

ANADOLUBANK ANONİM ŐİRKETİ

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

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



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

To the General Assembly of Anadolubank Anonim Şirketi

A. Audit of the Unconsolidated Financial Statements

1. Opinion

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

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

2. Basis for Opinion

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



3. Key Audit Matters

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

<i>Key Audit Matters</i>	<i>How the key audit matter was addressed in the audit</i>
<p>Expected credit losses for loans</p> <p>The Bank has total expected credit losses for loans amounting to TL 2,327,786 thousand in respect to total loans amounting to TL 88,851,151 thousand which represent a significant portion of the Bank’s total assets in its unconsolidated financial statements as of 31 December 2025. Explanations and notes related to expected credit losses for loans are presented in Section Three Part VIII, Section Three Part IX, Section Four Part II, Section Five Part I-7 and Section Five Part IV-6 in the accompanying unconsolidated financial statements as of 31 December 2025.</p> <p>The Bank recognizes provision for impairment in accordance with “IFRS 9 Financial Instruments” (“IFRS 9”) requirements and the “Regulation on the Procedures and Principles for Classification of Loans and Provisions to be Provided” as published in the Official Gazette dated 22 June 2016 numbered 29750. The Bank exercises significant decisions using subjective judgement, interpretation and assumptions over when and how much to record as loan impairment.</p>	<p>With respect to stage classification of loans and calculation of expected credit losses, we have assessed policy, procedure and management principles of the Bank within the scope of our audit. We tested the design, and the operating effectiveness of relevant systems and processes implemented in accordance with these principles.</p> <p>For significant loans portfolios, we checked appropriateness of matters considered in methodology applied by the Bank with IFRS 9 for calculation of the provision amount through stage classification of loans. For forward looking assumptions made by the Bank’s management in its expected credit losses calculations, we held discussions with management, evaluated the assumptions using publicly available information. Regarding expected credit losses methodology; we have assessed and tested model segmentation, lifetime probability of default model, exposure at default model, loss given default model and as well as the approaches for incorporating reasonable and supportable forward-looking estimates, together with our financial risk experts.</p>



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



4. Responsibilities of Management and Those Charged with Governance for the Unconsolidated Financial Statements

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

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

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

5. Auditor's Responsibilities for the Audit of the Unconsolidated Financial Statements

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

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

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

- Identify and assess the risks of material misstatement in the unconsolidated financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.



- Assess the internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Bank's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Bank ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the unconsolidated financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our independent auditor's report. However, future events or conditions may cause the Bank to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the unconsolidated financial statements, including the disclosures, and whether the unconsolidated financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

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

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

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

B. Other Responsibilities Arising From Regulatory Requirements

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

Additional Paragraph for Convenience Translation

BRSA Accounting and Financial Reporting Legislation explained in detail in Section Three differ from International Financial Reporting Standards ("IFRS") issued by the International Accounting Standards Board including the application of IAS 29 - Financial Reporting in Hyperinflationary Economies as of 31 December 2025. Accordingly, the accompanying 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
Independent Auditor

İstanbul, 18 March 2026

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

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The unconsolidated financial report for the year ended 31 December 2025 prepared in accordance with the relevant communiqué issued by the Banking Regulation and Supervision Agency (“BRSA”), titled “Communiqué on Financial Statements to be Publicly Announced and the Related Policies and Disclosures” 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
- OTHER EXPLANATORY DISCLOSURES AND FOOTNOTES
- INDEPENDENT AUDIT REPORT

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

Mehmet R. BAŞARAN Chairman of the Board of Directors	Erol BAŞARAN ALTINTUĞ Member of Audit Committee	İ. Sencan DEREBEYOĞLU Member of Audit Committee	Suat İNCE General Manager
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İlker TEKER Assistant General Manager	Abdulahkim ASLAN Head of Financial Affairs Department
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Information about the responsible personnel whom questions may be asked:

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

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ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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

SECTION ONE: GENERAL INFORMATION ABOUT THE BANK

I. The 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. The Decree No. 96/8532 dated 19 September 1996, regarding this matter, was published in the Official Gazette on 11 October 1996.

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

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.

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

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

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

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

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

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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

SECTION ONE: GENERAL INFORMATION ABOUT THE BANK (Continued)

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

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

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

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

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

V. Explanations on the Bank's Services and Activities

As stated in the articles of 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 31 December 2025, the Bank has a total of 96 branches, 42 of which are in Istanbul, and 1,505 employees (31 December 2024: a total of 95 branches, 43 of which are in Istanbul, and 1,385 employees).

ANADOLUBANK ANONİM ŞİRKETİ

UNCONSOLIDATED BALANCE SHEET – ASSETS FOR THE YEAR ENDED 31 DECEMBER 2025

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

ASSETS	Notes	Audited Current Period 31 December 2025			Audited Prior Period 31 December 2024		
		TRY	FC	Total	TRY	FC	Total
I. FINANCIAL ASSETS (NET)		32,671,546	21,715,210	54,386,756	16,718,910	15,222,589	31,941,499
1.1 Cash and Cash Equivalents		10,192,372	18,425,123	28,617,495	13,246,144	12,671,234	25,817,378
1.1.1 Cash and Balances with Central Bank	V-I-1	8,941,846	11,455,093	20,396,939	7,594,625	8,085,675	15,680,300
1.1.2 Banks	V-I-2	1,252,344	6,974,766	8,227,110	51,017	4,306,543	4,357,560
1.1.3 Money Market Placements		-	-	-	5,601,483	293,994	5,895,477
1.1.4 Expected Credit Losses (-)		1,818	4,736	6,554	981	14,978	15,959
1.2 Financial Assets Measured at Fair Value Through Profit or Loss	V-I-4	2,208	365,478	367,686	63,620	341,044	404,664
1.2.1 Government Debt Securities		2,208	264,135	266,343	63,620	242,368	305,988
1.2.2 Equity Instruments		-	-	-	-	-	-
1.2.3 Other Financial Assets		-	101,343	101,343	-	98,676	98,676
1.3 Financial Assets Measured at Fair Value Through Other Comprehensive Income	V-I-5	21,806,631	2,557,892	24,364,523	3,004,160	2,036,039	5,040,199
1.3.1 Government Debt Securities		21,544,371	2,402,427	23,946,798	2,868,088	1,921,894	4,789,982
1.3.2 Equity Instruments		75,544	155,465	231,009	13,781	114,145	127,926
1.3.3 Other Financial Assets		186,716	-	186,716	122,291	-	122,291
1.4 Derivative Financial Assets	V-I-6	670,335	366,717	1,037,052	404,986	174,272	579,258
1.4.1 Derivative Financial Assets Measured at Fair Value Through Profit or Loss		670,335	366,717	1,037,052	404,986	174,272	579,258
1.4.2 Derivative Financial Assets Measured at Fair Value Through Other Comprehensive Income		-	-	-	-	-	-
II. FINANCIAL ASSETS MEASURED AT AMORTIZED COST (NET)		72,810,239	24,948,568	97,758,807	43,726,285	14,735,899	58,462,184
2.1 Loans	V-I-7	74,971,751	13,879,400	88,851,151	44,523,408	8,626,580	53,149,988
2.2 Lease Receivables	V-I-9	-	-	-	-	-	-
2.3 Factoring Receivables		35,394	-	35,394	731	-	731
2.4 Other Financial Assets Measured at Amortized Cost	V-I-8	-	11,200,048	11,200,048	-	6,170,262	6,170,262
2.4.1 Government Debt Securities		-	11,200,048	11,200,048	-	6,170,262	6,170,262
2.4.2 Other Financial Assets		-	-	-	-	-	-
2.5 Expected Credit Losses (-)		2,196,906	130,880	2,327,786	797,854	60,943	858,797
III. PROPERTY AND EQUIPMENT HELD FOR SALE PURPOSE AND RELATED TO DISCONTINUED OPERATIONS (NET)	III-17	163,762	-	163,762	190,178	-	190,178
3.1 Held for Sale Purpose		163,762	-	163,762	190,178	-	190,178
3.2 Related to Discontinued Operations		-	-	-	-	-	-
IV. EQUITY INVESTMENTS		2,143,556	10,341,622	12,485,178	1,424,089	5,744,848	7,168,937
4.1 Investments in Associates (Net)	V-I-10	-	-	-	-	-	-
4.1.1 Accounted Under Equity Method		-	-	-	-	-	-
4.1.2 Unconsolidated Associates		-	-	-	-	-	-
4.2 Subsidiaries (Net)	V-I-11	2,143,556	10,341,622	12,485,178	1,424,089	5,744,848	7,168,937
4.2.1 Unconsolidated Financial Subsidiaries		2,143,556	10,341,622	12,485,178	1,424,089	5,744,848	7,168,937
4.2.2 Unconsolidated Non-Financial Subsidiaries		-	-	-	-	-	-
4.3 Entities under Common Control (Joint Venture) (Net)	V-I-12	-	-	-	-	-	-
4.3.1 Joint Ventures Valued Based on Equity Method		-	-	-	-	-	-
4.3.2 Unconsolidated Joint Ventures		-	-	-	-	-	-
V. TANGIBLE ASSETS (Net)	V-I-13	2,933,621	374	2,933,995	2,281,584	308	2,281,892
VI. INTANGIBLE ASSETS (Net)	V-I-14	196,689	-	196,689	137,164	-	137,164
6.1 Goodwill		196,689	-	196,689	137,164	-	137,164
6.2 Other		-	-	-	-	-	-
VII. INVESTMENT PROPERTY (Net)	V-I-15	-	-	-	-	-	-
VIII. CURRENT TAX ASSET		-	-	-	-	-	-
IX. DEFERRED TAX ASSET	V-I-16	295,004	-	295,004	532,041	-	532,041
X. OTHER ASSETS	V-I-18	11,722,280	120,245	11,842,525	3,467,816	78,689	3,546,505
TOTAL ASSETS		122,936,697	57,126,019	180,062,716	68,478,067	35,782,333	104,260,400

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

ANADOLUBANK ANONİM ŞİRKETİ

UNCONSOLIDATED BALANCE SHEET – LIABILITIES FOR THE YEAR ENDED 31 DECEMBER 2025

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

LIABILITIES	Note	Audited Current Period 31 December 2025			Audited Prior Period 31 December 2024		
		TRY	FC	Total	TRY	FC	Total
I. DEPOSITS	V-II-1	56,108,121	39,834,719	95,942,840	41,755,841	32,507,849	74,263,690
II. FUNDS BORROWED	V-II-2	210,072	12,423,864	12,633,936	130,485	7,192,167	7,322,652
III. MONEY MARKET FUNDS		14,516,318	-	14,516,318	94,126	-	94,126
IV. SECURITIES ISSUED (Net)		-	10,784,981	10,784,981	-	-	-
4.1 Bills		-	-	-	-	-	-
4.2 Assets Backed Securities		-	-	-	-	-	-
4.3 Bonds		-	10,784,981	10,784,981	-	-	-
V. BORROWER FUNDS		-	-	-	-	-	-
5.1 Borrower Funds		-	-	-	-	-	-
5.2 Other		-	-	-	-	-	-
VI. FINANCIAL LIABILITIES MEASURED AT FAIR VALUE THROUGH PROFIT OR LOSS		-	-	-	-	-	-
VII. DERIVATIVE FINANCIAL LIABILITIES	V-II-3	494,613	758,391	1,253,004	472,582	216,719	689,301
7.1 Derivative Financial Liabilities Measured at Fair Value Through Profit or Loss		494,613	758,391	1,253,004	472,582	216,719	689,301
7.2 Derivative Financial Liabilities Measured at Fair Value Through Other Comprehensive Income		-	-	-	-	-	-
VIII. FACTORING PAYABLES		-	-	-	-	-	-
IX. LEASE PAYABLES	V-II-4	419,104	376	419,480	315,277	310	315,587
X. PROVISIONS	V-II-5	428,254	7,583	435,837	367,008	3,890	370,898
10.1 Restructuring Provisions		-	-	-	-	-	-
10.2 Reverse for Employee Benefits		317,989	-	317,989	220,502	-	220,502
10.3 Insurance Technical Provisions (Net)		-	-	-	-	-	-
10.4 Other Provisions		110,265	7,583	117,848	146,506	3,890	150,396
XI. CURRENT TAX LIABILITY	V-II-6	1,804,735	-	1,804,735	1,038,953	-	1,038,953
XII. DEFERRED TAX LIABILITY	V-II-7	-	-	-	-	-	-
XIII. LIABILITIES FOR ASSETS HELD FOR SALE AND ASSETS OF DISCONTINUED OPERATIONS (Net)	V-II-8	-	-	-	-	-	-
13.1 Held for Sale Purpose		-	-	-	-	-	-
13.2 Discontinued Operations		-	-	-	-	-	-
XIV. SUBORDINATED DEBT INSTRUMENTS	V-II-9	-	6,628,423	6,628,423	-	-	-
14.1 Subordinated Loans		-	-	-	-	-	-
14.2 Other Debt Instruments		-	6,628,423	6,628,423	-	-	-
XV. OTHER LIABILITIES	V-II-10	6,703,412	322,877	7,026,289	2,905,380	132,072	3,037,452
XVI. SHAREHOLDERS' EQUITY		27,700,934	915,939	28,616,873	16,370,252	757,489	17,127,741
16.1 Paid-in capital	V-II-11	1,100,000	-	1,100,000	1,100,000	-	1,100,000
16.2 Capital Reserves		-	-	-	-	-	-
16.2.1 Share Premium		-	-	-	-	-	-
16.2.2 Share Cancellation Profits		-	-	-	-	-	-
16.2.3 Other Capital Reserves		-	-	-	-	-	-
16.3 Accumulated Other Comprehensive Income or Loss Not Reclassified Through Profit or Loss		1,960,363	84,750	2,045,113	1,579,791	60,077	1,639,868
16.4 Accumulated Other Comprehensive Income or Loss Reclassified Through Profit or Loss		3,132,138	(59,300)	3,072,838	1,525,407	(115,909)	1,409,498
16.5 Profit Reserves		12,978,375	-	12,978,375	7,672,982	-	7,672,982
16.5.1 Legal Reserves		220,000	-	220,000	220,000	-	220,000
16.5.2 Status Reserves		-	-	-	-	-	-
16.5.3 Extraordinary Reserves		12,758,375	-	12,758,375	7,452,982	-	7,452,982
16.5.4 Other Profit Reserves		-	-	-	-	-	-
16.6 Profit Or Loss		8,530,058	890,489	9,420,547	4,492,072	813,321	5,305,393
16.6.1 Prior Period's Profit/Loss		-	-	-	-	-	-
16.6.2 Current Period's Profit/Loss		8,530,058	890,489	9,420,547	4,492,072	813,321	5,305,393
TOTAL EQUITY AND LIABILITIES		108,385,563	71,677,153	180,062,716	63,449,904	40,810,496	104,260,400

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

ANADOLUBANK ANONİM ŞİRKETİ

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

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

	Note	Audited Current Period 31 December 2025			Audited Prior Period 31 December 2024		
		TRY	FC	Total	TRY	FC	Total
A. OFF-BALANCE SHEET COMMITMENTS AND CONTINGENCIES (I+II+III)		103,207,667	187,112,111	290,319,778	68,539,660	80,772,837	149,312,497
I. GUARANTEES AND COLLATERALS	V-III-2	32,150,344	13,128,308	45,278,652	15,251,318	5,534,014	20,785,332
1.1 Letters of Guarantee		20,349,724	4,355,030	24,704,754	11,781,968	2,869,156	14,651,124
1.1.1 Guarantees Subject to State Tender Law		184,146	10,951	195,097	114,491	9,018	123,509
1.1.2 Guarantees Given for Foreign Trade Operations		94,272	8,800	103,072	121,623	6,429	128,052
1.1.3 Other Letters of Guarantee		20,071,306	4,335,279	24,406,585	11,545,854	2,853,709	14,399,563
1.2 Bank Acceptances		-	383,597	383,597	-	130,340	130,340
1.2.1 Import Letter of Acceptance		-	383,597	383,597	-	130,340	130,340
1.2.2 Other Bank Acceptance		-	-	-	-	-	-
1.3 Letters of Credit		-	8,389,681	8,389,681	-	2,534,518	2,534,518
1.3.1 Documentary Letters of Credit		-	8,389,681	8,389,681	-	2,534,518	2,534,518
1.3.2 Other Letters of Credit		-	-	-	-	-	-
1.4 Guaranteed Prefinancings		-	-	-	-	-	-
1.5 Endorsements		-	-	-	-	-	-
1.5.1 Endorsements to the Central Bank of Türkiye		-	-	-	-	-	-
1.5.2 Other Endorsements		-	-	-	-	-	-
1.6 Underwriting Commitments		-	-	-	-	-	-
1.7 Factoring Related Guarantees		-	-	-	-	-	-
1.8 Other Guarantees		11,800,620	-	11,800,620	3,469,350	-	3,469,350
1.9 Other Collaterals		-	-	-	-	-	-
II. COMMITMENTS	V-III-1	12,771,779	30,964,852	43,736,631	10,349,701	6,925,991	17,275,692
2.1 Irrevocable Commitments		12,771,779	30,964,852	43,736,631	10,349,701	6,925,991	17,275,692
2.1.1 Forward Asset Purchase and Sale Commitments		4,779,014	30,964,852	35,743,866	5,492,147	6,925,991	12,418,138
2.1.2 Forward Deposit Purchase and Sales Commitments		-	-	-	-	-	-
2.1.3 Share Capital Commitments to Associates and Subsidiaries		-	-	-	-	-	-
2.1.4 Loan Granting Commitments		5,669,287	-	5,669,287	3,226,871	-	3,226,871
2.1.5 Securities Underwriting Commitments		-	-	-	-	-	-
2.1.6 Commitments for Reserve Deposit Requirements		-	-	-	-	-	-
2.1.7 Payment Commitment for Checks		1,384,684	-	1,384,684	1,122,019	-	1,122,019
2.1.8 Tax and Fund Liabilities from Export Commitments		54	-	54	39	-	39
2.1.9 Commitments for Credit Card Expenditure Limits		605,094	-	605,094	380,868	-	380,868
2.1.10 Commitments for Promotions Related with Credit Cards and Banking Activities		1,518	-	1,518	1,014	-	1,014
2.1.11 Receivables from Short Sale Commitments		-	-	-	-	-	-
2.1.12 Payables for Short Sale Commitments		-	-	-	-	-	-
2.1.13 Other Irrevocable Commitments		332,128	-	332,128	126,743	-	126,743
2.2 Revocable Commitments		-	-	-	-	-	-
2.2.1 Revocable Loan Granting Commitments		-	-	-	-	-	-
2.2.2 Other Revocable Commitments		-	-	-	-	-	-
III. DERIVATIVE FINANCIAL INSTRUMENTS		58,285,544	143,018,951	201,304,495	42,938,641	68,312,832	111,251,473
3.1 Derivative Financial Instruments for Hedging Purposes		-	-	-	-	-	-
3.1.1 Fair Value Hedges		-	-	-	-	-	-
3.1.2 Cash Flow Hedges		-	-	-	-	-	-
3.1.3 Hedge of Net Investment in Foreign Operations		-	-	-	-	-	-
3.2 Trading Transactions		58,285,544	143,018,951	201,304,495	42,938,641	68,312,832	111,251,473
3.2.1 Forward Foreign Currency Purchase/Sale Transactions		9,605,247	11,074,966	20,680,213	4,539,445	4,900,038	9,439,483
3.2.1.1 Forward Foreign Currency Transactions- Purchases		200,982	9,397,685	9,598,667	1,124,466	3,376,509	4,500,975
3.2.1.2 Forward Foreign Currency Transactions- Sales		9,404,265	1,677,281	11,081,546	3,414,979	1,523,529	4,938,508
3.2.2 Swap Transactions Related to Foreign Currency and Interest Rate		35,480,723	98,023,106	133,503,829	28,806,254	51,273,786	80,080,040
3.2.2.1 Foreign Currency Swap- Purchases		4,307,349	39,970,844	44,278,193	2,826,344	24,707,352	27,533,696
3.2.2.2 Foreign Currency Swap- Sales		2,997,315	41,699,075	44,696,390	2,441,382	25,155,222	27,596,604
3.2.2.3 Interest Rate Swap- Purchases		13,668,280	8,605,051	22,273,331	11,769,264	705,606	12,474,870
3.2.2.4 Interest Rate Swap- Sales		14,507,779	7,748,136	22,255,915	11,769,264	705,606	12,474,870
3.2.3 Foreign Currency, Interest Rate, and Securities Options		13,199,574	33,920,879	47,120,453	9,592,942	12,139,008	21,731,950
3.2.3.1 Foreign Currency Options- Purchases		815,380	21,916,835	22,732,215	956,887	9,232,447	10,189,334
3.2.3.2 Foreign Currency Options- Sales		12,384,194	12,004,044	24,388,238	8,636,055	2,906,561	11,542,616
3.2.3.3 Interest Rate Options- Purchases		-	-	-	-	-	-
3.2.3.4 Interest Rate Options- Sales		-	-	-	-	-	-
3.2.3.5 Securities Options- Purchases		-	-	-	-	-	-
3.2.3.6 Securities Options- Sales		-	-	-	-	-	-
3.2.4 Foreign Currency Futures		-	-	-	-	-	-
3.2.4.1 Foreign Currency Futures- Purchases		-	-	-	-	-	-
3.2.4.2 Foreign Currency Futures-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)		1,018,365,640	107,925,200	1,126,290,840	570,448,908	65,987,822	636,436,730
IV. ITEMS HELD IN CUSTODY		33,063,902	8,901,092	41,964,994	19,348,240	8,453,569	27,801,809
4.1 Customers' Securities Held		5,939,613	2,778,579	8,718,192	1,964,971	3,399,400	5,364,371
4.2 Investment Securities Held in Custody		218	5,323,310	5,323,528	218	4,855,798	4,856,016
4.3 Checks Received for Collection		26,954,168	762,070	27,716,238	17,233,023	176,976	17,409,999
4.4 Commercial Notes Received for Collection		169,903	37,133	207,036	150,028	21,395	171,423
4.5 Other Assets Received for Collection		-	-	-	-	-	-
4.6 Assets Received for Public Offering		-	-	-	-	-	-
4.7 Other Items Under Custody		-	-	-	-	-	-
4.8 Custodians		-	-	-	-	-	-
V. PLEDGED ITEMS		984,696,738	99,024,108	1,083,720,846	549,503,683	57,534,253	607,037,936
5.1 Marketable Securities		1,885	-	1,885	1,382	-	1,382
5.2 Guarantee Notes		60,459	118,399	178,858	12,538	89,330	101,868
5.3 Commodities		-	-	-	-	-	-
5.4 Warranties		-	-	-	-	-	-
5.5 Real Estate		-	-	-	-	-	-
5.6 Other Pledged Items		984,634,394	98,905,709	1,083,540,103	549,489,763	57,444,923	606,934,686
5.7 Pledged Items-Depository		-	-	-	-	-	-
VI. CONFIRMED BILLS OF EXCHANGE AND SURETIES		605,000	-	605,000	1,596,985	-	1,596,985
TOTAL OFF-BALANCE SHEET COMMITMENTS (A+B)		1,121,573,307	295,037,311	1,416,610,618	638,988,568	146,760,659	785,749,227

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

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

ANADOLUBANK ANONİM ŞİRKETİ

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

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

INCOME AND EXPENSE ITEMS		Note	Audited Current Period 1 January– 31 December 2025	Audited Prior Period 1 January– 31 December 2024
I.	INTEREST INCOME		38,349,795	20,431,375
1.1	Interest Income on Loans	V-IV-1	28,299,881	16,277,457
1.2	Interest Received on Reserve Deposits		2,476,572	821,908
1.3	Interest Received on Banks	V-IV-1	122,172	64,487
1.4	Interest Received on Money Market Transactions		994,759	2,495,214
1.5	Interest Received on Securities Portfolio	V-IV-1	6,362,285	741,595
1.5.1	Financial Assets Measured at Fair Value through Profit or (Loss)		125,992	23,269
1.5.2	Financial Assets Measured at Fair Value Through Other Comprehensive Income		5,946,177	605,658
1.5.3	Financial Assets at Measured at Amortized Cost		290,116	112,668
1.6	Financial Lease Income		-	-
1.7	Other Interest Income		94,126	30,714
II.	INTEREST EXPENSE (-)		24,878,253	13,979,039
2.1	Interest on Deposits	V-IV-2	20,524,453	13,527,892
2.2	Interest on Funds Borrowed	V-IV-2	394,628	248,640
2.3	Interest on Money Market Transactions		3,290,352	3,460
2.4	Interest on Securities Issued	V-IV-2	583,987	-
2.5	Interest on Lease		81,943	52,744
2.6	Other Interest Expenses		2,890	146,303
III.	NET INTEREST INCOME/EXPENSE (I - II)		13,471,542	6,452,336
IV.	NET FEES AND COMMISSIONS INCOME/EXPENSE		2,720,626	1,264,501
4.1	Fees and Commissions Received		3,965,516	2,311,307
4.1.1	Non-Cash Loans		255,890	206,717
4.1.2	Other	V-IV-11	3,709,626	2,104,590
4.2	Fees and Commissions Paid (-)		1,244,890	1,046,806
4.2.1	Non-Cash Loans		1,758	290
4.2.2	Other		1,243,132	1,046,516
V.	DIVIDEND INCOME	V-IV-3	2,444	2,247
VI.	TRADING GAIN/(LOSS) (Net)	V-IV-4	(898,243)	827,208
6.1	Trading Gains/(Losses) on Securities		132,455	144,384
6.2	Gains/losses from derivative transactions		(720,189)	74,176
6.3	Foreign Exchange Gains/(Losses)		(310,509)	608,648
VII.	OTHER OPERATING INCOME	V-IV-5	1,538,187	492,833
VIII.	TOTAL OPERATING GROSS PROFIT (III+IV+V+VI+VII+VIII)		16,834,556	9,039,125
IX.	EXPECTED CREDIT LOSSES (-)	V-IV-6	1,623,013	510,261
X.	OTHER PROVISION EXPENSES (-)	V-IV-6	1,173	106,460
XI.	PERSONNEL EXPENSES (-)		2,751,204	1,689,176
XII.	OTHER OPERATING EXPENSES (-)	V-IV-7	1,614,413	1,090,418
XIII.	NET OPERATING PROFIT/(LOSS) (VIII-IX-X-XI-XII)		10,844,753	5,642,810
XIV.	EXCESS AMOUNT RECORDED AS INCOME AFTER MERGER		-	-
XV.	PROFIT/(LOSS) FROM INVESTMENTS UNDER EQUITY ACCOUNTING		1,611,373	1,336,750
XVI.	PROFIT/ (LOSS) ON NET MONETARY POSITION		-	-
XVII.	OPERATING PROFIT/LOSS BEFORE TAXES (XIII+...+XV)	V-IV-8	12,456,126	6,979,560
XVIII.	PROVISION FOR TAXES ON INCOME FROM CONTINUING OPERATIONS (±)	V-IV-9	(3,035,579)	(1,674,167)
18.1	Current Tax Charge		(2,542,502)	(2,262,303)
18.2	Deferred Tax Charge (+)		(901,515)	(194,643)
18.3	Deferred Tax Credit (-)		408,438	782,779
XIX.	NET PROFIT/LOSSES FROM CONTINUING OPERATIONS (XVII±XVIII)	V-IV-10	9,420,547	5,305,393
XX.	INCOME FROM DISCONTINUED OPERATIONS		-	-
20.1	Income from Assets Held for Resale		-	-
20.2	Income from sale of associates, subsidiaries and joint ventures		-	-
20.3	Others		-	-
XXI.	EXPENSES FROM DISCONTINUED OPERATIONS (-)		-	-
21.1	Expenses for Non-Current Assets Held for Resale		-	-
21.2	Loss from Sales of Associates, Subsidiaries and Joint Ventures (Business Partners)		-	-
21.3	Other Expenses from Discontinued Operations		-	-
XXII.	PROFIT/LOSSES BEFORE TAXES FROM DISCONTINUED OPERATIONS (XX-XXI)		-	-
XXIII.	PROVISION FOR INCOME TAXES FROM DISCONTINUED OPERATIONS (±)		-	-
23.1	Current Tax Charge		-	-
23.2	Deferred Tax Charge (+)		-	-
23.3	Deferred Tax Credit (-)		-	-
XXIV.	NET PROFIT/LOSS AFTER TAXES ON DISCONTINUED OPERATIONS (XXII±XXIII)		-	-
XXV.	NET PROFIT/LOSSES (XIX+XXIV)	V-IV-10	9,420,547	5,305,393
	Earnings/Loss per Share	III-XXIV	0.08564	0.04823

