

**ANADOLUBANK ANONİM ŞİRKETİ AND
ITS SUBSIDIARIES**

**CONSOLIDATED INTERIM FINANCIAL STATEMENTS AND
RELATED DISCLOSURES FOR THE THREE MONTHS
PERIOD ENDED MARCH 31, 2025 TOGETHER WITH
AUDITOR'S LIMITED REVIEW REPORT**

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



AUDITOR'S REVIEW REPORT ON INTERIM FINANCIAL INFORMATION

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

To the General Assembly of Anadolubank Anonim Şirketi

Introduction

We have reviewed the consolidated balance sheet of Anadolubank Anonim Şirketi ("the Bank") and its consolidated subsidiaries (collectively referred to as "the Group") at 31 March 2025 and the related consolidated statement of profit or loss, consolidated statement of profit or loss and other comprehensive income, consolidated statement of changes in shareholders' equity, consolidated statement of cash flows and a summary of significant accounting policies and other explanatory notes to the consolidated financial statements for the three-month-period then ended. The Bank Management is responsible for the preparation and fair presentation of interim financial information in accordance with the Banking Regulation and Supervision Agency ("BRSA") Accounting and Reporting Legislation which includes "Regulation on Accounting Applications for Banks and Safeguarding of Documents" published in the Official Gazette no.26333 dated 1 November 2006, and other regulations on accounting records of Banks published by Banking Regulation and Supervision Agency and circulars and interpretations published by BRSA and Turkish Accounting Standard 34 "Interim Financial Reporting" for those matters not regulated by the aforementioned regulations. Our responsibility is to express a conclusion on this interim financial information based on our review.

Scope of Review

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



Conclusion

Based on our review nothing has come to our attention that causes us to believe that the accompanying consolidated financial information does not present fairly in all material respects the financial position of Anadolubank Anonim Şirketi and its consolidated subsidiaries on 31 March 2025 and its financial performance and its cash flows for the three-month-period then ended in accordance with the BRSA Accounting and Financial Reporting Legislation.

Report on other regulatory requirements arising from legislation

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

Additional Paragraph for Convenience Translation:

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

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

A handwritten signature in blue ink, appearing to be "Gökçe Yaşar Temel", is written over a horizontal line.

Gökçe Yaşar Temel, SMMM
Independent Auditor

Istanbul, 23 May 2025

**THE CONSOLIDATED FINANCIAL REPORT OF ANADOLUBANK A.Ş.
FOR THE THREE MONTHS PERIOD ENDED MARCH 31, 2025**

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Anadolubank Anonim Şirketi ("the Bank"), The consolidated financial report for the three months period ended March 31, 2025, designed by the Banking Regulation and Supervision Agency ("BRSA") in line with the Communiqué on Financial Statements to be Publicly Announced and the Related Policies and Disclosures consists of the sections listed below.

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

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

PARTICIPATIONS

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

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

Mehmet R. BAŞARAN
Chairman of the Board

Erol BAŞARAN ALTINTUĞ
Member of Audit Committee

İ. Sencan DEREBEYOĞLU **Suat İNCE**
Member of Audit Committee General Manager

İlker TEKER
Assistant General Manager

Abdulahkim ASLAN
Head of Financial Affairs Department

Information about the responsible personnel whom questions may be asked:

Name-Surname/Title : Kamil İrfan ARCA / Group Manager
Phone Number : 0 216 687 71 27
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ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS AS OF 31 MARCH 2025

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

SECTION ONE: GENERAL INFORMATION

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

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

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

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

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

The capital group over which the Parent Bank has direct or indirect control 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 Parent Bank They Possess, and Their Areas of Responsibility

Name	Title	Percentage of Share (%)
Chairman of the Board		
Mehmet Rüştü BAŞARAN	Chairman	15.27
Board Members		
Suat INCE	General Manager	-
Fikriye Filiz BAŞARAN HASESKİ	Member	0.05
Erol BAŞARAN ALTINTUG	Member -Member of Audit Committee	0.35
Muzaffer KAYHAN	Member	-
İbrahim Sencan DEREBEYOGLU	Member -Member of Audit Committee	-
Ali Tunç DORÖZ	Member	-
Merih YURTKURAN	Member	-
Deputy General Manager		
Ferudun CANBAY	Human Resources Strategic Planning and Digital Banking Credit Monitoring and Administrative Legal Consultancy Corporate Communications Purchasing	-
Deputy General Managers		
Zeki Murat URAL	Treasury	-
O. Asım Tunç BERGSAN	Information Technologies	-
Remzi Süha DEDE	Operation	-
İsmail Atakan OZGUNY	Credit Allocation	-
Levent Burak HAKGÜDEN	Commercial and SME Banking	-
İlker TEKER	Financial Affairs	-
Kadriye Didem KARACA	Retail Banking	-

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS AS OF 31 MARCH 2025

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

SECTION ONE: GENERAL INFORMATION (Continued)

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

As at 31 March 2025 and 31 December 2024, the composition of shareholders and their respective percentage of ownership can be summarised as follows:

31 March 2025 Name / Commercial Title	Share Amounts	Share Percentages	Paid-in 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 shares in HABAŞ Sınai ve Tıbbi Gazlar İstihsal Endüstrisi A.Ş., their partnership shares in the Bank are 76.46%, respectively.

31 December 2024 Name / Commercial Title	Share Amounts	Share Percentages	Paid-in 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. Information on the Parent Bank's service types and fields of operation

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

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

The Parent Bank's headquarters is in Istanbul. As of 31 March 2025, the Bank has a total of 95 branches, 42 of which are in Istanbul, and 1,400 employees (31 December 2024: a total of 95 branches, 43 of which are in Istanbul, and 1,385 employees).

As of March 31, 2025, the Group's number of employees is 1,586 (December 31, 2024: 1,564).

VI. Information of Institutions in Consolidation Scope

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

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

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

None

ANADOLUBANK ANONİM ŞİRKETİ

CONSOLIDATED BALANCE SHEET – LIABILITIES AS OF 31 MARCH 2025

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

		Limited Audited Current Period 31 March 2025			Audited Prior Period 31 December 2024		
ASSETS	Note	TRY	FC	Total	TRY	FC	Total
I. FINANCIAL ASSETS (Net)		21,712,565	41,452,337	63,164,902	17,340,621	34,459,243	51,799,864
1.1 Cash and Cash Equivalents		14,982,871	28,102,751	43,085,622	13,867,695	22,192,722	36,060,417
1.1.1 Cash and Balances with CBRT	V-I-1	14,412,151	8,573,343	22,985,494	7,594,655	8,085,770	15,680,425
1.1.2 Banks	V-I-2	572,578	19,542,743	20,115,321	672,538	13,827,942	14,500,480
1.1.3 Money Market Placements	V-I-3	-	-	-	5,601,483	293,994	5,895,477
1.1.4 Expected Credit Losses (-)		1,858	13,335	15,193	981	14,984	15,965
1.2 Financial Assets Measured at Fair Value Through Profit or Loss	V-I-4	1,911,584	2,490,746	4,402,330	63,620	341,044	404,664
1.2.1 Government Securities		1,911,584	168,908	2,080,492	63,620	242,368	305,988
1.2.2 Equity Instruments		-	-	-	-	-	-
1.2.3 Other Financial Assets		-	2,321,838	2,321,838	-	98,676	98,676
1.3 Financial Assets Measured at Fair Value Through Other Comprehensive Income	V-I-5	3,533,205	10,383,501	13,916,706	3,004,320	11,661,944	14,666,264
1.3.1 Government Securities		3,384,208	2,777,177	6,161,385	2,868,088	2,277,600	5,145,688
1.3.2 Equity Securities		13,941	131,761	145,702	13,941	114,145	128,086
1.3.3 Other Financial Assets		135,056	7,474,563	7,609,619	122,291	9,270,199	9,392,490
1.4 Derivative Financial Assets	V-I-6	1,284,905	475,339	1,760,244	404,986	263,533	668,519
1.4.1 Derivative Financial Assets Measured at Fair Value Through Profit or Loss		1,284,905	475,339	1,760,244	404,986	263,533	668,519
1.4.2 Derivative Financial Assets Measured at Fair Value Through Other Comprehensive Income		-	-	-	-	-	-
II. FINANCIAL ASSETS MEASURED AT AMORTIZED COST (NET)		54,213,715	43,039,914	97,253,629	47,710,825	36,073,309	83,784,134
2.1 Loans	V-I-7	50,144,832	32,230,363	82,375,195	44,230,672	26,326,544	70,557,216
2.2 Lease Receivables	V-I-10	-	-	-	-	-	-
2.3 Factoring Receivables	V-I-9	5,142,904	-	5,142,904	4,319,966	-	4,319,966
2.4 Other Financial Assets Measured at Amortized Cost	V-I-8	-	11,055,438	11,055,438	-	9,954,557	9,954,557
2.4.1 Government Securities		-	8,269,253	8,269,253	-	7,248,082	7,248,082
2.4.2 Other Financial Assets		-	2,786,185	2,786,185	-	2,706,475	2,706,475
2.5 Expected Credit Losses (-)		1,074,021	245,887	1,319,908	839,813	207,792	1,047,605
ASSETS HELD FOR SALE AND ASSETS DISCONTINUED OPERATIONS (NET)		190,465	-	190,465	190,178	-	190,178
3.1 Held for Sale		190,465	-	190,465	190,178	-	190,178
3.2 Discontinued Operations		-	-	-	-	-	-
IV. EQUITY INVESTMENTS		-	-	-	-	-	-
4.1 Investments in Associates (Net)	V-I-11	-	-	-	-	-	-
4.1.1 Associates Consolidated Under Equity Accounting		-	-	-	-	-	-
4.1.2 Unconsolidated Associates		-	-	-	-	-	-
4.2 Investments in Subsidiaries (Net)	V-I-12	-	-	-	-	-	-
4.2.1 Unconsolidated Financial Investments		-	-	-	-	-	-
4.2.2 Unconsolidated Non-Financial Investments		-	-	-	-	-	-
4.3 Entities under Common Control (Joint Venture) (Net)	V-I-13	-	-	-	-	-	-
4.3.1 Joint Ventures Consolidated Under Equity Accounting		-	-	-	-	-	-
4.3.2 Unconsolidated Joint Ventures		-	-	-	-	-	-
V. TANGIBLE ASSETS (Net)	V-I-14	2,311,902	56,523	2,368,425	2,283,150	53,066	2,336,216
VI. INTANGIBLE ASSETS (Net)	V-I-15	181,994	-	181,994	137,333	-	137,333
6.1 Goodwill		-	-	-	-	-	-
6.2 Other		181,994	-	181,994	137,333	-	137,333
VII. INVESTMENT PROPERTY (Net)	V-I-16	-	-	-	-	-	-
VIII. CURRENT TAX ASSET		-	1,663	1,663	-	8,937	8,937
IX. DEFERRED TAX ASSET	V-I-17	293,161	-	293,161	546,211	-	546,211
X. OTHER ASSETS	V-I-19	3,489,317	131,801	3,621,118	3,580,399	118,731	3,699,130
TOTAL ASSETS		82,393,119	84,682,238	167,075,357	71,788,717	70,713,286	142,502,003

