ANADOLUBANK ANONİM ŞİRKETİ

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

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

AUDITOR'S REVIEW REPORT ON INTERIM FINANCIAL INFORMATION

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

To the General Assembly of Anadolubank Anonim Şirketi

Introduction

We have reviewed the unconsolidated balance sheet of Anadolubank Anonim Şirketi ("the Bank") at 30 June 2026 and the related unconsolidated statement of profit or loss, unconsolidated statement of profit or loss and other comprehensive income, unconsolidated statement of changes in shareholders' equity, unconsolidated statement of cash flows and a summary of significant accounting policies and other explanatory notes to the unconsolidated financial statements for the six-month-period then ended. The Bank Management is responsible for the preparation and fair presentation of interim financial information in accordance with the Banking Regulation and Supervision Agency ("BRSA") Accounting and Reporting Legislation which includes "Regulation on Accounting Applications for Banks and Safeguarding of Documents" published in the Official Gazette no.26333 dated 1 November 2006, and other regulations on accounting records of Banks published by Banking Regulation and Supervision Agency and circulars and interpretations published by BRSA and Turkish Accounting Standard 34 "Interim Financial Reporting" for those matters not regulated by the aforementioned regulations. Our responsibility is to express a conclusion on this interim unconsolidated financial information based on our review.

Scope of Review

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

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Conclusion

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

Report on other regulatory requirements arising from legislation

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

Additional Paragraph for Convenience Translation:

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

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

Gökçe Yaşar Temel, SMMM
Partner

Istanbul, 11 August 2026

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

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The unconsolidated financial report for the six-month period prepared in accordance with the 'Communiqué on Financial Statements to be Disclosed to the Public by Banks and Related Explanations and Footnotes,' issued by the Banking Regulation and Supervision Agency, consists of the sections listed below.

- GENERAL INFORMATION ABOUT THE BANK
- UNCONSOLIDATED FINANCIAL STATEMENTS OF THE BANK
- EXPLANATIONS ON ACCOUNTING POLICIES APPLIED IN THE RELATED PERIOD
- INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT OF THE BANK
- EXPLANATORY DISCLOSURES AND FOOTNOTES ON UNCONSOLIDATED FINANCIAL STATEMENTS
- LIMITED AUDIT REPORT
- INTERIM ACTIVITY REPORT

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

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

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

Information about the responsible personnel whom questions may be asked:

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

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

SECTION ONE: GENERAL INFORMATION

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

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

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

II. Explanation About the Bank's Capital Structure, Shareholders of the Bank Who Are in Charge of the Management and/or Auditing of the Bank Directly or Indirectly, Changes in These Matters (if any)

The foundation of the bank may be traced back to HABAŞ, whose creation was incepted in 1956 by Hamdi BAŞARAN (1913-1987) through the founding of Topkapı Oxygen Factory. HABAŞ is one of Türkiye's leading industrial groups in the sectors of Industrial and Medical Gases, Iron and Steel, LPG, Natural Gas, Heavy Machinery Manufacturing, and Energy.

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

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

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

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

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

SECTION ONE: GENERAL INFORMATION (Continued)

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

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

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

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

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

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

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

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

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

UNCONSOLIDATED BALANCE SHEET–ASSETS FOR THE PERIOD ENDED 30 JUNE 2026

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

			Current Period Limited 30 June 2026			Prior Period Audited 31 December 2025		
	ASSETS	**Note**	**TRY**	**FC**	**Total**	**TRY**	**FC**	**Total**
I.	**FINANCIAL ASSETS (NET)**		**38,412**	**21,535**	**59,947**	**32,671**	**21,715**	**54,386**
1.1	**Cash and Cash Equivalents**		**21,632**	**17,913**	**39,545**	**10,192**	**18,425**	**28,617**
1.1.1	Cash and Balances with Central Bank	**V-I-1**	17,063	15,584	32,647	8,942	11,455	20,397
1.1.2	Banks	**V-I-2**	72	2,332	2,404	1,252	6,975	8,227
1.1.3	Money Market Placements	**V-I-3**	4,500	-	4,500	-	-	-
1.1.4	Expected Credit Loss (-)		3	3	6	2	5	7
1.2	**Financial Assets Measured at Fair Value Through Profit or Loss**	**V-I-4**	**2**	**430**	**432**	**2**	**365**	**367**
1.2.1	Government Debt Securities		2	245	247	2	264	266
1.2.2	Equity Securities Representing Capital Share		-	-	-	-	-	-
1.2.3	Other Financial Assets		-	185	185	-	101	101
1.3	**Financial Assets Measured at Fair Value Through Other Comprehensive Income**	**V-I-5**	**15,703**	**2,666**	**18,369**	**21,807**	**2,558**	**24,365**
1.3.1	Government Debt Securities		15,534	2,503	18,037	21,544	2,403	23,947
1.3.2	Equity Securities Representing Capital Share		169	163	332	76	155	231
1.3.3	Other Financial Assets		-	-	-	187	-	187
1.4	**Derivative Financial Assets**	**V-I-6**	**1,075**	**526**	**1,601**	**670**	**367**	**1,037**
1.4.1	Derivative Financial Assets Measured at Fair Value Through Profit or Loss		1,075	526	1,601	670	367	1,037
1.4.2	Derivative Financial Assets Measured at Fair Value Through Other Comprehensive Income		-	-	-	-	-	-
II.	**FINANCIAL ASSETS MEASURED AT AMORTIZED COST (NET)**		**106,237**	**29,770**	**136,007**	**72,810**	**24,948**	**97,758**
2.1	**Loans**	**V-I-7**	**109,341**	**15,402**	**124,743**	**74,972**	**13,879**	**88,851**
2.2	**Lease Receivables**	**V-I-9**	-	-	-	-	-	-
2.3	**Factoring Receivables**		**21**	**-**	**21**	**35**	**-**	**35**
2.4	**Other Financial Assets Measured at Amortized Cost**	**V-I-8**	**-**	**14,463**	**14,463**	**-**	**11,200**	**11,200**
2.4.1	Government Debt Securities		-	14,463	14,463	-	11,200	11,200
2.4.2	Other Financial Assets		-	-	-	-	-	-
2.5	**Expected Credit Losses (-)**		**3,125**	**95**	**3,220**	**2,197**	**131**	**2,328**
III.	**PROPERTY AND EQUIPMENT HELD FOR SALE PURPOSE AND RELATED TO DISCONTINUED OPERATIONS (NET)**	**V-I-15**	**367**	**-**	**367**	**164**	**-**	**164**
3.1	Held for Sale Purpose		367	-	367	164	-	164
3.2	Related to Discontinued Operations		-	-	-	-	-	-
IV.	**EQUITY INVESTMENTS**		**2,544**	**13,045**	**15,589**	**2,143**	**10,342**	**12,485**
4.1	**Investments in Associates (Net)**	**V-I-10**	-	-	-	-	-	-
4.1.1	Accounted Under Equity Method		-	-	-	-	-	-
4.1.2	Unconsolidated Associates		-	-	-	-	-	-
4.2	**Subsidiaries (Net)**	**V-I-11**	**2,544**	**13,045**	**15,589**	**2,143**	**10,342**	**12,485**
4.2.1	Unconsolidated Financial Subsidiaries		2,544	13,045	15,589	2,143	10,342	12,485
4.2.2	Unconsolidated Non-Financial Subsidiaries		-	-	-	-	-	-
4.3	**Entities under Common Control (Joint Venture) (Net)**	**V-I-12**	-	-	-	-	-	-
4.3.1	Joint Ventures Valued Based on Equity Method		-	-	-	-	-	-
4.3.2	Unconsolidated Joint Ventures		-	-	-	-	-	-
V.	**TANGIBLE ASSETS (Net)**	**V-I-13**	**3,018**	**-**	**3,018**	**2,934**	**-**	**2,934**
VI.	**INTANGIBLE ASSETS (Net)**	**V-I-14**	**215**	**-**	**215**	**197**	**-**	**197**
6.1	Goodwill		-	-	-	-	-	-
6.2	Other		215	-	215	197	-	197
VII.	**INVESTMENT PROPERTY (Net)**	**V-I-16**	-	-	-	-	-	-
VIII.	**CURRENT TAX ASSET**		-	-	-	-	-	-
IX.	**DEFERRED TAX ASSET**	**V-I-17**	**524**	**-**	**524**	**295**	**-**	**295**
X.	**OTHER ASSETS**	**V-I-18**	**15,813**	**264**	**16,077**	**11,723**	**120**	**11,843**
	TOTAL ASSETS		**167,130**	**64,614**	**231,744**	**122,937**	**57,125**	**180,062**

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

UNCONSOLIDATED BALANCE SHEET–LIABILITIES FOR THE PERIOD ENDED 30 JUNE 2026

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

			Current Period Limited 30 June 2026			Prior Period Audited 31 December 2025		
	LIABILITIES	**Note**	**TRY**	**FC**	**Total**	**TRY**	**FC**	**Total**
I.	**DEPOSITS**	**V-II-1**	**97,250**	**50,360**	**147,610**	**56,108**	**39,835**	**95,943**
II.	**FUNDS BORROWED**	**V-II-2**	**375**	**15,676**	**16,051**	**210**	**12,424**	**12,634**
III.	**MONEY MARKET FUNDS**	**V-II-3**	**-**	**-**	**-**	**14,516**	**-**	**14,516**
IV.	**SECURITIES ISSUED (Net)**	**V-II-4**	**-**	**14,157**	**14,157**	**-**	**10,785**	**10,785**
4.1	Bills		-	-	-	-	-	-
4.2	Assets Backed Securities		-	-	-	-	-	-
4.3	Bonds		-	14,157	14,157	-	10,785	10,785
V.	**BORROWER FUNDS**		-	-	-	-	-	-
5.1	Borrower Funds		-	-	-	-	-	-
5.2	Other		-	-	-	-	-	-
VI.	**FINANCIAL LIABILITIES MEASURED AT FAIR VALUE THROUGH PROFIT OR LOSS**		-	-	-	-	-	-
VII.	**DERIVATIVE FINANCIAL LIABILITIES**	**V-II-5**	**748**	**852**	**1,600**	**495**	**758**	**1,253**
7.1	Derivative Financial Liabilities Measured at Fair Value Through Profit or Loss		748	852	1,600	495	758	1,253
7.2	Derivative Financial Liabilities Measured at Fair Value Through Other Comprehensive Income		-	-	-	-	-	-
VIII.	**FACTORING PAYABLES**		-	-	-	-	-	-
IX.	**LEASE PAYABLES**	**V-II-6**	**469**	**-**	**469**	**419**	**-**	**419**
X.	**PROVISIONS**	**V-II-7**	**501**	**9**	**510**	**428**	**8**	**436**
10.1	Restructuring Provisions		-	-	-	-	-	-
10.2	Provision for Employee Benefits		420	-	420	318	-	318
10.3	Insurance Technical Provisions (Net)		-	-	-	-	-	-
10.4	Other Provisions		81	9	90	110	8	118
XI.	**CURRENT TAX LIABILITY**	**V-II-8**	**1,912**	**-**	**1,912**	**1,805**	**-**	**1,805**
XII.	**DEFERRED TAX LIABILITY**	**V-II-9**	-	-	-	-	-	-
XIII.	**LIABILITIES FOR ASSETS HELD FOR SALE AND ASSETS OF DISCONTINUED OPERATIONS (Net)**	**V-II-10**	-	-	-	-	-	-
13.1	Held for Sale Purpose		-	-	-	-	-	-
13.2	Discontinued Operations		-	-	-	-	-	-
XIV.	**SUBORDINATED DEBT INSTRUMENTS**	**V-II-11**	-	7,203	**7,203**	**-**	**6,628**	**6,628**
14.1	Subordinated Loans		-	-	-	-	-	-
14.2	Other Debt Instruments		-	7,203	7,203	-	6,628	6,628
XV.	**OTHER LIABILITIES**	**V-II-12**	**7,727**	**403**	**8,130**	**6,703**	**323**	**7,026**
XVI.	**SHAREHOLDERS' EQUITY**		**33,622**	**480**	**34,102**	**27,701**	**916**	**28,617**
16.1	**Paid-in capital**	**V-II-13**	**1,100**	**-**	**1,100**	**1,100**		**1,100**
16.2	**Capital Reserves**		-	-	-	-	-	-
16.2.1	Share Premium		-	-	-	-	-	-
16.2.2	Share Cancellation Profits		-	-	-	-	-	-
16.2.3	Other Capital Reserves		-	-	-	-	-	-
16.3	**Accumulated Other Comprehensive Income or Loss Not Reclassified Through Profit or Loss**		**1,959**	**88**	**2,047**	**1,960**	**85**	**2,045**
16.4	**Accumulated Other Comprehensive Income or Loss Reclassified Through Profit or Loss**		**2,729**	**(115)**	**2,614**	**3,132**	**(59)**	**3,073**
16.5	**Profit Reserves**		**22,399**	**-**	**22,399**	**12,978**	**-**	**12,978**
16.5.1	Legal Reserves		220	-	220	220	-	220
16.5.2	Status Reserves		-	-	-	-	-	-
16.5.3	Extraordinary Reserves		22,179	-	22,179	12,758	-	12,758
16.5.4	Other Profit Reserves		-	-	-	-	-	-
16.6	**Profit or Loss**		**5,435**	**507**	**5,942**	**8,531**	**890**	**9,421**
16.6.1	Prior Period's Profit/Loss		-	-	-	-	-	-
16.6.2	Current Period's Net Profit/Loss		5,435	507	5,942	8,531	890	9,421
	TOTAL EQUITY AND LIABILITIES		**142,604**	**89,140**	**231,744**	**108,385**	**71,677**	**180,062**

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

UNCONSOLIDATED STATEMENT OFF-BALANCE SHEET COMMITMENTS AND CONTINGENCIES FOR THE PERIOD ENDED 30 JUNE 2026

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

			Current Period Limited 30 June 2026			Prior Period Audited 31 December 2025		
		Note	TRY	FC	Total	TRY	FC	Total
A.	**OFF-BALANCE SHEET COMMITMENTS AND CONTINGENCIES (I+II+III)**		**164,052**	**251,452**	**415,504**	**103,207**	**187,113**	**290,320**
I.	**GUARANTEES AND COLLATERALS**	**V-III-2**	**38,205**	**18,638**	**56,843**	**32,150**	**13,129**	**45,279**
1.1	Letters of Guarantee		21,508	4,579	26,087	20,349	4,355	24,704
1.1.1	Guarantees Subject to State Tender Law		278	12	290	184	11	195
1.1.2	Guarantees Given for Foreign Trade Operations		243	9	252	94	9	103
1.1.3	Other Letters of Guarantee		20,987	4,558	25,545	20,071	4,335	24,406
1.2	Bank Acceptances		-	557	557	-	384	384
1.2.1	Import Letter of Acceptance		-	557	557	-	384	384
1.2.2	Other Bank Acceptance		-	-	-	-	-	-
1.3	Letters of Credit		-	13,502	13,502	-	8,390	8,390
1.3.1	Documentary Letters of Credit		-	13,502	13,502	-	8,390	8,390
1.3.2	Other Letters of Credit		-	-	-	-	-	-
1.4	Guaranteed Prefinancings		-	-	-	-	-	-
1.5	Endorsements		-	-	-	-	-	-
1.5.1	Endorsements to the Central Bank of Türkiye		-	-	-	-	-	-
1.5.2	Other Endorsements		-	-	-	-	-	-
1.6	Underwriting Commitments		-	-	-	-	-	-
1.7	Factoring Related Guarantees		-	-	-	-	-	-
1.8	Other Guarantees		16,697	-	16,697	11,801	-	11,801
1.9	Other Collaterals		-	-	-	-	-	-
II.	**COMMITMENTS**	**V-III-1**	**23,341**	**66,010**	**89,351**	**12,772**	**30,965**	**43,737**
2.1	Irrevocable Commitments		23,341	66,010	89,351	12,772	30,965	43,737
2.1.1	Forward Asset Purchase Commitments		13,793	66,010	79,803	4,779	30,965	35,744
2.1.2	Forward Deposit Purchase and Sales Commitments		-	-	-	-	-	-
2.1.3	Share Capital Commitments to Associates and Subsidiaries		-	-	-	-	-	-
2.1.4	Loan Granting Commitments		6,478	-	6,478	5,669	-	5,669
2.1.5	Securities Underwriting Commitments		-	-	-	-	-	-
2.1.6	Commitments for Reserve Deposit Requirements		-	-	-	-	-	-
2.1.7	Payment Commitment for Checks		1,863	-	1,863	1,385	-	1,385
2.1.8	Tax and Fund Liabilities from Export Commitments		-	-	-	-	-	-
2.1.9	Commitments for Credit Card Expenditure Limits		719	-	719	605	-	605
2.1.10	Commitments for Promotions Related with Credit Cards and Banking Activities		2	-	2	2	-	2
2.1.11	Receivables from Short Sale Commitments		-	-	-	-	-	-
2.1.12	Payables for Short Sale Commitments		-	-	-	-	-	-
2.1.13	Other Irrevocable Commitments		486	-	486	332	-	332
2.2	Revocable Commitments		-	-	-	-	-	-
2.2.1	Revocable Loan Granting Commitments		-	-	-	-	-	-
2.2.2	Other Revocable Commitments		-	-	-	-	-	-
III.	**DERIVATIVE FINANCIAL INSTRUMENTS**		**102,506**	**166,804**	**269,310**	**58,285**	**143,019**	**201,304**
3.1	Derivative Financial Instruments for Hedging Purposes		-	-	-	-	-	-
3.1.1	Fair Value Hedges		-	-	-	-	-	-
3.1.2	Cash Flow Hedges		-	-	-	-	-	-
3.1.3	Hedge of Net Investment in Foreign Operations		-	-	-	-	-	-
3.2	Trading Transactions		**102,506**	**166,804**	**269,310**	**58,285**	**143,019**	**201,304**
3.2.1	Forward Foreign Currency Purchase/Sale Transactions		16,264	15,578	31,842	9,605	11,075	20,680
3.2.1.1	Forward Foreign Currency Transactions- Purchases		2,256	12,986	15,242	201	9,398	9,599
3.2.1.2	Forward Foreign Currency Transactions- Sales		14,008	2,592	16,600	9,404	1,677	11,081
3.2.2	Swap Transactions Related to Foreign Currency and Interest Rate		59,480	117,251	176,731	35,481	98,023	133,504
3.2.2.1	Foreign Currency Swap- Purchases		7,349	44,548	51,897	4,308	39,971	44,279
3.2.2.2	Foreign Currency Swap- Sales		7,135	44,992	52,127	2,997	41,699	44,696
3.2.2.3	Interest Rate Swap- Purchases		22,079	14,322	36,401	13,668	8,605	22,273
3.2.2.4	Interest Rate Swap- Sales		22,917	13,389	36,306	14,508	7,748	22,256
3.2.3	Foreign Currency, Interest Rate, and Securities Options		26,762	33,975	60,737	13,199	33,921	47,120
3.2.3.1	Foreign Currency Options- Purchases		5,902	23,319	29,221	815	21,917	22,732
3.2.3.2	Foreign Currency Options- Sales		20,860	10,656	31,516	12,384	12,004	24,388
3.2.3.3	Interest Rate Options- Purchases		-	-	-	-	-	-
3.2.3.4	Interest Rate Options- Sales		-	-	-	-	-	-
3.2.3.5	Securities Options- Purchases		-	-	-	-	-	-
3.2.3.6	Securities Options- Sales		-	-	-	-	-	-
3.2.4	Foreign Currency Futures		-	-	-	-	-	-
3.2.4.1	Foreign Currency Futures- Purchases		-	-	-	-	-	-
3.2.4.2	Foreign Currency Futures-Sell		-	-	-	-	-	-
3.2.5	Interest Rate Futures		-	-	-	-	-	-
3.2.5.1	Interest Rate Futures-Purchases		-	-	-	-	-	-
3.2.5.2	Interest Rate Futures-Sales		-	-	-	-	-	-
3.2.6	Other		-	-	-	-	-	-
B.	**CUSTODY AND PLEDGES ITEMS (IV+V)**		**1,304,201**	**159,096**	**1,463,297**	**1,018,366**	**107,925**	**1,126,291**
IV.	**ITEMS HELD IN CUSTODY**		**41,987**	**48,026**	**90,013**	**33,064**	**8,901**	**41,965**
4.1	Customers' Securities Held		8,398	42,053	50,451	5,940	2,779	8,719
4.2	Investment Securities Held in Custody		-	5,186	5,186	-	5,323	5,323
4.3	Checks Received for Collection		33,444	756	34,200	26,954	762	27,716
4.4	Commercial Notes Received for Collection		145	31	176	170	37	207
4.5	Other Assets Received for Collection		-	-	-	-	-	-
4.6	Assets Received for Public Offering		-	-	-	-	-	-
4.7	Other Items Under Custody		-	-	-	-	-	-
4.8	Custodians Risk		-	-	-	-	-	-
V.	**PLEDGED ITEMS**		**1,261,609**	**111,070**	**1,372,679**	**984,697**	**99,024**	**1,083,721**
5.1	Marketable Securities		2	-	2	2	-	2
5.2	Guarantee Notes		89	98	187	60	118	178
5.3	Commodities		179	-	179	-	-	-
5.4	Warranties		-	-	-	-	-	-
5.5	Real Estate		75,569	6,135	81,704	-	-	-
5.6	Other Pledged Items		1,185,770	104,837	1,290,607	984,635	98,906	1,083,541
5.7	Pledged Items-Depository		-	-	-	-	-	-
VI.	**CONFIRMED BILLS OF EXCHANGE AND SURETIES (*)**		**605**	**-**	**605**	**605**	**-**	**605**
	TOTAL OFF-BALANCE SHEET COMMITMENTS (A+B)		**1,468,253**	**410,548**	**1,878,801**	**1,121,573**	**295,038**	**1,416,611**