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

ANADOLUBANK ANONİM ŞİRKETİ

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

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

		Audited Current Period 1 January – 31 December 2025	Audited Prior Period 1 January – 31 December 2024
STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME			
	Note		
I.	CURRENT PERIOD PROFIT/LOSS	9,420,547	5,305,393
II	OTHER COMPREHENSIVE INCOME	2,068,585	689,414
2.1.	Other Income/Expense Items Not Reclassified Through Profit or Loss	405,245	441,000
2.1.1.	Revaluation Surplus on Tangible Assets	504,400	514,009
2.1.2.	Revaluation Surplus on Intangible Assets	-	-
2.1.3.	Defined Benefit Plans' Actuarial Gains/Losses	(10,592)	(81,660)
2.1.4.	Other Income/Expense Items not Reclassified to Profit or Loss	35,246	30,238
2.1.5.	Tax Related Other Comprehensive Income Items Not Reclassified Through Profit or Loss	(123,809)	(21,587)
2.2.	Other Income/Expense Items Reclassified to Profit or Loss	1,663,340	248,414
2.2.1.	Exchange Differences on Translation	2,491,364	575,871
2.2.2.	Income/Expenses from Valuation and/or Reclassification of Financial Assets Measured at FVOCI	1,283,491	63,531
2.2.3.	Gains/losses from Cash Flow Hedges	-	-
2.2.4.	Gains/Losses on Hedges of Net Investments in Foreign Operations	(2,491,364)	(562,347)
2.2.5.	Other Income/Expense Items Reclassified to Profit or Loss	-	-
2.2.6.	Tax Related Other Comprehensive Income Items Reclassified Through Profit or Loss	379,849	171,359
III.	TOTAL COMPREHENSIVE INCOME (I+II)	11,489,132	5,994,807

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

ANADOLUBANK ANONİM ŞİRKETİ

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

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

5.5		Accumulated Other Comprehensive Income or Expense Not Reclassified through Profit or Loss							Accumulated Other Comprehensive Income or Expense Reclassified through Profit or Loss					Net Profit/ (Loss)	Total Equity
		Paid-in Capital	Share Premium	Share Cancel Profits	Other Capital Reserves	Revaluation surplus on tangible and intangible assets	Defined Benefit Plans' Actuarial Gains/Losses	Other	Translation Differences	Income/Expenses from Valuation and/or Reclassification of Financial Assets Measured at FVOCI	Other	Profit Reserves	Prior Period Profit/ (Loss)		
STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY	Note														
Prior Period															
I.	Balances at the Beginning of the Period	1,100,000	-	-	-	1,256,300	(96,343)	38,911	3,316,174	(172,113)	(1,982,977)	4,741,743	2,931,239	-	11,132,934
II.	Corrections made as per TAS 8	-	-	-	-	-	-	-	-	-	-	-	-	-	
2.1	Effects of Corrections	-	-	-	-	-	-	-	-	-	-	-	-	-	
2.2	Effects of the Changes in Accounting Policies	-	-	-	-	-	-	-	-	-	-	-	-	-	
III.	Adjusted Balances at the Beginning of the Period (I+II)	1,100,000	-	-	-	1,256,300	(96,343)	38,911	3,316,174	(172,113)	(1,982,977)	4,741,743	2,931,239	-	11,132,934
IV.	Total Comprehensive Income	-	-	-	-	475,551	(55,718)	21,167	575,871	66,184	(393,641)	-	-	5,305,393	5,994,807
V.	Capital Increase in Cash	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VI.	Capital Increase from Internal Sources	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VII.	Capital Reserves from Inflation Adjustments to Paid-in Capital	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VIII.	Convertible Bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-
IX.	Subordinated Debt Instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-
X.	Other Changes	-	-	-	-	-	-	-	-	-	-	-	-	-	-
XI.	Profit Distribution	-	-	-	-	-	-	-	-	-	-	2,931,239	(2,931,239)	-	-
11.1	Dividends Paid	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11.2	Transfers to Reserves	-	-	-	-	-	-	-	-	-	-	2,931,239	(2,931,239)	-	-
11.3	Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Period-End Balance 31.12.2024 (III+IV+.....+X+XI)		1,100,000	-	-	-	1,731,851	(152,061)	60,078	3,892,045	(105,929)	(2,376,618)	7,672,982	-	5,305,393	17,127,741
Current Period															
I.	Balances at the end of the Beginning of the period	1,100,000	-	-	-	1,731,851	(152,061)	60,078	3,892,045	(105,929)	(2,376,618)	7,672,982	5,305,393	-	17,127,741
II.	Corrections made as per TAS 8	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.1	Effects of Corrections	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.2	Effects of the Changes in Accounting Policies	-	-	-	-	-	-	-	-	-	-	-	-	-	-
III.	Adjusted Balances at the Beginning of the Period (I+II)	1,100,000	-	-	-	1,731,851	(152,061)	60,078	3,892,045	(105,929)	(2,376,618)	7,672,982	5,305,393	-	17,127,741
IV.	Total Comprehensive Income	-	-	-	-	388,413	(7,840)	24,672	2,491,364	915,931	(1,743,955)	-	-	9,420,547	11,489,132
V.	Capital Increase in Cash	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VI.	Capital Increase from Internal Sources	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VII.	Capital Reserves from Inflation Adjustments to Paid-in Capital	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VIII.	Convertible Bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-
IX.	Subordinated Debt Instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-
X.	Other Changes	-	-	-	-	-	-	-	-	-	-	-	-	-	-
XI.	Profit Distribution	-	-	-	-	-	-	-	-	-	-	5,305,393	(5,305,393)	-	-
11.1	Dividends Paid	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11.2	Transfers to Reserves	-	-	-	-	-	-	-	-	-	-	5,305,393	(5,305,393)	-	-
11.3	Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balances at the end of the Period 31.12.2025 (III+IV+.....+X+XI)		1,100,000	-	-	-	2,120,264	(159,901)	84,750	6,383,409	810,002	(4,120,573)	12,978,375	-	9,420,547	28,616,873

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

ANADOLUBANK ANONİM ŞİRKETİ

UNCONSOLIDATED STATEMENT OF CASH FLOWS FOR THE YEAR ENDED 31 DECEMBER 2025

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

	Notes	Audited Current Period 1 January- 31 December 2025	Audited Prior Period 1 January- 31 December 2024
A. CASH FLOWS FROM BANKING OPERATIONS			
1.1	Operating Profit Before Changes in Operating Assets and Liabilities	1,213,790	11,178,485
1.1.1	Interest Received	33,623,650	18,890,876
1.1.2	Interest Paid	(25,303,483)	(12,795,296)
1.1.3	Dividend Received	2,444	2,247
1.1.4	Fees and Commissions Received	3,627,819	2,311,307
1.1.5	Other Income	949,015	1,238,165
1.1.6	Collections From Previously Written-Off Loans	276,331	197,821
1.1.7	Cash Payments to Personnel and Service Suppliers	(2,751,204)	(1,689,176)
1.1.8	Taxes Paid	(1,161,308)	(1,566,279)
1.1.9	Other	(8,049,474)	4,588,820
1.2	Changes nin Operating Assets and Liabilities Subject to Banking Operations	7,483,389	567,342
1.2.1	Net (Increase)/Decrease in Financial Assets measured at Fair Value Through Profit or Loss	39,645	(203,185)
1.2.2	Net (Increase)/Decrease in Due from Banks	(3,961,183)	(1,772,235)
1.2.3	Net (Increase)/Decrease in Loans	(30,948,405)	(22,016,078)
1.2.4	Net (Increase)/Decrease in Other Assets	(8,829,795)	(5,833,030)
1.2.5	Net Increase/(Decrease) in Bank Deposits	(4,282,163)	3,694,559
1.2.6	Net Increase/(Decrease) in Other Deposits	26,736,810	26,525,664
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	28,728,480	171,647
I.	Net Cash Provided from Banking Operations	8,697,179	11,745,827
B. CASH FLOWS FROM INVESTING ACTIVITIES			
II.	Net Cash Provided from Investing Activities	(21,220,062)	(8,086,640)
2.1	Cash paid for purchase of entities under common control, associates and subsidiaries	(1,221,057)	-
2.2	Cash obtained from sale of entities under common control, associates and subsidiaries	-	-
2.3	Fixed assets purchases	(346,082)	(118,550)
2.4	Fixed assets sales	333,611	89,871
2.5	Cash paid for purchase of financial assets measured at fair value through other comprehensive income	(16,951,569)	(1,950,163)
2.6	Cash obtained from sale of financial assets measured at fair value through other comprehensive income	291,912	503,530
2.7	Cash paid for purchase of Financial Assets Measured at Amortized Cost	(2,537,251)	(6,057,594)
2.8	Cash obtained from sale of Financial Assets Measured at Amortized Cost	-	-
2.9	Other	(789,626)	(553,734)
C. CASH FLOWS FROM FINANCING ACTIVITIES			
III.	Net cash provided from / (used in) financing activities	10,516,759	6,803,791
3.1	Cash Obtained from Funds Borrowed and Securities Issued	11,154,435	7,315,548
3.2	Cash used for repayment of funds borrowed and securities issued	(229,122)	(217,613)
3.3	Issued equity instruments	-	-
3.4	Dividends paid	-	-
3.5	Payments for finance leases	(369,475)	(294,144)
3.6	Other	(39,079)	-
IV.	Effect of foreign currency exchange differences on cash and cash equivalents	745,058	256,436
V.	Net Increase/Decrease in Cash and Cash Equivalents	(1,261,066)	10,719,414
VI.	Cash and Cash Equivalents at Beginning of the Period	20,502,656	9,783,242
VII.	Cash and Cash Equivalents at End of the Period	19,241,590	20,502,656

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

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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

	Notes	Current Period 31 December 2025	Prior Period 31 December 2024
I.	DISTRIBUTION OF INCOME ⁽¹⁾		
1.1	Current Year Income	12,456,126	6,979,560
1.2	Taxes and duties payable	(3,035,579)	(1,674,167)
1.2.1	Corporate Tax (Income Tax)	-	-
1.2.2	Income Withholding Tax	(3,035,579)	(1,674,167)
1.2.3	Other taxes and duties	-	-
A.	NET INCOME FOR THE YEAR	9,420,547	5,305,393
1.3	Prior Year Losses (-)	-	-
1.4	First Legal Reserve (-)	-	-
1.5	Other Statutory Reserves (-)	-	-
B.	NET INCOME AVAILABLE FOR DISTRIBUTION	9,420,547	5,305,393
1.6	First Dividend to Shareholders (-)	-	-
1.6.1	To Owners of Ordinary Shares	-	-
1.6.2	To Owners of Privileged Shares	-	-
1.6.3	To Owners of Preferred Shares	-	-
1.6.4	To Profit Sharing Bonds	-	-
1.6.5	To Holders of Profit and Loss Sharing Certificates	-	-
1.7	Dividends to Personnel	-	-
1.8	Dividends to Board of Directors	-	-
1.9	Second Dividend to Shareholders	-	-
1.9.1	To Owners of Ordinary Shares	-	-
1.9.2	To Owners of Privileged Shares	-	-
1.9.3	To Owners of Preferred Shares	-	-
1.9.4	To Profit Sharing Bonds	-	-
1.9.5	To holders of profit and loss sharing certificates	-	-
1.10	SECOND LEGAL RESERVES	-	-
1.11	STATUTORY RESERVES	-	-
1.12	EXTRAORDINARY RESERVES	-	5,305,393
1.13	OTHER RESERVES	-	-
1.14	SPECIAL FUNDS	-	-
II.	DISTRIBUTION OF RESERVES	-	-
2.1	Appropriated Reserves	-	-
2.2	Second legal reserves	-	-
2.3	Dividends to shareholders	-	-
2.3.1	To Owners of Ordinary Shares	-	-
2.3.2	To Owners of Privileged Shares	-	-
2.3.3	To Owners of Preferred Shares	-	-
2.3.4	To Profit Sharing Bonds	-	-
2.3.5	To Holders of Profit and Loss Sharing Certificates	-	-
2.4	Dividends to Personnel (-)	-	-
2.5	Dividends to Board of Directors (-)	-	-
III.	EARNINGS PER SHARE	-	-
3.1	To Owners of Ordinary Shares	0.00856	0.00482
3.2	To Owners of Ordinary Shares (%)	856.41	482.31
3.3	To Owners of Privileged Shares	-	-
3.4	To Owners of Privileged Shares (%)	-	-
IV.	DIVIDEND PER SHARE	-	-
4.1	To Owners of Ordinary Shares	-	-
4.2	To Owners of Ordinary Shares (%)	-	-
4.3	To Owners of Privileged Shares	-	-
4.4	To Owners of Privileged Shares (%)	-	-

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

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

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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

SECTION THREE: ACCOUNTING POLICIES

I. Explanation on Basis of Presentation

Non-consolidated financial statements have been prepared in accordance with the “Regulation on Principles and Procedures Regarding Accounting Practices and Retention of Documents by Banks” (“Regulation”), which was published in the Official Gazette No. 26333 dated 1 November 2006, under the Banking Law No. 5411 (“Banking Law”). Additionally, these statements comply with other regulations issued by the Banking Regulation and Supervision Agency (“BRSA”) concerning the accounting records of banks, as well as BRSA circulars and announcements. In matters not covered by these regulations, the provisions of the Turkish Financial Reporting Standards (“TFRS”) promulgated by the Public Oversight Accounting and Auditing Standards Authority (“POA”) are applied (collectively referred to as “BRSA Accounting and Financial Reporting Legislation”). The format and content of the unconsolidated financial statements prepared for public disclosure, together with the related explanations and footnotes, have been prepared in accordance with the “Communiqué on Financial Statements to be Announced to Public by Banks and the Related Explanations and Footnotes”, the “Communiqué on Public Disclosures about Risk Management by Banks” and the communiqués amending and supplementing these. However, as explained below, the TAS 29 “Financial Reporting in Hyperinflationary Economies” standard contained in TFRS is not applied by banks and financial leasing, factoring, financing, savings financing, and asset management companies.

The format and content of non-consolidated financial statements to be disclosed to the public, along with their explanations and notes, have been prepared in accordance with the “Communiqué on Financial Statements to Be Disclosed by Banks and Related Explanations and Footnotes,” published in the Official Gazette No. 28337 dated 28 June 2012, and the “Communiqué on Public Disclosures on Risk Management by Banks,” published in the Official Gazette No. 29511 dated 23 October 2015, as well as the additional and amending communiqués to 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 financial statements have been prepared in TRY on the basis of historical cost, 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, subsidiaries accounted for using the equity method, and revalued real estate.

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

Changes in accounting policies and related disclosures

In the announcement made by the Public Oversight, Accounting and Auditing Standards Authority (KGK) on 23 November 2023, it was decided that entities applying TFRS shall apply the “TAS 29 Financial Reporting in Hyperinflationary Economies” standard in their financial statements as from the reporting period ending 31 December 2023, and that institutions or organisations authorised to make regulations and conduct supervision in their respective fields are free to set different transition dates for the application of the provisions of TAS 29. In this context, pursuant to the BRSA’s decisions dated 12 December 2023 and numbered 10744, and dated 5 December 2024 and numbered 11021, it was decided that the financial statements of banks as well as financial leasing, factoring, financing, savings financing and asset management companies for the years 2023, 2024 and 2025 shall not be subject to inflation adjustment required under TAS 29; accordingly, TAS 29 has not been applied in the financial statements and no inflation adjustment has been made.

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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

SECTION THREE: ACCOUNTING POLICIES (Continued)

I. Explanation on Basis of Presentation (Continued)

Pursuant to the BRSA Board decision dated 18 December 2025 and numbered 11340, it has been decided that banks as well as financial leasing, factoring, financing, savings financing and asset management companies shall not apply inflation accounting in 2026 either.

Explanation for convenience translation into English:

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

II. Overview of Presentation Revisions Regarding Accounting Policies and Related Footnotes

New and Revised Standards and Interpretations

None.

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

Strategy for the use of financial instruments

The main field of activity of the 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 Bank follows an effective asset-liability management strategy that balances the risk and return of the resources used and the placements made in various financial assets, reducing risks and keeping returns high. The exchange rate risk, interest rate risk, and liquidity risk carried are measured and monitored by various risk management systems, and balance sheet management is carried out within the risk limits determined in this framework and within legal limits. Asset-liability management models, value at risk calculations, stress tests and scenario analyses are used for this purpose.

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

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

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

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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

SECTION THREE: ACCOUNTING POLICIES (Continued)

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

Foreign currency transactions

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

As of the balance sheet date, monetary assets and liabilities denominated in foreign currencies are evaluated and converted into TRY using the Central Bank of Türkiye's foreign exchange buying rates prevailing on the balance sheet date. The resulting exchange differences are reflected in the profit or loss statement under foreign exchange gains or foreign exchange losses, depending on whether the outcome is positive or negative.

Net investments in partnerships established abroad are accounted for using the equity method within the scope of the "Communiqué on Amendments to the Communiqué on Turkish Accounting Standards for Individual Financial Statements ("TAS 27")" published in the Official Gazette dated 9 April 2015 and numbered 29321. The asset and liability balance sheet items of foreign subsidiaries are translated into TRY using the exchange rates on the balance sheet date, and the income and expense items are translated into TRY using the average exchange rates. Exchange rate differences arising from the translation of income and expense items and other equity items are recognized under equity under "Other Accumulated Comprehensive Income or Expenses to be Reclassified in Profit or Loss".

Starting from 1 May 2018, the Bank has decided to implement a hedging strategy in its unconsolidated financial statements to hedge against the exchange rate risk arising from its foreign subsidiary, Anadolubank Nederland NV. This strategy is implemented by designating the foreign currency net asset value of Anadolubank Nederland N.V. as the hedged item and a portion of the Bank's Euro time deposit accounts as the hedging instrument within the scope of a net investment hedge. Exchange differences arising from the foreign currency financial liabilities related to this matter are recognized in equity under the account "Accumulated Other Comprehensive Income or Loss to be Reclassified to Profit or Loss."

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 are subsequently measured at fair value in the following periods. Additionally, the liabilities and receivables arising from derivative transactions are recorded in off-balance-sheet accounts based on the contract amounts.

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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

SECTION THREE: ACCOUNTING POLICIES (Continued)

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

Derivative transactions are measured at fair value in the periods following their initial recognition. The fair value changes calculated as a result of the measurement are presented in the balance sheet under the accounts "Fair Value Changes of Derivative Financial Assets Recognized in Profit or Loss" or "Fair Value Changes of Derivative Financial Liabilities Recognized in Profit or Loss," depending on whether the changes are positive or negative. The changes in the fair values of the related derivative financial instruments resulting from the measurement are reflected in the consolidated income statement. The method of accounting for the resulting profit or loss depends on whether the derivative transaction is for hedging purposes and the nature of the hedged item.

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 that are not 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. Except for certain fee income from banking transactions that is recognized in full in the period in which the related service is rendered, fee and commission income and expenses, as well as loan fee and commission expenses paid to other credit institutions and organizations, are accounted for on an accrual basis over the duration of the related service.

VIII. Explanations and Disclosures on Financial Instruments

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

Financial assets:

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

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

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

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

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

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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

SECTION THREE: ACCOUNTING POLICIES (Continued)

VIII. Explanations and Disclosures on Financial Instruments (Continued)

Explanations and Disclosures on Financial Assets Measured at Fair Value Through 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 their 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 markets. Loans are initially recognized at acquisition cost presenting their fair value and thereafter measured at amortized cost using the effective interest rate method. Fees, transaction costs, and other expenses paid in relation to assets received as collateral for loans are considered part of the transaction cost and are passed on to the customer.

IX. Explanations on Impairment of Financial Assets

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

Within the scope of TFRS 9, probability of default, loss given default, and exposure at default models, which included 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:

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SECTION THREE: ACCOUNTING POLICIES (Continued)

IX. Explanations on Impairment of Financial Assets (Continued)

Stage 1:

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

Stage 2:

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

Stage 3:

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

Calculation of Expected Credit Losses

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

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

Probability of Default (PD):

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

The 12-month 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-month 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.

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SECTION THREE: ACCOUNTING POLICIES (Continued)

IX. Explanations on Impairment of Financial Assets (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 Bank'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 elements listed below:

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

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

X. Explanations on Netting of Financial Instruments

Financial assets and liabilities are presented 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.

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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 pertains to the period.

XII. Explanations on Assets Held for Sale and Discontinued Operations

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

XIII. Explanations on Goodwill and Other Intangible Assets

The 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 recognised with their acquisition cost in the financial statements. The Bank 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 recorded with their remaining values after deducting amounts such as exchange rate differences and financing expenses from their costs.

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

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

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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 Bank estimates the recoverable amount of the related asset within the framework of TAS 36 - Impairment of Assets Standard, and if the recoverable amount is less than the book value of the related asset, it recognizes an impairment loss. Starting from 1 January 2017, the Parent Bank has adopted the revaluation model for the real estates included in tangible assets within the framework of TAS 16 'Accounting for Property, Plant and Equipment' standard. For this purpose, the fair values of the real estates have been determined by an independent appraisal firm authorized by the BRSA and the Capital Markets Board. The increase in the book value of the buildings as a result of the revaluation study has been reflected in the 'Revaluation Differences of Tangible and Intangible Assets' account under the equity group.

Right-of-use assets

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

Since the amounts of other lease transactions are below the materiality threshold, they are assessed as being outside the scope of TFRS 16 and the related lease payments are recognized under Other Operating Expenses.

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

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

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

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

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

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

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

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 as a result of past events, it is probable that an outflow of resources will be required to settle the obligation, and a reliable estimate of the amount can be made. Provisions are calculated based on the best estimate of the expenditure required to settle the obligation, as determined by the management of the 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 financial statements. When the inflow of economic benefits to the Bank becomes virtually certain, the related asset and income are recognized in the 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.

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SECTION THREE: ACCOUNTING POLICIES (Continued)

XVII. Explanations on Obligations Related to Employee Rights

Severance Pay Provision

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

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

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 financial statements in accordance with TAS 19.

XVIII. Explanations on Taxation

Corporate tax

In Türkiye, the corporate tax rate of 20% applied to corporate earnings has been revised with the enactment of Law No. 7316, published in the Official Gazette No. 31462 on April 22, 2021, which introduced amendments to the "Law on the Collection of Public Receivables" and certain other laws. According to this regulation, the corporate tax rate was set at 25% for the 2021 tax period and 23% for the 2022 tax period. However, with the enactment of Law No. 7394, which amended the "Law on the Evaluation of Real Estate Owned by the Treasury and Changes in the Value Added Tax Law," along with modifications to other laws and decree laws, the tax rate for banks, companies within the scope of Law No. 6361, electronic payment and money institutions, authorized foreign exchange institutions, asset management companies, capital market institutions, insurance and reinsurance companies, and pension companies has been set at 25% for the 2022 tax period and onwards.

The regulation introduced by Law No. 7456, published in the Official Gazette No. 32249 on 15 July 2023, and effective from that date, stipulates a 30% rate for tax declarations starting from 1 October 2023. This law covers changes related to the special motor vehicle tax to compensate for the economic losses caused by the earthquakes on 6 February 2023, and amendments to certain laws and Decree Law No. 375.

The corporate tax rate is applied to the tax base to be found as a result of the addition of the non-deductible expenses in accordance with the tax laws to the commercial income of the corporations and deducting the exceptions (such as the participation earnings exemption) and deductions in the tax laws. No further tax is paid if the profit is not distributed.

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

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SECTION THREE: ACCOUNTING POLICIES (Continued)

XVIII. Explanations on Taxation (Continued)

Corporate tax (Continued)

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

Provisional taxes are paid based on the corporate tax rate applicable to the relevant year's earnings. Provisional taxes paid during the year can be offset against the corporate tax calculated on the relevant year's annual corporate tax return.

According to Turkish tax legislation, tax losses reported on the tax return may be deducted from the corporate income of subsequent periods, provided that the carryforward period does not exceed five years. For the period between 1 January 2017 and 4 December 2017, the entire amount of gains derived by corporations, as well as their guarantors and mortgagors, from the transfer to banks or to the Savings Deposit Insurance Fund of immovable properties, participations, founders' shares, usufruct shares and pre-emptive rights that they own, to be offset against their debts which are subject to legal follow-up or owed to the said Fund, and which are attributable to the portion of the proceeds used for the settlement of such debts, are exempt from corporate income tax. In addition, 75% of the gains derived by banks from the disposal of such assets acquired in this manner are exempt from corporate income tax.

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

According to the regulation introduced by the Law No. 7456 on "Imposition of Additional Motor Vehicle Tax for Compensation of Economic Losses Caused by Earthquakes Occurring on 6/2/2023 and Amendment of Certain Laws and Legislative Decree No. 375", which was published in the Official Gazette No. 32249 dated 15 July 2023 and entered into force; it will be applied as 25% for real estate sales profits to be made after the date of entry into force of this article (15.07.2023).

According to subparagraph (e) of paragraph 1 of Article 5 of the Corporate Tax Law, the portion of the gains derived from the sale of participation shares, founder certificates, usufruct certificates, preemptive rights, and the participation shares of investment funds that generate exempt income under subparagraph (a) (exemption on participation earnings) of the same paragraph, which are held by corporations for at least two full years in their assets, was considered exempt from corporate tax to the extent of 75%.

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

The same Decree also stipulates that in the first sentence of subparagraph (b) of the third paragraph of Article 19 of Law No. 5520, the expression "immovable properties and" has been amended to read "and", and in the fourth sentence, the expression "Immovable properties and participations" has been amended to read "Participations". Furthermore, the expression "immovable properties and" has been removed from the text of the article, and the following temporary article has been added to Law No. 5520:

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SECTION THREE: ACCOUNTING POLICIES (Continued)

XVIII. Explanations on Taxation (Continued)

Corporate tax (Continued)

“PROVISIONAL ARTICLE 16 – In respect of immovable properties that are recorded as assets in the balance sheets of corporations prior to the effective date of this article, the provisions of subparagraph (e) of the first paragraph of Article 5, as in force before being amended by the Law introducing this article, shall continue to apply. However, the 50% rate stipulated in subparagraph (e) of the first paragraph of Article 5 of this Law shall be applied as 25% for gains arising from the sale of immovable properties to be realized after the effective date of this article.”

However, with Law No. 7352 on the Amendment of 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 Tax Procedure Law No. 213. Pursuant to this article, it has been enacted that, including provisional tax periods, the financial statements for the 2021 and 2022 fiscal years (for taxpayers with a special accounting period, the fiscal years ending in 2022 and 2023), as well as the provisional tax periods of the 2023 fiscal year, shall not be subject to inflation adjustment under repetitive Article 298, regardless of whether the conditions for inflation adjustment are met; whereas the financial statements dated 31 December 2023 shall be subject to inflation adjustment regardless of whether the conditions for inflation adjustment are met, and that profit/loss differences arising from such inflation adjustment shall be presented under prior years' profit/loss accounts and shall not be added back to the corporate tax base.

