

**ANADOLUBANK ANONİM ŐİRKETİ AND ITS SUBSIDIARIES**

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

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



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

To the General Assembly of Anadolubank Anonim Şirketi

**A. Audit of the Consolidated Financial Statements**

**1. Opinion**

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

In our opinion, the consolidated financial statements present fairly, in all material respects, the consolidated financial position of the Group as at 31 December 2025, and its consolidated financial performance and its consolidated cash flows for the year then ended in accordance with the Banking Regulation and Supervision Agency (“BRSA”) Accounting and Financial Reporting Legislation which includes “Regulation on Accounting Applications for Banks and Safeguarding of Documents” published in the Official Gazette No.26333 dated 1 November 2006, and other regulations on accounting records of Banks published by Banking Regulation and Supervision Board and circulars and interpretations published by BRSA and Turkish Financial Reporting Standards (“TFRS”) for those matters not regulated by the aforementioned regulations.

**2. Basis for Opinion**

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



### 3. Key Audit Matters

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

<b>Key Audit Matters</b>	<b>How the key audit matter was addressed in the audit</b>
<p><b>Expected credit losses for loans</b></p> <p>The Group has total expected credit losses for loans amounting to TL 2,608,377 thousand in respect to total loans amounting to TL 127,979,847 thousand which represent a significant portion of the Group’s total assets in its consolidated financial statements as of 31 December 2025. Explanations and notes related to expected credit losses for loans are presented in Section Three Part VIII, Section Three Part IX, Section Four Part II, Section Five Part I-7 and Section Five Part IV-6, in the accompanying consolidated financial statements as of 31 December 2025.</p> <p>The Group recognizes provision for impairment in accordance with “IFRS 9 Financial Instruments” (“IFRS 9”) requirements and the “Regulation on the Procedures and Principles for Classification of Loans and Provisions to be Provided” as published in the Official Gazette dated 22 June 2016 numbered 29750. The Group exercises significant decisions using subjective judgement, interpretation and assumptions over when and how much to record as loan impairment.</p>	<p>With respect to stage classification of loans and calculation of expected credit losses, we have assessed policy, procedure and management principles of the Group within the scope of our audit. We tested the design, and the operating effectiveness of relevant systems and processes implemented in accordance with these principles.</p> <p>For significant loans portfolios, we checked appropriateness of matters considered in methodology applied by the Group with IFRS 9 for calculation of the provision amount through stage classification of loans. For forward looking assumptions made by the Group’s management in its expected credit losses calculations, we held discussions with management, evaluated the assumptions using publicly available information. Regarding expected credit losses methodology; we have assessed and tested model segmentation, lifetime probability of default model, exposure at default model, loss given default model and as well as the approaches for incorporating reasonable and supportable forward-looking estimates, together with our financial risk experts.</p>



<b>Key Audit Matters</b>	<b>How the key audit matter was addressed in the audit</b>
<p data-bbox="277 506 878 537"><b>Expected credit losses for loans (Continued)</b></p> <p data-bbox="277 579 899 1121">The Group determines the stage of loans by identifying significant increases in credit risk and default events through quantitative and qualitative assessments to establish expected credit loss provisions. The Group employs complex models derived from multiple systems to detect significant increases in credit risk and calculate expected credit loss provisions. These models incorporate judgments and estimates, such as forward-looking expectations based on expert opinions, scenario analysis of macroeconomic conditions, and the weighting of these scenarios. Information considered in the accounting for expected credit loss provisions, whether assessed individually or collectively, must be reasonable and supportable, including past events, current conditions, and macroeconomic forecast</p> <p data-bbox="277 1163 894 1675">Our audit was focused on this area due to existence of complex estimates and information used in the impairment assessment such as macro-economic expectations, current conditions, historical loss experiences, development and weighting of macro-economic scenarios; the significance of the balances; the classification of loans as per their credit risk (staging) and the importance of determination of the associated expected credit loss. Timely and correct identification of default event and significant increase in credit risk and level of judgements and estimations made by the management have significant impacts on the amount of impairment provisions for loans. Therefore, this area is considered as key audit matter.</p>	<p data-bbox="930 579 1495 709">Together with our financial risk experts, we recalculated and verified the models used by the Group to determine provisions for various loans portfolios on a sample basis.</p> <p data-bbox="930 751 1484 919">For a selected sample, we checked expected credit losses determined based on individual assessment per Group’s policy by means of supporting data and evaluated appropriateness via communications with management.</p> <p data-bbox="930 961 1484 1129">We checked key data sources for data used in expected credit losses calculations. We tested reliability and completeness of the data used in expected credit losses calculations with our information systems specialists.</p> <p data-bbox="930 1171 1430 1234">We checked accuracy of resultant expected credit losses calculations.</p> <p data-bbox="930 1276 1471 1476">To assess appropriateness of the Group’s determination of staging for credit risk, identification of impairment and timely and appropriate provisioning for impairment we have performed loan review procedures based on a selected sample.</p> <p data-bbox="930 1518 1471 1644">We evaluated the adequacy of the disclosures made in the consolidated financial statements regarding the provision for impairment of loans.</p>



#### **4. Responsibilities of Management and Those Charged with Governance for the Consolidated Financial Statements**

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

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

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

#### **5. Auditor's Responsibilities for the Audit of the Consolidated Financial Statements**

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

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

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

- Identify and assess the risks of material misstatement in the consolidated financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Assess the internal control relevant to the audit to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Group's internal control.



- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Group ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the consolidated financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our independent auditor's report. However, future events or conditions may cause the Group to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the consolidated financial statements, including the disclosures, and whether the consolidated financial statements represent the underlying transactions and events in a manner that achieves fair presentation.
- Plan and perform the group audit to obtain sufficient appropriate audit evidence regarding the financial information of the entities or business units within the Group as a basis for forming an opinion on the consolidated financial statements. We are responsible for the direction, supervision and review of the audit work performed for purpose of the Group audit. We remain solely responsible for our audit opinion.

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

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

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

## **B. Other Responsibilities Arising From Regulatory Requirements**

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

### **Additional Paragraph for Convenience Translation**

BRSA Accounting and Financial Reporting Legislation explained in detail in Section Three differ from International Financial Reporting Standards ("IFRS") issued by the International Accounting Standards Board including the application of IAS 29 - Financial Reporting in Hyperinflationary Economies as of 31 December 2025. Accordingly, the accompanying consolidated financial statements are not intended to present fairly the consolidated financial position, results of operations, changes in equity and cash flows of the Group in accordance with IFRS.

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



Gökçe Yaşar Temel, SMMM  
Independent Auditor

İstanbul, 18 March 2026

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

Adress of Bank’s Headquarters : Yamanevler Mah. Toya Sok. No:3,  
34768 Ümraniye – İstanbul  
Phone Number : 0216 687 70 00/02  
Facsimile Number (Fax) : 0216 368 72 73  
Web-site : www.anadolubank.com.tr  
Contact E-mail Adress : iteker@anadolubank.com.tr

Anadolubank Anonim Şirketi’nin (“The Bank”),The consolidated financial report for the year ended 31 December 2025, designed by the Banking Regulation and Supervision Agency (“BRSA”) in line with the Communiqué on Financial Statements to be Publicly Announced and the Related Policies and Disclosures consists of the sections listed below:

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

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

**PARTICIPATIONS**

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

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

**Mehmet R. BAŞARAN**  
Chairman of the Board  
of Directors

**Erol BAŞARAN ALTINTUĞ**  
Member of Audit Committee

**İ. Sencan DEREBEYOĞLU**  
Member of Audit Committee

**Suat İNCE**  
General Manager

**İlker TEKER**  
Assistant General Manager

**Abdulahkim ASLAN**  
Head of Financial Affairs Department

Information about the responsible personnel whom questions may be asked:

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

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# ANADOLUBANK ANONİM ŞİRKETİ

## DISCLOSURES AND FOOTNOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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

### SECTION ONE: GENERAL INFORMATION ABOUT THE BANK

#### I. The Parent Bank’s Foundation Date, Start-Up Status, History Regarding the Changes in this Status

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

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

#### II. Explanation about the Parent Bank’s capital structure, shareholders of the Parent Bank who are in charge of the management and auditing of the Parent Bank directly or indirectly, changes in these matters (if any) and the Group that the Bank belongs to

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

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

#### III. Explanation on the qualifications of the Parent Bank's board of directors' chairman and members, audit committee members, general manager and assistants, any changes in them, and the shares they own in the Parent Bank.

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

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

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

# ANADOLUBANK ANONİM ŞİRKETİ

## DISCLOSURES AND FOOTNOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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

### SECTION ONE: GENERAL INFORMATION ABOUT THE BANK (Continued)

#### IV. Information on individual and corporate shareholders having control shares of the Parent Bank:

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

<b>31 December 2025 Name/Commercial Title</b>	<b>Share Amounts</b>	<b>Share Percentages</b>	<b>Paid-in 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 2024 Name/Commercial Title</b>	<b>Share Amounts</b>	<b>Share Percentages</b>	<b>Paid-in 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. Summary information on the Parent Bank's service types and fields of operation

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

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

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

As of 31 December 2025, the Group's number of employees is 1,698'dir (31 December 2024: 1,564).

# ANADOLUBANK ANONİM ŞİRKETİ

## DISCLOSURES AND FOOTNOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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

### SECTION ONE: GENERAL INFORMATION ABOUT THE BANK (Continued)

#### VI. Information on consolidated partnerships

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

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

<b>Commercial Title</b>	<b>Headquarters</b>
Anadolubank Nederland NV	Amsterdam - Netherlands
Anadolu Faktoring A.Ş.	İstanbul - Türkiye
Anadolu Yatırım Menkul Kıymetler A.Ş.	İstanbul - Türkiye

#### VII. Current or Likely Actual or Legal Barriers to Immediate Transfer of Shareholders’ Equity or Repayment of Debts Between the Parent

None.

# **ANADOLUBANK ANONİM ŞİRKETİ**

## **DISCLOSURES AND FOOTNOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025**

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

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### **SECTION TWO**

#### **CONSOLIDATED FINANCIAL STATEMENTS**

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- III. Consolidated Statement of Profit or Loss
- IV. Consolidated Statement of Profit or Loss and Other Comprehensive Income
- V. Consolidated Statement of Changes in Shareholders’ Equity
- VI. Consolidated Statement of Cash Flows

# ANADOLUBANK ANONİM ŞİRKETİ

## CONSOLIDATED BALANCE SHEET – ASSETS FOR THE YEAR ENDED 31 DECEMBER 2025

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

ASSETS	Note	Audited Current Period 31 December 2025			Audited Prior Period 31 December 2024		
		TRY	FC	Total	TRY	FC	Total
<b>I. FINANCIAL ASSETS (Net)</b>		<b>33,303,311</b>	<b>45,688,318</b>	<b>78,991,629</b>	<b>17,340,621</b>	<b>34,459,243</b>	<b>51,799,864</b>
<b>1.1 Cash and Cash Equivalents</b>		<b>10,823,977</b>	<b>30,414,714</b>	<b>41,238,691</b>	<b>13,867,695</b>	<b>22,192,722</b>	<b>36,060,417</b>
1.1.1 Cash Balances and Central Bank	V-I-1	8,941,892	11,455,474	20,397,366	7,594,655	8,085,770	15,680,425
1.1.2 Banks	V-I-2	1,883,903	18,963,987	20,847,890	672,538	13,827,942	14,500,480
1.1.3 Money Market Placements	V-I-3	-	-	-	5,601,483	293,994	5,895,477
1.1.4 Expected Credit Losses (-)		1,818	4,747	6,565	981	14,984	15,965
<b>1.2 Financial Assets Measured at Fair Value Through Profit or Loss</b>		<b>2,208</b>	<b>365,478</b>	<b>367,686</b>	<b>63,620</b>	<b>341,044</b>	<b>404,664</b>
1.2.1 Government Securities		2,208	264,135	266,343	63,620	242,368	305,988
1.2.2 Securities Representing Shares in Capital		-	-	-	-	-	-
1.2.3 Other Financial Assets		-	101,343	101,343	-	98,676	98,676
<b>1.3 Financial Assets Measured at Fair Value Through Other Comprehensive Income</b>		<b>21,806,791</b>	<b>14,303,135</b>	<b>36,109,926</b>	<b>3,004,320</b>	<b>11,661,944</b>	<b>14,666,264</b>
1.3.1 Government Securities	V-I-5	21,544,371	4,158,650	25,703,021	2,868,088	2,277,600	5,145,688
1.3.2 Securities Representing Shares in Capital		75,704	155,465	231,169	13,941	114,145	128,086
1.3.3 Other Financial Assets		186,716	9,989,020	10,175,736	122,291	9,270,199	9,392,490
<b>1.4 Derivative Financial Assets</b>		<b>670,335</b>	<b>604,991</b>	<b>1,275,326</b>	<b>404,986</b>	<b>263,533</b>	<b>668,519</b>
1.4.1 Derivative Financial Assets Measured at Fair Value Through Profit or Loss	V-I-6	670,335	604,991	1,275,326	404,986	263,533	668,519
1.4.2 Derivative Financial Assets Measured at Fair Value Through Other Comprehensive Income		-	-	-	-	-	-
<b>II. FINANCIAL ASSETS MEASURED AT AMORTIZED COST (NET)</b>		<b>83,024,300</b>	<b>66,757,681</b>	<b>149,781,981</b>	<b>47,710,825</b>	<b>36,073,309</b>	<b>83,784,134</b>
<b>2.1 Loans</b>		<b>78,300,879</b>	<b>49,678,968</b>	<b>127,979,847</b>	<b>44,230,672</b>	<b>26,326,544</b>	<b>70,557,216</b>
<b>2.2 Lease Receivables</b>	V-I-10	-	-	-	-	-	-
<b>2.3 Factoring Receivables</b>	V-I-9	<b>6,995,175</b>	-	<b>6,995,175</b>	<b>4,319,966</b>	-	<b>4,319,966</b>
<b>2.4 Other Financial Assets Measured at Amortized Cost</b>	V-I-8	-	<b>17,415,336</b>	<b>17,415,336</b>	-	<b>9,954,557</b>	<b>9,954,557</b>
2.4.1 Government Securities		-	13,932,634	13,932,634	-	7,248,082	7,248,082
2.4.2 Other Financial Assets		-	3,482,702	3,482,702	-	2,706,475	2,706,475
<b>2.5 Expected Credit Losses (-)</b>		<b>2,271,754</b>	<b>336,623</b>	<b>2,608,377</b>	<b>839,813</b>	<b>207,792</b>	<b>1,047,605</b>
<b>III. ASSETS HELD FOR SALE AND ASSETS DISCONTINUED OPERATIONS (NET)</b>		<b>163,762</b>	-	<b>163,762</b>	<b>190,178</b>	-	<b>190,178</b>
3.1 Held for Sale		163,762	-	163,762	190,178	-	190,178
3.2 Discontinued Operations		-	-	-	-	-	-
<b>IV. EQUITY INVESTMENTS</b>		-	-	-	-	-	-
<b>4.1 Investments in Associates (Net)</b>	V-I-11	-	-	-	-	-	-
4.1.1 Associates Consolidated Under Equity Accounting		-	-	-	-	-	-
4.1.2 Unconsolidated Associates		-	-	-	-	-	-
<b>4.2 Investments in Subsidiaries (Net)</b>	V-I-12	-	-	-	-	-	-
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	-	-	-	-	-	-
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>2,937,503</b>	<b>67,394</b>	<b>3,004,897</b>	<b>2,283,150</b>	<b>53,066</b>	<b>2,336,216</b>
<b>VI. INTANGIBLE ASSETS (Net)</b>	V-I-15	<b>196,813</b>	-	<b>196,813</b>	<b>137,333</b>	-	<b>137,333</b>
6.1 Goodwill		-	-	-	-	-	-
6.2 Other		196,813	-	196,813	137,333	-	137,333
<b>VII. INVESTMENT PROPERTY (Net)</b>	V-I-16	-	-	-	-	-	-
<b>VIII. CURRENT TAX ASSET</b>		-	<b>38,056</b>	<b>38,056</b>	-	<b>8,937</b>	<b>8,937</b>
<b>IX. DEFERRED TAX ASSET</b>	V-I-17	<b>304,175</b>	-	<b>304,175</b>	<b>546,211</b>	-	<b>546,211</b>
<b>X. OTHER ASSETS</b>	V-I-19	<b>11,906,482</b>	<b>180,987</b>	<b>12,087,469</b>	<b>3,580,399</b>	<b>118,731</b>	<b>3,699,130</b>
<b>TOTAL ASSETS</b>		<b>131,836,346</b>	<b>112,732,436</b>	<b>244,568,782</b>	<b>71,788,717</b>	<b>70,713,286</b>	<b>142,502,003</b>

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

# ANADOLUBANK ANONİM ŞİRKETİ

## CONSOLIDATED BALANCE SHEET – LIABILITIES FOR THE YEAR ENDED 31 DECEMBER 2025

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

LIABILITIES	Note	Audited Current Period 31 December 2025			Audited Prior Period 31 December 2024		
		TRY	FC	Total	TRY	FC	Total
<b>I. DEPOSITS</b>	V-II-1	56,394,065	91,560,806	147,954,871	42,925,114	65,706,002	108,631,116
<b>II. FUNDS BORROWED</b>	V-III-2	5,634,870	12,423,864	18,058,734	3,203,777	7,192,167	10,395,944
<b>III. MONEY MARKET FUNDS</b>	V-II-3	17,597,997	2,759,935	20,357,932	148,195	-	148,195
<b>IV. SECURITIES ISSUED (Net)</b>		-	10,784,981	10,784,981	-	-	-
4.1 Bills		-	-	-	-	-	-
4.2 Assets Backed Securities		-	-	-	-	-	-
4.3 Bonds		-	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 THROUGH</b>							
<b>VI. PROFIT OR LOSS</b>		-	-	-	-	-	-
<b>VII. DERIVATIVE FINANCIAL LIABILITIES</b>	V-II-4	494,613	818,158	1,312,771	472,582	475,140	947,722
7.1 Derivative Financial Liabilities Measured at Fair Value Through Profit or Loss		494,613	818,158	1,312,771	472,582	475,140	947,722
7.2 Derivative Financial Liabilities Measured at Fair Value Through Other Comprehensive Income		-	-	-	-	-	-
<b>VIII. FACTORING PAYABLES</b>		26	-	26	66	-	66
<b>IX. LEASE PAYABLES</b>	V-II-5	420,044	51,974	472,018	316,350	41,581	357,931
<b>X. PROVISIONS</b>	V-II-6	463,577	16,758	480,335	391,046	40,486	431,532
10.1 Restructuring Reserves		-	-	-	-	-	-
10.2 Reserve for Employee Benefits		352,573	-	352,573	244,162	11,072	255,234
10.3 Insurance Technical Provisions (Net)		-	-	-	-	-	-
10.4 Other Provisions		111,004	16,758	127,762	146,884	29,414	176,298
<b>XI. CURRENT TAX LIABILITY</b>	V-II-7	1,903,333	-	1,903,333	1,116,151	-	1,116,151
<b>XII. DEFERRED TAX LIABILITY</b>	V-II-8	-	22,142	22,142	-	24,318	24,318
<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	-	6,628,423	6,628,423	-	-	-
14.1 Subordinated Loans		-	-	-	-	-	-
14.2 Other Debt Instruments		-	6,628,423	6,628,423	-	-	-
<b>XV. OTHER LIABILITIES</b>	V-II-11	6,782,404	1,155,778	7,938,182	2,949,089	342,884	3,291,973
<b>XVI. SHAREHOLDERS' EQUITY</b>		27,739,095	915,939	28,655,034	16,399,566	757,489	17,157,055
<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>16.3 Other Comprehensive Income/Expense Items not to be Reclassified to Profit or Loss</b>		1,960,363	84,750	2,045,113	1,579,791	60,077	1,639,868
<b>16.4 Other Comprehensive Income/Expense Items to be Reclassified to Profit or Loss</b>		3,132,138	(59,300)	3,072,838	1,525,407	(115,909)	1,409,498
<b>16.5 Profit Reserves</b>		12,978,375	-	12,978,375	7,672,982	-	7,672,982
16.5.1 Legal Reserves		220,000	-	220,000	220,000	-	220,000
16.5.2 Status Reserves		-	-	-	-	-	-
16.5.3 Extraordinary Reserves		12,758,375	-	12,758,375	7,452,982	-	7,452,982
16.5.4 Other Profit Reserves		-	-	-	-	-	-
<b>16.6 Profit or Loss</b>		8,530,058	890,489	9,420,547	4,492,072	813,321	5,305,393
16.6.1 Prior Period's Profit/Loss		-	-	-	-	-	-
16.6.2 Current Period's Profit/Loss		8,530,058	890,489	9,420,547	4,492,072	813,321	5,305,393
<b>16.7 Minority Interest</b>		38,161	-	38,161	29,314	-	29,314
<b>TOTAL EQUITY AND LIABILITIES</b>		117,430,024	127,138,758	244,568,782	67,921,936	74,580,067	142,502,003

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

# ANADOLUBANK ANONİM ŞİRKETİ

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

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

	Note	Audited Current Period 31 December 2025			Audited Prior Period 31 December 2024		
		TRY	FC	Total	TRY	FC	Total
<b>OFF-BALANCE SHEET COMMITMENTS AND CONTINGENCIES</b>							
<b>A. (I+II+III)</b>		<b>103,073,062</b>	<b>233,053,995</b>	<b>336,127,057</b>	<b>67,364,928</b>	<b>107,017,639</b>	<b>174,382,567</b>
<b>I. GUARANTEES AND COLLATERALS</b>	<b>V-III-2</b>	<b>32,149,739</b>	<b>14,602,433</b>	<b>46,752,172</b>	<b>15,250,713</b>	<b>7,125,594</b>	<b>22,376,307</b>
1.1 Letters of Guarantee		20,349,119	4,420,017	24,769,136	11,781,363	2,890,555	14,671,918
1.1.1 Guarantees Subject to State Tender Law		184,146	10,951	195,097	114,491	9,018	123,509
1.1.2 Guarantees Given for Foreign Trade Operations		94,272	8,800	103,072	121,623	6,429	128,052
1.1.3 Other Letters of Guarantee		20,070,701	4,400,266	24,470,967	11,545,249	2,875,108	14,420,357
1.2 Bank Acceptances		-	383,597	383,597	-	130,340	130,340
1.2.1 Import Letter of Acceptance		-	383,597	383,597	-	130,340	130,340
1.2.2 Other Bank Acceptance		-	-	-	-	-	-
1.3 Letters of Credit		-	9,798,819	9,798,819	-	4,104,699	4,104,699
1.3.1 Documentary Letters of Credit		-	9,798,819	9,798,819	-	4,104,699	4,104,699
1.3.2 Other Letters of Credit		-	-	-	-	-	-
1.4 Guaranteed Prefinancing		-	-	-	-	-	-
1.5 Endorsements		-	-	-	-	-	-
1.5.1 Endorsements to the Central Bank of Türkiye		-	-	-	-	-	-
1.5.2 Other Endorsements		-	-	-	-	-	-
1.6 Underwriting Commitments		-	-	-	-	-	-
1.7 Factoring Related Guarantees		-	-	-	-	-	-
1.8 Other Guarantees		11,800,620	-	11,800,620	3,469,350	-	3,469,350
1.9 Other Collaterals		-	-	-	-	-	-
<b>II. COMMITMENTS</b>	<b>V-III-1</b>	<b>12,771,779</b>	<b>30,964,852</b>	<b>43,736,631</b>	<b>10,349,701</b>	<b>6,925,991</b>	<b>17,275,692</b>
2.1 Irrevocable Commitments		12,771,779	30,964,852	43,736,631	10,349,701	6,925,991	17,275,692
2.1.1 Forward Asset Purchase and Sale Commitments		4,779,014	30,964,852	35,743,866	5,492,147	6,925,991	12,418,138
2.1.2 Forward Deposit Purchase and Sale Commitments		-	-	-	-	-	-
2.1.3 Share Capital Commitments to Associates and Subsidiaries		-	-	-	-	-	-
2.1.4 Loan Granting Commitments		5,669,287	-	5,669,287	3,226,871	-	3,226,871
2.1.5 Securities Underwriting Commitments		-	-	-	-	-	-
2.1.6 Commitments for Reserve Deposit Requirements		-	-	-	-	-	-
2.1.7 Payment Commitment for Checks		1,384,684	-	1,384,684	1,122,019	-	1,122,019
2.1.8 Tax and Fund Liabilities from Export Commitments		54	-	54	39	-	39
2.1.9 Commitments for Credit Card Expenditure Limits		605,094	-	605,094	380,868	-	380,868
2.1.10 Commitments for Promotions Related with Credit Cards and Banking Activities		1,518	-	1,518	1,014	-	1,014
2.1.11 Receivables from Short Sale Commitments		-	-	-	-	-	-
2.1.12 Payables for Short Sale Commitments		-	-	-	-	-	-
2.1.13 Other Irrevocable Commitments		332,128	-	332,128	126,743	-	126,743
2.2 Revocable Commitments		-	-	-	-	-	-
2.2.1 Revocable Loan Granting Commitments		-	-	-	-	-	-
2.2.2 Other Revocable Commitments		-	-	-	-	-	-
<b>III. DERIVATIVE FINANCIAL INSTRUMENTS</b>	<b>V-III-6</b>	<b>58,151,544</b>	<b>187,486,710</b>	<b>245,638,254</b>	<b>41,764,514</b>	<b>92,966,054</b>	<b>134,730,568</b>
3.1 Derivative Financial Instruments for Hedging Purposes		-	3,268,584	3,268,584	-	2,755,215	2,755,215
3.1.1 Fair Value Hedges		-	3,268,584	3,268,584	-	2,755,215	2,755,215
3.1.2 Cash Flow Hedges		-	-	-	-	-	-
3.1.3 Hedge of Net Investment in Foreign Operations		-	-	-	-	-	-
3.2 Trading Transactions		58,151,544	184,218,126	242,369,670	41,764,514	90,210,839	131,975,353
3.2.1 Forward Foreign Currency Purchase/Sale Transactions		9,605,247	13,124,042	22,729,289	4,539,873	6,392,749	10,932,622
3.2.1.1 Forward Foreign Currency Transactions- Purchases		200,982	10,422,223	10,623,205	1,124,680	4,122,671	5,247,351
3.2.1.2 Forward Foreign Currency Transactions- Sales		9,404,265	2,701,819	12,106,084	3,415,193	2,270,078	5,685,271
3.2.2 Swap Transactions Related to Foreign Currency and Interest Rate		35,346,723	136,670,346	172,017,069	27,631,699	71,311,720	98,943,419
3.2.2.1 Foreign Currency Swap- Purchases		4,307,349	54,604,234	58,911,583	2,825,434	29,932,632	32,758,066
3.2.2.2 Foreign Currency Swap- Sales		2,863,315	56,346,643	59,209,958	1,267,737	31,792,616	33,060,353
3.2.2.3 Interest Rate Swap- Purchases		13,668,280	13,288,192	26,956,472	11,769,264	4,793,236	16,562,500
3.2.2.4 Interest Rate Swap- Sales		14,507,779	12,431,277	26,939,056	11,769,264	4,793,236	16,562,500
3.2.3 Foreign Currency, Interest Rate, and Securities Options		13,199,574	33,920,879	47,120,453	9,592,942	12,139,008	21,731,950
3.2.3.1 Foreign Currency Options- Purchases		815,380	21,916,835	22,732,215	956,887	9,232,447	10,189,334
3.2.3.2 Foreign Currency Options- Sales		12,384,194	12,004,044	24,388,238	8,636,055	2,906,561	11,542,616
3.2.3.3 Interest Rate Options- Purchases		-	-	-	-	-	-
3.2.3.4 Interest Rate Options- Sales		-	-	-	-	-	-
3.2.3.5 Securities Options- Purchases		-	-	-	-	-	-
3.2.3.6 Securities Options- Sales		-	-	-	-	-	-
3.2.4 Foreign Currency Futures		-	-	-	-	-	-
3.2.4.1 Foreign Currency Futures-Purchases		-	-	-	-	-	-
3.2.4.2 Foreign Currency Futures-Sales		-	-	-	-	-	-
3.2.5 Interest Rate Futures		-	-	-	-	-	-
3.2.5.1 Interest Rate Futures- Purchases		-	-	-	-	-	-
3.2.5.2 Interest Rate Futures- Sales		-	-	-	-	-	-
3.2.6 Other		-	502,859	502,859	-	367,362	367,362
<b>B. CUSTODY AND PLEDGED ITEMS (IV+V+VI)</b>		<b>1,408,551,694</b>	<b>110,042,913</b>	<b>1,518,594,607</b>	<b>845,029,665</b>	<b>67,337,100</b>	<b>912,366,765</b>
<b>IV. ITEMS HELD IN CUSTODY</b>		<b>291,082,072</b>	<b>8,976,028</b>	<b>300,058,100</b>	<b>195,253,778</b>	<b>8,453,569</b>	<b>203,707,347</b>
4.1 Customers' Securities Held		9,619,431	2,829,015	12,448,446	1,965,623	3,399,400	5,365,023
4.2 Investment Securities Held in Custody		245,389,837	5,323,310	250,713,147	168,169,579	4,855,798	173,025,377
4.3 Checks Received for Collection		34,387,627	786,249	35,173,876	21,923,818	176,976	22,100,794
4.4 Commercial Notes Received for Collection		169,903	37,133	207,036	150,028	21,395	171,423
4.5 Other Assets Received for Collection		-	-	-	-	-	-
4.6 Assets Received for Public Offering		-	-	-	-	-	-
4.7 Other Items Under Custody		1,515,274	321	1,515,595	3,044,730	-	3,044,730
4.8 Custodians		-	-	-	-	-	-
<b>V. PLEDGED ITEMS</b>		<b>1,116,864,622</b>	<b>101,066,885</b>	<b>1,217,931,507</b>	<b>648,178,902</b>	<b>58,883,531</b>	<b>707,062,433</b>
5.1 Marketable Securities		1,885	-	1,885	1,382	-	1,382
5.2 Guarantee Notes		60,459	118,399	178,858	12,538	89,330	101,868
5.3 Commodities		-	-	-	-	-	-
5.4 Warranties		606,845	-	606,845	315,444	-	315,444
5.5 Real Estate		-	-	-	-	-	-
5.6 Other Pledged Items		1,116,195,433	100,948,486	1,217,143,919	647,849,538	58,794,201	706,643,739
5.7 Pledged Items-Depository		-	-	-	-	-	-
<b>VI. CONFIRMED BILLS OF EXCHANGE AND SURETIES</b>		<b>605,000</b>	<b>-</b>	<b>605,000</b>	<b>1,596,985</b>	<b>-</b>	<b>1,596,985</b>
<b>TOTAL OFF-BALANCE SHEET COMMITMENTS (A+B)</b>		<b>1,511,624,756</b>	<b>343,096,908</b>	<b>1,854,721,664</b>	<b>912,394,593</b>	<b>174,354,739</b>	<b>1,086,749,332</b>