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

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS AS OF 31 MARCH 2025

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

		Limited Audited Current Period 31 March 2025			Audited Prior Period 31 December 2024		
LIABILITIES	Note	TRY	FC	Total	TRY	FC	Total
I.							
II. DEPOSITS	V-II-1	47,064,601	74,966,929	122,031,530	42,925,114	65,706,002	108,631,116
III. FUNDS BORROWED	V-II-2	3,778,359	8,189,970	11,968,329	3,203,777	7,192,167	10,395,944
IV. MONEY MARKET FUNDS		2,185,410	-	2,185,410	148,195	-	148,195
IV. SECURITIES ISSUED (Net)		-	-	-	-	-	-
4.1 Bills		-	-	-	-	-	-
4.2 Assets Backed Securities		-	-	-	-	-	-
4.3 Bonds		-	-	-	-	-	-
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	320,840	381,873	702,713	472,582	475,140	947,722
7.1 Derivative Financial Liabilities Measured at Fair Value Through Profit or Loss		320,840	381,873	702,713	472,582	475,140	947,722
7.2 Derivative Financial Liabilities Measured at Fair Value Through Other Comprehensive Income		-	-	-	-	-	-
VIII. FACTORING PAYABLES		92	-	92	66	-	66
IX. LEASE PAYABLES	V-II-4	320,920	43,202	364,122	316,350	41,581	357,931
X. PROVISIONS	V-II-5	433,030	75,990	509,020	391,046	40,486	431,532
10.1 Restructuring Reserves		-	-	-	-	-	-
10.2 Reserve for Employee Benefits		282,374	20,351	302,725	244,162	11,072	255,234
10.3 Insurance Technical Provisions (Net)		-	-	-	-	-	-
10.4 Other Provisions		150,656	55,639	206,295	146,884	29,414	176,298
XI. CURRENT TAX LIABILITY	V-II-6	1,446,303	-	1,446,303	1,116,151	-	1,116,151
XII. DEFERRED TAX LIABILITY	V-II-7	329	13,364	13,693	-	24,318	24,318
XIII. LIABILITIES FOR ASSETS HELD FOR SALE AND ASSETS OF DISCONTINUED OPERATIONS (Net)	V-II-8	-	-	-	-	-	-
13.1 Held for Sale		-	-	-	-	-	-
13.2 Discontinued Operations		-	-	-	-	-	-
XIV. SUBORDINATED DEBT INSTRUMENTS	V-II-9	-	5,712,107	5,712,107	-	-	-
14.1 Subordinated Loans		-	-	-	-	-	-
14.2 Other Debt Instruments		-	5,712,107	5,712,107	-	-	-
XV. OTHER LIABILITIES	V-II-10	1,937,914	1,074,759	3,012,673	2,949,089	342,884	3,291,973
XVI. SHAREHOLDERS' EQUITY		19,023,254	106,111	19,129,365	16,399,566	757,489	17,157,055
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 Other Comprehensive Income/Expense Items not to be Reclassified to Profit or Loss		1,599,993	71,012	1,671,005	1,579,791	60,077	1,639,868
16.4 Other Comprehensive Income/Expense Items to be Reclassified to Profit or Loss		1,589,040	(140,230)	1,448,810	1,525,407	(115,909)	1,409,498
16.5 Profit Reserves		7,672,982	-	7,672,982	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		7,452,982	-	7,452,982	7,452,982	-	7,452,982
16.5.4 Other Profit Reserves		-	-	-	-	-	-
16.6 Profit or Loss		7,030,008	175,329	7,205,337	4,492,072	813,321	5,305,393
16.6.1 Prior Period's Profit/Loss		5,305,393	-	5,305,393	-	-	-
16.6.2 Current Period's Profit/Loss		1,724,615	175,329	1,899,944	4,492,072	813,321	5,305,393
16.7 Minority Interest		31,231	-	31,231	29,314	-	29,314
TOTAL EQUITY AND LIABILITIES		76,511,052	90,564,305	167,075,357	67,921,936	74,580,067	142,502,003

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

ANADOLUBANK ANONİM ŞİRKETİ

CONSOLIDATED STATEMENT OFF BALANCE SHEET COMMITMENTS AND CONTINGENCIES AS OF 31 MARCH 2025

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

	Note	Limited Audited Current Period 31 March 2025			Audited Prior Period 31 December 2024		
		TRY	FC	Total	TRY	FC	Total
A.	OFF-BALANCE SHEET COMMITMENTS AND CONTINGENCIES						
I.	(I-II+III)	99,609,696	151,224,553	250,834,249	67,364,928	107,017,639	174,382,567
I.	GUARANTEES AND COLLATERALS	16,960,246	10,322,379	27,282,625	15,250,713	7,125,594	22,376,307
1.1	Letters of Guarantee	13,367,731	3,128,468	16,496,199	11,781,363	2,890,555	14,671,918
1.1.1	Guarantees Subject to State Tender Law	167,615	9,653	177,268	114,491	9,018	123,509
1.1.2	Guarantees Given for Foreign Trade Operations	94,570	7,123	101,693	121,623	6,429	128,052
1.1.3	Other Letters of Guarantee	13,105,546	3,111,692	16,217,238	11,545,249	2,875,108	14,420,357
1.2	Bank Acceptances	-	173,338	173,338	-	130,340	130,340
1.2.1	Import Letter of Acceptance	-	173,338	173,338	-	130,340	130,340
1.2.2	Other Bank Acceptance	-	-	-	-	-	-
1.3	Letters of Credit	-	7,020,573	7,020,573	-	4,104,699	4,104,699
1.3.1	Documentary Letters of Credit	-	7,020,573	7,020,573	-	4,104,699	4,104,699
1.3.2	Other Letters of Credit	-	-	-	-	-	-
1.4	Guaranteed PreFinancing	-	-	-	-	-	-
1.5	Endorsements	-	-	-	-	-	-
1.5.1	Endorsements to the CBRT	-	-	-	-	-	-
1.5.2	Other Endorsements	-	-	-	-	-	-
1.6	Underwriting Commitments	-	-	-	-	-	-
1.7	Factoring Related Guarantees	-	-	-	-	-	-
1.8	Other Guarantees	3,592,515	-	3,592,515	3,469,350	-	3,469,350
1.9	Other Collaterals	-	-	-	-	-	-
II.	COMMITMENTS	9,093,589	9,010,675	18,104,264	10,349,701	6,925,991	17,275,692
2.1	Irrevocable Commitments	9,093,589	9,010,675	18,104,264	10,349,701	6,925,991	17,275,692
2.1.1	Forward Asset Purchase and Sale Commitments	3,363,371	9,010,675	12,374,046	5,492,147	6,925,991	12,418,138
2.1.2	Forward Deposit Purchase and Sale Commitments	-	-	-	-	-	-
2.1.3	Share Capital Commitments to Associates and Subsidiaries	-	-	-	-	-	-
2.1.4	Loan Granting Commitments	3,688,761	-	3,688,761	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	1,460,379	-	1,460,379	1,122,019	-	1,122,019
2.1.8	Tax and Fund Liabilities from Export Commitments	42	-	42	39	-	39
2.1.9	Commitments for Credit Card Expenditure Limits	432,567	-	432,567	380,868	-	380,868
2.1.10	Commitments for Promotions Related with Credit Cards and Banking Activities	1,171	-	1,171	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	147,298	-	147,298	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	73,555,861	131,891,499	205,447,360	41,764,514	92,966,054	134,730,568
3.1	Derivative Financial Instruments for Hedging Purposes	-	2,645,624	2,645,624	-	2,755,215	2,755,215
3.1.1	Fair Value Hedges	-	2,645,624	2,645,624	-	2,755,215	2,755,215
3.1.2	Cash Flow Hedges	-	-	-	-	-	-
3.1.3	Hedge of Net Investment in Foreign Operations	-	-	-	-	-	-
3.2	Trading Transactions	73,555,861	129,245,875	202,801,736	41,764,514	90,210,839	131,975,353
3.2.1	Forward Foreign Currency Purchase/Sale Transactions	15,569,596	26,009,859	41,579,455	4,539,873	6,392,749	10,932,622
3.2.1.1	Forward Foreign Currency Transactions- Purchases	6,665,138	13,773,926	20,439,064	1,124,680	4,122,671	5,247,351
3.2.1.2	Forward Foreign Currency Transactions- Sales	8,904,458	12,235,933	21,140,391	3,415,193	2,270,078	5,685,271
3.2.2	Swap Transactions Related to Foreign Currency and Interest Rate	48,417,376	81,712,720	130,130,096	27,631,699	71,311,720	98,943,419
3.2.2.1	Foreign Currency Swap- Purchases	3,821,750	31,666,219	35,487,969	2,825,434	29,932,632	32,758,066
3.2.2.2	Foreign Currency Swap- Sales	2,865,618	32,612,469	35,478,087	1,267,737	31,792,616	33,060,353
3.2.2.3	Interest Rate Swap- Purchases	20,865,004	8,717,016	29,582,020	11,769,264	4,793,236	16,562,500
3.2.2.4	Interest Rate Swap- Sales	20,865,004	8,717,016	29,582,020	11,769,264	4,793,236	16,562,500
3.2.3	Foreign Currency, Interest Rate, and Securities Options	9,568,889	21,116,277	30,685,166	9,592,942	12,139,008	21,731,950
3.2.3.1	Foreign Currency Options- Purchases	1,126,001	13,801,166	14,927,167	956,887	9,232,447	10,189,334
3.2.3.2	Foreign Currency Options- Sales	8,442,888	7,315,111	15,757,999	8,636,055	2,906,561	11,542,616
3.2.3.3	Interest Rate Options- Purchases	-	-	-	-	-	-
3.2.3.4	Interest Rate Options- Sales	-	-	-	-	-	-
3.2.3.5	Securities Options- Purchases	-	-	-	-	-	-
3.2.3.6	Securities Options- Sales	-	-	-	-	-	-
3.2.4	Foreign Currency Futures	-	-	-	-	-	-
3.2.4.1	Foreign Currency Futures-Purchases	-	-	-	-	-	-
3.2.4.2	Foreign Currency Futures-Sales	-	-	-	-	-	-
3.2.5	Interest Rate Futures	-	-	-	-	-	-
3.2.5.1	Interest Rate Futures- Purchases	-	-	-	-	-	-
3.2.5.2	Interest Rate Futures- Sales	-	-	-	-	-	-
3.2.6	Other	-	407,019	407,019	-	367,362	367,362
B.	CUSTODY AND PLEDGED ITEMS (IV+V+VI)	946,686,387	74,791,238	1,021,477,625	845,029,665	67,337,100	912,366,765
IV.	ITEMS HELD IN CUSTODY	201,633,069	8,235,233	209,868,302	195,253,778	8,453,569	203,707,347
4.1	Customers' Securities Held	5,664,633	2,747,980	8,412,613	1,965,623	3,399,400	5,365,023
4.2	Investment Securities Held in Custody	169,469,735	5,186,614	174,656,349	168,169,579	4,855,798	173,025,377
4.3	Checks Received for Collection	25,050,937	262,053	25,312,990	21,923,818	176,976	22,100,794
4.4	Commercial Notes Received for Collection	173,650	23,518	197,168	150,028	21,395	171,423
4.5	Other Assets Received for Collection	-	-	-	-	-	-
4.6	Assets Received for Public Offering	-	-	-	-	-	-
4.7	Other Items Under Custody	1,274,114	15,068	1,289,182	3,044,730	-	3,044,730
4.8	Custodians	-	-	-	-	-	-
V.	PLEDGED ITEMS	743,456,333	66,556,005	810,012,338	648,178,902	58,883,531	707,062,433
5.1	Marketable Securities	817	-	817	1,382	-	1,382
5.2	Guarantee Notes	18,452	98,031	116,483	12,538	89,330	101,868
5.3	Commodities	-	-	-	-	-	-
5.4	Warranties	936,669	-	936,669	315,444	-	315,444
5.5	Real Estate	-	-	-	-	-	-
5.6	Other Pledged Items	742,500,395	66,457,974	808,958,369	647,849,538	58,794,201	706,643,739
5.7	Pledged Items-Depository	-	-	-	-	-	-
A.	CONFIRMED BILLS OF EXCHANGE AND SURETIES	1,596,985	-	1,596,985	1,596,985	-	1,596,985
TOTAL OFF-BALANCE SHEET COMMITMENTS (A+B)		1,046,296,083	226,015,791	1,272,311,874	912,394,593	174,354,739	1,086,749,332