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

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

ANADOLUBANK ANONİM ŞİRKETİ

UNCONSOLIDATED STATEMENT OF PROFIT AND LOSS FOR THE PERIOD ENDED 30 JUNE 2026 AND 30 JUNE 2025

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

	INCOME AND EXPENSE ITEMS	Note	Limited Audited Current Period 1 January – 30 June 2026	Limited Audited Prior Period 1 January – 30 June 2025	Limited Audited Current Period 1 April – 30 June 2026	Limited Audited Prior Period 1 April – 30 June 2025
I.	**INTEREST INCOME**		**24,864**	**15,999**	**13,462**	**8,860**
1.1	Interest in Income on Loans	**V-IV-1**	19,578	12,419	10,683	6,820
1.2	Interest Received on Reserve Deposits		1,780	1,055	1,069	546
1.3	Interest Received on Banks	**V-IV-1**	70	82	31	28
1.4	Interest Received on Money Market Transactions		83	902	51	334
1.5	Interest Received on Securities Portfolio	**V-IV-1**	3,290	1,506	1,597	1,122
1.5.1	Financial Assets Measured at Fair Value through Profit or (Loss)		20	50	12	26
1.5.2	Financial Assets Measured at Fair Value Through Other Comprehensive Income		3,104	1,318	1,490	1,011
1.5.3	Financial Assets at Measured at Amortized Cost		166	138	95	85
1.6	Financial Lease Income		-	-	-	-
1.7	Other Interest Income		63	35	31	10
II.	**INTEREST EXPENSE (-)**		**16,088**	**10,610**	**9,184**	**5,694**
2.1	Interest on Deposits	**V-IV-2**	14,010	9,772	8,315	5,025
2.2	Interest on Funds Borrowed	**V-IV-2**	236	180	130	103
2.3	Interest on Money Market Transactions		1,123	431	354	406
2.4	Interest on Securities Issued	**V-IV-2**	647	185	344	138
2.5	Interest on Lease		62	39	32	21
2.6	Other Interest Expenses		10	3	9	1
III.	**NET INTEREST INCOME/EXPENSE (I - II)**		**8,776**	**5,389**	**4,278**	**3,166**
IV.	**NET FEES AND COMMISSIONS INCOME/EXPENSE**		**2,459**	**1,002**	**1,412**	**604**
4.1	Fees and Commissions Received		3,611	1,498	1,947	827
4.1.1	Non-Cash Loans		151	114	75	60
4.1.2	Other	**V-IV-12**	3,460	1,384	1,872	767
4.2	Fees and Commissions Paid (-)		1,152	496	535	223
4.2.1	Non-Cash Loans		2	-	1	-
4.2.2	Other		1,150	496	534	223
V.	**DIVIDEND INCOME**	**V-IV-3**	**3**	**2**	**3**	**2**
VI.	**TRADING GAIN/(LOSS) (Net)**	**V-IV-4**	**(287)**	**386**	**(889)**	**(484)**
6.1	Trading Gains/(Losses) on Securities		717	84	214	59
6.2	Gains/losses from derivative transactions		6	330	(563)	(346)
6.3	Foreign Exchange Gains/(Losses)		(1,010)	(28)	(540)	(197)
VII.	**OTHER OPERATING INCOME**	**V-IV-5**	**732**	**1,371**	**293**	**1,164**
VIII.	**TOTAL OPERATING GROSS PROFIT (III+IV+V+VI+VII)**		**11,683**	**8,150**	**5,097**	**4,452**
IX.	**EXPECTED CREDIT LOSSES (-)**	**V-IV-6**	**1,339**	**805**	**445**	**409**
X.	**OTHER PROVISION EXPENSES (-)**	**V-IV-6**	**2**	**1**	**1**	**-**
XI.	**PERSONNEL EXPENSES (-)**		**2,087**	**1,357**	**998**	**646**
XII.	**OTHER OPERATING EXPENSES (-)**	**V-IV-7**	**1,111**	**770**	**564**	**392**
XIII.	**NET OPERATING PROFIT/(LOSS) (VIII-IX-X-XI-XII)**		**7,144**	**5,217**	**3,089**	**3,005**
XIV.	**EXCESS AMOUNT RECORDED AS INCOME AFTER MERGER**		-	-	-	-
XV.	**PROFIT/(LOSS) FROM INVESTMENTS UNDER EQUITY ACCOUNTING**		**907**	**740**	**467**	**410**
XVI.	**PROFIT/ (LOSS) ON NET MONETARY POSITION**		-	-	-	-
XVII.	**OPERATING PROFIT/LOSS BEFORE TAXES (XIII+...+XV)**	**V-IV-8**	**8,051**	**5,957**	**3,556**	**3,415**
XVIII.	**PROVISION FOR TAXES ON INCOME FROM CONTINUING OPERATIONS (±)**	**V-IV-10**	**(2,109)**	**(1,321)**	**(928)**	**(681)**
18.1	Current Tax Charge		(1,942)	(404)	(1,081)	(280)
18.2	Deferred Tax Charge (+)		(179)	(990)	144	(448)
18.3	Deferred Tax Credit (-)		12	73	9	47
XIX.	**NET PROFIT/LOSSES FROM CONTINUING OPERATIONS (XVII±XVIII)**	**V-IV-11**	**5,942**	**4,636**	**2,628**	**2,734**
XX.	**INCOME FROM DISCONTINUED OPERATIONS**		-	-	-	-
20.1	Income from Assets Held for Resale		-	-	-	-
20.2	Income from sale of associates, subsidiaries and joint-ventures		-	-	-	-
20.3	Others		-	-	-	-
XXI.	**EXPENSES FROM DISCONTINUED OPERATIONS (-)**		-	-	-	-
21.1	Expenses for Non-Current Assets Held for Resale		-	-	-	-
21.2	Loss from Sales of Associates, Subsidiaries and Joint Ventures (Business Partners)		-	-	-	-
21.3	Other Expenses From Discontinued Operations		-	-	-	-
XXII.	**PROFIT/LOSSES BEFORE TAXES FROM DISCONTINUED OPERATIONS (XX-XXI)**		-	-	-	-
XXIII.	**PROVISION FOR INCOME TAXES FROM DISCONTINUED OPERATIONS (±)**		-	-	-	-
23.1	Current Tax Charge		-	-	-	-
23.2	Deferred Tax Charge (+)		-	-	-	-
23.3	Deferred Tax Credit(-)		-	-	-	-
XXIV.	**NET PROFIT/LOSS AFTER TAXES ON DISCONTINUED OPERATIONS (XXII±XXIII)**		-	-	-	-
XXV.	**NET PROFIT/LOSSES (XIX+XXIV)**	**V-IV-11**	**5,942**	**4,636**	**2,628**	**2,734**
	Earnings/Loss per Share	III-XXIV	**5.40**	**4.21**	**2.39**	**2.49**

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

UNCONSOLIDATED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE PERIOD ENDED 30 JUNE 2026

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

	STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME	Note	Limited Audited Current Period 1 January – 30 June 2026	Limited Audited Prior Period 1 January – 30 June 2025
I.	**CURRENT PERIOD PROFIT/LOSS**		**5,942**	**4,636**
II	**OTHER COMPREHENSIVE INCOME**		**(457)**	**638**
2.1.	**Other Income/Expense Items Not Reclassified Through Profit or Loss**		**2**	**41**
2.1.1.	Revaluation Surplus on Tangible Assets		-	-
2.1.2.	Revaluation Surplus on Intangible Assets		-	-
2.1.3.	Defined Benefit Plans' Actuarial Gains/Losses		(3)	2
2.1.4.	Other Income/Expense Items not Reclassified to Profit or Loss		5	25
2.1.5.	Tax Related Other Comprehensive Income Items Not Reclassified Through Profit or Loss		-	14
2.2.	**Other Income/Expense Items Reclassified to Profit or Loss**		**(459)**	**597**
2.2.1.	Exchange Differences on Translation		584	1,762
2.2.2.	Income/Expenses from Valuation and/or Reclassification of Financial Assets Measured at FVOCI		(848)	94
2.2.3.	Gains/losses from Cash Flow Hedges		-	-
2.2.4.	Gains/Losses on Hedges of Net Investments in Foreign Operations		(584)	(1,762)
2.2.5.	Other Income/Expense Items Reclassified to Profit or Loss		-	-
2.2.6.	Tax Related Other Comprehensive Income Items Reclassified Through Profit or Loss		389	503
III.	**TOTAL COMPREHENSIVE INCOME (I+II)**		**5,485**	**5,274**

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

ANADOLUBANK ANONİM ŞİRKETİ

UNCONSOLIDATED STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY FOR THE PERIOD ENDED 30 JUNE 2026

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

							Accumulated Other Comprehensive Income or Expense Not Reclassified through Profit or Loss			Accumulated Other Comprehensive Income or Expense Reclassified through Profit or Loss						
	STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY	Note	Paid in Capital	Share premium	Share Cancel Profits	Other Capital Profits	Revaluation surplus on tangible and intangible assets	Defined Benefit Plans' Actuarial Gains/Losses	Other	Translation Differences	Income/Expenses from Valuation and/or Reclassification of Financial Assets Measured at FVOCI	Other	Profit Reserves	Prior Period Profit/(Loss)	Net Profit/(Loss)	Total Equity
	Prior Period															
I.	**Balances at the Beginning of the Period**		**1,100**	**-**	**-**	**-**	**1,732**	**(152)**	**60**	**3,892**	**(106)**	**(2,376)**	**7,673**	**5,305**	**-**	**17,128**
II.	**Corrections made as per TAS 8**		-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.1	Effects of Corrections		-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.2	Effects of the Changes in Accounting Policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-
III.	**Adjusted Balances at the Beginning of the Period (I+II)**	**V-II-12**	**1,100**	**-**	**-**	**-**	**1,732**	**(152)**	**60**	**3,892**	**(106)**	**(2,376)**	**7,673**	**5,305**	**-**	**17,128**
IV.	**Total Comprehensive Income**		-	-	-	-	**23**	-	**18**	**1,762**	**69**	**(1,234)**	-	-	**4,636**	**5,274**
V.	**Capital Increase in Cash**		-	-	-	-	-	-	-	-	-	-	-	-	-	-
VI.	**Capital Increase from Internal Sources**		-	-	-	-	-	-	-	-	-	-	-	-	-	-
VII.	**Paid-in Capital Inflation Adjustment Difference**		-	-	-	-	-	-	-	-	-	-	-	-	-	-
VIII.	**Convertible Bonds**		-	-	-	-	-	-	-	-	-	-	-	-	-	-
IX.	**Subordinated Debt Instruments**		-	-	-	-	-	-	-	-	-	-	-	-	-	-
X.	**Other Changes**		-	-	-	-	-	-	-	-	-	-	-	-	-	-
XI.	**Profit Distribution**		-	-	-	-	-	-	-	-	-	-	**5,305**	**(5,305)**	-	-
11.1	Dividends Paid		-	-	-	-	-	-	-	-	-	-	-	-	-	-
11.2	Transfers to Reserves		-	-	-	-	-	-	-	-	-	-	5,305	(5,305)	-	-
11.3	Other		-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Balances at the end of the Period 30.06.2025 (III+IV+…..+X+XI)		**1,100**	**-**	**-**	**-**	**1,755**	**(152)**	**78**	**5,654**	**(37)**	**(3,610)**	**12,978**	**-**	**4,636**	**22,402**

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

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

ANADOLUBANK ANONİM ŞİRKETİ

UNCONSOLIDATED STATEMENT OF CASH FLOWS
FOR THE PERIOD ENDED 30 JUNE 2026

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

		Note	Limited Audited Current Period 1 January – 30 June 2026	Limited Audited Prior period 1 January – 30 June 2025
A.	**CASH FLOWS FROM BANKING OPERATIONS**			
1.1	**Operating Profit Before Changes in Operating Assets and Liabilities**		**11,143**	**4,087**
1.1.1	Interest Received		23,846	14,518
1.1.2	Interest Paid		(15,449)	(10,578)
1.1.3	Dividend Received		3	2
1.1.4	Fees and Commissions Received		3,611	1,499
1.1.5	Other Income		2,594	1,242
1.1.6	Collections From Previously Written-off Loans		351	117
1.1.7	Cash Payments to Personnel and Service Suppliers		(2,151)	(1,357)
1.1.8	Taxes Paid		(1,180)	(404)
1.1.9	Other		(482)	(952)
1.2	**Changes in Operating Assets and Liabilities Subject to Banking Operations**		**(13,470)**	**1,898**
1.2.1	Net (Increase)/Decrease in Financial Assets measured at Fair Value Through Profit or Loss		19	171
1.2.2	Net (Increase)/Decrease in Due from Banks		(6,216)	(4,299)
1.2.3	Net (Increase)/Decrease in Loans		(33,125)	(18,066)
1.2.4	Net (Increase)/Decrease in Other Assets		(8,885)	(7,160)
1.2.5	Net Increase/(Decrease) in Bank Deposits		8,068	(403)
1.2.6	Net Increase/(Decrease) in Other Deposits		43,292	18,273
1.2.7	Net Increase/(Decrease) in Funds Borrowed		-	-
1.2.8	Net Increase/(Decrease) in Matured Payables		-	-
1.2.9	Net Increase/(Decrease) in Other Liabilities		(16,623)	13,382
I.	**Net Cash Provided From Banking Operations**		**(2,327)**	**5,985**
B.	**CASH FLOWS FROM INVESTING ACTIVITIES**			
II.	**Net Cash Provided From Investing Activities**		**253**	**(16,891)**
2.1	Cash paid for purchase of entities under common control, associates and subsidiaries		(1,593)	-
2.2	Cash obtained from sale of entities under common control, associates and subsidiaries		-	-
2.3	Fixed assets purchases		(203)	(91)
2.4	Fixed assets sales		-	222
2.5	Cash paid for purchase of financial assets measured at fair value through other comprehensive income		(7,911)	(14,968)
2.6	Cash obtained from sale of financial assets measured at fair value through other comprehensive income		12,836	292
2.7	Cash paid for purchase of Financial Assets Measured at Amortized Cost		(2,494)	(2,393)
2.8	Cash obtained from sale of Financial Assets Measured at Amortized Cost		-	-
2.9	Other		(382)	47
C.	**CASH FLOWS FROM FINANCING ACTIVITIES**			
III.	**Net cash provided from/(used in) financing activities**		**6,734**	**8,933**
3.1	Cash Obtained from Funds Borrowed and Securities Issued		7,551	10,353
3.2	Cash used for repayment of funds borrowed and securities issued		(501)	(1,173)
3.3	Issued equity instruments		-	-
3.4	Dividends paid		-	-
3.5	Payments for finance leases		(316)	(247)
3.6	Other		-	-
IV.	**Effect of foreign currency exchange differences on cash and cash equivalents**		**52**	**550**
V.	**Net Increase/Decrease in Cash and Cash Equivalents**		**4,712**	**(1,423)**
VI.	**Cash and Cash Equivalents at Beginning of the Period**		**19,242**	**20,503**
VII.	**Cash and Cash Equivalents at End of the Period**		**23,954**	**19,080**

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

SECTION THREE: EXPLANATION ON ACCOUNTING POLICIES

I. Explanation on Basis of Presentation

The unconsolidated financial statements have been prepared in accordance with the provisions of the Regulation on the Procedures and Principles Regarding Accounting Practices and Retention of Documents by Banks, published in the Official Gazette No. 26333 dated 1 November 2006 pursuant to the Banking Law No. 5411, as well as other regulations, communiqués, interpretations and circulars issued by the Banking Regulation and Supervision Agency ("BRSA") relating to accounting and financial reporting principles. For matters not regulated by the aforementioned legislation, the financial statements have been prepared in accordance with Turkish Accounting Standard 34 ("TAS 34") Interim Financial Reporting and Turkish Financial Reporting Standards ("TFRS") issued by the Public Oversight, Accounting and Auditing Standards Authority ("POA") (collectively referred to as the "BRSA Accounting and Financial Reporting Legislation"). The format and content of the unconsolidated financial statements to be publicly disclosed, together with the related disclosures and notes, have been prepared in accordance with the Communiqué on Financial Statements to be Publicly Disclosed by Banks and the Related Disclosures and Notes, the Communiqué on Public Disclosures by Banks Regarding Risk Management, and the amendments thereto. However, as explained below, TAS 29 "Financial Reporting in Hyperinflationary Economies", which is included in TFRS, is not applied by banks and financial leasing, factoring, financing, savings financing and asset management companies.

