the end of the period <sup>(1)</sup>	129,713	279,377	247,311
Specific Provision (-) <sup>(1)</sup>	79,594	180,910	159,295
Net balance in the balance sheet	50,119	98,467	88,016

<sup>(1)</sup> 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 Uncollectible Loans and Other Receivables
	Loans with Limited Collectability	Loans with Limited Collectability	
<b>Current Period (Net)</b>			
Loans granted to corporate entities and real persons (Gross)	622,109	1,256,579	1,680,959
Specific Provisions Amount (-)	349,895	820,955	1,250,799
Loans granted to corporate entities and real persons (Net)	272,214	435,624	430,160
Banks (Gross)	-	-	-
Specific Provisions Amount (-)	-	-	-
Banks (Net)	-	-	-
Other Loans and Receivables (Gross)	-	-	11,125
Specific Provisions Amount (-)	-	-	11,125
Other Loans and Receivables (Net)	-	-	-
<b>Prior Period (Net)</b>			
Loans granted to corporate entities and real persons (Gross)	647,216	854,994	1,375,180
Specific Provisions Amount (-)	328,822	568,801	991,139
Loans granted to corporate entities and real persons (Net)	318,394	286,193	384,041
Banks (Gross)	-	-	-
Specific Provisions Amount (-)	-	-	-
Banks (Net)	-	-	-
Other Loans and Receivables (Gross)	-	-	11,124
Specific Provisions Amount (-)	-	-	11,124
Other Loans and Receivables (Net)	-	-	-

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

# ANADOLUBANK ANONİM ŞİRKETİ

## CONSOLIDATED STATEMENT OF CASH FLOWS AS OF 31 MARCH 2026

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

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

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

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

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

	III. Group Loans with Limited Collectability	IV. Group Loans with Doubtful Collectability	V. Group Uncollectible Loans
<b>Current Period (Net)</b>	<b>47,984</b>	<b>94,461</b>	<b>137,852</b>
Interest Accruals and Rediscount with Valuation Differences	104,718	271,101	553,535
Provision amount (-)	56,734	176,640	415,683
<b>Prior Period (Net)</b>	<b>45,695</b>	<b>62,719</b>	<b>126,573</b>
Interest Accruals and Rediscount with Valuation Differences	92,191	181,773	455,661
Provision amount (-)	46,496	119,054	329,088

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

Loans and receivables deemed uncollectible are recovered through legal proceedings and liquidation of collateral or written off from the books based on the Bank's Board of Directors' decision. As of 31 December 2026, the Bank has loans amounting to none written off from non-performing loans, and no loans sold. (31 December 2025: The Bank wrote off from its balance sheet, by resolution of the Board of Directors, loans amounting to none included in the non-performing loans portfolio for which 100% provision had been set aside, and sold loans amounting to TRY 527.)

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

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

	Current Period	Prior Period
Government Bond	14,191,162	13,932,634
Treasury Bill	-	-
Other Public Debt Securities	-	-
<b>Total</b>	<b>14,191,162</b>	<b>13,932,634</b>

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

	Current Period	Prior Period
Debt Securities	17,603,603	17,415,336
<i>Quoted at Stock Exchange</i>	<i>17,603,603</i>	<i>17,415,336</i>
<i>Unquoted at Stock Exchange</i>	-	-
Impairment Provision (-)	-	-
<b>Total</b>	<b>17,603,603</b>	<b>17,415,336</b>

# ANADOLUBANK ANONİM ŞİRKETİ

## CONSOLIDATED STATEMENT OF CASH FLOWS AS OF 31 MARCH 2026

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

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

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

#### 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	17,415,336	9,954,557
Currency Differences in Monetary Assets	220,892	3,307,410
Purchases During the Year	21,849	4,889,750
Disposal through Sale and Redemption	(133,722)	(988,587)
Valuation Effect	79,248	252,206
<b>Total at the end of the Period</b>	<b>17,603,603</b>	<b>17,415,336</b>

#### 9. Information related to factoring receivables

	Current Period		Prior Period	
	TRY	FC	TRY	FC
Short-Term	8,234,465	-	6,979,231	-
Medium and Long-Term	20,409	-	15,944	-
<b>Total</b>	<b>8,254,874</b>	<b>-</b>	<b>6,995,175</b>	<b>-</b>

The total ECL allocated for factoring receivables is TRY 76,361 (31 December 2025: TRY 74,244), while factoring receivables classified as impaired amount to TRY 121,982 (31 December 2025: TRY 107,859), with a total ECL of TRY 75,249 (31 December 2025: TRY 73,310) allocated for these receivables).

There are no restructured factoring receivables.

#### 10. Information on lease receivables

None.

#### 11. Information on investments in associates

None.