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

ANADOLUBANK ANONİM ŞİRKETİ

CONSOLIDATED STATEMENT OF PROFIT OR LOSS AS OF 31 MARCH 2025

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

INCOME AND EXPENSE ITEMS		Note	Limited Audited Current Period 1 January – 31 March 2025	Limited Audited Prior Period 1 January – 31 March 2024
I.	INTEREST INCOME		8,549,849	4,209,532
1.1	Interest Income on Loans	V-IV-1	6,255,569	3,287,977
1.2	Interest Received on Reserve Deposits		508,477	17,316
1.3	Interest Received on Banks	V-IV-1	243,277	127,778
1.4	Interest Received on Money Market Transactions		567,240	309,846
1.5	Interest Received on Securities Portfolio	V-IV-1	428,121	171,376
1.5.1	Financial Assets Measured at Fair Value through Profit or (Loss)		27,476	4,279
1.5.2	Financial Assets Measured at Fair Value Through Other Comprehensive Income		310,952	132,605
1.5.3	Financial Assets Measured at Measured at Amortized Cost		89,693	34,492
1.6	Financial Lease Income		-	-
1.7	Other Interest Income		547,165	295,239
II.	INTEREST EXPENSE (-)		5,697,390	3,010,770
2.1	Interest on Deposits	V-IV-2	5,122,867	2,702,853
2.2	Interest on Funds Borrowed	V-IV-2	482,291	230,044
2.3	Interest on Money Market Transactions		24,349	160
2.4	Interest on Securities Issued	V-IV-2	47,267	-
2.5	Interest on Leases		18,619	12,375
2.6	Other Interest Expenses		1,997	65,338
III.	NET INTEREST INCOME/EXPENSE (I - II)		2,852,459	1,198,762
IV.	NET FEES AND COMMISSIONS INCOME/EXPENSE		604,966	379,804
4.1	Fees and Commissions Received		912,113	498,972
4.1.1	Non-Cash Loans		53,817	51,631
4.1.2	Other	V-IV-11	858,296	447,341
4.2	Fees and Commissions Paid (-)		307,147	119,168
4.2.1	Non-Cash Loans		219	60
4.2.2	Other		306,928	119,108
V.	DIVIDEND INCOME	V-IV-3	551	89
VI.	TRADING GAIN/(LOSS) (Net)	V-IV-4	908,143	791,280
6.1	Trading Gains/(Losses) on Securities		38,827	35,678
6.2	Gains/losses from derivative transactions		700,308	307,092
6.3	Foreign Exchange Gains/(Losses)		169,008	448,510
VII.	OTHER OPERATING INCOME	V-IV-5	244,031	570,493
VIII.	TOTAL OPERATING GROSS PROFIT (III+IV+V+VI+VII)		4,610,150	2,940,428
IX.	EXPECTED CREDIT LOSSES (-)	V-IV-6	419,689	542,934
X.	OTHER PROVISION EXPENSES (-)	V-IV-6	652	57,447
XI.	PERSONNEL EXPENSES (-)		857,581	477,325
XII.	OTHER OPERATING EXPENSES (-)	V-IV-7	614,112	271,584
XIII.	NET OPERATING PROFIT/(LOSS) (VIII-IX-X-XI-XII)		2,718,116	1,591,138
XIV.	EXCESS AMOUNT RECORDED AS INCOME AFTER MERGER			-
XV.	PROFIT/(LOSS) FROM INVESTMENTS UNDER EQUITY ACCOUNTING			-
XVI.	PROFIT/(LOSS) ON NET MONETARY POSITION			-
XVII.	OPERATING PROFIT/LOSS BEFORE TAXES (XIII+...+XVI)	V-IV-8	2,718,116	1,591,138
XVIII.	PROVISION FOR TAXES OF CONTINUING OPERATIONS (±)	V-IV-8	(816,254)	(452,655)
18.1	Current Tax Charge		(303,298)	(648,575)
18.2	Deferred Tax Charge (+)		(544,349)	(106,704)
18.3	Deferred Tax Credit (-)		31,393	302,624
XIX.	NET PROFIT/LOSS AFTER TAXES (XVII±XVIII)	V-IV-8	1,901,862	1,138,483
XX.	INCOME FROM DISCONTINUED OPERATIONS		-	-
20.1	Income from assets held for sale		-	-
20.2	Income from sale of associates, subsidiaries and joint ventures		-	-
20.3	Others		-	-
XXI.	EXPENSES FROM DISCONTINUED OPERATIONS (-)		-	-
21.1	Expenses for Non-Current Assets Held for Resale		-	-
21.2	Loss from Sales of Associates, Subsidiaries and Joint Ventures (Business Partners)		-	-
21.3	Other Expenses from Discontinued Operations		-	-
XXII.	PROFIT/LOSSES BEFORE TAXES FROM DISCONTINUED OPERATIONS (XX-XXI)	V-IV-9	-	-
XXIII.	PROVISION FOR INCOME TAXES FROM DISCONTINUED OPERATIONS (±)	V-IV-9	-	-
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	1,901,862	1,138,483
25.1	Group's profit/loss		1,899,944	1,135,448
25.2	Non-Controlling interest		1,918	3,035
	Earnings per Share	III-XXIV	0.017290	0.010350

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

ANADOLUBANK ANONİM ŞİRKETİ

CONSOLIDATED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME AS OF 31 MARCH 2025

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

		Limited Audited Current Period 1 January – 31 March 2025	Limited Audited Prior Period 1 January – 31 March 2024
STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME	Note		
I. CURRENT PERIOD PROFIT/LOSS		1,901,862	1,138,483
II OTHER COMPREHENSIVE INCOME		70,449	120,874
2.1. Other Income/Expense Items Not Reclassified Through Profit or Loss		31,137	(32,289)
2.1.1. Revaluation Surplus on Tangible Assets		-	-
2.1.2. Revaluation Surplus on Intangible Assets		-	-
2.1.3. Defined Benefit Plans' Actuarial Gains/Losses		(1,020)	(57,066)
2.1.4. Other Income/Expense Items not Reclassified to Profit or Loss		15,622	11,627
2.1.5. Tax Related Other Comprehensive Income Items Not Reclassified Through Profit or Loss		16,535	13,150
2.2. Other Income/Expense Items Reclassified to Profit or Loss		39,312	153,163
2.2.1. Exchange Differences on Translation		624,566	301,165
2.2.2. Income/Expenses from Valuation and/or Reclassification of Financial Assets Measured at FVOCI		(203,503)	40,113
2.2.3. Gains/losses from Cash Flow Hedges		-	-
2.2.4. Gains/Losses on Hedges of Net Investments in Foreign Operations		(624,566)	(287,642)
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		242,815	99,527
III. TOTAL COMPREHENSIVE INCOME (I+II)		1,972,311	1,259,357

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

ANADOLUBANK ANONİM ŞİRKETİ

CONSOLIDATED STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY AS OF 31 MARCH 2025

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

CONSOLIDATED STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY	Note	Paid – in Capital	Share Premium	Share Cancellation Profits	Other Capital Reserves	Other Comprehensive Income/Expense Items not to be Reclassified to Profit or Loss			Other Comprehensive Income/Expense Items to be Reclassified to Profit or Loss			Profit Reserves	Prior Periods' Profit/Loss	Current Period's Net Profit/Loss	Shareholders' Equity Before Non-Controlling Interest	Non-Controlling Interest	Total Shareholders' Equity
						Revaluation surplus on tangible and intangible assets	Defined Benefit Plans' Actuarial Gains/Losses	Others	Translation Differences	Income/Expenses from Valuation and/or Reclassification of Financial Assets Measured at FVOCI	Others						
Prior Period																	
I. Balances at Beginning of Period		1,100,000	-	-	-	1,256,300	(96,343)	38,911	3,316,174	(172,113)	(1,982,977)	4,741,743	2,931,239	-	11,132,934	19,947	11,152,881
II. Correction made as per TAS 8		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.1 Effect of Corrections		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.2 Effect of Changes in Accounting Policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
III. Adjusted Balances at Beginning of Period (I+II)	V-II-10	1,100,000	-	-	-	1,256,300	(96,343)	38,911	3,316,174	(172,113)	(1,982,977)	4,741,743	2,931,239	-	11,132,934	19,947	11,152,881
IV. Total Comprehensive Income		-	-	-	-	(1,951)	(38,477)	8,139	301,168	53,345	(201,350)	-	1,135,448	-	1,256,322	3,035	1,259,357
V. Capital Increase in Cash		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VI. Capital Increase from Internal Sources		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VII. Adjustments to Paid-in Capital		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VIII. Convertible Bonds		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
IX. Subordinated Liabilities		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
X. Other Changes		-	-	-	-	-	-	-	-	-	-	-	-	-	-	(35)	(35)
XI. Profit Distribution		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11.1 Dividends		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11.2 Transfers to Reserves		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11.3 Others		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balances at end of the period (III+IV+.....+X+XI)		1,100,000	-	-	-	1,254,349	(134,820)	47,050	3,617,342	(118,768)	(2,184,327)	4,741,743	2,931,239	1,135,448	12,389,256	22,947	12,412,203
CONSOLIDATED STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY	Note	Paid – in Capital	Share Premium	Share Premium	Other Capital Reserves	Other Comprehensive Income/Expense Items not Reclassified to Profit or Loss			Other Comprehensive Income/Expense Items Reclassified to Profit or Loss			Profit Reserves	Prior Periods' Profit/Loss	Current Period's Net Profit/ Loss	Shareholders' Equity Before Non-Controlling Interest	Non-Controlling Interest	Total Shareholders' Equity
						Revaluation surplus on tangible and intangible assets	Defined Benefit Plans' Actuarial Gains/Losses	Others	Translation Differences	Income/Expenses from Valuation and/or Reclassification of Financial Assets Measured at FVOCI	Others						
Current Period																	
I. Balances at Beginning of Period		1,100,000	-	-	-	1,731,851	(152,061)	60,078	3,892,045	(105,929)	(2,376,618)	7,672,982	-	5,305,393	17,127,741	29,314	17,157,055
II. Correction made as per TAS 8		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.1 Effect of Corrections		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.2 Effect of Changes in Accounting Policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
III. Adjusted Balances at Beginning of Period (I+II)	V-II-10	1,100,000	-	-	-	1,731,851	(152,061)	60,078	3,892,045	(105,929)	(2,376,618)	7,672,982	-	5,305,393	17,127,741	29,314	17,157,055
IV. Total Comprehensive Income		-	-	-	-	21,035	(832)	10,934	624,566	(148,058)	(437,196)	-	-	1,899,944	1,970,393	1,918	1,972,311
V. Capital Increase in Cash		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VI. Capital Increase from Internal Sources		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VII. Adjustments to Paid-in Capital		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VIII. Convertible Bonds		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
IX. Subordinated Debt Instruments		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
X. Other Changes		-	-	-	-	-	-	-	-	-	-	-	-	-	-	(1)	(1)
XI. Profit Distribution		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11.1 Dividends Paid		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11.2 Transfers to Reserves		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11.3 Others		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balances at end of the period (III+IV+...+X+XI)		1,100,000	-	-	-	1,752,886	(152,893)	71,012	4,516,611	(253,987)	(2,813,814)	7,672,982	-	7,205,337	19,098,134	31,231	19,129,365

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

ANADOLUBANK ANONİM ŞİRKETİ

CONSOLIDATED STATEMENT OF CASH FLOWS AS OF 31 MARCH 2025

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

	Note	Limited Audited Current Period 1 January – 31 March 2025	Limited Audited Prior Period 1 January – 31 March 2024
A. CASH FLOWS FROM BANKING OPERATIONS			
1.1 Operating profit before changes in operating assets and liabilities		2,792,218	7,618,875
1.1.1 Interest received		7,522,806	4,591,665
1.1.2 Interest paid		(5,526,933)	(2,808,046)
1.1.3 Dividend received		551	89
1.1.4 Fees and commissions received		912,113	498,972
1.1.5 Other income		426,698	586,880
1.1.6 Collections from previously written-off loans		54,295	34,577
1.1.7 Cash payments to personnel and service suppliers		(857,581)	(477,325)
1.1.8 Taxes paid		(388,056)	(266,306)
1.1.9 Other	V-VI-1	648,325	5,458,369
1.2 Changes in operating assets and liabilities subject to banking operations		(1,367,448)	(9,411,972)
1.2.1 Net (increase) decrease in financial assets measured at fair value through profit/loss		(1,774,504)	(51,808)
1.2.2 Net (increase) decrease in due from banks		(810,876)	(533,592)
1.2.3 Net (increase) decrease in loans		(10,792,567)	(5,293,182)
1.2.4 Net (increase) decrease in other assets	V-VI-1	(3,296,085)	(6,866,040)
1.2.5 Net increase (decrease) in bank deposits		(1,367,049)	(643,672)
1.2.6 Net increase (decrease) in other deposits		14,491,766	3,422,095
1.2.7 Net increase (decrease) in financial liabilities at fair value through profit or loss		-	-
1.2.8 Net increase (decrease) in funds borrowed		-	-
1.2.9 Net increase (decrease) in matured payables	V-VI-1	2,181,867	554,227
I. Net cash provided from banking operations		1,424,770	(1,793,097)
B. CASH FLOWS FROM INVESTING ACTIVITIES			
II. Net cash provided from / (used in) investing activities		(2,278,652)	(6,196,195)
2.1 Cash paid for purchase of entities under common control, associates and subsidiaries		-	-
2.2 Cash obtained from sale of entities under common control, associates and subsidiaries		-	-
2.3 Fixed assets purchases		(2,370,039)	(47,395)
2.4 Fixed assets sales		17,373	15,302
2.5 Cash paid for purchase of financial assets measured at fair value through other comprehensive income		(3,741,548)	(284,310)
2.6 Cash obtained from sale of financial assets measured at fair value through other comprehensive income		4,620,332	-
2.7 Cash paid for purchase of Financial Assets Measured at Amortized Cost		(860,624)	(6,048,021)
2.8 Cash obtained from sale of Financial Assets Measured at Amortized Cost		185,425	185,927
2.9 Other		(129,571)	(17,698)
C. CASH FLOWS FROM FINANCING ACTIVITIES			
III. Net cash provided from financing activities		6,745,179	6,580,320
3.1 Cash obtained from funds borrowed and securities issued		7,482,235	6,583,247
3.2 Cash used for repayment of funds borrowed and securities issued		(516,613)	-
3.3 Issued equity instruments		-	-
3.4 Dividends paid		-	-
3.5 Payments for finance leases		(220,443)	(2,927)
3.6 Other		-	-
IV. Effect of foreign currency exchange differences on cash and cash equivalents	V-VI-1	323,032	587,360
V. Net increase / (decrease) in cash and cash equivalents		6,214,329	(821,612)
VI. Cash and cash equivalents at the beginning of the period		30,154,146	19,214,158
VII. Cash and cash equivalents at end of the period (V+VI)		36,368,475	18,392,546

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

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS AS OF 31 MARCH 2025

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

SECTION THREE: EXPLANATIONS ON ACCOUNTING POLICIES

I. Explanations on Basis of Presentation

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

The consolidated financial statements have been prepared in accordance with the provisions of the Regulation on Accounting Practices and the Retention of Documents by Banks published in the Official Gazette No. 26333 dated November 1, 2006, in relation to the Banking Law No. 5411, as well as other regulations, communiqués, explanations, and circulars issued by the Banking Regulation and Supervision Agency ("BRSA") concerning accounting and financial reporting principles. In matters not regulated by these, the statements are prepared in accordance with the Turkish Accounting Standard 34 ("TAS 34") Interim Financial Reporting Standard and the Turkish Financial Reporting Standards ("TFRS") issued by the Public Oversight, Accounting and Auditing Standards Authority ("KGK") (collectively referred to as "BRSA Accounting and Financial Reporting Legislation"). The form and content of non-consolidated financial statements to be publicly disclosed, along with their explanations and footnotes, are prepared in accordance with the "Communiqué on Financial Statements to be Disclosed by Banks to the Public and Related Explanations and Footnotes" and the "Communiqué on Disclosures to be Made by Banks Regarding Risk Management" and any amendments thereto. However, the TAS 29 "Financial Reporting in Hyperinflationary Economies" standard in TFRS is not applied to banks as well as financial leasing, factoring, financing, savings financing, and asset management companies, as explained below.