Furthermore, pursuant to Article 17 of Law No. 7491 on the Amendment of Certain Laws and Decree Laws, published in the Official Gazette dated 28 December 2023 and numbered 32413, it has been enacted that profit/loss differences arising from inflation adjustments to be made, including provisional tax periods, in the 2023 and 2024 fiscal years by banks, companies within the scope of the Financial Leasing, Factoring, Financing and Savings Financing Companies Law No. 6361 dated 21 November 2012, payment and electronic money institutions, authorized foreign exchange offices, asset management companies, capital markets institutions, as well as insurance, reinsurance and pension companies, shall not be taken into account in the determination of taxable income.

The President has been authorized to extend the periods determined within the scope of this paragraph by up to one fiscal year, including provisional tax periods. Pursuant to Tax Procedure Law Communiqué No. 582, published in the Official Gazette dated 15 February 2025 and numbered 32814, it has been decided that, in the event 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, inflation adjustment shall not be applied. In addition, with Provisional Article 37 added to the Tax Procedure Law and published in the Official Gazette dated 25 December 2025 and numbered 33118, it has been stipulated that no inflation adjustment shall be made in the 2025, 2026 and 2027 fiscal years, regardless of whether the conditions for inflation adjustment are met.

Since inflation accounting is not applied in the 2025 period pursuant to Provisional Article 37 of the Tax Procedure Law, permanent and temporary revaluation opportunities have been introduced through the amendments made to repetitive Article 298/Ç and Article 32 of the Tax Procedure Law. Revaluation has been performed for the fixed assets for 2025. As a result of these transactions, tax-depreciation subject to corporate income tax for 2025 is calculated based on the revalued amounts.

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SECTION THREE: ACCOUNTING POLICIES (Continued)

XVIII. Explanations on Taxation (Continued)

Deferred Tax

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

The calculated deferred tax assets and deferred tax liabilities are shown on a net basis 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 Income Tax, the applicable rate for corporate income for the 2023 and 2022 taxation periods was set at 25%. However, pursuant to the amendments introduced by Law No. 7456 on the "Introduction of an Additional Motor Vehicle Tax for the Compensation of Economic Losses Caused by the Earthquakes Occurred on 6/2/2023 and Amendments to Certain Laws and Decree Law No. 375", which was published in the Official Gazette dated 15 July 2023 and numbered 32249 and entered into force on the same date, this rate has been set at 30%.

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

Under TAS - 12 Income Taxes, deferred tax assets or liabilities are calculated based on tax rates (and tax laws) that are currently in effect or nearly certain to come into effect as of the reporting period end (balance sheet date). These rates are used to determine the expected tax rates applicable when the assets are realized or the liabilities are settled. Therefore, as of 31 December 2024, the bank has calculated deferred taxes on its assets and liabilities at a rate of 30%.

Pursuant to the amendments introduced by Law No. 7491 on the Amendment of Certain Laws and Decree Laws, it has been stipulated that the profit/loss differences arising from inflation adjustment to be made by banks in the 2024 and 2025 fiscal years, including provisional tax periods, shall not be taken into account in the determination of taxable income. With Tax Procedure Law General Communiqué No. 560, published in the Official Gazette dated 30 April 2024 and numbered 32532, it was announced that it is deemed appropriate not to perform inflation adjustment for the first provisional tax period of the 2024 fiscal year. Within the framework of Provisional Article 33 of the Tax Procedure Law, the tax effects arising from the inflation adjustment of the financial statements dated 31 December 2024 in accordance with the Tax Procedure Law have been included in the deferred tax calculation as of 31 December 2024.

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SECTION THREE: ACCOUNTING POLICIES (Continued)

XVIII. Explanations on Taxation (Continued)

With the introduction of Provisional Article 37 into the Tax Procedure Law by Article 34 of Law No. 7571 on the “Amendment of the Turkish Criminal Code and Certain Laws and Decree Law No. 631”, published in the Official Gazette dated 25 December 2025, the financial statements for the 2025 fiscal year (including provisional tax periods) and for the 2026 and 2027 fiscal years will not be subject to inflation adjustment, regardless of whether the conditions for inflation adjustment are met; therefore, the related effects have not been included in the deferred tax calculation as of 31 December 2025.

Global and Domestic Minimum Supplementary Corporate Tax

In September 2023, the POA published amendments to TAS 12, which introduced a mandatory exception regarding the recognition and disclosure of deferred tax assets and liabilities related to second-pillar income taxes. These amendments clarify that TAS 12 will apply to income data arising from tax laws that have already come into force or are close to coming into force for the purpose of implementing the OECD's Second Pillar Model Rules. The changes also introduce specific disclosure provisions for businesses affected by such tax laws. Following the publication of these changes, the Parent Bank has applied the exception regarding the recognition and disclosure of deferred taxes within the scope of these laws. The Pillar 2 rules agreed upon by OECD member countries entered into force in Türkiye with Law No. 7524 on Amendments to Tax Laws, Certain Laws and Decree Law No. 375, published in the Official Gazette dated 2 August 2024. Although secondary regulations on calculation details and implementation methods have not yet been published, preliminary assessments based on the OECD's regulations suggest that these changes did not have a significant impact on the financials.

Domestic Minimum Corporate Tax

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

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 on 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.

ANADOLUBANK ANONİM ŞİRKETİ

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

SECTION THREE: ACCOUNTING POLICIES (Continued)

XIX. Explanations on borrowings

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

XX. Explanations on Issuance of Share Certificates

None.

XXI. Explanations on Avalized Drafts and Acceptances

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

XXII. Explanations on Government Incentives

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

XXIII. Explanations on Segment Reporting

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

XXIV. Explanation on Other Matters

Earnings/Loss Per Share

Earnings per share have been calculated by dividing the Bank's net profit for the period by the weighted average number of shares outstanding during the period. In Türkiye, companies can increase capital through "bonus share" distributed from previous year earnings to current shareholders. Such "bonus share" distributions are accounted as issued shares while calculating earnings per share. Earnings per share for the accounting period ended 31 December 2025, is 0.08564 Full TRY (31 December 2024: 0.04823 Full TRY).

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" includes interbank money markets placements and time deposits at banks with original maturity periods of less than three months, as well as investments in securities.

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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SECTION FOUR: EXPLANATIONS RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT

I. Explanations on Equity

The amount of equity and the capital adequacy standard ratio have been calculated in accordance with the “Regulation on Banks’ Equity” and the “Regulation on Measurement and Assessment of Capital Adequacy of Banks” as well as the following regulations of the BRSA.

Pursuant to the BRSA Board Decision dated 19 December 2024 and numbered 11038, the Central Bank’s foreign exchange buying rate as of 28 June 2024 was used in calculating the foreign currency–denominated amounts for the purposes of determining credit risk–weighted assets.

Within the framework of the regulation dated 12 December 2023 and numbered 10747, banks have been allowed, as of 1 January 2024, to exclude from equity the negative net valuation differences of securities classified under the “Financial Assets at Fair Value Through Other Comprehensive Income” portfolio.

As of 31 December 2025, the Bank’s equity for the current period amounts to TRY 35,695,755 (31 December 2024: TRY 17,131,590), and its capital adequacy standard ratio is 25.01% (31 December 2024: 22.13%). The subordinated loan obtained from abroad has been added to additional Tier II capital, resulting in an increase of TRY 6,426,855 in equity; absent this addition, the capital adequacy standard ratio would have been 20.51%. The Bank’s common equity Tier I capital adequacy ratio is 20.03% (31 December 2024: 21.73%), and its Tier I capital adequacy ratio is also 20.03% (31 December 2024: 21.73%).

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SECTION FOUR: INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

I. Explanations on Equity (continued)

a. Information about shareholders' equity items:

	31 December 2025	31 December 2024
COMMON EQUITY TIER I CAPITAL		
Paid-in capital following all debts in terms of claim in liquidation of the Bank	1,100,000	1,100,000
Share issue Premium	-	-
Reserves	12,978,375	7,672,982
Other Comprehensive Income according to TAS	9,733,404	5,900,723
Profit	9,420,547	5,305,393
Current Period Profit	9,420,547	5,305,393
Prior Period Profit	-	-
Shares acquired free of charge from subsidiaries, affiliates and jointly controlled partnerships and cannot be recognized within profit for the period	249	249
Common Equity Tier I Capital Before Deductions	33,232,575	19,979,347
Deductions From Common Equity Tier I Capital		
Valuation adjustments calculated as per the article 9. (i) of the Regulation on Bank Capital	-	-
Current and Prior Periods' Losses not Covered by Reserves, and Losses Accounted under Equity according to TAS	4,398,811	2,471,241
Leasehold Improvements on Operational Leases	50,098	17,160
Goodwill Netted with Deferred Tax Liabilities	-	-
Other Intangible Assets Netted with Deferred Tax Liabilities Except Mortgage Servicing Rights	196,689	137,164
Deferred tax assets that rely on future profitability excluding those arising from temporary differences	-	532,041
Differences are not recognized at the fair value of assets and liabilities subject to hedge of cash flow risk	-	-
Communiqué Related to Principles of the amount credit risk calculated with the Internal Ratings Based Approach, total expected loss amount exceeds the total provision	-	-
Gains arising from securitization transactions	-	-
Unrealized gains and losses from changes in bank's liabilities' fair values due to changes in credit worthiness	-	-
Net amount of defined benefit plans	-	-
Direct and Indirect Investments of the Bank on its own Tier I Capital	-	-
Shares Obtained against Article 56, Paragraph 4 of the Banking Law	-	-
Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible long positions, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)	-	-
Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible long positions, where the bank owns more than 10% of the issued share capital (amount above 10% threshold)	-	-
Mortgage Servicing Rights Exceeding the 10% Threshold of Tier I Capital	-	-
Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	-	-
Amounts exceeding 15% of Tier 1 Capital according to second paragraph of the provisional article 2 in the Regulation on Measurement and Assessment of Capital Adequacy Ratios of Banks	-	-
Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible long positions, where the bank owns more than 10% of the issued common share capital of the entity	-	-
Amounts related to mortgage servicing rights	-	-

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SECTION FOUR: INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

I. Explanations on Equity (Continued)

a. Information about shareholders' equity items (Continued)

	31 December 2025	31 December 2024
Excess amount arising from deferred tax assets based on temporary differences	-	-
Other items to be defined by the BRSA	-	-
Deductions to be made from common equity due to insufficient Additional Tier I Capital or Tier II Capital	-	-
Total Deductions from Common Equity Tier I Capital	4,645,598	3,157,606
Common Equity Tier I Capital	28,586,977	16,821,741
ADDITIONAL TIER I CAPITAL	-	-
Preferred Stock not Included in Common Equity Tier I Capital and the Related Share Premiums	-	-
Debt instruments and premiums approved by BRSA	-	-
Debt instruments and premiums approved by BRSA(Temporary Article 4)	-	-
Additional Tier I Capital before Deductions	-	-
Deductions from Additional Tier I Capital	-	-
Direct and Indirect Investments of the Bank on its own Additional Tier I Capital	-	-
Investments in Equity Instruments Issued by Banks or Financial Institutions Invested in Bank's Additional Tier I Capital and Having Conditions Stated in the Article 7 of the Regulation	-	-
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)	-	-
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)	28,586,977	16,821,741
TIER II CAPITAL	-	-
Debt Instruments and the Related Issuance Premiums Defined by the BRSA	-	-
Debt Instruments and the Related Issuance Premiums Defined by the BRSA(Covered by Temporary Article 4)	6,426,855	-
Provisions (Amounts explained in the first paragraph of the article 8 of the Regulation on Bank Capital)	681,923	312,214
Total Deductions from Tier II Capital	7,108,778	312,214
Deductions from Tier II Capital	-	-
Direct and indirect investments of the Bank on its own Tier II Capital (-)	-	-
Investments of Bank to Banks that invest on Bank's Tier 2 and components of equity issued by financial institutions with the conditions declared in Article 8.	-	-
Portion of the total of net long positions of investments made in equity items of banks and financial institutions outside the scope of consolidation where the Bank owns 10% or less of the issued common share capital exceeding 10% of Common Equity of the Bank(-)	-	-
Portion of the total of net long positions of investments made in Additional Tier I Capital item of banks and financial institutions outside the scope of consolidation where the Bank owns 10% or more of the issued common share capital exceeding 10% of Common Equity of the Bank	-	-
Other items to be defined by the BRSA (-)	-	-
Total Deductions from Tier II Capital	-	-
Total Tier II Capital	7,108,778	312,214
Total Capital (The sum of Tier I Capital and Tier II Capital)	35,695,755	17,133,955
Total Capital	35,695,755	17,133,955
Deductions from Capital Loans granted contrary to the 50th and 51th Article of the Law	-	-
Net Book Values of Movables and Immovables Exceeding the Limit Defined in the Article 57, Clause 1 of the Banking Law and the Assets Acquired against Overdue Receivables and Held for Sale but Retained more than Five Years	-	-

ANADOLUBANK ANONİM ŞİRKETİ

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SECTION FOUR: INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

I. Explanations on Equity (Continued)

a. Information on shareholders' equity items (Continued)

	31 December 2025	31 December 2024
The loan amounts specified in the fifth paragraph of Article 12/A of the Regulation on Credit Transactions of Banks published in the Official Gazette dated 11/1/2006 and numbered 26333	-	2,365
Other items to be Defined by the BRSA	-	-
In transition from Total Core Capital and Supplementary Capital (the capital) to Continue to Download Components	-	-
The Sum of net long positions of investments (the portion which exceeds the 10% of Banks Common Equity) in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity which will not deducted from Common Equity Tier 1 capital, Additional Tier 1 capital, Tier 2 capital for the purposes of the first sub-paragraph of the Provisional Article 2 of the Regulation on Banks' Own Funds	-	-
The Sum of net long positions of investments in the Additional Tier 1 capital and Tier 2 capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity which will not deducted from Common Equity Tier 1 capital, Additional Tier 1 capital, Tier 2 capital for the purposes of the first sub-paragraph of the Provisional Article 2 of the Regulation on Banks' Own Funds	-	-
The Sum of net long positions of investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity, mortgage servicing rights, deferred tax assets arising from temporary differences which will not deducted from Common equity Tier 1 capital for the purposes of the first sub-paragraph of the Provisional Article 2 of the Regulation on Banks' Own Funds	-	-
CAPITAL		
Total Capital	35,695,755	17,131,590
Total risk weighted amounts	142,720,715	77,404,746
CAPITAL ADEQUACY RATIOS		
Core Capital Adequacy Ratio (%)	20.03	21.73
Tier 1 Capital Adequacy Ratio (%)	20.03	21.73
Capital Adequacy Ratio (%)	25.01	22.13
BUFFERS		
Total buffer ratio	2.50	2.50
Capital conservation buffer requirement (%)	2.50	2.50
Bank specific counter-cyclical buffer requirement (%)	-	-
The ratio of Additional Common Equity Tier 1 capital which will be calculated by the first paragraph of the Article 4 of Regulation on Capital Conservation and Countercyclical Capital buffers to Risk Weighted Assets (%)	15.53	17.23
Amounts below the Excess Limits as per the Deduction Principles		
Portion of the total of net long positions of investments in equity items of unconsolidated banks and financial institutions where the bank owns 10% or less of the issued share capital exceeding the 10% threshold of above Tier I capital	-	-
Portion of the total of investments in equity items of unconsolidated banks and financial institutions where the bank owns 10% or less of the issued share capital exceeding the 10% threshold of above Tier I capital	-	-
Amount arising from mortgage-servicing rights	-	-
Amount arising from deferred tax assets based on temporary differences	-	-
Limits related to provisions considered in Tier II calculation		
General provisions for standard based receivables (before ten thousand twenty-five limitation)	-	-
Up to 1.25% of total risk-weighted amount of general reserves for receivables where the standard approach used	681,923	312,214
Excess amount of total provision amount to credit risk Amount of the Internal Ratings Based Approach in accordance with the Communiqué on the Calculation	-	-
Excess amount of total provision amount to 0.6% of risk weighted receivables of credit risk Amount of the Internal Ratings Based Approach in accordance with the Communiqué on the Calculation	-	-
Debt Instruments Covered by Temporary Article 4 (effective between 1 January 2018- 1 January 2022)		
Upper limit for Additional Tier I Capital subjected to temporary Article 4	-	-
Amounts Excess the Limits of Additional Tier I Capital subjected to temporary Article 4	-	-
Upper limit for Additional Tier II Capital subjected to temporary Article 4	-	-
Amounts Excess the Limits of Additional Tier II Capital subjected to temporary Article 4	-	-

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SECTION FOUR: INFORMATION RELATED TO FINANCIAL POSITION 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
Governing law of the instrument	English Law / Turkish Law on Subordination
Subject to phase-out with 10% yearly reduction starting from 1/1/2015	No
Validity on a consolidated or unconsolidated basis, or both	Applicable on both consolidated and non-consolidated basis.
Type of instrument	Bond
Amount recognised in regulatory capital (as of the latest reporting date – Million TRY)	6,427
Nominal amount of the instrument (Million TRY)	6,427
Accounting classification	347011 – CAPITAL-LIKE DEBT INSTRUMENTS
Issue date of the instrument	February 26, 2025
Maturity profile of the instrument (Perpetual/dated)	Futures
Original maturity of the instrument	10 years
Issuer's right to call the instrument with the approval of the BRSA	Yes
Call option date(s), conditional call options and repaid amount	5 th Year
Subsequent call option dates	-
Fixed or floating interest/dividend payments	Constant
Interest rate and reference index	9.125 %
Existence of any restriction that suspends dividend payment	-
Fully discretionary, partially discretionary or mandatory	-
Existence of any incentive to redeem, such as a step-up	-
Non-cumulative or cumulative feature	-
If convertible into shares, trigger event(s) for conversion	-
If convertible into shares, fully or partially convertible	-
If convertible into shares, conversion ratio	-
If convertible into shares, mandatory or optional conversion	-
If convertible into shares, types of instruments convertible into	-
If convertible into shares, issuer of the instrument to be converted	-
If subject to write-down, trigger event(s) for write-down	In accordance with Article 71 of the Banking Law, and among other things, the terms and conditions relating to the Bonds stipulate that the value of the Bonds may be reduced in the event of (a) the revocation of the Issuer's operating license; or (b) the transfer of shareholders' rights (excluding share capital) and the management and supervision of the Issuer to the TMSF (Savings Deposit Insurance Fund), as per the decision of the BDDK (Banking Regulation and Supervision Agency).
If subject to write-down, fully or partially write-down	Partially and completely
If subject to write-down, permanent or temporary	Continually
If temporarily subject to write-down, write-up mechanism	There is no temporary price reduction.
Seniority in liquidation (instrument that ranks immediately senior)	It ranks after the issuer's primary liabilities in the order of receivables.
Whether it fails to meet any of the criteria set out in Articles 7 and 8 of the Regulation on Banks' Own Funds	It meets the conditions in article 8th.
Criteria set out in Articles 7 and 8 of the Regulation on Banks' Own Funds that it fails to meet	It does not meet the conditions in article 7th.

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.

ANADOLUBANK ANONİM ŞİRKETİ

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SECTION FOUR: INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

II. Explanations on Credit Risk

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

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

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

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

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

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

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

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

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

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SECTION FOUR: INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

II. Explanations on Credit Risk (Continued)

Definitions of Past Due and Impaired Elements in Accounting Practices

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

Movements in value adjustments and provisions

The bank has taken into consideration the general provision for overdue loans and special provision for impaired loans under the Regulation on Identification of and Provision against Non-Performing Loans and Other Receivables (the Provisioning Regulation).

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

Exposure Categories	Current Period		Prior Period	
	Risk Amount (1)	Average Risk Amount (2)	Risk Amount (1)	Average Risk Amount (2)
Conditional and unconditional receivables from central governments or central banks	65,519,425	53,041,351	21,585,816	15,084,167
Conditional and unconditional receivables from regional governments or local governments	3,855,090	3,778,239	3,540,710	1,097,428
Conditional and unconditional receivables from administrative units and non-commercial enterprises	432,814	430,252	247,045	70,985
Conditional and unconditional receivables from multilateral development banks	-	-	-	-
Conditional and unconditional receivables from international organizations	-	-	-	-
Conditional and unconditional receivables from banks and brokerage houses	6,019,928	7,580,532	9,859,020	6,680,063
Conditional and unconditional corporate receivables	76,813,149	65,851,884	44,331,591	35,013,449
Conditional and unconditional retail receivables	28,554,701	17,417,778	13,180,825	12,961,450
Conditional and unconditional receivables secured by mortgages	5,620,771	4,894,943	3,494,731	2,456,156
Past due receivables	877,564	515,028	253,813	188,073
Receivables defined in high risk category by BRSA	-	782	7,913	51,707
Securities collateralized by mortgages	-	-	-	-
Securitization positions	-	-	-	-
Short-term receivables from to banks, brokerage houses and corporates	-	-	-	-
Investments of natured collective investment enterprise	-	-	-	-
Other receivables	25,291,724	18,810,997	15,092,806	11,734,251
TOTAL	212,985,165	172,321,786	111,594,270	73,603,478

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

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

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SECTION FOUR: INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

II. Explanations on Credit Risk (Continued)

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

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

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

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

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

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

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

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

Evaluation of the significance of country specific risks if the banks have foreign operations and credit transactions in a few countries or these operations are coordinated with a few financial entities

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

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

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

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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SECTION FOUR: INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

II. Explanations on Credit Risk (Continued)

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

The percentage of top 100 and top 200 cash loans in the total cash loan portfolio is 29.50% and 40.86% respectively (31 December 2024: 34.62% and 45.92%).

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

The percentage of top 100 and top 200 non-cash loans in the total non-cash loan portfolio is 50.39% and 66.95% respectively (31 December 2024: 54.68% and 69.12%).

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

The percentage of top 100 and top 200 cash and non-cash loans in the total cash and non-cash loan portfolio is 26.96% and 38.09% respectively (31 December 2024: 31.40% and 42.50%).

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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SECTION FOUR: INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

II. Explanations on Credit Risk (Continued)

Profile of significant exposures in major regions

Current Period	Risk Classifications (1)											Total
	Conditional and unconditional exposures to central governments or central banks	Conditional and unconditional exposures to regional governments or local authorities	Conditional and unconditional exposures to administrative bodies and non-commercial undertakings	Conditional and unconditional exposures to banks and brokerage houses	Conditional and unconditional exposures to corporates	Conditional and unconditional retail exposures	Conditional and unconditional exposures secured by real estate property	Past due items	Items in regulatory high-risk categories	Receivables secured by commercial real estate mortgage	Other receivables	
Domestic	41,567,326	3,855,090	432,814	1,687,656	76,088,831	28,482,893	1,310,748	877,564	-	4,309,966	18,067,340	176,680,228
European Union Countries	7,824,058	-	-	1,960,333	-	1,219	57	-	-	-	7,224,384	17,010,051
OECD Countries (2)	-	-	-	138,707	-	-	-	-	-	-	-	138,707
Off-Shore Banking Regions												
USD, Canada	-	-	-	1,594,796	-	-	-	-	-	-	-	1,594,796
Other Countries	-	-	-	2,051	-	-	-	-	-	-	-	2,051
Associates, Subsidiaries and Joint Venture	-	-	-	-	-	-	-	-	-	-	-	-
Unallocated Assets/Liabilities (3)	-	-	-	-	-	-	-	-	-	-	-	-
Total	49,391,384	3,855,090	432,814	5,383,543	76,088,831	28,484,112	1,310,805	877,564	-	4,309,966	25,291,724	195,425,833

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

(2) OECD countries except EU countries, USA and Canada

(3) Assets and liabilities that cannot be allocated to the sections on a consistent basis.

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SECTION FOUR: INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

II. Explanations on Credit Risk (Continued)

Profile of significant exposures in major regions (Continued)

Prior Period	Risk Classification(1)												Total
	Conditional and unconditional exposures to central governments or central banks	Conditional and unconditional exposures to regional governments or local authorities	Conditional and unconditional exposures to administrative bodies and non-commercial undertakings	Conditional and unconditional exposures to banks and brokerage houses	Conditional and unconditional exposures to corporates	Conditional and unconditional retail exposures	Conditional and unconditional exposures secured by real estate property	Past due items	Items in regulatory high-risk categories	Receivables secured by commercial real estate mortgage	Other receivables		
Domestic	16,763,937	3,540,710	247,045	2,729,670	43,645,706	13,109,987	768,642	253,813	7,912	2,725,992	10,690,052	94,483,466	
European Union Countries	4,728,784	-	-	460,152	-	34	97	-	1	-	4,402,754	9,591,822	
OECD Countries (2)	-	-	-	28,993	7,000	-	-	-	-	-	-	35,993	
Off-Shore Banking Areas													
USD, Canada	-	-	-	123,740	-	-	-	-	-	-	-	123,740	
Other Countries	-	-	-	1,914	-	-	-	-	-	-	-	1,914	
Associates, Subsidiaries and Joint Venture	-	-	-	-	-	-	-	-	-	-	-	-	
Unallocated Assets/Liabilities (3)	-	-	-	-	-	-	-	-	-	-	-	-	
Total	21,492,721	3,540,710	247,045	3,344,469	43,652,706	13,110,021	768,739	253,813	7,913	2,725,992	15,092,806	104,236,935	

(1) The risk classes specified in the Regulation on the Measurement and Evaluation of Banks Capital Adequacy will be taken into consideration.

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

(3) Assets and liabilities that cannot be allocated to the sections on a consistent basis.

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SECTION FOUR: INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

II. Explanations on Credit Risk (Continued)

Risk profile regarding sectors or counterparties

Current Period Sectors/ Counterparties	Conditional and unconditional exposures to central governments or central banks	Conditional and unconditional exposures to regional governments or local authorities	Conditional and unconditional exposures to administrative bodies and non- commercial undertakings	Conditional and unconditional exposures to banks and brokerage houses	Conditional and unconditional exposures to corporates	Conditional and unconditional retail exposures	Conditional and unconditional exposures secured by real estate property	Past due items	Items in regulatory high-risk categories	Other Receivables	TRY	FC	Total ⁽¹⁾
Agriculture	-	-	-	-	998,005	1,540,939	1,145,771	48,378	-	-	3,564,561	168,532	3,733,093
Farming and Raising	-	-	-	-	-	-	-	-	-	-	-	-	-
Livestock	-	-	-	-	813,220	1,419,209	1,134,548	48,378	-	-	3,305,924	109,431	3,415,355
Forestry	-	-	-	-	151,744	19,732	1,953	-	-	-	173,429	-	173,429
Fishing	-	-	-	-	33,041	101,998	9,270	-	-	-	85,208	59,101	144,309
Industrial	-	-	242,444	-	34,590,972	10,307,675	1,278,200	307,827	-	-	38,295,832	8,431,286	46,727,118
Mining and Quarrying	-	-	-	-	2,221,607	290,049	2,940	12,966	-	-	2,346,871	180,691	2,527,562
Production	-	-	-	-	31,636,031	9,745,533	1,241,076	252,841	-	-	34,715,278	8,160,203	42,875,481
Electricity, Gas, Water	-	-	242,444	-	733,334	272,093	34,184	42,020	-	-	1,233,683	90,392	1,324,075
Construction	-	-	-	-	4,895,741	2,603,843	1,050,560	56,703	-	-	8,052,634	554,213	8,606,847
Services	49,391,384	3,850,642	190,370	5,383,543	33,441,532	12,760,126	2,086,226	413,075	-	25,291,724	98,807,737	34,000,885	132,808,622
Wholesale and retail trade	-	-	-	-	19,682,203	9,824,777	1,587,368	352,978	-	-	27,360,927	4,086,399	31,447,326
Hotel, food and beverage	-	-	-	-	555,180	343,477	66,211	14,370	-	-	873,853	105,385	979,238
Transportation and Communication	-	-	-	-	2,356,824	1,248,492	128,188	9,018	-	-	3,525,293	217,229	3,742,522
Financial Institutions	49,391,384	-	-	5,383,543	8,752,652	34,575	7,984	-	-	25,291,724	59,592,356	29,269,506	88,861,862
Real Estate and Rent Services	-	-	46	-	109,703	24,763	90,446	14,738	-	-	239,696	-	239,696
Self- Employment Services	-	-	-	-	4,365	3,332	45,725	-	-	-	53,422	-	53,422
Educational Services	-	-	-	-	1,312,792	925,858	50,666	11,301	-	-	2,030,796	269,821	2,300,617
Health and Social Services	-	3,850,642	190,324	-	667,813	354,852	109,638	10,670	-	-	5,131,394	52,545	5,183,939
Other	-	4,448	-	-	2,162,581	1,271,529	60,014	51,581	-	-	3,400,822	149,331	3,550,153
Total	49,391,384	3,855,090	432,814	5,383,543	76,088,831	28,484,112	5,620,771	877,564	-	25,291,724	152,121,586	43,304,247	195,425,833

⁽¹⁾ Includes risk amount given before the effect of credit risk mitigation but after the credit conversions.