#### 12. Consolidated Subsidiaries

Title	Address (City/Country)	The Bank's Share		Bank's Risk					
		Percentage- If Different Voting Percentage (%)	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						
		<b>Income from</b>							
		<b>Total Shareholders' Assets</b>	<b>Total Fixed Asset</b>	<b>Interest Income</b>	<b>Marketable Securities Portfolio</b>	<b>Current Period Profit/Loss</b>	<b>Prior Period Profit/Loss</b>	<b>Fair Value</b>	
1		71,871,165	10,603,775	63,034	1,100,987	82,787	244,594	175,329	-
2		1,002,171	489,008	4,360	51,757	-	20,010	23,522	-
3		8,578,021	1,889,479	844	738,882	-	176,741	133,161	-

# ANADOLUBANK ANONİM ŞİRKETİ

## CONSOLIDATED STATEMENT OF CASH FLOWS AS OF 31 MARCH 2026

(Amounts expressed in Thousands 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 asset:

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

	Current Period	Prior Period
<b>Deferred tax asset</b>	<b>1,073,086</b>	<b>1,229,510</b>
Provisions for severance pay and unused leave	124,251	99,985
TAS – TPL Depreciation differences	410,886	410,886
Stage 1 and 2 expected credit loss provisions	227,187	205,766
Financial Asset Valuation Differences	116,449	71,420
Other Provisions	76,159	38,358
Fixed assets and ECL - Inflation accounting	3,440	3,440
TFRS 16	7,332	9,605
Other	107,382	390,050
<b>Deferred tax liability</b>	<b>929,865</b>	<b>947,477</b>
Valuation differences of securities	264,935	355,056
Valuation differences of tangible fixed assets	557,547	556,099
Valuation differences of derivative financial instruments	77,271	-
Other	30,112	36,322
<b>Deferred tax asset/liability, net</b>	<b>143,221</b>	<b>282,033</b>

# ANADOLUBANK ANONİM ŞİRKETİ

## CONSOLIDATED STATEMENT OF CASH FLOWS AS OF 31 MARCH 2026

(Amounts expressed in Thousands 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	1,300,598	-	13,247,178	15,982,059	374,986	354,008	15,315	-	31,274,144
Foreign Currency Deposits	16,869,386	-	12,303,509	42,911,638	746,805	8,223,384	9,158,498	-	90,213,220
Residents in Türkiye	3,741,401	-	8,522,246	26,766,111	279,733	241,294	3,857	-	39,554,642
Residents Abroad	13,127,985	-	3,781,263	16,145,527	467,072	7,982,090	9,154,641	-	50,658,578
Public Sector Deposits	989	-	6	32	-	147	-	-	1,174
Commercial Deposits	2,966,462	-	21,538,390	22,619,131	114,118	13,179	6,672	-	47,257,952
Other Institutions Deposits	19,104	-	6,764	592,749	141,256	-	-	-	759,873
Precious Metal Deposit	7,942,405	-	739,833	2,957,138	55,760	6,369	3,057	-	11,704,562
Bank Deposit	398	-	2,604,148	1,955,377	1,288,128	646,535	2,352,322	-	8,846,908
The CBRT	-	-	-	-	-	-	-	-	-
Domestic Banks	1	-	1,574,121	1,332,073	-	-	-	-	2,906,195
Foreign Banks	397	-	1,030,027	623,304	1,288,128	646,535	2,352,322	-	5,940,713
Participation Banks	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>29,099,342</b>	<b>-</b>	<b>50,439,828</b>	<b>87,018,124</b>	<b>2,721,053</b>	<b>9,243,622</b>	<b>11,535,864</b>	<b>-</b>	<b>190,057,833</b>

Prior Period	Demand	With 7 Days Maturity	Up to 1 Month	1-3 Months	3-6 Months	6 Months - 1 Year	1 Year And Over	Cumulative Deposit	Total
Saving Deposits	1,236,253	-	13,717,166	19,088,114	2,795,639	506,979	57,278	-	37,401,429
Foreign Currency Deposits	18,106,187	-	10,440,114	36,472,700	1,007,456	6,498,677	9,423,577	-	81,948,711
Residents in Türkiye	3,645,777	-	7,734,113	20,592,519	376,573	110,491	3,889	-	32,463,362
Residents Abroad	14,460,410	-	2,706,001	15,880,181	630,883	6,388,186	9,419,688	-	49,485,349
Public Sector Deposits	600,807	-	6	30	-	136	-	-	600,979
Commercial Deposits	2,234,179	-	5,551,225	8,585,424	5,677	12,074	6,211	-	16,394,790
Other Institutions Deposits	16,749	-	6,411	1,155,932	132,617	-	-	-	1,311,709
Precious Metal Deposit	3,240,754	-	376,384	2,179,867	50,123	12,571	2,773	-	5,862,472
Bank Deposit	392	-	1,115,193	115,277	1,262,738	633,301	1,307,880	-	4,434,781
The CBRT	-	-	-	-	-	-	-	-	-
Domestic Banks	1	-	299,951	-	-	-	-	-	299,952
Foreign Banks	391	-	815,242	115,277	1,262,738	633,301	1,307,880	-	4,134,829
Participation Banks	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>25,435,321</b>	<b>-</b>	<b>31,206,499</b>	<b>67,597,344</b>	<b>5,254,250</b>	<b>7,663,738</b>	<b>10,797,719</b>	<b>-</b>	<b>147,954,871</b>