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

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

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

Changes in Accounting Policies and Disclosures

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

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS AS OF 31 MARCH 2025

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

SECTION THREE: EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

I. Explanations on Basis of Presentation(Continued)

Accounting policies and valuation principles used in the preparation of the consolidated financial statements

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

New and Revised Standards and Interpretations

The new and revised standards do not have a significant impact on the reporting process for March 31, 2025.

Explanation for convenience translation into English:

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

II. Strategy for the Use of Financial Instruments and the Explanations on Foreign Currency Transactions

Strategy for the use of financial instruments

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

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

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS AS OF 31 MARCH 2025

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

SECTION THREE: EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

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

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

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

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

Foreign currency transactions

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

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

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

Foreign currency transactions(Continued)

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

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS AS OF 31 MARCH 2025

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

SECTION THREE: EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

III. Information about Consolidation

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

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

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

IV. Information on Subsidiaries and Entities Under Common Control

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

V. Explanations on Forward Transactions, Options and Derivative Instruments

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

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

When initially recorded, derivatives are measured at fair value, and they continue to be measured at fair value in subsequent periods. Additionally, liabilities and receivables arising from derivative transactions are recorded at nominal values in off-balance-sheet accounts.

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

**NOTES TO CONSOLIDATED FINANCIAL STATEMENTS
AS OF 31 MARCH 2025**

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

SECTION THREE: EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

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

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

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

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

VI. Explanations on Interest Income and Expenses

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

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

VII. Explanations on Fees and Commission Income and Expenses

Fee and commission income and expenses, as well as credit fee and commission expenses paid to other credit institutions, are calculated on a cash and accrual basis or included in the effective interest method, depending on the nature of the fee and commission. Income derived from agreements and asset purchases and custodian transactions made on behalf of third parties are recognised as income when they are realised..

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS AS OF 31 MARCH 2025

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

SECTION THREE: EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

VIII. Explanations and Disclosures on Financial Instruments

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

Financial assets:

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

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

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

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

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

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

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

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

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

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

**NOTES TO CONSOLIDATED FINANCIAL STATEMENTS
AS OF 31 MARCH 2025**

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

SECTION THREE: EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

VIII. Explanations and Disclosures on Financial Instruments (Continued)

Explanations and Disclosures on Financial Assets Measured at Amortized Cost

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

Explanations and Disclosures on Loans and Factoring

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

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

IX. Explanations on Expected Credit Losses

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

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

Stage 1:

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

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.

**NOTES TO CONSOLIDATED FINANCIAL STATEMENTS
AS OF 31 MARCH 2025**

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

SECTION THREE: EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

IX. Explanations on Expected Credit Losses (Continued)

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

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

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

Probability of Default (PD):

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

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

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

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

Loss Given Default (LGD):

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

Exposure at Default (EAD):

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

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

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS AS OF 31 MARCH 2025

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

SECTION THREE: EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

IX. Explanations on Expected Credit Losses (Continued)

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

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

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

X. Explanations on Netting of Financial Instruments

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

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

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

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

XII. Explanations on Assets Held for Sale and Discontinued Operations

An asset (or disposal group) classified as held for sale is measured at the lower of its carrying amount and fair value less costs to sell. An asset (or a disposal group) is regarded as "asset held for sale" only when the sale is highly probable and the asset (disposal group) is available for immediate sale in its present condition. For a highly probable sale, there must be a valid plan prepared by the management for the sale of 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.

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

SECTION THREE: EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

XIII. Explanations on Goodwill and Other Intangible Assets

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

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

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

XIV. Explanations on Tangible Assets

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

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

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

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

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

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

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

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AS OF 31 MARCH 2025**

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

SECTION THREE: EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

XIV. Explanations on Tangible Assets (Continued)

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

Right-of-use assets

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

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

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

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

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

XV. Explanations on Leasing Transactions

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

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

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

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

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NOTES TO CONSOLIDATED FINANCIAL STATEMENTS AS OF 31 MARCH 2025

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

SECTION THREE: EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

XV. Explanations on Leasing Transactions (Continued)

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

XVI. Explanations on Provisions, Contingent Liabilities and Contingent Assets

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

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

XVII. Explanations on Obligations Related to Employee Rights

Severance Pay Provision

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

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

Provisions for Other Employee Benefits

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

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS AS OF 31 MARCH 2025

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

SECTION THREE: EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

XVIII. Explanations on Taxation

Corporate tax

Corporate income tax in Turkey, applied at a rate of 20% on corporate earnings, was revised under Law No. 7316 'On the Collection Procedure of Public Receivables and Law on Amendments to Some Laws,' published in the Official Gazette No. 31462 dated April 22, 2021, increasing the rate to 25% for corporate earnings in the 2021 fiscal year and to 23% for the 2022 fiscal year. However, under Law No. 7394 'On the Evaluation of Real Properties Owned by the Treasury and Amendments to the Value Added Tax Law and Amendments to Some Laws and Decrees,' this rate was set at 25% starting from 2022 for corporate earnings of banks, companies governed by Law No. 6361, electronic payment and money institutions, authorized currency exchange offices, asset management companies, capital market institutions, insurance, reinsurance, and pension companies.

Additionally, under Law No. 7456 'On the Introduction of Additional Motor Vehicle Tax to Compensate for Economic Losses Caused by the Earthquakes on February 6, 2023, and Amendments to Some Laws and Decree Law No. 375,' published in the Official Gazette No. 32249 dated July 15, 2023, the rate was further updated to 30% beginning with tax returns due from October 1, 2023.

This rate is applied to the taxable base computed by adding expenses not deductible under tax laws to the commercial profit of the entities and subtracting exemptions (such as participation exemption) and other deductions stated in tax laws. If profits are not distributed, no additional tax is payable.

No withholding tax is applied on dividend payments made to entities earning income through a permanent establishment or permanent representative in Turkey or to entities domiciled in Turkey. Certain withholding rates in Article 15 and 30 of Corporate Tax Law No. 5520 were redefined under Cabinet Decisions No. 2009/14593 and 2009/14594, published in the Official Gazette No. 27130 dated February 3, 2009. Thus, while the withholding tax rate applied to dividend payments made to non-resident entities earning through means other than a permanent establishment or representative was 15%, it was reduced to 10% by Presidential Decision published in the Official Gazette No. 31697 dated December 22, 2021. When applying withholding tax rates to dividend distributions made to non-resident entities and individuals, the provisions of applicable Double Taxation Avoidance Agreements are considered. Adding profits to the capital is not considered profit distribution, hence no withholding tax applies.

Presidential Decision No. 9286, published in the Official Gazette dated December 22, 2024, increased the withholding tax rate on dividends distributed by resident entities from 10% to 15% under Article 94 of the Income Tax Law and Articles 15 and 30 of the Corporate Tax Law.

Provisional tax is calculated and paid based on the corporate tax rate applicable in the relevant fiscal year. Provisional tax paid during the year can be offset against the corporate tax calculated on the yearly corporate tax return.

According to Turkish tax legislation, losses presented on tax returns can be deducted from the corporate earnings of the period, provided they do not exceed five years. Gains attributable to debts settled or properties, equity shares, founder's shares, usufruct shares, and pre-emption rights transferred to banks or the Savings Deposit Insurance Fund in compensation for debts or debts assigned to this Fund, covering legal collections or participations involved in statutory tracking, were exempted extensively from corporate tax between January 1 and December 4, 2017. This also included up to 75% of gains from banks selling the assets obtained in this way.

However, the provision outlined in Law No. 7061 'On Amendments to Certain Tax Laws and Other Laws,' revised the above-mentioned corporate tax exemption rate to apply 50% to gains from the sale of immovable properties and 75% to gains from other sales commencing from December 5, 2017.

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

SECTION THREE: EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

XVIII. Explanations on Taxation (Continued)

In accordance with Law No. 7456, published in the Official Gazette No. 32249 dated July 15, 2023, regarding the establishment of additional motor vehicle tax to offset economic losses triggered by the earthquakes on February 6, 2023, any capital gains from the sale of immovables made on or after the effective date of this provision (July 15, 2023), are subject to a 25% rate.

Under paragraph (e) of subparagraph 1, Article 5 of the Corporate Tax Law, 75% of the gains derived from selling equity shares held in the company's assets for at least two full years, founder shares, usufruct shares, pre-emption rights, as well as participation fund shares included under investment funds generating tax-exempt income listed under subparagraph (a) (participation income exemption), were initially considered exempt from corporate tax.

Presidential Decision No. 9160 published in the Official Gazette dated November 27, 2024, reduced the aforementioned exemption rate from 75% to 50%.

According to this provision, 50% of the gains derived from the sale of equity shares held in a company's assets for at least two full years, as well as founder's shares, usufruct shares, pre-emption rights, and participation certificates from investment funds providing exempt income under subparagraph (a) of paragraph 1, Article 5, will be considered exempt from corporate tax.

Under the provision of repeated Article 298/A of the Tax Procedure Law, the conditions for applying inflation adjustment to corporate tax calculations were met as of the end of the 2021 calendar year. However, the regulation introduced by Law No. 7352 dated January 20, 2022, postponed the application of inflation adjustments in corporate tax calculations to 2023. Accordingly, the financial statements for the 2021 and 2022 fiscal years, including interim tax periods, will not undergo inflation adjustments, while the 2023 fiscal year will not undergo inflation adjustments in interim tax periods. Nevertheless, the financial statements dated December 31, 2023, will be subject to inflation adjustments regardless of whether the conditions for inflation adjustment have been met. The profit/loss difference from inflation adjustment in the financial statements prepared under the Tax Procedure Law will be indicated in the profit/loss accounts of previous years and will not affect the corporate tax base.

For Anadolubank Nederland NV, a subsidiary included in consolidation and operating outside Turkey, the applicable corporate tax rates are determined in accordance with the legislation of the country in which it operates. As of December 31, 2024, the applicable corporate tax rate for Nederland NV is 25.8%.

Deferred Tax

The Bank calculates and accounts for deferred income taxes for all temporary differences arising between the tax bases of assets and liabilities and their carrying amounts in these consolidated financial statements in accordance with "Turkish Accounting Standard for Income Taxes" ("TAS 12") and the related decrees of the BRSA concerning income taxes. Differences that do not affect the financial or commercial profit arising at the acquisition date of assets or liabilities according to the tax legislation are excluded from this calculation.

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

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

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SECTION THREE: EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

XVIII. Explanations on Taxation (Continued)

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

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

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

In accordance with TAS 12 Income Taxes standard, deferred tax assets or liabilities are calculated using the tax rates (and tax laws) that are enacted or substantively enacted by the end of the reporting period (balance sheet date) and are expected to apply in the period when the assets are realized, or the liabilities are settled. Therefore, the Bank has calculated deferred tax on its assets and liabilities at the rate of 30% as of 30 September 2024.

Under the regulation brought by Law No. 7491 concerning Amendments to Some Laws and Decrees, it is stipulated that the profit/loss difference arising from inflation adjustments made by banks during the fiscal periods of 2024 and 2025, including interim tax periods, will not be taken into account in determining taxable income. The General Communiqué No. 560 on Tax Procedure Law, published in the Official Gazette No. 32532 on April 30, 2024, stated that it is deemed appropriate not to perform inflation adjustments during the first interim tax period of the 2024 fiscal year. In accordance with Temporary Article 33 of the Tax Procedure Law, tax effects arising from inflation adjustments applied to financial statements dated December 31, 2024, under the Tax Procedure Law, have been included in the calculation of deferred taxes as of December 31, 2024.