The format and content of the unconsolidated financial statements to be disclosed to the public, along with their explanations and notes, are prepared in accordance with the "Communiqué on Financial Statements to be Disclosed by Banks and Related Explanations and Notes" published in the Official Gazette dated 28 June 2012, and numbered 28337, and the "Communiqué on Disclosures about Risk Management to be Made to the Public by Banks" published in the Official Gazette dated 23 October 2015, and numbered 29511, and the communiqués that amend and supplement these. The bank maintains its accounting records in Turkish Lira, in compliance with the Banking Law, the Turkish Commercial Code, and Turkish Tax Legislation.

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

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

Pursuant to the Regulation Amending the Communiqué on the Financial Statements to be Publicly Disclosed by Banks and the Related Disclosures and Notes, published in the Official Gazette No. 33239 dated 30 April 2026, the presentation basis of the financial statements has been changed from Turkish Lira in thousands (TRY Thousand) to Turkish Lira in millions (TRY Million). Accordingly, comparative prior-period financial information has also been restated and presented in TRY Million to ensure consistency and comparability of the financial statements.

II. Changes in Accounting Policies and Disclosures

In the announcement made by the Public Oversight Accounting and Auditing Standards Authority (POA) on 23 November 2023, it was decided that entities applying TFRS shall implement TAS 29 "Financial Reporting in Hyperinflationary Economies" in their financial statements starting from the reporting period ending 31 December 2023. Additionally, regulatory and supervisory authorities were granted the discretion to determine different transition dates for the application of TAS 29 within their respective areas of oversight. In this context, pursuant to the decision of the Banking Regulation and Supervision Agency (BRSA) dated 12 December 2023 and numbered 10744 ,in accordance with their decision dated 5 December 2024, numbered 11021, it has been decided that the financial statements of banks and financial leasing, factoring, financing, savings finance and asset management companies shall not be subject to inflation restatement as required by TAS 29 for the years 2023, 2024 and 2025. Consequently, TAS 29 has not been applied, and no inflation adjustment has been performed in the financial statements.

In accordance with the Board decision dated 18 December 2025, numbered 11340, the BRSA has decided that banks and financial leasing, factoring, financing, savings finance and asset management companies shall also not apply inflation accounting in 2026.

SECTION THREE: EXPLANATION ON ACCOUNTING POLICIES (Continued)

II. Changes in Accounting Policies and Disclosures

Explanation for convenience translation into English:

BRSA Accounting and Financial Reporting Legislation, as described in the preceding paragraphs, differ from International Financial Reporting Standards ("IFRS") issued by the International Accounting Standards Board including the application of IAS 29 - Financial Reporting in Hyperinflationary Economies as of June 30, 2026 and the differences between accounting principles have not been quantified in the accompanying unconsolidated financial statements. Accordingly, the accompanying unconsolidated financial statements are not intended to present fairly the unconsolidated financial position, results of operations, changes in equity and cash flow of the Bank in accordance with IFRS.

New and revised standards and interpretations

There is no effect.

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

Strategy for using financial instruments:

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

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

Another aspect of managing interest and liquidity risk on the balance sheet is emphasizing product diversification both in assets and liabilities.

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

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

Foreign currency transactions

Transactions denominated in foreign currencies are recorded at the exchange rates prevailing on the dates of the transactions. At the end of the period, monetary assets and liabilities denominated in foreign currencies are translated into TRY at the Central Bank of Türkiye's buying exchange rates prevailing on the balance sheet date. The resulting exchange differences are recognized in the records as foreign exchange gains or losses.

Exchange differences arising from the translation of the financial statements of net investments in subsidiaries established abroad into TRY for consolidation purposes are recognized under equity within the 'Accumulated Other Comprehensive Income or Expense to be Reclassified through Profit or Loss' account, under the sub-account 'exchange differences from associates, subsidiaries, and jointly controlled entities.

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

SECTION THREE: EXPLANATION ON ACCOUNTING POLICIES (Continued)

III. Explanations on Strategy of Using Financial Transactions and Foreign Currency Transactions (Continued)

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

IV. Information on Subsidiaries and Related Entities

The Bank has no subsidiaries.

As of 31 March 2018, the application of accounting for subsidiaries, joint ventures, and investments in associates in individual financial statements according to the equity method defined in TAS 28, as explained in Turkish Accounting Standard TAS 27, has commenced.

V. Explanations on Forward Transactions, Options and Derivative Instruments

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

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

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

The fair value differences of derivative instruments that are reflected in the profit and loss accounts are measured at fair value and associated with income statement during recognition. If the fair value of derivative financial instruments is positive, it is disclosed under the main account "Derivative Financial Assets at Fair Value Through Profit or Loss"; and if the fair value difference is negative, it is disclosed under "Derivative Financial Liabilities at Fair Value Through Profit or Loss". Differences arising from the valuation of fair value are reflected in the "Derivative Financial Transactions Consolidated Gains/Losses" account under income. The method of accounting for any resulting profit or loss varies depending on whether the derivative transaction is intended for hedging purposes and the nature of the item being hedged.

VI. Explanation on Interest Income and Expenses

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

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

VII. Explanations on Fee and Commission Income and Expenses

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

SECTION THREE: EXPLANATION ON ACCOUNTING POLICIES (Continued)

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 favourable, 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.

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

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

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

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

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

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

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

Explanations and Disclosures on Financial Assets Measured in Amortized Cost

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

Explanations and Disclosures on Loans

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

SECTION THREE: ACCOUNTING POLICIES (Continued)

IX. Explanations on Expected Credit Losses

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

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

Stage 1:

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

Stage 2:

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

Stage 3:

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

Calculation of Expected Credit Losses

Financial assets for which an expected credit loss allowance will be recognized are determined based on the business model applied by the Bank. When estimating the expected credit loss allowance, the probability of default of the financial instrument, the loss given default, the exposure at default, and forward-looking economic expectations are considered. Under three different scenarios (baseline, optimistic, pessimistic), provisions are calculated based on these components. The provision amounts calculated in line with the realization probabilities of the scenarios are weighted, and the provision amount related to the financial instrument is determined. For receivables classified as Stage 1, a provision is calculated based on the 12-months probability of default. For receivables classified as Stage 2, a provision is calculated based on the lifetime probability of default of the receivable and discounted to its present value using the receivable's original effective interest rate.

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

Probability of Default (PD):

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

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

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

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

SECTION THREE: ACCOUNTING POLICIES (Continued)

IX. Explanations on Expected Credit Losses (Continued)

Loss Given Default (LGD):

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

Exposure at Default (EAD):

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

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

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

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

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

X. Explanations on Netting Financial Instruments

Financial assets and liabilities are presented as net figures in the balance sheet provided there is a legal basis to offset the recognized amounts and an intention to settle on a net basis or to realize the asset and settle the liability simultaneously.

SECTION THREE: ACCOUNTING POLICIES (Continued)

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

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

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

XII. Explanations on Assets Held for Sale and Discontinued Operations

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

XIII. Explanations on Goodwill and Other Intangible Assets

The Bank’s intangible assets consist of software programs and intangible rights.

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

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

XIV. Explanations on Tangible Assets

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

Income/losses arising from disposal of tangible fixed assets are calculated as the difference between the net disposal proceeds and the net book value of the tangible fixed asset and are reflected in the profit or loss statement in the relevant period. Normal maintenance and repair expenses incurred on tangible fixed assets are recognized as expense. There are no liens, mortgages or similar restrictions on tangible fixed assets.

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

SECTION THREE: ACCOUNTING POLICIES (Continued)

XIV. Explanations on Tangible Assets (Continued)

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

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

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

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

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

Right-of-use assets

As a result of internal assessments, branch and service buildings as well as vehicles acquired through operating leases are accounted for within the scope of TFRS 16, while other lease transactions are considered to be outside the scope of TFRS 16 due to their immaterial amounts, and the related lease payments are recognized under Other Operating Expenses.

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

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

Under TFRS 16, real estate recognized as a right-of-use asset at the commencement date of the lease is measured at its cost value. After the commencement date, the right-of-use asset is measured using the cost model. This involves measuring the assets at cost less any accumulated depreciation and accumulated impairment losses, adjusted for any remeasurement of the lease liability.

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

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

SECTION THREE: ACCOUNTING POLICIES (Continued)

XV. Explanations on Leasing Transactions

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

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

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

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

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

XVI. Explanations on Provisions and Contingent Liabilities and Contingent Assets

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

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

SECTION THREE: ACCOUNTING POLICIES (Continued)

XVII. Explanations on Obligations Related to Employee Right

Severance Pay Provision

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

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

Provisions for Other Employee Benefits

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

XVIII. Explanations on Taxation

Corporate tax

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

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

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

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SECTION THREE: ACCOUNTING POLICIES (Continued)

XVIII. Explanations on Taxation (Continued)

Corporate tax (Continued)

No withholding tax is applied on dividends paid to corporations earning income through a place of business or a permanent representative in Türkiye, and to corporation’s resident in Türkiye. Certain withholding tax rates stipulated in Articles 15 and 30 of the Corporate Tax Law No. 5520 have been revised by the Council of Ministers Decrees No. 2009/14593 and 2009/14594, published in the Official Gazette dated 3 February 2009 and numbered 27130. In this context, the withholding tax rate applied on dividend payments other than those made to limited taxpayer corporations earning income through a place of business or a permanent representative in Türkiye and to corporation’s resident in Türkiye was 15%; however, this rate was amended to 10% by the Presidential Decree published in the Official Gazette dated 22 December 2021 and numbered 31697. In the application of withholding tax rates on profit distributions made to limited taxpayer corporations and real persons, the provisions of the relevant Double Taxation Avoidance Agreements are also taken into consideration. The addition of profits to share capital is not considered as profit distribution and no withholding tax is applied.

By virtue of Presidential Decree No. 9286 published in the Official Gazette dated 22 December 2024, the withholding tax rate on dividends distributed by full taxpayer corporations, within the scope of 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 calculated based on the corporate tax rate applicable to the profits of the relevant year and paid accordingly. Provisional taxes paid during the year can be credited against the corporate tax calculated on the annual corporate tax return for that year.

According to Turkish tax legislation, financial losses declared on the tax return may be deducted from the corporate income of the period, provided that they do not exceed five years. For the period between 1 January 2017 and 4 December 2017, the entire amount of gains corresponding to the portion of proceeds used in the settlement of such debts, derived from the transfer to banks or to the Savings Deposit Insurance Fund of immovable properties, equity participations, founders' shares, dividend right certificates and pre-emptive rights owned by corporations that have been subject to legal proceedings due to their debts to banks or that are indebted to the Savings Deposit Insurance Fund, as well as their guarantors and mortgage providers, and 75% of the gains arising from the sale of such assets acquired by banks in this manner, are exempt from corporate tax

Furthermore, in accordance with the amendment introduced by Law No. 7061 "Law on Amendments to Certain Tax Laws and Various Other Laws", the corporate tax exemption rate referred to above has been applied, as of 5 December 2017, at a rate of 50% for gains derived from the disposal of real estate properties and at 75% for gains derived from the disposal of other assets..

In accordance with the amendment introduced by Law No. 7456 — "Law on the Establishment of an Additional Motor Vehicle Tax for the Compensation of Economic Losses Caused by the Earthquakes of 6 February 2023 and on Amendments to Certain Laws and Decree Law No. 375" — published in the Official Gazette dated 15 July 2023, numbered 32249, and effective as of the same date; the corporate tax exemption rate for gains derived from the disposal of immovable properties has been reduced to 25% for sales made following the effective date of this provision.

Pursuant to sub-paragraph (e) of paragraph 1 of Article 5 of the Corporate Tax Law, 75% of the gains derived from the sale of equity participations held in the assets of corporations for a minimum of two full years, as well as founders' shares, dividend right certificates and pre-emptive rights held for the same period, and participation units of investment funds constituting a source for exempt income within the scope of sub-paragraph (a) of the same paragraph (participation income exemption), were considered as exempt from corporate tax.

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

SECTION THREE: ACCOUNTING POLICIES (Continued)

XVIII. Explanations on Taxation (Continued)

Corporate tax (Continued)

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

"PROVISIONAL ARTICLE 16 - The provisions of subparagraph (e) of the first paragraph of Article 5, as amended by the Law establishing this article, shall apply to immovable properties included in the assets of institutions before the effective date of this article. However, the 50% rate in subparagraph (e) of the first paragraph of Article 5 of this Law shall be applied as 25% for real estate sales proceeds made after the effective date of this article."

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

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

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

SECTION THREE: ACCOUNTING POLICIES (Continued)

XVIII. Explanations on Taxation (Continued)

Deferred Tax

Deferred tax liability or assets is determined by calculating the tax effects of temporary differences between the carrying amounts of assets and liabilities in the financial statements and the amounts considered in the legal tax base calculation, in accordance with TAS 12 - Income Taxes Standard. Differences that do not affect the financial or commercial profit arising at the acquisition date of assets or liabilities according to the tax legislation are excluded from this calculation.

If transactions and events are recorded in the income statement. Then the related tax effects are also recognized in the income statement. However, if transactions and events are recorded directly in the shareholders' equity, the related tax effects are also recognized directly in the shareholders' equity.

Calculated deferred tax assets and deferred tax liabilities are presented net in the financial statements.

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

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

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

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

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

With the addition of provisional Article 37 to the Tax Procedure Law by Article 34 of Law No. 7571 — "Law on Amendments to the Turkish Penal Code, Certain Laws and Decree Law No. 631" — published in the Official Gazette dated 25 December 2025, financial statements shall not be subject to inflation adjustment for the 2025 fiscal year and the 2026 and 2027 fiscal years, including provisional tax periods, regardless of whether the conditions for inflation adjustment are met. Accordingly, this has not been incorporated into the deferred tax calculation as of 30 June 2026.

SECTION THREE: ACCOUNTING POLICIES (Continued)

XVIII. Explanations on Taxation (Continued)

Global Minimum Additional Corporate Tax

In September 2023, the Public Oversight, Accounting, and Auditing Standards Authority (POA) issued amendments to TAS 12, introducing a mandatory exception for the recognition and disclosure of deferred tax assets and liabilities related to Pillar Two income taxes. These amendments clarify that TAS 12 applies to income tax arising from tax laws enacted or substantively enacted for the implementation of the OECD's Pillar Two Model Rules. The amendments also introduce specific disclosure requirements for entities affected by such tax laws. The Parent Bank is applying for this exception, including the requirement to disclose that the exception has been applied, as soon as the amendments were published. The Pillar 2 regulations agreed upon by OECD member countries entered into force in Turkey with Law No. 7524 on Amendments to Tax Laws and Certain Laws and Legislative Decree No. 375, published in the Official Gazette dated 2 August 2024. While the secondary regulation regarding the calculation details and implementation method has not yet been published, preliminary assessments conducted considering the regulations published by the OECD indicate that these regulations have not had a significant impact on financials.

Domestic Minimum Corporate Tax

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

Transfer Pricing

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

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

XIX. Explanations on Borrowings

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

XX. Explanations on Issuance of Share Certificates

None.

XXI. Explanations on Avalized Drafts and Acceptances

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

SECTION THREE: ACCOUNTING POLICIES (Continued)

XXII. Explanations on Government Incentives

As of 30 June 2026, the Bank does not have any governmental incentives or support (31 December 2025: None).

XXIII. Explanations on Segment Reporting

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

XXIV. Explanation on Other Matters

Earnings/Loss Per Share

Earnings per share have been calculated by dividing the Bank’s net profit for the period by the weighted average number of shares outstanding during the period. In Türkiye, companies can increase capital through “bonus share” distributed from previous year earnings to current shareholders. Such “bonus share” distributions are accounted as issued shares while calculating earnings per share. Earnings per share for the accounting period ended 30 June 2026 are Full TRY 5.40 (30 June 2025: Full TRY 4.21).

Related Parties

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

Cash and Cash Equivalents

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

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

SECTION FOUR: EXPLANATIONS RELATED TO FINANCIAL STRUCTURE AND RISK MANAGEMENT

I. Explanations on Equity

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

The Bank's equity amount calculated as of 30 June 2026 is TRY 41,530 (31 December 2025: TRY 35,696), and the capital adequacy standard ratio is 19.48% (31 December 2025: 25.01%). A subordinated loan obtained from abroad has been added to the supplementary capital, resulting in an equity increase of TRY 6,986; had this addition not been made, the capital adequacy standard ratio would have been 16.20%. The Bank's common equity tier 1 capital adequacy ratio is 15.87% (31 December 2025: 20.03%); the tier 1 capital adequacy ratio is 15.87% (31 December 2025: 20.03%).

a. Information About Shareholders' Equity Items:

	30 June 2026	31 December 2025
COMMON EQUITY TIER I CAPITAL		
Paid-in capital following all debts in terms of claim in liquidation of the Bank	1,100	1,100
Share issue Premium	-	-
Reserves	22,399	12,978
Other Comprehensive Income according to TAS	9,544	9,733
Profit	5,942	9,421
Current Period Profit	5,942	9,421
Prior Period Profit	-	-
Shares acquired free of charge from subsidiaries, affiliates and jointly controlled partnerships and cannot be recognized within profit for the period	-	-
Common Equity Tier I Capital Before Deductions	**38,985**	**33,233**
Deductions From Common Equity Tier I Capital		
Valuation adjustments calculated as per the article 9. (i) of the Regulation on Bank Capital	-	-
Current and Prior Periods' Losses not Covered by Reserves, and Losses Accounted under Equity according to TAS	4,884	4,399
Leasehold Improvements on Operational Leases	60	50
Goodwill Netted with Deferred Tax Liabilities	-	-
Other Intangible Assets Netted with Deferred Tax Liabilities Except Mortgage Servicing Rights	215	197
Deferred tax assets that rely on future profitability excluding those arising from temporary differences	-	-
Differences are not recognized at the fair value of assets and liabilities subject to hedge of cash flow risk	-	-
Communiqué Related to Principles of the amount credit risk calculated with the Internal Ratings Based Approach, total expected loss amount exceeds the total provision	-	-
Gains arising from securitization transactions	-	-
Unrealized gains and losses from changes in bank's liabilities' fair values due to changes in credit worthiness	-	-
Net amount of defined benefit plans	-	-
Direct and Indirect Investments of the Bank on its own Tier I Capital	-	-
Shares Obtained against Article 56, Paragraph 4 of the Banking Law	-	-
Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible long positions, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)	-	-
Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible long positions, where the bank owns more than 10% of the issued share capital (amount above 10% threshold)	-	-
Mortgage Servicing Rights Exceeding the 10% Threshold of Tier I Capital	-	-
Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	-	-
Amounts exceeding 15% of Tier 1 Capital according to second paragraph of the provisional article 2 in the Regulation on Measurement and Assessment of Capital Adequacy Ratios of Banks	-	-
Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible long positions, where the bank owns more than 10% of the issued common share capital of the entity	-	-
Amounts related to mortgage servicing rights	-	-