# ANADOLUBANK ANONİM ŞİRKETİ

## CONSOLIDATED STATEMENT OF CASH FLOWS AS OF 31 MARCH 2026

(Amounts expressed in Thousands 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 savings deposits within the scope of deposit insurance and savings 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	12,742,972	11,577,075	18,483,857	25,786,327
Foreign Currency Saving Deposits	3947,943	2,815,570	21,447,715	15,962,788
Other Deposits in the Form of Saving	-	-	-	-
Foreign Branches' Deposits under Foreign Authorities' Insurance Coverage	-	-	-	-
Off-Shore Banking Regions' Deposits under Foreign Authorities' Insurance Coverage	-	-	-	-
<b>Total</b>	<b>16,690,915</b>	<b>14,392,645</b>	<b>39,931,572</b>	<b>41,749,115</b>

*Commercial deposits which are not under guarantee of saving deposit insurance fund*

	Current Period	Prior Period
Foreign Branches' Deposits and other accounts	-	-
Saving Deposits and Other Accounts of Major Shareholders and Deposits of their Mother, Father, Spouse, Children under their wardship	5,638,155	7,421,122
Saving Deposits and Other Accounts of President and Members of Board of Directors, CEO and Vice Presidents and Deposits of their Mother, Father, Spouse, Children under their wardship	172,163	172,168
Saving Deposits and Other Accounts in Scope of the Property Holdings Derived from Crime Defined in Article 282 of Turkish Criminal Law No:5237 dated 26.09.2004	-	-
Saving Deposits in Deposit Bank Which Established in Türkiye in Order to Engage in Off-shore Banking Activities	-	-
<b>Total</b>	<b>5,810,318</b>	<b>7,593,290</b>

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

	Covered by Deposit Insurance Fund		Exceeding Deposit Insurance Limit	
	Current Period	Prior Period	Current Period	Prior Period
Commercial Deposits	1,228,463	1,018,294	46,834,187	17,348,070
Foreign Currency Commercial Deposits	376,181	310,114	25,708,998	19,753,671
Other Commercial Deposits	-	-	-	-
Foreign Branches' Deposits Under Foreign Insurance Coverage	-	-	-	-
Off-Shore Deposits Under Foreign Insurance Coverage	-	-	-	-
<b>Total</b>	<b>1,604,644</b>	<b>1,328,408</b>	<b>72,543,185</b>	<b>37,101,741</b>

# ANADOLUBANK ANONİM ŞİRKETİ

## CONSOLIDATED STATEMENT OF CASH FLOWS AS OF 31 MARCH 2026

(Amounts expressed in Thousands 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)

###### *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	3,531,091	11,686
Deposits and Other Accounts of Official Institutions	1,140	600,959
Deposits and other accounts of credit institutions and financial institutions	47,204,038	15,969,445
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	6,731,396	22,621	5,634,870	22,379
Foreign Banks and Institutions and Funds	-	12,597,404	-	12,401,485
<b>Total</b>	<b>6,731,396</b>	<b>12,620,025</b>	<b>5,634,870</b>	<b>12,423,864</b>

###### *Showing the loans taken according to the maturity distinction*

	Current Period		Prior Period	
	TRY	FC	TRY	FC
Short-Term <sup>(1)</sup>	6,646,832	59,897	5,535,395	58,824
Medium and Long Term <sup>(1)</sup>	84,564	12,560,128	99,475	12,365,040
<b>Total</b>	<b>6,731,396</b>	<b>12,620,025</b>	<b>5,634,870</b>	<b>12,423,864</b>

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

##### 3. Information on debts to money markets

	Current Period		Prior Period	
	TRY	FC	TRY	FC
<b>Domestic Transaction</b>				
Financial Institutions and Organizations	-	-	14,516,318	-
Other Institutions and Organizations	-	-	-	-
Individuals	257,125	-	153,385	-
<b>International Transactions</b>				
Financial Institutions and Organizations	2,038,259	4,741,708	2,928,294	2,759,935
Other Institutions and Organizations	-	-	-	-
Individuals	-	-	-	-
<b>Total</b>	<b>2,295,384</b>	<b>4,741,708</b>	<b>17,597,997</b>	<b>2,759,935</b>

# ANADOLUBANK ANONİM ŞİRKETİ

## CONSOLIDATED STATEMENT OF CASH FLOWS AS OF 31 MARCH 2026

(Amounts expressed in Thousands 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)

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

*Table of negative differences for trading derivative financial liabilities:*

Derivative Financial Liabilities	Current Period		Prior Period	
	TRY	FC	TRY	FC
Forward Transactions	410,359	35,540	233,745	7,254
Swap Transactions	263,770	711,115	140,355	526,977
Future Transactions	-	-	-	-
Options	98,604	305,793	120,513	283,927
Other	-	-	-	-
<b>Total</b>	<b>772,733</b>	<b>1,052,448</b>	<b>494,613</b>	<b>818,158</b>

##### 5. Information on lease liability

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

The Bank's liabilities from lease transactions as of March 31, 2026 are as follows.

31 March 2026	Gross	Net
Less than 1 year	111,215	99,341
Between 1- 4 years	286,656	204,349
More than 4 years	398,120	216,050
<b>Total</b>	<b>795,991</b>	<b>519,740</b>

  

31 December 2025	Gross	Net
Less than 1 year	123,244	107,330
Between 1- 4 years	247,033	185,430
More than 4 years	324,752	179,258
<b>Total</b>	<b>695,029</b>	<b>472,018</b>

##### 6. Explanation on provisions

*Information on provisions related with foreign currency difference 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	54,151	44,891
Provisions for lawsuit (*)	61,196	71,907
Provision for credit card promotion expenses	1,606	1,523
Other provisions	51,143	9,441
<b>Total</b>	<b>168,096</b>	<b>127,762</b>

(\*) Provisions for lawsuits include personnel-related provisions amounting to TRY 41,388 (31 December 2025: TRY 53,152)..