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

# ANADOLUBANK ANONİM ŞİRKETİ

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

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

INCOME AND EXPENSE ITEMS		Note	Audited Current Period 1 January – 31 December 2025	Audited Prior Period 1 January – 31 December 2024
<b>I.</b>	<b>INTEREST INCOME</b>		<b>44,342,696</b>	<b>24,843,089</b>
1.1	Interest Income on Loans	V-IV-1	31,103,201	18,482,664
1.2	Interest Received on Reserve Deposits		2,476,572	821,908
1.3	Interest Received on Banks	V-IV-1	565,356	534,438
1.4	Interest Received on Money Market Transactions		994,759	2,495,214
1.5	Interest Received on Securities Portfolio	V-IV-1	6,595,508	911,552
1.5.1	Financial Assets Measured at Fair Value through Profit or (Loss)		137,039	36,879
1.5.2	Financial Assets Measured at Fair Value Through Other Comprehensive Income		5,984,739	622,437
1.5.3	Financial Assets Measured at Measured at Amortized Cost		473,730	252,236
1.6	Financial Lease Income		-	-
1.7	Other Interest Income		2,607,300	1,597,313
<b>II.</b>	<b>INTEREST EXPENSE (-)</b>		<b>28,630,985</b>	<b>16,550,017</b>
2.1	Interest on Deposits	V-IV-2	21,796,397	14,931,783
2.2	Interest on Funds Borrowed	V-IV-2	2,318,801	1,411,881
2.3	Interest on Money Market Transactions		3,841,598	3,460
2.4	Interest on Securities Issued	V-IV-2	583,987	-
2.5	Interest on Leases		81,943	52,744
2.6	Other Interest Expenses		8,259	150,149
<b>III.</b>	<b>NET INTEREST INCOME/EXPENSE (I - II)</b>		<b>15,711,711</b>	<b>8,293,072</b>
<b>IV.</b>	<b>NET FEES AND COMMISSIONS INCOME/EXPENSE</b>		<b>3,435,277</b>	<b>1,762,586</b>
4.1	Fees and Commissions Received		4,746,955	2,845,992
4.1.1	Non-Cash Loans		255,650	206,408
4.1.2	Other		4,491,305	2,639,584
4.2	Fees and Commissions Paid (-)		1,311,678	1,083,406
4.2.1	Non-Cash Loans		1,758	286
4.2.2	Other		1,309,920	1,083,120
<b>V.</b>	<b>DIVIDEND INCOME</b>	V-IV-3	<b>3,378</b>	<b>2,798</b>
<b>VI.</b>	<b>TRADING GAIN/(LOSS) (Net)</b>	V-IV-4	<b>(838,992)</b>	<b>882,027</b>
6.1	Trading Gains/(Losses) on Securities		212,503	144,381
6.2	Gains/losses from derivative transactions		(740,986)	128,999
6.3	Foreign Exchange Gains/(Losses)		(310,509)	608,647
<b>VII.</b>	<b>OTHER OPERATING INCOME</b>	V-IV-5	<b>1,648,087</b>	<b>628,809</b>
<b>VIII.</b>	<b>TOTAL OPERATING GROSS PROFIT (III+IV+V+VI+VII)</b>		<b>19,959,461</b>	<b>11,569,292</b>
<b>IX.</b>	<b>EXPECTED CREDIT LOSSES (-)</b>	V-IV-6	<b>1,685,356</b>	<b>558,980</b>
<b>X.</b>	<b>OTHER PROVISION EXPENSES (-)</b>	V-IV-6	<b>1,173</b>	<b>106,460</b>
<b>XI.</b>	<b>PERSONNEL EXPENSES (-)</b>		<b>3,272,696</b>	<b>2,068,748</b>
<b>XII.</b>	<b>OTHER OPERATING EXPENSES (-)</b>	V-IV-7	<b>1,909,752</b>	<b>1,338,088</b>
<b>XIII.</b>	<b>NET OPERATING PROFIT/(LOSS) (VIII-IX-X-XI-XII)</b>		<b>13,090,484</b>	<b>7,497,016</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>13,090,484</b>	<b>7,497,016</b>
<b>XVIII.</b>	<b>PROVISION FOR TAXES OF CONTINUING OPERATIONS (±)</b>	V-IV-9	<b>(3,661,057)</b>	<b>(2,182,265)</b>
18.1	Current Tax Charge		(3,161,994)	(2,777,532)
18.2	Deferred Tax Charge (+)		(907,501)	(194,643)
18.3	Deferred Tax Credit (-)		408,438	789,910
<b>XIX.</b>	<b>NET PROFIT/LOSS AFTER TAXES (XVII±XVIII)</b>	V-IV-8	<b>9,429,427</b>	<b>5,314,751</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>9,429,427</b>	<b>5,314,751</b>
25.1	Group's profit/loss		9,420,547	5,305,393
25.2	Non-Controlling interest		8,880	9,358
	Earnings per Share	III-XXIV	0.085722	0.048316

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

# ANADOLUBANK ANONİM ŞİRKETİ

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

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

CONSOLIDATED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME		Audited	
		Current Period 1 January – 31 December 2025	Prior Period 1 January – 31 December 2024
	Note		
<b>I.</b>	<b>CURRENT PERIOD PROFIT/LOSS</b>	<b>9,429,427</b>	<b>5,314,751</b>
<b>II</b>	<b>OTHER COMPREHENSIVE INCOME</b>	<b>2,068,585</b>	<b>689,414</b>
<b>2.1.</b>	<b>Other Income/Expense Items Not Reclassified Through Profit or Loss</b>	<b>405,245</b>	<b>441,000</b>
2.1.1.	Revaluation Surplus on Tangible Assets	504,400	514,009
2.1.2.	Revaluation Surplus on Intangible Assets	-	-
2.1.3.	Defined Benefit Plans' Actuarial Gains/Losses	(10,592)	(81,660)
2.1.4.	Other Income/Expense Items not Reclassified to Profit or Loss	35,246	30,238
2.1.5.	Tax Related Other Comprehensive Income Items Not Reclassified Through Profit or Loss	(123,809)	(21,587)
<b>2.2.</b>	<b>Other Income/Expense Items Reclassified to Profit or Loss</b>	<b>1,663,340</b>	<b>248,414</b>
2.2.1.	Exchange Differences on Translation	2,491,364	575,871
2.2.2.	Income/Expenses from Valuation and/or Reclassification of Financial Assets Measured at FVOCI	1,283,491	63,531
2.2.3.	Gains/losses from Cash Flow Hedges	-	-
2.2.4.	Gains/Losses on Hedges of Net Investments in Foreign Operations	(2,491,364)	(562,347)
2.2.5.	Other Income/Expense Items Reclassified to Profit or Loss	-	-
2.2.6.	Tax Related Other Comprehensive Income Items Reclassified Through Profit or Loss	379,849	171,359
<b>III.</b>	<b>TOTAL COMPREHENSIVE INCOME (I+II)</b>	<b>11,498,012</b>	<b>6,004,165</b>

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

# ANADOLUBANK ANONİM ŞİRKETİ

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

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

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
I. Balances at Beginning of Period		1,100,000	-	-	-	1,256,300	(96,343)	38,911	3,316,174	(172,113)	(1,982,977)	4,741,743	2,931,239	-	11,132,934	19,947	11,152,881
II. Correction made as per TAS 8		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.1 Effect of Corrections		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.2 Effect of Changes in Accounting Policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
III. Adjusted Balances at Beginning of Period (I+II)	V-II-12	1,100,000	-	-	-	1,256,300	(96,343)	38,911	3,316,174	(172,113)	(1,982,977)	4,741,743	2,931,239	-	11,132,934	19,947	11,152,881
IV. Total Comprehensive Income		-	-	-	-	475,551	(55,718)	21,167	575,871	66,184	(393,641)	-	-	5,305,393	5,994,807	9,358	6,004,165
V. Capital Increase in Cash		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VI. Capital Increase from Internal Sources		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VII. Adjustments to Paid-in Capital		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VIII. Convertible Bonds		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
IX. Subordinated Liabilities		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
X. Increase/Decrease Due to Other Changes		-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	9
XI. Profit Distribution		-	-	-	-	-	-	-	-	-	-	2,931,239	(2,931,239)	-	-	-	-
11.1 Dividends		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11.2 Transfers to Reserves		-	-	-	-	-	-	-	-	-	-	2,931,239	(2,931,239)	-	-	-	-
11.3 Others		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balances at end of the period (III+IV+.....+X+XI)	31.12.2024	1,100,000	-	-	-	1,731,851	(152,061)	60,078	3,892,045	(105,929)	(2,376,618)	7,672,982	-	5,305,393	17,127,741	29,314	17,157,055

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
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		-	-	-	-	388,413	(7,840)	24,672	2,491,364	915,931	(1,743,955)	-	-	9,420,547	11,489,132	8,880	11,498,012
V. Capital Increase in Cash		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VI. Capital Increase from Internal Sources		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VII. Adjustments to Paid-in Capital		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VIII. Convertible Bonds		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
IX. Subordinated Debt Instruments		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
X. Other Changes		-	-	-	-	-	-	-	-	-	-	-	-	-	-	(33)	(33)
XI. Profit Distribution		-	-	-	-	-	-	-	-	-	-	5,305,393	(5,305,393)	-	-	-	-
11.1 Dividends Paid		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11.2 Transfers to Reserves		-	-	-	-	-	-	-	-	-	-	5,305,393	(5,305,393)	-	-	-	-
11.3 Others		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balances at end of the period (III+IV+.....+X+XI)	31.12.2025	1,100,000	-	-	-	2,120,264	(159,901)	84,750	6,383,409	810,002	(4,120,573)	12,978,375	-	9,420,547	28,616,873	38,161	28,655,034

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

# ANADOLUBANK ANONİM ŞİRKETİ

## CONSOLIDATED STATEMENT OF CASH FLOWS FOR THE YEAR ENDED 31 DECEMBER 2025

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

	Note	Audited Current Period 1 January- 31 December 2025	Audited Prior Period 1 January- 31 December 2024
<b>A. CASH FLOWS FROM BANKING OPERATIONS</b>			
<b>1.1</b>	<b>Operating profit before changes in operating assets and liabilities</b>	<b>4,454,864</b>	<b>12,526,123</b>
1.1.1	Interest received	40,059,133	23,312,569
1.1.2	Interest paid	(28,087,322)	(15,140,128)
1.1.3	Dividend received	3,378	2,798
1.1.4	Fees and commissions received	4,746,955	2,845,992
1.1.5	Other income	1,127,860	896,313
1.1.6	Collections from previously written-off loans	276,395	197,821
1.1.7	Cash payments to personnel and service suppliers	(3,272,696)	(2,068,748)
1.1.8	Taxes paid	(1,025,120)	(5,444,035)
1.1.9	Other	(9,373,719)	7,923,541
<b>1.2</b>	<b>Changes in operating assets and liabilities subject to banking operations</b>	<b>5,951,322</b>	<b>10,708,973</b>
1.2.1	Net (increase) decrease in financial assets measured at fair value through profit/loss	400,927	(203,185)
1.2.2	Net (increase) decrease in due from banks	(3,891,603)	7,396,716
1.2.3	Net (increase) decrease in loans	(53,136,311)	(26,277,509)
1.2.4	Net (increase) decrease in other assets	(15,447,968)	(8,331,198)
1.2.5	Net increase (decrease) in bank deposits	(3,446,661)	4,751,933
1.2.6	Net increase (decrease) in other deposits	42,024,756	31,890,197
1.2.7	Net increase (decrease) in financial liabilities at fair value through profit or loss	-	-
1.2.8	Net increase (decrease) in funds borrowed	-	-
1.2.9	Net increase (decrease) in matured payables	39,448,182	1,482,019
<b>I.</b>	<b>Net cash provided from banking operations</b>	<b>10,406,186</b>	<b>23,235,096</b>
<b>B. CASH FLOWS FROM INVESTING ACTIVITIES</b>			
<b>II.</b>	<b>Net cash provided from / (used in) investing activities</b>	<b>(23,254,361)</b>	<b>(11,159,955)</b>
2.1	Acquired Subsidiaries, Associates and Joint Ventures	-	-
2.2	Disposed Subsidiaries, Associates and Joint Ventures	-	-
2.3	Fixed assets purchases	(364,385)	(146,877)
2.4	Fixed assets sales	224,328	17,373
2.5	Cash paid for purchase of financial assets measured at fair value through other comprehensive income	(18,512,468)	(10,779,229)
2.6	Cash obtained from sale of financial assets measured at fair value through other comprehensive income	291,912	6,556,762
2.7	Cash paid for purchase of Financial Assets Measured at Amortized Cost	(4,889,750)	(6,817,735)
2.8	Cash obtained from sale of Financial Assets Measured at Amortized Cost	988,587	744,991
2.9	Other	(992,585)	(735,240)
<b>C. CASH FLOWS FROM FINANCING ACTIVITIES</b>			
<b>III.</b>	<b>Net cash provided from/(used in) financing activities</b>	<b>13,626,447</b>	<b>8,039,327</b>
3.1	Cash obtained from funds borrowed and securities issued	34,512,090	10,778,969
3.2	Cash used for repayment of funds borrowed and securities issued	(20,505,974)	(2,446,529)
3.3	Issued equity instruments	-	-
3.4	Dividends paid	-	-
3.5	Payments for finance leases	(379,669)	(293,113)
3.6	Other	-	-
<b>IV.</b>	<b>Effect of foreign currency exchange differences on cash and cash equivalents</b>	<b>508,399</b>	<b>256,436</b>
<b>V.</b>	<b>Net increase/(decrease) in cash and cash equivalents</b>	<b>1,286,671</b>	<b>20,370,904</b>
<b>VI.</b>	<b>Cash and cash equivalents at the beginning of the period</b>	<b>30,154,146</b>	<b>9,783,242</b>
<b>VII.</b>	<b>Cash and cash equivalents at end of the period</b>	<b>31,440,817</b>	<b>30,154,146</b>

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

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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

	Note	Current Period 31 December 2025	Prior Period 31 December 2024
<b>I. DISTRIBUTION OF CURRENT YEAR INCOME <sup>(1)(2)</sup></b>			
<b>1.1</b>	<b>CURRENT YEAR INCOME</b>	<b>12,456,126</b>	<b>6,979,560</b>
<b>1.2</b>	<b>TAXES AND DUTIES PAYABLE</b>	<b>(3,035,579)</b>	<b>(1,674,167)</b>
1.2.1	Corporate Tax (Income Tax)	-	-
1.2.2	Income Withholding Tax	(3,035,579)	(1,674,167)
1.2.3	Other Taxes and Duties	-	-
<b>A.</b>	<b>NET INCOME FOR THE YEAR</b>	<b>9,420,547</b>	<b>5,305,393</b>
<b>1.3</b>	<b>PRIOR YEARS LOSSES (-)</b>	-	-
<b>1.4</b>	<b>FIRST LEGAL RESERVES (-)</b>	-	-
<b>1.5</b>	<b>OTHER STATUTORY RESERVES (-)</b>	-	-
<b>B.</b>	<b>NET INCOME AVAILABLE FOR DISTRIBUTION</b>	<b>9,420,547</b>	<b>5,305,393</b>
<b>1.6</b>	<b>FIRST DIVIDEND TO SHAREHOLDERS</b>	-	-
1.6.1	To Owners of Ordinary Shares	-	-
1.6.2	To Owners of Privileged Shares	-	-
1.6.3	To Owners of Preferred Shares	-	-
1.6.4	To Profit Sharing Bonds	-	-
1.6.5	To Holders of Profit and (Loss) Sharing Certificates	-	-
<b>1.7</b>	<b>DIVIDENDS TO PERSONNEL (-)</b>	-	-
<b>1.8</b>	<b>DIVIDENDS TO BOARD OF DIRECTORS (-)</b>	-	-
<b>1.9</b>	<b>SECOND DIVIDEND TO SHAREHOLDERS (-)</b>	-	-
1.9.1	To Owners of Ordinary Shares	-	-
1.9.2	To Owners of Privileged Shares	-	-
1.9.3	To Owners of Preferred Shares	-	-
1.9.4	To Profit Sharing Bonds	-	-
1.9.5	To Holders of Profit and (Loss) Sharing Certificates	-	-
<b>1.10</b>	<b>SECOND LEGAL RESERVES (-)</b>	-	-
<b>1.11</b>	<b>STATUTORY RESERVES (-)</b>	-	-
<b>1.12</b>	<b>EXTRAORDINARY RESERVES</b>	-	<b>5,305,393</b>
<b>1.13</b>	<b>OTHER RESERVES</b>	-	-
<b>1.14</b>	<b>SPECIAL FUNDS</b>	-	-
<b>II. DISTRIBUTION OF RESERVES</b>			
<b>2.1</b>	<b>APPROPRIATED RESERVES</b>	-	-
<b>2.2</b>	<b>SECOND LEGAL RESERVES (-)</b>	-	-
<b>2.3</b>	<b>DIVIDENDS TO SHAREHOLDERS (-)</b>	-	-
2.3.1	To Owners of Ordinary Shares	-	-
2.3.2	To Owners of Privileged Shares	-	-
2.3.3	To Owners of Preferred Shares	-	-
2.3.4	To Profit Sharing Bonds	-	-
2.3.5	To Holders of Profit and (Loss) Sharing Certificates	-	-
<b>2.4</b>	<b>DIVIDENDS TO PERSONNEL (-)</b>	-	-
<b>2.5</b>	<b>DIVIDENDS TO BOARD OF DIRECTORS (-)</b>	-	-
<b>III. EARNINGS PER SHARE</b>			
<b>3.1</b>	<b>TO OWNERS OF ORDINARY SHARES</b>	<b>0.00856</b>	<b>0.00482</b>
<b>3.2</b>	<b>TO OWNERS OF ORDINARY SHARES (%)</b>	<b>856.41</b>	<b>482.31</b>
<b>3.3</b>	<b>TO OWNERS OF PRIVILEGED SHARES</b>	-	-
<b>3.4</b>	<b>TO OWNERS OF PRIVILEGED SHARES (%)</b>	-	-
<b>IV. DIVIDEND PER SHARE</b>			
<b>4.1</b>	<b>TO OWNERS OF ORDINARY SHARES</b>	-	-
<b>4.2</b>	<b>TO OWNERS OF ORDINARY SHARES (%)</b>	-	-
<b>4.3</b>	<b>TO OWNERS OF PRIVILEGED SHARES</b>	-	-
<b>4.4</b>	<b>TO OWNERS OF PRIVILEGED SHARES (%)</b>	-	-

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

(2) The profit distribution table is presented as the Consolidated Profit Distribution Table.

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

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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

### SECTION THREE: EXPLANATION ON ACCOUNTING POLICIES

#### I. Explanation on Basis of Presentation

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

The consolidated financial statements have been prepared in accordance with the Banking Law No. 5411 ("Banking Law"), the "Regulation on the Procedures and Principles Regarding Accounting Practices and Document Retention of Banks" ("Regulation") published in the Official Gazette dated November 1, 2006, and numbered 26333, and other regulations published by the Banking Regulation and Supervision Board regarding the accounting and financial reporting principles of banks, the circulars and explanations of the Banking Regulation and Supervision Agency ("BDDK"), and, in matters not regulated by these, the provisions of the Turkish Financial Reporting Standards ("TFRS") put into effect by the Public Oversight, Accounting and Auditing Standards Authority ("KGK") (all together "BDDK Accounting and Financial Reporting Legislation"). However, TAS 29 "Financial Reporting in High-Inflation Economies" within TFRS has not been applied to banks and financial leasing, factoring, financing, savings financing, and asset management companies, as explained below.

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

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

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

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

In its announcement dated 23 November 2023, the Public Oversight Accounting and Auditing Standards Authority (KGK) decided that entities applying TFRS shall implement TMS 29 "Financial Reporting in Hyperinflationary Economies" in their financial statements as from the reporting period ending 31 December 2023. It was also stated that regulatory and supervisory authorities competent in their respective fields are free to determine different transition dates for the application of TMS 29. Within this scope, pursuant to the BRSA decisions dated 12 December 2023 and numbered 10744, and dated 5 December 2024 and numbered 11021, it was decided that the financial statements of banks and financial leasing, factoring, financing, savings financing and asset management companies shall not be subjected to inflation adjustment under TMS 29 in 2023, 2024 and 2025. Accordingly, TMS 29 has not been applied in the financial statements and no inflation adjustment has been made.

##### **Accounting policies followed and valuation principles used in the preparation of the consolidated financial statements:**

The accounting policies followed and the valuation principles used in the preparation of the consolidated financial statements have been determined and applied in accordance with the regulations, communiqués, interpretations and circulars issued by the BRSA on accounting and financial reporting principles, and, in the absence of any specific regulation by the BRSA, in line with the principles set out in TAS/TFRS.

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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

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

#### I. Explanation on Basis of Presentation (Continued)

##### New and Revised Standards and Interpretations

The new and revised standards do not have a significant impact on the 31 December 2025 reporting period.

##### *Explanation for convenience translation into English*

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

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

##### Strategy for the use of financial instruments

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

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

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

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

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

##### Foreign currency transactions

Transactions are recorded in TRY, which is the Bank's functional currency. Transactions denominated in foreign currencies are recorded at the exchange rates prevailing on the dates of the transactions.

As of the reporting date, monetary assets and liabilities denominated in foreign currencies are translated into TRY at the Central Bank of Türkiye's buying exchange rates prevailing on the balance sheet date and are reflected in the income statement under foreign exchange gains or losses, depending on whether the result is positive or negative.

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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

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

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

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

The Bank has decided to implement a hedging strategy in order to protect itself from the exchange rate difference risk arising from its foreign subsidiary Anadolubank Nederland NV, which it has accounted for using the equity method in its unconsolidated financial statements since May 1, 2018. This strategy is the implementation of a net investment hedging strategy in order to protect itself from the exchange rate difference risk arising from the fact that the net investment value of Anadolubank Nederland NV, as the hedged item, is in Euro. The Group's borrowing has been determined as a "hedging instrument" to the extent of the net investment amount of Anadolubank Nederland NV.

### III. Information about Consolidation

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

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

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

### IV. Information on Subsidiaries and Entities Under Common Control

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

### V. Explanations on Forward Transactions, Options and Derivative Instruments

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

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

Derivative transactions are initially recognized at acquisition cost, and the transaction costs related to these are accounted for in profit or loss. Additionally, liabilities and receivables arising from derivative transactions are recorded in off-balance sheet accounts at their contract amounts.

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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

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

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

The fair value differences of derivative instruments that are reflected in the profit and loss accounts are measured at fair value and associated with income statement during recognition. If the fair value of derivative financial instruments is positive, it is disclosed under the main account "Derivative Financial Assets at Fair Value Through Profit or Loss"; and if the fair value difference is negative, it is disclosed under "Derivative Financial Liabilities at Fair Value Through Profit or Loss". Changes in the fair values of the relevant derivative financial instruments as a result of the measurement are reflected in the consolidated profit or loss statement. The accounting method of the resulting profit or loss varies depending on whether the relevant derivative transaction is for hedging purposes and the content of the hedged item.

The Group applies fair value hedge accounting and cash flow hedge accounting. Hedge accounting is applied to prevent fluctuations in the income statement that may arise in the short-term due to differences in the valuation methods of assets and liabilities in the balance sheet that are exposed to interest rate risk and the derivative instruments used to hedge them. A portion of the Group's fixed-rate foreign currency securities and foreign currency loans are subject to fair value hedge accounting. The fair value risk of these fixed-rate financial assets is hedged using interest rate swaps. Additionally, the Group uses interest rate swaps to hedge the cash flow risk of variable-rate foreign currency corporate deposits. The effectiveness of the derivative instruments used for hedging purposes in balancing the changes in the fair value of the hedged item is regularly assessed, and the results of the assessment are documented. If hedge accounting no longer meets the conditions for hedge accounting, it is discontinued. In periods when the relationship between the hedge instrument and the hedged item is effectively measured: a) In the case of fair value hedge accounting, changes in the fair value of the hedged item are recognized in profit or loss, b) In the case of cash flow hedge accounting, changes in the fair value of the hedge instrument are recognized in other comprehensive income, and the ineffective portion of the gain or loss from the hedge instrument is recognized in profit or loss.

TFRS 9 offers an accounting policy choice to defer the adoption of TFRS 9's financial hedging accounting and to continue applying the hedge accounting provisions of TAS 39. In this context, the Group continues to apply the hedge accounting provisions of TAS 39. Accordingly, retrospective and prospective effectiveness analyses are performed, and hedge accounting is considered effective if the effectiveness tests fall within the range of 80% - 125%. The 'dollar-offset' method is applied in effectiveness tests.

The Group recognizes changes in the fair values of hedged items in the 'Other Interest Income' and 'Other Interest Expenses' accounts, while recognizing the corresponding fair value changes of hedging instruments for the same period in the 'Profit/Loss from Derivative Financial Transactions' account. Additionally, the Group amortizes the differences between the fair values and the book values of the hedged items at the inception date of hedge accounting over the maturities of these items and recognizes them in the 'Other Interest Income' and 'Other Interest Expenses' accounts.

#### VI. Explanations on Interest Income and Expenses

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

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

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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

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### SECTION THREE: EXPLANATION ACCOUNTING POLICIES (Continued)

#### VII. Explanations on Fees and Commission Income and Expenses

Fees and commissions, other than those that are an integral part of the effective interest rate of financial instruments measured at amortized cost, are accounted for in accordance with TFRS 15 Revenue from Customer Contracts. Fee and commission income and expenses, excluding fee income related to certain banking transactions that are recorded as one-off revenue during the service period, and credit fees and commission expenses paid to other credit institutions, are accounted for on an accrual basis throughout the service period.

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

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

Financial Assets:

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

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

Anadolubank Nederland NV accounts for loans at fair value through other comprehensive income, which are included in other financial assets at fair value through other comprehensive income in its financial statements, in accordance with TFRS 9.

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

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

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

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

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

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

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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

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### SECTION THREE: EXPLANATION ACCOUNTING POLICIES (Continued)

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

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

#### Explanations and Disclosures on Financial Assets Measured at Amortized Cost

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

#### Explanations and Disclosures on Factoring and Loans

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

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

#### IX. Explanations on Impairment of Financial Assets

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

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

##### Stage 1:

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

##### Stage 2:

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

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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

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### SECTION THREE: ACCOUNTING POLICIES (Continued)

#### IX. Explanations on Impairment of Financial Assets (Continued)

##### Stage 3:

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

##### Calculation of Expected Credit Losses

Financial assets for which an expected credit loss allowance will be recognized are determined based on the business model applied by the Bank. When estimating the expected credit loss allowance, the probability of default of the financial instrument, the loss given default, the exposure at default, and forward-looking economic expectations are considered.

Under three different scenarios (baseline, optimistic, pessimistic), provisions are calculated based on these components. The provision amounts calculated in line with the realization probabilities of the scenarios are weighted, and the provision amount related to the financial instrument is determined. For receivables classified as Stage 1, a provision is calculated based on the 12-month probability of default. For receivables classified as Stage 2, a provision is calculated based on the lifetime probability of default of the receivable and discounted to its present value using the receivable's original effective interest rate.

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

Below is the Parent Bank's approach to the components of the counterpart calculation.

##### Probability of Default (PD):

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

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

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

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

##### Loss Given Default (LGD):

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

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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

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### SECTION THREE: ACCOUNTING POLICIES (Continued)

#### IX. Explanations on Impairment of Financial Assets (Continued)

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

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

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

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

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

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

#### X. Explanations on Netting of Financial Instruments

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

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

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

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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

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### SECTION THREE: ACCOUNTING POLICIES (Continued)

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

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

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

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

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

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

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

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

#### XIV. Explanations on tangible assets

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

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

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

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

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

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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

### SECTION THREE: EXPLANATION ACCOUNTING POLICIES (Continued)

#### 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 Group assesses at each reporting period whether there is any indication that its assets may be impaired. If any such indication exists, the Bank estimates the recoverable amount of the related asset within the framework of the TAS 36 - *Impairment of Assets* standard, and if the recoverable amount is less than the book value of the related asset, it recognizes an impairment loss.

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

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

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

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

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

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

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

#### XV. Explanations on Leasing Transactions

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

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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

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### SECTION THREE: EXPLANATION ACCOUNTING POLICIES (Continued)

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

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

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

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

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

#### XVI. Explanations on Provisions and Contingent Liabilities and Contingent Assets

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

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

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

##### Severance Pay Provision

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

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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

### SECTION THREE: EXPLANATION ACCOUNTING POLICIES (Continued)

#### XVII. Explanations on Obligations Related to Employee Rights (Continued)

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

##### Provisions for Other Employee Benefits

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

#### XVIII. Explanations on Taxation

##### Corporate tax

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

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

Provisional taxes are paid by calculating at the corporate tax rate to which the earnings of that year are subject. Provisional taxes paid during the year can be deducted from the corporate tax calculated on the annual corporate tax return of that year.