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

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

I. Explanations on Equity (Continued)

a. Information About Shareholders' Equity Items: (Continued)

	30 June 2026	31 December 2025
Excess amount arising from deferred tax assets based on temporary differences	-	-
Other items to be defined by the BRSA	-	-
Deductions to be made from common equity due to insufficient Additional Tier I Capital or Tier II Capital	-	-
Total Deductions from Common Equity Tier I Capital	**5,159**	**4,646**
Common Equity Tier I Capital	**33,826**	**28,587**
ADDITIONAL TIER I CAPITAL	-	-
Preferred Stock not Included in Common Equity Tier I Capital and the Related Share Premiums	-	-
Debt instruments and premiums approved by BRSA	-	-
Debt instruments and premiums approved by BRSA(Temporary Article 4)	-	-
Additional Tier I Capital before Deductions	-	-
Deductions from Additional Tier I Capital	-	-
Direct and Indirect Investments of the Bank on its own Additional Tier I Capital	-	-
Investments in Equity Instruments Issued by Banks or Financial Institutions Invested in Bank's Additional Tier I Capital and Having Conditions Stated in the Article 7 of the Regulation	-	-
Net long positions in capital instruments of unconsolidated banks, financial and insurance entities (ownership ≤10%), exceeding 10% of the bank's CET1 capital. (-)	-	-
The Total of Net Long Position of the Direct or Indirect Investments in Additional Tier I Capital of Unconsolidated Banks and Financial Institutions where the Bank Owns more than 10% of the Issued Share Capital	-	-
Other items to be defined by the BRSA (-)	-	-
Items to be Deducted from Tier I Capital during the Transition Period	-	-
Goodwill and Other Intangible Assets and Related Deferred Taxes not deducted from Tier I Capital as per the Temporary Article 2, Clause 1 of the Regulation on Measurement and Assessment of Capital Adequacy Ratios of Banks (-)	-	-
Net Deferred Tax Asset/Liability not deducted from Tier I Capital as per the Temporary Article 2, Clause 1 of the Regulation on Measurement and Assessment of Capital Adequacy Ratios of Banks (-)	-	-
Deduction from Additional Tier I Capital when there is not enough Tier II Capital (-)	-	-
Total Deductions from Additional Tier I Capital	-	-
Total Additional Tier I Capital	-	-
Total Tier I Capital (Tier I Capital= Common Equity Tier I Capital + Additional Tier I Capital)	**33,826**	**28,587**
TIER II CAPITAL		
Debt Instruments and the Related Issuance Premiums Defined by the BRSA	-	-
Debt Instruments and the Related Issuance Premiums Defined by the BRSA(Covered by Temporary Article 4)	6,986	6,427
Provisions (Amounts explained in the first paragraph of the article 8 of the Regulation on Bank Capital)	718	682
Total Deductions from Tier II Capital	**7,704**	**7,109**
Deductions from Tier II Capital		
Direct and indirect investments of the Bank on its own Tier II Capital (-)	-	-
Investments of Bank to Banks that invest on Bank's Tier 2 and components of equity issued by financial institutions with the conditions declared in Article 8.	-	-
Portion of the total of net long positions of investments made in equity items of banks and financial institutions outside the scope of consolidation where the Bank owns 10% or less of the issued common share capital exceeding 10% of Common Equity of the Bank(-)	-	-
Portion of the total of net long positions of investments made in Additional Tier I Capital item of banks and financial institutions outside the scope of consolidation where the Bank owns 10% or more of the issued common share capital exceeding 10% of Common Equity of the Bank	-	-
Other items to be defined by the BRSA (-)	-	-
Total Deductions from Tier II Capital	-	-
Total Tier II Capital	**7,704**	**7,109**
Total Capital (The sum of Tier I Capital and Tier II Capital)	**41,530**	**35,696**
Total Capital	**41,530**	**35,696**
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	-	-

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

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

I. Explanations on Equity (Continued)

a. Information About Shareholders' Equity Items (Continued)

	30 June 2026	31 December 2025
The loan amounts specified in the fifth paragraph of Article 12/A of the Regulation on Credit Transactions of Banks published in the Official Gazette dated 1/11/2006 and numbered 26333	-	-
Other items to be Defined by the BRSA	-	-
In transition from Total Core Capital and Supplementary Capital (the capital) to Continue to Download Components	-	-
The Sum of net long positions of investments (the portion which exceeds the 10% of Banks Common Equity) in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity which will not deducted from Common Equity Tier 1 capital, Additional Tier 1 capital, Tier 2 capital for the purposes of the first sub-paragraph of the Provisional Article 2 of the Regulation on Banks' Own Funds	-	-
The Sum of net long positions of investments in the Additional Tier 1 capital and Tier 2 capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity which will not deducted from Common Equity Tier 1 capital, Additional Tier 1 capital, Tier 2 capital for the purposes of the first sub-paragraph of the Provisional Article 2 of the Regulation on Banks' Own Funds	-	-
The Sum of net long positions of investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity, mortgage servicing rights, deferred tax assets arising from temporary differences which will not deducted from Common equity Tier 1 capital for the purposes of the first sub-paragraph of the Provisional Article 2 of the Regulation on Banks' Own Funds	-	-
CAPITAL		
Total Capital (Total Core Capital and Additional Paid-in Capital)	**41,530**	**35,696**
Total risk weighted amounts	**213,173**	**142,721**
CAPITAL ADEQUACY RATIOS		
Core Capital Adequacy Ratio (%)	15.87	20.03
Tier 1 Capital Adequacy Ratio (%)	15.87	20.03
Capital Adequacy Ratio (%)	19.48	25.01
BUFFERS		
Total buffer ratio	2.50	2.50
Capital conservation buffer requirement (%)	2.50	2.50
Bank specific counter-cyclical buffer requirement (%)	-	-
Systemic major bank buffer ratio (%)	-	-
The ratio of Additional Common Equity Tier 1 capital which will be calculated by the first paragraph of the Article 4 of Regulation on Capital Conservation and Countercyclical Capital buffers to Risk Weighted Assets (%)	-	-
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 (%)	11.37	15.53
Amounts below the Excess Limits as per the Deduction Principles		
Portion of the total of net long positions of investments in equity items of unconsolidated banks and financial institutions where the bank owns 10% or less of the issued share capital exceeding the 10% threshold of above Tier I capital	-	-
Portion of the total of investments in equity items of unconsolidated banks and financial institutions where the bank owns 10% or less of the issued share capital exceeding the 10% threshold of above Tier I capital	-	-
Amount arising from mortgage-servicing rights	-	-
Amount arising from deferred tax assets based on temporary differences	-	-
Limits related to provisions considered in Tier II calculation		
General provisions for standard based receivables (before ten thousand twenty-five limitation)	-	-
Up to 1.25% of total risk-weighted amount of general reserves for receivables where the standard approach used	718	682
Excess amount of total provision amount to credit risk Amount of the Internal Ratings Based Approach in accordance with the Communiqué on the Calculation	-	-
Excess amount of total provision amount to 0.6% of risk weighted receivables of credit risk Amount of the Internal Ratings Based Approach in accordance with the Communiqué on the Calculation	-	-
Debt Instruments Covered by Temporary Article 4 (effective between 1 January 2018- 1 January 2022)		
Upper limit for Additional Tier I Capital subjected to temporary Article 4	-	-
Amounts Excess the Limits of Additional Tier I Capital subjected to temporary Article 4	-	-
Upper limit for Additional Tier II Capital subjected to temporary Article 4		
Portion of Additional Tier II Capital subjected to temporary Article 4 exceeding the upper limit	-	-

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

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

I. Explanations on Equity (Continued)

b. Information About Instruments That Will Be Included in Total Capital Calculation

Issuer	Anadolubank A.Ş..
Instrument Code (CUSIP, ISIN, etc.)	XS2993969596
The regulations applicable to the instrument	English Law / Subsidiary to Turkish Law
Status regarding the application of reduction by 10% from 1/1/2015	No
Validity on a consolidated or non-consolidated basis, or both	Valid on a consolidated and non-consolidated basis
Type of instrument	Bond
Amount considered in equity calculation (As of the most recent reporting date - Million TRY)	6,986
Nominal value of the instrument (Million TRY)	6,986
Account in which the instrument is tracked in accounting terms	347011 – CAPITAL SIMILAR BORROWING INSTRUMENTS
Issuance date of the instrument	26 February. 2025
Maturity structure of the instrument (Perpetual/Term)	Term
Initial maturity of the instrument	10 years
Whether the issuer has the right to repay subject to BRSA approval	Yes
Conditional redemption options and the amount to be redeemed	5^{th} year
Subsequent redemption option dates	-
Fixed or variable interest/dividend payments	Fixed
Interest rate and index value related to the interest rate	9.125 %
Whether there are any restrictions that stop dividend payments	-
Whether it is fully discretionary, partially discretionary, or mandatory	-
Whether there is an element that encourages repayment, such as an interest hike	-
Non-cumulative or cumulative feature	-
If convertible into shares, the trigger event(s) for conversion	-
If convertible into shares, whether it is fully or partially convertible	-
If convertible into shares, conversion rate	-
If convertible into shares, mandatory or optional conversion feature	-
If convertible into shares, types of convertible instruments	-
If convertible into shares, issuer of the convertible debt instrument	-
If it has a write-down feature, absence of trigger event(s) for write-down	In the Terms and Conditions related to Bonds, among other issues within the framework of Article 71 of the Banking Law, in the event of (a) the issuance of the issuer's activity license being revoked; or (b) the possibility of transfer of the shareholder rights (excluding non-voting shares) and management and supervision of the issuer to the SDIF, the value of the Bonds can be reduced within the scope of BRSA's decision.
If it has a write-down feature, whether it is fully or partially write-down	Partially and fully
If it has a write-down feature, continuous or temporary feature	Continuous
If the value can be temporarily reduced, value increase mechanism	There is no temporary value reduction.
Priority in claim in case of liquidation (The instrument right above this instrument)	It ranks after the issuer's primary obligations in the order of claims.
Whether it meets the criteria outlined in Articles 7 and 8 of the Regulation on Bank Equity	Meets the conditions in Article 8.
Which criteria it does not meet outlined in Articles 7 and 8 of the Regulation on Bank Equity	Does not meet the conditions in Article 7..

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

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

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

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

II. Explanations on Currency Risk

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

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

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

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

As of 30 June 2026, the Bank has no derivative financial instruments classified as hedging instruments.

Management policy for foreign currency risk:

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

The Bank's current foreign exchange buying rates made public as of the balance sheet date and the previous five business days from such date are given in TRY in the table below:

	US Dollar	Euro
Spot foreign Exchange bid rates in the balance sheet date	**46.5747**	**53.0866**
Prior balance sheet date;		
Spot foreign exchange purchase rate of first day	46.5551	53.0950
Spot foreign exchange purchase rate of second day	46.4482	52.9289
Spot foreign exchange purchase rate of third day	46.4302	52.7177
Spot foreign exchange purchase rate of fourth day	46.4099	52.6683
Spot foreign exchange purchase rate of fifth day	46.3925	52.9191
Average of the Last 30 Days	**46.1782**	**53.1911**

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

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

II. Explanations on Currency Risk (Continued)

Exposure to foreign currency risk

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

	30 June 2026		31 December 2025	
	Statement of profit and loss	Equity [1]	Statement of profit and loss	Equity [1]
USD Dollar	291	291	2,496	2,504
EUR	1,314	1,314	(366)	(366)
Other currencies	8	8	(506)	(506)
Total, net	**1,613**	**1,613**	**1,624**	**1,632**

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

Information on currency risk

Current Period	Euro	US Dollar	Other	Total
Assets:				
Cash and Balances with CBRT	2,493	9,498	3,591	15,582
Banks	190	2,087	54	2,331
Financial Assets at Fair Value through Profit or Loss (Net)	-	430	-	430
Interbank Money Market Placements	-	-	-	-
Financial Assets at Fair Value Through Other Comprehensive Income	-	2,666	-	2,666
Loans[1]	2,217	8,870	4,222	15,309
Investments in Associates, Subsidiaries and Joint Ventures (Business Partners)	13,045	-	-	13,045
Financial Assets Measured at Amortized Cost	14,461	-	-	14,461
Tangible Assets	-	-	-	-
Intangible Assets	-	-	-	-
Others [3]	43	120	1	164
Total Assets	**32,449**	**23,671**	**7,868**	**63,988**
Liabilities				
Bank Deposits	4	8,094	3	8,101
Foreign Currency Deposits	4,200	26,144	11,915	42,259
Funds from interbank Money market	-	-	-	-
Loans received	15,548	31	97	15,676
Lease liabilities	-	-	-	-
Marketable Securities Issued[4]	-	21,360	-	21,360
Other Liabilities [2][3]	160	245	9	414
Total Liabilities	**19,912**	**55,874**	**12,024**	**87,810**
Net On Balance Sheet Position	**12,537**	**(32,203)**	**(4,156)**	**(23,822)**
Net Off-Balance Sheet Position	**(12,627)**	**29,291**	**4,077**	**20,741**
Financial Derivative Assets	11,951	69,116	20,587	101,654
Financial Derivative Liabilities	24,578	39,825	16,510	80,913
Non-cash loans [1][3]	4,276	14,294	68	18,638
Prior Period	**Euro**	**US Dollar**	**Other**	**Total**
Total Assets	25,097	20,389	11,223	56,709
Total Liabilities	18,415	45,425	6,163	70,003
Net on-Balance Sheet Position	**6,682**	**(25,036)**	**5,060**	**(13,294)**
Net off-Balance Sheet Position	**(6,556)**	**23,022**	**(5,159)**	**11,307**
Financial Derivative Assets	20,857	47,855	6,090	74,802
Financial Derivative Liabilities	27,413	24,833	11,249	63,495
Non-cash loans [1][3]	4,436	8,692	-	13,128

(1) Non-cash loans are not considered in the foreign currency position account.
(2) The foreign exchange income rediscount of TRY 526 and the two-day value commitments of TRY 113 related to derivative financial instruments are not included in other assets, and the foreign exchange expense rediscount of TRY 852 is not included in other liabilities.
(3) Provisions for non-cash loans amounting to TRY 9 are included in the other liabilities item.

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

III. Explanations on interest rate risk

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

In measuring the interest rate risk to which the Parent Bank is exposed, the standard method, value at risk (VAR), and Asset-Liability risk measurement methods are used.

Measurements made within the scope of the standard method are carried out monthly using the maturity ladder, while measurements made within the scope of VAR calculations are carried out daily. The Asset-Liability risk measurement model is run on a weekly basis.

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

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

Current Period	Up to 1 month	1-3 Months	3-12 Months	1-5 Years	5 Years and Over	Non-Interest Bearing	Total
Assets							
Cash and Balances with CBRT	25,067	-	-	-	-	7,576	32,643
Banks [4]	210	-	-	-	-	2,192	2,402
Financial Assets at Fair Value Through Profit or Loss	-	7	125	223	77	-	432
Interbank Money Market Placements	4,500	-	-	-	-	-	4,500
Financial Assets at Fair Value Through Other Comprehensive Income	11,701	-	-	4,002	2,503	163	18,369
Loans [3][4]	16,856	25,886	66,689	10,825	1	1,266	121,523
Financial Assets Measured at Amortized Cost [4]	-	-	-	14,463	-	-	14,463
Other assets [1]	467	196	825	134	-	35,790	37,412
Total Assets	**58,801**	**26,089**	**67,639**	**29,647**	**2,581**	**46,987**	**231,744**
Liabilities							
Bank Deposits	2,566	4,668	-	2,484	-	8	9,726
Other Deposits	91,700	29,450	547	36	-	16,151	137,884
Funds from Interbank Money Market	-	-	-	-	-	-	-
Marketable Securities Issued	-	-	-	14,158	7,202	-	21,360
Loans received	-	-	385	15,666	-	-	16,051
Other Liabilities [2]	553	317	790	391	18	44,654	46,723
Total liabilities	**94,819**	**34,435**	**1,722**	**32,735**	**7,220**	**60,813**	**231,744**
Balance Sheet Long Position	-	-	65,917	-	-	-	65,917
Balance Sheet Short Position	(36,018)	(8,346)	-	(3,088)	(4,639)	(13,826)	(65,917)
Off-Balance Sheet Long Position	-	-	21	16	-	-	37
Off-Balance Sheet Short Position	-	-	(21)	(16)	-	-	(37)
Total position	**(36,018)**	**(8,346)**	**65,917**	**(3,088)**	**(4,639)**	**(13,826)**	**-**

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

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

(3) Net of non-performing receivables is shown in the non-interest-bearing column under loans granted.

(4) Expected loss provisions are included.

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

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

III. Explanations on interest rate risk (Continued)

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

Prior Period	Up to 1 month	1-3 Months	3-12 Months	1-5 Years	5 Years and Over	Non-Interest Bearing	Total
Assets							
Cash and Balances with CBRT	15,518	-	-	-	-	4,879	20,397
Banks [3]	1,815	-	-	-	-	6,412	8,227
Financial Assets at Fair Value Through Profit or Loss	12	14	72	152	117	-	367
Interbank Money Market Placements	-	-	-	-	-	-	-
Financial Assets at Fair Value Through Other Comprehensive Income	-	-	-	22,721	1,226	418	24,365
Credits [3]	8,921	20,948	48,940	6,836	1	877	86,523
Financial Assets Measured at Amortized Cost [3]	-	-	-	11,200	-	-	11,200
Other assets [1]	324	218	503	21	-	27,917	28,983
Total Assets	**26,590**	**21,180**	**49,515**	**40,930**	**1,344**	**40,503**	**180,062**
Liabilities							
Bank Deposits	300	-	-	1,308	-	4	1,612
Other Deposits	57,885	24,662	638	33	-	11,113	94,331
Funds from Interbank Money Market	14,516	-	-	-	-	-	14,516
Marketable Securities Issued	-	-	-	-	10,785	-	10,785
Loans received	-	-	169	12,465	-	-	12,634
Other liabilities [2]	618	266	408	267	6,742	37,883	46,184
Total liabilities	**73,319**	**24,928**	**1,215**	**14,073**	**17,527**	**49,000**	**180,062**
Balance Sheet Long Position	-	-	48,300	26,857	-	-	75,157
Balance Sheet Short Position	(46,729)	(3,748)	-	-	(16,183)	(8,497)	(75,157)
Off-Balance Sheet Long Position	-	-	5,418	16,855	-	-	22,273
Off-Balance Sheet Short Position	-	-	(5,418)	(16,838)	-	-	(22,256)
Total position	**(46,729)**	**(3,748)**	**48,300**	**26,874**	**(16,183)**	**(8,497)**	**17**

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

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

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

III. Explanations on interest rate risk (Continued)

Average interest rates on monetary financial instruments

Current Period-End	Euro %	US Dollar %	Yen %	TRY %
Assets:				
Cash and Balances with CBRT	-	-	-	-
Receivables from Banks and Other Financial Institutions	-	4.00	-	40.25
Financial Assets Measured at Fair Value Through Profit or Loss (Net)	-	5.79	-	36.96
Receivables from Money Markets	-	-	-	-
Financial Assets Measured at Fair Value Through Other Comprehensive Income	-	6.02	-	39,17
Loans	8.55	7.40	-	45.37
Financial Assets Measured at Amortized Cost	2.44	-	-	-
Liabilities:				
Bank Deposits	-	5.13	-	35.81
Other Deposits	1.79	4.00	-	42.04
Money Market Debts	-	-	-	-
Other Liabilities	-	-	-	-
Marketable Securities Issued	-	6.27	-	-
Loans Received	2.72	8.08	-	37.35

Prior period-End	Euro %	US Dollar %	Yen %	TRY %
Assets:				
Cash and Balances with CBRT	-	-	-	-
Receivables from Banks and Other Financial Institutions	-	3.95	-	33.80
Financial Assets Measured at Fair Value Through Profit or Loss (Net)	2.50	6.03	-	37.02
Receivables from Money Markets	-	-	-	-
Financial Assets Measured at Fair Value Through Other Comprehensive Income	-	10.01	-	38.88
Loans	8.68	7.64	-	44.65
Financial Assets Measured at Amortized Cost	2.40	-	-	-
Liabilities:				
Bank Deposits	-	4.63	-	24.97
Other Deposits	1.97	3.61	-	41.17
Money Market Debts	-	-	-	38.00
Other Liabilities	-	-	-	-
Marketable Securities Issued	-	6.51	-	-
Loans Received	2.76	7.13	-	37.52

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

None.