# ANADOLUBANK ANONİM ŞİRKETİ

## CONSOLIDATED STATEMENT OF CASH FLOWS AS OF 31 MARCH 2026

(Amounts expressed in Thousands 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. Explanation on provisions (Continued)

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

As of 31 March 2026, the Group presented the provision for severance pay of TRY 233,015 (31 December 2025: TRY 212,110), the vacation liability of TRY 187,344 (31 December 2025: TRY 126,028), and the bonus provision of TRY 29,410 (31 December 2024: TRY 14,435) under the 'Provision for Employee Benefits' item in the financial statements.

<b>Balance Sheet Obligations for:</b>	<b>31 March 2026</b>	<b>31 December 2025</b>
-Reserve for employment termination benefits	233,015	212,110
-Reserve for unused vacation	187,344	126,028

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.

<b>Balance Sheet Obligations for :</b>	<b>31 March 2026</b>	<b>31 December 2025</b>
-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.

###### *Information on Provisions for Severance Pay*

	<b>Current Period</b>	<b>Prior Period</b>
Balance at the beginning of the period	212,110	147,207
Changes during the period	25,612	78,507
Actuarial loss/(gain) transferred to equity	3,770	11,085
Paid in current period	(8,477)	(24,689)
<b>Total</b>	<b>233,015</b>	<b>212,110</b>

# ANADOLUBANK ANONİM ŞİRKETİ

## CONSOLIDATED STATEMENT OF CASH FLOWS AS OF 31 MARCH 2026

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

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

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

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

###### *Information on tax provision*

As of 31 March 2026, the Bank's tax liability after deducting the prepaid taxes paid during the period from the corporate tax is TRY 847,686 (31 December 2025: TRY 1,121,749). 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*

	<b>Current Period</b>	<b>Prior Period</b>
Corporate Tax Payable	847,686	1,121,749
Banking Insurance Transaction Tax	294,196	244,397
Taxation on Marketable Securities	337,487	349,235
Capital Gains Tax on Property	3,383	2,629
Value Added Tax Payable	6,360	11,077
Other	189,734	117,305
<b>Total</b>	<b>1,678,846</b>	<b>1,846,392</b>

###### *Information on premium payables*

	<b>Current Period</b>	<b>Prior Period</b>
Social Security Premiums – Employee	63,817	21,785
Social Security Premiums – Employer	101,664	31,237
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	3,201	1,139
Unemployment Insurance – Employer	7,062	2,468
Other	1,161	312
<b>Total</b>	<b>176,905</b>	<b>56,941</b>

##### 7. Information on Deferred Tax Liabilities

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

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

None.

# ANADOLUBANK ANONİM ŞİRKETİ

## CONSOLIDATED STATEMENT OF CASH FLOWS AS OF 31 MARCH 2026

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

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

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

##### 9. Information on subordinated loans<sup>(\*)</sup>

	Current Period		Prior Period	
	31 March 2026		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 the Tier 2 capital calculation	-	6,714,643	-	6,628,423
Subordinated loans	-	-	-	-
Subordinated debt instruments	-	6,714,643	-	6,628,423
<b>Total</b>	-	<b>6,714,643</b>	-	<b>6,628,423</b>

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

##### 10. At least 20% of account of other liabilities on the balance sheet, exceeding 10% of the total liabilities excluding the off balance sheet items.

None.

##### 11. Information on consolidated shareholder’s equity

###### *Presentation of paid-in capital*

	Current Period	Prior Period
Common Stock Provision	1,100,000	1,100,000
Preferred Stock Provision	-	-

*Amount of paid-in-capital, explanations as to whether the registered share capital system is applied, if so the amount of registered share capital ceiling*

The Parent Bank is not subject to registered share capital system.

*Information on the share capital increases from capital reserves during the current period*

None.

*Information on share capital increases from revaluation fund during the current period*

None.

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

None.

# ANADOLUBANK ANONİM ŞİRKETİ

## CONSOLIDATED STATEMENT OF CASH FLOWS AS OF 31 MARCH 2026

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

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

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

##### 11. Information on consolidated shareholder's equity (Continued)

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

None.

*Information on privileges given to shares representing the capital*

None.