Between 1 January 2017 and 4 December 2017, the revenues obtained from the transfer of real estate, shares in affiliates, founding certificates, usufruct certificates, and preemptive rights owned by institutions whose debts have been subject to legal follow-up by banks or are indebted to the Savings Deposit Insurance Fund, and by their guarantors and mortgagors, to banks or the Fund, corresponding to the debts, are exempt from corporate tax on the portion of the income used in the liquidation of these debts. Additionally, 75% of the profits derived from the sale of such assets by the banks are also exempt from corporate tax.

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

According to the regulation introduced by Law No. 7456, titled "Law on the Introduction of Additional Motor Vehicle Tax to Compensate for Economic Losses Caused by the Earthquakes on 6 February 2023 and Amending Certain Laws and Decree Law No. 375," published in the Official Gazette dated 15 July 2023 and numbered 32249, a 25% rate will apply to real estate sale profits realized after the enactment date of this article (15 July 2023).

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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

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### SECTION THREE: EXPLANATION ACCOUNTING POLICIES (Continued)

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

Additionally, subparagraph (e) of paragraph 1 of Article 5 of the Corporate Tax Law states that a portion of the gains derived from the sale of participation shares, founder certificates, usufruct certificates, preemptive rights, and participation shares of investment funds is exempt from corporate tax. This exemption applies to the extent of 75% for gains that generate exempt income under subparagraph (a) (exemption on participation earnings) of the same paragraph, under the condition that the assets have been held by corporations for at least two full years.

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

In the same Decree, the phrase “immovables and” in the first sentence of subparagraph (b) of the third paragraph of Article 19 of Law No. 5520 has been amended as “and”, the phrase “Immovables and participations” in the fourth sentence has been amended as “Participations”, and the phrase “immovables and” has been removed from the text of the article, and the following provisional article has been added to Law No. 5520:

“PROVISIONAL ARTICLE 16- The provisions of subparagraph (e) of the first paragraph of Article 5, as in force before being amended by the Law introducing this Article, shall apply to immovables included in the assets of corporations prior to the effective date of this Article. However, the rate of 50% stipulated in subparagraph (e) of the first paragraph of Article 5 of this Law shall be applied as 25% for gains arising from the sale of immovables to be realized after the effective date of this Article.”

However, with Law No. 7352, "Law Amending the Tax Procedure Law and the Corporate Tax Law," published in the Official Gazette dated January 29, 2022, and numbered 31734, temporary Article 33 was added to the Tax Procedure Law No. 213. This law stipulates that for the 2021 and 2022 accounting periods (including provisional tax periods, and for those assigned special accounting periods, for accounting periods ending in 2022 and 2023) and the 2023 provisional tax period, financial statements will not be subject to inflation adjustment regardless of whether the conditions for inflation adjustment under Article 298 are met. Furthermore, financial statements as of December 31, 2023, will be subject to inflation adjustment regardless of whether the conditions for inflation adjustment are met. The profit/loss differences arising from this inflation adjustment will be shown in the prior years' profit/loss account and will not be added to the corporate tax base. According to Article 17 of Law No. 7491 on Amendments to Certain Laws and Decree Laws, published in the Official Gazette dated December 28, 2023, and numbered 32413, it has been legally mandated that the profit/loss differences arising from inflation adjustments to be made by banks, companies within the scope of the Financial Leasing, Factoring, Financing and Savings Financing Companies Law No. 6361 dated November 21, 2012, payment and electronic money institutions, authorized foreign exchange institutions, asset management companies, capital market institutions, insurance and reinsurance companies, and pension companies in the 2023 and 2024 accounting periods, including provisional tax periods, will not be taken into account in determining income.

The President is authorized to extend the periods determined within the scope of this paragraph, including provisional tax periods, by one accounting period. According to the Tax Procedure Law Circular No. 582, published in the Official Gazette dated February 15, 2025, and numbered 32814; It has been decided that no inflation adjustment will be made as of the end of the first, second, and third provisional tax periods of the 2025 accounting period, provided that the conditions for inflation adjustment are met. According to Article 37 of the Tax Procedure Law, published in the Official Gazette dated December 25, 2025, and numbered 33118, inflation adjustment will not be made in the 2025, 2026, and 2027 accounting periods, regardless of whether the conditions for inflation adjustment are met.

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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

### SECTION THREE: EXPLANATION ACCOUNTING POLICIES (Continued)

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

Since inflation accounting is not applied in the 2025 period due to Article 37 of the Tax Procedure Law, the possibility of permanent and temporary revaluation has been granted through the amendments made in Articles 298/Ç and 32 of the Tax Procedure Law. Revaluation has been made for fixed assets in 2025. As a result of these transactions, the depreciation subject to corporate tax in 2025 is calculated based on the revalued amounts.

The applicable corporate tax rates for AnadoluBank Nederland NV, a subsidiary of the Parent Bank operating outside of Türkiye and included in the scope of consolidation, are determined within the framework of the legislation of the country in which it operates. As of 31 December 2025, the effective corporate tax rate for Nederland NV is 25.8%.

#### Deferred Tax

Consolidated deferred tax liability or asset is determined by calculating the tax effects on the “temporary differences” between the values of assets and liabilities shown in the consolidated

financial statements and the amounts taken into account in the legal tax base calculation in accordance with TAS 12 – Income Taxes Standard. According to tax legislation, differences that do not affect the financial or commercial profits of assets or liabilities at the acquisition date are excluded from this calculation.

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

Deferred tax receivables and deferred tax liabilities calculated for each subsidiary subject to consolidation are shown by netting since the relevant subsidiary has the legal right to set off period tax assets against period tax liabilities in its own financial statements. In the consolidated financial statements, deferred tax assets and deferred tax liabilities are shown without netting, since the subsidiaries subject to consolidation do not have the legal right to receive a single net payment or to make a net payment.

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

As stated in the disclosures on Corporate Tax, while the corporate tax rate applicable to corporate income for the 2023 and 2022 taxation periods had been set at 25%, it was subsequently set at 30% pursuant to the amendments introduced by Law No. 7456 on the “Introduction of an Additional Motor Vehicles Tax for Compensating the Economic Losses Caused by the Earthquakes Occurring on 6/2/2023 and Amending Certain Laws and Decree Law No. 375”, which was published in the Official Gazette dated 15 July 2023 and numbered 32249 and entered into force on the same date.

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

Since deferred tax assets or liabilities within the scope of TAS 12 Income Taxes are calculated based on the tax rates (and tax laws) that are in effect or close to being in effect as of the end of the reporting period (balance sheet date) and are expected to be applied in the periods when assets are converted into income or liabilities are paid, the Bank has calculated a deferred tax of 30% for its assets and liabilities as of 30 September 2025.

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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

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### SECTION THREE: EXPLANATION ACCOUNTING POLICIES (Continued)

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

With the regulation made by the Law on Amendments to Certain Laws and Legislative Decrees No. 7491, it has been regulated that the profit/loss difference arising from the inflation adjustment to be made by banks in the 2024 and 2025 accounting periods, including temporary tax periods, will not be taken into account in determining the profit. With the TPL General Communiqué No. 582 published in the Official Gazette dated 15 February 2025 and numbered 32814, it has been declared appropriate not to make inflation adjustment in the first temporary tax period of the 2025 accounting period. Within the framework of the Temporary Article 33 of the Tax Procedure Law, the tax effects arising within the scope of subjecting the financial statements dated 31 December 2024 to inflation adjustment in accordance with the TPL have been included in the deferred tax calculation as of 31 December 2024.

#### *Global Minimum Supplementary Corporate Tax*

In September 2023, the POA published amendments to TAS 12, which introduced a mandatory exception for the recognition and disclosure of deferred tax assets and liabilities related to income taxes under the Pillar Two framework. These changes clarify that TAS 12 will apply to income data arising from tax laws that have come into effect or are about to come into effect, with the aim of implementing the Pillar Two Model Rules published by the Organisation for Economic Co-operation and Development (OECD). The amendments also introduce specific disclosure requirements for businesses affected by such tax laws. With the publication of the amendment, applies the exception regarding the non-recognition and non-disclosure of information related to deferred taxes within this scope.

“The Pillar Two regulations agreed upon by the OECD member states entered into force in Türkiye pursuant to Law No. 7524 on ‘Amendments to Tax Laws, Certain Laws and Decree Law No. 375,’ published in the Official Gazette dated 2 August 2024. Although secondary regulations regarding calculation details and implementation methods have not yet been published, preliminary assessments based on the OECD regulations indicate that these regulations are not expected to have a significant impact on the financials.

#### **Domestic Minimum Corporate Tax**

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

#### **Transfer Pricing**

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

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

#### XIX. Explanations on borrowings

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

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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### SECTION THREE: EXPLANATION ACCOUNTING POLICIES (Continued)

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

None.

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

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

#### XXII. Explanations on Government Incentives

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

#### XXIII. Explanations on segment reporting

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

#### XXIV. Explanation on Other Matters

##### Earnings/Loss Per Share

Earnings per share is calculated by dividing the Group's net profit for the period by the weighted average number of shares for the period. In Türkiye, companies can make capital increases from previous years' profits by distributing them in proportion to the shares of current shareholders ("Free Shares"). In the calculation of earnings per share, free shares are considered as shares issued since the beginning of the previous period.

Earnings per share for the accounting period ended 31 December 2025, is Full TRY 0.085722 (31 December 2024: Full TRY 0.048316).

##### Related Parties

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

##### Cash and Cash Equivalents

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

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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

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### SECTION FOUR: Explanations Related to Financial Structure and Risk Management

#### I. Explanations on Consolidated Equity

The equity amount and capital adequacy standard ratio have been calculated in accordance with the "Regulation on Banks' Equity" and the "Regulation on the Measurement and Evaluation of Banks' Capital Adequacy," and additionally, the following regulations of the Banking Regulation and Supervision Agency (BDDK).

In accordance with the BDDK's decision dated December 19, 2024, and numbered 11038, the Central Bank's foreign exchange buying rate as of June 28, 2024, was used when calculating the amount subject to credit risk for amounts valued in foreign currency.

In accordance with regulation number 10747 dated December 12, 2023, it is permitted for banks to exclude from equity amounts any negative net valuation differences of securities held in their portfolio, specifically those included in the "Securities with Fair Value Differences Reflected in Other Comprehensive Income" portfolio as of January 1, 2024.

The Group's current equity as of December 31, 2025 is TRY 35,811,664 (December 31, 2024: TRY 17,224,480), and its capital adequacy ratio is 20.45% (December 31, 2024: 18.08%). A capital-like loan contribution from abroad has been added to the equity, resulting in a TRY 6,426,855 increase in equity; without this addition, the capital adequacy ratio would have been 16.78%. The Group's core capital adequacy ratio is 16.35% (December 31, 2024: 17.69%); its main capital adequacy ratio is 16.35% (December 31, 2024: 17.69%).

The Bank's unconsolidated capital adequacy ratio is 25.01% (December 31, 2024: 22.13%).

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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

### SECTION FOUR: Explanations Related to Financial Structure and Risk Management (Continued)

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

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

COMMON EQUITY TIER 1 CAPITAL	31 December 2025	31 December 2024
Paid-in capital following all debts in terms of claim in liquidation of the Bank	1,100,000	1,100,000
Share issue premiums	-	-
Reserves	12,978,375	7,672,982
Gains recognized in equity as per TAS	9,733,404	5,900,723
Profit	9,420,547	5,305,393
Current Period Profit	9,420,547	5,305,393
Prior Period Profit	-	-
Shares acquired free of charge from subsidiaries, affiliates and jointly controlled partnerships and cannot be recognized within profit for the period	249	249
Minorities' Share	38,161	29,314
<b>Common Equity Tier 1 Capital Before Deductions</b>	<b>33,270,736</b>	<b>20,008,661</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 (-)	4,398,811	2,471,241
Improvement costs for operating leasing (-)	50,250	17,160
Goodwill (net of related tax liability)	-	-
Other intangibles other than mortgage-servicing rights (net of related tax liability)	196,813	137,333
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	-	532,041
Differences are not recognized at the fair value of assets and liabilities subject to hedge of cash flow risk	-	-
Communiqué Related to Principles of the amount credit risk calculated with the Internal Ratings Based Approach, total expected loss amount exceeds the total provision	-	-
Gains arising from securitization transactions	-	-
Unrealized gains and losses due to changes in own credit risk on fair valued liabilities	-	-
Defined-benefit pension fund net assets	-	-
Direct and indirect investments of the Bank in its own Common Equity	-	-
Shares obtained contrary to the 4th clause of the 56th Article of the Law	-	-
Portion of the total of net long positions of investments made in equity items of banks and financial institutions outside the scope of consolidation where the Bank owns 10% or less of the issued common share capital exceeding 10% of Common Equity of the Bank	-	-
Portion of the total of net long positions of investments made in equity items of banks and financial institutions outside the scope of consolidation where the Bank owns 10% or more of the issued common share capital exceeding 10% of Common Equity of the Bank	-	-
Portion of mortgage servicing rights exceeding 10% of the Common Equity	-	-
Portion of deferred tax assets based on temporary differences exceeding 10% of the Common Equity	-	-
Amount exceeding 15% of the common equity as per the 2nd clause of the Provisional Article 2 of the Regulation on the Equity of Banks	-	-
Excess amount arising from the net long positions of investments in common equity items of banks and financial institutions outside the scope of consolidation where the Bank owns 10% or more of the issued common share capital	-	-
Excess amount arising from mortgage servicing rights	-	-
Excess amount arising from deferred tax assets based on temporary differences	-	-
Other items to be defined by the BRSA	-	-
Deductions to be made from common equity due to insufficient Additional Tier I Capital or Tier II Capital	-	-
<b>Total Deductions from Common Equity Tier 1 Capital</b>	<b>4,645,874</b>	<b>3,157,775</b>
<b>Total Common Equity Tier 1 Capital</b>	<b>28,624,862</b>	<b>16,850,886</b>

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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

### SECTION FOUR: Explanations Related to Financial Structure and Risk Management (Continued)

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

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

COMMON EQUITY TIER I CAPITAL	31 December 2025	31 December 2024
<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 equity in the case that adequate Additional Tier I Capital or Tier II Capital is not available (-)	-	-
<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>28,624,862</b>	<b>16,850,886</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)	6,426,855	-
Provisions (Article 8 of the Regulation on the Equity of Banks)	759,947	375,959
<b>Tier II Capital Before Deductions</b>	<b>7,186,802</b>	<b>375,959</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>7,186,802</b>	<b>375,959</b>
<b>Total Capital (The sum of Tier I Capital and Tier II Capital)</b>	<b>35,811,664</b>	<b>17,226,845</b>
<b>Total Capital</b>	<b>35,811,664</b>	<b>17,226,845</b>

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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

### SECTION FOUR: Explanations Related to Financial Structure and Risk Management (Continued)

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

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

COMMON EQUITY TIER 1 CAPITAL	31 December 2025	31 December 2024
Deductions from Capital Loans granted contrary to the 50th and 51th Article of the Law	-	-
Net Book Values of Movables and Immovables Exceeding the Limit Defined in the Article 57, Clause 1 of the Banking Law and the Assets Acquired against Overdue Receivables and Held for Sale but Retained more than Five Years	-	-
The loan amounts specified in the fifth paragraph of Article 12/A of the Regulation on Credit Transactions of Banks published in the Official Gazette dated 1/11/2006 and numbered 26333	-	2,365
Other items to be Defined by the BRSA	-	-
<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>35,811,664</b>	<b>17,224,480</b>
<b>Total risk weighted amounts</b>	<b>175,103,136</b>	<b>95,250,151</b>
<b>CAPITAL ADEQUACY RATIOS</b>		
Core Capital Adequacy Ratio (%)	16.35	17.69
Tier 1 Capital Adequacy Ratio (%)	16.35	17.69
Capital Adequacy Ratio (%)	20.45	18.08
<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 (%)	11.85	13.19
<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	759,947	375,959
Excess amount of total provision amount to credit risk Amount of the Internal Ratings Based Approach in accordance with the Communiqué on the Calculation	6,426,855	-
Excess amount of total provision amount to 0.6% of risk weighted receivables of credit risk Amount of the Internal Ratings Based Approach in accordance with the Communiqué on the Calculation	-	-
<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	-	-

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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

### SECTION FOUR : Explanations Related to Financial Structure and Risk Management (Continued)

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

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

Issuer	Anadolubank A.Ş..
Instrument code (CUSIP, ISIN, etc.)	XS2993969596
Legislation applicable to the instrument	English Law / Subordinated as to Turkish Law
Status regarding being subject to the practice of being taken into account with a 10% reduction as of 1/1/2015	No
Validity on a consolidated or non-consolidated basis, or on both a consolidated and non-consolidated basis	Valid on both consolidated and non-consolidated basis
Type of instrument	Bond
Amount taken into account in equity calculation (As of the latest reporting date - Million TRY)	6,427
Nominal value of the instrument (Million TRY)	6,427
Account in which the instrument is recorded for accounting purposes	347011 – SUBORDINATED DEBT SECURITIES
Issue date of the instrument	26 February 2025
Maturity structure of the instrument (Perpetual/Term)	Term
Original maturity of the instrument	10 years
Whether the issuer has the right to redeem subject to the BRSA's approval	Yes
Redemption option date, contingent redemption options and redemption amount	5th Year
Subsequent redemption option dates	-
Fixed or floating interest/dividend payments	Fixed
Interest rate and index value related to the interest rate	9.125 %
Whether there is any restriction that suspends dividend payments	-
Whether it is fully discretionary, partially discretionary or mandatory	-
Whether there is any feature encouraging redemption such as a step-up in interest	-
Whether it is non-cumulative or cumulative	-
If it is convertible into shares, triggering event(s) for conversion	-
If it is convertible into shares, whether it is fully or partially convertible	-
If it is convertible into shares, conversion rate	-
If it is convertible into shares, whether conversion is mandatory or optional	-
If it is convertible into shares, types of instruments into which it may be converted	-
If it is convertible into shares, issuer of the debt instrument to be converted	-
If it has a write-down feature, whether there are triggering event(s) causing the write-down	Among other matters set out in the Terms and Conditions of the Notes, within the framework of Article 71 of the Banking Law, in the event that (a) the Issuer's operating licence is revoked; or (b) the shareholders' rights (excluding founders' shares) and the management and supervision of the Issuer are transferred to the SDIF, the value of the Notes may be written down pursuant to the decision of the BRSA.
If it has a write-down feature, whether the write-down is full or partial	Partially and fully
If it has a write-down feature, whether it is permanent or temporary	Permanent
If it can be temporarily written down, the write-up (value restoration) mechanism	There is no temporary write-down feature.
Ranking in terms of claim in liquidation (Instrument ranking immediately above this instrument)	Ranks below the issuer's senior obligations in the order of claims.
Whether any of the conditions set out in Articles 7 and 8 of the Regulation on Banks' Own Funds are not met	It meets the conditions set out in Article 8.
Which of the conditions set out in Articles 7 and 8 of the Regulation on Banks' Own Funds are not met	It does not meet the conditions set out in Article 7.

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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

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### SECTION FOUR : Explanations Related to Financial Structure and Risk Management (Continued)

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

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

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

#### II. Explanations on consolidated credit risk

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

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

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

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

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

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

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

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

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

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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

### SECTION FOUR : Explanations Related to Financial Structure and Risk Management (Continued)

#### II. Explanations on Consolidated Credit Risk (Continued)

##### Definitions of Past Due and Impaired Elements in Accounting Practices

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

##### Movements in value adjustments and provisions

Within the scope of the “Regulation on the Procedures and Principles for Determining the Qualifications of Loans and Other Receivables by Banks and Provisions to be Set Aside for Them”, the Parent Bank calculates general loan provisions for overdue loans and specific provisions for loans that have lost value.

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

Exposure Categories	Current	Current	Prior	Prior
	Period Risk Amount <sup>(1)</sup>	Period Average Risk Amount <sup>(2)</sup>	Period Risk Amount <sup>(1)</sup>	Period Average Risk Amount <sup>(2)</sup>
Conditional and unconditional receivables from central governments and Central Banks	76,457,500	63,420,553	29,537,850	22,551,733
Conditional and unconditional receivables from regional or local governments	3,855,090	3,778,239	3,540,710	1,097,428
Conditional and unconditional receivables from administrative bodies and noncommercial enterprises	432,814	430,252	247,045	70,985
Conditional and unconditional receivables from multilateral development banks	-	-	-	-
Conditional and unconditional receivables from international organizations	-	-	-	-
Conditional and unconditional receivables from banks and brokerage houses	25,580,189	26,743,793	22,838,607	19,102,671
Conditional and unconditional receivables from corporates	107,853,764	87,469,617	58,570,789	46,206,048
Conditional and unconditional receivables from retail portfolios	29,974,327	20,855,374	14,225,998	15,372,644
Conditional and unconditional receivables secured by mortgages	5,620,771	4,894,943	3,494,731	2,456,156
Past due receivables	971,715	594,794	309,226	231,038
Receivables defined in high risk category by BRSA	-	782	7,913	185,586
Securities collateralized by mortgages	-	-	-	-
Securitization positions	-	-	-	-
Short-term receivables from banks, brokerage houses and corporates	-	-	-	-
Investments similar to collective investment Funds	-	-	-	-
Investment in equities	-	-	-	-
Other receivables	16,155,020	10,504,721	9,419,724	6,577,988

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

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

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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

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### SECTION FOUR: Explanations Related to Financial Structure and Risk Management (Continued)

#### II. Explanations on Consolidated Credit Risk (Continued)

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

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

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

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

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

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

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

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

**Evaluation of whether the banking activities and credit transactions conducted by banks abroad with a small number of countries or financial institutions pose a significant risk, considering the economic conditions of the relevant country**

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

Anadolubank Nederland N.V., a 100% subsidiary of Anadolubank A.Ş., commenced its banking operations in 2008. It operates under the supervision of the Dutch Central Bank, primarily focusing on meeting the financing needs of medium and large-scale enterprises operating in the Netherlands and the Eurozone, financing international trade and trade-related commodities, financing ships involved in international commercial shipping, refinancing existing loans within this scope, and funding the overseas subsidiaries of Turkish companies.

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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

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### SECTION FOUR: Explanations Related to Financial Structure and Risk Management (Continued)

#### II. Explanations on Consolidated Credit Risk (Continued)

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

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

##### **Group's**

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

The percentage of top 100 and top 200 cash loans in the total cash loan portfolio is 45.84% and 57.15% respectively (31 December 2024: 41.40% and 53.65%).

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

The percentage of top 100 and top 200 non-cash loans in the total non-cash loan portfolio is 50.13% and 66.82% respectively (31 December 2024: 54.84% and 69.40%).

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

The percentage of top 100 and top 200 cash and non-cash loans in the total cash and non-cash loan portfolio is 37.26% and 49.31% respectively (31 December 2024: 36.43% and 48.07%).

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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

### SECTION FOUR: Explanations Related to Financial Structure and Risk Management (Continued)

#### II. Explanations on Consolidated Credit Risk (Continued)

##### Profile of significant exposures in major regions

Current Period	Risk Classifications <sup>(1)</sup>											Total
	Conditional and unconditional exposures to central governments or central banks	Conditional and unconditional receivables from regional or local governments	Conditional and unconditional exposures to administrative bodies and non-commercial undertakings	Conditional and unconditional exposures to banks and brokerage houses	Conditional and unconditional exposures to corporates	Conditional and unconditional retail exposures	Conditional and unconditional exposures secured by real estate property	Past due items	Receivables defined in high risk category by BRSA	Receivables Secured by Commercial Real Estate Mortgages	Other Receivables	
Domestic	41,792,622	3,855,090	432,814	13,464,963	88,703,108	29,902,519	1,310,748	944,409	-	4,309,965	16,065,503	200,781,741
European Union Countries	18,536,837	-	-	4,214,187	13,107,179	1,219	57	27,306	-	-	89,517	35,976,302
OECD Countries <sup>(2)</sup>	-	-	-	138,707	1,939,566	-	-	-	-	-	-	2,078,273
Offshore Banking Areas	-	-	-	-	-	-	-	-	-	-	-	-
USA, Canada	-	-	-	1,676,326	308,928	-	-	-	-	-	-	1,985,254
Other Countries	-	-	-	342,753	3,070,665	-	-	-	-	-	-	3,413,418
Associates, Subsidiaries and Joint-Ventures	-	-	-	-	-	-	-	-	-	-	-	-
Unallocated Assets/Liabilities <sup>(3)</sup>	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>60,329,459</b>	<b>3,855,090</b>	<b>432,814</b>	<b>19,836,936</b>	<b>107,129,446</b>	<b>29,903,738</b>	<b>1,310,805</b>	<b>971,715</b>	<b>-</b>	<b>4,309,965</b>	<b>16,155,020</b>	<b>244,234,988</b>

<sup>(1)</sup> Exposure categories based on "Regulation on Measurement and Assessment of Capital Adequacy Ratios of Banks."

<sup>(2)</sup> OECD countries other than EU Countries, USA and Canada.

<sup>(3)</sup> Includes assets and liability items that cannot be allocated on a consistent basis.

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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

### SECTION FOUR: Explanations Related to Financial Structure and Risk Management (Continued)

#### II. Explanations on Consolidated Credit Risk (Continued)

##### Profile of significant exposures in major regions

Prior Period	Risk Classifications <sup>(1)</sup>											Total
	Conditional and unconditional exposures to central governments or central banks	Conditional and unconditional receivables from regional or local governments	Conditional and unconditional exposures to administrative bodies and non-commercial undertakings	Conditional and unconditional exposures to banks and brokerage houses	Conditional and unconditional exposures to corporates	Conditional and unconditional retail exposures	Conditional and unconditional exposures secured by real estate property	Past due items	Receivables defined in high risk category by BRSA	Receivables Secured by Commercial Real Estate Mortgages	Other Receivables	
Domestic	16,943,724	3,540,709	247,045	12,155,056	47,602,263	14,155,162	768,642	295,772	7,911	2,725,992	9,348,531	107,790,807
European Union Countries	12,501,030	-	-	3,259,026	8,911,728	34	97	13,454	1	-	71,193	24,756,563
OECD Countries <sup>(2)</sup>	-	-	-	28,993	103,056	-	-	-	-	-	-	132,049
Offshore Banking Areas	-	-	-	-	-	-	-	-	-	-	-	-
USA, Canada	-	-	-	168,275	91,119	-	-	-	-	-	-	259,394
Other Countries	-	-	-	142,612	1,183,738	-	-	-	-	-	-	1,326,350
Associates, Subsidiaries and Joint-Ventures	-	-	-	-	-	-	-	-	-	-	-	-
Unallocated Assets/Liabilities <sup>(3)</sup>	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>29,444,754</b>	<b>3,540,709</b>	<b>247,045</b>	<b>15,753,962</b>	<b>57,891,904</b>	<b>14,155,196</b>	<b>768,739</b>	<b>309,226</b>	<b>7,912</b>	<b>2,725,992</b>	<b>9,419,724</b>	<b>134,265,163</b>

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

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

(3) Includes assets and liability items that cannot be allocated on a consistent basis

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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

### SECTION FOUR: Explanations Related to Financial Structure and Risk Management (Continued)

#### II. Explanations on Consolidated Credit Risk (Continued)

##### Profile of significant exposures in major regions

Current Period	Risk Classifications											TRY	FC	Total(1)
	Conditional and unconditional exposures to central governments or central banks	Conditional and unconditional receivables from regional or local governments	Conditional and unconditional exposures to administrative bodies and non-commercial undertakings	Conditional and unconditional exposures to banks and brokerage houses	Conditional and unconditional exposures to corporates	Conditional and unconditional retail exposures	Conditional and unconditional exposures secured by real estate property	Past due items	Short-term exposures to banks, brokerage houses and corporates	Other receivables				
<b>1 Agriculture</b>	-	-	-	-	1,395,700	1,551,002	1,145,770	49,476	-	-	3,701,455	440,493	4,141,948	
Farming and Raising	-	-	-	-	-	-	-	-	-	-	-	-	-	
1.1 Livestock	-	-	-	-	1,189,305	1,426,870	1,134,548	49,476	-	-	3,418,807	381,392	3,800,199	
1.2 Forestry	-	-	-	-	173,354	22,134	1,952	-	-	-	197,440	-	197,440	
1.3 Fishing	-	-	-	-	33,041	101,998	9,270	-	-	-	85,208	59,101	144,309	
<b>2 Industrial</b>	-	-	242,444	-	47,520,355	10,911,778	1,278,200	376,227	-	-	42,017,994	18,311,010	60,329,004	
Mining and	-	-	-	-	-	-	-	-	-	-	-	-	-	
2.1 Quarrying	-	-	-	-	4,091,973	297,128	2,940	13,349	-	-	2,503,367	1,902,023	4,405,390	
2.2 Production	-	-	-	-	41,346,718	10,310,676	1,241,076	320,859	-	-	38,228,602	14,990,727	53,219,329	
2.3 Electricity, Gas, Water	-	-	242,444	-	2,081,664	303,974	34,184	42,019	-	-	1,286,025	1,418,260	2,704,285	
<b>3 Construction</b>	-	-	-	-	6,437,142	2,774,381	1,050,560	69,016	-	-	9,523,095	808,004	10,331,099	
<b>4 Services</b>	60,329,459	3,850,642	190,370	19,836,936	48,876,718	13,201,212	2,086,226	423,266	-	16,019,801	102,030,091	62,784,539	164,814,630	
4.1 Wholesale and retail trade	-	-	-	-	24,068,343	10,119,307	1,587,367	360,136	-	-	28,434,657	7,700,496	36,135,153	
4.2 Hotel, food and beverage	-	-	-	-	567,521	343,904	66,212	14,370	-	-	886,622	105,385	992,007	
4.3 Transportation and Communication	-	-	-	-	6,738,630	1,323,993	128,188	10,620	-	-	4,194,573	4,006,858	8,201,431	
4.4 Financial Institutions	60,329,459	-	-	19,836,936	14,517,395	34,575	7,984	-	-	16,019,801	60,914,739	49,831,411	110,746,150	
4.5 Real Estate and Rent Services	-	-	46	-	697,648	24,763	90,446	14,738	-	-	241,504	586,137	827,641	
4.6 Self- Employment Services	-	-	-	-	4,365	3,332	45,725	-	-	-	53,422	-	53,422	
4.7 Educational Services	-	-	-	-	1,602,558	941,368	50,666	12,732	-	-	2,105,617	501,707	2,607,324	
4.8 Health and Social Services	-	3,850,642	190,324	-	680,258	409,970	109,638	10,670	-	-	5,198,957	52,545	5,251,502	
<b>5 Other</b>	-	4,448	-	-	2,899,531	1,465,365	60,014	53,730	-	135,219	3,763,535	854,772	4,618,307	
<b>6 Total</b>	<b>60,329,459</b>	<b>3,855,090</b>	<b>432,814</b>	<b>19,836,936</b>	<b>107,129,446</b>	<b>29,903,738</b>	<b>5,620,770</b>	<b>971,715</b>	<b>-</b>	<b>16,155,020</b>	<b>161,036,170</b>	<b>83,198,818</b>	<b>244,234,988</b>	

(1) Risk amounts are given as prior to loan reduction and after the loan conversion.