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SECTION FOUR: INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

II. Explanations on Credit Risk (Continued)

Risk profile regarding sectors or counterparties (Continued)

Prior Period Sectors/ Counterparties	Conditional and unconditional exposures to central governments or central banks	Conditional and unconditional exposures to regional governments or local authorities	Conditional and unconditional exposures to administrative bodies and non- commercial undertakings	Conditional and unconditional exposures to banks and brokerage houses	Conditional and unconditional exposures to corporates	Conditional and unconditional retail exposures	Conditional and unconditional exposures secured by real estate property	Past due items	Items in regulatory high-risk categories	Other receivables	TRY	FC	Total ⁽¹⁾
Agriculture	-	-	-	-	332,671	830,431	591,958	11,370	13	-	1,705,169	61,274	1,766,443
Farming and raising	-	-	-	-	221,135	744,942	583,178	11,370	13	-	1,527,948	32,690	1,560,638
Forestry	-	-	-	-	70,782	20,397	3,859	-	-	-	95,038	-	95,038
Fishing	-	-	-	-	40,754	65,092	4,921	-	-	-	82,183	28,584	110,767
Industrial	-	-	-	-	20,620,282	4,624,599	1,235,533	85,073	-	-	21,652,297	4,913,190	26,565,487
Mining and Quarrying	-	-	-	-	642,185	159,853	14	11,995	-	-	792,252	21,795	814,047
Production	-	-	-	-	19,238,331	4,375,517	1,224,790	55,745	-	-	20,045,068	4,849,315	24,894,383
Electricity, Gas, Water	-	-	-	-	739,766	89,229	10,729	17,333	-	-	814,977	42,080	857,057
Construction	-	-	-	-	2,720,203	1,136,129	455,880	67,634	57	-	4,077,599	302,304	4,379,903
Services	21,492,721	3,540,710	247,045	3,344,470	18,823,635	6,019,096	1,167,477	84,529	9	15,092,806	47,087,817	22,724,681	69,812,498
Wholesale and retail trade	-	-	-	-	9,815,386	4,865,600	874,170	64,032	-	-	13,483,964	2,135,224	15,619,188
Hotel, food and beverage	-	-	-	-	468,755	133,803	40,114	1,450	-	-	556,431	87,691	644,122
Transportation and Telecommunication	-	-	-	-	1,069,096	418,943	64,669	2,475	-	-	1,225,925	329,258	1,555,183
Financial Institutions	21,492,721	-	-	3,344,470	6,067,256	41,401	1,411	-	-	15,092,806	25,996,273	20,043,792	46,040,065
Real Estate and Rental Services	-	48,882	-	-	84,598	13,453	44,354	9,207	-	-	200,494	-	200,494
Self-Employment Services	-	-	-	-	857	1,663	1,490	-	-	-	4,010	-	4,010
Educational Services	-	-	-	-	799,714	357,494	15,342	7,156	-	-	1,087,323	92,383	1,179,706
Health and Social Services	-	3,491,828	247,045	-	517,973	186,739	125,927	209	9	-	4,533,397	36,333	4,569,730
Other	-	-	-	-	1,155,914	499,767	43,882	5,207	7,834	-	1,525,655	186,949	1,712,604
Total	21,492,721	3,540,710	247,045	3,344,470	43,652,705	13,110,022	3,494,730	253,813	7,913	15,092,806	76,048,537	28,188,398	104,236,935

⁽¹⁾ Includes risk amount given before the effect of credit risk mitigation but after the credit conversions

ANADOLUBANK ANONİM ŞİRKETİ

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SECTION FOUR INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

II. Explanations on Credit Risk (Continued)

Analysis of maturity-bearing exposures according to remaining maturities

Current Period Exposure Categories	Term to maturity					Unallocated
	Up to 1 month	1–3 months	Up to 1 month	6–12 months	Over 1 year	
Conditional and unconditional receivables from central governments and Central Banks	49,391,384	-	-	-	-	-
Conditional and unconditional receivables from regional or local governments	-	5,321	3,733	220,088	3,625,947	-
Conditional and unconditional receivables from administrative bodies and non-commercial enterprises	-	-	-	242,444	190,369	-
Conditional and unconditional receivables from multilateral development banks	-	-	-	-	-	-
Conditional and unconditional receivables from international organizations	-	-	-	-	-	-
Conditional and unconditional receivables from banks and brokerage houses	5,285,276	93,017	3,221	-	2,029	-
Conditional and unconditional receivables from corporates	4,315,894	14,063,101	23,078,825	24,841,705	9,789,306	-
Conditional and unconditional receivables from retail portfolios	2,222,204	6,507,224	10,137,187	6,270,327	3,347,171	-
Conditional and unconditional receivables secured by mortgages	356,983	978,462	1,579,799	1,296,364	1,409,163	-
Past due receivables	-	-	1,421	1,097	-	875,046
Receivables defined in high risk category by BRSA	-	-	-	-	-	-
Securities collateralized by mortgages	-	-	-	-	-	-
Securitization positions	-	-	-	-	-	-
Short-term exposures to banks, brokerage houses and corporates	-	-	-	-	-	-
Exposures in the nature of collective investment undertakings	-	-	-	-	-	-
Other Receivables	-	-	-	-	-	25,291,725
Total⁽¹⁾	61,571,741	21,647,125	34,804,186	32,872,025	18,363,985	26,166,771

(1) Risk amounts prior to loan reduction, after the loan conversion rates are given..

Prior Period Exposure Categories	Term to maturity					Unallocated
	Up to 1 month	1–3 months	Up to 1 month	6–12 months	Up to 1 month	
Conditional and unconditional receivables from central governments and Central Banks	21,492,721	-	-	-	-	-
Conditional and unconditional receivables from regional or local governments	456	1,075	36,010	152,225	3,350,945	-
Conditional and unconditional receivables from administrative bodies and non-commercial enterprises	-	-	4,270	-	242,775	-
Conditional and unconditional receivables from multilateral development banks	-	-	-	-	-	-
Conditional and unconditional receivables from international organizations	-	-	-	-	-	-
Conditional and unconditional receivables from banks and brokerage houses	3,310,662	28,808	2,960	-	2,039	-
Conditional and unconditional receivables from corporates	5,974,959	10,381,036	10,949,657	10,221,541	6,125,512	-
Conditional and unconditional receivables from retail portfolios	1,286,826	3,176,640	4,521,609	2,865,575	1,259,371	-
Conditional and unconditional receivables secured by mortgages	302,881	480,619	901,319	1,185,388	624,524	-
Past due receivables	182	1	-	18	-	253,612
Receivables defined in high-risk category by BRSA	1,197	5,749	674	293	-	-
Securities collateralized by mortgages	-	-	-	-	-	-
Securitization positions	-	-	-	-	-	-
Short-term receivables from banks, brokerage houses and corporates	-	-	-	-	-	-
Exposures in the nature of collective investment undertakings	-	-	-	-	-	-
Other receivables	-	-	-	-	-	15,092,806
Total⁽¹⁾	32,369,884	14,073,928	16,416,499	14,425,040	11,605,166	15,346,418

(1) Risk amounts prior to loan reduction, after the loan conversion rates are given.

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SECTION FOUR INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

II. Explanations on Credit Risk (Continued)

Information on Risk Classes

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

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

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

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

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

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SECTION FOUR INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

II. Explanations on Credit Risk (Continued)

Risk Amounts According to Risk Weights:

Distribution of Risk Weights														
Current Period	0%	10%	20%	20% (Unrated)	35% exposures secured by real estate property	50%	50% (Unrated)	75%	100%	100% (Unrated)	150%	200%	500%	Deducted from equity
Amount Before Credit Risk Mitigation														
Amount After Credit Risk Mitigation	50,403,969	-	5,743,348	-	-	-	15,287,198	29,400,231	94,567,543	-	23,545	-	-	-
	50,813,581	-	5,743,348	-	1,310,396	-	15,156,972	27,966,822	93,741,044	-	4,407	-	-	-

Distribution of Risk Weights														
Prior Period	0%	10%	20%	20% (Unrated)	35% exposures secured by real estate property	50%	50% (Unrated)	75%	100%	100% (Unrated)	150%	200%	250%	Deducted from equity
Amount Before Credit Risk Mitigation														
Amount After Credit Risk Mitigation	24,763,425	-	-	5,711,126	-	-	9,681,392	13,635,586	-	50,325,453	19,961	-	99,992	3,157,606
	24,767,834	-	-	5,711,098	766,412	-	9,685,945	12,944,165	-	49,800,222	8,485	-	99,992	3,157,606

Miscellaneous Information Regarding Major Sectors or Counterparty Type

Loans				
	Current Period	Significant Increase in Credit Risk (Stage 2)	Defaulted (Stage 3)	Provision of Expected Credit Losses ("IFRS 9") ⁽¹⁾
1	Agricultural	251,958	127,541	85,261
1.1	Farming and Raising			
	Livestock	249,827	126,171	83,695
1.2	Forestry	2,131	61	257
1.3	Fishing	-	1,309	1,309
2	Industry	787,232	919,848	678,038
2.1	Mining and Quarrying	26,421	47,372	35,352
2.2	Production	760,778	830,724	622,613
2.3	Electricity, Gas, Water	33	41,752	20,073
3	Construction	252,864	215,533	181,725
4	Services	945,964	1,154,903	811,542
4.1	Wholesale and Retail Trade	777,114	991,427	695,508
4.2	Hotel and Beverage Service	4,793	33,699	19,482
4.3	Transportation and Telecommunication	22,749	19,626	12,857
4.4	Financial Institutions	28,342	43	1,041
4.5	Real Estate and Lending Service	43,750	46,995	30,887
4.6	Self-Employment Service	56,255	36,071	33,552
4.7	Education Service	-	82	82
4.8	Health and Social Services	12,961	26,960	18,133
5	Other	86,722	156,635	112,058
	Total	2,324,740	2,574,460	1,868,624

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

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SECTION FOUR INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

II. Explanations on Credit Risk (Continued)

Miscellaneous Information Regarding Major Sectors or Counterparty Type (Continued)

		Loans		
	Prior Period	Significant Increase in Credit Risk (Stage 2)	Defaulted (Stage 3)	Provision of Expected Credit Losses ("IFRS 9") ⁽¹⁾
1	Agricultural	67,419	39,684	29,749
1.1	Farming and Raising Livestock	67,419	38,277	28,342
1.2	Forestry	-	61	61
1.3	Fishing	-	1,346	1,346
2	Industry	326,368	269,831	212,965
2.1	Mining and Quarrying	-	55,572	43,577
2.2	Production	326,315	212,136	167,801
2.3	Electricity, Gas, Water	53	2,123	1,587
3	Construction	96,978	188,386	148,144
4	Services	300,828	291,357	223,888
4.1	Wholesale and Retail Trade	228,042	225,984	175,613
4.2	Hotel and Beverage Service	480	7,581	6,136
4.3	Transportation and Telecommunication	5,734	6,460	5,049
4.4	Financial Institutions	23,313	43	205
4.5	Real Estate and Lending Service	13,035	19,763	9,005
4.6	Self-Employment Service	19,148	24,924	21,028
4.7	Education Service	-	98	96
4.8	Health and Social Services	11,076	6,504	6,756
5	Other	76,945	47,740	43,090
	Total	868,538	836,998	657,836

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

Movements in value adjustments and provisions

Current Period	Opening Balance	Provisions			Closing Balance
		Allocated During the Period	Provision Cancellations ⁽²⁾	Other Adjustments ⁽¹⁾	
Stage 3 Provisions	583,185	1,206,695	(197,300)	104,316	1,696,896
1. Stage 1 and 2 Provisions	274,795	1,395,260	(936,310)	(104,316)	629,429

⁽¹⁾ Those determined based on foreign exchange differences, business combinations, acquisition transactions and the disposal of subsidiaries

⁽²⁾ Refers to loans in the bank's non-performing loan portfolio amounting to TRY 527 for which a 100% provision has been set aside and which have been written off from assets; sales made from the non-performing loan portfolio are also presented here.

Prior Period	Opening Balance	Provisions			Closing Balance
		Allocated During the Period	Provision Cancellations ⁽²⁾	Other Adjustments ⁽¹⁾	
Stage 3 Provisions	502,647	321,786	(270,023)	28,775	583,185
Stage 1 and 2 Provisions	188,132	626,174	(510,736)	(28,775)	274,795

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

⁽²⁾ Represents the loans written off from the assets amounting to TRY 133,323 and loans written off from assets amounting to TRY 132,868 for which the Group has allocated 100% provision in the follow-up portfolio, and the sales made from the non-performing loans portfolio are also shown here.

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SECTION FOUR INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

II. Explanations on Credit Risk (Continued)

Gross and net amounts of specific loan provisions by risk ratings

31 December 2025	Loans		Other assets	
	Gross	Net	Gross	Net
Provisions for loans and other receivables with limited collectability	647,216	318,394	-	-
Provisions for doubtful loans and other receivables	648,799	209,678	-	-
Provisions for loans and other receivables classified as loss	1,267,321	349,492	11,124	-
Total	2,563,336	877,564	11,124	-

31 December 2024	Loans		Other assets	
	Gross	Net	Gross	Net
Provisions for loans and other receivables with limited collectability	324,770	134,585	-	-
Provisions for doubtful loans and other receivables	70,190	21,200	-	-
Provisions for loans and other receivables classified as loss	430,916	98,028	11,122	-
Total	825,876	253,813	11,122	-

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

Details regarding collateral held by the Bank for live cash and non-cash loans

Cash Loans	31 December 2025	31 December 2024
Secured Loans:		
Cash Secured Loans	762,037	593,148
Loans Secured by Real Estate Mortgage	10,470,848	5,883,610
Loans Secured by Treasury Guarantee or Public Sector Securities	14,952	11,314
Guarantees Issued by Financial Institutions	-	-
Other Collaterals (pledges on assets, corporate and personal guarantees, promissory notes)	71,334,318	43,479,793
Unsecured Loans	3,694,536	2,345,125
Total Cash Loans (*)	86,276,691	52,312,990

(*) Limited by risk amount.

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SECTION FOUR INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

II. Explanations on Credit Risk (Continued)

Non-Cash loans	31 December 2025	31 December 2024
Secured Loans:		
Cash Secured Loans	657,036	318,483
Loans Secured by Real Estate Mortgage	790,039	522,575
Loans Secured by Treasury Guarantee or Public Sector Securities	7,326	1,661
Guarantees Issued by Financial Institutions	-	432
Other Collaterals (pledges on assets, corporate and personal guarantees, promissory notes)	43,121,232	19,656,510
Unsecured Loans	703,019	285,671
Total Non-Cash Loans	45,278,652	20,785,332

Information on the collateral of non-performing receivables

Current Period	Corporate/ Commercial Loans	Consumer Loans	Credit Cards	Total
Cash	10	-	-	10
Mortgage Pledge	641,405	974	1,200	643,579
Guarantees issued by financial institutions	-	-	-	-
Checks and notes	-	-	-	-
Other	1,208,307	1,954	8,515	1,218,776
Unsecured	689,496	22,001	598	712,095
Total(*)	2,539,218	24,929	10,313	2,574,460

(*) Limited by risk amount.

Prior Period	Corporate/ Commercial Loans	Consumer Loans	Credit Cards	Total
Cash	41	-	-	41
Mortgage Pledge	199,550	1,826	479	201,855
Guarantees issued by financial institutions	-	-	-	-
Checks and notes	-	-	-	-
Other	394,255	1,746	5,204	401,205
Unsecured	213,336	20,306	255	233,897
Total(*)	807,182	23,878	5,938	836,998

(*) Limited by risk amount.

Regional concentration of impaired loans and receivables

	31 December 2025	31 December 2024
Türkiye	2,574,460	836,998
Total	2,574,460	836,998

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SECTION FOUR INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

II. Explanations on Credit Risk (Continued)

Past due but not yet impaired loans and receivables

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

Aging of past due but not yet impaired loans and receivables

	31 December 2025	31 December 2024
0-30 days	165,486	66,375
30-60 days	130,544	55,160
60-90 days	75,888	24,177
90-180 days	-	-
Total	371,918	145,712

Non-overdue and unimpaired loans and receivables

	31 December 2025	31 December 2024
Group 1: Low-risk loans and receivables	83,930,377	51,425,912
Group 2: Loans and receivables under close monitoring	1,458,443	599,895
Total	85,388,820	52,025,807
Restructured Loans	551,347	142,202
Total	85,940,167	52,168,009

III. Explanations on Market Risk

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

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

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

In addition to VAR limits, there are also transaction, trader, desk, and stop-loss limits approved by the Board of Directors for the trading portfolio in limiting market risk. The details of the market risk calculated as of 31 December 2024, in accordance with the principles set out in the third section of the 'Regulation on the Measurement and Evaluation of Capital Adequacy of Banks' published in the Official Gazette dated 23 October 2015, and numbered 29511, are provided in the table below.

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SECTION FOUR INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

III. Explanations on Market Risk (Continued)

Market risk under standardized approach

		RAT
	Outright Products	
1	Interest rate risk (general and specific)	1,700,713
2	Equity Risk (general and specific)	-
3	Foreign Exchange risk	3,207,524
4	Commodity risk	1,754,650
	Options	
5	Simplified approach	-
6	Delta-plus method	164,263
7	Scenario approach	-
8	Securitization	-
9	Total	6,827,150

IV. Explanations on Operational Risk

The operational risk base amount was calculated using the "Basic Indicator Method" in accordance with the third section, "Calculation of the Operational Risk Base Amount," of the "Regulation on the Measurement and Evaluation of Capital Adequacy of Banks," published in the Official Gazette dated October 23, 2015, and numbered 29511, by using the Bank's gross revenues for the years 2024, 2023, and 2022.

	2022	2023	2024	Total number of years for which gross income is positive	Ratio (%)	Total
Gross Income	3,490,569	5,244,977	8,619,765	5,785,104	15	867,766
Amount subject to operational risk (Total*12.5)				10,847,070		

V. 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 31 December 2025, the Bank has no derivative financial instruments classified as hedging instruments.

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SECTION FOUR: INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

V. Explanations on Currency Risk (Continued)

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	42.8457	50.2859
<u>Prior balance sheet date</u>		
Spot foreign exchange purchase rate of first day	42.8623	50.4532
Spot foreign exchange purchase rate of second day	42.8542	50.4519
Spot foreign exchange purchase rate of third day	42.7656	50.3547
Spot foreign exchange purchase rate of fourth day	42.7641	50.3896
Spot foreign exchange purchase rate of fifth day	42.7434	50.4208
Average of the Last 30 Days	42.6074	49.9031

Exposure to foreign currency risk

The increase/(decrease) that will occur in equity and profit or loss statement (excluding tax effect) for the accounting period ending on 31 December 2025 and 31 December 2024, assuming a 10 percent depreciation of TRY against the following currencies, is shown in the table below. This analysis has been prepared under the assumption that all other variables, especially interest rates, remain constant.

	31 December 2025		31 December 2024	
	Statement of profit and loss	Equity ⁽¹⁾	Statement of profit and loss	Equity ⁽¹⁾
US Dollar	2,496,124	2,503,631	(22,922)	(29,089)
Euro	(365,871)	(365,871)	(573,067)	(573,067)
Other currencies	(505,971)	(505,971)	44,738	44,738
Total, net	1,624,282	1,631,789	(551,251)	(557,418)

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

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SECTION FOUR: INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

V. Explanations on Currency Risk (Continued)

Information on Currency risk

Current Period	Euro	US Dollar	Other	Total
Assets				
Cash Equivalents and Central Bank of the Republic of Türkiye	958,347	8,460,133	2,035,182	11,453,662
Banks	419,596	2,691,848	3,860,017	6,971,461
Financial Assets at Fair Value through Profit or Loss (Net)	26,855	338,623	-	365,478
Interbank Money Market Placements	-	-	-	-
Financial Assets at Fair Value Through Other Comprehensive Income	-	2,557,892	-	2,557,892
Loans	2,142,556	6,280,075	5,327,351	13,749,982
Investments in Associates, Subsidiaries and Joint Ventures (Business Partners)	10,341,622	-	-	10,341,622
Financial Assets Measured at Amortized Cost	11,198,586	-	-	11,198,586
Tangible Assets	-	374	-	374
Intangible Assets	-	-	-	-
Others ⁽²⁾	10,054	59,922	104	70,080
Total Assets	25,097,616	20,388,867	11,222,654	56,709,137
Liabilities				
Bank Deposits	983	1,211,769	1,709	1,214,461
Foreign Currency Deposits	6,078,547	26,486,092	6,055,619	38,620,258
Funds from interbank Money market	-	-	-	-
Loans received	12,291,161	41,321	91,382	12,423,864
Lease liabilities	-	376	-	376
Marketable Securities Issued	-	10,784,981	-	10,784,981
Other Liabilities ⁽²⁾⁽³⁾	44,013	6,900,640	14,230	6,958,883
Total Liabilities	18,414,704	45,425,179	6,162,940	70,002,823
Net On Balance Sheet Position	6,682,912	(25,036,312)	5,059,714	(13,293,686)
Net Off Balance Sheet Position	(6,555,924)	23,021,982	(5,158,366)	11,307,692
Financial Derivative Assets	20,857,463	47,854,525	6,090,471	74,802,459
Financial Derivative Liabilities	27,413,387	24,832,543	11,248,837	63,494,767
Non-cash loans ⁽¹⁾⁽³⁾	4,436,238	8,692,070	-	13,128,308
Prior Period				
Total Assets	19,930,106	12,095,987	3,579,711	35,605,804
Total Liabilities	17,108,397	18,634,030	4,093,861	39,836,288
Net On-Balance Sheet Position	2,821,709	(6,538,043)	(514,150)	(4,230,484)
Net Off-Balance Sheet Position	(2,807,531)	6,247,152	961,534	4,401,155
Financial Derivative Assets	11,548,047	22,269,629	1,730,170	35,547,846
Financial Derivative Liabilities	14,355,578	16,022,477	768,636	31,146,691
Non-cash loans ⁽¹⁾⁽³⁾	2,333,854	3,200,160	-	5,534,014

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

(2) The foreign exchange income rediscount of TRY 366,717 and the two-day value commitments of TRY 50,165 related to derivative financial instruments are not included in other assets, and the foreign exchange expense rediscount of TRY 758,391 is not included in other liabilities.

(3) Provisions for non-cash loans amounting to TRY 7,583 are included in the other liabilities item.

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NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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SECTION FOUR: INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

VI. 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 on a daily basis. The Asset-Liability risk measurement model is run on a weekly basis.

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

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

Current Period	Up to 1 Month	1 - 3 Months	3 - 12 Months	1 - 5 Years	5 Years and Over	Non-Interest Bearing	Total
Assets							
Cash and Balances with CBRT	15,515,684	-	-	-	-	4,878,724	20,394,408
Banks (4)	1,810,623	-	-	-	-	6,412,464	8,223,087
Financial Assets at Fair Value Through Profit or Loss	11,934	13,954	71,758	152,289	117,751	-	367,686
Interbank Money Market Placements	-	-	-	-	-	-	-
Financial Assets at Fair Value Through Other Comprehensive Income	-	-	-	22,720,725	1,226,073	417,725	24,364,523
Loans (3)(4)	8,920,667	20,948,250	48,940,718	6,836,543	1,085	877,564	86,524,827
Financial Assets Measured at Amortized Cost (4)	-	-	-	11,198,586	-	-	11,198,586
Other assets(1)	330,235	217,808	502,156	22,247	-	27,917,153	28,989,599
Total assets	26,589,143	21,180,012	49,514,632	40,930,390	1,344,909	40,503,630	180,062,716
Liabilities							
Bank Deposits	299,951	-	-	1,307,881	-	3,542	1,611,374
Other Deposits	57,885,466	24,661,874	638,311	32,585	-	11,113,230	94,331,466
Funds from Interbank Money Market	14,516,318	-	-	-	-	-	14,516,318
Debt securities issued	-	-	-	-	10,784,981	-	10,784,981
Loans received	-	-	169,421	12,464,515	-	-	12,633,936
Other Liabilities (2)	617,638	265,710	407,474	267,499	6,742,586	37,883,734	46,184,641
Total liabilities	73,319,373	24,927,584	1,215,206	14,072,480	17,527,567	49,000,506	180,062,716
Balance Sheet Long Position	-	-	48,299,426	26,857,910	-	-	75,157,336
Balance Sheet Short Position	(46,730,230)	(3,747,572)	-	-	(16,182,658)	(8,496,876)	(75,157,336)
Off-Balance Sheet Long Position	-	-	5,417,866	16,855,465	-	-	22,273,331
Off-Balance Sheet Short Position	-	-	(5,417,866)	(16,838,049)	-	-	(22,255,915)
Total position	(46,730,230)	(3,747,572)	48,299,426	26,875,326	(16,182,658)	(8,496,876)	17,416

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

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

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

(4) Expected loss provisions are included.

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SECTION FOUR: INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

VI. Explanations on Interest Rate Risk (Continued)

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

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

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

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

(3) Expected loss provisions for financial assets measured at amortized cost are netted off against the related items.

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SECTION FOUR: INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

VI. Explanations on Interest Rate Risk (Continued)

Average interest rates on monetary financial instruments

Current Period	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
Interbank Money Market Placements	-	-	-	-
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
Funds from Interbank money market	-	-	-	38.00
Other liabilities	-	-	-	-
Marketable Securities issued	-	6.51	-	-
Loans Received	2.76	7.13	-	37.52
Prior period				
Assets				
Cash and Balances with CBRT	-	-	-	-
Receivables from Banks and Other Financial Institutions	2.68	3.39	-	47.11
Financial Assets Measured at Fair Value Through Profit or Loss (Net)	3.68	6.59	-	33.27
Interbank Money Market Placements	-	-	-	41.45
Financial Assets Measured at Fair Value Through Other Comprehensive Income	-	6.62	-	35.07
Loans	8.94	8.68	-	51.64
Financial Assets Measured at Amortized Cost	2.44	-	-	-
Liabilities				
Bank Deposits	3.00	5.18	-	35.82
Other Deposits	2.59	3.75	-	48.65
Funds from Interbank Money Market	-	-	-	48.80
Other Liabilities	-	-	-	-
Marketable Securities Issued	-	-	-	-
Loans Received	2.94	0.71	-	45.16

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SECTION FOUR: INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

VI. Explanations on Interest Rate Risk (Continued)

Interest rate risk on banking book:

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

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

The interest rate risk on banking book is measured legally as per the "Regulation on Measurement and Evaluation of Interest Rate Risk Resulted from Banking Book as per Standard Shock Method" published in the Official Gazette No. 28034 dated 23 August 2011, and the legal limit as per this measurement is monitored and reported monthly. A proportional level of capital is maintained for the interest rate risk arising from banking books.