##### 12. Common stock issue premiums, shares and equity instruments

	Current Period	Prior Period
Number of Stocks (Thousands)	110,000,000	110,000,000
Preferred Capital Stock	-	-
Common Stock Issue Premiums	-	-
Common Stock Withdrawal Profits	-	-
Other equity instruments	-	-
Total common stock issue	-	-

##### 13. Information on securities value increase fund

	Current Period		Prior Period	
	TRY	FC	TRY	FC
From Associates and Subsidiaries	6,514,325	-	6,383,409	-
Securities Measured at FV Through				
Other Comprehensive Income	414,306	(170,596)	779,071	25,451
From the Securities Subject to Structural				
Position	-	-	-	-
<b>Total</b>	<b>6,928,631</b>	<b>(170,596)</b>	<b>7,162,480</b>	<b>25,451</b>

# ANADOLUBANK ANONİM ŞİRKETİ

## CONSOLIDATED STATEMENT OF CASH FLOWS AS OF 31 MARCH 2026

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

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

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

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

###### *Type and amount of irrevocable commitments*

	<b>Current Period</b>	<b>Prior Period</b>
Payment Commitments for Cheques	1,754,454	1,384,684
Commitment For Use Guaranteed Credit Allocation	6,152,863	5,669,287
Credit Cards Limit Commitments	649,341	605,094
Liabilities From Guarantee Letters Issued in Our Favor	370,731	332,128
Forward Asset Purchase Commitments	86,988,052	35,743,866
Commitments for Promotions Related with Credit Cards and Banking Activities	1,608	1,518
Tax and Fund Obligations Arising from Export Commitments	54	54
<b>Total</b>	<b>95,917,103</b>	<b>43,736,631</b>

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

###### *Kertain guarantees, tentative guarantees, sureties and similar transactions*

	<b>Current Period</b>	<b>Prior Period</b>
Certain Guarantees	11,845,582	11,593,207
Customs Guarantees	143,327	103,072
Tentative Guarantees	1,783,933	1,346,654
Advance Letters of Guarantee	532,273	660,721
Other Letters of Guarantee	10,167,649	11,065,482
<b>Total</b>	<b>24,472,764</b>	<b>24,769,136</b>

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

	<b>Current Period</b>	<b>Prior Period</b>
Non-Cash Loans granted for Obtaining Cash Loans	26,918,445	23,498,232
<i>Less Than or Equal to One Year with Original Maturity</i>	18,708,231	15,423,300
<i>More Than One Year with Original Maturity</i>	8,210,214	8,074,932
Other Non-Cash Loans	25,932,327	23,253,940
<b>Total</b>	<b>52,850,772</b>	<b>46,752,172</b>

# ANADOLUBANK ANONİM ŞİRKETİ

## CONSOLIDATED STATEMENT OF CASH FLOWS AS OF 31 MARCH 2026

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

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

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

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

Current Period	Group I		Group II	
	TRY	FC	TRY	FC
Letters of Guarantee	20,389,321	3,992,362	69,302	21,779
Bank Acceptances	-	431,328	-	-
Letters of Credit	-	12,415,390	-	41,535
Endorsements	-	-	-	-
Factoring Guarantees	-	-	-	-
Other Commitments and Contingencies	15,458,055	-	31,700	-
<b>Non-cash loans</b>	<b>35,847,376</b>	<b>16,839,080</b>	<b>101,002</b>	<b>63,314</b>

  

Prior Period	Group I		Group II	
	TRY	FC	TRY	FC
Letters of Guarantee	20,281,120	4,395,534	67,999	24,483
Bank Acceptances	-	383,597	-	-
Letters of Credit	-	9,798,819	-	-
Endorsements	-	-	-	-
Factoring Guarantees	-	-	-	-
Other Commitments and Contingencies	11,800,620	-	-	-
<b>Non-cash loans</b>	<b>32,081,740</b>	<b>14,577,950</b>	<b>67,999</b>	<b>24,483</b>

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

None.

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

None.

##### 6. Explanations on Fiduciary Services Rendered on Behalf of Third Parties

The Group acts as an investment agent for banking transactions on behalf of its customers and provides custody services. Such transactions are followed under off-balance sheet accounts.

# ANADOLUBANK ANONİM ŞİRKETİ

## CONSOLIDATED STATEMENT OF CASH FLOWS AS OF 31 MARCH 2026

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

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

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

##### 1. Interest Income

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

	Current Period <sup>(1)</sup>		Prior Period <sup>(1)</sup>	
	TRY	FC	TRY	FC
Short-Term Loans	6,791,848	528,843	4,216,935	408,296
Medium and Long-Term Loans	2,090,176	370,135	1,379,574	211,121
Non-Performing Loans	54,240	36,828	20,174	19,469
<b>Total</b>	<b>8,936,264</b>	<b>935,806</b>	<b>5,616,683</b>	<b>638,886</b>

<sup>(1)</sup> 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	71,865	4,658	107,580	24,144
Foreign Banks	-	73,915	-	111,553
<b>Total</b>	<b>71,865</b>	<b>78,573</b>	<b>107,580</b>	<b>135,697</b>

###### *Information on interest income on marketable securities*

	Current Period		Prior Period	
	TRY	FC	TRY	FC
Financial Assets Measured at Fair Value through Profit/Loss	1,308	15,148	10,178	17,298
Financial Assets Measured at Fair Value through Other Comprehensive Income	1,599,287	38,224	302,412	8,540
Financial Assets Measured at Amortized Cost	-	122,900	-	89,693
<b>Total</b>	<b>1,600,595</b>	<b>176,272</b>	<b>312,590</b>	<b>115,531</b>

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

None.

###### *Information on other interest income*

Of the other interest income amounting to TRY 746,703 for the accounting period ending on 31 March 2026 (31 March 2025: TRY 547,165), TRY 714,332 (31 March 2025: TRY 520,693) consists of interest income from factoring transactions.