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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

### SECTION FOUR: Explanations Related to Financial Structure and Risk Management (Continued)

#### II. Explanations on Consolidated Credit Risk (Continued)

##### Risk profile regarding sectors or counter parties (Continued)

		Risk Classifications												
Prior Period	Conditional and unconditional exposures to central governments or central banks	Conditional and unconditional receivables from regional or local governments	Conditional and unconditional exposures to administrative bodies and non-commercial undertakings	Conditional and unconditional exposures to banks and brokerage houses	Conditional and unconditional exposures to corporates	Conditional and unconditional retail exposures	Conditional and unconditional exposures secured by real estate property	Past due items	Short-term exposures to banks, brokerage houses and corporates	Other receivables	TRY	FC	Total(1)	
1	<b>Agriculture</b>	-	-	-	-	612,279	838,379	591,958	13,463	13	-	1,801,444	254,648	2,056,092
	Farming and Raising	-	-	-	-	-	-	-	-	-	-	-	-	-
1.1	Livestock	-	-	-	-	476,747	747,358	583,178	12,862	13	-	1,594,094	226,064	1,820,158
1.2	Forestry	-	-	-	-	93,097	25,929	3,859	601	-	-	123,486	-	123,486
1.3	Fishing	-	-	-	-	42,435	65,092	4,921	-	-	-	83,864	28,584	112,448
2	<b>Industrial</b>	-	-	-	-	28,244,621	5,072,173	1,235,533	124,082	-	-	24,218,461	10,457,948	34,676,409
	Mining and	-	-	-	-	-	-	-	-	-	-	-	-	-
2.1	Quarrying	-	-	-	-	1,450,204	160,136	15	11,995	-	-	866,733	755,617	1,622,350
2.2	Production	-	-	-	-	25,257,221	4,799,589	1,224,789	93,740	-	-	22,501,121	8,874,218	31,375,339
2.3	Electricity, Gas, Water	-	-	-	-	1,537,196	112,448	10,729	18,347	-	-	850,607	828,113	1,678,720
3	<b>Construction</b>	-	-	-	-	3,499,734	1,204,841	455,880	78,720	57	-	4,787,170	452,062	5,239,232
4	<b>Services</b>	29,444,754	3,540,710	247,045	15,753,962	24,244,828	6,410,220	1,167,476	87,401	10	9,343,697	46,708,619	43,531,484	90,240,103
4.1	Wholesale and retail trade	-	-	-	-	10,756,189	5,126,861	874,169	66,299	-	-	13,873,142	2,950,376	16,823,518
	Hotel, food and	-	-	-	-	-	-	-	-	-	-	-	-	-
4.2	beverage	-	-	-	-	469,928	140,645	40,114	1,449	-	-	564,446	87,690	652,136
	Transportation and	-	-	-	-	-	-	-	-	-	-	-	-	-
4.3	Communication	-	-	-	-	3,152,361	502,157	64,669	3,080	-	-	1,610,423	2,111,844	3,722,267
4.4	Financial Institutions	29,444,754	-	-	15,753,962	8,259,753	41,401	1,411	-	-	9,343,697	24,757,548	38,087,430	62,844,978
4.5	Real Estate and Rent Services	-	48,882	-	-	84,597	13,453	44,354	9,207	-	-	200,493	-	200,493
4.6	Self- Employment Services	-	-	-	-	857	1,664	1,489	-	-	-	4,010	-	4,010
4.7	Educational Services	-	-	-	-	992,079	370,586	15,342	7,156	-	-	1,127,353	257,810	1,385,163
4.8	Health and Social Services	-	3,491,828	247,045	-	529,064	213,453	125,928	210	10	-	4,571,204	36,334	4,607,538
5	<b>Other</b>	-	-	-	-	1,290,441	629,583	43,883	5,560	7,833	76,027	1,866,379	186,948	2,053,327
6	<b>Total</b>	29,444,754	3,540,710	247,045	15,753,962	57,891,903	14,155,196	3,494,730	309,226	7,913	9,419,724	79,382,073	54,883,090	134,265,163

(1) Risk amounts are given as prior to loan reduction and after the loan conversion.

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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

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

#### II. Explanations on Consolidated Credit Risk (Continued)

##### Analysis of maturity-bearing exposures according to remaining maturities

Current Period Exposure Categories	Term To Maturity					Unallocated
	Up to 1 month	1-3 months	3-6 months	6-12 months	Over 1 year	
Conditional and unconditional receivables from central governments and Central Banks	60,329,459	-	-	-	-	-
Conditional and unconditional receivables from regional or local governments	-	5,321	3,733	220,088	3,625,947	-
Conditional and unconditional receivables from administrative bodies and non-commercial enterprises	-	-	-	242,444	190,369	-
Conditional and unconditional receivables from multilateral development banks	-	-	-	-	-	-
Conditional and unconditional receivables from international organizations	-	-	-	-	-	-
Conditional and unconditional receivables from banks and brokerage houses	6,718,920	2,389,724	2,335,951	3,780,866	4,611,476	-
Conditional and unconditional receivables from corporates	9,351,113	19,219,499	27,839,724	29,120,137	21,598,972	-
Conditional and unconditional receivables from retail portfolios	2,609,534	7,144,115	10,467,370	6,335,549	3,347,171	-
Conditional and unconditional receivables secured by mortgages	356,983	978,462	1,579,798	1,296,364	1,409,163	-
Past due receivables	92,609	1,543	1,421	1,097	-	875,046
Receivables defined in high risk category by BRSA	-	-	-	-	-	-
Securities collateralized by mortgages	-	-	-	-	-	-
Securitization positions	-	-	-	-	-	-
Short-term exposures to banks, brokerage houses and corporates	-	-	-	-	-	-
Exposures in the nature of collective investment undertakings	-	-	-	-	-	-
Other Receivables	-	-	-	-	-	16,155,020
<b>Total<sup>(1)</sup></b>	<b>79,458,618</b>	<b>29,738,664</b>	<b>42,227,997</b>	<b>40,996,545</b>	<b>34,783,098</b>	<b>17,030,066</b>

(1) Risk amounts are given as prior to loan reduction and after the loan conversion.

Prior Period Exposure Categories	Term To Maturity					Unallocated
	Up to 1 month	1-3 months	3-6 months	6-12 months	Over 1 year	
Conditional and unconditional receivables from central governments and Central Banks	29,444,754	-	-	-	-	-
Conditional and unconditional receivables from regional or local governments	456	1,075	36,010	152,225	3,350,944	-
Conditional and unconditional receivables from administrative bodies and non-commercial enterprises	-	-	4,270	-	242,775	-
Conditional and unconditional receivables from multilateral development banks	-	-	-	-	-	-
Conditional and unconditional receivables from international organizations	-	-	-	-	-	-
Conditional and unconditional receivables from banks and brokerage houses	4,549,434	1,013,874	1,456,335	4,605,560	4,128,759	-
Conditional and unconditional receivables from corporates	6,830,186	12,437,642	12,318,359	13,123,261	13,182,456	-
Conditional and unconditional receivables from retail portfolios	1,608,827	3,642,877	4,757,075	2,887,044	1,259,372	-
Conditional and unconditional receivables secured by mortgages	302,881	480,619	901,319	1,185,388	624,524	-
Past due receivables	51,792	2,121	1,682	18	-	253,613
Receivables defined in high risk category by BRSA	1,197	5,748	674	293	-	-
Securities collateralized by mortgages	-	-	-	-	-	-
Securitization positions	-	-	-	-	-	-
Short-term receivables to banks, brokerage houses and corporates	-	-	-	-	-	-
Exposures in the nature of collective investment undertakings	-	-	-	-	-	-
Other Receivables	-	-	-	-	-	9,419,724
<b>Total<sup>(1)</sup></b>	<b>42,789,527</b>	<b>17,583,956</b>	<b>19,475,724</b>	<b>21,953,789</b>	<b>22,788,830</b>	<b>9,673,337</b>

(1) Risk amounts are given as prior to loan reduction and after the loan conversion.

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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

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

#### II. Explanations on Consolidated Credit Risk (Continued)

##### Information on Risk Classifications

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

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

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

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

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

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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

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

#### II. Explanations on Consolidated Credit Risk (Continued)

##### Risk Amounts According to Risk Weights

Distribution of Risk Weights														Deducted From Equity
Current Period	0%	10%	20%	20% (Unrated)	35% exposures secured by real estate property	50%	50% (Unrated)	75%	100%	100% (Unrated)	150%	200%	500%	
Amount Before Credit Risk Mitigation	58,559,073	-	1,395,297	8,824,132	-	1,508,099	30,821,072	30,819,857	-	112,283,914	23,545	-	-	-
Amount After Credit Risk Mitigation	31,861,803	-	1,395,297	8,815,313	1,310,396	1,508,099	30,687,271	29,281,168	-	111,068,025	4,407	-	-	-

  

Distribution of Risk Weights														Deducted From Equity
Prior Period	0%	10%	20%	20% (Unrated)	35% exposures secured by real estate property	50%	50% (Unrated)	75%	100%	100% (Unrated)	150%	200%	500%	
Amount Before Credit Risk Mitigation	31,857,394	-	270,927	6,394,163	-	648,859	21,880,393	14,680,366	-	58,412,093	19,961	-	101,008	3,157,775
Amount After Credit Risk Mitigation	31,861,803	-	270,927	6,394,163	766,412	648,859	21,880,393	13,912,101	-	57,428,813	8,485	-	101,008	3,157,775

##### Miscellaneous Information Regarding Major Sectors or Counterparty Type

		Loans		
Current Period	Significant Increase in Credit Risk (Stage 2)	Defaulted (Stage 3)	Provision of Expected Credit Losses ("TFRS 9") <sup>(1)</sup>	
			127,541	85,261
<b>1 Agricultural</b>	<b>251,958</b>			
1.1 Farming and Raising Livestock	249,827	126,171	83,695	
1.2 Forestry	2,131	61	257	
1.3 Fishing	-	1,309	1,309	
<b>2 Industry</b>	<b>787,232</b>	<b>1,027,687</b>	<b>751,328</b>	
2.1 Mining and Quarrying	26,421	47,372	35,352	
2.2 Production	760,778	938,563	695,903	
2.3 Electricity, Gas, Water	33	41,752	20,073	
<b>3 Construction</b>	<b>252,864</b>	<b>268,335</b>	<b>221,419</b>	
<b>4 Services</b>	<b>945,964</b>	<b>1,214,514</b>	<b>845,172</b>	
4.1 Wholesale and Retail Trade	777,114	1,051,038	729,138	
4.2 Hotel and Beverage Service	4,793	33,699	19,482	
4.3 Transportation and Telecommunication	22,749	19,626	12,857	
4.4 Financial Institutions	28,342	43	1,041	
4.5 Real Estate and Lending Service	43,750	46,995	30,887	
4.6 Self-Employment Service	56,255	36,071	33,552	
4.7 Education Service	-	82	82	
4.8 Health and Social Services	12,961	26,960	18,133	
<b>5 Other</b>	<b>86,722</b>	<b>250,437</b>	<b>168,444</b>	
<b>Total</b>	<b>2,324,740</b>	<b>2,888,514</b>	<b>2,071,624</b>	

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

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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

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

#### II. Explanations on Consolidated Credit Risk (Continued)

##### Miscellaneous Information Regarding Major Sectors or Counterparty Type (Continued)

Prior Period	Significant Increase in Credit Risk (Stage 2)	Loans		Provision of Expected Credit Losses("TFRS 9") <sup>(1)</sup>
		Defaulted (Stage 3)		
<b>1 Agricultural</b>	<b>67,419</b>	<b>39,684</b>		<b>29,749</b>
1.1 Farming and Raising Livestock	67,419	38,277		28,342
1.2 Forestry	-	61		61
1.3 Fishing	-	1,346		1,346
<b>2 Industry</b>	<b>326,368</b>	<b>269,831</b>		<b>212,965</b>
2.1 Mining and Quarrying	-	55,572		43,577
2.2 Production	326,315	212,136		167,801
2.3 Electricity, Gas, Water	53	2,123		1,587
<b>3 Construction</b>	<b>96,978</b>	<b>226,036</b>		<b>176,008</b>
<b>4 Services</b>	<b>300,828</b>	<b>332,247</b>		<b>257,009</b>
4.1 Wholesale and Retail Trade	228,042	266,874		208,734
4.2 Hotel and Restaurant Service	480	7,581		6,136
4.3 Transportation and Telecommunication	5,734	6,460		5,049
4.4 Financial Institutions	23,313	43		205
4.5 Real Estate and Lending Service	13,035	19,763		9,005
4.6 Self-Employment Service	19,148	24,924		21,028
4.7 Education Service	-	98		96
4.8 Health and Social Services	11,076	6,504		6,756
<b>5 Other</b>	<b>76,945</b>	<b>163,667</b>		<b>108,019</b>
<b>Total</b>	<b>868,538</b>	<b>1,031,465</b>		<b>783,750</b>

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

##### Movements in value adjustments and provisions

Current Period	Provisions Allocated			Other Adjustments <sup>(1)</sup>	Closing Balance
	Opening Balance	During the Period	Provision Reversal <sup>(2)</sup>		
<b>Stage 3 Provisions</b>	708,647	1,249,280	(197,300)	139,259	1,899,886
<b>Stage 1 and 2 Provisions</b>	331,908	1,410,667	(957,308)	(91,340)	693,927

(1) Determined based on exchange rate differences, business combinations, acquisitions and disposal of subsidiaries.

(2) Represents the loans written off from the assets amounting to TRY 527 for which the Group has allocated 100% provision in the follow-up portfolio, and the sales made from the non-performing loans portfolio are also shown here.

Prior Period	Provisions Allocated			Other Adjustments <sup>(1)</sup>	Closing Balance
	Opening Balance	During the Period	Provision Reversal <sup>(2)</sup>		
<b>Stage 3 Provisions</b>	589,118	402,830	(322,061)	38,760	708,647
<b>Stage 1 and 2 Provisions</b>	242,847	640,089	(526,237)	(24,791)	331,908

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

(2) Represents the loans written off from the assets amounting to TRY 51,621 for which the Group has allocated 100% provision in the follow-up portfolio, and the loans sold from the assets amounting to TRY 132,868. The sales made from the non-performing loans portfolio are also shown here.

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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

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

#### II. Explanations on Consolidated Credit Risk (Continued)

##### Gross and Net Amounts of Specific Loan Provisions by Risk Ratings

31 December 2025	Loans		Other Assets	
	Gross	Net	Gross	Net
Provisions for loans and other receivables with limited collectability	647,216	318,394	-	-
Provisions for doubtful loans and other receivables	854,994	286,193	-	-
Provisions for loans and other receivables classified as loss	1,375,180	384,041	11,124	-
<b>Total</b>	<b>2,877,390</b>	<b>988,628</b>	<b>11,124</b>	<b>-</b>

  

31 December 2024	Loans		Other Assets	
	Gross	Net	Gross	Net
Provisions for loans and other receivables with limited collectability	324,770	134,585	-	-
Provisions for doubtful loans and other receivables	220,890	66,391	-	-
Provisions for loans and other receivables classified as loss	474,683	121,842	11,122	-
<b>Total</b>	<b>1,020,343</b>	<b>322,818</b>	<b>11,122</b>	<b>-</b>

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

##### Details of Collaterals Held by the Group for Cash and Non-Cash Loan in Active Status

Cash-loans	31 December 2025	31 December 2024
<b>Secured Loans:</b>		
Cash Secured Loans	1,717,401	870,742
Loans Secured by Real Estate Mortgage	14,827,030	7,270,432
Loans Secured by Treasury Guarantee or Public Sector Securities	14,952	11,314
Guarantees Issued by Financial Institutions	201,144	-
Other Collaterals (pledges on assets, corporate and personal guarantees, promissory notes)	83,645,012	50,127,310
Unsecured Loans	34,328,856	11,289,720
<b>Total Cash - Loans</b>	<b>134,734,395</b>	<b>69,569,518</b>

(\*) Limited by risk amount.

Non-cash loans	31 December 2025	31 December 2024
<b>Secured Loans:</b>		
Cash Secured Loans	657,036	318,483
Loans Secured by Real Estate Mortgage	790,039	522,575
Loans Secured by Treasury Guarantee or Public Sector Securities	7,326	1,661
Guarantees Issued by Financial Institutions	-	432
Other Collaterals (pledges on assets, corporate and personal guarantees, promissory notes)	43,121,232	19,740,017
Unsecured Loans	2,176,539	1,793,139
<b>Total non-cash loans</b>	<b>46,752,172</b>	<b>22,376,307</b>

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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

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

#### II. Explanations on Consolidated Credit Risk (Continued)

##### Information on Collaterals for Non-Performing Receivables

Current Period	Corporate/Commercial Loans	Consumer Loans	Credit Cards	Total
Cash	10	-	-	10
Mortgage	641,589	974	1,200	643,763
Pledge	-	-	-	-
Checks and Notes	-	-	-	-
Other	1,339,861	1,954	8,515	1,350,330
Unsecured	871,812	22,001	598	894,411
<b>Total (*)</b>	<b>2,853,272</b>	<b>24,929</b>	<b>10,313</b>	<b>2,888,514</b>

(\*) Limited by risk amount.

Prior Period	Corporate/Commercial Loans	Consumer Loans	Credit Cards	Total
Cash	42	-	-	42
Mortgage	199,684	1,826	479	201,989
Pledge	-	-	-	-
Checks and Notes	-	-	-	-
Other	541,584	1,746	5,204	548,534
Unsecured	260,339	20,306	255	280,900
<b>Total (*)</b>	<b>1,001,649</b>	<b>23,878</b>	<b>5,938</b>	<b>1,031,465</b>

(\*) Limited by risk amount.

##### Regional concentration of impaired loans and receivables

Regional	31 December 2025	31 December 2024
Turkey	2,776,122	952,925
Holland	59,611	40,890
Germany	52,781	37,650
<b>Total</b>	<b>2,888,514</b>	<b>1,031,465</b>

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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

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

#### II. Explanations on Consolidated Credit Risk (Continued)

##### Past due but not yet impaired loans and receivables

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

##### Aging of past due but not yet impaired loans and receivables

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

##### Non-overdue and unimpaired loans and receivables

	31 December 2025	31 December 2024
Group 1: Low-risk loans and receivables	139,240,003	81,791,106
Group 2: Loans and receivables under close monitoring	1,458,443	599,895
<b>Total</b>	<b>140,698,446</b>	<b>82,391,001</b>
Restructured Loans	551,347	142,202
<b>Total</b>	<b>141,249,793</b>	<b>82,533,203</b>

#### III. Explanations on Consolidated Market Risk

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

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

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

In addition to VAR limits, there are also transaction, trader, desk, and stop-loss limits approved by the Board of Directors for the trading portfolio in limiting market risk.

The details of the market risk calculated as of 31 December 2025, in accordance with the principles set out in the third section of the 'Regulation on the Measurement and Evaluation of Capital Adequacy of Banks' published in the Official Gazette dated 23 October 2015, and numbered 29511, are provided in the table below.

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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

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

#### III. Explanations on Consolidated Market Risk (Continued)

##### Market risk under standardized approach

		RWA
	Outright Products	
1	Interest rate risk (general and specific)	2,386,400
2	Equity risk (general and specific)	325
3	Foreign Exchange Risk	3,715,263
4	Commodity Risk	1,771,825
	Options	
5	Simplified approach	-
6	Delta-plus method	164,275
7	Scenario approach	-
8	Securitization	-
9	<b>Total</b>	<b>8,038,088</b>

#### IV. Explanations on Consolidated Operational Risk

The amount subject to operational risk has been calculated according to the basic indicator approach in accordance with Article 25 of the Regulation on the Measurement and Evaluation of Capital Adequacy of Banks. Annual gross income consists of the sum of net interest income and net non-interest income realized as of the year-end. In the calculation of annual gross income, operating expenses related to the incomes included in the calculation, including provisions and payments made to persons or institutions from which the bank receives support services, are not deducted. Income from the sale of securities monitored outside the trading account, extraordinary income, and income from amounts indemnified by insurance are not included in the annual gross income.

	2022	2023	2024	Total number of years for which gross income is positive	Ratio (%)	Total
<b>Gross Income</b>	4,160,230	6,898,502	6,898,502	7,350,026	15	1,102,504
Amount subject to operational risk (Total *12.5)				13,781,299		

#### V. Explanations on Consolidated Currency Risk

##### The Group's exposure to exchange rate risk, the estimation of the effects of this situation, the limits set by the Parent Bank's Board of Directors for the positions monitored on a daily basis

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

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

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

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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

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

#### V. Explanations on Consolidated Currency Risk (Continued)

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

As of 31 December 2025, the Group's derivative financial instruments classified as hedging against fair value risk amounted to TRY 1,634,292 (31 December 2024: TRY 1,377,608).

##### Management policy for foreign currency risk

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

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

	US Dollar	Euro
<b>Spot foreign exchange bid rates in the balance sheet date</b>	<b>42.8457</b>	<b>50.2859</b>
<u>Prior balance sheet date:</u>		
Spot foreign exchange purchase rate of first day	42.8623	50.4532
Spot foreign exchange purchase rate of second day	42.8542	50.4519
Spot foreign exchange purchase rate of third day	42.7656	50.3547
Spot foreign exchange purchase rate of fourth day	42.7641	50.3896
Spot foreign exchange purchase rate of fifth day	42.7434	50.4208
<b>The basic arithmetical average of last 30 days</b>	<b>42.6074</b>	<b>49.9031</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 December 2025 and 31 December 2024, assuming a 10 percent depreciation of TRY against the following currencies, is shown in the table below. This analysis has been prepared under the assumption that all other variables, especially interest rates, remain constant.

	31 December 2025		31 December 2024	
	Statement of profit and loss	Equity <sup>(1)</sup>	Statement of profit and loss	Equity <sup>(1)</sup>
US Dollar	2,032,533	2,208,269	120,724	(53,519)
Euro	(367,428)	(367,431)	17,992	18,922
Other currencies	(506,509)	(506,509)	45,007	45,007
<b>Total, net</b>	<b>1,158,596</b>	<b>1,334,329</b>	<b>183,723</b>	<b>10,410</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

## NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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

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

#### V. 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	958,728	8,460,133	2,035,182	11,454,043
Banks	11,694,131	3,399,944	3,866,596	18,960,671
Financial Assets at Fair Value through Profit or Loss (Net)	26,855	338,623	-	365,478
Receivables from Money Markets	-	-	-	-
Financial Assets at Fair Value Through Other Comprehensive Income	5,394,833	8,908,302	-	14,303,135
Loans	27,518,549	16,511,010	5,327,351	49,356,910
Investments in Associates, Subsidiaries and Joint Ventures (Business Partners)	-	-	-	-
Financial Assets Measured at Amortized Cost	16,867,659	533,112	-	17,400,771
Tangible Assets	67,020	374	-	67,394
Intangible Assets	-	-	-	-
Others <sup>(3)</sup>	67,849	62,869	104	130,822
<b>Total Assets</b>	<b>62,595,624</b>	<b>38,214,367</b>	<b>11,229,233</b>	<b>112,039,224</b>
<b>Liabilities:</b>				
Bank Deposits	2,469,390	1,239,196	44	3,708,630
Foreign Currency Deposits	41,510,196	40,283,493	6,058,487	87,852,176
Money Market Funds	2,346,655	413,280	-	2,759,935
Loans Received	12,291,161	41,321	91,382	12,423,864
Securities Issued	-	10,784,981	-	10,784,981
Lease Liabilities	51,598	376	-	51,974
Other Liabilities <sup>(2)(3)</sup>	252,315	7,534,414	14,230	7,800,959
<b>Total Liabilities</b>	<b>58,921,315</b>	<b>60,297,061</b>	<b>6,164,143</b>	<b>125,382,519</b>
<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
<b>Prior Period</b>	<b>Euro</b>	<b>US Dollar</b>	<b>Other</b>	<b>Total</b>
Total Assets	40,180,438	26,675,980	3,582,140	70,438,558
Total Liabilities	42,010,532	27,218,979	4,093,609	73,323,120
<b>Net on-Balance Sheet Position</b>	<b>(1,830,094)</b>	<b>(542,999)</b>	<b>(511,469)</b>	<b>(2,884,562)</b>
<b>Net off-Balance Sheet Position</b>	<b>2,019,312</b>	<b>7,809</b>	<b>961,534</b>	<b>2,988,655</b>
Financial Derivative Assets	19,758,441	25,445,872	1,963,894	47,168,207
Financial Derivative Liabilities	17,739,129	25,438,063	1,002,360	44,179,552
Non-cash loans <sup>(1)(3)</sup>	2,975,261	4,150,333	-	7,125,594

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

(2) The foreign exchange income rediscount of TRY 604,991 and the two-day value commitments of TRY 50,165 related to derivative financial instruments are not included in other assets, and the foreign exchange expense rediscount of TRY 818,158 is not included in other liabilities.

(3) Provisions for non-cash loans amounting to TRY 7,994 are included in the other liabilities item.