Global Minimum Tax on Corporations

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

On July 16, 2024, a Bill was submitted to the Turkish Grand National Assembly to begin adopting the OECD's Global Minimum Tax regulations (Pillar Two). These regulations came into effect with laws published in the Official Gazette on August 2, 2024. The implementation in Turkey is largely aligned with the OECD's Pillar Two Model Rules, showing similarities in areas such as scope, exemptions, consolidation, tax calculations, and reporting periods. Although secondary regulations concerning calculation details and implementation methods have not yet been published, preliminary assessments made considering the OECD-issued regulations suggest that these regulations are not expected to have a significant impact on financials. Nonetheless, legislative changes in Turkey and in other countries where the Bank/Company operates are being monitored.

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

SECTION THREE: EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

XVIII. Explanations on Taxation (Continued)

Domestic Minimum Corporate Tax

Turkey has enacted the Domestic Minimum Corporate Tax through laws published in the Official Gazette on August 2, 2024. This tax will be applicable starting from the fiscal year 2025. Law No. 7524 introduced the institution of the Minimum Corporate Tax, stipulating that the calculated corporate tax cannot be less than 10% of the corporate income before deductions and exemptions. The regulation will come into effect on its publication date and will be applicable to corporate earnings for the 2025 tax period. Additionally, Communiqué No. 23 on Corporate Tax has been published regarding this matter.

Transfer Pricing

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

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

XIX. Explanations on Borrowings

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

XX. Explanations on Issuance of Share Certificates

None.

XXI. Explanations on Avalized Drafts and Acceptances

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

XXII. Explanations on Government Incentives

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

XXIII. Explanations on Segment Reporting

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

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS AS OF 31 MARCH 2025

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SECTION THREE: EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

XXIV. Explanation on Other Matters

Earnings/Loss Per Share

Earnings per share have been calculated by dividing the Group's net profit for the period by the weighted average number of shares outstanding during the period. In Türkiye, companies can increase capital through "bonus share" distributed from previous year earnings to current shareholders. Such "bonus share" distributions are accounted as issued shares while calculating earnings per share.

Earnings per share for the accounting period ended 31 March 2025, is Full TRY 0.017290. (31 March 2024: Full TRY 0.010350).

Related Parties

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

Cash and Cash Equivalents

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

ANADOLUBANK ANONİM ŞİRKETİ

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

I. Explanations on Consolidated Equity

The Group's consolidated capital adequacy standart ratio is 20.55% (31 December 2024: 18.08%). The Bank's non-consolidated capital adequacy standart ratio is 24.80% (31 December 2024 : 22.13%).

The Group's tier 1 capital adequacy ratio is 15.57% (31 December 2024: 17.69%); the core capital adequacy ratio is 15.57% (31 December 2024: 17.69%). The calculation of the capital adequacy standard ratio is made within the framework of the 'Regulation on the Measurement and Evaluation of Capital Adequacy of Banks' published in the Official Gazette dated September 6, 2014 and numbered 29111.

a. Information about consolidated shareholders' equity items

	31 March 2025	31 December 2024
COMMON EQUITY TIER 1 CAPITAL		
Paid-in capital following all debts in terms of claim in liquidation of the Bank	1,100,000	1,100,000
Share issue premiums	-	-
Reserves	7,672,982	7,672,982
Gains recognized in equity as per TAS	6,586,863	5,900,723
Profit	7,205,337	5,305,393
Current Period Profit	1,899,944	5,305,393
Prior Period Profit	5,305,393	-
Shares acquired free of charge from subsidiaries, affiliates and jointly controlled partnerships and cannot be recognized within profit for the period	249	249
Minorities' Share	31,231	29,314
Common Equity Tier 1 Capital Before Deduction	22,596,662	20,008,661
Deductions from Common Equity Tier 1 Capital		
Common Equity as per the 1st clause of Provisional Article 9 of the Regulation on the Equity of Banks	-	-
Portion of the current and prior periods' losses which cannot be covered through reserves and losses reflected in equity in accordance with TAS	3,026,457	2,471,241
Improvement costs for operating leasing (-)	21,871	17,160
Goodwill (net of related tax liability)	-	-
Other intangibles other than mortgage-servicing rights (net of related tax liability)	181,994	137,333
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	276,268	532,041
Differences are not recognized at the fair value of assets and liabilities subject to hedge of cash flow risk	-	-
Communiqué Related to Principles of the amount credit risk calculated with the Internal Ratings Based Approach, total expected loss amount exceeds the total provision	-	-
Gains arising from securitization transactions	-	-
Unrealized gains and losses due to changes in own credit risk on fair valued liabilities	-	-
Defined-benefit pension fund net assets	-	-
Direct and indirect investments of the Bank in its own Common Equity	-	-
Shares obtained contrary to the 4th clause of the 56th Article of the Law	-	-
Portion of the total of net long positions of investments made in equity items of banks and financial institutions outside the scope of consolidation where the Bank owns 10% or less of the issued common share capital exceeding 10% of Common Equity of the Bank	-	-
Portion of the total of net long positions of investments made in equity items of banks and financial institutions outside the scope of consolidation where the Bank owns 10% or more of the issued common share capital exceeding 10% of Common Equity of the Bank	-	-
Portion of mortgage servicing rights exceeding 10% of the Common Equity	-	-
Portion of deferred tax assets based on temporary differences exceeding 10% of the Common Equity	-	-
Amount exceeding 15% of the common equity as per the 2nd clause of the Provisional Article 2 of the Regulation on the Equity of Banks	-	-
Excess amount arising from the net long positions of investments in common equity items of banks and financial institutions outside the scope of consolidation where the Bank owns 10% or more of the issued common share capital	-	-
Excess amount arising from mortgage servicing rights	-	-
Excess amount arising from deferred tax assets based on temporary differences	-	-
Other items to be defined by the BRSA	-	-
Deductions to be made from common equity due to insufficient Additional Tier I Capital or Tier II Capital	-	-
Total Deductions from Common Equity Tier 1 Capital	3,506,590	3,157,775
Total Common Equity Tier 1 Capital	19,090,072	16,850,886

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

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

I. Explanations on Consolidated Equity (Continued))

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

	31 March 2025	31 December 2024
COMMON EQUITY TIER 1 CAPITAL		
ADDITIONAL TIER I CAPITAL		
Preferred Stock not Included in Common Equity and the Related Share Premiums	-	-
Debt instruments and premiums approved by BRSA	-	-
Debt instruments and premiums approved by BRSA (Temporary Article 4)	-	-
Additional Tier I Capital before Deductions	-	-
Deductions from Additional Tier I Capital	-	-
Direct and indirect investments of the Bank in its own Additional Tier I Capital	-	-
Investments of Bank to Banks that invest in Bank's additional equity and components of equity issued by financial institutions with compatible with Article 7.	-	-
Investments of Bank to Banks that invest in Bank's additional equity and components of equity issued by financial institutions with compatible with Article 7. (-)	-	-
The Total of Net Long Position of the Direct or Indirect Investments in Additional Tier I Capital of Unconsolidated Banks and Financial Institutions where the Bank Owns more than 10% of the Issued Share Capital	-	-
Other items to be defined by the BRSA (-)	-	-
Transition from the Core Capital to Continue to deduce Components	-	-
Goodwill and other intangible assets and related deferred tax liabilities which will not deducted from Common equity Tier 1 capital for the purposes of the first sub-paragraph of the Provisional Article 2 of the Regulation on Banks' Own Funds (-)	-	-
Net deferred tax asset/liability which is not deducted from Common equity Tier 1 capital for the purposes of the sub-paragraph of the Provisional Article 2 of the Regulation on Banks' Own Funds (-)	-	-
Deductions to be made from common additional equity in the case that adequate Additional Tier I Capital or Tier II Capital is not available (-)	-	-
Total Deductions from Additional Tier I Capital	-	-
Total Additional Tier I Capital	-	-
Total Tier I Capital (Tier I Capital=Common Equity+Additional Tier I Capital)	19,090,072	16,850,886
TIER II CAPITAL		
Debt instruments and premiums deemed suitable by the BRSA	-	-
Debt instruments and premiums deemed suitable by BRSA (Temporary Article 4)	5,664,840	-
Provisions (Article 8 of the Regulation on the Equity of Banks)	451,213	375,959
Tier II Capital Before Deduction	6,116,053	375,959
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	6,116,053	375,959
Total Capital (The sum of Tier I Capital and Tier II Capital)	25,206,125	17,226,845
Total Capital	25,206,125	17,226,845

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

I. Explanations on Consolidated Equity (Continued)

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

	31 March 2025	31 December 2024
COMMON EQUITY TIER 1 CAPITAL		
Deductions from Capital Loans granted contrary to the 50th and 51st Article of the Law	-	-
Net Book Values of Movables and Immovables Exceeding the Limit Defined in the Article 57, Clause 1 of the Banking Law and the Assets Acquired against Overdue Receivables and Held for Sale but Retained more than Five Years	-	-
The loan amounts specified in the fifth paragraph of Article 12/A of the Regulation on Credit Transactions of Banks published in the Official Gazette dated 1/11/2006 and numbered 26333	10	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	25,206,115	17,224,480
Total risk weighted amounts	122,632,253	95,250,151
CAPITAL ADEQUACY RATIOS		
Core Capital Adequacy Ratio (%)	15.57	17.69
Tier 1 Capital Adequacy Ratio (%)	15.57	17.69
Capital Adequacy Ratio (%)	20.55	18.08
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 (%)	11.07	13.19
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	451,213	375,959
Excess amount of total provision amount to credit risk Amount of the Internal Ratings Based Approach in accordance with the Communiqué on the Calculation	-	-
Excess amount of total provision amount to 0.6% of risk weighted receivables of credit risk Amount of the Internal Ratings Based Approach in accordance with the Communiqué on the Calculation	-	-
Debt instruments subjected to Article 4 (to be implemented between January 1, 2018, and January 1, 2022)		
Upper limit for Additional Tier I Capital subjected to temporary Article 4	-	-
Amounts Excess the Limits of Additional Tier I Capital subjected to temporary Article 4	-	-
Upper limit for Additional Tier II Capital subjected to temporary Article 4	-	-
Amounts Excess the Limits of Additional Tier II Capital subjected to temporary Article 4	-	-

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

I. Explanations on Consolidated Equity (Continued)

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

Issuer	Anadolubank A.Ş..
Instrument Code (CUSIP, ISIN, etc.)	XS2993969596
The regulations applicable to the instrument	English Law / Subsidiary to Turkish Law
Status regarding the application of reduction by 10% from 1/1/2015	No
Validity on a consolidated or non-consolidated basis, or both	Valid on a consolidated and non-consolidated basis
Type of instrument	Bond
Amount considered in equity calculation (As of the most recent reporting date - Million TRY)	5.665
Nominal value of the instrument (Million TRY)	5.665
Account in which the instrument is tracked in accounting terms	347011 – CAPITAL SIMILAR BORROWING INSTRUMENTS
Issuance date of the instrument	February 26, 2025
Maturity structure of the instrument (Perpetual/Term)	Term
Initial maturity of the instrument	10 years
Whether the issuer has the right to repay subject to BRSA approval	Yes
Conditional redemption options and the amount to be redeemed	5 th year
Subsequent redemption option dates	-
Fixed or variable interest/dividend payments	Fixed
Interest rate and index value related to the interest rate	9.125 %
Whether there are any restrictions that stop dividend payments	-
Whether it is fully discretionary, partially discretionary, or mandatory	-
Whether there is an element that encourages repayment, such as an interest hike	-
Non-cumulative or cumulative feature	-
If convertible into shares, the trigger event(s) for conversion	-
If convertible into shares, whether it is fully or partially convertible	-
If convertible into shares, conversion rate	-
If convertible into shares, mandatory or optional conversion feature	-
If convertible into shares, types of convertible instruments	-
If convertible into shares, issuer of the convertible debt instrument	-
If it has a write-down feature, absence of trigger event(s) for write-down	In the Terms and Conditions related to Bonds, among other issues within the framework of Article 71 of the Banking Law, in the event of (a) the issuance of the issuer's activity license being revoked; or (b) the possibility of transfer of the shareholder rights (excluding non-voting shares) and management and supervision of the issuer to the SDIF, the value of the Bonds can be reduced within the scope of BRSA's decision.
If it has a write-down feature, whether it is fully or partially write-down	Partially and fully
If it has a write-down feature, continuous or temporary feature	Continuous
If the value can be temporarily reduced, value increase mechanism	There is no temporary value reduction.
Priority in claim in case of liquidation (The instrument right above this instrument)	It ranks after the issuer's primary obligations in the order of claims.
Whether it meets the criteria outlined in Articles 7 and 8 of the Regulation on Bank Equity	Meets the conditions in Article 8.
Which criteria it does not meet outlined in Articles 7 and 8 of the Regulation on Bank Equity	Does not meet the conditions in Article 7.