# ANADOLUBANK ANONİM ŞİRKETİ

## CONSOLIDATED STATEMENT OF CASH FLOWS AS OF 31 MARCH 2026

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

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

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

##### 2. Interest Expense

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

	Current Period		Prior Period	
	TRY	FC	TRY	FC
Banks	584,050	85,907	418,555	63,736
CBRT	-	-	-	-
Domestic Banks	580,876	345	393,249	1,072
Foreign Banks	3,174	85,562	25,306	62,664
Other Institutions	-	-	-	-
<b>Total</b>	<b>584,050</b>	<b>85,907</b>	<b>418,555</b>	<b>63,736</b>

###### *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	303,316	-

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

Current Period	Time Deposit						1 Year And Over	Cumulative Deposit	Total
	Demand Deposits	Up to 1 Month	Up to 3 Month	Up to 6 Months	Up to 1 Year				
<b>Turkish Lira</b>									
Bank Deposits	-	99,312	-	-	-	-	-	-	99,312
Saving Deposits	-	1,643,201	1,573,909	140,153	38,340	2,102	-	-	3,397,705
Public Sector Deposits	-	11	1	-	-	-	-	-	12
Commercial Deposits	-	735,972	1,005,020	6,187	940	470	-	-	1,748,589
Other Deposits	-	2,673	95,744	8,445	-	-	-	-	106,862
7 Days Call Accounts	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>-</b>	<b>2,481,169</b>	<b>2,674,674</b>	<b>154,785</b>	<b>39,280</b>	<b>2,572</b>	<b>-</b>	<b>-</b>	<b>5,352,480</b>
<b>Foreign Currency</b>									
Deposits	49,082	106,260	351,499	4,692	50,500	50,366	-	-	612,399
Bank Deposits	-	42,076	-	-	-	-	-	-	42,076
7 Days Call Accounts	-	-	-	-	-	-	-	-	-
Precious Metal Deposits	-	718	1,784	38	10	3	-	-	2,553
<b>Total</b>	<b>49,082</b>	<b>149,054</b>	<b>353,283</b>	<b>4,730</b>	<b>50,510</b>	<b>50,369</b>	<b>-</b>	<b>-</b>	<b>657,028</b>
<b>Grand Total</b>	<b>49,082</b>	<b>2,630,223</b>	<b>3,027,957</b>	<b>159,515</b>	<b>89,790</b>	<b>52,941</b>	<b>-</b>	<b>-</b>	<b>6,009,508</b>

# ANADOLUBANK ANONİM ŞİRKETİ

## CONSOLIDATED STATEMENT OF CASH FLOWS AS OF 31 MARCH 2026

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

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

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

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

###### *Breakdown of interest paid on deposits by maturity (Continued)*

Prior Period	Time Deposit						Cumulative Deposit	Total
	Demand Deposits	Up to 1 Month	Up to 3 Month	Up to 6 Months	Up to 1 Year	1 Year And Over		
<b>Turkish Lira</b>								
Bank Deposits	-	47,399	-	-	-	-	-	47,399
Saving Deposits	-	1,524,864	1,067,817	550,251	174,843	166,479	-	3,484,254
Public Sector Deposits	-	-	5	-	-	-	-	5
Commercial Deposits	-	73,413	580,217	204,392	56,622	142,541	-	1,057,185
Other Deposits	-	152	6,116	9,378	11,261	588	-	27,495
7 Days Call Accounts	-	-	-	-	-	-	-	-
<b>Total</b>	<b>-</b>	<b>1,645,828</b>	<b>1,654,155</b>	<b>764,021</b>	<b>242,726</b>	<b>309,608</b>	<b>-</b>	<b>4,616,338</b>
<b>Foreign Currency</b>								
Deposits	37,114	45,220	212,846	26,118	38,877	75,117	-	435,292
Bank Deposits	-	54,747	9,595	-	-	-	-	64,342
7 Days Call Accounts	-	-	-	-	-	-	-	-
Precious Metal Deposits	-	214	1,370	5,295	15	1	-	6,895
<b>Total</b>	<b>37,114</b>	<b>100,181</b>	<b>223,811</b>	<b>31,413</b>	<b>38,892</b>	<b>75,118</b>	<b>-</b>	<b>506,529</b>
<b>Grand Total</b>	<b>37,114</b>	<b>1,746,009</b>	<b>1,877,966</b>	<b>795,434</b>	<b>281,618</b>	<b>384,726</b>	<b>-</b>	<b>5,122,867</b>

##### 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	-	-
Other	-	551
<b>Total</b>	<b>-</b>	<b>551</b>

##### 4. Information on trading income/loss

	Current Period	Prior Period
<b>Trading Gain</b>	<b>18,910,646</b>	<b>7,937,771</b>
Gain on Capital Market Transactions	511,269	49,301
From Derivative Transactions	11,802,528	5,616,773
Foreign Exchange Gains	6,596,849	2,271,697
<b>Trading Loss (-)</b>	<b>18,330,089</b>	<b>7,029,628</b>
Losses on Capital Market Transactions	2,196	10,474
From Derivative Transactions	11,261,278	4,916,465
Foreign Exchange Losses	7,066,615	2,102,689
<b>Net Trading Gain/(Loss)</b>	<b>580,557</b>	<b>908,143</b>