Interest rate risk is the probability of loss to the Bank's capital or income due to changes in interest rates. Changes in interest rates affect the Bank's earnings by altering the level of net interest income, other interest-sensitive income, and operating expenses, as well as the underlying values of the Bank's assets, liabilities, and off-balance sheet instruments, and the economic values of future cash flows (and in some cases, the cash flows themselves). The Bank's interest rate risk in major currencies is calculated by dividing the highest loss amount calculated under different scenarios by the core capital, in accordance with the "Regulation on the Measurement and Assessment of Interest Rate Risk Arising from Banking Accounts Using the Standard Approach," which came into effect on October 1, 2025.

There are three main sources of interest rate risk:

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

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

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

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SECTION FOUR: INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

VI. Explanations on Interest Rate Risk (Continued)

Interest rate risk on banking book (Continued)

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

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

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

	Economic Value of Equity (EVE) Change (*)
Current Period	31.12.2025
Parallel Up	(136,582)
Parallel Down	293,764
Steeper	(1,299,943)
Flattener	1,161,678
Short-term Up	674,597
Short-term Down	(712,976)
Maximum	1,161,678
Common Equity Tier 1 (CET1)	28,370,086

(*) In accordance with the transitional provisions, prior period data have not been disclosed.

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

None.

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SECTION FOUR: INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

VIII. Explanations on Liquidity Risk Management and Liquidity Coverage Ratio

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

The primary funding source of the 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 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 to be kept as high as possible due to the concentration in the short term. Non-deposit funding sources are preferred to be long-term.

ANADOLUBANK ANONİM ŞİRKETİ

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

SECTION FOUR: INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

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

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

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

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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SECTION FOUR: INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

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

	Total value to which the consideration ratio is not applied ^(*)		Total value to which the consideration ratio is applied ^(*)	
	TRY+FC	FC	TRY+FC	FC
Current Period				
HIGH QUALITY LIQUID ASSETS				
High Quality Liquid Assets			30,444,225	14,027,901
Cash Outflows				
Retail and customer deposits	55,707,657	20,218,838	4,919,939	1,994,354
Stable deposits	13,036,978	450,217	652,192	22,564
Less stable deposits	42,670,679	19,768,621	4,267,747	1,971,790
Unsecured funding other than retail and small business customers deposits	42,774,292	19,750,467	20,578,164	8,388,153
Operational deposits	-	-	-	-
Non-Operational deposits	38,018,480	19,331,068	15,819,793	7,981,076
Other unsecured funding	4,755,812	419,399	4,758,371	407,077
Secured funding				
Other cash outflows	869,198	8,362,467	871,521	8,355,299
Liquidity needs related to derivatives and market valuation changes on derivatives transactions	869,198	8,362,467	871,521	8,355,299
Debts related to the structured financial products	-	-	-	-
Commitment related to debts to financial markets and other off balance sheet liabilities	-	-	-	-
Commitments that are unconditionally revocable at any time by the Bank and other contractual commitments	-	-	-	-
Other irrevocable or conditionally revocable commitments	41,531,812	12,027,760	3,517,573	1,295,185
TOTAL CASH OUTFLOWS			29,887,197	20,032,991
Cash Inflows				
Secured lending transactions	-	-	-	-
Unsecured lending transactions	10,702,480	3,481,693	7,053,530	3,010,851
Other cash inflows	821,987	10,105,524	827,046	10,112,574
TOTAL CASH INFLOWS	11,524,467	13,587,217	7,880,576	13,123,425
			Max limit applied values	
TOTAL HQLA STOCK			30,444,225	14,027,901
TOTAL NET CASH OUTFLOWS			22,006,621	7,037,987
LIQUIDITY COVERAGE RATIO (%)			138.34	199.32

(*) The 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	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%

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SECTION FOUR: INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

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

1. Liquidity coverage ratio (Continued)

Prior Period	Total value to which the consideration ratio is not applied ^(*)		Total value to which the consideration ratio is applied ^(*)	
	TRY+FC	FC	TRY+FC	FC
HIGH QUALITY LIQUID ASSETS				
High Quality Liquid Assets			14,830,103	7,885,249
Cash Outflows				
Retail and customer deposits	36,154,070	9,879,480	3,205,503	980,320
Stable deposits	8,198,077	152,550	409,904	7,627
Less stable deposits	27,955,993	9,726,930	2,795,599	972,693
Unsecured funding other than retail and small business customers deposits	32,060,804	17,830,518	14,715,535	7,911,269
Operational deposits	-	-	-	-
Non-Operational deposits	30,030,852	17,603,750	12,685,583	7,684,501
Other unsecured funding	2,029,952	226,768	2,029,952	226,768
Secured funding				
Other cash outflows	651,794	7,849,521	651,794	7,849,521
Liquidity needs related to derivatives and market valuation changes on derivatives transactions	651,794	7,849,521	651,794	7,849,521
Debts related to the structured financial products	-	-	-	-
Commitment related to debts to financial markets and other off balance sheet liabilities	-	-	-	-
Commitments that are unconditionally revocable at any time by the Bank and other contractual commitments	-	-	-	-
Other irrevocable or conditionally revocable commitments	19,322,524	5,436,368	1,503,350	479,259
TOTAL CASH OUTFLOWS			20,076,182	17,220,369
Cash Inflows				
Secured lending transactions	465,609	3,196	-	-
Unsecured lending transactions	12,828,722	5,822,848	10,565,164	5,524,507
Other cash inflows	744,053	5,728,623	744,053	5,728,623
TOTAL CASH INFLOWS	14,038,384	11,554,667	11,309,217	11,253,130
			Max limit applied values	
TOTAL HQLA STOCK			14,830,103	7,885,249
TOTAL NET CASH OUTFLOWS			8,766,965	6,000,906
LIQUIDITY COVERAGE RATIO (%)			169.16	131.40

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

Prior Period	Highest	Date	Lowest	Date	Average
TRY+FC	240.28%	21 November 2024	129.04%	25 October 2024	174.18%
FC	202.29%	27 December 2024	99.17%	28 October 2024	135.11%

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

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NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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SECTION FOUR: INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

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

2. Minimum Disclosures by Banks Regarding the 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, 71% are accounts held at the CBRT, 25% are free securities, and 4% are cash value.

c. Components density of fund resources in all funds

Among the primary funding sources, unsecured fundings such as deposits and loans, and secured fundings such as repo transactions hold the most significant positions. As of the balance sheet date, 78% of the funding sources consist of deposits, 10% of the loans used and 12% of borrowings from money markets. Cash outflows comprise 63% unsecured fundings, 9% secured fundings, and 28% off-balance sheet fundings.

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

Cash flows related to derivative financial instruments are included in the calculation by considering the provisions of the Regulation. The 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, 53% of the Bank's time deposits consist of individual customers, 2% of retail customers, 38% of other individual customers, and 7% of other deposit accounts.

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

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

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

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

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NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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SECTION FOUR: INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

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

Breakdown of assets and liabilities according to their outstanding maturities:

Current Period	Demand	Up to 1 Month	1-3 Month	3-12 Month	1-5 Years	5 Years and Over	Unallocated ⁽¹⁾	Total
Assets:								
Cash Equivalents (Cash in Vault, Foreign Currency Cash, Money in Transit, Cheques Purchased) and Balances with the CBRT	4,878,724	15,515,684	-	-	-	-	-	20,394,408
Receivables from Banks and Other Financial Institutions ⁽³⁾	6,412,464	1,810,623	-	-	-	-	-	8,223,087
Financial Assets at Fair Value through Profit or Loss	-	11,934	13,954	71,758	152,289	117,751	-	367,686
Interbank Money Market Placements	-	-	-	-	-	-	-	-
Financial Assets at Fair Value through Other Comprehensive Income	417,725	-	-	-	22,720,725	1,226,073	-	24,364,523
Loans ⁽²⁾⁽³⁾	-	6,922,953	17,771,026	48,498,564	12,449,113	5,607	877,564	86,524,827
Financial Assets at Fair Value Through Amortized Cost ⁽³⁾	-	-	-	-	11,198,586	-	-	11,198,586
Other Assets	-	12,172,760	217,808	502,156	317,251	-	15,779,624	28,989,599
Total assets	11,708,913	36,433,954	18,002,788	49,072,478	46,837,964	1,349,431	16,657,188	180,062,716
Liabilities:								
Banks deposits	3,542	299,951	-	-	1,307,881	-	-	1,611,374
Other deposits	11,113,230	57,885,466	24,661,874	638,311	32,585	-	-	94,331,466
Loans received	-	-	-	169,421	12,464,515	-	-	12,633,936
Money market borrowings	-	14,516,318	-	-	-	-	-	14,516,318
Marketable securities issued	-	-	-	-	-	10,784,981	-	10,784,981
Other liabilities	-	617,638	265,710	407,474	267,499	6,742,586	37,883,734	46,184,641
Total liabilities	11,116,772	73,319,373	24,927,584	1,215,206	14,072,480	17,527,567	37,883,734	180,062,716
Net liquidity gap	592,141	(36,885,419)	(6,924,796)	47,857,272	32,765,484	(16,178,136)	(21,226,546)	-
Prior period								
	Demand	Up to 1 Month	1 - 3 Months	3 - 12 Months	1 - 5 Years	5 Years and Over	Unallocated ⁽¹⁾	Total
Total assets	5,609,521	31,588,625	11,932,963	25,172,991	17,908,783	2,015,533	10,031,984	104,260,400
Total liabilities	7,910,333	41,915,060	17,354,818	8,810,009	6,594,993	100,143	21,575,044	104,260,400
Net Liquidity gap	(2,300,812)	(10,326,435)	(5,421,855)	16,362,982	11,313,790	1,915,390	(11,543,060)	-

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

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

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

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SECTION FOUR: INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

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

Net Stable Funding Ratio (NSFR):

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

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

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SECTION FOUR: INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

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

Net Stable Funding Rate

	Amount Not Subject to Maturity-Based Consideration Ratio				Total Amount Subject to Consideration Ratio
	Demand*	Short-Term (less than 6 months)	Residual Maturity of 6 Months and Longer But Less Than 1 Year	Residual Maturity of 1 Year and More	
Current Period					
Current Stable Fund					
Equity Elements	34,282,130	-	-	24,727,900	59,010,030
Core Capital and Supplementary Capital	34,282,130	-	-	-	34,282,130
Other Equity Elements	-	-	-	24,727,900	24,727,900
Individual and Retail Customer Deposits	6,908,397	49,245,070	65,457	12,003	51,271,433
Stable deposits	1,173,699	12,084,193	13,756	317	12,608,367
Less stable deposits	5,734,698	37,160,877	51,701	11,686	38,663,066
Payables to Other Persons	3,875,525	33,028,091	2,629,219	-	19,809,305
Operational Deposits/Participation Fund	-	-	-	-	-
Other Payables	3,875,525	33,028,091	2,629,219	-	19,809,305
Equivalent Liabilities to Interdependent Assets	-	-	-	-	-
Other Liabilities	6,922,553	1,462,993	-	-	-
Derivative Liabilities	-	-	-	-	-
Other Equity Elements and Liabilities Not Included Above	6,922,553	1,462,993	-	-	-
Current Stable Fund	-	-	-	-	130,090,768
Required Stable Fund	-	-	-	-	-
High Quality Liquid Assets	-	-	-	-	1,093,334
Operational Deposits/Participation Fund Deposited with Credit Institutions or Financial Institutions	-	-	-	-	-
Performing Receivables	2,632,340	38,021,866	11,406,980	42,841,402	61,578,384
Receivables from Credit Institutions or Financial Institutions with First Quality Liquid Assets as Collateral	172,486	-	-	-	17,249
Receivables from Credit Institutions or Financial Institutions without or without First Quality Liquid Assets as Collateral Secured Receivables	2,456,126	1,430,655	-	-	583,017
Corporate Customers Other Than Credit Institutions or Financial Institutions, Institutions, Individuals and Retail Customers, Central Governments, CBRT and Public Institutions	3,728	36,591,211	11,406,980	42,841,402	60,841,306
Receivables Subject to a Low Risk Weight of 35% or Less	-	-	-	654,084	425,155
Receivables Secured by Residential Real Estate Mortgages	-	-	-	-	136,812
Receivables Subject to a Low Risk Weight of 35% or Less	-	-	-	210,480	136,812
Stock Exchange Traded Shares and Debt Instruments That Do Not Have the Characteristics of High Quality Liquid Assets	-	-	-	-	-
Assets Equivalent to Interdependent Liabilities	-	-	-	-	-
Other Assets	27,995,426	453,968	200,275	20,108	28,201,640
Physically Deliverable Commodities Including Gold	-	-	-	-	-
Initial Collateral of Derivative Contracts or Guarantee Fund Given to Central Counterparty	-	1,516	-	-	1,288
Derivative Assets	-	19,763	179,928	5,207	130,433
Amount of Derivative Liabilities Before Deducting Variation Collateral	-	432,689	20,347	14,901	74,493
Other Assets Not Included Above	27,995,426	-	-	-	27,995,426
Off-Balance Sheet Liabilities	-	37,478,205	7,653,743	3,064,973	2,409,846
Required Stable Fund	-	-	-	-	93,283,204
Net Stable Funding Rate (%) (Current/Required Stable Fund)					139.46

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

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SECTION FOUR: INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

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

Net Stable Funding Rate

	Amount Not Subject to Maturity-Based Consideration Ratio				Total Amount Subject to Consideration Ratio
	Demand*	Short-Term (less than 6 months)	Residual Maturity of 6 Months and Longer But Less Than 1 Year	Residual Maturity of 1 Year and More	
Prior Period					
Prior Stable Fund					
Equity Elements	16,066,699	-	-	6,931,991	22,998,690
Core Capital and Supplementary Capital	16,066,699	-	-	-	16,066,699
Other Equity Elements	-	-	-	6,931,991	6,931,991
Individual and Retail Customer Deposits	4,592,236	32,320,108	748,167	745	34,330,566
Stable deposits	744,400	7,934,146	29,890	294	8,273,293
Less stable deposits	3,847,836	24,385,962	718,277	451	26,057,273
Payables to Other Persons	3,086,245	28,222,071	3,440,211	-	15,524,170
Operational Deposits/Participation Fund	-	-	-	-	-
Other Payables	3,086,245	28,222,071	3,440,211	-	15,524,170
Equivalent Liabilities to Interdependent Assets					
Other Liabilities	2,759,104	-	-	-	-
Derivative Liabilities					
Other Equity Elements and Liabilities Not Included Above	2,759,104	-	-	-	-
Prior Stable Fund					72,853,426
Required Stable Fund					
High Quality Liquid Assets					52,214
Operational Deposits/Participation Fund Deposited with Credit Institutions or Financial Institutions					
Performing Receivables	1,957,672	32,155,965	8,090,746	24,969,256	38,831,691
Receivables from Credit Institutions or Financial Institutions with First Quality Liquid Assets as Collateral	1,926,188	-	-	-	192,619
Receivables from Credit Institutions or Financial Institutions without or without First Quality Liquid Assets as Collateral Secured Receivables	-	7,955,814	1,131,952	404,281	2,163,629
Corporate Customers Other Than Credit Institutions or Financial Institutions, Institutions, Individuals and Retail Customers, Central Governments, CBRT and Public Institutions	31,484	24,200,151	6,958,794	24,564,975	36,475,443
Receivables Subject to a Low Risk Weight of 35% or Less	-	-	-	213,005	138,453
Receivables Secured by Residential Real Estate Mortgages					
Receivables Subject to a Low Risk Weight of 35% or Less	-	-	-	377,164	245,156
Stock Exchange Traded Shares and Debt Instruments That Do Not Have the Characteristics of High Quality Liquid Assets					
Assets Equivalent to Interdependent Liabilities					
Other Assets	14,403,339	16,840	16,940	2,752	14,486,208
Physically Deliverable Commodities Including Gold					
Initial Collateral of Derivative Contracts or Guarantee Fund Given to Central Counterparty		20,338		-	17,287
Derivative Assets		(43,441)	16,291		22,238
Amount of Derivative Liabilities Before Deducting Variation Collateral		39,943	649	2,752	43,344
Other Assets Not Included Above	14,403,339	-	-	-	14,403,339
Off-Balance Sheet Liabilities		16,996,058	3,413,567	2,425,884	1,141,775
Required Stable Fund					54,511,888
Net Stable Funding Rate (%) (Current/Required Stable Fund)					133.65

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

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SECTION FOUR: INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

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

Maturity distribution of derivative financial instruments for trading purposes

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

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

Current Period	Up to 1 Month	1-3 Months	3-12 Months	1-5 Years	5 Years and Over	Total
Forward Foreign Currency buying	626,040	1,628,066	7,344,561	-	-	9,598,667
Forward Foreign Currency selling	641,861	1,792,185	8,647,500	-	-	11,081,546
Swap contracts buying	40,708,474	3,314,631	255,088	-	-	44,278,193
Swap contracts selling	41,027,784	3,415,091	253,515	-	-	44,696,390
Interest rate swap buying	2,396,914	4,692,632	10,420,006	4,763,779	-	22,273,331
Interest rate swap selling	2,396,914	4,692,632	10,402,590	4,763,779	-	22,255,915
Options buying	9,506,556	4,996,907	8,228,752	-	-	22,732,215
Options selling	9,813,470	5,187,214	9,387,554	-	-	24,388,238
Total	107,118,013	29,719,358	54,939,566	9,527,558	-	201,304,495
Prior Period	Up to 1 Month	1-3 Months	3-12 Months	1-5 Years	5 Years and Over	Total
Forward Foreign Currency buying	1,973,042	1,106,726	1,421,207	-	-	4,500,975
Forward Foreign Currency selling	2,007,356	1,281,111	1,650,041	-	-	4,938,508
Swap contracts buying	26,494,090	531,924	507,682	-	-	27,533,696
Swap contracts selling	26,544,384	544,519	507,701	-	-	27,596,604
Interest rate swap buying	225,000	3,885,000	5,340,606	3,024,264	-	12,474,870
Interest rate swap selling	225,000	3,885,000	5,340,606	3,024,264	-	12,474,870
Options buying	2,637,816	2,275,415	5,276,103	-	-	10,189,334
Options selling	2,883,515	2,718,906	5,940,195	-	-	11,542,616
Total	62,990,203	16,228,601	25,984,141	6,048,528	-	111,251,473

Information on securitization position

None.

Information on Credit Risk Mitigation Techniques

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

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

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

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SECTION FOUR: INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

IX. 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 12.38% (31 December 2024: 12.70%) The primary reason for the decrease in the leverage ratio for the current period compared to the previous period is that the growth rate of the core capital is less than the growth rate of the total risk-weighted assets. Subject level is above the minimum requirement which is determined as 3% by the regulation.

	Current Period (*)	Prior Period (*)
Assets On the Balance Sheet		
Assets on the balance sheet (excluding derivative financial instruments and loan derivatives, including collaterals)	173,391,238	97,768,293
(Assets deducted from core capital)	(238,996)	(664,848)
Total risk amount for assets on the balance sheet	173,152,242	97,103,445
Derivative Financial Instruments and Loan Derivatives		
Renewal cost of derivative financial instruments and loan derivatives i	735,512	383,027
Potential credit risk amount of derivative financial instruments and loan derivatives	780,949	910,275
Total risk amount of derivative financial instruments and loan derivatives	1,516,461	1,293,302
Financing Transactions with Securities or Goods Warranties		
Risk amount of financial transactions with securities or good warranties (excluding those in the balance sheet)	11,761,282	11,265,089
Risk amount arising from intermediated transactions	-	-
Total risk amount of financing transactions with securities or goods warranties	11,761,282	11,265,089
Off-Balance Sheet Commitments		
Gross nominal amount of the off-the-balance sheet transactions	33,725,557	14,700,938
Adjustment amount arising from multiplying by the credit conversion rate	-	-
Total risk amount for off-the-balance sheet transactions	33,725,557	14,700,938
Capital and Total Risk		
Core capital	27,251,210	15,758,618
Total risk amount	220,155,542	124,362,774
Leverage ratio	12.38	12.70

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

X. 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.

ANADOLUBANK ANONİM ŞİRKETİ

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SECTION FOUR: INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

X. Explanations on Risk Management (Continued)

Explanations on risk management and risk weighted amount

	Risk Weighted Amounts		Minimum Capital Requirements
	31 December 2025	31 December 2024	31 December 2025
1 Credit risk (excluding counterparty credit risk)	123,908,565	66,274,469	9,912,685
2 Standardized approach	123,908,565	66,274,469	9,912,685
3 Internal rating-based approach	-	-	-
4 Counterparty credit risk	1,137,930	1,506,849	91,034
5 Standardized approach for counterparty credit risk	1,137,930	1,506,849	91,034
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	6,827,150	3,325,825	546,172
17 Standardized approach	6,827,150	3,325,825	546,172
18 Internal model approaches	-	-	-
19 Operational risk	10,847,070	6,297,603	867,766
20 Basic indicator approach	10,847,070	6,297,603	867,766
21 Standardized approach	-	-	-
22 Advanced measurement approach	-	-	-
23 Amounts below the thresholds for deduction from capital (subject to 250% risk weight)	-	-	-
24 Floor adjustment	-	-	-
25 Total (1+4+7+8+9+10+11+16+19+23+24)	142,720,715	77,404,746	11,417,657

Credit Risk Disclosures

a. Credit Quality of Assets

	The gross amount evaluated in accordance with TAS in the financial statements prepared according to legal consolidation		Provisions Amortization and Impairments	Net Value Defaulted exposures
	Defaulted exposures	Non-defaulted exposures		
1 Loans	2,574,460	86,276,692	(2,326,325)	86,524,827
2 Debt securities	-	36,522,708	(591,913)	35,930,795
3 Off-balance sheet receivables	-	89,015,283	(44,480)	88,970,803
4 Total	2,574,460	211,814,683	(2,962,718)	211,426,425

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SECTION FOUR: INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

X. Explanations on Risk Management (Continued)

b. Changes in Stock of Defaulted Loans and Debt Securities

1	Defaulted loans and debt securities at end of the previous reporting period	836,998
2	Loans and debt securities that have defaulted since the last reporting period	2,014,320
3	Returned to non-defaulted status	-
4	Amounts written off from assets	527
5	Other changes	(276,331)
6	Defaulted loans and debt securities at end of the reporting period end (1+2+3+4+5)	2,574,460

c. Credit Risk Mitigation Techniques- Overview

		Exposures unsecured: carrying amount	Exposures secured by collaterals	Exposures secured by collateral, of which secured amount	Exposures secured by financial guarantees	Exposures secured by financial guarantees, of which secured amount	Exposures secured by credit derivatives	Exposures secured by credit derivatives, of which secured amount
1	Loans	203,726,978	1,356,856	689,263	530,062	409,613	-	-
2	Debt Securities	31,209,046	-	-	-	-	-	-
3	Total	234,936,024	1,356,856	689,263	530,062	409,613	-	-
4	Defaulted	877,564	-	-	-	-	-	-

d. Standardised approach – Exposures by asset classes and risk weights

	Asset Classes	Exposures before CCF and CRM		Exposures post CCF and CRM		Risk weighted amount and risk weighted amount density	
		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	Risk Weighted Amount	Risk Weighted Amount density %
1	Exposures to central governments or central banks	49,391,384	-	49,800,996	-	-	0%
2	Exposures to regional governments or local authorities	3,854,628	1,113	3,854,628	462	1,927,545	50%
3	Exposures to public sector entities	432,768	228	432,768	46	432,814	100%
4	Exposures to multilateral development banks	-	-	-	-	-	-
5	Exposures to international organizations	-	-	-	-	-	-
6	Exposures to banks and financial intermediaries	5,122,704	25,507,016	5,122,704	260,839	1,129,955	21%
7	Exposures to corporates	47,405,240	39,835,744	46,824,063	28,683,591	71,571,295	95%
8	Retail exposures	23,915,725	9,418,984	23,398,434	4,568,388	20,975,116	75%
9	Exposures secured by residential property	1,263,311	84,285	1,262,902	47,494	458,639	35%
10	Exposures secured by commercial real estate	4,128,002	288,978	4,128,002	181,964	2,527,881	59%
11	Past-due loans	877,564	-	877,564	-	610,109	70%
12	Higher Risk categories by the Agency Board	-	-	-	-	-	-
13	Exposures in the form of covered bonds	-	-	-	-	-	-
14	Exposures to institutions and corporates with short-term credit assessments	-	-	-	-	-	-
15	Exposures in the form of units or shares in collective investment undertakings	-	-	-	-	-	-
16	Other assets	15,831,025	-	15,831,025	-	14,814,512	94%
17	Investments in equities	9,460,699	-	9,460,699	-	9,460,699	100%
18	Total	161,683,050	75,136,348	160,993,785	33,742,784	123,908,565	64%

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SECTION FOUR: INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

X. Explanations on Risk Management (Continued)

e. Standardised approach – Exposures by asset classes and risk weights

Risk Asset Classes / Risk Weights	0%	20% unrated	35% Secured by real estate	50% unrated	75%	100%	150%	200%	500%	Total credit risk exposure amount (After CCF and CRM)
Exposures to central governments or central banks	49,800,996	-	-	-	-	-	-	-	-	49,800,996
Exposures to regional governments or local authorities	-	-	-	3,855,090	-	-	-	-	-	3,855,090
Exposures to public sector entities	-	-	-	-	-	432,814	-	-	-	432,814
Exposures to multilateral development banks	-	-	-	-	-	-	-	-	-	-
Exposures to international organizations	-	-	-	-	-	-	-	-	-	-
Exposures to banks and financial intermediaries r	-	5,209,470	-	172,023	-	2,050	-	-	-	5,383,543
Exposures to corporates	-	528,968	-	7,026,370	-	67,952,317	-	-	-	75,507,655
Retail exposures	-	-	-	-	27,966,822	-	-	-	-	27,966,822
Exposures secured by residential property r	-	-	1,310,396	-	-	-	-	-	-	1,310,396
Exposures secured by commercial real estate	-	-	-	3,564,171	-	745,795	-	-	-	4,309,966
Past-due loans	-	-	-	539,318	-	333,839	4,407	-	-	877,564
Higher Risk categories by the Agency Board	-	-	-	-	-	-	-	-	-	-
Exposures in the form of covered bonds	-	-	-	-	-	-	-	-	-	-
Exposures to institutions and corporates with a short-term credit assessments	-	-	-	-	-	-	-	-	-	-
Exposures in the form of units or shares in collective investment undertakings (CIUs)	-	-	-	-	-	-	-	-	-	-
Investments in equities	-	-	-	-	-	9,460,699	-	-	-	9,460,699
Other assets	1,012,585	4,910	-	-	-	14,813,530	-	-	-	15,831,025
Total	50,813,581	5,743,348	1,310,396	15,156,972	27,966,822	93,741,044	4,407	-	-	194,736,570

Explanations on Counterparty Credit Risk (CCR)

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

		Replacement cost	Potential future exposure	EEPE	Alpha used for computing regulatory exposure at default	Exposure at default post CRM	Risk Weighted Amount
1	Standardized Approach - CCR (For Derivatives)	459,708	900,522		1,4	1,360,230	933,448
2	Internal Model Method (for derivatives, repo transactions, marketable securities or commodity lending or borrowing transactions, long settlement transactions and securities financing transactions)			-	-	-	-
3	Simple Approach for Credit Mitigation (for repo transactions, marketable securities or commodity lending or borrowing transactions, long settlement transactions and securities financing transactions)					-	-
4	Comprehensive Approach for Credit Risk Mitigation (for repo transactions, marketable securities or commodity lending or borrowing transactions, long settlement transactions and securities financing transactions)					1,655,810	-
5	Value at Risk for repo transactions, marketable securities or commodity lending or borrowing transactions, long settlement transactions and securities financing transactions					-	-
6	Total						933,448

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SECTION FOUR: INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

X. Explanations on Risk Management (Continued)

b. Credit valuation adjustment (CVA) capital charge

		Exposure at default post CRM	Risk Weighted Amount
	Total portfolios subject to the Advanced CVA capital charge	-	-
1	(i) Value at Risk component (Including the 3* multiplier)		-
2	(ii) Stressed Value at Risk component (Including the 3* multiplier)		-
3	All portfolios subject to the Standardized CVA capital charge	1,360,230	203,059
4	Total portfolios subject to the Advanced CVA capital charge	1,360,230	203,059

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

c. Standard Approach - Counterparty Credit Risk (CCR) by Risk Classes and Risk Weights

Risk weights / Risk classes	0%	10%	20%	35%	50%	75%	100%	150%	Other	Total Credit Exposures
Exposures to central governments and central banks	1,655,810	-	-	-	-	-	-	-	-	1,655,810
Exposures to regional or local governments	-	-	-	-	-	-	-	-	-	-
Exposures to administrative units and non-commercial enterprises	-	-	-	-	-	-	-	-	-	-
Exposures to multilateral development banks	-	-	-	-	-	-	-	-	-	-
Exposures to international organizations	-	-	-	-	-	-	-	-	-	-
Exposures to banks and financial intermediaries	-	-	387,571	-	177,753	-	-	-	71,061	636,385
Exposures to corporates	-	-	125	-	20,203	-	703,990	-	-	724,318
Retail exposures	-	-	-	-	-	70,588	-	-	-	70,588
Exposures secured by commercial real estate	-	-	-	-	-	-	-	-	-	-
Past-due loans	-	-	-	-	-	-	-	-	-	-
Higher Risk categories by the Agency Board	-	-	-	-	-	-	-	-	-	-
Exposures in the form of covered bonds	-	-	-	-	-	-	-	-	-	-
Securitization positions in banking accounts	-	-	-	-	-	-	-	-	-	-
Exposures to institutions and corporates with a short term credit assessments	-	-	-	-	-	-	-	-	-	-
Exposures in the form of units or shares in collective investment undertakings (CIUs)	-	-	-	-	-	-	-	-	-	-
Investments in equities	-	-	-	-	-	-	-	-	-	-
Other exposures	-	-	-	-	-	-	-	-	-	-
Other assets	-	-	-	-	-	-	-	-	-	-
Total	1,655,810	-	387,696	-	197,956	70,588	703,990	-	71,061	3,087,101

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SECTION FOUR: INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

X. Explanations on Risk Management (Continued)

d. Composition of collateral for CCR exposure

	Collateral used in derivative transactions				Collateral used in other transactions	
	Collateral Taken		Collateral Given		Collateral Received	Collateral Given
	Segregated	Unsegregated	Segregated	Unsegregated		
Cash – domestic currency	-	-	-	-	14,516,318	-
Cash – other currencies	-	-	-	-	-	-
Domestic sovereign debt	-	-	-	-	-	-
Other sovereign debt	-	-	-	-	-	-
Government agency bonds	-	-	-	-	-	-
Corporate bonds	-	-	-	-	-	-
Equity securities	-	-	-	-	-	-
Other collaterals	-	-	-	-	-	-
Total	-	-	-	-	14,516,318	-

e. Risks to the Central Counterparty (“CCP”)

None.