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

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

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

II. Explanations on Consolidated Currency Risk

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

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

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

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

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

As of March 31, 2025, the total amount of the Group's derivative financial instruments classified for the purpose of hedging against fair value risk is TRY 1,526,322 (as of December 31, 2024: TRY 1,377,608)

Management policy for foreign currency risk

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

ANADOLUBANK ANONİM ŞİRKETİ

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

II. Explanations on Consolidated Currency Risk (Continued)

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

	US Dollar	Euro
Spot foreign exchange bid rates in the balance sheet date	37.7656	40.7019
<u>Prior balance sheet date:</u>		
Spot foreign exchange purchase rate of first day	37.7656	40.7019
Spot foreign exchange purchase rate of second day	37.9323	40.8740
Spot foreign exchange purchase rate of third day	37.9287	40.9326
Spot foreign exchange purchase rate of fourth day	37.9086	40.9489
Spot foreign exchange purchase rate of fifth day	37.8600	41.0400
The basic arithmetical average of last 30 days	37.0745	40.0473

Exposure to foreign currency risk

The increase/(decrease) that will occur in equity and profit or loss statement (excluding tax effect) for the accounting period ending on 31 March 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 March 2025		31 December 2024	
	Statement of profit and loss	Equity ⁽¹⁾	Statement of profit and loss	Equity ⁽¹⁾
US Dollar	123,149	(82,191)	120,724	(53,519)
Euro	(54,428)	(54,428)	17,992	18,922
Other currencies	83,627	83,627	45,007	45,007
Total, net	152,348	(52,992)	183,723	10,410

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

II. Explanations on Consolidated Currency Risk (Continued)

Information on Consolidated Currency Risk

Current Period	Euro	US Dollar	Other	Total
Assets:				
Cash and Balances with CBRT	3,091,224	4,795,284	685,731	8,572,239
Banks	14,107,493	5,019,237	403,782	19,530,512
Financial Assets at Fair Value through Profit or Loss (Net)	39,207	2,451,539	-	2,490,746
Interbank Money Market Placements				
Financial Assets at Fair Value Through Other Comprehensive Income	2,696,504	7,686,997	-	10,383,501
Loans ⁽¹⁾	16,352,536	12,036,654	3,609,415	31,998,605
Investments in Associates, Subsidiaries and Joint Ventures (Business Partners)	-	-	-	-
Financial Assets Measured at Amortized Cost	10,615,252	426,057	-	11,041,309
Tangible Assets	56,318	204	1	56,523
Intangible Assets				
Others ⁽³⁾	76,004	54,226	35	130,265
Total Assets	47,034,538	32,470,198	4,698,964	84,203,700
Liabilities:				
Bank Deposits	814,324	5,217,128	38	6,031,490
Foreign Currency Deposits	37,297,260	28,404,895	3,233,284	68,935,439
Money market funds				
Loans received	7,809,603	54,394	325,973	8,189,970
Securities issued	-	5,712,107	-	5,712,107
Lease Liabilities	42,993	208	1	43,202
Other Liabilities ⁽³⁾	270,757	878,811	1,181	1,150,749
Total Liabilities	46,234,937	40,267,543	3,560,477	90,062,957
Net On Balance Sheet Position	799,601	(7,797,345)	1,138,487	(5,859,257)
Net Off-Balance Sheet Position	(1,343,882)	6,975,436	(302,216)	5,329,338
Financial Derivative Assets	26,940,691	36,777,098	2,728,129	66,445,918
Financial Derivative Liabilities	28,284,573	29,801,662	3,030,345	61,116,580
Non-cash loans ⁽²⁾	3,768,336	6,554,043	-	10,322,379
Prior Period	Euro	ABD Doları	Diğer	Toplam
Total Assets	40,180,438	26,675,980	3,582,140	70,438,558
Total Liabilities	42,010,532	27,218,979	4,093,609	73,323,120
Net on-Balance Sheet Position	(1,830,094)	(542,999)	(511,469)	(2,884,562)
Net off-Balance Sheet Position	2,019,312	7,809	961,534	2,988,655
Financial Derivative Assets	19,758,441	25,445,872	1,963,894	47,168,207
Financial Derivative Liabilities	17,739,129	25,438,063	1,002,360	44,179,552
Non-cash loans ⁽²⁾	2,975,261	4,150,334	-	7,125,595

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

⁽²⁾ The foreign exchange income rediscount of TRY 475,339 and the two-day value commitments of TRY 1,536 related to derivative financial instruments are not included in other assets, and the foreign exchange expense rediscount of TRY 381,873 is not included in other liabilities.

⁽³⁾ Provisions for non-cash loans amounting to TRY 4,864 are included in the other liabilities item.

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

III. Explanations on Consolidated Interest Rate Risk

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

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

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

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

Current Period	Up to 1 Month	1-3 Months	3-12 Months	1-5 Years	5 Years And over	Non – Interest Bearing	Total
Assets :							
Cash and Balances with CBRT	16,529,009	-	-	-	-	6,453,525	22,982,534
Banks ⁽⁵⁾	17,138,521	-	-	-	-	2,964,567	20,103,088
Financial Assets at Fair Value Through Profit or Loss	4,176,726	15,951	18,227	120,066	71,360	-	4,402,330
Interbank Money Market Placements	-	-	-	-	-	-	-
Financial Assets at Fair Value Through Other Comprehensive Income	-	582,612	4,834,126	7,223,370	995,841	280,757	13,916,706
Loans ⁽⁴⁾⁽⁵⁾	12,009,148	16,113,085	46,714,569	10,872,332	6,069	497,117	86,212,320
Financial Assets Measured at Amortized Cost ⁽⁵⁾	638,782	396,531	3,129,794	6,876,202	-	-	11,041,309
Other Assets ⁽¹⁾	425,456	160,006	1,041,693	133,084	-	6,656,831	8,417,070
Total Assets	50,917,642	17,268,185	55,738,409	25,225,054	1,073,270	16,852,797	167,075,357
Liabilities:							
Bank Deposits	324,531	4,335,107	1,455,284	373,083	-	321	6,488,326
Other Deposits	72,668,954	12,591,413	17,048,987	2,552,217	93,367	10,588,266	115,543,204
Funds from Interbank Money Market	2,185,410	-	-	-	-	-	2,185,410
Miscellaneous Payables	-	-	-	-	5,712,107	-	5,712,107
Loans received ⁽³⁾	1,802,776	1,568,176	1,633,565	6,963,812	-	-	11,968,329
Other Liabilities ⁽²⁾	313,375	87,522	342,742	166,383	112,188	24,155,771	25,177,981
Total Liabilities	77,295,046	18,582,218	20,480,578	10,055,495	5,917,662	34,744,358	167,075,357
Balance Sheet Long Position	-	-	35,257,831	15,169,559	-	-	50,427,390
Balance Sheet Short Position	(26,377,404)	(1,314,033)	-	-	(4,844,392)	(17,891,561)	(50,427,390)
Off-Balance Sheet Long Position	4,246,090	1,644,227	7,223,936	814,038	-	-	13,928,291
Off-Balance Sheet Short Position	(2,286,434)	(622,705)	(4,998,646)	(4,351,688)	(305,264)	-	(12,564,737)
Total Position	(24,417,748)	(292,511)	37,483,121	11,631,909	(5,149,656)	(17,891,561)	1,363,554

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

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

(3) Includes factoring payables.

(4) Includes factoring receivables.

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

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

III. Explanations On Consolidated Interest Rate Risk (Continued)

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

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

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

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

(3) Includes factoring payables.

(4) Includes factoring receivables.

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

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

III. Explanations On Consolidated Interest Rate Risk (Continued)

Average interest rates on monetary financial instruments:

	Euro	USD	Yen	TRY
Current Period-end	%	%	%	%
<i>Assets:</i>				
Cash and Balances with CBRT	-	-	-	-
Receivables from Banks and Other Financial Institutions	2.61	3.08	-	-
Financial Assets Measured at Fair Value Through Profit or Loss	4.41	4.48	-	47.83
Interbank Money Market Placements	-	-	-	-
Financial Assets Measured at Fair Value through Other Comprehensive Income	3.77	6.86	-	7.67
Loans	8.06	7.82	-	31.07
Financial Assets Measured at Amortized Cost	2.86	5.27	-	-
<i>Liabilities:</i>				
Bank Deposits	-	5.13	-	28.42
Other Deposits	2.57	3.64	-	44.11
Funds From Interbank Money Market	-	-	-	39.52
Other Liabilities	-	-	-	-
Marketable Securities Issued	-	9.13	-	-
Loans Received	2.70	3.63	-	41.48
Prior Period-end	%	%	%	%
<i>Assets:</i>				
Cash and Balances with CBRT	-	-	-	-
Receivables from Banks and Other Financial Institutions	2.79	3.32	-	47.11
Financial Assets Measured at Fair Value Through Profit or Loss	3.68	6.59	-	33.27
Interbank Money Market Placements	3.25	-	-	41.45
Financial Assets Measured at Fair Value through Other Comprehensive Income	4.62	6.59	-	35.07
Loans	6.06	7.69	-	32.17
Financial Assets Measured at Amortized Cost	2.85	5.69	-	-
<i>Liabilities:</i>				
Bank Deposits	3.44	5.16	-	35.82
Other Deposits	0.73	2.23	-	48.65
Funds From Interbank Money Market	-	-	-	48.80
Other Liabilities	-	-	-	-
Securities Issued	-	-	-	-
Loans Received	2.94	0.71	-	45.16

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

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

None.

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

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

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

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

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

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

c. 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.

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NOTES TO CONSOLIDATED FINANCIAL STATEMENTS AS OF 31 MARCH 2025

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

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

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

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

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

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

d. 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.

e. Explanation of the usage of stress test

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

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

f. 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."

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

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

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

1. Consolidated Liquidity Coverage Rate

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

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

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

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

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

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

1. Consolidated Liquidity Coverage Rate (Continued)

Current 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			28,275,592	19,814,610
Cash Outflows				
Retail and customer deposits	66,610,127	34,574,416	6,035,528	3,440,474
Stable deposits	12,509,699	339,359	625,485	16,968
Less stable deposits	54,100,428	34,235,057	5,410,043	3,423,506
Unsecured funding other than retail and small business customers deposits	50,027,178	29,734,631	25,081,085	13,665,927
Operational deposits	-	-	-	-
Non-Operational deposits	46,088,521	28,878,443	21,393,024	12,809,739
Other unsecured funding	3,938,657	856,188	3,688,061	856,188
Secured funding			-	-
Other cash outflows	949,206	14,532,603	949,206	14,532,603
Liquidity needs related to derivatives and market valuation changes on derivatives transactions	949,206	14,532,603	949,206	14,532,603
Debts related to the structured financial products	-	-	-	-
Commitment related to debts to financial markets and other off-balance sheet liabilities	-	-	-	-
Commitments that are unconditionally revocable at any time by the Bank and other contractual commitments	1,042,722	1,042,722	52,136	52,136
Other irrevocable or conditionally revocable commitments	21,638,350	6,406,943	1,829,356	688,988
TOTAL CASH OUTFLOWS			33,947,311	32,380,128
Cash Inflows				
Secured lending transactions	224,051	77,016	-	-
Unsecured lending transactions	23,073,487	9,120,905	19,319,169	8,749,842
Other cash inflows	1,123,016	10,624,534	1,123,016	10,624,534
TOTAL CASH INFLOWS	24,420,554	19,822,455	20,442,185	19,374,376
			Üst Sınır Uygulanmış Değerler	
TOTAL HQLA STOCK			28,275,592	19,814,610
TOTAL NET CASH OUTFLOWS			13,670,741	13,011,440
LIQUIDITY COVERAGE RATIO (%)			206.83	152.29

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

Current Period	Highest	Date	Lowest	Date	Average
TRY+FC	364.51%	February 27, 2025	136.65%	January 1, 2025	213.80%
FC	293.33%	February 26, 2025	118.48%	March 26, 2025	157.52%

ANADOLUBANK ANONİM ŞİRKETİ

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

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

1. Consolidated Liquidity Coverage Rate (Continued)

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

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

Prior Period	Highest	Date	Lowest	Date	Average	Highest
TRY+FC	TP+YP	231.43%	23 October 2024	136.65%	31 December 2024	163.42%
FC	YP	193.27%	26 December 2024	121.36%	25 October 2024	144.16%

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

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

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.