# ANADOLUBANK ANONİM ŞİRKETİ

## CONSOLIDATED STATEMENT OF CASH FLOWS AS OF 31 MARCH 2026

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

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

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

##### 5. Information on Other Operating Income

	Current Period	Prior Period
Released Provisions	385,471	170,206
Checkbook Fee	1,527	29,938
Provision for Notary Statement Expenses	2,131	10,760
Communication Revenues	1,012	10,585
Income from the Sale of Assets	34,305	9,776
Collections Related to Expenses of Previous Years	33,465	9,250
Income from the Sale of Real Estate	6,553	2,003
Collections Due to Right of Redemption Agreement	1,588	945
Other	1,347	568
<b>Total</b>	<b>467,399</b>	<b>244,031</b>

##### 6. Provision for Losses and Other Provision Expenses

	Current Period	Prior Period (*)
<b>Expected Credit Losses</b>	<b>901,564</b>	<b>419,689</b>
12 Months Expected Credit Loss (Stage 1)	302,179	171,025
Significant Increase in Credit Risk (Stage 2)	79,278	35,129
Lifetime ECL Impaired Credits (Stage 3)	520,107	213,535
<b>Other Provision Expenses</b>	<b>2,517</b>	<b>652</b>
<b>Marketable Securities Impairment Provision</b>	<b>2,434</b>	<b>91</b>
Financial Assets Measured at Fair Value Through Profit/Loss	-	91
Financial Assets Measured at Other Comprehensive Income	-	-
<b>Provisions for Impairment of Associates, Subsidiaries and Joint Ventures</b>	<b>-</b>	<b>-</b>
Investment in Associates	-	-
Subsidiaries	-	-
Other	83	561
<b>Total</b>	<b>904,081</b>	<b>420,341</b>

# ANADOLUBANK ANONİM ŞİRKETİ

## CONSOLIDATED STATEMENT OF CASH FLOWS AS OF 31 MARCH 2026

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

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

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

##### 7. Other Operating Expenses

	Current Period <sup>(**)</sup>	Prior Period <sup>(**)</sup>
Reserve for Employee Termination Benefits	18,668	10,531
Bank Social Aid Provision Fund Deficit Provision	-	-
Impairment Expenses of Property and Equipment	-	-
Depreciation Expenses of Property and Equipment	18,176	15,107
Impairment Expenses of Intangible Assets	-	-
Amortization Expenses of Intangible Assets	16,401	11,460
Impairment Expenses of Assets Held for Sale	-	-
Depreciation Expenses on Assets Held for Sale	-	-
Depreciation Expenses of Right-of-Use Assets	55,639	38,367
Impairment Expenses on Non-Current Assets Held for Sale	-	-
Other Operating Expenses	243,922	191,406
<i>Operating Lease Expenses (*)</i>	6,982	6,540
<i>Repair and Maintenance Expenses</i>	21,543	19,550
<i>Advertisement Expenses</i>	8,348	5,509
<i>Other Expenses (****)</i>	207,049	159,807
Loss on Sales of Assets	4,716	39
Other <sup>(***)</sup>	306,693	347,202
<b>Total</b>	<b>664,215</b>	<b>614,112</b>

(\*) Includes lease expenses not considered within the scope of TFRS 16.

(\*\*) The Provision for Severance Pay is not included in the Personnel Expenses line of the Profit or Loss Statement.

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

(\*\*\*\*) Other expenses include TRY 40,200 of communication expenses, TRY 14,331 of heating, lighting and water expenses, TRY 21,399 of cleaning expenses, and TRY 9,237 of appraisal expenses.

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

3 As of 31 March 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 ended 31 March 2026, are shown in detail in notes 1 to 7 of this section.

##### Explanation on tax provision for continuing and discontinued operations

As of 31 March 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 ended 31 March 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 31 March 2026.

##### Explanation of net profit/loss for the period continuing/discontinued operations

As of 31 March 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 31 March 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 31 March 2026.

# ANADOLUBANK ANONİM ŞİRKETİ

## CONSOLIDATED STATEMENT OF CASH FLOWS AS OF 31 MARCH 2026

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

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

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

##### 9. Tax Provision

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

For the accounting period ended 31 March 2026, the Group's current tax expense is TRY 1,033,792 (31 March 2025: current tax expense TRY 303,298).

For the period ended 31 March 2026, the Group has a deferred tax expense of TRY 326,563 and a deferred tax income of TRY 5,682, resulting in a net deferred tax expense of TRY 320,881 (31 March 2025: deferred tax expense of TRY 512,956).

##### 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 Parent Bank's performance during the period, the nature and amount of these items*

None.

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

None.

##### 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 received from various banking transactions, primarily including credit and credit card transactions, insurance services, and capital market transactions.