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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

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

#### VI. Explanations on Consolidated Interest Rate Risk

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

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

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

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

Current Period	Up to 1 Month	1-3 Months	3-12 Months	1-5 Years	5 Years And Over	Non – Interest Bearing	Total
<b>Assets :</b>							
Cash and Balances with CBR Banks <sup>(5)</sup>	15,515,684 13,416,185	- -	- -	- -	- -	4,879,151 7,427,671	20,394,835 20,843,856
Financial Assets at Fair Value Through Profit or Loss	11,934	13,954	71,758	152,289	117,751	-	367,686
Receivables from Money Markets	-	-	-	-	-	-	-
Financial Assets at Fair Value Through Other Comprehensive Income	904,870	2,705,351	5,213,229	25,642,518	1,226,073	417,885	36,109,926
Loans <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>48,096,675</b>	<b>38,212,966</b>	<b>81,965,222</b>	<b>45,440,727</b>	<b>1,344,909</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
Issued Securities	-	-	-	-	10,784,981	-	10,784,981
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	267,954	6,742,586	39,051,570	47,412,264
<b>Total Liabilities</b>	<b>103,997,433</b>	<b>35,803,393</b>	<b>14,542,698</b>	<b>18,854,245</b>	<b>17,814,409</b>	<b>53,556,604</b>	<b>244,568,782</b>
Balance Sheet Long Position	-	2,409,573	67,422,524	26,586,482	-	-	96,418,579
Balance Sheet Short Position	(55,900,758)	-	-	-	(16,469,500)	(24,048,321)	(96,418,579)
Off-Balance Sheet Long Position	7,608,982	5,046,331	12,974,705	18,112,613	-	-	43,742,631
Off-Balance Sheet Short Position	(7,307,429)	(3,699,490)	(11,099,386)	(21,122,378)	(377,144)	-	(43,605,827)
<b>Total Position</b>	<b>(55,999,205)</b>	<b>3,756,414</b>	<b>69,297,843</b>	<b>23,576,717</b>	<b>(16,846,644)</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

## NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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

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

#### VI. Explanations On Consolidated Interest Rate Risk (Continued)

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

Prior Period	Up to 1		3-12 Months	1-5 Years	5 Years And Over	Non – Interest Bearing	Total
	onth	1-3 Months					
<b>Assets:</b>							
Cash and Balances with CBRT	10,933,039	-	-	-	-	4,745,465	15,678,504
Banks <sup>(5)</sup>	13,231,860	115,000	-	-	-	1,139,576	14,486,436
Financial Assets at Fair Value Through Prof Loss	983	11,141	24,384	280,708	87,448	-	404,664
Receivables from Money Markets	5,895,477	-	-	-	-	-	5,895,477
Financial Assets at Fair Value Through Other Comprehensive Income	322,611	733,166	5,493,069	5,696,799	2,170,242	250,377	14,666,264
Loans <sup>(4)(5)</sup>	9,607,580	17,864,780	36,939,692	9,083,036	6,191	335,348	73,836,627
Financial Assets Measured at Amortized Co	72,864	112,403	941,333	8,725,002	95,905	-	9,947,507
Other Assets <sup>(1)</sup>	170,488	119,093	356,568	22,370	-	6,918,005	7,586,524
<b>Total Assets</b>	<b>40,234,902</b>	<b>18,955,583</b>	<b>43,755,046</b>	<b>23,807,915</b>	<b>2,359,786</b>	<b>13,388,771</b>	<b>142,502,003</b>
<b>Liabilities:</b>							
Bank Deposits	3,514,365	1,766,039	2,165,927	395,811	-	291	7,842,433
Other Deposits	52,768,807	21,226,512	11,849,314	5,219,583	47,144	9,677,323	100,788,683
Funds from Interbank Money Market	148,195	-	-	-	-	-	148,195
Marketable Securities Issued	-	-	-	-	-	-	-
Loans received <sup>(3)</sup>	1,920,165	1,155,045	1,303,032	6,017,702	-	-	10,395,944
Other liabilities <sup>(2)</sup>	275,992	240,669	410,641	235,848	100,143	22,063,455	23,326,748
<b>Total Liabilities</b>	<b>58,627,524</b>	<b>24,388,265</b>	<b>15,728,914</b>	<b>11,868,944</b>	<b>147,287</b>	<b>31,741,069</b>	<b>142,502,003</b>
Balance Sheet Long Position	-	-	28,026,132	11,938,971	2,212,499	-	42,177,602
Balance Sheet Short Position	(18,392,622)	(5,432,682)	-	-	-	(18,352,298)	(42,177,602)
Off-Balance Sheet Long Position	4,693,750	890,926	10,375,602	9,876,680	-	-	25,836,958
Off-Balance Sheet Short Position	(4,726,785)	(890,926)	(10,492,480)	(9,966,534)	-	-	(26,076,725)
<b>Total Position</b>	<b>(18,425,657)</b>	<b>(5,432,682)</b>	<b>27,909,254</b>	<b>11,849,117</b>	<b>2,212,499</b>	<b>(18,352,298)</b>	<b>(239,767)</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

## NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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

#### VI. Explanation on Consolidated Interest Rate Risk (Continued)

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

	Euro %	US Dollar %	Yen %	TRY %
<b>Current Period</b>				
<b>Assets:</b>				
Cash Equivalents and Central Bank of the Republic of Türkiye	-	-	-	-
Receivables from Banks and Other Financial Institutions	2.00	3.95	-	33.8
Financial Assets Measured at Fair Value Through Profit or Loss	2.5	6.03	-	37.02
Receivables from Money Markets	-	-	-	-
Financial Assets Measured at Fair Value through Other Comprehensive Income	2.91	6.68	-	38.88
Loans	5.05	6.90	-	43.92
Financial Assets Measured at Amortized Cost	3.23	5.29	-	-
<b>Liabilities:</b>				
Bank Deposits	2.75	3.65	-	24.97
Other Deposits	2.1	3.62	-	41.17
Funds From Interbank Money Market	2.5	4.6	-	32.3
Other Liabilities	-	-	-	-
Marketable Securities Issued	-	6.51	-	-
Loans Received	2.76	7.13	-	37.55
<b>Prior Period</b>				
<b>Assets:</b>				
Cash Equivalents and Central Bank of the Republic of Türkiye	-	-	-	-
Receivables from Banks and Other Financial Institutions	2.79	3.32	-	47.11
Financial Assets Measured at Fair Value Through Profit or Loss	3.68	6.59	-	33.27
Receivables from Money Markets	3.25	-	-	41.45
Financial Assets Measured at Fair Value through Other Comprehensive Income	4.62	6.59	-	35.07
Loans	8.94	8.68	-	51.64
Financial Assets Measured at Amortized Cost	2.85	5.69	-	-
<b>Liabilities:</b>				
Bank Deposits	3.44	5.16	-	35.82
Other Deposits	0.73	2.23	-	48.65
Funds From Interbank Money Market	-	-	-	48.80
Other Liabilities	-	-	-	-
Securities Issued	-	-	-	-
Loans Received	2.94	0.71	-	45.16

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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

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

#### VI. Explanations on Consolidated Interest Rate Risk (Continued)

##### Interest rate risk on banking book

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

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

The interest rate risk on banking book is measured legally as per the “Regulation on Measurement and Evaluation of Interest Rate Risk Resulted from Banking Book as per Standard Shock Method” published in the Official Gazette No. 32898 dated 12 May 2025, and the legal limit as per this measurement is monitored and reported monthly. A proportional level of capital is maintained for the interest rate risk arising from banking books.

Interest rate risk is the potential for loss in the Bank’s capital or earnings due to changes in interest rates. Changes in interest rates affect the Bank’s earnings by altering the level of net interest income, other interest-sensitive income and operating expenses, and by changing the underlying values of instruments in the Bank’s assets, liabilities and off-balance sheet items, as well as the economic value of future cash flows (and, in some cases, the cash flows themselves). The Bank’s interest rate risk in significant currencies is calculated, as of 1 October 2025, in accordance with the “Regulation on the Measurement and Assessment of Interest Rate Risk Arising from Banking Book by Standardised Approach”, by dividing the maximum loss amount calculated under different scenarios by the Bank’s Common Equity Tier 1 capital.

There are three main sources of interest rate risk:

- Repricing Risk: Arises from mismatches in the repricing structures of assets and liabilities.
- Yield Curve Risk: Arises from changes in the slope and shape of the yield curve.
- Basis Risk: Arises from the low correlation between interest income earned and interest expense paid on different financial instruments that have similar repricing characteristics.

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

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

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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

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

#### VI. Explanations on Consolidated Interest Rate Risk (Continued)

##### Interest rate risk on banking book (Continued)

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

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

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

	Economic Value Change (EVC) (*)
<b>Current Period</b>	<b>31.12.2025</b>
Parallel Up	(136,582)
Parallel Down	293,764
Steeper	(1,299,943)
Flattener	1,161,678
Short-term Up	674,597
Short-term Down	(712,976)
<b>Maximum</b>	<b>1,161,678</b>
<b>Core Capital</b>	<b>28,370,086</b>

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

None.

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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

#### VIII. Explanations on Consolidated Liquidity Risk Management and Consolidated Liquidity Coverage Ratio

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

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

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

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

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

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

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

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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

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

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

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

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

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

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

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

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

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

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

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

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

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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

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

##### 1. Consolidated Liquidity Coverage Rate

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

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

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

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

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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

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

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

##### 1. Consolidated Liquidity Coverage Rate (Continued)

Current Period	Total value to which the consideration ratio is not applied <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			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	33,133,427	16,333,876
Operational deposits	-	-	-	-
Non-Operational deposits	59,220,597	36,075,970	27,479,510	15,181,810
Other unsecured funding	5,874,681	1,152,066	5,653,917	1,152,066
Secured funding			-	-
Other cash outflows	565,783	8,477,115	565,783	8,477,115
Liquidity needs related to derivatives and market valuation changes on derivatives transactions	565,783	8,477,115	565,783	8,477,115
Debts related to the structured financial products	-	-	-	-
Commitment related to debts to financial markets and other off-balance sheet liabilities	-	-	-	-
Commitments that are unconditionally revocable at any time by the Bank and other contractual commitments	1,165,120	1,165,120	58,256	58,256
Other irrevocable or conditionally revocable commitments	41,522,282	11,990,885	3,516,402	1,293,477
<b>TOTAL CASH OUTFLOWS</b>			<b>45,508,346</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>Max limit applied values</b>	
<b>TOTAL HQLA STOCK</b>			43,405,784	26,653,644
<b>TOTAL NET CASH OUTFLOWS</b>			30,633,391	15,319,038
<b>LIQUIDITY COVERAGE RATIO (%)</b>			141.69	173.99

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

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

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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

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

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

##### 1. Consolidated Liquidity Coverage Rate (Continued)

Prior Period	Total value to which the consideration ratio is not applied <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			24,281,675	17,191,637
<b>Cash Outflows</b>			-	-
Retail and customer deposits	53,392,411	27,089,104	4,928,685	2,701,282
Stable deposits	8,211,108	152,550	410,555	7,627
Less stable deposits	45,181,303	26,936,554	4,518,130	2,693,655
Unsecured funding other than retail and small business customers deposits	47,872,107	30,000,214	22,975,516	13,371,370
Operational deposits	-	-	-	-
Non-Operational deposits	45,105,209	29,423,536	20,422,371	12,794,692
Other unsecured funding	2,766,898	576,678	2,553,145	576,678
Secured funding			-	-
Other cash outflows	712,489	7,891,906	712,489	7,891,906
Liquidity needs related to derivatives and market valuation changes on derivatives transactions	712,489	7,891,906	712,489	7,891,906
Debts related to the structured financial products	-	-	-	-
Commitment related to debts to financial markets and other off-balance sheet liabilities	-	-	-	-
Commitments that are unconditionally revocable at any time by the Bank and other contractual commitments	866,946	866,946	43,347	43,347
Other irrevocable or conditionally revocable commitments	19,287,454	5,401,876	1,501,597	477,534
<b>TOTAL CASH OUTFLOWS</b>			<b>30,161,634</b>	<b>24,485,439</b>
<b>Cash Inflows</b>				
Secured lending transactions	466,227	3,196	-	-
Unsecured lending transactions	17,296,454	7,088,275	14,215,940	6,650,162
Other cash inflows	878,530	5,847,182	878,530	5,847,182
<b>TOTAL CASH INFLOWS</b>	<b>18,641,211</b>	<b>12,938,653</b>	<b>15,094,470</b>	<b>12,497,344</b>
			<b>Max limit applied values</b>	
<b>TOTAL HQLA STOCK</b>			<b>24,281,675</b>	<b>17,191,637</b>
<b>TOTAL NET CASH OUTFLOWS</b>			<b>15,067,164</b>	<b>11,988,095</b>
<b>LIQUIDITY COVERAGE RATIO (%)</b>			<b>161.16</b>	<b>143.41</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	231.43%	23 October 2024	136.65%	31 December 2024	163.42%
FC	193.27%	26 December 2024	121.36%	25 October 2024	144.16%

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

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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

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

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

##### 2. Minimum Disclosures by Banks Regarding the Consolidated Liquidity Coverage Ratio

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

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

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

High-quality liquid assets consist of cash values, central bank reserves, free securities, reverse repos, and stocks traded on BIST-100. Of the Bank's high-quality liquid assets, 77% are accounts held at the CBRT, 19% are free securities, and 4% are cash values.

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

Among the primary funding sources, unsecured fundings such as deposits and loans, and secured fundings such as repo transactions hold the most significant positions. As of the balance sheet date, 91.2% of the funding sources consist of deposits, 8.7% of loans used and 0.1% of debts to money markets Cash outflows comprise 69% unsecured fundings, 11% secured fundings and 20% off-balance sheet fundings..

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

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

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

As of the balance sheet date, 53% of the Bank's time deposits consist of individual customers, 2% of retail customers, 40% of other individual customers, and 5% of other deposit accounts.

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

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

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

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

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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

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

##### Breakdown of assets and liabilities according to their outstanding maturities:

Current Period	Demand	Up to 1 Month	1 - 3 Months	3 - 12 Months	1 - 5 Years	5 Years and Over	Unallocated <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	4,879,151	15,515,684	-	-	-	-	-	20,394,835
Receivables from Banks and Other Financial Institutions	7,763,998	13,069,839	-	-	-	-	10,019	20,843,856
Financial Assets at Fair Value through Profit or Loss	-	11,934	13,954	71,758	152,289	117,751	-	367,686
Receivables from Money Markets	-	-	-	-	-	-	-	-
Financial Assets at Fair Value through Other Comprehensive Income	417,885	500,463	1,585,073	4,527,874	26,757,191	2,321,440	-	36,109,926
Loans <sup>(3)(4)(5)</sup>	105,623	11,817,981	25,355,934	65,444,134	25,448,188	3,297,237	912,113	132,381,210
Financial Assets at Fair Value Through Amortized Cost	-	-	131,822	380,014	15,989,540	899,395	-	17,400,771
Other Assets	-	12,203,841	252,697	594,007	362,333	-	3,657,620	17,070,498
<b>Total Assets</b>	<b>13,166,657</b>	<b>53,119,742</b>	<b>27,339,480</b>	<b>71,017,787</b>	<b>68,709,541</b>	<b>6,635,823</b>	<b>4,579,752</b>	<b>244,568,782</b>
<b>Liabilities:</b>								
Bank Deposits	392	1,230,470	-	1,896,038	1,307,881	-	-	4,434,781
Other Deposits	25,434,929	73,585,964	31,735,750	7,812,710	4,663,895	286,842	-	143,520,091
Loans received <sup>(2)</sup>	-	-	3,354,783	2,089,436	12,614,515	-	-	18,058,734
Money Market Borrowings	153,385	17,469,264	428,977	2,306,306	-	-	-	20,357,932
Marketable Securities Issued	-	-	-	-	-	10,784,981	-	10,784,980
Other Liabilities	-	621,287	269,282	412,615	297,896	6,759,615	39,051,569	47,412,264
<b>Total Liabilities</b>	<b>25,588,706</b>	<b>92,906,986</b>	<b>35,788,792</b>	<b>14,517,105</b>	<b>18,884,187</b>	<b>17,831,438</b>	<b>39,051,569</b>	<b>244,568,782</b>
<b>Net Liquidity Gap</b>	<b>(12,422,049)</b>	<b>(39,787,243)</b>	<b>(8,449,312)</b>	<b>56,500,682</b>	<b>49,825,354</b>	<b>11,195,615</b>	<b>(34,471,817)</b>	<b>-</b>
<b>Prior Period</b>								
Total Assets	6,045,116	41,943,959	15,664,767	39,521,177	31,682,564	4,525,577	3,118,843	142,502,003
Total Liabilities	16,186,206	58,993,815	20,084,599	15,686,971	9,319,586	167,371	22,063,455	142,502,003
<b>Net Liquidity Gap</b>	<b>(10,141,090)</b>	<b>(17,049,856)</b>	<b>(4,419,832)</b>	<b>23,834,206</b>	<b>22,362,978</b>	<b>4,358,206</b>	<b>(18,944,612)</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

## NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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

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

##### Net Stable Funding Ratio:

The net stable funding ratio (NSFR), which is a complementary liquidity measurement method to the LKO that measures banks' resilience to short-term liquidity shocks and is calculated by taking into account maturity compliance, began to be shared legally as of 1 January 2024. BRSA has determined the procedures and principles to ensure that banks provide stable funding in order to prevent the deterioration of their liquidity levels due to the funding risk that they may be exposed to on a consolidated and non-consolidated basis in the long term. In accordance with the "Regulation on the Calculation of the Net Stable Funding Ratio of Banks" published in the Official Gazette dated 26 May 2023 and numbered 32202, the three-month simple arithmetic average of the consolidated and non-consolidated net stable funding ratio calculated monthly as of equity calculation periods cannot be less than 100 percent as of the periods of March, June, September and December.

NSFR is defined as the ratio of the amount of available stable funding (SFT) to the amount of required stable funding (GFT). The book values of assets and liabilities are taken into account in accordance with TFRS and the notification schedules published by the BRSA are weighted by multiplying them with the MIF and GIF factors. Current stable funding is the capital and liabilities that create resources for the bank for more than 1 year. The required stable funding is a function of the maturity of the assets of the bank, their liquidity capacity and the liquidity risk arising from off-balance sheet transactions.

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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

#### VIII. Explanations on Consolidated Liquity 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	34,414,390	-	-	24,773,284	59,187,674
Core Capital and Supplementary Capital	34,414,390	-	-	-	34,414,390
Other Equity Instruments	-	-	-	24,773,284	24,773,284
Individual and Retail Customer Deposits	17,919,820	59,206,352	4,630,819	4,525,592	79,410,316
Stable deposits	10,160,814	17,464,547	3,770,263	3,724,220	33,363,851
Less stable deposits	7,759,006	41,741,805	860,556	801,372	46,046,465
Payables to Other Persons	6,408,173	47,181,134	2,721,519	-	28,491,790
Operational Deposits/Participation Fund	-	-	-	-	-
Other Payables	6,408,173	47,181,134	2,721,519	-	28,491,790
Equivalent Liabilities to Interdependent Assets	-	-	-	-	-
Other Liabilities	7,712,154	6,269,853	-	-	-
Derivative Liabilities	-	-	-	-	-
Other Equity Elements and Liabilities Not Included Above	7,712,154	6,269,853	-	-	-
<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>

(\*) 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.

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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

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

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

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

Prior Period	Amount Not Subject to Maturity-Based Consideration Ratio				Total Amount Subject to Consideration Ratio
	Demand *	Short-Term (less than 6 months)	Residual Maturity of 6 Months and Longer But Less Than 1 Year	Residual Maturity of 1 Year and More	
<b>Current Stable Fund</b>					
Equity Instruments	16,152,874	-	-	8,079,493	24,232,367
Core Capital and Supplementary Capital	16,152,874	-	-	-	16,152,874
Other Equity Instruments	-	-	-	8,079,493	8,079,493
Individual and Retail Customer Deposits	11,037,625	37,725,227	4,608,879	1,801,167	50,737,125
Stable deposits	6,163,710	10,610,070	3,331,317	1,525,234	20,548,815
Less stable deposits	4,873,915	27,115,157	1,277,562	275,933	30,188,310
Payables to Other Persons	4,796,384	43,391,024	3,685,773	-	22,015,690
Operational Deposits/Participation Fund	-	-	-	-	-
Other Payables	4,796,384	43,391,024	3,685,773	-	22,015,690
Equivalent Liabilities to Interdependent Assets	-	-	-	-	-
Other Liabilities	3,119,150	604,023	-	-	-
Derivative Liabilities	-	604,023	-	-	-
Other Equity Elements and Liabilities Not Included Above	3,119,150	-	-	-	-
<b>Prior Stable Fund</b>	-	-	-	-	<b>96,985,182</b>
<b>Required Stable Fund</b>	-	-	-	-	-
High Quality Liquid Assets	-	-	-	-	980,757
Operational Deposits/Participation Fund Deposited with Credit Institutions or Financial Institutions	-	-	-	-	-
Performing Receivables	2,038,461	50,118,067	17,259,822	37,113,936	58,946,666
Receivables from Credit Institutions or Financial Institutions with First Quality Liquid Assets as Collateral	2,006,977	-	-	-	200,698
Receivables from Credit Institutions or Financial Institutions without or without First Quality Liquid Assets as Collateral Secured Receivables	-	23,965,330	10,264,382	12,548,677	21,275,668
Corporate Customers Other Than Credit Institutions or Financial Institutions, Institutions, Individuals and Retail Customers, Central Governments, CBRT and Public Institutions	31,484	26,152,737	6,995,440	24,565,259	37,470,300
Receivables Subject to a Low Risk Weight of 35% or Less	-	-	-	213,005	138,453
Receivables Secured by Residential Real Estate Mortgages	-	-	-	-	-
Receivables Subject to a Low Risk Weight of 35% or Less	-	-	-	377,164	245,156
Stock Exchange Traded Shares and Debt Instruments That Do Not Have the Characteristics of High Quality Liquid Assets	-	-	-	-	-
Assets Equivalent to Interdependent Liabilities	-	-	-	-	-
Other Assets	14,733,539	20,338	229	-	14,815,211
Physically Deliverable Commodities Including Gold	-	-	-	-	-
Initial Collateral of Derivative Contracts or Guarantee Fund Given to Central Counterparty	-	20,338	-	-	17,287
Derivative Assets	-	-	229	-	-
Amount of Derivative Liabilities Before Deducting Variation Collateral	-	-	-	-	64,385
Other Assets Not Included Above	14,733,539	-	-	-	14,733,539
Off-Balance Sheet Liabilities	-	17,159,184	3,636,058	2,684,654	1,173,995
<b>Required Stable Fund</b>	-	-	-	-	<b>75,916,629</b>
<b>Net Stable Funding Rate (%) (Current/Required Stable Fund)</b>	-	-	-	-	<b>127.75</b>

(\*) In the non-maturity column, the items listed do not have a specific maturity date. These include, but are not limited to, equity elements without a specific maturity, non-maturity deposits, short positions, positions with unspecified maturity, non-high-quality liquid assets stocks, and physically delivered commodities.

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## NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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

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

##### Maturity distribution of derivative financial instruments held for trading purposes

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

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

Current Period	Up to 1 Month	1 - 3 Months	3 - 12 Months	1 - 5 Years	5 Years and Over	Total
Forward Foreign Currency buying	1,650,578	1,628,066	7,344,561	-	-	10,623,205
Forward Foreign Currency selling	1,666,399	1,792,185	8,647,500	-	-	12,106,084
Swap contracts buying	45,195,082	4,409,371	3,272,242	6,034,308	-	58,911,003
Swap contracts selling	45,510,610	4,018,522	3,752,242	5,929,164	-	59,210,538
Interest rate swap buying	2,396,914	4,692,632	10,420,006	8,186,539	1,260,381	26,956,472
Interest rate swap selling	2,396,914	4,692,632	10,402,590	8,186,539	1,260,381	26,939,056
Options buying	9,506,556	4,996,907	8,228,752	-	-	22,732,215
Options selling	9,813,470	5,187,214	9,387,554	-	-	24,388,238
Other	-	-	-	-	502,859	502,859
<b>Total</b>	<b>118,136,523</b>	<b>31,417,529</b>	<b>61,455,447</b>	<b>28,336,550</b>	<b>3,023,621</b>	<b>242,369,670</b>

  

Prior Period	Up to 1 Month	1 - 3 Months	3 - 12 Months	1 - 5 Years	5 Years and Over	Total
Forward Foreign Currency buying	2,719,418	1,106,726	1,421,207	-	-	5,247,351
Forward Foreign Currency selling	2,754,119	1,281,111	1,650,041	-	-	5,685,271
Swap contracts buying	26,421,394	2,442,206	1,242,406	2,571,535	80,525	32,758,066
Swap contracts selling	26,471,506	2,487,632	1,268,936	2,748,294	83,985	33,060,353
Interest rate swap buying	225,000	3,885,000	5,340,606	5,954,197	1,157,697	16,562,500
Interest rate swap selling	225,000	3,885,000	5,340,606	5,954,197	1,157,697	16,562,500
Options buying	2,637,816	2,275,415	5,276,103	-	-	10,189,334
Options selling	2,883,515	2,718,906	5,940,195	-	-	11,542,616
Other	-	-	-	367,362	-	367,362
<b>Total</b>	<b>64,337,768</b>	<b>20,081,996</b>	<b>27,480,100</b>	<b>17,595,585</b>	<b>2,479,904</b>	<b>131,975,353</b>

##### Information on securitization position

None.

##### Information on Credit Risk Mitigation Techniques

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

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

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

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## NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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

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

#### IX. Explanations on Consolidated Leverage Ratio

The Group's leverage ratio, calculated in accordance with the "Regulation on Measurement and Evaluation of Bank's Leverage Levels" is 9.56% (31 December 2024: 9.40%). The primary reason for the decrease in the leverage ratio for the current period compared to the previous period is that the growth rate of the core capital is less than the growth rate of the total risk-weighted assets. Subject level is above the minimum requirement which is determined as 3% by the regulation..

	Current Period	Prior Period
<b>Assets On the Balance Sheet</b>		
Assets on the balance sheet (excluding derivative financial instruments and loan derivatives, including collaterals)	235,016,745	134,262,351
Assets deducted from core capital	(240,254)	(665,349)
Total risk amount for assets on the balance sheet	234,776,491	133,597,002
<b>Derivative Financial Instruments and Loan Derivatives</b>		
Renewal cost of derivative financial instruments and loan derivatives	1,026,664	674,139
Potential credit risk amount of derivative financial instruments and loan derivatives	1,101,334	1,130,702
Total risk amount of derivative financial instruments and loan derivatives	2,127,998	1,804,841
<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)	13,159,247	11,408,471
Risk amount arising from intermediated transactions	-	-
Total risk amount of financing transactions with securities or goods warranties	13,159,247	11,408,471
<b>Off-Balance Sheet Commitments</b>		
Gross nominal amount of the off-the-balance sheet transactions	35,292,187	21,387,149
Adjustment amount arising from multiplying by the credit conversion rate	-	-
Total risk amount for off- the-balance sheet transactions	35,292,187	21,387,149
<b>Capital and Total Risk</b>		
Core capital	27,288,484	15,787,133
Total risk amount	285,355,923	168,197,463
<b>Leverage Ratio</b>	<b>9.56</b>	<b>9.40</b>

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

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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

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

#### X. Explanations on Consolidated Risk Management

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

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

	Risk Weighted Amounts		Minimum Capital Requirements
	31 December 2025	31 December 2024	31 December 2025
<b>1 Credit risk (excluding counterparty credit risk)</b>	<b>151,633,957</b>	<b>81,248,816</b>	<b>12,130,717</b>
2 Standardized approach	151,633,957	81,248,816	12,130,717
3 Internal rating-based approach			
<b>4 Counterparty credit risk</b>	<b>1,649,792</b>	<b>1,942,827</b>	<b>131,983</b>
5 Standardized approach for counterparty credit risk	1,649,792	1,942,827	131,983
6 Internal model method			
<b>7 Equity position in banking book under basic risk weighting or internal rating-based</b>	-	-	-
<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>8,038,088</b>	<b>4,070,938</b>	<b>643,047</b>
17 Standardized approach	8,038,088	4,070,938	643,047
18 Internal model approaches			
<b>19 Operational risk</b>	<b>13,781,299</b>	<b>7,987,569</b>	<b>1,102,504</b>
20 Basic indicator approach	13,781,299	7,987,569	1,102,504
21 Standardized approach	-	-	-
22 Advanced measurement approach	-	-	-
<b>23 Amounts below the thresholds for deduction from capital (subject to 250% risk weight)</b>	-	-	-
<b>24 Floor adjustment</b>	-	-	-
<b>25 Total (1+4+7+8+9+10+16+19+23+24)</b>	<b>175,103,136</b>	<b>95,250,150</b>	<b>14,008,251</b>

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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

#### X. Explanations on Consolidated Risk Management (Continued)

##### Explanations on Consolidated Credit Risk

##### a. Credit Quality of Assets

	The gross amount evaluated in accordance with TAS in the financial statements prepared according to legal consolidation		Provisions/ Amortization and Impairments	Net values (a+b-c)
	Defaulted Exposures	Non-defaulted Exposures		
1 Loans	2,888,514	141,586,317	(2,593,813)	141,881,018
2 Debt securities	-	44,948,196	(605,016)	44,343,180
3 Off-balance sheet receivables	-	90,488,803	(44,891)	90,443,912
4 Total	2,888,514	277,023,316	(3,243,720)	276,668,110

##### b. Changes in Stock of Defaulted Loans and Debt Securities

1	Defaulted loans and debt securities at end of the previous reporting period	1,031,465
2	Loans and debt securities that have defaulted since the last reporting period	2,078,430
3	Returned to non-defaulted status	64
4	Amounts written off from assets	527
5	Other Changes	(220,790)
6	Defaulted loans and debt securities at end of the reporting period end (1+2-3-4±5)	2,888,514

##### c. Credit Risk Mitigation Techniques - Overview

	Exposures unsecured: carrying amount	Exposures secured by collaterals	Exposures secured by collateral, of which secured amount	Exposures secured by financial guarantees	Exposures secured by financial guarantees, of which secured amount	Exposures secured by credit derivatives	Exposures secured by credit derivatives, of which secured amount
1 Loans	245,997,632	2,527,323	1,199,280	530,062	409,613	-	-
2 Debt Securities	37,135,527	-	-	-	-	-	-
3 Total	283,133,159	2,527,323	1,199,280	530,062	409,613	-	-
4 Defaulted	971,715	236	126	-	-	-	-

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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

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

#### X. Explanations on Consolidated Risk Management (Continued)

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

Asset Classes		Exposures before CCF and CRM		Exposures post CCF and CRM		Risk Weighted Amount and Risk Weighted Amount density	
		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	Risk Weighted Amount	Risk Weighted Amount density
1	Exposures to central governments or central banks	60,329,459	-	60,739,071	-	1,033,109	2%
2	Exposures to regional governments or local authorities	3,854,628	1,113	3,854,628	462	1,927,545	50%
3	Exposures to public sector entities	432,768	228	432,768	46	432,814	100%
4	Exposures to multilateral development banks	-	-	-	-	-	-
5	Exposures to international organizations	-	-	-	-	-	-
6	Exposures to institutions	19,116,821	26,425,569	19,113,342	718,263	8,189,570	41%
7	Exposures to corporates	78,346,686	40,034,082	77,370,158	28,781,659	99,410,985	94%
8	Retail exposures	25,335,351	9,418,984	24,712,780	4,568,388	21,960,876	75%
9	Exposures secured by residential property	1,263,311	84,285	1,262,902	47,494	458,639	35%
10	Exposures secured by commercial real estate	4,128,002	288,978	4,128,002	181,964	2,527,881	59%
11	Past-due loans	971,715	-	971,715	-	674,459	69%
12	Higher-risk categories by the Agency Board	-	-	-	-	-	-
13	Exposures in the form of covered bonds	-	-	-	-	-	-
14	Exposures to institutions and corporates with a short-term credit assessment	-	-	-	-	-	-
15	Exposures in the form of units or shares in collective investment undertakings	-	-	-	-	-	-
16	Other assets	16,062,261	-	16,062,261	-	14,925,323	93%
17	Investment in equities	92,759	-	92,759	-	92,759	100%
18	<b>Total</b>	<b>209,933,761</b>	<b>76,253,239</b>	<b>208,740,386</b>	<b>34,298,276</b>	<b>151,633,960</b>	<b>62%</b>

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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### O FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