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

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

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

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

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

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

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

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

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

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

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

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

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

e. Information on liquidity risk mitigation techniques

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

f. Explanation of the usage of stress test

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

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

g. General information on liquidity emergency and contingency plans

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

1. Liquidity coverage rate

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

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

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

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

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

1. Liquidity coverage rate (Continued)

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

	Total value to which the consideration ratio is not applied (*)		Total value to which the consideration ratio is applied (*)	
Current Period	**TRY+ FC**	**FC**	**TRY+ FC**	**FC**
HIGH QUALITY LIQUID ASSETS				
High Quality Liquid Assets			39,562	16,899
CASH OUTFLOWS				
Retail and customer deposits	59,922	25,703	5,280	2,538
Stable deposits	14,238	644	712	32
Less stable deposits	45,684	25,059	4,568	2,506
Unsecured funding other than retail and small business customers deposits	76,156	22,097	34,683	9,606
Operational deposits	-	-	-	-
Non-Operational deposits	70,250	21,540	28,777	9,049
Other unsecured funding	5,906	557	5,906	557
Secured funding				
Other cash outflows	1,229	9,185	1,229	9,185
Liquidity needs related to derivatives and market valuation changes on derivatives transactions	1,229	9,185	1,229	9,185
Debts related to structured financial products	-	-	-	-
Commitment related to debts to financial markets and other off balance sheet liabilities	-	-	-	-
Commitments that are unconditionally revocable at any time by the Bank and other contractual commitments	-	-	-	-
Other irrevocable or conditionally revocable commitments	54,493	17,357	4,606	1,779
TOTAL CASH OUTFLOWS			**45,798**	**23,108**
CASH INFLOWS	-	-	-	-
Secured lending transactions	-	-	-	-
Unsecured lending transactions	16,320	6,556	11,466	5,936
Other cash inflows	1,187	8,853	1,187	8,854
TOTAL CASH INFLOWS	**17,507**	**15,409**	**12,653**	**14,790**
			Max limit applied values	
TOTAL STOCK OF HIGH-QUALITY LIQUID ASSETS			**39,562**	**16,899**
TOTAL NET CASH OUTFLOWS			**33,145**	**8,704**
LIQUIDITY COVERAGE RATIO (%)			**119.36**	**194.16**

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

Current Period	**Highest**	**Date**	**Lowest**	**Date**	**Average**
TRY+FC	145.24%	3 April 2026	107.38%	18 May 2026	119.90%
FC	366.51%	28 April 2026	111.71%	24 June 2026	211.06%

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

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

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

1. Liquidity coverage rate (Continued)

	Total value to which the consideration ratio is not applied (*)		Total value to which the consideration ratio is applied (*)	
Prior Period	**TRY+FC**	**FC**	**TRY+FC**	**FC**
HIGH QUALITY LIQUID ASSETS				
High Quality Liquid Assets			30,444	14,028
CASH OUTFLOWS				
Retail and customer deposits	55,708	20,219	4,920	1,994
Stable deposits	13,037	450	652	23
Less stable deposits	42,671	19,769	4,268	1,971
Unsecured funding other than retail and small business customers deposits	42,774	19,750	20,578	8,388
Operational deposits	-	-	-	-
Non-Operational deposits	38,018	19,331	15,820	7,981
Other unsecured funding	4,756	419	4,758	407
Secured funding				
Other cash outflows	869	8,362	872	8,355
Liquidity needs related to derivatives and market valuation changes on derivatives transactions	869	8,362	872	8,355
Debts related to structured financial products	-	-	-	-
Commitment related to debts to financial markets and other off balance sheet liabilities	-	-	-	-
Commitments that are unconditionally revocable at any time by the Bank and other contractual commitments	-	-	-	-
Other irrevocable or conditionally revocable commitments	41,532	12,028	3,517	1,296
TOTAL CASH OUTFLOWS			**29,887**	**20,033**
CASH INFLOWS			-	-
Secured lending transactions	-	-	-	-
Unsecured lending transactions	10,702	3,482	7,054	3,011
Other cash inflows	822	10,106	826	10,114
TOTAL CASH INFLOWS	**11,524**	**13,587**	**7,880**	**13,125**
			Max limit applied values	
TOTAL STOCK OF HIGH-QUALITY LIQUID ASSETS			**30,444**	**14,028**
TOTAL NET CASH OUTFLOWS			**22,007**	**7,038**
LIQUIDITY COVERAGE RATIO (%)			**138.34**	**199.32**

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

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

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

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

1. Liquidity coverage rate (Continued)

2.

Prior Period	Highest	Date	Lowest	Date	Average
TRY+FC	173.11%	11 November 2025	108.74%	6 October 2025	139.44%
FC	365.73%	4 November 2025	138.07%	7 October 2025	214.37%

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

2. Minimum Disclosures by Banks Regarding the Unconsolidated Liquidity Coverage Ratio

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

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

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

High-quality liquid assets consist of cash values, central bank reserves, free securities, reverse repos, and stocks traded on BIST-100. Of the Bank's high-quality liquid assets, 67% are accounts held at CBRT, 31% are free securities and 2% are cash value.

c. Components density of fund resources in all funds

Unsecured funding items such as deposits and borrowed funds, as well as secured borrowings such as repurchase (repo) transactions, constitute the primary sources of funding. As of the balance sheet date, 90% of funding sources consist of deposits and 10% of loans used and 0% is lent to money markets. Cash outflows comprise 72% from unsecured borrowings, 0% secured debt and 28% from off-balance sheet liabilities.

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

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

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

As of the balance sheet date, 37% of the Bank's time deposits consist of individual customers, 2% of retail customers, 55% of other individual customers, and 6% of other deposit accounts.

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

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

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

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

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

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

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

Breakdown of assets and liabilities according to their outstanding maturities:

Current Period	Demand	Up to 1 Month	1 – 3 Months	3-12 Months	1-5 Years	5 Years and Above	Undistributed[(1)]	Total
Assets:								
Cash Equivalents (Cash in Vault, Foreign Currency Cash, Money in Transit, Cheques Purchased) and Balances with the CBRT	7,576	25,067	-	-	-	-	-	32,643
Receivables from Banks and Other Financial Institutions (3)	2,192	210	-	-	-	-	-	2,402
Financial Assets at Fair Value through Profit or Loss	-	-	89	81	190	72	-	432
Interbank Money Market Placements	-	4,500	-	-	-	-	-	4,500
Financial Assets at Fair Value through Other Comprehensive Income	163	11,701	-	-	5,214	1,291	-	18,369
Loans [(2) (3)]	-	14,075	21,668	65,139	19,370	3	1,268	121,523
Financial Assets at Fair Value Through Amortized Cost (3)	-	-	-	-	14,463	-	-	14,463
Other Assets	-	16,544	196	825	658	-	19,189	37,412
Total Assets	**9,931**	**72,097**	**21,953**	**66,045**	**39,895**	**1,366**	**20,457**	**231,744**
Liabilities:								
Banks deposits	8	2,566	4,668	-	2,484	-	-	9,726
Other deposits	16,151	91,700	29,450	547	36	-	-	137,884
Loans received	-	-	-	385	15,666	-	-	16,051
Money market borrowings	-	-	-	-	-	-	-	-
Marketable securities issued	-	-	-	11,817	2,340	7,203	-	21,360
Other liabilities	-	553	317	790	391	18	44,654	46,723
Total liabilities	**16,159**	**94,819**	**34,435**	**13,539**	**20,917**	**7,221**	**44,654**	**231,744**
Net liquidity gap	**(6,228)**	**(22,722)**	**(12,482)**	**52,506**	**18,978**	**(5,855)**	**(24,197)**	**-**

Prior period	Demand	Up to 1 Month	1 – 3 Months	3-12 Months	1-5 Years	5 Years and Above	Undistributable[(1)]	Total
Total assets	11,709	36,434	18,003	49,073	46,838	1,349	16,656	180,062
Total liabilities	11,117	73,319	24,928	1,215	14,073	17,527	37,883	180,062
Net Liquidity gap	592	(36,885)	(6,925)	47,858	32,765	(16,178)	(21,227)	-

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

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

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

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

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

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

Net Stable Funding Ratio:

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

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

Net Stable Funding Ratio:

	Amount Not Subject to Maturity-Based Consideration Ratio				Total Amount Subject to Consideration Ratio
Current Period	**Demand***	**Short-Term (less than 6 months)**	**Residual Maturity of 6 Months and Longer but Less Than 1 Year**	**Residual Maturity of 1 Year and More**	
Current Stable Fund					
Equity Components	40,623	-	-	17,729	58,352
Core Capital and Supplementary Capital	40,623	-	-	-	40,623
Other Equity Components	-	-	-	17,729	17,729
Individual and Retail Customer Deposits	10,638	49,693	18	37	55,061
Stable deposits	1,362	12,913	3	-	13,564
Less stable deposits	9,276	36,780	15	37	41,497
Payables to Other Persons	5,626	68,064	13,775	-	43,732
Operational Deposits/Participation Fund	-	-	-	-	-
Other Payables	5,626	68,064	13,775	-	43,732
Equivalent Liabilities to Interdependent Assets					
Other Liabilities	8,356	6,426	-	-	-
Derivative Liabilities	-	-	-	-	-
Other Equity Components and Liabilities Not Included Above	8,356	6,426	-	-	-
Current Stable Fund					**157,145**
Required Stable Fund					
High Quality Liquid Assets					550
Operational Deposits/Participation Fund Deposited with Credit Institutions or Financial Institutions	-	-	-	-	-
Performing Receivables	5,993	47,179	14,749	63,526	85,732
Receivables from Credit Institutions or Financial Institutions with First Quality Liquid Assets as Collateral	2,516	-	-	-	252
Receivables from Credit Institutions or Financial Institutions without or without First Quality Liquid Assets as Collateral Secured Receivables	3,430	2,144	-	-	836
Corporate Customers Other Than Credit Institutions or Financial Institutions, Institutions, Individuals and Retail Customers, Central Governments, Central Banks and Public Institutions	47	45,035	14,749	63,526	84,639
Receivables Subject to a Low-Risk Weight of 35% or less	-	-	-	1,118	727
Receivables Secured by Residential Real Estate Mortgages	-	-	-	-	5
Receivables Subject to a Low Risk Weight of 35% or less	-	-	-	8	5
Stock Exchange Traded Shares and Debt Instruments That Do Not Have the Characteristics of High Quality Liquid Assets	-	-	-	-	-
Assets Equivalent to Interdependent Liabilities					
Other Assets	36,456	52	339	181	36,991
Physically Deliverable Commodities Including Gold	-	-	-	-	-
Initial Collateral of Derivative Contracts or Guarantee Fund Given to Central Counterparty	-	2	-	-	2
Derivative Assets	-	50	339	181	455
Amount of Derivative Liabilities Before Deducting Variation Collateral	-	-	-	-	78
Other Assets Not Included Above	36,456	-	-	-	36,456
Off-Balance Sheet Liabilities	-	48,123	10,132	3,587	3,092
Required Stable Fund					**126,365**
Net Stable Funding Rate (%) (Current/Required Stable Fund)					**124.36**

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

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

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

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

	Amount Not Subject to Maturity-Based Consideration Ratio				Total Amount Subject to Consideration Ratio
Current Period	**Demand***	**Short-Term (less than 6 months)**	**Residual Maturity of 6 Months and Longer but Less Than 1 Year**	**Residual Maturity of 1 Year and More**	
Current Stable Fund					
Equity Components	34,282	-	-	24,728	59,010
Core Capital and Supplementary Capital	34,282	-	-	-	34,282
Other Equity Components	-	-	-	24,728	24,728
Individual and Retail Customer Deposits	6,909	49,245	66	12	51,271
Stable deposits	1,174	12,084	14	-	12,608
Less stable deposits	5,735	37,161	52	12	38,663
Payables to Other Persons	3,876	33,028	2,629	-	19,809
Operational Deposits/Participation Fund	-	-	-	-	-
Other Payables	3,876	33,028	2,629	-	19,809
Equivalent Liabilities to Interdependent Assets					
Other Liabilities	6,923	1,463	-	-	-
Derivative Liabilities	-	-	-	-	-
Other Equity Components and Liabilities Not Included Above	6,923	1,463	-	-	-
Current Stable Fund	-	-	-	-	**130,090**
Required Stable Fund	-	-	-	-	-
High Quality Liquid Assets	-	-	-	-	1,093
Operational Deposits/Participation Fund Deposited with Credit Institutions or Financial Institutions	-	-	-	-	-
Performing Receivables	2,632	38,022	11,407	42,841	61,578
Receivables from Credit Institutions or Financial Institutions with First Quality Liquid Assets as Collateral	172	-	-	-	17
Receivables from Credit Institutions or Financial Institutions without or without First Quality Liquid Assets as Collateral Secured Receivables	2,456	1,431	-	-	583
Corporate Customers Other Than Credit Institutions or Financial Institutions, Institutions, Individuals and Retail Customers, Central Governments, Central Banks and Public Institutions	4	36,591	11,407	42,841	60,841
Receivables Subject to a Low-Risk Weight of 35% or less	-	-	-	654	425
Receivables Secured by Residential Real Estate Mortgages					137
Receivables Subject to a Low Risk Weight of 35% or less	-	-	-	210	137
Stock Exchange Traded Shares and Debt Instruments That Do Not Have the Characteristics of High Quality Liquid Assets	-	-	-	-	-
Assets Equivalent to Interdependent Liabilities					
Other Assets	27,995	455	200	20	28,200
Physically Deliverable Commodities Including Gold					
Initial Collateral of Derivative Contracts or Guarantee Fund Given to Central Counterparty		2		-	1
Derivative Assets		20	180	5	130
Amount of Derivative Liabilities Before Deducting Variation Collateral		433	20	15	74
Other Assets Not Included Above	27,995	-	-	-	27,995
Off-Balance Sheet Liabilities		37,478	7,654	3,065	2,410
Required Stable Fund					**93,281**
Net Stable Funding Rate (%) (Current/Required Stable Fund)					**139.46**

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

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

VI. Explanations on leverage ratio

The Bank's leverage ratio, calculated in accordance with the "Regulation on Measurement and Evaluation of Bank's Leverage Levels" is 11.55% (31 December 2025: 12.38%) The primary reason for the decrease in the leverage ratio for the current period compared to the previous period is that the growth rate of the core capital is less than the growth rate of the total risk-weighted assets. Subject level is above the minimum requirement which is determined as 3% by the regulation.

	Current Period(*)	Prior Period(*)
Assets On the Balance Sheet		
Assets on the balance sheet (excluding derivative financial instruments and loan derivatives, including collaterals)	220,615	173,391
(Assets deducted from core capital)	(271)	(239)
Total risk amount for assets on the balance sheet	220,344	173,152
Derivative Financial Instruments and Loan Derivatives		
Renewal cost of derivative financial instruments and loan derivatives	1,250	736
Potential credit risk amount of derivative financial instruments and loan derivatives	661	781
Total risk amount of derivative financial instruments and loan derivatives	1,911	1,517
Financing Transactions with Securities or Goods Warranties		
Risk amount of financial transactions with securities or good warranties (excluding those in the balance sheet)	16,697	11,761
Risk amount arising from intermediated transactions	-	-
Total risk amount of financing transactions with securities or goods warranties	16,697	11,761
Off-Balance Sheet Commitments		
Gross nominal amount of the off-the-balance sheet transactions	47,622	33,726
Adjustment amount arising from multiplying by the credit conversion rate	-	-
Total risk amount for off-the-balance sheet transactions	47,622	33,726
Capital and Total Risk		
Core capital	33,062	27,251
Total risk amount	286,574	220,156
Leverage ratio	**11.55**	**12.38**

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

VII. Explanations on Risk Management

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

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

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

VII. Explanations on Risk Management (Continued)

Explanations on risk management and risk weighted amount

		Risk Weighted Amounts		Minimum Capital Requirements
		30 June 2026	31 December 2025	30 June 2026
1	**Credit risk (excluding counterparty credit risk)**	**179,712**	**123,909**	**14,377**
2	Standardized approach	179,712	123,909	14,377
3	Internal rating-based approach	-	-	-
4	**Counterparty credit risk**	**1,924**	**1,138**	**154**
5	Standardized approach for counterparty credit risk	1,924	1,138	154
6	Internal model method	-	-	-
7	**Equity position in banking book under basic risk weighting or internal rating-based**	-	-	-
8	**Equity investments in funds – look-through approach**	-	-	-
9	**Equity investments in funds – mandate-based approach**	-	-	-
10	**Equity investments in funds – 1250% risk weighting Approach**	-	-	-
11	Settlement risk	-	-	-
12	Securitization exposures in banking book	-	-	-
13	IRB ratings-based approach	-	-	-
14	IRB supervisory formula approach	-	-	-
15	SA/simplified supervisory formula approach	-	-	-
16	**Market risk**	**13,287**	**6,827**	**1,063**
17	Standardized approach	13,287	6,827	1,063
18	Internal model approaches	-	-	-
19	**Operational risk**	**18,250**	**10,847**	**1,460**
20	Basic indicator approach	18,250	10,847	1,460
21	Standardized approach	-	-	-
22	Advanced measurement approach	-	-	-
23	**Amounts below the thresholds for deduction from capital (subject to 250% risk weight)**	-	-	-
24	**Floor adjustment**	-	-	-
25	**Total (1+4+7+8+9+10+11+16+19+23+24)**	**213,173**	**142,721**	**17,054**