# ANADOLUBANK ANONİM ŞİRKETİ

## CONSOLIDATED STATEMENT OF CASH FLOWS AS OF 31 MARCH 2026

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

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

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

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

###### *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
<b>Loans and Other Receivables</b>						
Balance at the Beginning of the Period	-	-	2,634,159	491,324	1,415	83
Balance at the End of the Period	-	-	2,812,141	591,406	1,451	83
Interest and Commission Income	-	-	54,080	8	1	-

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
<b>Loans and Other Receivables</b>						
Balance at the Beginning of the Period	-	-	1,349,805	232,047	1,012	83
Balance at the End of the Period	-	-	2,634,159	491,324	1,415	83
Interest and Commission Income	-	-	167,730	4	104	-

###### *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 an Legal Entities in the Risk Group	
	Current Period	Prior Period	Current Period	Prior Period	Current Period	Prior Period
<b>Deposit</b>						
Balance at the Beginning of the Period	-	-	20,645,278	22,398,924	94,866	123,396
Balance at the End of the Period	-	-	22,027,083	20,645,278	48,020	94,866
Deposit interest expense	-	-	1,050,361	1,479,496	10,528	30,620

# ANADOLUBANK ANONİM ŞİRKETİ

## CONSOLIDATED STATEMENT OF CASH FLOWS AS OF 31 MARCH 2026

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

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

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

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

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

Parent Bank's Risk Group	Subsidiaries, Associates and Jointly Controlled Entities (Joint Ventures)		Direct or Indirect Shareholders of the Parent Bank		Other Individuals and Legal Entities in the Risk Group	
	Current Period	Prior Period	Current Period	Prior Period	Current Period	Prior Period
	The Fair Value Differences Through Profit and Loss					
Opening Balance	-	-	2,697,533	1,871,548	-	-
Closing Balance	-	-	5,311,725	2,697,533	890,340	-
Total Profit/Loss	-	-	9,065	32,931	-	-
Transactions for Hedging Purposes						
Opening Balance	-	-	-	-	-	-
Closing Balance	-	-	-	-	-	-
Total Profit/Loss	-	-	-	-	-	-

(1) Transactions at fair value through profit or loss consist of leveraged transactions and futures transactions conducted with Anadolu Yatırım Menkul Kıymetler A.Ş.

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

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

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

In the accounting period ended 31 March 2026, the Bank collected TRY 705 in equity trading commissions and futures/options (VOB/VİOP) commissions from Anadolu Yatırım Menkul Kıymetler A.Ş. (31 March 2025: TRY 199).

# ANADOLUBANK ANONİM ŞİRKETİ

## CONSOLIDATED STATEMENT OF CASH FLOWS AS OF 31 MARCH 2026

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

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

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

Current Period	Balance	According to the Magnitudes in the Financial Statements	
			%
Cash loans	2,813,556		1.86
Non-cash loans	591,489		1.12
Deposit	22,073,373		11.61
Forward and option contracts	5,311,725		1.73

Prior Period	Balance	According to the Magnitudes in the Financial Statements	
			%
Cash loans	2,635,574		1.96
Non-cash loans	491,407		1.05
Deposit	20,740,144		14.02
Forward and option contracts	2,697,533		1.10

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

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

For the accounting period ending on 31 March 2026, the income obtained by the Parent Bank from its subsidiary Anadolubank Nederland NV within the framework of service procurement and license agreements is none (31 March 2025: none).

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

##### Information on benefits provided to the Group's top management

For the accounting period ending on 31 March 2026, the amount of tangible benefits provided and to be provided to the Group's senior management is TRY 140,467 (31 March 2025: TRY 104,243).

#### VI. Unsettled transactions after balance sheet date and related effects on financial tables

None.

# ANADOLUBANK ANONİM ŞİRKETİ

## CONSOLIDATED STATEMENT OF CASH FLOWS AS OF 31 MARCH 2026

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

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### SECTION SIX: OTHER EXPLANATIONS

#### **I. I. Explanations Regarding the Limited Independent Auditor's Report**

the consolidated financial statements for the period ended 31 March 2026 have been reviewed by PwC Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik A.Ş. The auditor's report dated 22 May 2026 is presented preceding the consolidated financial statements.

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

None.

# ANADOLUBANK ANONİM ŞİRKETİ

## CONSOLIDATED STATEMENT OF CASH FLOWS AS OF 31 MARCH 2026

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

### SECTION SEVEN

#### 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

<b>Selected Financial Ratios</b>	<b>Current Period</b>	<b>Prior Period</b>
Total Assets	281,013,276	244,568,782
Total Credits (Net) (***)	159,857,831	138,811,138
Securities	37,491,911	47,448,455
Equity	31,425,135	28,655,034
Total Deposit	190,057,833	147,954,871
Net Profit (*)	3,311,604	1,899,944

<b>Financial Ratios (%)</b>	<b>Current Period</b>	<b>Prior Period</b>
Capital Adequacy Ratio	16.93	20.45
Net Profit / Total Assets (*) (**) (***)	5.04	4.80
Net Profit / Equity (*) (**) (***)	44.10	41.82
Securities / Total Assets (****)	14.27	24.52
Total Credits / Total Assets (****)(****)	60.83	71.72
Total Deposit / Total Assets (****)	72.32	76.45

(\*) For comparability, the figure for September 31 March 2025, is shown in the previous 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 third 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 44.10%, an asset efficiency of 5.04%, and a capital adequacy ratio of 16.93%. 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 third first quarter of 2026, Anadolubank has 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 2.47% non-performing loan (NPL) ratio, 5.04% asset efficiency, 44.10% return on equity, and a 16.93% 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**

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