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SECTION FOUR: INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

X. Explanations on Risk Management (Continued)

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

	Carrying values in financial statements prepared as per TAS (*)	Subject to credit risk	Subject to counterparty credit risk	Subject to market risk	Considered in equity calculations	Not subject to capital requirements or subject to deduction from capital
Assets						
Cash and cash equivalents	28,610,941	28,610,941	-	-	-	-
Financial assets at fair value through profit or loss	367,686	-	-	367,686	-	-
Financial assets at fair value through other comprehensive income	24,364,523	-	-	24,364,523	-	-
Financial assets measured at amortized cost	11,200,048	-	11,200,048	-	-	-
Derivative financial assets	1,037,052	-	1,037,052	-	-	-
Non-performing loans	-	-	-	-	-	-
Allowances for Expected Credit Losses (-)	6,554	-	-	-	-	-
Loans (Net)	86,523,365	86,523,365	-	-	-	-
Loans	88,851,151	88,851,151	-	-	-	-
Lease receivables	-	-	-	-	-	-
Factoring Receivables	35,394	35,394	-	-	-	-
Non-performing loans	2,574,460	2,574,460	-	-	-	-
Allowances for Expected Credit Losses (-)	2,327,786	2,327,786	-	-	-	-
Assets held for sale and assets of discontinued operations (Net)	163,762	163,762	-	-	-	-
Equity investments	12,485,178	12,485,178	-	-	-	-
Tangible assets (Net)	2,933,995	2,933,995	-	-	-	-
Intangible assets (Net)	196,689	-	-	-	-	196,689
Investment property (Net)	-	-	-	-	-	-
Tax assets	-	-	-	-	-	-
Deferred tax assets	295,004	295,004	-	-	-	-
Other assets	11,842,525	11,842,525	-	-	-	-
Total Assets	180,062,716	142,890,164	12,237,100	24,732,209	-	196,689
Liabilities						
Deposits	95,942,840	-	-	-	-	95,942,840
Funds borrowed	12,633,936	-	-	-	-	12,633,936
Interbank money markets	14,516,318	-	14,516,318	-	-	-
Marketable securities issued	10,784,981	-	-	10,784,981	-	-
Funds	-	-	-	-	-	-
Financial liabilities at fair value through profit or loss	-	-	-	-	-	-
Derivative financial liabilities	1,253,004	-	-	1,253,004	-	-
Factoring payables	-	-	-	-	-	-
Lease payables	419,480	-	-	-	-	419,480
Provisions	435,837	-	-	-	-	435,837
Tax liability	1,804,735	-	-	-	-	1,804,735
Deferred tax liabilities	-	-	-	-	-	-
Liabilities held for sale and liabilities of discontinued operations (net)	-	-	-	-	-	-
Subordinated debt	6,628,423	-	-	6,628,423	-	-
Other liabilities	7,026,289	-	-	-	-	7,026,289
Shareholders' equity	28,616,873	-	-	-	28,616,873	-
Total Liabilities	180,062,716	-	14,516,318	18,666,408	28,616,873	118,263,117

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SECTION FOUR: INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

X. Explanations on Risk Management (Continued)

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

		Total	Subject to credit risk	Subject to securitization	Subject to counterparty credit risk	Subject to market risk
1	Asset carrying value amount under scope of regulatory consolidation	180,056,162	143,086,853	-	12,237,100	24,732,209
2	Liabilities carrying value amount under regulatory scope of consolidation	-	-	-	-	-
3	Total net amount under regulatory scope of consolidation	180,056,162	143,086,853	-	12,237,100	24,732,209
4	Off-balance sheet amounts	290,319,778	89,015,283	-	201,304,495	-
5	Differences in valuations	-	-	-	-	-
6	Differences due to different netting rules, other than those already included in row 2	-	-	-	-	-
7	Differences due to consideration of provisions	-	-	-	-	-
8	Differences due to applications of BRSA	-	-	-	-	-
9	Risk Amounts	470,375,940	232,102,136	-	213,541,595	24,732,209

XI. Explanations on the Presentation of Financial Assets and Liabilities at Their Fair Values

	Carrying value		Fair value	
	Current Period	Prior Period	Current Period	Prior Period
Assets				
Interbank Money Market Placements	-	5,895,477	-	5,883,464
Banks and Receivables from other Financial Institutions	8,220,556	4,341,601	6,014,626	4,191,125
Financial Assets at Fair Value Through Other Comprehensive Income	24,364,523	5,040,199	24,364,523	5,040,199
Financial Assets Measured at Amortized Cost	11,201,510	6,169,444	11,124,399	6,092,333
Loans	85,647,264	52,038,195	80,639,318	48,277,069
Liabilities				
Bank Deposits	1,611,374	5,896,772	1,390,490	5,675,896
Other Deposits	94,331,466	68,366,918	92,729,222	66,781,252
Funds From Other Financial Institutions	12,633,936	7,322,652	11,649,670	6,597,426
Liabilities to Money Market Institutions	14,516,318	94,126	14,404,526	93,925
Marketable Securities Issued	-	-	-	-
Miscellaneous Liabilities	4,012,668	1,104,811	4,012,668	1,104,811

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

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

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

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

ANADOLUBANK ANONİM ŞİRKETİ

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SECTION FOUR: INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

XI. Explanations on the Presentation of Financial Assets and Liabilities at Their Fair Values (Continued)

Classification of fair value

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

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

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

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

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

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

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

	31 December 2025			Total
	Stage 1	Stage 2	Stage 3	
Financial Assets at Fair Value Through Profit or Loss				
- Government debt securities	266,343	-	-	266,343
- Share certificates	-	-	-	-
- Other financial assets	-	101,343	-	101,343
Derivative financial asset	-	1,037,052	-	1,037,052
Loans at Fair Value Through Other Profit/Loss	-	-	-	-
Financial Assets Measured at Fair Value Through Other Comprehensive Income				
Government debt securities	23,946,798	-	-	23,946,798
Share certificates	-	155,465	75,544	231,009
Other financial assets	-	186,716	-	186,716
Total assets	24,213,141	1,480,576	75,544	25,769,261
Financial liabilities at Fair Value Through Other profit/loss:				
Derivative financial liabilities	-	1,253,004	-	1,253,004
Total liabilities	-	1,253,004	-	1,253,004

The bank has assessed that the costs of financial assets, whose fair value differences are reflected in other comprehensive income and which represent an equity interest, best reflect the fair values of the related assets. The fair value stage of the related assets has been determined as Stage 3.

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SECTION FOUR: INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

XI. Explanations on the Presentation of Financial Assets and Liabilities at Their Fair Values (Continued)

	31 December 2024			Total
	Stage 1	Stage 2	Stage 3	
Financial Assets at Fair Value Through Profit or Loss:				
- Government debt securities	305,988	-	-	305,988
- Share certificates	-	-	-	-
- Other assets	-	98,676	-	98,676
Derivative financial asset	-	579,258	-	579,258
Loans at Fair Value Through Other profit/loss	-	-	-	-
Financial Assets Measured at Fair Value Through Other Comprehensive Income				
Government debt securities	4,789,982	-	-	4,789,982
Share certificates	-	114,145	13,781	127,926
Other assets	-	122,291	-	122,291
Total assets	5,095,970	914,370	13,781	6,024,121
Financial liabilities at Fair Value Through Other profit/loss				
Derivative financial liabilities	-	689,301	-	689,301
Total liabilities	-	689,301	-	689,301

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

	Current Period
Balance at the end of the prior period	13,781
Purchases	-
Redemption/Disposals	-
Revaluation Difference	61,763
Transfers	-
Balance at the end of the period	75,544

XII. Explanations and Disclosures on 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.

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SECTION FOUR: INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

XII. Explanations on Operating Segments (Continued)

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

	Corporate and business banking	Retail banking	Treasury &Other	Bank's Total Activities
Current Period				
Operating income	8,008,491	741,761	8,084,304	16,834,556
Operating expense	-	-	(4,378,430)	(4,378,430)
Profit before Tax	8,008,491	741,761	3,705,874	12,456,126
Corporate Tax Provision	-	-	(3,035,579)	(3,035,579)
Profit after tax	8,008,491	741,761	670,295	9,420,547
Segment Assets	82,363,469	343,744	84,870,325	167,577,538
Associates and Subsidiaries	-	-	12,485,178	12,485,178
Total assets	82,363,469	343,744	97,355,503	180,062,716
Segment liabilities	34,291,183	57,603,388	59,551,272	151,445,843
Equity	-	-	28,616,873	28,616,873
Total Liabilities	34,291,183	57,603,388	88,168,145	180,062,716

- (*) 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 include 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 (*):

	Corporate and business banking	Retail banking	Treasury &Other	Bank's Total Activities
Prior Period				
Operating income	4,393,519	459,277	4,186,329	9,039,125
Operating expense	-	-	(2,059,565)	(2,059,565)
Profit before Tax	4,393,519	459,277	2,126,764	6,979,560
Corporate Tax Provision	-	-	(1,674,167)	(1,674,167)
Profit after tax	4,393,519	459,277	452,597	5,305,393
Segment Assets	49,989,151	98,109	47,004,203	97,091,463
Associates and Subsidiaries	-	-	7,168,937	7,168,937
Total assets	49,989,151	98,109	54,173,140	104,260,400
Segment liabilities	24,139,512	41,850,685	21,142,462	87,132,659
Equity	-	-	17,127,741	17,127,741
Total Liabilities	24,139,512	41,850,685	38,270,203	104,260,400

- (*) Since 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 include activities such as investments in fixed-income securities, fund management, foreign exchange transactions, money market transactions, and derivatives.

XIII. Explanations Regarding Hedge Accounting

The bank decided to implement a hedging strategy to mitigate the foreign exchange risk arising from its overseas affiliate, Anadolubank Nederland NV, which is accounted for using the equity method in its unconsolidated financial statements as of May 1, 2018.

This strategy involves hedging the foreign exchange risk arising from the net investment in Anadolubank Nederland NV, which amounts to 200,6 million Euros, through a net investment hedge. The subject of this discussion is the bank's euro fund accounts obtained from foreign banks as a hedging instrument.

Hedging gains/losses related to the investment in the foreign operation under equity are as follows: as of December 31, 2025, it amounted to TRY4,120,822 (December 31, 2024: TRY2,376,867)

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SECTION FIVE: EXPLANATIONS AND DISCLOSURES ON UNCONSOLIDATED FINANCIAL STATEMENTS

I. Explanations on Related to Assets

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

	Current Period		Prior Period	
	TRY	FC	TRY	FC
Cash/foreign currency	146,271	857,067	140,437	584,195
The CBRT (1)	8,795,575	10,598,026	7,454,188	7,298,994
Other (2)	-	-	-	202,486
Total	8,941,846	11,455,093	7,594,625	8,085,675

(1) Includes TRY15,515,684 held as reserve requirements.

(2) Includes precious metal accounts.

Pursuant to CBRT Communiqué No. 2013/15 on Required Reserves, banks are obliged to maintain required reserves at the CBRT for TRY and FX liabilities specified in the said communiqué. Required reserve ratios vary depending on the maturity structure of liabilities and are applied in a range of 3%–40% for TRY deposits and other liabilities, 22%–32% for FX deposits and precious metal deposit accounts, and 5%–25% for other FX liabilities. In addition, an extra required reserve in TRY at a rate of 2.5% is maintained for FX deposits (excluding deposits of foreign banks and precious metal accounts). Liabilities subject to required reserves are calculated as of Fridays on a biweekly basis and are maintained in 14-day periods. The CBRT pays interest, at rates determined by the CBRT, on required reserves maintained in TRY by deposit banks for FX-protected accounts and TRY deposit accounts. For FX deposit/participation fund liabilities (excluding foreign banks' deposits/participation funds), a commission, differentiated according to the TRY share, is applied on the amount to be maintained as required reserves and on call FX deposit accounts (excluding the portion maintained in TRY).

Information related to balances with the CBRT

	Current Period		Prior Period	
	TRY	FC	TRY	FC
Unrestricted Demand Deposit	951,243	2,926,674	964,921	2,855,222
Unrestricted Time Deposit	-	-	-	-
Reserve Requirements	7,844,332	7,671,352	6,489,267	4,443,772
Total	8,795,575	10,598,026	7,454,188	7,298,994

2. Information on banks and other financial institutions

	Current Period		Prior Period	
	TRY	FC	TRY	FC
Banks	1,252,344	6,974,766	51,017	4,306,543
Domestic	1,252,344	561,350	51,017	3,509,318
Foreign	-	6,413,416	-	797,225
Total	1,252,344	6,974,766	51,017	4,306,543

Information on foreign banks account

	Unrestricted Amount		Restricted Amount	
	Current Period	Current Period	Prior period	Prior Period
European Union Countries	228,489	-	445,620	-
USD, Canada	2,594,912	-	177,306	-
OECD Countries	2,995,808	-	145,790	28,509
Off-Shore Banking Regions	-	-	-	-
Other	-	-	-	-
Total	5,819,209	-	768,716	28,509

Within the foreign banks account, the collateral for foreign derivative transactions is TRY 594,207 (31 December 2024: TRY 28,509).

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NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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SECTION FIVE: EXPLANATIONS AND DISCLOSURES ON UNCONSOLIDATED FINANCIAL STATEMENTS(Continued)

I. Explanations on Related to Assets (Continued)

3. Information on receivables from money markets

As of December 31, 2025, there are no receivables from money markets. (31 December 2024: TRY 5,895,477).

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 2024: TRY 31,967).

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

None. (31 December 2024: None).

Information regarding securities whose fair value difference is reflected in profit/loss

	Current Period		Prior Period	
	TRY	FC	TRY	FC
Government debt securities	2,208	264,135	63,620	242,368
Share certificates	-	-	-	-
Other assets (*)	-	101,343	-	98,676
Total	2,208	365,478	63,620	341,044

(*) Other Financial Assets include bonds of Türkiye Vakıflar Bankası (TRY 21,838), İş Bankası (TRY 2,039), Ziraat Bankası (TRY 23,480), Türkiye İhracat Kredi Bankası (TRY 20,023), Türkiye Varlık Fonu (TRY 9,349), Yapı Kredi Bankası (TRY 15,994), Sınai Kalkınma Bankası (TRY 7,230), Akbank (TRY 1,205), and Garanti Bankası (TRY 184) (as of December 31, 2024: bonds of Türkiye Vakıflar Bankası (TRY 16,004), İş Bankası (TRY 43,600), Ziraat Bankası (TRY 24,628), Türkiye İhracat Kredi Bankası (TRY 10,747), and Türkiye Varlık Fonu (TRY 3,697) are attached

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

	Current Period	Prior Period
Debt Securities	24,723,928	5,540,536
Quoted at Stock Exchange	24,537,212	5,418,245
Unquoted at Stock Exchange	186,716	122,291
Share Certificate	231,009	127,926
Quoted at Stock Exchange	-	-
Unquoted at Stock Exchange	231,009	127,926
Impairment Provision (-)	590,414	628,263
Total	24,364,523	5,040,199

As of 31 December 2025, the financial assets subject to repo transactions whose fair value difference is reflected in other comprehensive income are TRY 14,830,371 (31 December 2024: TRY 97,412).

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SECTION FIVE: EXPLANATIONS AND DISCLOSURES ON UNCONSOLIDATED FINANCIAL STATEMENTS(Continued)

I. Explanations on Related to Assets (Continued)

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

Statement of movement in financial assets at fair value through other comprehensive income of the bank

	Current Period		Prior Period	
	TRY	FC	TRY	FC
Value at the Beginning of the Period	3,004,160	2,036,039	1,441,203	1,689,385
Purchases during the year	16,951,569	-	1,950,163	-
Transfers (Portfolio changes)	-	-	-	-
Disposals	(291,912)	-	(503,530)	-
Stock exchange valuation difference	-	-	-	-
Exchange rate differences in monetary assets	-	528,086	-	335,216
Rediscount and principal redemption share	1,955,700	16,842	110,867	19,207
Value increase/decrease	187,114	(23,075)	5,457	(7,769)
End of the Period	21,806,631	2,557,892	3,004,160	2,036,039

6. Positive differences table related to trading derivative financial assets

Trading derivative financial assets	Current Period		Prior Period	
	TRY	FC	TRY	FC
Forward Transactions	29,858	4,411	25,615	13,390
Swap Transactions	63,777	85,938	43,282	55,569
Futures Transactions	-	-	-	-
Options	576,700	276,368	336,089	105,313
Other	-	-	-	-
Total	670,335	366,717	404,986	174,272

7. Information Related to Loans

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

	Current Period		Prior Period	
	Cash	Non-Cash	Cash	Non-Cash
Direct Loans Granted to Shareholders	1,020	279,173	122,003	171,610
Corporate Shareholders	-	279,173	121,166	171,610
Real Person Shareholders	1,020	-	837	-
Indirect Loans Granted to Shareholders	201,710	212,151	102,152	60,437
Loans Granted to Employees	68,844	83	19,164	83
Total	271,574	491,407	243,319	232,130

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NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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SECTION FIVE: EXPLANATIONS AND DISCLOSURES ON UNCONSOLIDATED FINANCIAL STATEMENTS(Continued)

I. Explanations on Related to Assets (Continued)

7. Information Related to Loans (Continued)

Loans measured at amortized cost

Current Period	Standard Loans	Loans under Close Monitoring		
		Non-Restructured Loans	Restructured Loans	
			Loans with Revised Contract Terms	Refinancing
Cash Loans				
Non-specialized Loans	83,951,951	1,745,759	578,981	-
Enterprise Loans	-	-	-	-
Export Loans	15,473,838	388,502	107,117	-
Import Loans	-	-	-	-
Loans Given to Financial Sector	1,842,822	-	-	-
Retail Loans	306,375	1,873	87	-
Credit Cards	265,032	9,266	34	-
Other	66,063,884	1,346,118	471,743	-
Specialized Loans	-	-	-	-
Other Receivables	-	-	-	-
Total	83,951,951	1,745,759	578,981	-

	Current Period		Prior Period	
	Standard Loans	Loans Under Close Monitoring	Standard Loans	Loans Under Close Monitoring
12 Months Expected Credit Loss	457,699	-	200,144	-
Significant Increase in Credit Risk	-	171,728	-	74,651

Breakdown of loans according to their maturity

	Standard Loans and Other Receivables		Loans and Other Receivables under Close Monitoring	
	Loans and Other Receivables	Restructured or Rescheduled	Loans and Other Receivable	Restructured or Rescheduled
Short-Term Loans and Other Receivables	66,602,934	-	1,437,507	106,077
Non-Specialized Loans	66,602,934	-	1,437,507	106,077
Specialized Loans	-	-	-	-
Other Receivables	-	-	-	-
Medium and Long-Term Loans and Other Receivables	17,349,017	-	308,252	472,904
Non-Specialized Loans	17,349,017	-	308,252	472,904
Specialized Loans	-	-	-	-
Other Receivables	-	-	-	-
Total	83,951,951	-	1,745,759	578,981

ANADOLUBANK ANONİM ŞİRKETİ

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SECTION FIVE: EXPLANATIONS AND DISCLOSURES ON UNCONSOLIDATED FINANCIAL STATEMENTS

I. Explanations on 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	88,379	138,185	226,564
Mortgage Loans	-	10,297	10,297
Automotive Loans	-	-	-
Consumer Loans	88,379	127,888	216,267
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	43,124	-	43,124
Installment	7,132	-	7,132
Non-Installment	35,992	-	35,992
Individual Credit Cards-FC	541	-	541
Installment	-	-	-
Non-Installment	541	-	541
Personnel Loans-TRY	15,376	45,230	60,606
Mortgage Loans	-	-	-
Automotive Loans	-	-	-
Consumer Loans	15,376	45,230	60,606
Other	-	-	-
Personnel Loans- Indexed to FC	-	-	-
Mortgage Loans	-	-	-
Automotive Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
Personnel Loans-FC	-	-	-
Mortgage Loans	-	-	-
Automotive Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
Personnel Credit Cards-TRY	8,238	-	8,238
Installment	1,136	-	1,136
Non-Installment	7,102	-	7,102
Personnel Credit Cards-FC	-	-	-
Installment	-	-	-
Non-Installment	-	-	-
Overdraft Account-TRY (Individual)	21,165	-	21,165
Overdraft Account-FC (Individual)	-	-	-
Total	176,823	183,415	360,238

ANADOLUBANK ANONİM ŞİRKETİ

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SECTION FIVE: EXPLANATIONS AND DISCLOSURES ON UNCONSOLIDATED FINANCIAL STATEMENTS

I. Explanations on Related to Assets (Continued)

7. Information Related to Loans (Continued)

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

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

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SECTION FIVE: EXPLANATIONS AND DISCLOSURES ON UNCONSOLIDATED FINANCIAL STATEMENTS

I.Explanations on Related to Assets (Continued)

7. Information Related to Loans (Continued)

Information regarding installation of business loans and corporate credit cards.

Current Period	Short-term	Medium and Long-term	Total
Commercial Installment Loans-TRY	9,802,252	12,953,837	22,756,089
Mortgage Loans	-	-	-
Automotive Loans	217,180	3,020,601	3,237,781
Consumer Loans	9,585,072	9,933,236	19,518,308
Other	-	-	-
Commercial Installment Loans- FC Indexed	-	-	-
Mortgage Loans	-	-	-
Automotive Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
Commercial Installment Loans-FC	66,584	140,852	207,436
Mortgage Loans	-	-	-
Automotive loans	-	-	-
Consumer Loans	66,584	140,852	207,436
Other	-	-	-
Corporate Credit Cards-TRY	222,422	-	222,422
Installment	18,278	-	18,278
Non-Installment	204,144	-	204,144
Corporate Credit Cards-FC	7	-	7
Installment	-	-	-
Non-Installment	7	-	7
Overdraft Account-TRY (Commercial)	187,273	-	187,273
Overdraft Account-FC (Commercial)	-	-	-
Total	10,278,538	13,094,689	23,373,227
Prior Period	Short-term	Medium and Long-term	Total
Commercial Installment Loans-TRY	6,424,884	7,690,893	14,115,777
Mortgage Loans	-	-	-
Automotive Loans	146,993	1,093,134	1,240,127
Consumer Loans	6,277,891	6,597,759	12,875,650
Other	-	-	-
Commercial Installment Loans- FC Indexed	-	-	-
Mortgage Loans	-	-	-
Automotive Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
Commercial Installment Loans-FC	36,177	164,632	200,809
Mortgage Loans	-	-	-
Automotive loans	-	-	-
Consumer Loans	36,177	164,632	200,809
Other	-	-	-
Corporate Credit Cards-TRY	180,494	-	180,494
Installment	9,793	-	9,793
Non-Installment	170,701	-	170,701
Corporate Credit Cards-FC	12	-	12
Installment	-	-	-
Non-Installment	12	-	12
Overdraft Account-TRY (Commercial)	83,846	-	83,846
Overdraft Account-FC (Commercial)	-	-	-
Total	6,725,413	7,855,525	14,580,938

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NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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SECTION FIVE: EXPLANATIONS AND DISCLOSURES ON UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

I. Explanations on Related to Assets (Continued)

7. Explanations on Related to Assets (Continued)

Loans according to types of borrowers

	Current Period	Prior Period
Public	2,891,990	2,181,105
Private	83,384,701	50,131,885
Total	86,276,691	52,312,990

Distribution of domestic and foreign loans

	Current Period	Prior Period
Domestic Loans	86,275,490	52,312,893
Foreign Loans	1,201	97
Total	86,276,691	52,312,990

Loans granted to investments in associates and subsidiaries

	Current Period	Prior Period
Direct Loans Given to Subsidiaries and Affiliates	3,400	404,967
Indirect Loans Given to Subsidiaries and Affiliates	-	-
Total	3,400	404,967

Specific provisions provided against loans

Specific Provisions	Current Period	Prior Period
Loans with Limited Collectability	328,822	190,185
Loans with Doubtful Collectability	439,121	48,990
Uncollectible Loans	928,953	344,010
Total	1,696,896	583,185

Information on non-performing loans (Net)

Information on non-performing loans and other receivables that have been restructured or placed on a new repayment schedule by the Bank.