#### X. Explanations on Consolidated Risk Management (Continued)

##### Explanations on Consolidated Counterparty Credit Risk (CCR)

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

		Replacement cost	Potential future exposure <sup>4</sup>	EEPE	Alpha used for computing regulatory exposure at default	Exposure at default post CRM	Risk Weighted Amount
1	Standardized Approach - CCR (For Derivatives))	671,832	1,311,413		1,4	1,983,245	1,224,716
2	Internal Model Method (for derivatives, repo transactions, marketable securities or commodity lending or borrowing transactions, long settlement transactions and securities financing transactions)			-	-	-	-
3	Simple Approach for Credit Mitigation (for repo transactions, marketable securities or commodity lending or borrowing transactions, long settlement transactions and securities financing transactions)					-	-
4	Comprehensive Approach for Credit Risk Mitigation (for repo transactions, marketable securities or commodity lending or borrowing transactions, long settlement transactions and securities financing transactions)					1,828,328	86,259
5	Value at Risk for repo transactions, marketable securities or commodity lending or borrowing transactions, long settlement transactions and securities financing transactions					-	-
6	<b>Total</b>						<b>1,310,975</b>

##### b. Credit valuation adjustment (CVA) capital charge

		Exposure amount (after application of credit risk mitigation techniques)	Risk-weighted amounts
	Total portfolios subject to the Advanced CVA capital charge	-	-
1	(i) Value at Risk component (Including the 3* multiplier)		-
2	(ii) Stressed Value at Risk component (Including the 3* multiplier)		-
3	All portfolios subject to the Standardized CVA capital charge	1,983,245	337,394
4	<b>Total subject to the CVA capital charge</b>	<b>1,983,245</b>	<b>337,394</b>

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

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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

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

#### X. Explanations on Consolidated Risk Management (Continued)

##### Explanations on Consolidated Counterparty Credit Risk (CCR (Continued))

##### c. Standard Approach – CCR according to risk classification and risk weights

Risk weights/Risk classes	0%	10%	20%	35%	50%	75%	100%	150%	Other	Credit Risk Exposures
Exposures to central governments and central bank	1,655,810	-	-	-	-	-	-	-	-	1,655,810
Exposures to regional or local governments	-	-	-	-	-	-	-	-	-	-
Exposures to administrative units and non-commercial enterprises	-	-	-	-	-	-	-	-	-	-
Exposures to multilateral development banks	-	-	-	-	-	-	-	-	-	-
Exposures to international organizations	-	-	-	-	-	-	-	-	-	-
Exposures to banks and financial intermediaries	-	-	455,036	-	905,821	-	-	-	71,061	1,431,918
Exposures to corporates	-	-	125	-	20,203	-	703,990	-	-	724,318
Retail exposures	-	-	-	-	-	70,588	-	-	-	70,588
Exposures secured by commercial real estate	-	-	-	-	-	-	-	-	-	-
Past-due loan	-	-	-	-	-	-	-	-	-	-
Higher Risk categories by the Agency Board	-	-	-	-	-	-	-	-	-	-
Exposures in the form of covered bonds	-	-	-	-	-	-	-	-	-	-
Securitization positions in banking accounts	-	-	-	-	-	-	-	-	-	-
Exposures to institutions and corporates with a short-term credit assessments	-	-	-	-	-	-	-	-	-	-
Exposures in the form of units or shares in collective investment undertakings (CIUs)	-	-	-	-	-	-	-	-	-	-
Investments in equities	-	-	-	-	-	-	-	-	-	-
Other exposures	-	-	-	-	-	-	-	-	-	-
Other assets	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>1,655,810</b>	<b>-</b>	<b>455,161</b>	<b>-</b>	<b>926,024</b>	<b>70,588</b>	<b>703,990</b>	<b>-</b>	<b>71,061</b>	<b>3,882,634</b>

##### d. Composition of collateral for CCR exposure

	Collateral used in derivative transactions				Collateral used in other Transactions	
	Collateral Taken		Collateral Given		Collateral Received	Collateral Given
	Segregated	Unsegregated	Segregated	Unsegregated		
Cash – domestic currency	-	-	-	-	17,456,403	-
Cash – other currencies	-	-	-	-	2,756,247	-
Domestic sovereign deb	-	-	-	-	-	-
Other sovereign debt	-	-	-	-	-	-
Government agency bonds	-	-	-	-	-	-
Corporate bonds	-	-	-	-	-	-
Equity securities	-	-	-	-	-	-
Other collaterals	-	-	-	-	-	-
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>20,212,650</b>	<b>-</b>

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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

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

#### X. Explanations on Consolidated Risk Management (Continued)

##### Explanations on Consolidated Counterparty Credit Risk (CCR) (Continued)

##### e. Risks to the Central Counterparty ("CCP")

		Risk Amount After CRM	RWA
<b>1</b>	<b>Total risks arising from transactions to qualified CCP</b>		<b>255,017</b>
2	Regarding risks arising from transactions in CCP (excluding initial margin and guarantee fund amount)	-	-
3	(i) OTC derivative financial instruments	-	-
4	(ii) Other derivative financial instruments	42	5
5	(iii) Repo-reverse repo transactions, overdraft transactions, and lending or borrowing securities or commodities	2,038,479	254,810
6	(iv) Netting groups to which cross product netting is applied	-	-
7	Reserved initial margin	-	
8	Unreserved initial margin	-	-
9	Paid guarantee fund amount	1,615	202
10	Unpaid guarantee fund commitment	-	-
<b>11</b>	<b>Total risks arising from transactions with non-qualified CCPs</b>		<b>-</b>
12	Regarding risks arising from transactions in CCP (excluding initial margin and guarantee fund amount)	-	-
13	(i) OTC derivative financial instruments	-	-
14	(ii) Other derivative financial instruments	-	-
15	(iii) Repo-reverse repo transactions, overdraft transactions, and lending or borrowing securities or commodities	-	-
16	(iv) Netting groups to which cross product netting is applied	-	-
17	Reserved initial margin	-	
18	Unreserved initial margin	-	-
19	Paid guarantee fund amount	-	-
20	Unpaid guarantee fund commitment	-	-

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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

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

#### X. Explanations on Consolidated Risk Management (Continued)

##### Explanations on Consolidated Counterparty Credit Risk (CCR) (Continued)

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

	Carrying values in financial statements prepared as per TAS	Subject to credit risk	Subject to counterparty credit risk	Subject to market risk	Considered in equity calculations	Not subject to capital requirements or subject to deduction from capital
<b>Asset</b>						
Cash and cash equivalents	41,232,126	41,232,126	-	-	-	-
Financial assets at fair value through profit or loss	367,686	-	-	367,686	-	-
Financial assets at fair value through other comprehensive income	36,109,926	-	-	36,109,926	-	-
Financial assets measured at amortized cost	17,415,336	-	17,415,336	-	-	-
Derivative financial assets	1,275,326	-	1,275,326	-	-	-
Non-performing loans	-	-	-	-	-	-
Allowances for Expected Credit Losses (-)	6,565	-	-	-	-	-
Loans (Net)	132,366,645	132,366,645	-	-	-	-
Loans	125,091,333	125,091,333	-	-	-	-
Lease receivables	-	-	-	-	-	-
Factoring Receivables	6,995,175	6,995,175	-	-	-	-
Non-performing loans	2,888,514	2,888,514	-	-	-	-
Allowances for Expected Credit Losses (-)	2,608,377	2,608,377	-	-	-	-
Assets held for sale and assets of discontinued operations (net)	163,762	163,762	-	-	-	-
Equity investments	-	-	-	-	-	-
Tangible assets (net)	3,004,897	3,004,897	-	-	-	-
Intangible assets (net)	196,813	-	-	-	-	196,813
Investment property (net)	-	-	-	-	-	-
Tax assets	38,056	38,056	-	-	-	-
Deferred tax assets	304,175	304,175	-	-	-	-
Other assets	12,087,469	12,087,469	-	-	-	-
<b>Total Assets</b>	<b>244,568,782</b>	<b>189,197,130</b>	<b>18,690,662</b>	<b>36,477,612</b>	-	<b>196,813</b>
<b>Liabilities</b>						
Deposits	147,954,871	-	-	-	-	147,954,871
Funds borrowed	18,058,734	-	-	-	-	18,058,734
Interbank money markets	20,357,932	-	20,204,547	-	-	153,385
Marketable securities issued	10,784,981	-	-	10,784,981	-	-
Funds	-	-	-	-	-	-
Financial liabilities at fair value through profit or loss	-	-	-	-	-	-
Derivative financial liabilities	1,312,771	-	-	1,312,771	-	-
Factoring payables	26	-	-	-	-	26
Lease payables	472,018	-	-	-	-	472,018
Provisions	480,335	-	-	-	-	480,335
Tax liability	1,903,333	-	-	-	-	1,903,333
Deferred tax liabilities	22,142	-	-	-	-	22,142
Liabilities held for sale and liabilities of discontinued operations (net)	-	-	-	-	-	-
Subordinated debt	6,628,423	-	-	6,628,423	-	-
Other liabilities	7,938,182	-	-	-	-	7,938,182
Shareholders' equity	28,655,034	-	-	-	28,655,034	-
<b>Total Liabilities</b>	<b>244,568,782</b>	-	<b>20,204,547</b>	<b>18,726,175</b>	<b>28,655,034</b>	<b>176,983,026</b>

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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

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

#### X. Explanations on Consolidated Risk Management (Continued)

##### Explanations on Consolidated Counterparty Credit Risk (CCR) (Continued)

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

		Total	Subject to credit risk	Subject to securitization	Subject to counterparty credit risk	Subject to market risk
1	Assets carrying value amount under regulatory scope of consolidation in accordance with TAS	244,562,217	189,393,943	-	18,690,662	36,477,612
2	Liabilities carrying value amount under regulatory scope of consolidation in accordance with TAS	-	-	-	-	-
3	<b>Total net amount under regulatory scope of consolidation</b>	<b>244,562,217</b>	<b>189,393,943</b>	<b>-</b>	<b>18,690,662</b>	<b>36,477,612</b>
4	Off-balance sheet amount	332,858,473	90,488,803	-	242,369,670	-
5	Differences in valuations	-	-	-	-	-
6	Differences due to different netting rules (other than those already included in row 2)	-	-	-	-	-
7	Differences due to consideration of provisions	-	-	-	-	-
8	Differences due to prudential filters	-	-	-	-	-
9	<b>Risk exposures</b>	<b>577,420,690</b>	<b>279,882,746</b>	<b>-</b>	<b>261,060,332</b>	<b>36,477,612</b>

#### XI. Explanations on the presentation of financial assets and liabilities at their fair values

	Carrying value		Fair value	
	Current Period	Prior Period	Current Period	Prior Period
<b>Assets</b>				
Receivables from Money Markets	-	5,895,477	-	5,883,464
Receivables from Banks and Other Financial Institutions	21,028,703	14,484,515	18,822,784	14,334,045
Financial Assets at Fair Value through Other Comprehensive Income	36,109,926	14,666,264	26,574,723	14,666,264
Financial Assets Measured at Amortized Cost	17,403,695	9,947,507	17,391,256	9,913,277
Loans	140,766,112	82,745,790	135,952,344	79,147,287
<b>Liabilities</b>				
Bank Deposits	3,751,833	7,842,433	3,530,949	7,621,558
Other Deposits	144,390,416	100,788,683	142,788,172	99,203,017
Funds Provided from Other Financial Institutions	18,062,160	10,497,966	17,077,884	9,772,730
Funds From Interbank Money Market	17,429,638	148,195	17,317,846	147,994
Marketable Securities Issued	-	-	-	-
Miscellaneous Payables	4,014,655	1,108,359	4,014,655	1,108,359

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

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

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

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

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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

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

#### XI. Explanations on the presentation of consolidated financial assets and liabilities at their fair values (Continued)

##### *Classification of fair value*

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

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

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

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

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

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

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

	31 December 2025			
	Stage 1	Stage 2	Stage 3	Total
Financial Assets at Fair Value Through Profit or Loss				
Government Debt Securities	266,343	-	-	266,343
Share Certificates	-	-	-	-
Other Financial Assets	-	101,343	-	101,343
Derivative Financial Asset	-	1,275,326	-	1,275,326
Loans at fair value through profit or loss	-	-	-	-
Financial Assets at Fair Value Through Other Comprehensive Income:				
Loans	-	-	9,535,203	9,535,203
Government debt securities	25,703,021	-	-	25,703,021
Share certificates	-	155,465	75,704	231,169
Other Financial Assets	-	640,533	-	640,533
<b>Total Assets</b>	<b>25,969,364</b>	<b>2,172,667</b>	<b>9,610,907</b>	<b>37,752,938</b>
Financial Liabilities at fair value through profit or loss				
Derivative financial liabilities	-	1,312,771	-	1,312,771
<b>Total Liabilities</b>	<b>-</b>	<b>1,312,771</b>	<b>-</b>	<b>1,312,771</b>

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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

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

#### XI. Explanations on the presentation of consolidated financial assets and liabilities at their fair values (Continued)

##### Classification of fair value (Continued)

	31 December 2024			Total
	Stage 1	Stage 2	Stage 3	
Financial assets at fair value through profit or loss				
Government debt securities	305,988	-	-	305,988
Share certificates	-	-	-	-
Other Financial Assets	-	98,676	-	98,676
Derivative financial asset	-	668,519	-	668,519
Loans at fair value through profit or loss	-	-	-	-
Financial Assets at Fair Value Through Other				
Comprehensive Income:				
Loans	-	-	8,833,199	8,833,199
Government debt securities	5,145,688	-	-	5,145,688
Share certificates	-	114,145	13,941	128,086
Other Financial Assets	-	559,291	-	559,291
<b>Total Assets</b>	<b>5,451,676</b>	<b>1,440,631</b>	<b>8,847,140</b>	<b>15,739,447</b>
Financial Liabilities at fair value through profit or loss				
Derivative financial liabilities	-	947,722	-	947,722
<b>Total Liabilities</b>	<b>-</b>	<b>947,722</b>	<b>-</b>	<b>947,722</b>

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

	Current Period
<b>Balance at the end of the prior period</b>	<b>8,847,140</b>
Purchases	-
Redemption/Disposals	-
Revaluation Difference	763,767
Transfers	-
<b>Balance at the end of the period</b>	<b>9,610,907</b>

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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

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

#### XII. Explanations on consolidated operating segments

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 (\*):

<b>Current Period</b>	<b>Commercial and SME Banking</b>	<b>Retail banking</b>	<b>Other</b>	<b>Group's Total Activities</b>
Operating Income	8,008,491	741,761	11,209,209	19,959,461
Operating Expense	-	-	(6,868,977)	(6,868,977)
<b>Profit before Tax</b>	<b>8,008,491</b>	<b>741,761</b>	<b>4,340,232</b>	<b>13,090,484</b>
Corporate Tax Provision	-	-	(3,661,057)	(3,661,057)
<b>Profit after Tax</b>	<b>8,008,491</b>	<b>741,761</b>	<b>679,175</b>	<b>9,429,427</b>
Segment Assets	82,363,469	343,744	161,861,569	244,568,782
<b>Total Assets</b>	<b>82,363,469</b>	<b>343,744</b>	<b>161,861,569</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 10 August 2020, the bank has been operating in three main business segments: corporate, commercial, and SME banking; retail banking; and treasury. Retail banking offers a variety of banking services to individual customers, including deposits, loans, credit cards, automatic payment services, and internet banking. Corporate, commercial, and SME banking provides commercial banking services to its clients, such as loans, deposits, cash management, trade finance, non-cash loans, and foreign exchange transactions. Treasury operations includes activities such as investments in fixed-income securities, fund management, foreign exchange transactions, money market transactions, and derivative.

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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

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

#### XII. Explanations on consolidated operating segments (Continued)

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

Perior Period	Commercial and SME Banking	Retail banking	Other	Group's Total Activities
Operating Income	4,393,519	459,277	6,716,496	11,569,292
Operating Expense	-	-	(4,072,276)	(4,072,276)
<b>Profit before Tax</b>	<b>4,393,519</b>	<b>459,277</b>	<b>2,644,220</b>	<b>7,497,016</b>
Corporate Tax Provision	-	-	(2,182,265)	(2,182,265)
<b>Profit after Tax</b>	<b>4,393,519</b>	<b>459,277</b>	<b>461,955</b>	<b>5,314,751</b>
Segment Assets	49,989,151	98,109	92,414,743	142,502,003
<b>Total Assets</b>	<b>49,989,151</b>	<b>98,109</b>	<b>92,414,743</b>	<b>142,502,003</b>
Segment Liabilities	24,139,511	41,850,686	59,354,751	125,344,948
Equity	-	-	17,157,055	17,157,055
<b>Total Liabilities</b>	<b>24,139,511</b>	<b>41,850,686</b>	<b>76,511,806</b>	<b>142,502,003</b>

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

#### XIII. Explanations on Net Investment Hedge Accounting

Starting from 1 May 2018, the Parent Bank has decided to implement a hedging strategy to mitigate the foreign exchange risk arising from its overseas subsidiary, Anadolubank Nederland NV, which is accounted for using the equity method in the non-consolidated financial statements. This strategy constitutes a net investment hedging strategy aimed at mitigating the foreign exchange risk arising from the portion of Anadolubank Nederland NV's net investment value amounting to Euro 200,6 million, designated as the hedged item. The euro funding accounts obtained by the Bank from foreign banks are used as hedging instruments.

The 'Hedging Gains/Losses Related to Net Investment in Foreign Operations,' classified under equity, amounted to TRY 4,120,822 as of 31 December 2025 (31 December 2024: TRY 2,376,867).

##### i. Risk Management Objectives and Hedging Strategy

###### a) Risk Management Objective

Portfolios in Euro consisting of financial instruments that generate long-term interest income (such as bonds and loans included in assets) and are denominated in fixed interest rates are more sensitive to interest rate changes. The bank, within the risk appetite limits on Economic Value of Equity (EVE), uses a hedging strategy in line with the Market & ALM Risk Policy to manage the interest rate risk. By adopting a hedging strategy that eliminates the effects of market interest rate changes on the fair value of assets, the bank aims to maintain a stable EVE. The book value of the hedged item is adjusted based on changes in fair value, depending on the risk to be hedged, and these changes are accounted for in the profit and loss statement.

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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

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

#### XIII. Risk Management Objectives and Hedging Strategy (Continued)

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

##### b) Hedging Strategy

The hedging strategy is implemented by entering into interest rate swap transactions in Euro, where fixed interest is paid and variable interest is received. In this way, the aim is to reduce the impact on the Economic Value of Equity (EVE).

##### c) Hedged Risk

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

##### d) Explanations on the Relationships Between the Hedged Items and the Hedging Instruments

This section explains the relationships between the hedged items and the financial instruments used in the hedging transactions.

#### 1. Hedged Items

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

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

The Euro fixed-interest loans and bonds do not contain prepayment options, and any early payments are made according to market conditions. Therefore, AnadoluBank N.V. defines the hedged item's cash flows as being equivalent to the contractual cash flows of the underlying assets. AnadoluBank N.V. is only hedging the interest rate risk of the Euro fixed-interest loan and bond portfolio. The credit risk premium (spread) is not part of the hedged risk. Therefore, changes in the credit risk premium are not included in the valuation for hedge accounting purposes.

#### 2. Hedging Instruments

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

#### 3. Designation and Bucketing

The designation of the hedging relationship can be based on several different criteria. AnadoluBank defines the hedging relationship based on nominal cash flows. The nominal cash flows of the hedged items and hedging instruments are grouped into monthly buckets. The purpose of this designation is to achieve the best matching between the nominal cash flows of the hedging instruments and the nominal cash flows of the hedged items.

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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

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

#### XIII. Risk Management Objectives and Hedging (Strategy)

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

##### d) Description of the Hedging Relationship (Continued)

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

	Hedging Instrument	Hedged Item	Exposure Risk	Fair Value Difference of Hedging Instrument	Fair Value Difference of Hedged Items*	Ineffective Portion
31/12/2025	Interest Rate Swap	Fixed Rate Euro Financial Assets	Interest Rate Risk	1,144,827	(1,146,419)	(1,592)
31/12/2024	Interest Rate Swap	Fixed Rate Euro Financial Assets	Interest Rate Risk	1,073,629	(914,899)	158,730

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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

### SECTION FIVE: EXPLANATIONS AND NOTES TO CONSOLIDATED FINANCIAL STATEMENTS

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

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

	Current Period		Prior Period	
	TRY	FC	TRY	FC
Cash/Foreign Currency	146,317	857,448	140,467	584,290
CBRT <sup>(1)</sup>	8,795,575	10,598,026	7,454,188	7,298,994
Other <sup>(2)</sup>	-	-	-	202,486
<b>Total</b>	<b>8,941,892</b>	<b>11,455,474</b>	<b>7,594,655</b>	<b>8,085,770</b>

(1) Includes TRY 15,515,684 held as reserve requirements.

(2) Includes precious metal accounts.

In accordance with the Central Bank of the Republic of Turkey's Communiqué No. 2013/15 on Reserve Requirements, banks maintain reserve requirements with the Central Bank for the Turkish Lira (TRY) and foreign currency (FX) liabilities specified in the communiqué.

Reserve requirement ratios vary according to the maturity structure of the liabilities, ranging from 3% to 40% for TRY deposits and other liabilities, from 22% to 32% for FX deposits and precious metal deposit accounts, and from 5% to 25% for other FX liabilities. Additionally, a 2.5% TRY reserve requirement is applied to foreign currency deposits (excluding deposits in foreign banks and precious metal accounts).

Reserve requirements are calculated bi-weekly on Fridays and established in 14-day increments.

Interest is paid on the Turkish Lira reserve requirements of deposit banks at rates determined by the Central Bank for accounts receiving exchange rate/price protection support and for Turkish Lira deposit accounts.

For foreign currency deposit/participation fund liabilities (excluding deposits/participation funds in foreign banks), a commission is applied to the amount that must be maintained in mandatory reserve and notice foreign currency deposit accounts (excluding the portion held in Turkish lira), differentiated according to the Turkish lira share.

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

	Current Period		Prior Period	
	TRY	FC	TRY	FC
Unrestricted Demand Deposit	951,243	2,926,674	964,921	2,855,222
Unrestricted Time Deposit	-	-	-	-
Restricted Time Deposit	7,844,332	7,671,352	6,489,267	4,443,772
<b>Total</b>	<b>8,795,575</b>	<b>10,598,026</b>	<b>7,454,188</b>	<b>7,298,994</b>

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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

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

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

##### *Information on foreign banks account*

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

	Current Period		Prior Period	
	TRY	FC	TRY	FC
Banks	1,883,903	18,963,987	672,538	13,827,942
Domestic	1,883,903	568,950	672,538	3,509,073
Foreign(*)	-	18,395,037	-	10,318,869
<b>Total</b>	<b>1,883,903</b>	<b>18,963,987</b>	<b>672,538</b>	<b>13,827,942</b>

(\*) The account with foreign banks includes a collateral of TRY 594,207 for foreign credit collateral, options, and swap transactions (31 December 2024: TRY 200,884), and a required reserve amount of TRY 421,389 for Anadolubank Nederland NV (31 December 2024: TRY 289,962).

	Unrestricted	Restricted	Unrestricted	Restricted
	Amount	Amount	Amount	Amount
	Current Period	Current Period	Prior Period	Prior Period
EU Countries	10,992,207	452,566	9,304,332	490,846
USA, Canada	3,290,842	-	349,392	-
OECD Countries	2,995,808	563,030	145,790	28,509
Other	100,584	-	-	-
<b>Total</b>	<b>17,379,441</b>	<b>1,015,596</b>	<b>9,799,514</b>	<b>519,355</b>

Within the foreign banks account, the collateral for foreign derivative transactions is TRY 594,207 (31 December 2024: TRY 229,393).

#### 3. Explanations on Receivables from Money Markets

As of December 31, 2025, there are no outstanding receivables from the money markets (31 December 2024: 5,895,477 TRY).

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

##### *Financial assets at fair value through profit/loss provided as collateral/blocke*

None. (31 December 2024: 31,967 TRY).

##### *Financial assets at fair value through profit/loss subject to repurchase agreement*

None (31 December 2024: None).

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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

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

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

##### *Securities at Fair Value Through Profit or Loss*

	Current Period		Prior Period	
	TRY	FC	TRY	FC
Government debt securities	2,208	264,135	63,620	242,368
Share certificates	-	-	-	-
Other Assets (*)	-	101,343	-	98,676
<b>Total</b>	<b>2,208</b>	<b>365,478</b>	<b>63,620</b>	<b>341,044</b>

(\*) Other Financial Assets include TRY 21,838 in Türkiye Vakıflar Bankası, TRY 2,039 in İş Bankası, TRY 23,480 in Ziraat Bankası, TRY 20,023 in Türkiye Export Credit Bank, TRY 9,349 in Türkiye Wealth Fund bonds, TRY 15,994 in Yapı ve Kredi Bankası A.Ş., TRY 7,230 in Türkiye Sınai Kalkınma Bankası A.Ş., TRY 1.205 in Akbank T.A.Ş., TRY 184 in Türkiye Garanti Bankası A.Ş. (as of December 31, 2024: TRY 16,604 in Türkiye Vakıflar Bankası, TRY 43,600 in İş Bankası, TRY 24,628 in Ziraat Bankası, and TRY 10,747 in Türkiye Export Credit Bank bonds and TRY 3,697 in Türkiye Wealth Fund bonds).

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

	Current Period	Prior Period
<b>Debt Securities</b>	<b>26,933,968</b>	<b>6,333,241</b>
Quoted at the Stock Exchange	26,747,252	6,210,950
Unquoted at the Stock Exchange	186,716	122,291
<b>Share Certificate</b>	<b>231,169</b>	<b>128,086</b>
Quoted at Stock Exchange	-	-
Unquoted at the Stock Exchange	231,169	128,086
<b>Impairment Provision (-)</b>	<b>590,414</b>	<b>628,262</b>
<b>Total</b>	<b>26,574,723</b>	<b>5,833,065</b>

As of December 31, 2025, the fair value difference of financial assets subject to repurchase agreements (repo transactions) reflected in other comprehensive income is TRY 15,964,247 (December 31, 2024: TRY 97,412).

##### *Statement of movement in bank's loans at fair value through other comprehensive income*

	Current Period		Prior Period	
	TRY	FC	TRY	FC
Value at the Beginning of the Period	-	<b>8,833,199</b>	-	<b>6,053,232</b>
Purchases during the year	-	8,082,453	-	8,501,008
Disposals	-	(7,721,171)	-	(6,053,232)
Exchange rate differences in monetary assets		303,948		-
Rediscount and principal redemption share	-	36,774	-	332,191
<b>End of the Period (*)</b>	<b>-</b>	<b>9,535,203</b>	<b>-</b>	<b>8,833,199</b>

(\*) In the financial statements of AnadoluBank Nederland NV, the fair value difference recognized in other comprehensive income within other financial assets refers to loans with fair value differences recognized in other comprehensive income.