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

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

b. Explanation regarding the components of high quality liquid assets

High-quality liquid assets consist of cash values, CBRT reserves, free securities, reverse repos, and stocks traded on BIST-100. Of the Bank's high-quality liquid assets, 82% are accounts held at the CBRT, 16% are free securities, and 2% are cash values.

c. Components density of fund resources in all funds

Among the primary funding sources, unsecured funding such as deposits and loans, as well as secured funding such as repo transactions, hold the most significant positions. As of the balance sheet date, 90% of the funding sources consist of deposits, 9% of loans, and 1% is composed of money market borrowings. Cash outflows comprise 80% unsecured funding, 2% secured funding and 18% off-balance sheet funding.

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

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

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

As of the balance sheet date, 56% of the Bank's time deposits consist of individual customers, 1% of retail customers, 40% of other individual customers, and 3% of other deposit accounts.

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

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

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

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

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

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

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

Breakdown of assets and liabilities according to their outstanding maturities:

Current Period	Demand	Up to 1 Month	1 - 3 Months	3 - 12 Months	1 - 5 Years	5 Years and Over	Unallocated ⁽¹⁾	Total
Assets:								
Cash Equivalents (Cash in Vault, Foreign Currency Cash, Money in Transit, Cheques Purchased) and Balances with the CBRT	6,453,525	16,529,009	-	-	-	-	-	22,982,534
Receivables from Banks and Other Financial Institutions	3,335,139	16,762,290	-	-	-	-	5,659	20,103,088
Financial Assets at Fair Value through Profit or Loss	-	4,176,726	15,951	18,227	120,066	71,360	-	4,402,330
Interbank Money Market Placements	-	-	-	-	-	-	-	-
Financial Assets at Fair Value through Other Comprehensive Income	280,758	-	82,517	3,991,449	8,297,373	1,264,609	-	13,916,706
Loans ^{(3)&(4)(5)}	41,085	9,732,758	13,467,312	42,499,427	18,142,766	1,927,350	401,622	86,212,320
Financial Assets at Fair Value Through Amortized Cost	-	210,539	-	279,521	10,234,409	316,840	-	11,041,309
Other Assets	-	3,828,179	144,903	1,009,539	472,349	-	2,962,100	8,417,070
Total Assets	10,110,507	51,239,501	13,710,683	47,798,163	37,266,963	3,580,159	3,369,381	167,075,357
Liabilities:								
Bank Deposits	321	324,531	4,335,107	1,455,285	373,077	-	-	6,488,321
Other Deposits	18,058,871	72,255,725	12,591,413	10,021,616	2,552,217	93,367	-	115,543,203
Loans received ⁽²⁾	-	3,322,003	348,949	1,333,565	6,963,812	-	-	11,968,329
Money Market Borrowings	84,876	2,100,534	-	-	-	-	-	2,185,410
Marketable Securities Issued	-	-	-	-	-	5,712,107	-	5,712,107
Other Liabilities	-	313,375	83,044	296,812	198,707	130,272	24,155,771	25,177,981
Total Liabilities	18,144,068	78,286,168	17,358,513	13,107,278	10,087,813	5,935,746	24,155,771	167,075,357
Net Liquidity Gap	8,033,561	27,046,667	3,647,830	34,690,885	27,179,150	2,355,587	20,786,390	-
Prior Period								
Demand	6,045,116	41,943,959	15,664,767	39,521,177	31,682,564	4,525,577	3,118,843	142,502,003
Total Assets	6,045,116	41,943,959	15,664,767	39,521,177	31,682,564	4,525,577	3,118,843	142,502,003
Total Liabilities	16,186,206	58,993,815	20,084,599	15,686,971	9,319,586	167,371	22,063,455	142,502,003
Net Liquidity Gap	(10,141,090)	(17,049,856)	(4,419,832)	23,834,206	22,362,978	4,358,206	(18,944,612)	-

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

⁽²⁾ Includes factoring payables.

⁽³⁾ Includes factoring receivables.

⁽⁴⁾ The net amount of non-performing loans is shown in the undistributed column within loans.

⁽⁵⁾ Expected loss provisions are shown net of the related items.

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NOTES TO CONSOLIDATED FINANCIAL STATEMENTS AS OF 31 MARCH 2025

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

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

Net Stable Funding Ratio (NSFR):

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

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

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

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

Net Stable Funding Ratio (NSFR) (Continued):

	Amount Not Subject to Maturity-Based Consideration Ratio				Total Amount Subject to Consideration Ratio
Current Period	Demand*	Short-Term (less than 6 months)	Residual Maturity of 6 Months and Longer But Less Than 1 Year	Residual Maturity of 1 Year and More	
Current Stable Fund					
Equity Elements	21,879,891	-	-	7,348,459	29,228,350
Core Capital and Supplementary Capital	21,879,891	-	-	-	21,879,891
Other Equity Elements	-	-	-	7,348,459	7,348,459
Individual and Retail Customer Deposits	12,109,120	43,327,602	5,691,473	2,388,036.66	58,565,493
Stable deposits	6,994,538	14,462,057	4,543,503	2,017,595.69	26,616,808
Less stable deposits	5,114,582	28,865,545	1,147,971	370,440.97	31,948,685
Payables to Other Persons	5,099,496	42,102,435	1,201,620	-	24,307,736
Operational Deposits/Participation Fund	-	-	-	-	-
Other Payables	5,099,496	42,102,435	1,201,620	-	24,307,736
Equivalent Liabilities to Interdependent Assets					
Other Liabilities	4,409,143	10,002,747	-	-	-
Derivative Liabilities		333,807	-	-	-
Other Equity Elements and Liabilities Not Included Above	4,409,143	9,668,940.40	-	-	-
Current Stable Fund	-	-	-	-	112,101,579
Required Stable Fund	-	-	-	-	-
High Quality Liquid Assets	-	-	-	-	1,102,032
Operational Deposits/Participation Fund Deposited with Credit Institutions or Financial Institutions	-	-	-	-	-
Performing Receivables	13,194	56,307,806	18,168,994	38,312,315	62,546,701
Receivables from Credit Institutions or Financial Institutions with First Quality Liquid Assets as Collateral	-	-	-	-	-
Receivables from Credit Institutions or Financial Institutions without or without First Quality Liquid Assets as Collateral Secured Receivables	-	26,457,288	9,212,650	13,308,577	21,883,495
Corporate Customers Other Than Credit Institutions or Financial Institutions, Individuals and Retail Customers, Central Governments, CBRT and Public Institutions	13,194	29,850,518	8,956,344	25,003,738	40,663,205
Receivables Subject to a Low Risk Weight of 35% or Less	-	-	-	112,813	73,328
Receivables Secured by Residential Real Estate Mortgages	-	-	-	-	-
Receivables Subject to a Low Risk Weight of 35% or Less	-	-	-	450,902	293,086
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	17,964,162	215,537	159,018	40,053	18,484,723
Physically Deliverable Commodities Including Gold	-	-	-	-	-
Initial Collateral of Derivative Contracts or Guarantee Fund Given to Central Counterparty		5,535	-	-	4,705
Derivative Assets	-	194,277	159,018	40,053	462,537
Amount of Derivative Liabilities Before Deducting Variation Collateral	-	15,725	-	-	53,318
Other Assets Not Included Above	17,964,162	-	-	-	17,964,162
Off-Balance Sheet Liabilities	-	18,593,779	6,157,194	3,055,283	1,390,313
Required Stable Fund	-	-	-	-	83,523,768
Net Stable Funding Rate (%) (Current/Required Stable Fund)	-	-	-	-	134.22

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

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

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

Net Stable Funding Ratio (NSFR) (Continued):

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

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

VI. Explanations on Consolidated Leverage Ratio

The Group's leverage ratio, calculated in accordance with the "Regulation on Measurement and Evaluation of Bank's Leverage Levels" is 9.42 % (31 December 2024: 9.40%). The primary reason for the decrease in the leverage ratio for the current period compared to the previous period is that the growth rate of the core capital is less than the growth rate of the total risk-weighted assets. Subject level is above the minimum requirement which is determined as 3% by the regulation.

	Current Period	Prior Period
Assets On the Balance Sheet		
Assets on the balance sheet (excluding derivative financial instruments and loan derivatives, including collaterals)	156,158,134	134,262,351
Assets deducted from core capital	(605,162)	(665,349)
Total risk amount for assets on the balance sheet	155,552,972	133,597,002
Derivative Financial Instruments and Loan Derivatives		
Renewal cost of derivative financial instruments and loan derivatives	1,044,892	674,139
Potential credit risk amount of derivative financial instruments and loan derivatives	1,910,270	1,130,702
Total risk amount of derivative financial instruments and loan derivatives	2,955,162	1,804,841
Financing Transactions with Securities or Goods Warranties		
Risk amount of financial transactions with securities or good warranties (excluding those in the balance sheet)	10,055,830	11,408,471
Risk amount arising from intermediated transactions	-	-
Total risk amount of financing transactions with securities or goods warranties	10,055,830	11,408,471
Off-Balance Sheet Commitments		
Gross nominal amount of the off-the-balance sheet transactions	20,105,572	21,387,149
Adjustment amount arising from multiplying by the credit conversion rate	-	-
Total risk amount for off-the-balance sheet transactions	20,105,572	21,387,149
Capital and Total Risk		
Core capital	17,750,982	15,787,133
Total risk amount	188,669,536	168,197,463
Leverage Ratio	9.42	9.40

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

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

VII. Explanations on Consolidated Risk Management

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

Explanations on risk management and risk weighted amount

		Risk Weighted Amounts		Minimum Capital Requirements
		31 March 2025	31 December 2024	31 March 2025
1	Credit risk (excluding counterparty credit risk)	98,847,493	81,248,817	7,907,799
2	Standardized approach	98,847,493	81,248,817	7,907,799
3	Internal rating-based approach			
4	Counterparty credit risk	3,897,910	1,942,827	311,833
5	Standardized approach for counterparty credit risk	3,897,910	1,942,827	311,833
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	6,105,550	4,070,938	488,444
17	Standardized approach	6,105,550	4,070,938	488,444
18	Internal model approaches			
19	Operational risk	13,781,299	7,987,569	1,102,504
20	Basic indicator approach	13,781,299	7,987,569	1,102,504
21	Standardized approach	-	-	-
22	Advanced measurement approach	-	-	-
23	Amounts below the thresholds for deduction from capital (subject to 250% risk weight)	-	-	-
24	Floor adjustment	-	-	-
25	Total (1+4+7+8+9+10+16+19+23+24)	122,632,252	95,250,151	9,810,580

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

VIII. Explanations on Consolidated Operating Segments

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

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

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

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

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

Current Period	Commercial Banking	Retail banking	Other	Group's Total Activities
Operating Income	1,421,025	162,792	3,026,333	4,610,150
Operating Expense	-	-	(1,892,034)	(1,892,034)
Profit before Tax	1,421,025	162,792	(1,892,034)	(1,892,034)
Corporate Tax Provision	-	-	(816,254)	2,718,116
Profit after Tax	1,421,025	162,792	318,045	1,901,862
Segment Assets	55,555,571	85,299	111,434,487	167,075,357
Total Assets	55,555,571	85,299	111,434,487	167,075,357
Segment Liabilities	31,636,271	44,614,809	71,694,912	147,945,992
Equity	-	-	19,129,365	19,129,365
Total Liabilities	31,636,271	44,614,809	90,824,277	167,075,357

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

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

VIII. Explanations on Consolidated Operating Segments (Continued)

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

Prior Period	Commercial Banking	Retail banking	Other	Group's Total Activities
Operating Income	741,950	110,958	2,087,520	2,940,428
Operating Expence	-	-	(1,349,290)	(1,349,290)
Profit before Tax	741,950	110,958	738,230	1,591,138
Corporate Tax Provision	-	-	(452,655)	(452,655)
Profit after Tax	741,950	110,958	285,575	1,138,483
Segment Assets	49,989,151	98,109	92,414,743	142,502,003
Total Assets	49,989,151	98,109	92,414,743	142,502,003
Segment Liabilities	24,139,511	41,850,686	59,354,751	125,344,948
Equity	-	-	17,157,055	17,157,055
Total Liabilities	24,139,511	41,850,686	76,511,806	142,502,003

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

IX. Explanations on Hedge Accounting

The Parent Bank has been applying hedge accounting to mitigate the foreign exchange risk arising from its foreign subsidiary, Anadolubank Nederland NV, which has been accounted for using the equity method in its non-consolidated financial statements since May 1, 2018. On March 28, 2025, a capital increase of 30 million euros was made, raising the investment to 190 million euros, and a hedging strategy was applied for 160 million euros of this amount. There was no foreign exchange gain/loss on the capital increase of 30 million euros made on the last business day of the reporting period (March 28, 2025). The euro fund accounts sourced from foreign banks are used as the hedging instrument.

The Net Investment Hedge Gains/Losses in the Foreign Operation is TRY 2,814,063 as of March 31, 2025 (December 31, 2024: TRY 2,376,867).