VIII. Credit Risk Explanations

a. Credit quality of assets

		Gross amount measured in accordance with TFRS as presented in the financial statements prepared on a legal consolidation basis		Provisions / amortization and impairment	Net Book Value
		Defaulted	Not Defaulted		
1	Credits	3,820	120,923	(3,218)	121,525
2	Debt securities	-	33,999	(737)	33,262
3	Off-balance sheet exposures	-	146,194	(45)	146,149
4	**Total**	**3,820**	**301,116**	**(4,000)**	**300,936**

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

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

VIII. Credit Risk Explanations (Continued)

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

1	Defaulted loans and debt securities at the end of the previous reporting period	**2,575**
2	Loans and debt securities that entered default during the reporting period	1,596
3	Loans and debt securities that returned to non-default status	-
4	Amounts written off	-
5	Other changes	(351)
6	**Defaulted loans and debt securities at the end of the reporting period (1+2-3-4±5)**	**3,820**

c. Overview of credit risk mitigation techniques

		Unsecured receivables: Amount valued in accordance with TAS	Receivables protected by collateral	Secured parts of receivables protected by collateral	Receivables protected by financial guarantees	Secured portions of receivables protected by financial guarantees	Receivables protected by credit derivatives	Secured portions of receivables protected by credit derivatives
1	Credits	341,455	2,271	1,357	553	427	-	-
2	Debt securities	30,293	-	-	-	-	-	-
3	**Total**	**371,748**	**2,271**	**1,357**	**553**	**427**	**-**	**-**
4	Not Defaulted	1,260	7	-	-	-	-	-

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

		Receivable amount before credit conversion factor and credit risk mitigation		Receivable amount after credit conversion ratio and credit risk mitigation		Risk-weighted amount and risk-weighted amount density	
	Risk categories	**On-balance sheet amount**	**Off-balance sheet amount**	**On-balance sheet amount**	**Off-balance sheet amount**	**Risk-weighted amount**	**Risk-weighted amount density (%)**
1	Claims on central governments or central banks	67,132	-	67,558	-	-	0%
2	Claims on regional or local governments	7,410	1	7,410	1	3,705	50%
3	Claims on administrative units and non-commercial enterprises	272	0	272	0	272	100%
4	Claims on multilateral development banks	-	-	-	-	-	-
5	Claims on international organizations	-	-	-	-	-	-
6	Claims on banks and brokerage firms	2,407	80,369	2,407	587	673	22%
7	Claims on corporates	75,765	55,693	74,438	39,244	109,317	96%
8	Retail claims	30,334	9,743	29,878	4,621	25,875	75%
9	Claims secured by residential real estate mortgages	1,611	92	1,610	47	580	35%
10	Claims secured by commercial real estate mortgages	5,549	296	5,549	179	3,517	61%
11	Past-due receivables	1,267	-	1,267	-	874	69%
12	Receivables designated as high-risk by the Board	-	-	-	-	-	-
13	Mortgage-backed securities	-	-	-	-	-	-
14	Short-term receivables from banks and brokerage firms and short-term corporate receivables	-	-	-	-	-	-
15	Investments in the nature of collective investment funds	-	-	-	-	-	-
16	Other receivables	20,912	-	20,912	-	19,186	92%
17	Equity investments	15,714	-	15,714	-	15,714	100%
18	**Total**	**228,373**	**146,194**	**227,015**	**44,679**	**179,713**	**66%**

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

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

VIII. Credit Risk Explanations (Continued)

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

Risk Classes/Risk Weight *	0%	20% Unrated	35% Secured by Real Estate Mortgages	50%	50% Unrated	75%	100%	150%	200%	500%	Total risk amount (after KDO and KRA)
Claims on central governments or central banks	67,558	-	-	-	-	-	-	-	-	-	67,558
Claims on regional or local governments	-	-	-	-	7,411	-	-	-	-	-	7,411
Claims on administrative units and non-commercial enterprises	-	-	-	-	-	-	272	-	-	-	272
Claims on multilateral development banks	-	-	-	-	-	-	-	-	-	-	-
Claims on international organizations	-	-	-	-	-	-	-	-	-	-	-
Claims on banks and brokerage firms	-	2,815	-	-	137	-	41	-	-	1	2,994
Claims on corporates	-	926	-	-	7,248	-	105,507	-	-	-	113,681
Retail claims	-	-	-	-	-	34,499	-	-	-	-	34,499
Claims secured by residential real estate mortgages	-	-	1,657	-	-	-	-	-	-	-	1,657
Claims secured by commercial real estate mortgages	-	-	-	-	4,423	-	1,305	-	-	-	5,728
Past-due receivables	-	-	-	-	789	-	473	4			1,266
Receivables designated as high-risk by the Board	-	-	-	-	-	-	-	-	-	-	-
Mortgage-backed securities	-	-	-	-	-	-	-	-	-	-	-
Short-term receivables from banks and brokerage firms and short-term corporate receivables	-	-	-	-	-	-	-	-	-	-	-
Investments in the nature of collective investment funds	-	-	-	-	-	-	-	-	-	-	-
Equity investments	-	-	-	-	-	-	15,714	-	-	-	15,714
Other receivables	1,718	11	-	-	-	-	19,184	-	-	-	20,912
Total	**69,276**	**3,752**	**1,657**	**-**	**20,008**	**34,499**	**142,496**	**4**	**-**	**1**	**271,692**

f. Evaluation of CCR according to measurement methods

		Replacement cost	Potential credit risk amount	EBPRT	EBPRT Alpha used to calculate the legal risk amount Exposure amount after credit risk mitigation	Exposure amount after credit risk mitigation	Risk-weighted amounts
1	Standardized Approach - CCR (for derivatives)	1,130	1,514		1,4	2,644	1,521
2	Internal Model Method (for derivative financial instruments, repo transactions, securities or commodity lending or borrowing transactions, long-settlement transactions, and credit security transactions)			-	-	-	-
3	Simple Method for Credit Risk Mitigation - (for repo transactions, securities or commodity lending or borrowing transactions, long-settlement transactions, and credit security transactions)					-	-
4	Comprehensive Credit Risk Mitigation Method – (for repo transactions, securities or commodity lending or borrowing transactions, long-term settlement transactions, and credit security transactions)					-	-
5	Value at Risk for repo transactions, securities or commodity lending or borrowing transactions, long-term settlement transactions, and credit security transactions					-	-
6	**Total**						**1,521**

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

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

VIII. Credit Risk Explanations (Continued)

g. Capital Requirement for CVA

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

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

IX. Counterparty credit risk (CCR) Disclosures

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

Risk weights / Risk Classes	**%0**	**%10**	**%20**	**%35**	**%50**	**%75**	**%100**	**%150**	**Other**	**Total Credit Risk**
Receivables from central governments and central banks	-	-	-	-	-	-	-	-	-	-
Claims on regional or local governments	-	-	-	-	-	-	-	-	-	-
Claims on administrative units and non-commercial enterprises	-	-	-	-	-	-	-	-	-	-
Claims on multilateral development banks	-	-	-	-	-	-	-	-	-	-
Claims on international organizations	-	-	-	-	-	-	-	-	-	-
Claims on banks and brokerage firms	-	-	1,025	-	543	-	-	-	137	1,705
Claims on corporates	-	-	4	-	16	-	985	-	-	1,005
Retail claims	-	-	-	-	-	60				60
Claims secured by real estate mortgages	-	-	-	-	11	-	-	-	-	11
Past-due loans	-	-	-	-	-	-	-	-	-	-
Claims determined to be high-risk by the Board	-	-	-	-	-	-	-	-	-	-
Mortgage-backed securities	-	-	-	-	-	-	-	-	-	-
Securitization positions	-	-	-	-	-	-	-	-	-	-
Claims on banks and brokerage firms with short-term credit ratings and corporate claims	-	-	-	-	-	-	-	-	-	-
Investments in the nature of collective investment funds	-	-	-	-	-	-	-	-	-	-
Equity investments	-	-	-	-	-	-	-	-	-	-
Other receivables	-	-	-	-	-	-	-	-	-	-
Other assets	-	-	-	-	-	-	-	-	-	-
Total	**-**	**-**	**1,029**	**-**	**570**	**60**	**985**	**-**	**137**	**2,781**

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

b. Collateral used for CCR

	Derivative financial instrument collateral				Other transaction collateral	
	Guarantees received		Guarantees given			
	Separated	Unseparated	Separated	Unseparated	Guarantees received	Guarantees given
Cash - domestic currency	-	-	-	-	-	-
Cash - foreign currency	-	-	-	-	-	-
Government bonds/bills - domestic	-	-	-	-	-	-
Government bonds/bills - other	-	-	-	-	-	-
Public institution bonds/bills	-	-	-	-	-	-
Corporate bonds/bills	-	-	-	-	-	-
Stocks	-	-	-	-	-	-
Other collateral	-	-	-	-	-	-
Total	-	-	-	-	-	-

c. Risks with CCP as the central counterparty

None.

X. Market risk (MR) Disclosures

Standard Approach

		RWA
	Outright products	
1	Interest rate risk (general and specific)	1,851
2	Equity risk (general and specific)	-
3	Currency risk	3,449
4	Commodity risk	7,966
	Options	
5	Simplified approach	-
6	Delta-plus method	21
7	Scenario approach	-
8	Securitization	-
9	**Total**	**13,287**

XI. Explanation and Notes Related to Operating Segments

The bank operates in corporate banking, commercial banking, retail banking and treasury operations business lines.

Corporate banking, commercial banking and business banking offer their customers service packages consisting of loans, deposits, foreign trade transactions, cash management, non-cash loans and other banking products.

Retail Banking offers a variety of products and services, including deposits, loans, automatic payment services, and internet banking, to meet the different financial needs of individual customers.

Treasury transactions include activities and transactions such as securities investments, foreign exchange transactions, money market transactions, and derivative products.

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

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

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

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

Current Period	Corporate Commercial and Business Banking	Retail Banking	Treasury &Other	Bank's Total Activities
Operation Income	6,396	414	4,873	11,683
Operation Expense	-	-	(3,632)	(3,632)
Profit before Tax	**6,396**	**414**	**1,241**	**8,051**
Corporate Tax Provision	-	-	(2,109)	(2,109)
Profit after Tax	**6,396**	**414**	**(868)**	**5,942**
Segment Assets	115,407	1,267	99,481	216,155
Associates and Subsidiaries			15,589	15,589
Total assets	**115,407**	**1,267**	**115,070**	**231,744**
Segment liabilities	58,112	76,777	62,753	197,642
Equity	-	-	34,102	34,102
Total Liabilities	**58,112**	**76,777**	**96,855**	**231,744**

(*) 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 derivatives.

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

Prior Period	Corporate Commercial and Business Banking	Retail Banking	Treasury &Other	Bank's Total Activities
Operation Income	3,228	338	**4,584**	**8,150**
Operation Expense	-	-	(2,193)	(2,193)
Profit before Tax	**3,228**	**338**	**2,391**	**5,957**
Corporate Tax Provision	**-**	**-**	(1,321)	(1,321)
Profit after Tax	**3,228**	**338**	**1,070**	**4,636**
Segment Assets	82,364	344	84,869	167,577
Associates and Subsidiaries	**-**	**-**	12,485	12,485
Total assets	**82,364**	**344**	**97,354**	**180,062**
Segment liabilities	34,291	57,604	59,550	151,445
Equity	-	-	28,617	28,617
Total Liabilities	**34,291**	**57,604**	**88,167**	**180,062**

(*) 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 derivatives.

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

XII. Explanations Regarding Hedge Accounting

The Parent Bank has decided to implement a hedge accounting strategy starting from 1 May 2018, to hedge the foreign exchange risk arising from its foreign subsidiary, Anadolubank Nederland NV, which is accounted for using the equity method in the unconsolidated financial statements. This strategy applies to a net investment hedge to mitigate the foreign exchange risk arising from the portion of Anadolubank Nederland NV's net investment amounting to EUR 245 million. As the hedging instrument, the Bank uses euro-denominated fund accounts obtained from foreign banks.

The Income/Expenses from Hedging the Investment in Foreign Operations recognized under equity amounted to TRY 4,530 as of 30 June 2026 (31 December 2025: TRY 4,121).

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

SECTION FIVE: EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS

I. Explanations and Disclosures Related to Assets

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

	Current Period		Prior Period	
	TRY	**FC**	**TRY**	**FC**
Cash/Effective	172	892	146	857
The CBRT[1]	16,891	14,402	8,796	10,598
Other[2]	-	290	-	-
Total	**17,063**	**15,584**	**8,942**	**11,455**

[1] Includes TRY 31,287 held as reserve requirements.
[2] Includes precious metal accounts.

Turkish lira, foreign currency and gold-denominated reserve requirements maintained in accordance with the CBRT Communiqué No. 2013/15 on Reserve Requirements are included in the amounts presented in the table.

As of 30 June 2026, the applicable reserve requirement ratios for balances maintained with the CBRT range from 3% to 20% for Turkish lira liabilities and from 0% to 30% for foreign currency liabilities, depending on the maturity structure of the respective liabilities.

In addition, an extra reserve requirement in Turkish lira equivalent to 2.5% of foreign currency deposits (excluding deposits placed with banks abroad and precious metal deposit accounts) is maintained.

Under the commission framework applied to Reserve Requirement and Foreign Exchange Deposit Accounts with Notice, banks whose "Share of Turkish Lira Deposits" remains below the targets determined by the CBRT are required to pay a commission calculated on the reserve requirements maintained for foreign currency deposits.

Information related to balances with the CBRT:

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

2. Information on banks and other financial institutions

	Current Period		Prior Period	
	TRY	**FC**	**TRY**	**FC**
Banks	72	2,332	1,252	6,975
Domestic	72	140	1,252	561
Foreign	-	2,192	-	6,414
Total	**72**	**2,332**	**1,252**	**6,975**

3. Information on receivables from money markets

Amount of receivables from money markets as of 30 June 2026 TRY 4,500 (31 December 2025: None).

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

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

I. Explanations and Disclosures Related to Assets (Continued)

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

Financial assets measured at fair value through profit/loss provided as collateral/blocked

None. (31 December 2025: None).

Financial assets measured at fair value through profit/loss subject to repurchase agreement

None. (31 December 2025: None).

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

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

(*) Other Financial Assets include bonds amounting to TRY 34 from Türkiye Vakıflar Bankası, TRY 12 from İş Bankası, TRY 79 from Ziraat Bankası, TRY 21 from Türkiye İhracat Kredi Bankası, TRY 10 from Türkiye Varlık Fonu, TRY 19 from Yapı Kredi Bankası, TRY 9 from Sınai Kalkınma Bankası, and TRY 1 from Garanti Bankası (31 December 2025: bonds amounting to TRY 22 from Türkiye Vakıflar Bankası, TRY 2 from İş Bankası, TRY 23 from Ziraat Bankası, TRY 9 from Türkiye İhracat Kredi Bankası, TRY 3,697 from Türkiye Varlık Fonu

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

	Current Period	Prior Period
Debt Securities	**18,772**	**24,724**
Quoted at Stock Exchange	18,772	24,537
Unquoted at Stock Exchange	-	187
Share Certificate	**332**	**231**
Quoted at Stock Exchange	-	-
Unquoted at Stock Exchange	332	231
Impairment Provision (-)	**735**	**590**
Total	**18,369**	**24,365**

As of 30 June 2026, there are no financial assets subject to repo transactions among those whose fair value difference is reflected in other comprehensive income (31 December 2025: TRY 14,830).

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

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

I. Explanations and Disclosures Related to Assets (Continued)

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

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

	Current Period		Prior Period	
	TRY	FC	TRY	FC
Beginning of the Period	21,807	2,558	3,004	2,036
Purchases	7,911	-	16,952	-
Transfers (Portfolio Change)	-	-	-	-
Sales	(12,836)	-	(292)	-
Stock Market Valuation Difference	-	-	-	-
Exchange Rate Differences in Monetary Assets	-	222	-	528
Rediscount and Principal Redemption Share	(1,276)	-	1,956	17
Value Decrease/Increase	97	(114)	187	(23)
End of the Period	**15,703**	**2,666**	**21,807**	**2,558**

6. Positive differences table related to trading derivative financial assets

	Current Period		Prior Period	
Trading derivative financial assets	**TRY**	**FC**	**TRY**	**FC**
Forward Transactions	48	5	30	4
Swap Transactions	254	332	64	86
Futures Transactions	-	-	-	-
Options	773	189	576	277
Other	-	-	-	-
Total	**1,075**	**526**	**670**	**367**

7. Information Related to Loans

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

	Current Period		Prior Period	
	Cash	Non-Cash	Cash	Non-Cash
Direct Loans Granted to Shareholders	**1**	**354**	**1**	**279**
Corporate Shareholders	-	354	-	279
Real Person Shareholders	1	-	1	-
Indirect Loans Granted to Shareholders	**2,655**	**261**	**202**	**212**
Loans Granted to Employees	**100**	**-**	**68**	**-**
Total	**2,756**	**615**	**271**	**491**

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

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

I. Explanations and Disclosures Related to Assets (Continued)

7. Information Related to Loans (Continued)

Loans measured at amortized cost

Current Period		Loans under Close Monitoring		
			Restructured Loans	
Cash Loans	Standard Loans	Non-Restructured Loans	Loans with Revised Contract Terms	Refinancing
Non-specialized Loans	**117,607**	**2,091**	**1,225**	**-**
Enterprise Loans	-	-	-	-
Export Loans	20,915	173	127	-
Import Loans	-	-	-	-
Loans Given to Financial Sector	2,378	-	-	-
Retail Loans	1,605	3	-	-
Credit Cards	340	9	-	-
Other	92,369	1,906	1,098	-
Specialized Loans	**-**	**-**	**-**	**-**
Other Receivables	**-**	**-**	**-**	**-**
Total	**117,607**	**2,091**	**1,225**	**-**

	Current Period		Prior Period	
	Standard Loans	Loans Under Close Monitoring	Standard Loans	Loans Under Close Monitoring
12 Months Expected Credit Loss	523	-	458	-
Significant Increase in Credit Risk	-	142	-	172

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

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

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

7. Information Related to Loans (Continued)

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

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

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

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

7. Information Related to Loans (Continued)

Information on consumer loans, personal credit cards, personnel loans and personnel credit cards (Continued)

Prior Period	Short-Term	Medium and Long Term	Total
Consumer Loans-TRY	**88**	**138**	**226**
Mortgage Loans	-	10	10
Automotive Loans	-	-	-
Consumer Loans	88	128	216
Other	-	-	-
Consumer Loans- Indexed to FC	-	-	-
Mortgage Loans	-	-	-
Automotive Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
Consumer Loans-FC	-	-	-
Mortgage Loans	-	-	-
Automotive Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
Individual Credit Cards-TRY	**43**	-	**43**
Installment	7	-	7
Non-Installment	36	-	36
Individual Credit Cards-FC	**1**	-	-
Installment	-	-	-
Non-Installment	1	-	-
Personnel Loans-TRY	**15**	**45**	**61**
Mortgage Loans	-	-	-
Automotive Loans	-	-	-
Consumer Loans	15	45	61
Other	-	-	-
Personnel Loans-Foreign Currency Indexed	-	-	-
Mortgage Loans	-	-	-
Automotive Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
Personnel Loans-FC	-	-	-
Mortgage Loans	-	-	-
Automotive Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
Personnel Credit Cards-TRY	**8**	-	**8**
Installment	1	-	1
Non-Installment	7	-	7
Personnel Credit Cards-FC	-	-	-
Installment	-	-	-
Non-Installment	-	-	-
Overdraft Account-TRY (Individual)	**21**	-	**21**
Overdraft Account-FC (Individual)	-	-	-
Total	**176**	**183**	**359**