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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

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

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

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

*Statement of movement in financial assets at fair value through other comprehensive income of the bank*

	Current Period		Prior Period	
	TRY	FC	TRY	FC
Value at the Beginning of the Period	<b>3,004,320</b>	<b>2,828,745</b>	<b>1,441,363</b>	<b>2,356,996</b>
Purchases during the year	16,951,569	1,560,899	2,035,300	242,921
Transfers (Portfolio changes)	-	-	-	-
Disposals	(291,912)	-	(503,530)	-
Stock exchange valuation difference	-	-	-	-
Redemption	-	(323,683)	-	(179,415)
Exchange rate differences in monetary assets	-	701,077	-	397,508
Rediscount and principal redemption share	1,955,700	23,969	25,730	18,504
Value increase/decrease	187,114	(23,075)	5,457	(7,769)
<b>End of the Period</b>	<b>21,806,791</b>	<b>4,767,932</b>	<b>3,004,320</b>	<b>2,828,745</b>

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

Trading derivative financial assets	Current Period		Prior Period	
	TRY	FC	TRY	FC
Forward Transactions	29,858	4,411	25,615	13,390
Swap Transactions	63,777	324,212	43,282	144,830
Futures Transactions	-	-	-	-
Options	576,700	276,368	336,089	105,313
Other	-	-	-	-
<b>Total</b>	<b>670,335</b>	<b>604,991</b>	<b>404,986</b>	<b>263,533</b>

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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

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

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

#### 7. Information Related to Loans

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

	Current Period		Prior Period	
	Cash	Non-Cash	Cash	Non-Cash
<b>Direct Loans Granted to Shareholders</b>	<b>1,260,708</b>	<b>279,173</b>	<b>122,003</b>	<b>171,610</b>
Corporate Shareholders	1,259,688	279,173	121,166	171,610
Real Person Shareholders	1,020	-	837	-
<b>Indirect Loans Granted to Shareholders</b>	<b>1,373,451</b>	<b>212,151</b>	<b>1,227,802</b>	<b>60,437</b>
<b>Loans Granted to Employees</b>	<b>68,844</b>	<b>83</b>	<b>19,164</b>	<b>83</b>
<b>Total</b>	<b>2,703,003</b>	<b>491,407</b>	<b>1,368,969</b>	<b>232,130</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(*)	9,535,203	8,833,199

*Loans measures at amortized cost*

Current Period		Loans under Close Monitoring		
		Standard Loans	Not Under the scope of Restructuring	Loans under restructuring
				Loans with Revised Contract Terms
<b>Non-specialized Loans</b>	<b>122,874,452</b>	<b>1,745,759</b>	<b>578,981</b>	<b>-</b>
Enterprise Loans	-	-	-	-
Export Loans	15,473,838	388,502	107,117	-
Import Loans	-	-	-	-
Loans Given to Financial Sector	13,234,454	-	-	-
Retail Loans	306,375	1,873	87	-
Credit Cards	261,632	9,266	34	-
Other	93,598,153	1,346,118	471,743	-
<b>Specialized Loans</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Other Receivables</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total</b>	<b>122,874,452</b>	<b>1,745,759</b>	<b>578,981</b>	<b>-</b>

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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

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

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

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

	Current Period		Prior Period	
	Standard Loans	Loans Under Follow-up	Standard Loans	Loans Under Follow-up
12 Months Expected Credit Loss	522,187	-	256,805	-
Significant Increase in Credit Risk	-	171,738	-	75,103

#### *Breakdown of cash loans according to their maturities*

	Standard Loans and Other Receivables		Loans and Other Receivables under Close Monitoring	
	Loans and Other Receivables	Loans with Revised Contract Terms	Loans and Other Receivables	Loans with Revised Contract Terms
<b>Short-Term Loans and Other Receivables</b>	<b>86,462,225</b>	<b>-</b>	<b>1,437,508</b>	<b>106,077</b>
Non-Specialized Loans	86,462,225	-	1,437,508	106,077
Specialized Loans	-	-	-	-
Other Receivables	-	-	-	-
<b>Medium and Long-Term Loans and Other Receivables</b>	<b>45,947,430</b>	<b>-</b>	<b>308,251</b>	<b>472,904</b>
Non-Specialized Loans	45,947,430	-	308,251	472,904
Specialized Loans	-	-	-	-
Other Receivables	-	-	-	-
<b>Total</b>	<b>132,409,652</b>	<b>-</b>	<b>1,745,759</b>	<b>578,981</b>

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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

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

#### I. Explanations and 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>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 Loans	-	-	-
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

## NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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

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

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

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

##### *Information on commercial installment loans and corporate credit cards (Continued)*

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

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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

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

#### I. Explanations and Disclosures Related to Consolidated Assets (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>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>	<b>-</b>	<b>-</b>	<b>-</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>-</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>-</b>	<b>7</b>
Installment	-	-	-
Non Installment	7	-	7
<b>Overdraft Account-TRY (Commercial)</b>	<b>187,273</b>	<b>-</b>	<b>187,273</b>
<b>Overdraft Account-FC (Commercial)</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Current Period</b>	<b>10,275,138</b>	<b>13,094,689</b>	<b>23,369,827</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>6,424,884</b>	<b>7,690,893</b>	<b>14,115,777</b>
Mortgage Loans	-	-	-
Automotive Loans	146,993	1,093,134	1,240,127
Consumer Loans	6,277,891	6,597,759	12,875,650
Other	-	-	-
<b>Commercial Installment Loans- FC Indexed</b>	<b>-</b>	<b>-</b>	<b>-</b>
Mortgage Loans	-	-	-
Automotive Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
<b>Commercial Installment Loans-FC</b>	<b>36,177</b>	<b>164,632</b>	<b>200,809</b>
Mortgage Loans	-	-	-
Automotive Loans	-	-	-
Consumer Loans	36,177	164,632	200,809
Other	-	-	-
<b>Corporate Credit Cards-TRY</b>	<b>178,576</b>	<b>-</b>	<b>178,576</b>
Installment	9,793	-	9,793
Non Installment	168,783	-	168,783
<b>Corporate Credit Cards-FC</b>	<b>12</b>	<b>-</b>	<b>12</b>
Installment	-	-	-
Non Installment	12	-	12
<b>Overdraft Account-TRY (Commercial)</b>	<b>83,846</b>	<b>-</b>	<b>83,846</b>
<b>Overdraft Account-FC (Commercial)</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total</b>	<b>6,723,495</b>	<b>7,855,525</b>	<b>14,579,020</b>

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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

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

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

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

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

	Current Period	Prior Period
Public	8,290,329	6,874,546
Private (*)	126,444,066	71,528,171
<b>Total</b>	<b>134,734,395</b>	<b>78,402,717</b>

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

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

	Current Period	Prior Period
Domestic Loans (*)	111,915,650	67,084,974
Foreign Loans	22,818,745	11,317,743
<b>Total</b>	<b>134,734,395</b>	<b>78,402,717</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	328,822	190,185
Loans with Doubtful Collectability	568,801	154,499
Uncollectible Loans	1,002,263	363,963
<b>Total</b>	<b>1,899,886</b>	<b>708,647</b>

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

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

	III. Group: Loans with Limited Collectability	IV. Group: Loans with Doubtful Collectability	V. Group Uncollectible Loans
<b>Current Period</b>			
Gross Amounts Before Provisions	15,038	50,482	25,224
Rescheduled Loans	15,038	50,482	25,224
<b>Prior Period</b>			
Gross Amounts Before Provisions	467	1,044	31,602
Rescheduled Loans	467	1,044	31,602

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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

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

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

#### 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>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>

<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>33,494</b>	<b>126,992</b>	<b>603,263</b>
Additions (+)	451,930	132,886	60,880
Transfers from Other Categories of Non-Performing Loans (+)	-	59,416	36,189
Transfers to Other Categories of Non-Performing Loans (-)	59,416	36,189	-
Collection During the Period (-)	101,238	15,378	81,205
Removed from assets (-)	-	51,167	133,322
<i>Corporate and Commercial Loans</i>	-	51,166	133,319
<i>Consumer Loans</i>	-	1	-
<i>Credit Cards</i>	-	-	1
<i>Other</i>	-	-	2
Foreign Currency Difference	-	4,330	-
<b>Balance at the End of the Period</b>	<b>324,770</b>	<b>220,890</b>	<b>485,805</b>
Specific Provisions (-)	190,185	154,499	363,963
<b>Net Balance in Balance Sheet</b>	<b>134,585</b>	<b>66,391</b>	<b>121,842</b>

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

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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

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

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

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

##### *Information on Expected Credit Loss*

	Stage 1	Stage 2	Stage 3	Total
<b>Provision at the Beginning of Period</b>	<b>256,805</b>	<b>75,103</b>	<b>708,647</b>	<b>1,040,555</b>
Additional provision during the period	1,075,154	335,514	1,260,051	2,670,719
Exits During the Period	(768,767)	(188,541)	(207,545)	(1,164,853)
Sold Loans	-	-	-	-
Write-off/Sales	-	-	(527)	(527)
Transfer to Stage 1	5,181	(5,181)	-	-
Transfer to Stage 2	(59,088)	59,088	-	-
Transfer to Stage 3	(74)	(104,243)	104,317	-
Foreign Currency Difference	12,976	-	34,943	47,919
<b>Provision at the End of Period</b>	<b>522,187</b>	<b>171,740</b>	<b>1,899,886</b>	<b>2,593,813</b>

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

	III. Group	IV. Group	V. Group
	Loans with Limited Collectability	Doubtful Loans and Other Receivables	Uncollectible Loans and Other Receivables
<b>Current 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
<b>Prior Year</b>			
Balance at the end of the period <sup>(1)</sup>	80,192	171,998	61,462
Specific Provision (-) <sup>(1)</sup>	46,932	118,600	30,642
Net balance in the balance sheet	33,260	53,398	30,820

<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..

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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

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

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

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

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

	III. Group	IV. Group	V. Group
	Loans with Limited Collectability	Loans with Limited Collectability	Uncollectible Loans and Other Receivables
<b>Current 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)	-	-	-
<b>Prior Period (Net)</b>			
Loans granted to corporate entities and real persons (Gross)	324,770	220,890	474,683
Specific Provisions Amount (-)	190,185	154,499	352,841
Loans granted to corporate entities and real persons (Net)	134,585	66,391	121,842
Banks (Gross)	-	-	-
Specific Provisions Amount (-)	-	-	-
Banks (Net)	-	-	-
Other Loans and Receivables (Gross)	-	-	11,122
Specific Provisions Amount (-)	-	-	11,122
Other Loans and Receivables (Net)	-	-	-

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

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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

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

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

#### 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>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
<b>Prior Period (Net)</b>	<b>25,718</b>	<b>11,844</b>	<b>27,865</b>
Interest Accruals and Rediscount with Valuation Differences	63,601	38,172	132,361
Provision amount (-)	37,883	26,328	104,496

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

Loans and receivables deemed uncollectible are recovered through legal proceedings and liquidation of collateral or written off from the books based on the Bank's Board of Directors' decision. As of 31 December 2025, the Bank has loans amounting to TRY 527 written off from non-performing loans, and no loans sold. (31 December 2024: The Bank wrote off from its balance sheet, by resolution of the Board of Directors, loans amounting to TRY 51,621 included in the non-performing loans portfolio for which 100% provision had been set aside, and sold loans amounting to TRY 132,868.)

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

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

	Current Period	Prior Period
Government Bond	13,932,634	7,248,082
Treasury Bill	-	-
Other Public Debt Securities	-	-
<b>Total</b>	<b>13,932,634</b>	<b>7,248,082</b>

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

	Current Period	Prior Period
Debt Securities	17,415,336	9,954,557
<i>Quoted at Stock Exchange</i>	<i>17,415,336</i>	<i>9,954,557</i>
<i>Unquoted at Stock Exchange</i>	<i>-</i>	<i>-</i>
Impairment Provision (-)	-	-
<b>Total</b>	<b>17,415,336</b>	<b>9,954,557</b>

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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

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

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

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

##### Movements of financial assets measured at amortized cost during the year

	Current Period	Prior Period
Value at the Beginning of the Period	9,954,557	3,411,385
Currency Differences in Monetary Assets	3,307,410	340,711
Purchases During the Year	4,889,750	6,817,735
Disposal through Sale and Redemption	(988,587)	(744,991)
Valuation Effect	252,206	129,717
<b>Total at the end of the Period</b>	<b>17,415,336</b>	<b>9,954,557</b>

#### 9. Information related to factoring receivables

	Current Period		Prior Period	
	TRY	FC	TRY	FC
Short-Term	6,979,231	-	4,270,776	-
Medium and Long-Term	15,944	-	49,190	-
<b>Total</b>	<b>6,995,175</b>	<b>-</b>	<b>4,319,966</b>	<b>-</b>

The total ECL allocated for factoring receivables is TRY 74,244 (31 December 2024: TRY 21,933), while factoring receivables classified as impaired amount to TRY 107,859 (31 December 2024: TRY 43,767), with a total ECL of TRY 73,310 (31 December 2024: TRY 19,953) allocated for these receivables).

There are no restructured factoring receivables.

#### 10. Information on lease receivables

None.

#### 11. Information on investments in associates

None.

#### 12. Consolidated Subsidiaries

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

  

	Total Assets	Shareholders' Equity	Total Fixed Asset	Interest Income	Income from Marketable Securities Portfolio	Current Period Profit/Loss	Prior Period Profit/Loss	Fair Value
1	69,169,895	10,341,622	67,020	3,245,330	233,223	890,489	813,321	-
2	757,430	469,005	3,340	198,606	-	108,862	115,012	-
3	7,254,697	1,712,712	666	2,581,688	-	620,901	417,775	-

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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

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

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

#### 12. Information on Subsidiaries (Continued)

##### *Investments in associates sold during the current period*

There are no disposed investment in associates.

##### *Subsidiaries acquired within the scope of consolidation during the current period*

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

#### 13. Information on investments in joint ventures

None.

#### 14. Information on tangible assets

Current Period	Real Estates	Tangible Fixed Assets Acquired through Financial Leasing	Vehicles	Right of Use Asset	Other tangible fixed assets	Total
<b>Prior Period End:</b>						
Cost	1,926,878	-	1,077	430,398	345,431	2,703,784
Accumulated Depreciation and Impairment (-)	(298)	-	(1,077)	(138,099)	(228,094)	(367,568)
Net Book Value	1,926,580	-	-	292,299	117,337	2,336,216
<b>Current Period End:</b>						
Net Book Value at the Beginning	1,926,580	-	-	292,299	117,337	2,336,216
Additions	-	-	-	265,582	131,736	397,318
Disposals (Cost)	-	-	(77)	(130,663)	(5,607)	(136,347)
Disposals (Depreciation)	-	-	77	55,108	2,732	57,917
Depreciation (-)	(298)	-	-	(97,403)	(55,133)	(152,834)
Additional Works Performed on Buildings						
Revaluation	483,100	-	-	-	-	483,100
Revaluation Depreciation	-	-	-	-	-	-
Exchange Difference Cost	-	-	704	98	50,471	51,273
Exchange Difference Depreciation	-	-	(704)	(31)	(31,011)	(31,746)
Cost at Period End	2,409,978	-	1,704	565,415	492,127	3,469,224
Accumulated Depreciation at Period End (-)	(596)	-	(1,704)	(180,425)	(281,602)	(464,327)
<b>Closing Net Book Value</b>	<b>2,409,382</b>	<b>-</b>	<b>-</b>	<b>384,990</b>	<b>210,525</b>	<b>3,004,897</b>

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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

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

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

#### 14. Information on tangible asset (Continued)

Prior Period	Real Estates	Tangible Fixed Assets Acquired through Financial Leasing	Vehicles	Right of Use Asset	Other tangible fixed assets	Total
<b>Prior Period End:</b>						
Cost	1,429,308	-	861	389,077	289,906	2,109,152
Accumulated Depreciation and Impairment (-)	(13)	-	(861)	(169,416)	(168,325)	(338,615)
Net Book Value	1,429,295	-	-	219,661	121,581	1,770,537
<b>Current Period End:</b>						
Net Book Value at the Beginning	1,429,295	-	-	219,661	121,581	1,770,537
Additions	-	-	-	214,252	51,186	265,438
Disposals (Cost)	-	-	-	(173,007)	(11,165)	(184,172)
Disposals (Depreciation)	-	-	-	142,917	3,488	146,405
Depreciation (-)	(285)	-	-	(111,575)	(53,802)	(165,662)
Revaluation	497,570	-	-	-	-	497,570
Revaluation Depreciation	-	-	-	-	-	-
Exchange Difference Cost	-	-	216	76	15,504	15,796
Exchange Difference Depreciation	-	-	(216)	(25)	(9,455)	(9,696)
Cost at Period End	1,926,878	-	1,077	430,398	345,431	2,703,784
Accumulated Depreciation at Period End (-)	(298)	-	(1,077)	(138,099)	(228,094)	(367,568)
<b>Closing Net Book Value</b>						
<b>Prior Period End:</b>	<b>1,926,580</b>	<b>-</b>	<b>-</b>	<b>292,299</b>	<b>117,337</b>	<b>2,336,216</b>

*If impairment on individual asset recorded or reversed in the current period is material for the overall financial statements. Events and conditions for recording or reversing impairment and amount of recorded or reversed impairment in the financial statements*

None.

*Amount of impairment recorded or reversed in the financial statements*

None.

*The impairment provision set or cancelled in the current period according to the asset groups not individually significant but materially affecting the overall financial statements, and the reason and conditions for this*

None.

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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

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

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

#### 15. Explanations on Intangible Assets

##### *Useful lives and depreciation rates used*

The depreciable amount of an intangible asset is allocated on a systematic basis over its useful life, and the amortization period begins when the asset is available for use and is amortized over its estimated useful life.

##### *Depreciation Methods Used*

For assets that have been held for less than one fiscal period as of the balance sheet date, depreciation has been calculated on a straight-line basis by prorating the annual depreciation amount projected for a full year to the period the asset has been held.

##### *Gross book value and accumulated depreciation amounts at the beginning and ending of the period*

	End of the period		Beginning of the period	
	Carrying value	Accumulated amortization	Carrying value	Accumulated amortization
Intangible assets	340,295	143,482	226,151	88,818

##### *Movement table containing the information below between the beginning and end of the period*

	Current Period	Prior Period
<b>Beginning of the Period</b>	<b>137,333</b>	<b>97,895</b>
Internally Generated Amounts	-	-
Additions due to mergers, transfers and acquisitions	114,756	75,157
Disposals and Sales (*)	(612)	-
Depreciation of disposals and sales	-	-
Amounts Recorded in The Valuation Fund Due to Increase or Decrease In Value	-	-
Value Decreases Recorded in The Profit or Loss Statement	-	-
Value Decreases Cancelled from the Profit or Loss Statement	-	-
(-)	-	-
Amortisation Expense (-)	54,664	35,719
Net Foreign Exchange Difference Arising from Foreign Subsidiaries	-	-
Other Changes in Book Value	-	-
<b>Beginning of the Period</b>	<b>-</b>	<b>-</b>
<b>End of the Period</b>	<b>196,813</b>	<b>137,333</b>

##### *Disclosures for book value, description and remaining life to be amortized for a specific intangible fixed asset that is material to the financial statements*

None.

##### *Disclosure for intangible fixed assets acquired through government grants and accounted for at fair value at initial recognition*

None.

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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

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

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

#### 15. Information on tangible assets (Continued)

*The method of subsequent measurement for intangible fixed assets that are acquired through government incentives and recorded at fair value at the initial recognition*

None.

*The book value of intangible fixed assets that are pledged or restricted for use*

None.

*Amount of purchase commitments for intangible fixed assets*

None.

*Information on revalued intangible assets according to their type*

None.

*Amount of total research and development expenses recorded within the period if any*

None.

*Explanations on goodwill*

None.

#### 16. Explanations on investment properties

None.

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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

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

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

#### 17. Explanations on deferred tax asset

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

	Current Period	Prior Period
<b>Deferred tax asset</b>	<b>1,229,510</b>	<b>1,008,223</b>
Provisions for severance pay and unused leave	99,985	68,910
TAS – TPL Depreciation differences	410,886	342,045
Stage 1 and 2 expected credit loss provisions	205,766	102,722
Financial Assets Valuation Differences	71,420	117,135
Other Provisions	38,358	39,656
Fixed Assets and Assets Held For Sale – Inflation Accounting	3,440	208,720
Derivative Financial Instruments Rediscount	-	69,627
TFRS 16	9,605	6,293
Other	390,050	53,115
<b>Deferred tax liability</b>	<b>947,477</b>	<b>486,330</b>
Securities valuation differences	355,056	36,815
Tangible fixed assets valuation differences	556,099	425,196
Other	36,322	24,319
<b>Deferred tax asset/liability, net</b>	<b>282,033</b>	<b>521,893</b>

#### 18. Information on assets held for sale and discontinued operations

	Current Period	Prior Period
<b>Prior Period End</b>		
Cost	190,212	211,695
Accumulated Depreciation (-)	(34)	(39)
Impairment	-	-
<b>Net Book Value</b>	<b>190,178</b>	<b>211,656</b>
<b>Current Period End</b>		
Additions	115,226	20,489
Disposals (Cost)	141,646	(41,972)
Disposals (-) (Depreciation)	(4)	5
Disposal of Securities Held for Sale	-	-
Cancellation of Impairment	-	-
Cost	163,792	190,212
Impairment	-	-
Accumulated Depreciation	(30)	(34)
<b>Net Book Value</b>	<b>163,762</b>	<b>190,178</b>

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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

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

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

##### 19. Information on other assets

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

##### *Information on prepaid expenses, taxes and similar transactions*

	Current Period	Prior Period
Prepaid Expenses	105,576	325,083
Prepaid Taxes	146,004	263,303

#### II. Explanations and Disclosures Related to Consolidated Liabilities

##### 1. Information on maturity structure of deposits

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

Prior Period	Demand	With 7 Days Maturity	Up to 1 Month	1-3 Months	3-6 Months	6 Months - 1 Year	1 Year And Over	Cumulative Deposit	Total
Saving Deposits	1,004,770	-	11,621,461	7,049,383	7,148,869	1,877,662	1,785,517	-	30,487,662
Foreign Currency Deposits	11,039,751	-	3,389,594	26,681,552	3,396,358	3,215,098	7,239,744	-	54,962,097
Residents in Türkiye	2,923,284	-	2,762,182	24,325,306	3,379,035	278,319	95,613	-	33,763,739
Residents Abroad	8,116,467	-	627,412	2,356,246	17,323	2,936,779	7,144,131	-	21,198,358
Public Sector Deposits	170,588	-	6	28	-	-	-	-	170,622
Commercial Deposits	1,199,212	-	1,846,156	3,654,393	2,260,479	897,683	1,441,458	-	11,299,381
Other Institutions Deposits	12,075	-	2,738	24,798	182,395	-	5,680	-	227,686
Precious Metal Deposit	2,505,079	-	157,117	916,179	31,126	29,607	2,127	-	3,641,235
Bank Deposit	291	-	3,476,946	1,803,458	368,868	1,797,059	395,811	-	7,842,433
The CBRT	-	-	-	-	-	-	-	-	-
Domestic Banks	-	-	2,361,182	1,766,039	-	-	-	-	4,127,221
Foreign Banks	291	-	1,115,764	37,419	368,868	1,797,059	395,811	-	3,715,212
Participation Banks	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>15,931,766</b>	<b>-</b>	<b>20,494,018</b>	<b>40,129,791</b>	<b>13,388,095</b>	<b>7,817,109</b>	<b>10,870,337</b>	<b>-</b>	<b>108,631,116</b>

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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

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

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

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

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

	Covered by Deposit Insurance Fund		Exceeding Deposit Insurance Limit	
	Current Period	Prior Period	Current Period	Prior Period
Saving Deposits	11,577,075	8,884,771	25,786,327	21,614,820
Foreign Currency Saving Deposits	2,815,570	1,689,506	15,962,788	13,972,752
Other Deposits in the Form of Saving	-	-	-	-
Foreign Branches' Deposits under Foreign Authorities' Insurance Coverage	-	-	-	-
Off-Shore Banking Regions' Deposits under Foreign Authorities' Insurance Coverage	-	-	-	-
<b>Total</b>	<b>14,392,645</b>	<b>10,574,277</b>	<b>41,749,115</b>	<b>35,587,572</b>

*Saving deposits of individuals, which are not under guarantee of saving deposit insurance fund*

	Current Period	Prior Period
Foreign Branches' Deposits and other accounts	-	-
Commercial Deposits and Other Accounts of Major Shareholders and Deposits of their Mother, Father, Spouse, Children under their wardship	7,421,122	5,559,479
Saving Deposits and Other Accounts of President and Members of Board of Directors, CEO and Vice Presidents and Deposits of their Mother, Father, Spouse, Children under their wardship	172,168	146,551
Saving Deposits and Other Accounts in Scope of the Property Holdings Derived from Crime Defined in Article 282 of Turkish Criminal Law No:5237 dated 26.09.2004	-	-
Saving Deposits in Deposit Bank Which Established in Türkiye in Order to Engage in Off-shore Banking Activities	-	-
<b>Total</b>	<b>7,593,290</b>	<b>5,706,030</b>

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

	Covered by Deposit Insurance Fund		Exceeding Deposit Insurance Limit	
	Current Period	Prior Period	Current Period	Prior Period
Commercial Deposits	1,018,294	725,071	17,348,070	9,871,217
Foreign Currency Commercial Deposits	310,114	209,146	19,753,671	11,433,934
Other Commercial Deposits	-	-	-	-
Foreign Branches' Deposits Under Foreign Insurance Coverage	-	-	-	-
Off-Shore Deposits Under Foreign Insurance Coverage	-	-	-	-
<b>Total</b>	<b>1,328,408</b>	<b>934,217</b>	<b>37,101,741</b>	<b>21,305,151</b>

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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

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

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

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

###### *Commercial deposits not covered by insurance*

	Current Period	Prior Period
Foreign Branches' Deposits and other accounts	-	-
Deposits and Other Accounts of Major Shareholders and Deposits of their Mother, Father, Spouse, Children under their wardship	11,686	8,060,871
Deposits and Other Accounts of Official Institutions	600,959	170,621
Deposits and other accounts of credit institutions and financial institutions	15,969,445	5,161,230
Saving Deposits in Deposit Bank Which Established in Türkiye in Order to Engage in Off-shore Banking Activities	-	-

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

	Current Period		Prior Period	
	TRY	FC	TRY	FC
Domestic Bank and Institutions	5,634,870	22,379	3,203,777	58,635
Foreign Banks and Institutions and Funds	-	12,401,485	-	7,133,532
<b>Total</b>	<b>5,634,870</b>	<b>12,423,864</b>	<b>3,203,777</b>	<b>7,192,167</b>

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

	Current Period		Prior Period	
	TRY	FC	TRY	FC
Short-Term <sup>(1)</sup>	5,535,395	58,824	3,194,619	1,183,623
Medium and Long-Term <sup>(1)</sup>	99,475	12,365,040	9,158	6,008,544
<b>Total</b>	<b>5,634,870</b>	<b>12,423,864</b>	<b>3,203,777</b>	<b>7,192,167</b>

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

##### 3. Information on money market borrowings

	Current Period		Prior Period	
	TRY	FC	TRY	FC
<b>Domestic Transactions</b>				
Financial Institutions and Organizations	14,516,318	-	94,126	-
Other Institutions and Organizations	-	-	-	-
Individuals	153,385	-	54,069	-
<b>Foreign Transactions</b>				
Financial Institutions and Organizations	2,928,294	2,759,935	-	-
Other Institutions and Organizations	-	-	-	-
Individuals	-	-	-	-
<b>Total</b>	<b>17,597,997</b>	<b>2,759,935</b>	<b>148,195</b>	<b>-</b>

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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

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

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

##### 4. Information on Derivative Financial Liabilities

*Table of negative differences for trading derivative financial liabilities*

Derivative Financial Liabilities	Current Period		Prior Period	
	TRY	FC	TRY	FC
Forward Transactions	233,745	7,254	211,157	2,366
Swap Transactions	140,355	526,977	73,871	346,258
Future Transactions	-	-	-	-
Options	120,513	283,927	187,554	126,516
Other	-	-	-	-
<b>Total</b>	<b>494,613</b>	<b>818,158</b>	<b>472,582</b>	<b>475,140</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 since 31 December 2025 are as follows.

31 December 2025	Gross	Net
Less than 1 year	123,244	107,330
Between 1- 4 years	247,033	185,430
More than 4 years	324,752	179,258
<b>Total</b>	<b>695,029</b>	<b>472,018</b>
31 December 2024	Gross	Net
Less than 1 year	92,566	78,924
Between 1- 4 years	151,152	122,135
More than 4 years	278,575	156,872
<b>Total</b>	<b>522,293</b>	<b>357,931</b>

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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

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

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

##### 6. Explanation on provisions

###### *Information on provisions related with foreign currency difference of foreign indexed loans*

None (31 December 2024: None).

###### *Information on other provisions*

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

	Current Period	Prior Period
Provisions for non-cash loans	44,891	21,035
Provisions for lawsuit	71,907	128,857
Provision for credit card promotion expenses	1,523	1,014
Other provisions	9,441	25,392
<b>Total</b>	<b>127,762</b>	<b>176,298</b>

(\*) Provisions for lawsuits include personnel-related provisions amounting to TRY 53,152 (31 December 2024: TRY 110,710).

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

As of 31 December 2025, the Group presented the provision for severance pay of TRY 212,110 (31 December 2024: TRY 147,207), the vacation liability of TRY 126,028 (31 December 2024: TRY 86,455), and the bonus provision of TRY 14,435 (31 December 2024: TRY 21,572) under the 'Provision for Employee Benefits' item in the financial statements.

Balance Sheet Obligations for:	31 December 2025	31 December 2024
-Reserve for employment termination benefits	212,110	147,207
-Reserve for unused vacation	126,028	86,455

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

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

The severance pay provision is allocated by calculating the present value of the Group's potential obligation to be paid upon employee retirement. TAS 19 requires the use of actuarial valuation methods for the calculation of an entity's obligations. In this context, the following actuarial assumptions have been used in the calculation of total obligations.

Balance Sheet Obligations for ::	31 December 2025	31 December 2024
-Discount Rate (%)	4.03	3
-Rate for the probability of retirement(%)	100	100

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

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

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

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

(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 Provisions for Severance Pay*

	Current Period	Prior Period
Balance at the beginning of the period	147,207	91,832
Changes during the period	78,507	44,233
Actuarial loss/(gain) transferred to equity	11,085	82,947
Paid in current period	(24,689)	(71,805)
<b>Total</b>	<b>212,110</b>	<b>147,207</b>

#### 7. Explanations on current tax liabilities

##### *Information on tax provision*

As of 31 December 2025, the Bank's tax liability after deducting the prepaid taxes paid during the period from the corporate tax is TRY 1,121,749 (31 December 2024: TRY 707,013). If the differences arising between the carrying amount and the tax base of the assets subject to the current tax liability are related to the equity accounts group, the current tax asset or liability is offset with the related accounts in this group.

##### *Information on taxes payable*

	Current Period	Prior Period
Corporate Tax Payable	1,121,749	707,013
Banking Insurance Transaction Tax	244,397	153,329
Taxation on Marketable Securities	349,235	128,165
Capital Gains Tax on Property	2,629	1,708
Value Added Tax Payable	11,077	6,370
Other	117,305	81,028
<b>Total</b>	<b>1,846,392</b>	<b>1,077,613</b>

##### *Information on premium payables*

	Current Period	Prior Period
Social Security Premiums – Employee	21,785	14,797
Social Security Premiums – Employer	31,237	21,077
Bank Social Aid Pension Fund Premium – Employee	-	-
Bank Social Aid Pension Fund Premium – Employer	-	-
Pension Fund Membership Fees and Provisions – Employee	-	-
Pension Fund Membership Fees and Provisions – Employer	-	-
Unemployment Insurance – Employee	1,139	773
Unemployment Insurance – Employer	2,468	1,671
Other	312	220
<b>Total</b>	<b>56,941</b>	<b>38,538</b>

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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

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

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

##### 8. Information on Deferred Tax Liabilities

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

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

None.

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

	Current Period		Prior Period	
	31 December 2025	31 December 2024	31 December 2025	31 December 2024
	TRY	FC	TRY	FC
Debt instruments to be included in the additional Tier 1 capital calculation	-	-	-	-
Subordinated loans	-	-	-	-
Subordinated debt instruments	-	-	-	-
Debt instruments to be included in the Tier 2 capital calculation	-	6,628,423	-	-
Subordinated loans	-	-	-	-
Subordinated debt instruments	-	6,628,423	-	-
<b>Total</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.”

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

None.

##### 12. Information on consolidated shareholder's equity

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

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

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

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

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

None.

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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

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

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

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

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

None.

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

None.

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

None.

###### *Information on privileges given to shares representing the capital*

None.