	III. Group:	IV. Group:	V. Group:
	Loans with Limited Collectability	Loans with Doubtful Collectability	Uncollectible Loans
Current Period			
Gross Amounts Before Provisions	15,038	50,482	25,224
Rescheduled Loans	15,038	50,482	25,224
Prior Period			
Gross Amounts Before Provisions	467	1,044	31,602
Rescheduled Loans	467	1,044	31,602

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NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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SECTION FIVE: EXPLANATIONS AND DISCLOSURES ON UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

I. Explanations on Related to Assets (Continued)

7. Information Related to Loans (Continued)

Information on the movement of total non-performing loans

<i>Current Period</i>	III. Group	IV. Group	V. Group
	Loans with Limited Collectability	Loans with Doubtful Collectability	Uncollectible Loans
Balance at the end of prior Period	324,770	70,190	442,038
Additions (+)	1,518,890	105,469	389,979
Transfers from Other Categories of Non-Performing Loans (+)	-	1,065,725	524,686
Transfers to Other Categories of Non-Performing Loans (-)	1,065,725	524,686	18
Collections (-)	130,240	67,896	78,195
Loans written off (-) ^(*)	-	-	-
Corporate and Commercial Loans	479	-	45
Retail Loans	-	3	-
Credit Cards	-	-	-
Other	-	-	-
Balance at the end of the Period	647,216	648,799	1,278,445
Specific impairment provision (-)	328,822	439,121	928,953
Net balance in the Balance Sheet	318,394	209,678	349,492

<i>Prior Period</i>	III. Group	IV. Group	V. Group
	Loans with Limited Collectability	Loans with Doubtful Collectability	Uncollectible Loans
Balance at the end of Prior Period	33,494	41,948	587,158
Additions (+)	451,930	20,394	33,218
Transfers from Other Categories of Non-Performing Loans (+)	-	59,416	36,189
Transfers to Other Categories of Non-Performing Loans (-)	59,416	36,189	-
Collections (-)	101,238	15,378	81,205
Loans written off (-)	-	1	133,322
Corporate and Commercial Loans	-	-	133,319
Retail Loans	-	1	-
Credit Cards	-	-	1
Other	-	-	2
Balance at the end of the period	324,770	70,190	442,038
Specific impairment provision (-)	190,185	48,990	344,010
Net balance in the balance sheet	134,585	21,200	98,028

(*) The bank sold its non-performing loans with a principal of TRY 77,287 to GSD Varlık Yönetim Şirketi A.Ş. for TRY 33,000.

Information on expected credit loss

	Stage 1	Stage 2	Stage 3	Total
Provision at the Beginning of Period	200,144	74,651	583,185	857,980
Additional provision during the period	1,059,747	335,514	1,206,694	2,601,955
Exits During the Period	(748,211)	(188,099)	(196,773)	(1,133,083)
Sold Loans	-	-	-	-
Write-off/Sales	-	-	(527)	(527)
Transfer to Stage 1	5,181	(5,181)	-	-
Transfer to Stage 2	(59,088)	59,088	-	-
Transfer to Stage 3	(74)	(104,243)	104,317	-
Provision at the End of Period	457,699	171,730	1,696,896	2,326,325

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NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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SECTION FIVE: EXPLANATIONS AND DISCLOSURES ON UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

I. Explanations on Related to Assets (Continued)

7. Information Related to Loans (Continued)

Information on Non-Performing Loans Granted as Foreign Currency Loans

	III. Group	IV. Group	V. Group
	Loans with Limited Collectability	Loans with Doubtful Collectability	Uncollectible Loans
Current period			
Balance at the end of the period ⁽¹⁾	129,713	73,182	247,311
Specific impairment provision ⁽¹⁾	79,594	51,230	159,295
Net balance in the balance sheet	50,119	21,952	88,016
Prior period			
Balance at the end of the period	80,192	21,298	61,462
Specific impairment provision (-)	46,932	13,091	30,642
Net balance in the balance sheet	33,260	8,207	30,820

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

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

	III. Group	IV. Group	V. Group
	Loans with Limited Collectability	Loans with Doubtful Collectability	Uncollectible Loans
Current Period Net			
Loans granted to corporate entities and real persons (Gross)	647,216	648,799	1,267,321
Impairment provisions (-)	328,822	439,121	917,829
Loans granted to corporate entities and real persons (Net)	318,394	209,678	349,492
Banks (Gross)	-	-	-
Impairment provisions (-)	-	-	-
Banks (Net)	-	-	-
Other Loans (Gross)	-	-	11,124
Impairment provisions (-)	-	-	11,124
Other Loans (Net)	-	-	-
Prior Period (Net)			
Loans granted to corporate entities and real persons (Gross)	324,770	70,190	430,916
Impairment provisions (-)	190,185	48,990	332,888
Loans granted to corporate entities and real persons (Net)	134,585	21,200	98,028
Banks (Gross)	-	-	-
Impairment provisions (-)	-	-	-
Banks (Net)	-	-	-
Other Loans (Gross)	-	-	11,122
Impairment provisions (-)	-	-	11,122
Other Loans (Net)	-	-	-

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

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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SECTION FIVE: EXPLANATIONS AND DISCLOSURES ON UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

I. Explanations on Related to Assets (Continued)

7. Information Related to Loans (Continued)

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

	III. Group Loans with Limited Collectability	IV. Group Loans with Doubtful Collectability	V. Group Uncollectible Loans
Current Period (Net)	45,695	50,369	126,573
Interest Accruals and Rediscount with Valuation Differences	92,191	148,492	455,661
Provision amount (-)	46,496	98,123	329,088
Prior Period (Net)	25,718	6,770	27,865
Interest Accruals and Rediscount with Valuation Differences	63,601	21,250	132,361
Provision amount (-)	37,883	14,480	104,496

Explanations regarding the write-off policy

Loans and other receivables that are deemed impossible to collect are collected through legal follow-up and conversion of collateral into cash or can be deleted from the assets by the decision of the Bank's Board of Directors. As of December 31, 2025, the bank has written-off loans of TRY 527 from its non-performing loans, and no loans have been sold. (31 December 2024: TRY 455 deleted, TRY 132,868 sold).

8. Information of financial assets measured at amortized cost

Information on Government Debt Securities measured at amortized cost

	Current Period	Prior Period
Government Bond	11,200,048	6,170,262
Treasury Bill	-	-
Other Public Debt Securities	-	-
Total	11,200,048	6,170,262

Information on financial assets measured at amortized cost

	Current Period	Prior Period
Debt Securities	11,200,048	6,170,262
Quoted at Stock Exchange	11,200,048	6,170,262
Unquoted at Stock Exchange	-	-
Impairment Provision (-)	-	-
Total	11,200,048	6,170,262

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SECTION FIVE: EXPLANATIONS AND DISCLOSURES ON UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

I. Explanations on Related to Assets (Continued)

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

Information on Non-Performing Loans Granted as Foreign Currency Loans

	Current Period	Prior Period
Value at the Beginning of the Period	6,170,262	-
Currency Differences in Monetary Assets	-	-
Purchases During the Year	2,537,251	6,057,594
Disposal through Sale and Redemption	-	-
Currency Differences in Monetary Assets	2,275,825	-
Valuation Effect	216,710	112,668
Total of end of the period	11,200,048	6,170,262

9. Information on lease receivables

None.

10. Information on investments in associates

None.

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	Securities income	Current Period (Profit/Loss)	Prior Period (Profit/Loss)	Fair Value
1	69,169,895	10,341,622	67,020	3,245,330	233,223	890,489	813,321	-
2	757,430	469,005	3,340	198,606	-	108,862	115,012	-
3	7,254,697	1,712,712	666	2,581,688	-	620,901	417,775	-

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SECTION FIVE: EXPLANATIONS AND DISCLOSURES ON UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

I. Explanations on Related to Assets (Continued)

11. Subsidiaries (Continued)

Information related to subsidiaries (Movement Schedule)

	Current Period	Prior Period
Balance at the Beginning of the Period	7,168,937	5,231,470
Movements During the Period	5,316,241	1,937,467
Purchases	1,221,057	-
Bonus Shares and Contributions to Capital	-	-
Dividends From Current Year Profit	1,611,373	1,336,750
Transfer to Other Account	-	-
Sales	-	-
Revaluation Increase, Inflation Adjustment Difference and Exchange Rate Difference	2,483,811	600,717
Impairment provisions	-	-
Balance at the End of the Period	12,485,178	7,168,937
Capital Commitments	-	-
Share Percentage at the End of the Period (%)	-	-

Valuation of Investment in Subsidiaries

	Current Period	Prior Period
Valuation at Cost	-	-
Valuation at Fair Value	-	-
Valuation Using the Equity Accounting	12,485,178	7,168,937
Total	12,485,178	7,168,937

Sectoral information on financial subsidiaries and the related carrying amounts

	Current Period	Prior Period
Banks	10,341,622	5,744,848
Insurance Companies	-	-
Factoring Companies	1,712,541	1,092,755
Leasing Companies	-	-
Finance Companies	-	-
Other Financial Subsidiaries	431,015	331,334
Total	12,485,178	7,168,937

Investments in associates sold during the current period

There are no disposed investment in associates.

Subsidiaries acquired within the scope of consolidation during the current period

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

12. Information on investments in joint ventures

None.

ANADOLUBANK ANONİM ŞİRKETİ

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

SECTION FIVE: EXPLANATIONS AND DISCLOSURES ON UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

I. Explanations on Related to Assets (Continued)

13. Information on tangible fixed assets

Current Period	Tangible Fixed Assets Acquired through Financial					Total
	Real Estates	Leasing	Vehicles	Right-of-use tangible asset	Other Tangible Assets	
Current Period End						
Cost	1,926,878	-	192	428,850	172,325	2,528,245
Accumulated Depreciation and Impairment	(298)	-	(192)	(137,230)	(108,633)	(246,353)
Net Book Value	1,926,580	-	-	291,620	63,692	2,281,892
Current period end						
Net Book Value at the Beginning	1,926,580	-	-	291,620	63,692	2,281,892
Additions	-	-	-	265,582	113,433	379,015
Disposals (Cost)	-	-	38	130,663	5,607	136,308
Disposals (Depreciation)	-	-	(38)	(55,108)	(2,732)	(57,878)
Depreciation	(298)	-	-	(97,233)	(34,118)	(131,649)
Revaluation	483,100	-	-	-	-	483,100
Revaluation Depreciation	-	-	-	-	-	-
Foreign exchange difference cost	-	-	-	98	-	98
Foreign exchange difference amortisation	-	-	-	(31)	-	(31)
Cost at Period End	2,409,978	-	154	563,867	280,151	3,254,150
Accumulated Depreciation at Period End	(596)	-	(154)	(179,386)	(140,019)	(320,155)
Closing net book value	2,409,382	-	-	384,481	140,132	2,933,995

Prior Period	Tangible Fixed Assets Acquired through Financial					Total
	Real Estates	Leasing	Vehicles	Right-of-use tangible asset	Other Tangible Assets	
Prior Period End						
Cost	1,429,308	-	192	387,529	161,646	1,978,675
Accumulated Depreciation and Impairment	(13)	-	(192)	(168,717)	(89,203)	(258,125)
Net Book Value	1,429,295	-	-	218,812	72,443	1,720,550
Current period end						
Net Book Value at the Beginning	1,429,295	-	-	218,812	72,443	1,720,550
Additions	-	-	-	214,252	40,616	254,868
Disposals (Cost)	-	-	-	(173,007)	(29,937)	(202,944)
Disposals (Depreciation)	-	-	-	142,917	21,245	164,162
Depreciation	(285)	-	-	(111,405)	(40,675)	(152,365)
Revaluation	497,570	-	-	-	-	497,570
Revaluation Depreciation	-	-	-	-	-	-
Foreign exchange difference cost	-	-	-	76	-	76
Foreign exchange difference amortisation	-	-	-	(25)	-	(25)
Cost at Period End	1,926,878	-	192	428,850	172,325	2,528,245
Accumulated Depreciation at Period End	(298)	-	(192)	(137,230)	(108,633)	(246,353)
Closing net book value	1,926,580	-	-	291,620	63,692	2,281,892

If impairment on individual asset recorded or reversed in the current period is material for the overall financial statements Events and conditions for recording or reversing impairment and amount of recorded or reversed impairment in the financial statements.

None.

Amount of impairment recorded or reversed in the financial statements

None.

ANADOLUBANK ANONİM ŞİRKETİ

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SECTION FIVE: EXPLANATIONS AND DISCLOSURES ON UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

I. Explanations on Related to Assets (Continued)

13. Information on tangible fixed assets (Continued)

The impairment provision set or cancelled in the current period according to the asset groups not individually significant but materially affecting the overall financial statements, and the reason and conditions for this

None.

14. Explanations on Intangible Assets

Useful life and depreciation rates used

The depreciable amount of an intangible asset is allocated on a systematic basis over its useful life, and the amortization period begins when the asset is available for use and is amortized over its estimated useful life.

Depreciation Methods Used

For assets that have been held for less than one fiscal period as of the balance sheet date, depreciation has been calculated on a straight-line basis by prorating the annual depreciation amount projected for a full year to the period the asset has been held.

Gross book value and accumulated depreciation amounts at the beginning and end of the period

	End of the period		Beginning of the period	
	Carrying value	Accumulated amortization	Carrying value	Accumulated amortization
Intangible assets	338,205	141,516	224,061	86,897

Reconciliation schedule between the beginning and ending balances for the period, including the information set out below

	Current Period	Prior Period
Beginning of the Period	137,164	97,681
Internally Generated Amounts	-	-
Additions due to mergers, transfers and acquisitions	114,756	75,202
Disposals and Sales	(612)	-
Depreciation of Disposal and Sales	-	-
Amounts Recorded in The Valuation Fund Due to Increase or Decrease In Value	-	-
Impairment Losses Recognised in Profit or Loss	-	-
Impairment Losses Reversed through Profit or Loss	-	-
Amortisation Expense (-)	54,619	35,719
Net Foreign Exchange Differences Arising from Foreign Subsidiaries	-	-
Other Changes in Carrying Amount	-	-
Period-End	196,689	137,164

ANADOLUBANK ANONİM ŞİRKETİ

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SECTION FIVE: EXPLANATIONS AND DISCLOSURES ON UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

I. Explanations on Related to Assets (Continued)

14. Explanations on Intangible Assets (Continued)

Disclosures for book value, description and remaining life to be amortized for a specific intangible fixed asset that is material to the financial statements

None.

Disclosure for intangible fixed assets acquired through government grants and accounted for at fair value at initial recognition

None.

The method of subsequent measurement for intangible fixed assets that are acquired through government incentives and recorded at fair value at the initial recognition

None.

The book value of intangible fixed assets that are pledged or restricted for use

None.

Amount of purchase commitments for intangible fixed assets

None.

Information on revalued intangible assets according to their types

None.

Amount of total research and development expenses recorded within the period if any

None.

Explanations on goodwill

None.

15. Explanations on investment properties

None.

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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SECTION FIVE: EXPLANATIONS AND DISCLOSURES ON UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

I. Explanations on Related to Assets (Continued)

16. Explanations on deferred tax assets:

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

	Current Period	Prior Period
Deferred tax asset	1,220,339	994,052
Provisions for Severance pay and unused leave	95,397	66,151
TAS – TPL Depreciation differences	410,886	342,045
Stage 1 and 2 expected credit loss provisions	205,486	93,878
Financial Asset Marketable Securities Valuation Differences	71,420	117,135
Other Provisions	37,656	39,489
Tangible Assets and Non-current assets held for sale – Inflation Accounting	3,440	208,720
Discounting of Derivative Financial Instruments	-	69,627
TFRS 16	9,605	6,293
Other	386,449	50,714
Deferred tax liability	925,335	462,011
Securities valuation differences	332,914	36,815
Tangible fixed assets valuation differences	556,099	425,196
Other	36,322	-
Deferred tax asset/liability, net	295,004	532,041

17. Information on assets held for sale and discontinued operations

	Current Period	Prior Period
Prior Period End:		
Cost	190,212	211,695
Accumulated Depreciation	(34)	(39)
Impairment	-	-
Net Book Value	190,178	211,656
Current Period End:		
Additions	115,226	20,489
Disposals (Cost) (-)	141,646	41,972
Disposals (Depreciation) (-)	(4)	(5)
Loss of asset held for sale	-	-
Reversal of impairment Loss	-	-
Cost	163,792	190,212
Impairment	-	-
Accumulated depreciation	(30)	(34)
Net book value	163,762	190,178

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SECTION FIVE: EXPLANATIONS AND DISCLOSURES ON UNCONSOLIDATED FINANCIAL STATEMENTS(Continued)

I. Explanations on Related to Assets (Continued)

18. Information on Other Assets

Information on prepaid expenses, taxes and similar transactions

	Current Period	Prior Period
Prepaid Expenses	62,978	26,188
Prepaid taxes	46,196	250,937

Information on other assets

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

II. Explanations on 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	1,236,184	-	13,715,803	19,079,108	2,752,207	506,979	57,278	-	37,347,559
Foreign Currency Deposits	3,744,849	-	7,761,074	20,688,780	382,296	120,496	60,289	-	32,757,784
Residents in Türkiye	3,648,102	-	7,734,113	20,631,185	376,573	110,491	3,889	-	32,504,353
Residents Abroad	96,747	-	26,961	57,595	5,723	10,005	56,400	-	253,431
Public Sector Deposits	600,807	-	6	30	-	136	-	-	600,979
Commercial Deposits	2,273,887	-	5,551,225	8,601,889	5,677	12,074	6,211	-	16,450,963
Other Institutions Deposits	16,749	-	6,411	1,155,932	132,617	-	-	-	1,311,709
Precious Metal Deposit	3,240,754	-	376,384	2,179,867	50,123	12,571	2,773	-	5,862,472
Bank Deposits	3,542	-	299,951	-	-	-	1,307,881	-	1,611,374
The CBRT	-	-	-	-	-	-	-	-	-
Domestic Banks	1	-	299,951	-	-	-	-	-	299,952
Foreign Banks	3,541	-	-	-	-	-	1,307,881	-	1,311,422
Participation Banks	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-
Total	11,116,772	-	27,710,854	51,705,606	3,322,920	652,256	1,434,432	-	95,942,840

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

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SECTION FIVE: EXPLANATIONS AND DISCLOSURES ON UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

II. Explanations on Related to Liabilities (Continued)

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

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

	Covered by Deposit Insurance Fund		Exceeding Deposit Insurance Limit	
	Current Period	Prior Period	Current Period	Prior Period
Saving Deposits	11,577,075	8,884,771	25,786,327	21,614,820
Foreign Currency Saving Deposits	2,815,570	1,689,506	15,962,788	13,972,752
Other Deposits in the Form of Saving.	-	-	-	-
Foreign Branches' Deposits under Foreign Authorities' Insurance Coverage	-	-	-	-
Off-Shore Banking Regions' Deposits under Foreign Authorities' Insurance	-	-	-	-
Total	14,392,645	10,574,277	41,749,115	35,587,572

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	7,421,122	5,559,479
Saving Deposits and Other Accounts of President and Members of Board of Directors, CEO and Vice Presidents and Deposits of their mother, Father, Spouse, Children under their wardship	172,168	146,551
Saving Deposits and Other Accounts in Scope of the Property Holdings Derived from Crime Defined in Article 282 of Turkish Criminal Law No:5237 dated 26/09/2004	-	-
Saving Deposits in Deposit Bank Which Established in Türkiye in Order to Engage in Off-shore Banking Activities	-	-
Total	7,593,290	5,706,030

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

	Covered by Deposit Insurance Fund		Exceeding Deposit Insurance Limit	
	Current Period	Prior Period	Current Period	Prior Period
Commercial Deposits	1,018,294	725,071	17,348,070	9,871,217
Foreign Currency Commercial Deposits	310,114	209,146	19,753,671	11,433,934
Other Foreign Currency Deposits of Commercial Nature	-	-	-	-
Foreign Branches' Deposits Under Foreign Insurance Coverage	-	-	-	-
Off-Shore Deposits Under Foreign Insurance Coverage	-	-	-	-
Total	1,328,408	934,217	37,101,741	21,305,151

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SECTION FIVE: EXPLANATIONS AND DISCLOSURES ON UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

II. Explanations on Related to Liabilities (Continued)

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

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

	Current Period	Prior Period
Foreign Branches' Deposits and other accounts	-	-
Deposits and Other Accounts Belonging to the Controlling Shareholders and Their Parents, Spouses and Minor Children	11,686	8,060,871
Deposits and Other Accounts of Official Institutions	600,959	170,621
Deposits and other accounts of credit institutions and financial institutions	15,969,445	5,161,230
Saving Deposits in Deposit Bank Which Established in Türkiye in Order to Engage in Off-shore Banking Activities	-	-

2. Information on banks and other financial institutions

	Current Period		Prior Period	
	TRY	FC	TRY	FC
Domestic Bank and Institutions	210,072	22,379	130,485	58,635
Foreign Banks and Institutions and Funds	-	12,401,485	-	7,133,532
Total	210,072	12,423,864	130,485	7,192,167

Information on the maturity structure of funds borrowed

	Current Period		Prior Period	
	TRY	FC	TRY	FC
Short-term ⁽¹⁾	110,597	58,824	121,327	1,183,623
Medium and Long-term ⁽¹⁾	99,475	12,365,040	9,158	6,008,544
Total	210,072	12,423,864	130,485	7,192,167

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

3. Information on debt in money markets

	Current Period		Prior Period	
	TRY	FC	TRY	FC
Domestic Transactions				
Financial Institutions and Organizations	14,516,317	-	94,126	-
Other Institutions and Organizations	-	-	-	-
Individuals	-	-	54,069	-
Foreign Transactions				
Financial Institutions and Organizations	-	-	-	-
Other Institutions and Organizations	-	-	-	-
Individuals	-	-	-	-
Total	14,516,317	-	148,195	-

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SECTION FIVE: EXPLANATIONS AND DISCLOSURES ON UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

II. Explanations on Related to Liabilities (Continued)

4. Information on trading derivative financial liabilities

Table of negative differences for trading derivative financial liabilities:

Trading derivative financial liabilities	Current Period		Prior Period	
	TRY	FC	TRY	FC
Forward Transactions	233,745	7,254	211,157	2,366
Swap Transactions	140,355	467,210	73,871	87,837
Future Transactions	-	-	-	-
Options	120,513	283,927	187,554	126,516
Other	-	-	-	-
Total	494,613	758,391	472,582	216,719

5. Information on Financial Leasing Agreements

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

The Bank's liabilities from lease transactions as of 31 December 2025 are as follows.

31 December 2025	Gross	Net
Less than 1 year	107,733	93,169
Between 1- 4 years	205,481	147,053
More than 4 years	324,752	179,258
Total	637,966	419,480
31 December 2024	Gross	Net
Less than 1 year	79,484	68,848
Between 1- 4 years	116,982	89,867
More than 4 years	278,575	156,872
Total	475,041	315,587

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SECTION FIVE: EXPLANATIONS AND DISCLOSURES ON UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

II. Explanations on Related to Liabilities (Continued)

6. Information on provisions

Information on provisions related to the foreign currency difference of foreign indexed loans:

None. (31 December 2024: None).

Information on other provisions

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

	Current Period	Prior Period
Provision for non-cash loans	44,480	20,642
Provision for lawsuits	71,845	128,740
Provision for credit card promotion expense	1,523	1,014
Other provision	-	-
Total	117,848	150,396

(*) Personnel lawsuit provisions are TRY 53,152 (31.12.2024 TRY 110,710).

Employee Benefits Provision

As of 31 December 2025, the bank has recognized a severance pay provision of TRY 201,180, TRY (31 December 2024: TRY 140,640), a vacation liability of TRY 116,809 (31 December 2024: TRY 79,862) As of December 31, 2025, there is no provision for premiums under the "Employee Rights Provision" item (December 31, 2024: None).

Balance Sheet Liabilities:	31 December 2025	31 December 2024
- Severance Pay Provision	201,180	140,640
- Unused vacation accrual	116,809	79,862

The bank is obliged to pay severance pay to employees who have completed one year of service and whose relationship with the bank is terminated due to mandatory reasons, such as retirement, death, or being called for military service, in accordance with the Turkish Labor Law.

The severance pay to be paid is equivalent to one month's salary for each year of service, and this amount is limited by the severance pay cap.

In the case of employee retirement, the provision for severance pay is calculated based on the present value of the probable obligation the Group will need to pay. TAS 19 requires the use of actuarial valuation methods for calculating the company's liabilities. In this context, the total liabilities are calculated using the following actuarial methods.

	Current Period 31 December 2025	Prior Period 31 December 2024
Discount Rate (%)	4.03	3
Retirement Probability Rate (%)	100	100

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

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SECTION FIVE: EXPLANATIONS AND DISCLOSURES ON UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

II. Explanations on Related to Liabilities (Continued)

6. Information on provisions (Continued)

The severance pay provision is calculated based on the present value of the potential liability that the bank will have to pay under Turkish Labor Laws when employees retire. The TAS 19 - Employee Benefits standard requires the use of actuarial valuation methods for calculating the company's obligations.

The following actuarial assumptions, calculated by the bank using its own parameters, have been applied in determining the total liabilities.

Information on severance pay provisions

	Current Period	Prior Period
Balance at the beginning of the period	140,640	88,177
Changes during period	74,298	42,147
Actuarial loss/(gain) transferred to equity	9,177	80,273
Paid current period	(22,935)	(69,957)
Total	201,180	140,640

7. Explanation on tax liability

Information on tax provision

As of 31 December, 2025, the Bank has TRY 1,115,110 outstanding corporate tax liability after deducting provisional taxes paid during the period. (31 December 2024: TRY 696,024). If the differences arising between the carrying amount and the tax base of the assets subject to the current tax liability are related to the equity accounts group, the current tax asset or liability is offset with the related accounts in this group.

Information on taxes payable

	Current Period	Prior Period
Corporate tax payable	1,115,110	696,024
Taxation on marketable securities	349,235	128,165
Banking Insurance Transaction Tax	227,043	140,595
Capital gains tax on property	2,629	1,708
VAT payable	10,574	5,795
Other	47,093	30,963
Total	1,751,684	1,003,250

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SECTION FIVE: EXPLANATIONS AND DISCLOSURES ON UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

II. Explanations on Related to Liabilities (Continued)

8. Explanation on tax liability (Continued)

Information on premium payables

	Current Period	Prior Period
Social Security Premiums – Employee	19,215	13,139
Social Security Premiums – Employer	30,488	20,296
Bank Social Aid Pension Fund Premium – Employee	-	-
Bank Social Aid Pension Fund Premium – Employer	-	-
Pension Fund Membership Fees and Provisions – Employee	-	-
Pension Fund Membership Fees and Provisions – Employer	-	-
Unemployment Insurance – Employee	1,116	757
Unemployment Insurance – Employer	2,232	1,511
Other	-	-
Total	53,051	35,703

8. Information on Deferred Tax Liability

Section Five, I. Matters to be disclosed regarding the asset items of the balance sheet are explained in Note 15 (V-I-15).

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

None.

10 Information on subordinated loans

	Current Period 31 December 2025		Prior Period 31 December 2024	
	TRY	FC	TRY	FC
Debt instruments to be included in additional Tier 1 capital	-	-	-	-
Subordinated loans	-	-	-	-
Subordinated debt instruments	-	-	-	-
Debt instruments to be included in Tier 2 capital	-	6,628,423	-	-
Subordinated loans	-	-	-	-
Subordinated debt instruments	-	6,628,423	-	-
Total	-	6,628,423	-	-

(*) Detailed explanations regarding subordinated loans are provided in Section Four, "Information on debt instruments to be included in equity calculations."

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.

ANADOLUBANK ANONİM ŞİRKETİ

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SECTION FIVE: EXPLANATIONS AND DISCLOSURES ON UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

II. Explanations on related to liabilities (Continued)

12 Information on Shareholder's Equity

Presentation of paid-in capital

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

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

The 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.