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

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

7. Information Related to Loans (Continued)

Information on commercial installment loans and corporate credit cards:

Current Period	Short-term	Medium and Long term	Total
Commercial Installment Loans-TRY	**13,476**	**20,645**	**34,121**
Mortgage Loans	-	-	-
Automotive Loans	159	3,450	3,609
Consumer Loans	13,317	17,195	30,512
Other	-	-	-
Commercial Installment Loans- FC Indexed	-	-	-
Mortgage Loans	-	-	-
Automotive Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
Commercial Installment Loans-FC	**198**	**192**	**390**
Mortgage Loans	-	-	-
Automotive Loans	-	-	-
Consumer Loans	198	192	390
Other	-	-	-
Corporate Credit Cards-TRY	**283**	**-**	**283**
Installment	18	-	18
Non Installment	265	-	265
Corporate Credit Cards-FC	-	-	-
Installment	-	-	-
Non Installment	-	-	-
Overdraft Account-TRY (Commercial)	**309**	**-**	**309**
Overdraft Account-FC (Commercial)	-	-	-
Total	**14,266**	**20,837**	**35,103**

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

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

I. Explanations and Disclosures Related to Assets (Continued)

7. Information Related to Loans (Continued)

Loans according to types of borrowers

	Current Period	Prior Period
Public	2,441	2,892
Private	118,482	83,385
Total	**120,923**	**86,277**

Distribution of domestic and foreign loans

	Current Period	Prior Period
Domestic Loans	120,923	86,276
Foreign Loans	-	1
Total	**120,923**	**86,277**

Loans granted to investments in associates and subsidiaries

	Current Period	Prior Period
Direct Loans Given to Subsidiaries and Affiliates	3	3
Indirect Loans Given to Subsidiaries and Affiliates	-	-
Total	**3**	**3**

Specific provisions provided against loans

Specific Provisions	Current Period	Prior Period
Loans with Limited Collectability	244	329
Loans with Doubtful Collectability	871	439
Uncollectible Loans	1,438	929
Total	**2,553**	**1,697**

Information on non-performing loans (Net)

Information on non-performing loans and other receivables restructured loans

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

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

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

I. Explanations and Disclosures Related to Assets (Continued)

7. Information Related to Loans (Continued)

Information on the movement of total non-performing loans:

	Group III	Group IV	Group V
Current Period	**Loans with Limited Collectability**	**Loans with Doubtful Collectability**	**Uncollectible Loans**
Balance at the end of prior period	**647**	**649**	**1,279**
Additions (+)	1,253	185	158
Transfers from Other Categories of Non-Performing Loans (+)	-	1,220	633
Transfers to Other Categories of Non-Performing Loans (-)	1,220	633	-
Collections (-)	135	111	105
Written Off (-)	-	-	-
Corporate and Commercial Loans	-	-	-
Retail Loans	-	-	-
Credit Cards	-	-	-
Other	-	-	-
Balance at the end of the period	**545**	**1,310**	**1,965**
Specific Provisions (-)	244	871	1,438
Net balance in the balance sheet	**301**	**439**	**527**

	Group III	Group IV	Group V
Prior Period	**Loans with Limited Collectability**	**Loans with Doubtful Collectability**	**Uncollectible Loans**
Balance at the end of prior period	**325**	**70**	**442**
Additions (+)	1,519	105	390
Transfers from Other Categories of Non-Performing Loans (+)	-	1,066	525
Transfers to Other Categories of Non-Performing Loans (-)	1,066	525	-
Collections (-)	131	67	78
Written Off (-)(*)	-	-	-
Corporate and Commercial Loans	-	-	-
Retail Loans	-	-	-
Credit Cards	-	-	-
Other	-	-	-
Balance at the end of the period	**647**	**649**	**1,279**
Specific Provisions (-)	329	439	929
Net balance in the balance sheet	**318**	**210**	**350**

Information on Non-Performing Loans Granted as Foreign Currency Loans

	Group III	Group IV	Group V
	Loans with Limited Collectability	**Loans with Doubtful Collectability**	**Uncollectible Loans**
Current period:			
Balance at the end of the period(1)	55	297	317
Specific Provisions (-)(1)	22	192	222
Net balance in the balance sheet	33	105	95
Prior Period:			
Balance at the end of the period	130	73	247
Specific Provisions (-)	80	51	159
Net balance in the balance sheet	50	22	88

(1) Balances of receivables and special provisions in foreign currency are being followed in TRY and shown in the TRY column in the balance sheet.

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

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

I. Explanations and Disclosures Related to Assets (Continued)

7. Information Related to Loans (Continued)

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

	Group III	Group IV	Group V
	Loans with Limited Collectability	Loans with Doubtful Collectability	Uncollectible Loans
Current Period (Net)	**301**	**439**	**527**
Loans granted to corporate entities and real persons (Gross)	545	1,310	1,954
Provisions Amount (-)	244	871	1,427
Loans granted to corporate entities and real persons (Net)	301	439	527
Banks (Gross)	-	-	-
Provisions Amount (-)	-	-	-
Banks (Net)	-	-	-
Other Loans (Gross)	-	-	11
Provisions Amount (-)	-	-	11
Other Loans (Net)	-	-	-
Prior Period (Net)	**318**	**210**	**349**
Loans granted to corporate entities and real persons (Gross)	647	649	1,267
Provisions Amount (-)	329	439	918
Loans granted to corporate entities and real persons (Net)	318	210	349
Banks (Gross)	-	-	-
Provisions Amount (-)	-	-	-
Banks (Net)	-	-	-
Other Loans (Gross)	-	-	11
Provisions Amount (-)	-	-	11
Other Loans (Net)	-	-	-

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

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

	Group III	Group IV	Group V
	Loans with Limited Collectability	Loans with Doubtful Collectability	Uncollectible Loans
Current Period (Net)	**44**	**98**	**199**
Interest Accruals and Rediscounts with Valuation Differences	79	294	724
Provision amount (-)	35	196	525
Prior Period (Net)	**46**	**50**	**126**
Interest Accruals and Rediscounts with Valuation Differences	92	148	455
Provision amount (-)	46	98	329

Explanations regarding the write-off policy

Loans and other receivables deemed uncollectible are either collected through legal proceedings and the liquidation of collateral or can be written off from the assets by a decision of the Bank's Board of Directors. As of 30 June 2026, the Bank has no loans that were written off or sold from its non-performing loans.
(31 December 2025: TRY 527 sold).

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

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

I. Explanations and Disclosures Related to Assets (Continued)

8. Information on financial assets measured at amortized cost

Information on Government Debt Securities measured at amortized cost

	Current Period	Prior Period
Government Bond	14,463	11,200
Treasury Bill	-	-
Other Public Debt Securities	-	-
Total	**14,463**	**11,200**

Information on financial assets measured at amortized cost

	Current Period	Prior Period
Debt Securities	14,463	11,200
Quoted at Stock Exchange	*14,463*	11,200
Unquoted at Stock Exchange	-	-
Impairment Provision (-)	-	-
Total	**14,463**	**11,200**

Movements of Financial Assets Measured at Amortized Cost During the Year

	Current Period	Prior Period
Value at the Beginning of the Period	11,200	6,170
Currency Differences in Monetary Assets	624	2,276
Purchases During the Year	2,494	2,537
Disposal through Sale and Redemption	-	-
Valuation Effect	145	217
Total of end of the period	**14,463**	**11,200**

9. Information on lease receivables

None.

10. Information on investments in associates

None.

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

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

I. Explanations and Disclosures Related to Assets (Continued)

11. Subsidiaries

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

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

Information related to subsidiaries (Movement Schedule)

	Current Period	Prior Period
Balance at the Beginning of the Period	**12,485**	**7,169**
Movements During the Period	**3,104**	**5,316**
Purchases	1,593	1,221
Bonus Shares and Contributions to Capital	-	-
Dividends From Current Year Profit	907	1,611
Transfer to Other Account	-	-
Sales	-	-
Revaluation Increase and Exchange Rate Difference	604	2,484
Impairment provisions (+)	-	-
Balance at the End of the Period	**15,589**	**12,485**
Capital Commitments	-	-
Share Percentage at the End of the Period (%)	-	-

(*) As of 29 June 2026, Anadolubank Nederland N.V. increased its paid-in capital by EUR 30 million in cash (TRY 1,593 million), raising it from EUR 105 million to EUR 135 million (TRY 7,167 million).

Valuation of Investment in Subsidiaries

	Current Period	Prior Period
Valuation at Cost	-	-
Valuation at Fair Value	-	-
Valuation Using the Equity Accounting	15,589	12,485
Total	**15,589**	**12,485**

Industry information regarding subsidiaries and their recorded amounts

	Current Period	Prior Period
Banks	13,045	10,342
Insurance Companies	-	-
Factoring Companies	2,077	1,712
Leasing Companies	-	-
Finance Companies	-	-
Other Financial Subsidiaries	467	431
Total	**15,589**	**12,485**

Investments in associates sold during the current period

There is 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.

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

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

I. Explanations and Disclosures Related to Assets (Continued)

12. Information related to joint ventures

None.

13. Information on tangible fixed assets (Continued)

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

14. Explanations on Intangible Assets

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

15. Non-current assets held for sale and discontinued operations disclosures

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

16. Statements regarding investment properties

None.

17. Explanations on deferred tax asset

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

	Current Period	Prior Period
Deferred tax asset	**1,254**	**1,220**
Provisions for Severance pay and unused leave	126	95
TAS – TPL Depreciation differences	411	411
Stage 1 and 2 expected credit loss provisions	216	205
Securities valuation differences	93	71
Other Provisions	53	38
Fixed Assets and PPE- Inflation Accounting	3	3
TRFS 16	11	10
Derivative Financial Instruments Discount	205	299
Other	136	88
Deferred tax liability	**730**	**925**
Securities valuation differences	171	333
Tangible fixed assets valuation differences	517	556
Other	42	36
Deferred tax asset/liability, net	**524**	**295**

18. Information on Other Assets

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

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

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

II. Explanations and Disclosures Related to Liabilities

1. Information on maturity structure of the deposits

Current Period	Demand	With 7 Days Maturity	Up to 1 Month	1-3 Months	3-6 Months	6 Months-1 Year	1 Year and Over	Cumulative Deposit	Total
Saving Deposits	**1,432**	**-**	**10,029**	**25,111**	**563**	**205**	**29**	**-**	**37,369**
Foreign Currency Deposits	**3,794**	**-**	**6,513**	**19,407**	**419**	**428**	**42**	**-**	**30,603**
Residents in Türkiye	3,727	-	6,494	19,356	391	417	4	-	30,389
Residents Abroad	67	-	19	51	28	11	38	-	214
Public Sector Deposits	**989**	**-**	**16**	**-**	**-**	**-**	**-**	**-**	**1,005**
Commercial Deposits	**1,750**	**-**	**19,498**	**35,299**	**25**	**14**	**7**	**-**	**56,593**
Other Institutions Deposits	**18**	**-**	**9**	**629**	**-**	**-**	**-**	**-**	**656**
Precious Metal Deposit	**8,168**	**-**	**681**	**2,750**	**50**	**6**	**3**	**-**	**11,658**
Bank Deposits	**8**	**-**	**2,566**	**4,668**	**-**	**-**	**2,484**	**-**	**9,726**
The CBRT	-	-	-	-	-	-	-	-	-
Domestic Banks	-	-	2,566	4,668	-	-	-	-	7,234
Foreign Banks	8	-	-	-	-	-	2,484	-	2,492
Participation Banks	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-
Total	**16,159**	**-**	**39,312**	**87,864**	**1,057**	**653**	**2,565**	**-**	**147,610**

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	**1,235**	**-**	**13,716**	**19,079**	**2,752**	**507**	**57**	**-**	**37,346**
Foreign Currency Deposits	**3,745**	**-**	**7,761**	**20,689**	**383**	**120**	**59**	**-**	**32,757**
Residents in Türkiye	3,648	-	7,734	20,631	377	110	3	-	32,503
Residents Abroad	97	-	27	58	6	10	56	-	254
Public Sector Deposits	**601**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**601**
Commercial Deposits	**2,275**	**-**	**5,551**	**8,605**	**6**	**11**	**6**	**-**	**16,454**
Other Institutions Deposits	**17**	**-**	**6**	**1,155**	**133**	**-**	**-**	**-**	**1,311**
Precious Metal Deposit	**3,241**	**-**	**376**	**2,179**	**50**	**13**	**3**	**-**	**5,862**
Bank Deposits	**3**	**-**	**300**	**-**	**-**	**-**	**1,309**	**-**	**1,612**
The CBRT	-	-	-	-	-	-	-	-	-
Domestic Banks	-	-	300	-	-	-	-	-	300
Foreign Banks	3	-	-	-	-	-	1,309	-	1,312
Participation Banks	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-
Total	**11,117**	**-**	**27,710**	**51,707**	**3,324**	**651**	**1,434**	**-**	**95,943**

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

	Covered by Deposit Insurance Fund		Exceeding Deposit Insurance Limit	
	Current Period	**Prior Period**	**Current Period**	**Prior Period**
Saving Deposits	12,596	11,577	24,785	25,786
Foreign Currency Saving Deposits	3,907	2,815	18,204	15,963
Other Deposits in the Form of Saving	-	-	-	-
Foreign Branches' Deposits under Foreign Authorities' Insurance Coverage	-	-	-	-
Off-Shore Banking Regions' Deposits under Foreign Authorities' Insurance Coverage	-	-	-	-
Total	**16,503**	**14,392**	**42,989**	**41,749**

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

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

II. Explanations and Disclosures Related to Liabilities (Continued)

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

Saving deposits of individuals, which are not under guarantee of saving deposit insurance fund

	Current Period	Prior Period
Foreign Branches' Deposits and other accounts	-	-
Saving Deposits and Other Accounts of Major Shareholders and Deposits of their Mother, Father, Spouse, Children under their wardship	4,553	7,421
Saving Deposits and Other Accounts of President and Members of Board of Directors, CEO and Vice Presidents and Deposits of their Mother, Father, Spouse, Children under their wardship	243	172
Saving Deposits and Other Accounts in Scope of the Property Holdings Derived from Crime Defined in Article 282 of Turkish Criminal Law No:5237 dated 26/09/2004	-	-
Saving Deposits in Deposit Bank Which Established in Türkiye in Order to Engage in Off-shore Banking Activities	-	-
Total	**4,796**	**7,593**

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

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

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

	Current Period	Prior Period
Foreign Branches' Deposits and other accounts	-	-
Saving Deposits and Other Accounts of Major Shareholders and Deposits of their Mother, Father, Spouse, Children under their wardship	7,017	12
Deposits and Other Accounts of Official Institutions	1,005	601
Deposits and other accounts of credit institutions and financial institutions	50,186	15,969
Saving Deposits in Deposit Bank Which Established in Türkiye in Order to Engage in Off-shore Banking Activities	-	-

2. Information on banks and other financial institutions

	Current Period		Prior Period	
	TRY	FC	TRY	FC
Domestic Bank and Institutions	375	40	210	22
Foreign Banks and Institutions and Funds	-	15,636	-	12,402
Total	**375**	**15,676**	**210**	**12,424**

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

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

II. Explanations and Disclosures Related to Liabilities (Continued)

2. Information on banks and other financial institutions

Information on the maturity structure of funds borrowed

	Current Period		Prior Period	
	TRY	FC	TRY	FC
Short-term [1]	305	79	111	59
Medium and Long-term [1]	70	15,597	99	12,365
Total	**375**	**15,676**	**210**	**12,424**

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

3. Information on obligations under money market transactions

	Current Period		Prior Period	
From Domestic Transactions	**TRY**	**FC**	**TRY**	**FC**
From Financial Institutions and Organizations	-	-	14,516	-
From Other Institutions and Organizations	-	-	-	-
Individuals	-	-	-	-
From International Transactions				
From Financial Institutions and Organizations	-	-	-	-
From Other Institutions and Organizations	-	-	-	-
Individuals	-	-	-	-
Total	**-**	**-**	**14,516**	**-**

4. Information on securities issued

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

Securities issued consist of the issuance of commercial paper under the USD 250 million overseas issuance limit established in 2025 and the issuance of a USD 50 million portion of the USD 250 million overseas securities issuance limit approved in 2026.

5. Information on trading derivative financial liabilities

Table of negative differences for trading derivative financial liabilities:

	Current Period		Prior Period	
Trading derivative financial liabilities	**TRY**	**FC**	**TRY**	**FC**
Forward Transactions	342	7	234	7
Swap Transactions	244	389	140	467
Future Transactions	-	-	-	-
Options	162	456	121	284
Other	-	-	-	-
Total	**748**	**852**	**495**	**758**

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

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

II. Explanations and Disclosures Related to Liabilities (Continued)

6. Disclosures on lease liabilities

With the “TFRS 16 Leases” standard valid from 1 January 2019, the difference between operating leases and finance leases has been eliminated and the lease transactions have been expressed under the “Lease Payables” as liability by lessees.

The Bank's liabilities from lease transactions as of 30 June 2026 are as follows:

30 June 2026	Gross	Net
Less than 1 year	69	63
Between 1- 4 years	262	179
More than 4 years	424	227
Total	**755**	**469**

31 December 2025	Gross	Net
Less than 1 year	108	93
Between 1- 4 years	205	147
More than 4 years	325	179
Total	**638**	**419**

7. Information on provisions

Information on provisions related with foreign currency difference of foreign indexed loans:

None (31 December 2025: None).

Information on other provisions

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

	Current Period	Prior Period
Provision for non-cash loans	45	44
Provision for lawsuits (*)	43	72
Provision for credit card promotion expense	2	2
Other provision	-	-
Total	**90**	**118**

(*) Provisions for personnel lawsuits amount to TRY30 (as of 31 December 2025, TRY53).

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

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

II. Explanations and Disclosures Related to Liabilities (Continued)

6. Information on provisions (Continued)

Reserve for Employee Benefits

As of 30 June 2026, the Bank has recognized TRY 239 (31 December 2025: TRY 201) in severance pay provisions and TRY 181 (31 December 2025: TRY 117) in leave obligations under 'Provision for Employee Rights.' As of 30 June 2026, no bonus provisions are included under 'Provision for Employee Rights' (31 December 2025: None).