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

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

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

	Current Period		Prior Period	
	TRY	FC	TRY	FC
From Associates and Subsidiaries	6,383,408	-	3,892,045	-
Securities Measured at FV Through				
Other Comprehensive Income	779,072	25,451	(71,947)	(55,831)
From the Securities Subject to				
Structural Position	-	-	-	-
<b>Total</b>	<b>7,162,480</b>	<b>25,451</b>	<b>3,820,098</b>	<b>(55,831)</b>

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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

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

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

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

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

	<b>Current Period</b>	<b>Prior Period</b>
Payment Commitments for Cheques	1,384,684	1,122,019
Commitment For Use Guaranteed Credit Allocation	5,669,287	3,226,871
Credit Cards Limit Commitments	605,094	380,868
Liabilities From Guarantee Letters Issued in Our Favor	332,128	126,743
Forward Asset Purchase Commitments	35,743,866	12,418,138
Commitments for Promotions Related with Credit Cards and Banking Activities	1,518	1,014
Tax and Fund Obligations Arising from Export Commitments	54	39
<b>Total</b>	<b>43,736,631</b>	<b>17,275,692</b>

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

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

	<b>Current Period</b>	<b>Prior Period</b>
Certain Guarantees	11,593,207	8,140,376
Customs Guarantees	103,072	128,052
Tentative Guarantees	1,346,654	815,620
Advance Letters of Guarantee	660,721	483,505
Other Letters of Guarantee	11,065,482	5,104,365
<b>Total</b>	<b>24,769,136</b>	<b>14,671,918</b>

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

	<b>Current Period</b>	<b>Prior Period</b>
Non-Cash Loans granted for Obtaining Cash Loans	23,498,232	5,213,911
<i>Less Than or Equal to One Year with Original Maturity</i>	15,423,300	1,697,702
<i>More Than One Year with Original Maturity</i>	8,074,932	3,516,209
Other Non-Cash Loans	23,253,940	17,162,396
<b>Total</b>	<b>46,752,172</b>	<b>22,376,307</b>

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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

### SECTION FIVE: EXPLANATIONS AND NOTES TO CONSOLIDATED FINANCIAL STATEMENTS

(Continued)

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

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

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

Prior Period	Group I		Group II	
	TRY	FC	TRY	FC
Letters of Guarantee	11,665,786	2,886,441	115,577	4,114
Bank Acceptances	-	130,340	-	-
Letters of Credit	-	4,104,699	-	-
Endorsements	-	-	-	-
Factoring Guarantees	-	-	-	-
Other Commitments and Contingencies	3,469,350	-	-	-
<b>Non-cash loans</b>	<b>15,135,136</b>	<b>7,121,480</b>	<b>115,577</b>	<b>4,114</b>

##### 4. Information on risk concentration in sector terms in non-cash loans

	Current Period				Prior Period			
	TRY	%	FC	%	TRY	%	FC	%
<b>Agricultural</b>	<b>126,036</b>	<b>0.39</b>	<b>113,590</b>	<b>0.78</b>	<b>74,584</b>	<b>0.49</b>	-	-
Farming and Raising Livestock	124,100	0.39	24,043	0.16	71,055	0.47	-	-
Forestry	344	-	-	-	1,542	0.01	-	-
Fishing	1,592	-	89,547	0.61	1,987	0.01	-	-
<b>Manufacturing</b>	<b>13,744,682</b>	<b>42.75</b>	<b>7,632,236</b>	<b>52.27</b>	<b>5,408,158</b>	<b>35.46</b>	<b>3,525,430</b>	<b>49.48</b>
Mining and Quarrying	318,056	0.99	191,978	1.31	38,672	0.25	-	0.00
Production	13,115,413	40.79	7,411,568	50.76	5,032,791	33.00	3,510,888	49.27
Electric, Gas and Water	311,213	0.97	28,690	0.20	336,695	2.21	14,542	0.20
<b>Construction</b>	<b>4,276,596</b>	<b>13.30</b>	<b>836,805</b>	<b>5.73</b>	<b>3,004,228</b>	<b>19.70</b>	<b>498,935</b>	<b>7.00</b>
<b>Services</b>	<b>13,310,480</b>	<b>41.40</b>	<b>5,772,138</b>	<b>39.53</b>	<b>6,317,991</b>	<b>41.43</b>	<b>2,893,824</b>	<b>40.61</b>
Wholesale and Retail Trade	6,376,977	19.84	3,428,072	23.48	3,059,511	20.06	1,216,631	17.07
Hotel, Food and Beverage Services	346,477	1.08	-	-	82,207	0.54	-	-
Transportation and Telecommunication	236,040	0.73	152,292	1.04	149,542	0.98	139,485	1.96
Financial Institutions	5,671,631	17.64	1,764,418	12.08	2,621,765	17.19	1,434,852	20.14
Real Estate and Leasing Services	83,579	0.26	3,204	0.02	12,709	0.08	1,679	0.02
Self-employment Services	512,701	1.59	359,972	2.47	281,422	1.85	58,858	0.83
Education Services	6,657	0.02	-	-	15,274	0.10	-	-
Health and Social Services	76,418	0.24	64,180	0.44	95,561	0.63	42,319	0.59
<b>Other</b>	<b>691,945</b>	<b>2.15</b>	<b>247,664</b>	<b>1.70</b>	<b>445,752</b>	<b>2.92</b>	<b>207,405</b>	<b>2.91</b>
<b>Total</b>	<b>32,149,739</b>	<b>100.00</b>	<b>14,602,433</b>	<b>100.00</b>	<b>15,250,713</b>	<b>100.00</b>	<b>7,125,594</b>	<b>100.00</b>

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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

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

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

##### 5. Information on Provisions for Expected Credit Losses for Non-Cash Loans and Irrevocable Commitments

	Stage 1	Stage 2	Stage 3	Total
<b>Provision at the Beginning of the Period</b>	<b>17,315</b>	<b>3,720</b>	-	<b>21,035</b>
Additional provision during the period	78,417	18,736	-	97,153
Exits during the Period	(59,016)	(14,392)	-	(73,408)
Write off/Sales	111	-	-	111
Transfer to stage 1	1,172	(1,172)	-	-
Transfer to stage 2	(4,902)	4,902	-	-
Transfer to stage 3	-	-	-	-
<b>Provision at the End of the Period</b>	<b>33,097</b>	<b>11,794</b>	-	<b>44,891</b>

##### 6. Information on derivative financial instruments

	Current Period	Prior Period
<b>Types of trading transactions</b>		
<b>Foreign Currency Related Derivative Transactions (I)</b>	<b>187,971,283</b>	<b>98,482,991</b>
Forward transactions	22,729,289	10,932,622
Swap transactions	118,121,541	65,818,419
Futures transactions	-	-
Option transactions	47,120,453	21,731,950
<b>Interest Related Derivative Transactions (II)</b>	<b>53,895,528</b>	<b>33,125,000</b>
Forward rate transactions	-	-
Interest rate swap transactions	53,895,528	33,125,000
Interest option transactions	-	-
Futures interest transactions	-	-
<b>Other trading derivative transactions (III)</b>	<b>502,859</b>	<b>367,362</b>
<b>A. Total Trading Derivative Transactions (I+II+III)</b>	<b>242,369,670</b>	<b>131,975,353</b>
<b>Types of hedging transactions</b>		
Fair value hedge	3,268,584	2,755,215
Cash flow hedge	-	-
Hedging Against Risks of Subsidiary Investments Made Through Foreign Currency	-	-
<b>B. Total Hedging Related Derivatives</b>	<b>3,268,584</b>	<b>2,755,215</b>
<b>Total of derivative financial Instruments (A+B)</b>	<b>245,638,254</b>	<b>134,730,568</b>

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

None.

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

None.

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

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

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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

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

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

##### 1. Interest Income

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

	Current Period <sup>(1)</sup>		Prior Period <sup>(1)</sup>	
	TRY	FC	TRY	FC
Short-Term Loans	21,388,714	1,762,208	12,895,662	1,388,573
Medium and Long-Term Loans	6,462,166	1,306,726	3,099,315	1,024,481
Non-Performing Loans	153,779	29,608	58,277	16,356
<b>Total</b>	<b>28,004,659</b>	<b>3,098,542</b>	<b>16,053,254</b>	<b>2,429,410</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	199,270	55,948	116,937	22,386
Foreign Banks	1,454	308,684	-	395,115
<b>Total</b>	<b>200,724</b>	<b>364,632</b>	<b>116,937</b>	<b>417,501</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	96,426	40,613	10,965	25,914
Financial Assets Measured at Fair Value through Other Comprehensive Income	5,899,818	84,921	551,204	71,233
Financial Assets Measured at Amortized Cost	-	473,730	-	252,236
<b>Total</b>	<b>5,996,244</b>	<b>599,264</b>	<b>562,169</b>	<b>349,383</b>

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

None.

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

Of the other interest income amounting to TRY 2,607,300 for the accounting period ending on 31 December 2025 (31 December 2024: TRY 1,597,13), TRY 2,510,878 (31 December 2024: TRY 1,562,601) consists of interest income from factoring transactions.

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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

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

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

##### 2. Interest Expense

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

	Current Period		Prior Period	
	TRY	FC	TRY	FC
Banks	1,981,882	336,919	1,228,735	183,146
CBRT	-	-	-	-
Domestic Banks	1,879,823	3,398	1,164,480	2,061
Foreign Banks	102,059	333,521	64,255	181,085
Other Institutions	-	-	-	-
<b>Total</b>	<b>1,981,882</b>	<b>336,919</b>	<b>1,228,735</b>	<b>183,146</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	583,987	-

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

Current Period	Time Deposit							Total
	Demand Deposits	Up to 1 Month	Demand Deposits	Up to 6 Months	Demand Deposits	Over 1 Year	Demand Deposits	
<b>Turkish Lira</b>								
Bank Deposits	-	374,337	-	-	-	-	-	374,337
Saving Deposits	-	6,115,632	5,725,343	1368,700	844,307	275,486	-	14,329,468
Public Sector Deposits	-	908	1,432	-	-	-	-	2,340
Commercial Deposits	-	735,882	2,177,808	357,132	872,574	316,587	-	4,459,983
Other Deposits	-	2,205	129,992	150,789	37,053	1,668	-	321,707
7 Days Call Accounts	-	-	-	-	-	-	-	-
<b>Total</b>	<b>-</b>	<b>7,228,964</b>	<b>8,034,575</b>	<b>1,876,621</b>	<b>1,753,934</b>	<b>593,741</b>	<b>-</b>	<b>19,487,835</b>
<b>Foreign Currency</b>								
Deposits	167,050	275,718	1,210,115	81,236	175,605	246,175	-	2,155,899
Bank Deposits	-	132,431	-	-	-	-	-	132,431
7 Days Call Accounts	-	-	-	-	-	-	-	-
Precious Metal Deposits	-	1,159	12,756	6,263	50	4	-	20,232
<b>Total</b>	<b>167,050</b>	<b>409,308</b>	<b>1,222,871</b>	<b>87,499</b>	<b>175,655</b>	<b>246,179</b>	<b>-</b>	<b>2,308,562</b>
<b>Grand Total</b>	<b>167,050</b>	<b>7,638,272</b>	<b>9,257,446</b>	<b>1,964,120</b>	<b>1,929,589</b>	<b>839,920</b>	<b>-</b>	<b>21,796,397</b>

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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

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

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

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

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

Prior Period	Time Deposit							Total
	Demand Deposits	Up to 1 Month	Demand Deposits	Up to 6 Months	Demand Deposits	Over 1 Year	Demand Deposits	
<b>Turkish Lira</b>								
Bank Deposits	-	103,660	-	-	-	-	-	103,660
Saving Deposits	-	3,283,198	2,435,155	1,927,399	1,271,867	541,032	-	9,458,651
Public Sector Deposits	-	184	1,349	-	-	-	-	1,533
Commercial Deposits	-	235,058	855,935	412,837	1,611,956	287,367	-	3,403,153
Other Deposits	-	515	10,333	1,293	59,682	760	-	72,583
7 Days Call Accounts	-	-	-	-	-	-	-	-
<b>Total</b>	<b>-</b>	<b>3,622,615</b>	<b>3,302,772</b>	<b>2,341,529</b>	<b>2,943,505</b>	<b>829,159</b>	<b>-</b>	<b>13,039,580</b>
<b>Foreign Currency</b>								
Deposits	138,541	153,931	771,104	111,625	290,944	223,387	-	1,689,532
Bank Deposits	-	143,947	17,315	-	25,204	-	-	186,466
7 Days Call Accounts	-	-	-	-	-	-	-	-
Precious Metal Deposits	-	649	4,012	699	10,841	4	-	16,205
<b>Total</b>	<b>138,541</b>	<b>298,527</b>	<b>792,431</b>	<b>112,324</b>	<b>326,989</b>	<b>223,391</b>	<b>-</b>	<b>1,892,203</b>
<b>Grand Total</b>	<b>138,541</b>	<b>3,921,142</b>	<b>4,095,203</b>	<b>2,453,853</b>	<b>3,270,494</b>	<b>1,052,550</b>	<b>-</b>	<b>14,931,783</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	3,378	551
Other	-	2,247
<b>Total</b>	<b>3,378</b>	<b>2,798</b>

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

	Current Period	Prior Period
<b>Trading Gain</b>	<b>37,001,731</b>	<b>14,914,185</b>
Gain on Capital Market Transactions	219,297	159,339
From Derivative Transactions	25,837,313	10,209,925
Foreign Exchange Gains	10,945,121	4,544,921
<b>Trading Loss (-)</b>	<b>37,840,723</b>	<b>14,032,158</b>
Losses on Capital Market Transactions	6,794	14,958
From Derivative Transactions	26,578,299	10,080,926
Foreign Exchange Losses	11,255,630	3,936,274
<b>Net Trading Gain/Loss</b>	<b>838,992</b>	<b>882,027</b>

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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

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

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

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

	Current Period	Prior Period
Released Provisions	330,350	306,717
Checkbook Fee	6,695	29,254
Provision for Notary Statement Expenses	5,945	2,729
Communication Revenues	2,468	2,002
Income from the Sale of Assets	128,218	42,528
Collections Related to Expenses of Previous Years	67,611	4,756
Income from the Sale of Real Estate	1,087,511	36,652
Collections Due to Right of Redemption Agreement	19,040	37,565
Other	249	166,606
<b>Total</b>	<b>1,648,087</b>	<b>628,809</b>

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

	Current Period	Prior Period
<b>Expected Credit Losses</b>	<b>1,685,356</b>	<b>558,980</b>
12 Months Expected Credit Loss (Stage 1)	457,520	231,196
Significant Increase in Credit Risk (Stage 2)	167,156	43,797
Lifetime ECL Impaired Credits (Stage 3)	1,060,680	283,987
<b>Other Provision Expenses</b>	<b>1,173</b>	<b>106,460</b>
<b>Marketable Securities Impairment Provision</b>	<b>-</b>	<b>890</b>
Financial Assets Measured at Fair Value Through Profit/Loss	-	619
Financial Assets Measured at Other Comprehensive Income	-	271
<b>Provisions for Impairment of Associates, Subsidiaries and Joint Ventures</b>	<b>-</b>	<b>-</b>
Investment in Associates	-	-
Subsidiaries	-	-
Other <sup>(*)</sup>	1,173	105,570
<b>Total</b>	<b>1,686,529</b>	<b>665,440</b>

(\*) Out of the TRY 105,570 reported under the 'other' line for the prior period, TRY 105,173 consists of provisions for lawsuits.

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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

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

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

##### 7. Other Operating Expenses

	Current Period <sup>(**)</sup>	Prior Period <sup>(**)</sup>
Reserve for Employee Termination Benefits	55,956	4,601
Bank Social Aid Provision Fund Deficit Provision	-	-
Impairment Expenses of Property and Equipment	-	-
Depreciation Expenses of Property and Equipment	76,488	53,802
Impairment Expenses of Intangible Assets	-	-
Amortization Expenses of Intangible Assets	54,619	35,719
Impairment Expenses of Assets Held for Sale	-	-
Depreciation Expenses on Assets Held for Sale	-	-
Depreciation Expenses of Right-of-Use Assets	169,742	111,405
Impairment Expenses on Non-Current Assets Held for Sale	-	-
Other Operating Expenses	822,709	585,952
<i>Operating Lease Expenses (*)</i>	17,893	11,687
<i>Repair and Maintenance Expenses</i>	105,641	64,389
<i>Advertisement Expenses</i>	43,068	28,643
<i>Other Expenses (****)</i>	656,107	481,233
Loss on Sales of Assets	2,472	79,813
Other <sup>(***)</sup>	727,766	466,796
<b>Total</b>	<b>1,909,752</b>	<b>1,338,088</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 107,239 of communication expenses, TRY 47,306 of heating, lighting and water expenses, TRY 66,592 of cleaning expenses, and TRY 40,319 of appraisal expenses.

##### 8. Fees for Services Obtained from an Independent Auditor/Independent Audit Firm

In accordance with the decision of the Public Oversight Authority dated 26 March 2021, the fee information for the reporting period regarding the services received from the independent auditor or independent audit firm is given in the table below.

	Current Period	Prior Period
Independent Audit Fee for the Reporting Period	30,043	27,300
Fees for Tax Advisory Services	4,297	1,537
Fee for Other Assurance Services	9,638	1,851
Fee for Services Other than Independent Audit	3,003	1,097
<b>Total (*)</b>	<b>46,981</b>	<b>31,785</b>

(\*) Amounts are given excluding VAT.

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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

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

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

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

As of 31 December 2025, the Group has no discontinued operations.

The explanations and tables related to the profit/loss before tax from the Group's continuing operations for the accounting period ended 31 December 2025, are shown in detail in notes 1 to 7 of this section.

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

As of 31 December 2025, the Group has no discontinued operations.

The explanations and tables related to the tax provision arising from the Group's continuing operations for the accounting period ended 31 December 2025, are shown in detail in note 9 of this section. The Group has no tax provision for discontinued operations for the accounting period ended 31 December 2025.

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

As of 31 December 2025, the Group has no discontinued operations.

The explanations and tables related to the period net profit/loss arising from the Group's continuing operations for the accounting period ended 31 December 2025, are shown in detail in notes 1 to 7 and 9 to 11 of this section. The Group has no period net profit/loss for discontinued operations for the accounting period ended 31 December 2025.

##### 10. Tax Provision

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

For the accounting period ended 31 December 2024, the Group's current tax expense is TRY 3,161,994 (31 December 2024: current tax expense TRY 2,777,532).

For the accounting period ended 31 December 2025, the Group has a net deferred tax expense of TRY 499,063 (31 December 2024: deferred tax expense of TRY 595,267).

##### 11. Explanations on net profit and loss for the period

*If disclosure of the nature, amount and recurrence rate of income and expense items arising from ordinary banking transactions is necessary for an understanding of the Parent Bank's performance during the period, the nature and amount of these items*

None.

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

None.

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

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

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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

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

#### V. Explanations and Disclosures Related to Consolidated Changes in Shareholders' Equity

##### 1. Changes arising from the revaluation of financial assets at fair value through other comprehensive income

As of 31 December 2025, the net amount of the valuation gain/(loss) followed under equity for securities classified as financial assets at fair value through other comprehensive income, after deducting the tax effect and expected credit loss, is TRY 894,752 (31 December 2024: TRY (45,852)).

##### 2. Information on increases due to cash flow hedges

None.

##### 3. Reconciliation of foreign exchange differences at beginning and end of current period

As of 31 December 2025, the Group's foreign currency translation differences arising from exchange differences amount to TRY 6,383,409 (31 December 2024: TRY 3,829,045). The exchange differences of TRY 2,491,364 (31 December 2024: TRY 575,871) for the current period are shown in the foreign currency translation differences column of the statement of changes in equity.

##### 4. Explanations on dividends

*Dividends declared subsequent to the balance sheet date, but before the announcement of the financial statements*

None.

*Dividends per share proposed subsequent to the balance sheet date*

As of the report date, no decision has been made regarding the distribution of the profit for the year 2025.

##### 5. Transfers to legal reserves

	Current Period	Prior Period
Amount Transferred to Legal Reserves from Undistributed Profits	-	-
Amount Transferred from Undistributed Profits to Extraordinary Reserves	5,305,393	2,931,239
<b>Total<sup>(1)</sup></b>	<b>5,305,393</b>	<b>2,931,239</b>

<sup>(1)</sup> Represents the amounts transferred to reserves by the Parent Bank.

##### 6. Information on issuance of share certificates

*The rights, priorities and restrictions regarding the share capital including distribution of income and repayment of the capital*

There are no rights, priorities, or restrictions regarding the distribution of dividends, repayment of capital, etc., for classes of capital shares.

##### 7. Information on the other capital increase items in the statement of changes in shareholders' equity

None.

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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

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

#### VI. Explanations and Disclosures Related to Consolidates Statements of Cash Flows

##### 1. The effects of the other items stated in the cash flow statement and the changes in foreign currency exchange rates on cash and cash equivalents

The “Other” item amounting to TRY (9,373,719) (31 December 2024: TRY 7,923,541) included in the “Operating profit before changes in banking activity-related assets and liabilities” comprises foreign exchange transaction gains/losses, other operating income, and fees and commissions paid.

The “Net increase/decrease in other liabilities” item amounting to TRY 39,448,182 (31 December 2024: TRY 1,482,019) included in the “Change in assets and liabilities subject to banking activities” consists of changes in payables to money markets, other liabilities, taxes payable, fees, charges, and premiums.

The “Net increase/decrease in other assets” item amounting to TRY (15,447,968) (31 December 2024: TRY (8,331,198)) included in the “Change in assets and liabilities subject to banking activities” consists of changes in other assets items.

As of 31 December 2025, the effect of the change in the exchange rate on cash and cash equivalents has been calculated as TRY 508,399 (31 December 2024: TRY 256,436).

##### 2. Information regarding the balances of cash and cash equivalents at the beginning of the period

	Current Period 31 December 2025	Prior Period 31 December 2024
<b>Cash</b>	<b>15,680,425</b>	<b>8,822,448</b>
Cash and cash equivalents	724,757	769,443
Central Bank of the Republic of Türkiye, required reserves and other <sup>(1)</sup>	14,955,668	8,053,005
<b>Cash Equivalents<sup>(2)</sup></b>	<b>20,395,957</b>	<b>14,265,934</b>
Banks and Other Financial Institutions	14,500,480	11,455,891
Receivables from Money Markets	5,895,477	2,810,043
<b>Cash Equivalents and Banks</b>	<b>(5,922,236)</b>	<b>(3,874,224)</b>
Bank Balances with Maturities Longer Than Three Months	-	-
Restricted Cash and Cash Equivalents	(229,393)	(167,666)
Reserve requirements	(5,162,834)	(3,696,445)
Banks and Money Markets Discount	(530,009)	(10,113)
<b>Total cash and cash equivalents</b>	<b>30,154,146</b>	<b>19,214,158</b>

(1) The “Other” item includes funds in transit.

(2) In the total Expected Credit Loss provision allocated for cash and cash equivalents is TRY 15,965 (1 January 2024: TRY 2,053)

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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

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

#### VI. Explanations and Disclosures Related to Consolidates Statements of Cash Flows (Continued)

##### 3. Information regarding the balances of cash and cash equivalents at the end of the period

	Current Period 31 December 2025	Prior Period 31 December 2024
<b>Cash</b>	<b>20,397,366</b>	<b>15,680,425</b>
Cash and cash equivalents	1,003,765	724,757
Central Bank of the Republic of Türkiye, required reserves and other <sup>(1)</sup>	19,393,601	14,955,668
<b>Cash Equivalents<sup>(2)</sup></b>	<b>20,847,890</b>	<b>20,395,957</b>
Banks and Other Financial Institutions	20,847,890	14,500,480
Receivables from Money Markets	-	5,895,477
<b>Cash Equivalents and banks</b>	<b>(9,804,439)</b>	<b>(5,922,236)</b>
Bank balances with maturities longer than three months	-	-
Restricted Cash and Cash Equivalents	(594,207)	(229,393)
Reserve requirements	(8,560,842)	(5,162,834)
Banks and Money Market Rediscounts	(649,390)	(530,009)
<b>Total cash and cash equivalents</b>	<b>31,440,817</b>	<b>30,154,146</b>

<sup>(1)</sup> The 'Other' item includes funds in transit.

<sup>(2)</sup> The ECL allocated for cash and cash equivalents is TRY 6,565 (31 December 2024: TRY 15,965).

##### 4. Restricted cash and cash equivalents due to legal requirements or other reasons

There are no deposits with a maturity of more than 3 months in the account of foreign banks (31 December 2024: None). The placements made to other banks amounting to TRY 594,207 (31 December 2024: TRY 229,393) includes the collateral held in return for interest rate swap transactions.

##### 5. Additional information

*Restrictions on the potential borrowings that can be used for banking operations or capital commitment*

None.

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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

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

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

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

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

Parent Bank's Risk Group- current period	Associates and Subsidiaries (Partnerships)		Bank's Direct and Indirect Shareholders		Other Individuals and Legal Entities in the Risk Group	
	Cash	Non- Cash	Cash	Non-cash	Cash	Non- Cash
<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	-	-	127,654	25	244	-

Parent Bank's Risk Group- prior period	Associates and Subsidiaries (Partnerships)		Bank's Direct and Indirect Shareholders		Other Individuals and Legal Entities in the Risk Group	
	Cash	Non- Cash	Cash	Non-cash	Cash	Non- Cash
<b>Loans and Other Receivables</b>						
Balance at the Beginning of the Period	-	-	1,276,878	67,754	1,881	83
Balance at the End of the Period	-	-	1,349,805	232,047	1,012	83
Interest and Commission Income	-	-	71,808	18	242	-

#### *Information on deposits of the Parent Bank's risk group*

Parent Bank's Risk Group	Subsidiaries, Associates and Jointly Controlled Entities (Joint Ventures)		Direct or Indirect Shareholders of the Parent Bank		Other Individuals ar 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	-	-	22,398,924	12,607,673	123,396	45,393
Balance at the End of the Period	-	-	20,645,278	22,398,924	94,866	123,396
Deposit interest expense	-	-	1,427,181	1,479,496	37,999	30,620

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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

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

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

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

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

Parent Bank's Risk Group	Subsidiaries, Associates and Jointly Controlled Entities (Joint Ventures)		Direct or Indirect Shareholders of the Parent Bank		Other Individuals and Legal Entities in the Risk Group	
	Current Period	Prior Period	Current Period	Prior Period	Current Period	Prior Period
	The Fair Value Differences Through Profit and Loss					
Opening Balance	-	-	1,871,548	3,379,285	-	-
Closing Balance	-	-	2,697,533	1,871,548	-	-
Total Profit/Loss	-	-	113,926	82,153	-	1,217
Transactions for Hedging Purposes						
Opening Balance	-	-	-	-	-	-
Closing Balance	-	-	-	-	-	-
Total Profit/Loss	-	-	-	-	-	-

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

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

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

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

In the accounting period ended 31 December 2025, the Bank collected TRY 2,625 in equity trading commissions and futures/options (VOB/VİOP) commissions from Anadolu Yatırım Menkul Kıymetler A.Ş. (31 December 2024: TRY 2,165).

In the accounting period ended 31 December 2025, the Bank paid TRY 210 to Anadolu Yatırım Menkul Kıymetler A.Ş. as an agency agreement fee.

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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

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

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

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

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

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

Prior Period	Balance	According to the Magnitudes in the Financial Statements	
			%
Cash loans	1,350,817		1.63
Non-cash loans	232,130		1.04
Deposit	22,522,320		20.73
Forward and option contracts	1,871,548		2.82

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

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

For the accounting period ending on 31 December 2025, the income obtained by the Parent Bank from its subsidiary Anadolubank Nederland NV within the framework of service procurement and license agreements is TRY 24,531 (31 December 2024: TRY 12,633).

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

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

For the accounting period ending on 31 December 2025, the amount of tangible benefits provided and to be provided to the Group's senior management is TRY 288,674 (31 December 2024: TRY 186,236).



# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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

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### SECTION SIX: OTHER EXPLANATIONS

#### I. Other Explanations Related to the Parent Bank's Operations

None.

#### II. Summary of Informations Regarding the Ratings of the Parent Bank by International Rating Agencies

The most recently announced ratings of the parent bank by fitch ratings are provided below.

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##### **FITCH Ratings: November 2025**

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*Foreign currency-Long-term* B+ (Stable)

*Domestic currency -Long-term*

B+ (Stable)

*Financial Viability Rating*

b+

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

Pursuant to the Board of Directors' resolution of the Bank dated 22 December 2025 and numbered 2025/149, the Bank applied to the BRSA and the Capital Markets Board on 31 December 2025 for authorisation to issue debt instruments abroad up to an amount of USD 250 million or its equivalent in foreign currency or Turkish Lira. These applications were approved by the BRSA with its letter dated 7 January 2026 and numbered E-32521522-102-01.08-177548, and by the Capital Markets Board with its resolution dated 23 January 2026 and numbered 4/154.

Pursuant to the Bank's Board of Directors' resolution dated 13 October 2025 and numbered 2025/112, the Bank's application to issue debt instruments in the form of bonds/commercial papers in Türkiye up to an amount of TRY 10 billion was approved by the Capital Markets Board with its resolution dated 12 February 2026 and numbered 8/310.

#### IV. The Impact of Significant Changes in Exchange Rates that Occurred after the Balance Sheet Date, Which If not Disclosed, Would Affect the Users' Ability to Assess and Make Decisions Based on the Financial Statements, Including the Effect on Foreign Currency Transactions, Line Items, and Financial Statements, as well as the Impact on the Bank's Overseas Operations

None.

# ANADOLUBANK ANONİM ŞİRKETİ

## NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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

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### SECTION FIVE: EXPLANATION ON INDEPENDENT AUDITOR'S REPORT

#### I. Explanations on Independent Auditor's Report

the consolidated financial statements for the period ended 31 December 2025 have been reviewed by PwC Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik A.Ş. The auditor's report dated 18 March 2026 is presented preceding the consolidated financial statements.

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

None.

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