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	110,000,000	110,000,000
Preferred Capital Stock	-	-
Common Stock Issue Premiums	-	-
Common Stock Withdrawal Profits	-	-
Other equity instruments	-	-
Total common stock withdrawal	-	-

14. Information on the securities value increase fund

	Current Period		Prior Period	
	TRY	FC	TRY	FC
From Associates and Subsidiaries (*)	6,383,408	-	3,892,045	-
Securities Measured at FV Through Other Comprehensive Income	779,072	25,451	(71,947)	(55,831)
From the Securities Subject to Structural Position	-	-	-	-
Total	7,162,480	25,451	3,820,098	(55,831)

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

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SECTION FIVE: EXPLANATIONS AND DISCLOSURES ON UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

III. Explanations Related to Off-Balance Sheet Items

1. Explanations on off-balance-sheet commitments

Type and amount of irrevocable commitments

	Current Period	Prior Period
Payment Commitments for Cheques	1,384,684	1,122,019
Commitment For Use Guaranteed Credit Allocation	5,669,287	3,226,871
Forward Asset Purchase Commitments	35,743,866	12,418,138
Credit Cards Limit Commitments	605,094	380,868
Liabilities From Guarantee Letters Issued in Our Favor	332,128	126,743
Commitments for Promotions Related with Credit Cards and Banking Activities	1,518	1,014
Tax and Fund Liabilities from Export Commitments	54	39
Total	43,736,631	17,275,692

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

Guarantees, provisional guarantees, sureties, and related transactions

	Current Period	Prior Period
Certain Guarantees	11,593,207	8,140,376
Customs Guarantees	103,072	128,052
Tentative Guarantees	1,346,654	815,620
Advance Letters of Guarantee	660,721	483,505
Other Letters of Guarantee	11,001,100	5,083,571
Total	24,704,754	14,651,124

2. Total amount of non-cash loans

	Current Period	Prior Period
Non- Cash Loans Given for Cash Loan Risks	23,498,232	5,213,911
With Original Maturity of One Year or Less	15,423,300	1,697,702
With Original Maturity of More Than One Year	8,074,932	3,516,209
Other Non-Cash Loans	21,780,420	15,571,421
Total	45,278,652	20,785,332

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SECTION FIVE: EXPLANATIONS AND DISCLOSURES ON UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

3. Information on risk concentration in sector terms in non-cash loans

	Current Period				Prior Period			
	TRY	(%)	FC	(%)	TRY	(%)	FC	(%)
Agricultural	126,036	0.39	24,043	0.18	74,584	0.49	-	-
Farming and Raising Livestock	124,100	0.39	24,043	0.18	71,055	0.47	-	-
Forestry	344	-	-	-	1,542	0.01	-	-
Fishing	1,592	-	-	-	1,987	0.01	-	-
Manufacturing	13,744,682	42.75	7,492,688	57.07	5,408,158	35.46	3,340,507	60.36
Mining and Quarrying	318,056	0.99	191,978	1.46	38,672	0.25	-	-
Production	13,115,413	40.79	7,272,020	55.39	5,032,791	33.00	3,325,965	60.10
Electric, Gas and Water	311,213	0.97	28,690	0.22	336,695	2.21	14,542	0.26
Construction	4,276,596	13.30	836,805	6.37	3,004,228	19.70	498,935	9.02
Services	13,311,085	41.40	4,583,859	34.92	6,318,596	41.43	1,487,166	26.87
Wholesale and Retail Trade	6,376,977	19.83	3,428,072	26.11	3,059,511	20.06	1,216,631	21.98
Hotel, Food and Beverage Services	346,477	1.08	-	-	82,207	0.54	-	-
Transportation and Telecommunication	236,040	0.73	135,173	1.03	149,542	0.98	82,806	1.50
Financial Institutions	5,672,236	17.64	594,424	4.53	2,622,370	17.19	84,873	1.53
Real Estate and Leasing Services	83,579	0.26	2,038	0.02	12,709	0.08	1,679	0.03
Self-employment Services	512,701	1.59	359,972	2.74	281,422	1.85	58,858	1.06
Education Services	6,657	0.02	-	-	15,274	0.10	-	-
Health and Social Services	76,418	0.24	64,180	0.49	95,561	0.63	42,319	0.76
Other	691,945	2.15	190,913	1.45	445,752	2.92	207,406	3.75
Total	32,150,344	100.00	13,128,308	100.00	15,251,318	100.00	5,534,014	100.00

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

Current Period	Group I		Group II	
	TRY	FC	TRY	FC
Letters of Guarantee	20,281,725	4,330,547	67,999	24,483
Bank Acceptances	-	383,597	-	-
Letters of Credit	-	8,389,681	-	-
Endorsements	-	-	-	-
Factoring Guarantees	-	-	-	-
Other Commitments and Contingencies	11,800,620	-	-	-
Non-cash loans	32,082,345	13,103,825	67,999	24,483

Prior Period	Group I		Group II	
	TRY	FC	TRY	FC
Letters of Guarantee	11,666,391	2,865,042	115,577	4,114
Bank Acceptances	-	130,340	-	-
Letters of Credit	-	2,534,518	-	-
Endorsements	-	-	-	-
Factoring Guarantees	-	-	-	-
Other Commitments and Contingencies	3,469,350	-	-	-
Non-cash loans	15,135,741	5,529,900	115,577	4,114

5. Information on Provisions for Expected Credit Losses for Non-Cash Loans and Irrevocable Commitments

	Stage 1	Stage 2	Stage 3	Total
Provision at the Beginning of the Period	16,922	3,720	-	20,642
Additional provision during the period	78,417	18,736	-	97,153
Exits during the Period	(58,923)	(14,392)	-	(73,315)
Write off/ Sales	-	-	-	-
Transfer to stage 1	1,172	(1,172)	-	-
Transfer to stage 2	(4,902)	4,902	-	-
Transfer to stage 3	-	-	-	-
Provision at the End of the Period	32,686	11,794	-	44,480

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SECTION FIVE: EXPLANATIONS AND DISCLOSURES ON UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

6. Information on derivative financial instruments

	Current Period	Prior Period
Types of trading transactions		
Foreign Currency Related Derivative Transactions (I)	156,775,249	86,301,733
Forward transactions	20,680,213	9,439,483
Swap transactions	88,974,583	55,130,300
Futures transactions	-	-
Option transactions	47,120,453	21,731,950
Interest Related Derivative Transactions (II)	44,529,246	24,949,740
Forward rate transactions		
Interest rate swap transactions	44,529,246	24,949,740
Interest option transactions	-	-
Futures interest transactions	-	-
Other trading derivative transactions (III)	-	-
A. Total Trading Derivative Transactions (I+II+III)	201,304,495	111,251,473
Types of hedging transactions		
Fair Value hedge	-	-
Cash flow hedges	-	-
Net investment hedges	-	-
B. Total Hedging Related Derivatives	-	-
Total of derivative financial instruments(A+B)	201,304,495	111,251,473

7. Explanations on Credit Derivatives and Risk Exposures on Credit

None.

8. Explanations on Contingent Liabilities and Assets

None.

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

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

IV. Explanations 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	20,611,291	1,074,203	12,434,251	670,041
Medium and Long-Term Loans	6,433,760	26,848	3,065,374	49,514
Interest on Loans Under Follow-Up	153,779	-	58,277	-
Total	27,198,830	1,101,051	15,557,902	719,555

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

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SECTION FIVE: EXPLANATIONS AND DISCLOSURES ON UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

1. Interest Expense

Information on interest expense on borrowings

	Current Period		Prior Period	
	TRY	FC	TRY	FC
Domestic Banks	15,652	55,948	23,287	22,386
Foreign Banks	1,454	49,118	-	18,814
Total	17,106	105,066	23,287	41,200

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	96,426	29,566	10,965	12,304
Financial Assets Measured at Fair Value Through Other Comprehensive Income	5,899,818	46,359	551,204	54,454
Financial Assets Measured at Amortized Cost	-	290,116	-	112,668
Total	5,996,244	366,041	562,169	179,426

Information on interest income received from associates and subsidiaries

	Current Period	Prior Period
Interest Income received from affiliates and subsidiaries	7,829	10,301

2. Interest Expense

Information on interest expense on borrowings

	Current Period		Prior Period	
	TRY	FC	TRY	FC
Banks	57,709	336,919	65,494	183,146
CBRT	-	-	-	-
Domestic Banks	57,709	3,398	65,494	2,061
Foreign Banks	-	333,521	-	181,085
Headquarters and Branches Abroad	-	-	-	-
Other Institutions	-	-	-	-
Total	57,709	336,919	65,494	183,146

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NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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SECTION FIVE: EXPLANATIONS AND DISCLOSURES ON UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

2. Interest Expense (Continued)

Information on interest expense paid to associates and subsidiaries

	Current Period	Prior Period
Interest Expenses paid to associates and subsidiaries	26,583	9,758

Information regarding interest expenses paid on issued securities.

	Current Period	Prior Period
Interest paid on issued securities	583,987	-

Information on maturity structure of interest expenses on deposits

Current Period	Time deposit							Accumulated deposit account	Total
	Demand Deposit	Up to 1 Month	Up to 3 Months	Up to 6 Months	Up to 1 Year	Over 1 year			
Turkish Lira									
Interbank deposits	-	374,337	-	-	-	-	-	-	374,337
Saving deposits	-	5,992,074	5,681,901	1,364,412	818,204	275,486	-	-	14,132,077
Public sector deposits	-	908	1,432	-	-	-	-	-	2,340
Commercial deposits	-	762,127	2,177,808	357,132	872,574	316,587	-	-	4,486,228
Other deposits	-	2,205	129,992	150,789	37,053	1,668	-	-	321,707
7 days call accounts	-	-	-	-	-	-	-	-	-
Total	-	7,131,651	7,991,133	1,872,333	1,727,831	593,741	-	-	19,316,689
Foreign Currency									
Foreign currency deposits	-	177,089	781,217	47,836	3,600	43,329	-	-	1,053,071
Interbank deposits	-	134,461	-	-	-	-	-	-	134,461
7 days call accounts	-	-	-	-	-	-	-	-	-
Precious metal deposits	-	1,159	12,756	6,263	50	4	-	-	20,232
Total	-	312,709	793,973	54,099	3,650	43,333	-	-	1,207,764
Grand total	-	7,444,360	8,785,106	1,926,432	1,731,481	637,074	-	-	20,524,453

Prior Period	Time deposit							Accumulated deposit account	Total
	Demand Deposit	Up to 1 Month	Up to 3 Months	Up to 6 Months	Up to 1 Year	More Than 1 year			
Turkish Lira									
Interbank deposits	-	103,660	-	-	-	-	-	-	103,660
Saving deposits	-	3,055,045	2,330,108	1,869,052	1,271,645	541,032	-	-	9,066,882
Public sector deposits	-	184	1,349	-	-	-	-	-	1,533
Commercial deposits	-	235,059	855,935	420,601	1,611,956	287,367	-	-	3,410,918
Other deposits	-	515	10,333	1,293	59,673	760	-	-	72,574
7 days call accounts	-	-	-	-	-	-	-	-	-
Total	-	3,394,463	3,197,725	2,290,946	2,943,274	829,159	-	-	12,655,567
Foreign Currency									
Foreign currency deposits	-	117,538	359,377	37,316	114,605	98,933	-	-	727,769
Interbank deposits	-	128,351	-	-	-	-	-	-	128,351
7 days call accounts	-	-	-	-	-	-	-	-	-
Precious metal deposits	-	649	4,012	699	10,841	4	-	-	16,205
Total	-	246,538	363,389	38,015	125,446	98,937	-	-	872,325
Grand Total	-	3,641,001	3,561,114	2,328,961	3,068,720	928,096	-	-	13,527,892

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SECTION FIVE: EXPLANATIONS AND DISCLOSURES ON UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

IV. Explanations 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	2,444	-
Other	-	2,247
Total	2,444	2,247

4. Information on trading income/loss

	Current Period	Prior Period
Profit	35,993,602	13,853,988
Capital Market Transactions Income	140,844	159,327
Gain on Derivative Financial Transactions	24,907,637	9,149,740
Foreign Exchange Gains	10,945,121	4,544,921
Loss (-)	36,891,845	13,026,780
Capital Market Transactions Loss	8,389	14,943
Loss on Derivative Financial Transactions	25,627,826	9,075,564
Foreign Exchange Loss	11,255,630	3,936,273
Net trading gain/loss	(898,243)	827,208

5. Information on other operating income

	Current Period	Prior Period
Released Provisions	330,350	306,717
Checkbook Fee	6,695	29,254
Provision for Notary Statement Expenses	5,945	2,729
Communication Revenues	2,468	2,002
Income from the Sale of Assets	1,206	33,437
Collections Related to Expenses of Previous Years	67,611	4,756
Income from the Sale of Real Estate	1,087,511	36,652
Collections Due to Right of Redemption Agreement	19,040	37,565
Other	17,361	39,721
Total	1,538,187	492,833

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SECTION FIVE: EXPLANATIONS AND DISCLOSURES ON UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

IV. Explanations 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	1,623,013	510,261
12 Months Expected Credit Loss (Stage 1)	450,952	216,673
Significant Increase in Credit Risk (Stage 2)	167,156	43,370
Lifetime ECL Impaired Credits (Stage 3)	1,004,905	250,218
Other Provision Expenses	-	106,460
Securities Impairment Provision	-	890
Financial Assets Measured at Fair Value Through Profit/Loss	-	619
Financial Assets Measured at Other Comprehensive Income	-	271
Provisions for Impairment of Associates, Subsidiaries and Joint Ventures	-	-
Investment in Associates	-	-
Subsidiaries	-	-
Other (*)	1,173	105,570
Total	1,624,186	616,721

(*) The TRY 105,570 in the current period's other line includes TRY 105,173 as the provision for lawsuits.

7. Information on other operating expenses

	Current Period(**)	Prior Period
Reserve for Employee Termination Benefits	51,363	2,746
Bank Social Aid Provision Fund Deficit Provision	-	-
Impairment Expenses of Property and Equipment	-	-
Depreciation Expenses of Property and Equipment	57,676	40,960
Impairment Expenses of Intangible Assets	-	-
Amortization Expenses of Intangible Assets	54,619	35,719
Impairment Expenses of Assets Held for Sale	-	-
Depreciation Expenses on Assets Held for Sale	-	-
Depreciation Expenses of Right-of-Use Assets	169,742	111,405
Impairment Expense on Non-current Assets Held for Sale	-	-
Other Operating Expenses	572,449	394,119
<i>Operating Lease Expenses (*)</i>	4,101	3,461
<i>Repair and Maintenance Expenses</i>	103,375	62,966
<i>Advertisement expenses</i>	41,281	27,671
<i>Other expenses (****)</i>	423,692	300,021
Loss on Sales of Assets	2,472	79,813
Other (***)	706,092	425,656
Total	1,614,413	1,090,418

(*) 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.

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

(*****) Other expenses amounting to TRY 104,982 include communication expenses of TRY 43,912, heating, lighting, and water expenses of TRY 65,131, and representation and hospitality expenses of TRY 20,333

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SECTION FIVE: EXPLANATIONS AND DISCLOSURES ON UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

8. Fees for Services Obtained from an Independent Auditor/Independent Audit Firm

In accordance with the decision of the Public Oversight Authority dated 26 March 2021, the fee information for the reporting period regarding the services received from the independent auditor or independent audit firm is given in the table below:

	Current Period	Prior Period
Independent Audit Fee for the Reporting Period	15,887	9,496
Fee for Tax Advisory Services	698	550
Fee for Other Assurance Services	7,052	1,796
Fee for Services Other than Independent Audit	250	390
Total^{(*)(**)}	23,887	12,232

(*) Amounts are given excluding VAT.

(**) Amounts do not include subsidiaries.

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

As of 31 December 2025, the Bank has no discontinued operations.

The explanations and tables related to the profit/loss before tax from the Bank's continuing operations for the accounting period ended 31 December 2025, are shown in detail in notes 1 to 7 of this section.

10. Explanation on tax provision for continuing and discontinued operations

The Bank has no discontinued operations as of December 31, 2025. Explanations and tables regarding the tax provisions arising from the Bank's activities continuing in the accounting period ending December 31, 2025 are shown in detail in Note 9 in this section.

The Bank has no tax provision for discontinued operations for the accounting period ended 31 December 2025. Explanations and tables regarding the net profit/loss of the Bank's operations in the accounting period ending on 31 December 2025 are shown in detail in notes 1-7 and 9-10 in this section.

11. Tax Provision

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

For the accounting period ended 31 December 2025, the Bank's current tax expense is TRY 2,542,502 (31 December 2024: TRY 2,262,303).

For the accounting period ended 31 December 2025, the Bank has a net deferred tax expense of TRY 493,077 (31 December 2024: deferred tax expense of TRY 588,136). Deferred tax expense of TRY 901,515 (31 December 2024: TRY 194,643 deferred tax expense) and deferred tax income of TRY 408,438 (31 December 2024: TRY 782,779 deferred tax income) comprise the relevant total figure.

12. 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.

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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SECTION FIVE: EXPLANATIONS AND DISCLOSURES ON UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

13. Statements regarding net period profit and loss (Continued)

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

None.

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

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

V. Explanations Related to Statement of Changes in Shareholders' Equity

1. Changes arising from the revaluation of financial assets at fair value through other comprehensive incomes

As of 31 December 2025, the net amount of the valuation gain/(loss) followed under equity for securities classified as financial assets at fair value through other comprehensive income, after deducting the tax effect and expected credit loss, is TRY 894,752 (31 December 2024: TRY (45,852).

2. Information on increases due to cash flow hedges

None

3. Reconciliation of foreign exchange differences at beginning and end of current period

As of 31 December 2025, the Group's foreign currency translation differences arising from exchange differences amount to TRY 6,383,409 (31 December 2024: TRY 3,892,045). The exchange differences of TRY 2,491,363 (31 December 2024: TRY 575,876) for the current period are shown in the foreign currency translation differences column of the statement of changes in equity.

4. Explanations on dividends

Dividends declared after the balance sheet date, but before the announcement of the financial statements

None.

Dividends per share proposed after the balance sheet date

As of the report date, no decision has been made regarding the distribution of the profit for the year 2025.

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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SECTION FIVE: EXPLANATIONS AND DISCLOSURES ON UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

V. Explanations Related to Statement of Changes in Shareholders' Equity(Continued)

5. Transfers to legal reserves

	Current Period	Prior Period
Amount Transferred to Legal Reserves from Undistributed Profits	-	-
Amount Transferred from Undistributed Profits to Extraordinary Reserves	5,305,393	2,931,239
	5,305,393	2,931,239

6. Information on issuance of share certificates

The rights, priorities and restrictions regarding the share capital including distribution of income and repayment of the capital

There are no rights, priorities, or restrictions regarding the distribution of dividends, repayment of capital, etc., for classes of capital shares.

7. Information on the other capital increase items in the statement of changes in shareholders' equity

None.

VI. Explanations Related to Statement of Cash Flows

1. The effects of the other items stated in the cash flow statement and the changes in foreign currency exchange rates on cash and cash equivalents

“The “Other” item in the amount of TRY (8,049,474) (31 December 2024: TRY 4,588,820) included in the “Operating profit before changes in assets and liabilities subject to banking activities” includes foreign exchange profit/loss, other operating income and fees and commissions paid.

The item “Net increase/decrease in other liabilities” in the amount of TRY 28,728,480 (31 December 2024: TRY 171,647) included in the “Change in assets and liabilities subject to banking activities” consists of changes in debts to money markets, other liabilities, taxes, duties, fees and premiums to be paid.

The item “Net increase/decrease in other assets” in the amount of TRY (8,829,795) (31 December 2024: TRY (5,833,030) included in the “Change in assets and liabilities subject to banking activities” consists of changes in other assets items.

As of 31 December 2025, the effect of the change in foreign exchange rates on cash and cash equivalents is calculated as TRY 745,058 (31 December 2024: TRY 256,436).

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NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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SECTION FIVE: EXPLANATIONS AND DISCLOSURES ON UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

VI Explanations Related to Statement of Cash Flows

2. Information regarding the balances of cash and cash equivalents at the beginning of the period

	Current Period 31 December 2025	Prior Period 31 December 2024
Cash	8,822,348	6,029,464
Cash on Hand and Cash in Vault	769,343	625,629
Central Bank of the Republic of Türkiye, required reserves and other ⁽¹⁾	8,053,005	5,403,835
Cash equivalents	4,605,401	3,702,075
Banks and Other Financial Institutions	1,795,358	3,251,819
Interbank Money Market Placements	2,810,043	450,256
Cash Equivalents and Banks	(3,644,507)	(3,640,351)
Restricted Cash and Cash Equivalents	(167,449)	(1,375,053)
Required Reserves	(3,466,944)	(2,263,965)
Banks and Money Markets Discount	(10,114)	(1,333)
Total cash and cash equivalents	9,783,242	6,091,188

⁽¹⁾ The 'Other' item includes funds in transit.

⁽²⁾ The total ECL allocated for cash equivalents is TRY 15,959 (31 December 2024: TRY 2,020).

3 Information regarding the balances of cash and cash equivalents at the beginning of the period

	Current Period 31 December 2025	Prior Period 31 December 2024
Cash	20,369,939	8,822,348
Cash on Hand and Cash in Vault	1,003,338	769,343
Central Bank of the Republic of Türkiye, required reserves and other ⁽¹⁾	19,393,601	8,053,005
Cash Equivalents⁽²⁾	8,227,110	4,605,401
Banks and Other Financial Institutions	8,227,110	1,795,358
Interbank Money Market Placements	-	2,810,043
Cash Equivalents and Banks	(9,382,459)	(3,644,507)
Restricted Cash and Cash Equivalents	(594,207)	(167,449)
Reserve requirements	(8,139,453)	(3,466,944)
Banks and Money Market Rediscounts	(648,799)	(10,114)
Total cash and cash equivalents	19,241,590	9,783,242

⁽¹⁾ The 'Other' item includes funds in transit.

⁽²⁾ The total ECL allocated for cash equivalents is TRY 6,554. (31 December 2024: TRY 15,959)

4 Restricted cash and cash equivalents due to legal requirements or other reasons

There are no deposits with a maturity of more than 3 months in the account of foreign banks (31 December 2024: None). The placements made to other banks amounting to TRY 594,207 (31 December 2024: TRY 28,509) includes the collateral held in return for interest rate swap transactions).

5 Additional information

Restrictions on the potential borrowings that can be used for banking operations or capital commitment

None

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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SECTION FIVE: EXPLANATIONS AND DISCLOSURES ON UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

VII. Explanations Related to the Bank's Risk Group

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

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

Bank's Risk Group-current period	Associates and Subsidiaries (Partnerships)		Bank's Direct and Indirect Shareholders		Other Individuals and Legal Entities in the Risk Group	
	Cash	Non- Cash	Cash	Non- Cash	Cash	Non- Cash
Loans and Other Receivables						
Balance at the Beginning of the Period	404,967	35,885	224,155	232,047	1,012	83
Balance at the End of the Period	3,400	43,450	202,730	491,324	1,415	83
Interest and Commission Income	7,829	239	25,546	25	244	-

Bank's Risk Group-prior period	Associates and Subsidiaries (Partnerships)		Bank's Direct and Indirect Shareholders		Other Individuals and Legal Entities in the Risk Group	
	Cash	Non- Cash	Cash	Non- Cash	Cash	Non- Cash
Loans and Other Receivables						
Balance at the Beginning of the Period	51	101,901	428,761	67,754	1,881	83
Balance at the End of the Period	404,967	35,885	224,155	232,047	1,012	83
Interest and Commission Income	10,301	309	630	9	215	-

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
Deposit						
Balance at the Beginning of the Period	24,471	13,998	4,557,171	3,414,883	45,393	32,766
Balance at the End of the Period	187,377	24,471	12,750,876	4,557,171	93,889	45,393
Deposit interest expense	26,583	9,758	1,146,475	1,323,171	35,434	30,620

Information on forward and option agreements and similar agreements made with the Bank's 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
The Fair Value Differences Through Profit and Loss:						
Opening Balance	1,168,211	-	1,871,548	3,379,285	-	-
Closing Balance	133,629	1,168,211	2,697,533	1,871,548	-	-
Total Profit/Loss	5,150	(25,559)	113,926	82,153	-	1,217
Transactions for Hedging Purposes						
Opening Balance	-	-	-	-	-	-
Closing Balance	-	-	-	-	-	-
Total Profit/Loss	-	-	-	-	-	-

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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SECTION FIVE: EXPLANATIONS AND DISCLOSURES ON UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

VII. Explanations Related to the 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 31 December 2025, the Bank collected a total of TRY 2,625 in stock trading commissions and mutual fund commissions from Anadolu Yatırım Menkul Kıymetler A.Ş. (31 December 2024: TRY 2,165).

The bank paid Anadolu Yatırım Menkul Kıymetler A.Ş. TRY 210 as a brokerage fee for the accounting period ending December 31, 2025.

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	207,545	0.24
Non-cash loan	534,857	1.18
Deposit	13,032,142	13.58

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

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

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

In the accounting period ending on 31 December 2025, the income obtained by the Bank within the framework of service purchase and license agreements with its subsidiary Anadolubank Nederland NV is TRY 24,531 (31 December 2024: TRY 12,633). There are no purchase and sale transactions of real estate and other assets, transfer of information obtained as a result of research and development, and management agreements with the risk group in which the Bank is included

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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

SECTION FIVE: EXPLANATIONS AND DISCLOSURES ON UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

VII. Explanations Related to the Bank's Risk Group (Continued)

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

Financial benefits provided by the bank to its senior management.

The total amount of financial benefits provided and to be provided to the Bank's senior management for the accounting period ending December 31, 2025 is TRY 145,134 (December 31, 2024: TRY 76.603).

VIII. Explanations on the Bank's Domestic, Foreign and Off-Shore Banking Branches and Foreign Representatives of the Group

Information relating to the Bank's domestic and foreign branches and representatives

	Number	Number of employees			
Domestic Branch	96	1,505			
				Country of incorporation	
Foreign Representation Office	-	-	1-	-	
	-	-	2-	-	
	-	-	3-	-	
					Statutory
				Total Assets	Share Capital
Foreign Branch	-	-	1-	-	-
	-	-	2-	-	-
	-	-	3-	-	-
Off-shore banking region branches	-	-	1-	-	-
	-	-	2-	-	-
	-	-	3-	-	-

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NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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

SECTION SIX: OTHER EXPLANATIONS

I. Other Explanations Related to the Bank's Operations

None.

II. Summary of Information Regarding the Ratings of the Bank by International Rating Agencies

The most recently announced ratings of the parent bank by fitch ratings are provided below.

FITCH Ratings: November 2025

<i>Foreign Currency- Long Term</i>	B+ (Stable)
<i>Domestic Currency- Long Term</i>	B+ (Stable)
<i>Financial Viability Rating</i>	b+

III. Unsettled Transactions After Balance Sheet Date and Related Effects On Financial Tables

By the Board of Directors' resolution of the Bank dated 22 December 2025 and numbered 2025/149, the Bank's applications dated 31 December 2025 to the BRSA and the Capital Markets Board for authorization to issue debt instruments abroad in an amount up to USD 250 million or its equivalent in foreign currency or Turkish Lira were approved by the BRSA's letter dated 7 January 2026 and numbered E-32521522-102-01.08-177548 and by the Capital Markets Board's decision dated 23 January 2026 and numbered 4/154.

Pursuant to the Board of Directors' resolution of the Bank dated 13 October 2025 and numbered 2025/112, the Bank's application to issue domestic debt instruments in the form of bonds/commercial papers in an amount up to TRY 10 billion was approved by the Capital Markets Board's decision dated 12 February 2026 and numbered 8/310.

IV. The impact of significant changes in exchange rates arising after the balance sheet date, which, if not disclosed, would affect the users' assessment and decision-making on the financial statements, on foreign currency transactions and items, and on the financial statements, as well as the impact on the Bank's Overseas Operations

None.

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NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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

SECTION SEVEN: INDEPENDENT AUDITOR'S REPORT

I. Explanations on Independent Auditor's Report

The Bank's unconsolidated financial statements and footnotes dated 31 December 2025 to be disclosed to the public were subject to independent audit by PwC Independent Auditing and Certified Public Accountants Inc. and an opinion was expressed in the independent auditor's report dated 18 March 2026

II. Explanations and Notes Prepared by the Independent Auditor

None.

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