Balance sheet liabilities:	**30 June 2026**	**31 December 2025**
- Severance pay provision	239	201
- Provision for unused leave	181	117

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

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

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

	Current Period 30 June 2026	**Prior Period 31 December 2025**
Discount Rate (%)	4.03	4.03
Rate Used for Retirement Probability (%)	100	100

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

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

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

Information on severance pay provisions

	Current Period	**Prior Period**
Balance at the beginning of the period	201	141
Changes during period	49	74
Actuarial loss/(gain) transferred to equity	3	9
Paid current period	(14)	(23)
Total	**239**	**201**

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

II. Explanations and Disclosures Related to Liabilities (Continued)

7. Explanation on tax liability

Information on tax liability

As of 30 June 2026, the Bank's tax liability after deducting the prepaid taxes paid during the period from the corporate tax is TRY1,081 (31 December 2025: TRY1,115). 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	1,080	1,115
Taxation on marketable securities	313	349
Banking insurance transaction tax	368	227
Capital gains tax on property	3	3
VAT payable	7	11
Other	63	48
Total	**1,834**	**1,753**

Information on premium payables:

	Current Period	Prior Period
Social Security Premiums – Employee	27	19
Social Security Premiums – Employer	47	30
Bank Social Aid Pension Fund Premium – Employee	-	-
Bank Social Aid Pension Fund Premium – Employer	-	-
Pension Fund Membership Fees and Provisions – Employee	-	-
Pension Fund Membership Fees and Provisions – Employer	-	-
Unemployment Insurance – Employee	2	1
Unemployment Insurance – Employer	2	2
Other	-	-
Total	**78**	**52**

8. Information on Deferred Tax Liability

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

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

None.

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

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

II. Explanations and Disclosures Related to Liabilities (Continued)

10. Information on subordinated loans

	Current Period 30 June 2026		Prior Period 31 December 2025	
	TRY	**FC**	**TRY**	**FC**
Debt instruments to be included in additional core capital calculation	-	-	-	-
Subordinated loans	-	-	-	-
Subordinated debt instruments	-	-	-	-
Debt instruments to be included in supplementary capital calculation	-	7,203	-	6,628
Subordinated loans	-	-	-	-
Subordinated debt instruments	-	7,203	-	6,628
Total	-	**7,203**	-	**6,628**

(*) Detailed explanations regarding subordinated loans are provided in the Fourth Section under 'Information on debt instruments to be included in equity capital 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. Presentation of paid-in capital:

Representation of paid-in capital

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

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

The Bank is not subject to registered share capital system.

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

None.

Information on share capital increases from revaluation funds

None.

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

None.

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

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

II. Explanations and Disclosures Related to Liabilities (Continued)

12. Presentation of paid-in capital: (Continued)

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

None.

Information on privileges given to shares representing the capital

None.

13. Common stock issue premiums, shares and equity instruments

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

14. Information on the securities value increase fund

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

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

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

1. Explanations on off-balance sheet commitments

The type and amount of non-recourse credit commitments

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

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

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

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

1. Explanations on off-balance sheet commitments (Continued)

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

Sureties, provisional guarantees, bonds, and similar transactions

	Current Period	Prior Period
Certain Guarantees	12,194	11,592
Customs Guarantees	252	103
Tentative Guarantees	1,620	1,347
Advance Letters of Guarantee	621	660
Other Letters of Guarantee	11,400	11,002
Total	**26,087**	**24,704**

2 Total amount of non-cash loans

	Current Period	Prior Period
Non- Cash Loans Given for Cash Loan Risks	11,947	23,498
With Original Maturity of One Year or Less	*2,434*	*15,423*
With Original Maturity of More Than One Year	*9,513*	*8,075*
Other Non-Cash Loans	44,896	21,781
Total	**56,843**	**45,279**

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

	I. Group		II. Group	
Current Period	**TRY**	**FC**	**TRY**	**FC**
Letters of Guarantee	21,433	4,545	75	34
Bank Acceptances	-	557	-	-
Letters of Credit	-	13,458	-	44
Endorsements	-	-	-	-
Factoring Guarantees	-	-	-	-
Other Commitments and Contingencies	16,697	-	-	-
Non-cash loans	**38,130**	**18,560**	**75**	**78**

	I. Group		II. Group	
Prior Period	**TRY**	**FC**	**TRY**	**FC**
Letters of Guarantee	20,281	4,331	68	24
Bank Acceptances	-	384	-	-
Letters of Credit	-	8,390	-	-
Endorsements	-	-	-	-
Factoring Guarantees	-	-	-	-
Other Commitments and Contingencies	11,801	-	-	-
Non-cash loans	**32,082**	**13,105**	**68**	**24**

4. Explanations on Credit Derivatives and Risk Exposures on Credit

None.

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

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

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

5. Explanations on Contingent Liabilities and Assets

None.

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

The Bank acts as an intermediary in all types of banking transactions to meet its customers' various investment needs and provides custody services on their behalf. Such transactions are monitored in off-balance sheet accounts.

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

1. Interest Income

Information on interest income on loans

	Current Period [1]		Prior Period [1]	
	TRY	FC	TRY	FC
Short-Term Loans	14,229	656	8,994	477
Medium and Long-Term Loans	4,550	13	2,881	18
Interest on Loans Under Follow-Up	130	-	49	-
Total	**18,909**	**669**	**11,924**	**495**

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

Information on interest income received from banks

	Current Period		Prior Period	
	TRY	FC	TRY	FC
Domestic Banks	27	8	5	34
Foreign Banks	-	35	-	43
Total	**27**	**43**	**5**	**77**

Information on interest income on marketable securities

	Current Period		Prior Period	
	TRY	FC	TRY	FC
Financial Assets Measured at Fair Value Through Profit or Loss	5	15	30	19
Financial Assets Measured at Fair Value Through Other Comprehensive Income	3,079	25	1,304	15
Financial Assets Measured at Amortized Cost	-	166	-	138
Total	**3,084**	**206**	**1,334**	**172**

Information on interest income received from associates and subsidiaries

	Current Period	Prior Period
Interest Income received from Affiliates and Subsidiaries	-	4

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

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

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

2. Interest Expense

Information on interest expense on borrowings

	Current Period		Prior Period	
	TRY	FC	TRY	FC
Banks	**48**	**188**	**24**	**156**
The CBRT	-	-	-	-
Domestic Banks	48	1	24	2
Foreign Banks	-	187	-	154
Headquarters and Branches Abroad Other Institutions	-	-	-	-
Other Organizations	-	-	-	-
Total	**48**	**188**	**24**	**156**

Information on interest expense paid to associates and subsidiaries

	Current Period	Prior Period
Interest Paid to Affiliates and Subsidiaries	6	-

Information on interest expenses on securities issued

	Current Period	Prior Period
Interest paid on securities issued	647	185

Information on maturity structure of interest expenses on deposits

Current Period	Time Deposit							
Demand Deposit	Up to 1 Month	Up to 3 Months	Up to 6 Months	Up to 1 Year	Over 1 year	Accumulated Deposit Account	Total	Demand Deposit
Turkish Lira								
Interbank deposits	-	162	-	-	-	-	-	162
Saving deposits	-	2,856	3,535	196	71	3	-	6,661
Public sector deposits	-	1	-	-	-	-	-	1
Commercial deposits	-	2,589	3,732	11	2	1	-	6,335
Other deposits	-	4	148	13	-	-	-	165
7 days call accounts	-	-	-	-	-	-	-	-
Total	**-**	**5,612**	**7,415**	**220**	**73**	**4**	**-**	**13,324**
Foreign Currency								
Foreign currency deposits	-	142	429	5	5	1	-	582
Interbank deposits	-	98	-	-	-	-	-	98
7 days call accounts	-	-	-	-	-	-	-	-
Precious metal deposits	-	2	4	-	-	-	-	6
Total	**-**	**242**	**433**	**5**	**5**	**1**	**-**	**686**
Grand Total	**-**	**5,854**	**7,848**	**225**	**78**	**5**	**-**	**14,010**

Prior Period	Time Deposit							
Demand Deposit	Up to 1 Month	Up to 3 Months	Demand Deposit	Up to 1 Month	Up to 3 Months	Demand Deposit	Up to 1 Month	Up to 3 Months
Turkish Lira								
Interbank deposits	-	212	-	-	-	-	-	212
Saving deposits	-	2,867	2,520	833	419	247	-	6,886
Public sector deposits	-	-	-	-	-	-	-	-
Commercial deposits	-	132	948	275	355	258	-	1,968
Other deposits	-	-	12	64	21	1	-	98
7 days call accounts	-	-	-	-	-	-	-	-
Total	**-**	**3,211**	**3,480**	**1,172**	**795**	**506**	**-**	**9,164**
Foreign Currency								
Foreign currency deposits	-	73	367	26	2	43		511
Interbank deposits	-	85	-	-	-	-		85
7 days call accounts	-	-	-	-	-	-		-
Precious metal deposits	-	-	6	6	-	-		12
Total	**-**	**158**	**373**	**32**	**2**	**43**	**-**	**608**
Grand Total	**-**	**3,369**	**3,853**	**1,204**	**797**	**549**	**-**	**9,772**

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

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

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

3. Information on dividend income

	Current Period	Prior Period
Financial Assets Measured at Fair Value through Profit/Loss	-	-
Financial Assets Measured at Fair Value through Other Comprehensive Income	-	-
Other	3	2
Total	**3**	**2**

4. Information on Trading Income/Loss

	Current Period	Prior Period
Income	**37,478**	**16,079**
Capital Market Transactions Income	719	88
Gain on Derivative Financial Transactions	22,834	10,518
Foreign Exchange Gains	13,925	5,473
Loss (-)	**37,765**	**15,693**
Capital Market Transactions Loss	2	4
Loss on Derivative Financial Transactions	22,828	10,188
Foreign Exchange Loss	14,935	5,501
Net trading gain/loss	**(287)**	**386**

5. Information on other operating income

	Current Period	Prior Period
Released Provisions	641	231
Checkbook Fee	3	4
Provision for Notary Statement Expenses	4	2
Communication Revenues	2	1
Income from the Sale of Assets	-	-
Collections Related to Expenses of Previous Years	55	34
Income from the Sale of Real Estate	10	1,077
Collections Due to Right of Redemption Agreement	4	14
Fair Value Difference reflected in loan impairment allowance	-	-
Other	13	8
Total	**732**	**1,371**

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

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

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

6. Provision for losses and other provision expenses

	Current Period	Prior Period
Expected Credit Losses	**1,339**	**805**
12 Months Expected Credit Loss (Stage 1)	420	266
Significant Increase in Credit Risk (Stage 2)	92	86
Lifetime ECL Impaired Credits (Stage 3)	827	453
Other Provision Expenses	**2**	**1**
Marketable Securities Impairment Provision	2	-
Financial Assets Measured at Fair Value Through Profit/Loss	*2*	-
Financial Assets Measured at Other Comprehensive Income	-	-
Provisions for Impairment of Associates, Subsidiaries and Joint Ventures	-	-
Investment in Associates	-	-
Subsidiaries	-	-
Other	-	1
Total	**1,341**	**806**

7. Information on other operating expenses

	Current Period (**)	Prior Period
Reserve for Employee Termination Benefits	35	22
Bank Social Aid Provision Fund Deficit Provision	-	-
Impairment Expenses of Property and Equipment	-	-
Depreciation Expenses of Property and Equipment	33	24
Impairment Expenses of Intangible Assets	-	-
Amortization Expenses of Intangible Assets	34	25
Impairment Expenses of Assets Held for Sale	-	-
Depreciation Expenses on Assets Held for Sale	-	-
Depreciation Expenses of Right-of-Use Assets	115	79
Impairment Expenses on Non-Current Assets Held for Sale and Discontinued Operations	-	-
Other Operating Expenses	352	238
Operating Lease Expenses (*)	*2*	*1*
Repair and Maintenance Expenses	*52*	*44*
Advertisement expenses	*28*	*16*
Other expenses (****)	*270*	*177*
Loss on Sales of Assets	6	-
Other (***)	536	382
Total	**1,111**	**770**

(*) Includes rental expenses that are considered outside the scope of TFRS 16.
(**) The Provision for Severance Pay is not included in the Personnel Expenses line of the Profit or Loss Statement.
(***) Gesture in return SDIF and financial activity fees.
(****) Other expenses includes communication expenses of TRY 67, cleaning expenses of TRY 43, heating, lighting, and water expenses of TRY 25 and vehicle expenses of TRY 14.

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

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

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

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

9. Explanation on tax provision for continuing and discontinued operations

As of 30 June 2026, the Bank has discontinued operations. The explanations and tables related to the tax provision arising from the Bank's continuing operations for the accounting period ended 30 June 2026, are shown in detail in note 9 of this section.

The Bank has no tax provision for discontinued operations for the accounting period ended 30 June 2026. Explanations and tables regarding the net profit/loss of the Bank's operations in the accounting period ending on 30 June 2026, are shown in detail in notes 1-7 and 9-10 in this section.

***10.* Tax Provision**

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

For the accounting period ended 30 June 2026, the Bank's current tax expense is TRY 1,942 (30 June 2025: TRY 404).

For the accounting period ended 30 June 2026, the Bank has a net deferred tax income of TRY 167 (30 June 2025: net deferred tax expense of TRY 917). Deferred tax expense of TRY 179 (30 June 2025: deferred tax expense of TRY 990) and deferred tax income of TRY 12 (30 June 2025: deferred tax income of TRY 73) comprises the relevant total figure.

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 Group's performance during the period, the nature and amount of these items

None.

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

None.

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

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

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

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

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

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

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

Bank's Risk Group- Current Period	Associates and Subsidiaries (Partnerships)		Bank's Direct and Indirect Shareholders		Other Individuals and Legal Entities in the Risk Group	
	Cash	Non - Cash	Cash	Non-Cash	Cash	Non - Cash
Loans and Other Receivables						
Balance at the Beginning of the Period	3	44	203	491	1	-
Balance at the End of the Period	2	94	2,656	615	2	-
Interest and Commission Income	-	-	42	-	-	-

Bank's Risk Group- Prior Period	Associates and Subsidiaries (Partnerships)		Bank's Direct and Indirect Shareholders		Other Individuals and Legal Entities in the Risk Group	
	Cash	Non - Cash	Cash	Non-Cash	Cash	Non - Cash
Loans and Other Receivables						
Balance at the Beginning of the Period	405	36	224	232	1	-
Balance at the End of the Period	3	44	203	491	1	-
Interest and Commission Income	4	-	18	-	-	-

Explanations Related to the Bank's Deposit Risk Group

Bank's Risk Group	Associates and Subsidiaries (Partnerships)		Bank's Direct and Indirect Shareholders		Other Individuals and Legal Entities in the Risk Group	
	Current Period	Prior Period	Current Period	Prior Period	Current Period	Prior Period
Deposits						
Opening Balance	187	25	12,751	4,557	94	45
Closing Balance	72	187	11,870	12,751	167	94
Interest Expense	6	-	1,135	970	24	20

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

Bank's Risk Group	Associates and Subsidiaries (Partnerships)		Bank's Direct and Indirect Shareholders		Other Individuals and Legal Entities in the Risk Group	
	Current Period	Prior Period	Current Period	Prior Period	Current Period	Prior Period
The Fair Value Differences Through Profit and Loss						
Opening Balance	134	1,168	2,698	1,872	-	-
Closing Balance	1,133	134	1,289	2,698	-	-
Total Profit/Loss	(1)	26	(63)	206	-	-
Transactions for Hedging Purposes:						
Opening Balance	-	-	-	-	-	-
Closing Balance	-	-	-	-	-	-
Total Profit/Loss	-	-	-	-	-	-

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

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

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

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

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

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

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

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

Current Period	Balance	According to the Magnitudes in the Financial Statements%
Cash loan	1,357	1.12
Non-cash loan	709	1.25
Deposit	11,895	8.06

Prior Period	Balance	According to the Magnitudes in the Financial Statements%
Cash loan	207	0.24
Non-cash loan	534	1.18
Deposit	13,032	13.58

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

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

As of the accounting period ended 30 June 2026, the Bank and its subsidiary, Anadolubank Nederland N.V., had TRY 14 from service procurement and license agreements. (30 June 2025: TRY 12.) There were no transactions between the Bank and its risk group involving the purchase or sale of real estate or other assets, the transfer of knowledge obtained through research and development, or the execution of management agreements.

Information on benefits provided to the Bank's top management

For the accounting period ending on 30 June 2026 the amount of tangible benefits provided and to be provided to the Group's senior management is TRY 130 (30 June 2025: TRY 97).

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

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

The first tranche, amounting to TRY 4 billion, of the domestic debt securities issuance programme of up to TRY 10 billion in the form of bonds/commercial papers, approved by the Capital Markets Board with its decision dated 12 February 2026 and numbered 8/310, was issued on 13 July 2026 with a maturity of 371 days at an interest rate of TRY REF + 1.20%.

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

The Bank's latest published, the information regarding the ratings assigned to the Bank by Fitch Ratings is presented below.

FITCH Ratings: November 2025	
Foreign currency-Long Term	B+ (Stable)
Local currency-Long Term	B+ (Stable)
Financial Capacity Rating	b+

The impact on foreign currency transactions and items, on the financial statements, and on the Bank's foreign operations of material post-balance sheet date changes in exchange rates, the non-disclosure of which would influence the evaluations and decisions made by users of the financial statements

None.

SECTION SIX: Auditor's Review Report

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

The Bank's unconsolidated financial statements and footnotes dated 30 June 2026, to be disclosed to the public, were subjected to a limited audit by PwC Independent Auditing and Certified Public Accountants Inc., and an opinion was expressed in the independent audit report dated 11 August 2026.

II. Explanations and Notes Prepared by the Independent Auditor

None.

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

SECTION SEVEN: Interim Operating Report

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

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

Selected Financial Ratios	Current Period	Prior Period
Total Assets	231,744	180,063
Total Credits (Net)	121,546	86,560
Securities	33,262	35,931
Equity	34,102	28,617
Total Deposit	147,610	95,943
Net Profit (*)	5,942	4,636

Financial Ratios (%)	Current Period	Prior Period
Capital Adequacy Ratio	19.48	25.01
Net Profit/Total Assets (*)(**)(***)	5.71	7.20
Net Profit/Equity (*)(**)(***)	37.89	46.91
Securities/Total Assets (***)	15.98	25.27
Total Credits/Total Assets (***)	58.40	60.89
Total Deposit/Total Assets (***)	70.92	67.49

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

Evaluations of the Board of Directors Chairman Regarding the Period

In the second quarter of 2026, Anadolubank achieved strong performance in terms of asset quality, funding diversification, profitability, and capital strength. During this period, the Bank maintained its solid position in the sector with a return on equity of 37.89%, an asset efficiency ratio of 5.71%, and a capital adequacy ratio of 19.48%. The Bank will continue to support industrial and commercial financing with strength and determination in the upcoming periods.

Mehmet Rüştü BAŞARAN

Evaluations of the General Manager Regarding the Period

In the second quarter of 2026, Anadolubank maintained its traditional prudent and cautious credit policy, with a particular focus on taking measurable risks that can be linked to returns. As a result of this approach, the Bank successfully completed the period with a non-performing loan (NPL) ratio of 3.06%, asset efficiency of 5.71%, return on equity of 37.89%, and a capital adequacy ratio of 19.48%. The Bank will continue to provide necessary support to its corporate, commercial, agricultural, and retail clients throughout the remainder of the year.

Suat İNCE

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