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SECTION FIVE: EXPLANATIONS AND NOTES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS

I. Explanations and Disclosures Related to Consolidated Assets

1. Information on cash equivalents and balances with the CBRT

	Current Period		Prior Period	
	TRY	FC	TRY	FC
Cash/Foreign Currency	157,674	392,398	140,467	584,290
The CBRT ⁽¹⁾	14,254,477	8,177,198	7,454,188	7,298,994
Other ⁽²⁾	-	3,747	-	202,486
Total	14,412,151	8,573,343	7,594,655	8,085,770

⁽¹⁾ Includes TRY 16,529,009 held as reserve requirements.

⁽²⁾ Includes precious metal accounts.

As of March 31, 2025, banks operating in Türkiye are required to maintain mandatory reserve ratios according to the Mandatory Reserves Communiqué: for Turkish currency liabilities, the rates range from 0.0% to 33.0% based on their maturities (December 31, 2024: 0.0%-33.0%), and for foreign currency liabilities, the rates range from 5% to 30% based on their maturities (December 31, 2024: 5.0%-30.0%).

According to the "Communiqué on Mandatory Reserves" published in the Official Gazette No. 32060 on December 31, 2022, the option to hold mandatory reserves in gold for TRY reserves was terminated as of June 23, 2023.

Information related to balances with the CBRT:

	Current Period		Prior Period	
	TRY	FC	TRY	FC
Unrestricted Demand Deposit	2,750,103	3,152,563	964,921	2,855,222
Unrestricted Time Deposit	-	-	-	-
Restricted Time Deposit	-	-	-	-
Reserve Requirements	11,504,374	5,024,635	6,489,267	4,443,772
Total	14,254,477	8,177,198	7,454,188	7,298,994

Information on foreign banks account

2. Information on banks and other financial institutions:

	Current Period		Prior Period	
	TRY	FC	TRY	FC
Banks	572,578	19,542,743	672,538	13,827,942
Domestic	572,578	3,985,714	672,538	3,509,073
Foreign (*)	-	15,557,029	-	10,318,869
Total	572,578	19,542,743	672,538	13,827,942

(*) The account with foreign banks includes a collateral of TRY 14,351 for foreign credit collateral, options, and swap transactions (31 December 2024: TRY 200,884), and a mandatory reserve amount of TRY 336,961 for Anadolubank Nederland NV (31 December 2024: TRY 289,962).

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

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

3. Information on receivables from money markets

As of March 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 at fair value through profit/loss provided as collateral/blocked

As of March 31, 2025, there are no securities measured at fair value through profit or loss that have been pledged or blocked as collateral. (31 December 2024: TRY 31,967).

Information on financial assets subject to repo transactions

As of March 31, 2025, there are none. (31 December 2024: None).

Securities at Fair Value Through Profit or Loss

	Current Period		Prior Period	
	TRY	FC	TRY	FC
Government debt securities	1,911,584	168,908	63,620	242,368
Share certificates	-	-	-	-
Other assets (*)	-	2,321,838	-	98,676
Total	1,911,584	2,490,746	63,620	341,044

(*) Other Financial Assets include TRY 2,264,326 American Government Bonds, TRY 3,528 Türkiye Vakıflar Bankası, TRY 9,024 İş Bankası, TRY 21,429 Ziraat Bankası and TRY 11,250 Türkiye İhracat Kredi Bankası, TRY 3,721 Akbank and TRY 7,718 Türkiye Wealth Fund bonds (31 December 2024: includes TRY 16,004 Türkiye Vakıflar Bankası, TRY 43,600 İş Bankası, TRY 24,628 Ziraat Bankası and TRY 10,747 Türkiye İhracat Kredi Bankası and TRY 3,697 Türkiye Wealth Fund bonds).

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

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

	Current Period	Prior Period
Debt Securities	7,444,742	6,333,241
Quoted at Stock Exchange	7,309,686	6,210,950
Unquoted at Stock Exchange	135,056	122,291
Share Certificate	145,702	128,086
Quoted at Stock Exchange	-	-
Unquoted at Stock Exchange	145,702	128,086
Impairment Provision (-)	813,573	628,262
Total	6,776,871	5,833,065

As of 31 March 2024 the financial assets at fair value through other comprehensive income that are subject to repo transactions amount to TRY 2,163,777 (31 December 2024: TRY 97,412).

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

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

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

The Bank's Movement Table for its Loans with Fair Value Changes Reflected in Other Comprehensive Income

	Current Period		Prior Period	
	TRY	FC	TRY	FC
Beginning of the Period	-	8,833,199	-	6,053,232
Purchases During the Year	-	2,284,210	-	8,501,008
Sales	-	(4,328,420)	-	(6,053,232)
Discount and Principal Redemption Portion	-	(122,252)	-	332,191
Exchange Rate Difference		473,098		
End of the Period (*)	-	7,139,835	-	8,833,199

(*) In Anadolubank Nederland NV's financial statements, loans with fair value changes reflected in other comprehensive income are included under other financial assets with fair value changes reflected in other comprehensive income.

The Movement Table for the Bank's Financial Assets with Fair Value Changes Reflected in Other Comprehensive Income

	Current Period		Prior Period	
	TRY	FC	TRY	FC
Beginning of the Period	3,004,320	2,828,745	1,441,363	2,356,996
Purchases	978,000	479,338	2,035,300	242,921
Transfers (Portfolio Change)	-	-	-	-
Sales	(291,912)	-	(503,530)	-
Stock Market Valuation Difference	-	-	-	-
Amortization	-	(204,503)	-	(179,415)
Exchange Rate Differences in Monetary Assets	-	206,302	-	397,508
Rediscount and Principal Redemption Share	12,765	11,887	25,730	18,504
Value Decrease/Increase	(169,968)	(78,103)	5,457	(7,769)
End of the Period	3,533,205	3,243,666	3,004,320	2,828,745

6. Positive differences table related to trading derivative financial assets

Trading derivative financial assets	Current Period		Prior Period	
	TRY	FC	TRY	FC
Forward Transactions	330,735	50,555	25,615	13,390
Swap Transactions	361,016	219,086	43,282	144,830
Futures Transactions	-	-	-	-
Options	593,154	205,698	336,089	105,313
Other	-	-	-	-
Total	1,284,905	475,339	404,986	263,533

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

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

7. Information Related to Loans

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

	Current Period		Prior Period	
	Cash	Non-Cash	Cash	Non-Cash
Direct Loans Granted to Shareholders	115,378	135,751	122,003	171,610
Corporate Shareholders	114,554	135,751	121,166	171,610
Real Person Shareholders	824	-	837	-
Indirect Loans Granted to Shareholders	1,748,516	675,820	1,227,802	60,437
Loans Granted to Employees	24,732	83	19,164	83
Total	1,888,626	811,654	1,368,969	232,130

Loans at fair value through other comprehensive income

	Current Period Carrying Value	Prior Period Carrying Value
Loans at fair value through other comprehensive income(*)	7,139,835	8,833,199

(*) In the financial statements of Anadolubank Nederland NV, the fair value difference that is reflected in other comprehensive income indicates the loans whose fair value difference is reflected in other comprehensive income under other financial assets.

Loans measures at amortized cost

Current Period		Loans under Close Monitoring		
Cash Loans	Standard Loans	Non-Restructured Loans	Restructured Loans	
			Loans with Revised Contract Terms	Refinancing
Non-specialized Loans	80,133,241	728,112	195,949	-
Enterprise Loans	-	-	-	-
Export Loans	11,183,603	91,732	49,681	-
Import Loans	-	-	-	-
Loans Given to Financial Sector	6,902,344	-	-	-
Retail Loans	76,589	2,769	113	-
Credit Cards	178,657	2,963	-	-
Other	61,792,048	630,648	146,155	-
Specialized Loans	-	-	-	-
Other Receivables	-	-	-	-
Total	80,133,241	728,112	195,949	-

	Current Period		Prior Period	
	Standard Loans	Loans Under Follow-up	Standard Loans	Loans Under Follow-up
12 Months Expected Credit Loss	321,999	-	256,805	-
Significant Increase in Credit Risk	-	72,787	-	75,103

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

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

7. Information Related to Loans (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	5,467	36,612	42,079
Mortgage Loans	-	13,394	13,394
Automotive Loans	-	168	168
Consumer Loans	5,467	23,050	28,517
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	34,356	-	34,356
Installment	4,555	-	4,555
Non-Installment	29,801	-	29,801
Individual Credit Cards-FC	179	-	179
Installment	-	-	-
Non-Installment	179	-	179
Personnel Loans-TRY	4,210	16,485	20,695
Mortgage Loans	-	-	-
Automotive Loans	-	-	-
Consumer Loans	4,210	16,485	20,695
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	4,781	-	4,781
Installment	466	-	466
Non-Installment	4,315	-	4,315
Personnel Credit Cards-FC	81	-	81
Installment	-	-	-
Non-Installment	81	-	81
Overdraft Account-TRY (Individual)	16,697	-	16,697
Overdraft Account-FC (Individual)	-	-	-
Total	65,771	53,097	118,868

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

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

7. Information Related to Loans (Continued)

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

Prior Period	Short-term	Medium and Long-term	Total
Consumer Loans-TRY	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 Loan	-	-	-
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

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS AS OF 31 MARCH 2025

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

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

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

Information on commercial installment loans and corporate credit cards:

Current Period	Short-term	Medium and Long-term	Total
Commercial Installment Loans-TRY	6,273,551	8,827,464	15,101,015
Mortgage Loans	-	-	-
Automotive Loans	119,100	1,807,157	1,926,257
Consumer Loans	6,154,451	7,020,307	13,174,758
Other	-	-	-
Commercial Installment Loans- FC Indexed	-	-	-
Mortgage Loans	-	-	-
Automotive Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
Commercial Installment Loans-FC	33,801	156,644	190,445
Mortgage Loans	-	-	-
Automotive loans	-	-	-
Consumer Loans	33,801	156,644	190,445
Other	-	-	-
Corporate Credit Cards-TRY	142,223	-	142,223
Installment	10,511	-	10,511
Non-Installment	131,712	-	131,712
Corporate Credit Cards-FC	-	-	-
Installment	-	-	-
Non-Installment	-	-	-
Overdraft Account-TRY (Commercial)	88,161	-	88,161
Overdraft Account-FC (Commercial)	-	-	-
Total	6,537,736	8,984,108	15,521,844

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	178,576	-	178,576
Installment	9,793	-	9,793
Non-Installment	168,783	-	168,783
Corporate Credit Cards-FC	12	-	12
Installment	-	-	-
Non-Installment	12	-	12
Overdraft Account-TRY (Commercial)	83,846	-	83,846
Overdraft Account-FC (Commercial)	-	-	-
Total	6,723,495	7,855,525	14,579,020

ANADOLUBANK ANONİM ŞİRKETİ

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

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

7. Information Related to Loans (Continued)

Loans according to types of borrowers:

	Current Period	Prior Period
Public	6,153,373	6,874,546
Private (*)	82,043,764	71,528,171
Total	88,197,137	78,402,717

(*) Also includes loans calculated at fair value through equity

Distribution of domestic and foreign loans:

	Current Period	Prior Period
Domestic Loans (*)	73,863,390	67,084,974
Foreign Loans	14,333,747	11,317,743
Total	88,197,137	78,402,717

(*) Also includes loans calculated at fair value through equity

Specific provisions provided against loans:

Specific Provisions	Current Period	Prior Period
Loans with Limited Collectability	402,408	190,185
Loans with Doubtful Collectability	167,471	154,499
Uncollectible Loans	341,114	363,963
Total	910,993	708,647

Information on non-performing loans (Net)

Information on non-performing loans and other receivables restructured loans:

Information regarding loans and other receivables that have been restructured or linked to a new amortization plan by the group for non-performing loans.

	Group III	Group IV	Group V
	Loans with Limited Collectability	Loans with Doubtful Collectability	Uncollectible Loans
Current Period			
Gross Amounts Before Provisions	1,300	104	26,759
Rescheduled Loans	1,300	104	26,759
Prior Period			
Gross Amounts Before Provisions	467	1,044	31,602
Rescheduled Loans	467	1,044	31,602

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NOTES TO CONSOLIDATED FINANCIAL STATEMENTS AS OF 31 MARCH 2025

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

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

7. Information Related to Loans (Continued)

Information on the movement of total non-performing loans:

	Group III	Group IV	Group V
<i>Current Period</i>	Loans with Limited Collectability	Loans with Doubtful Collectability	Uncollectible Loans
Balance at the end of Prior Period	324,770	220,890	466,899
Additions (+)	358,024	4,292	26,783
Transfers from Other Categories of Non-Performing Loans (+)	-	1,524	350
Transfers to Other Categories of Non-Performing Loans (-)	1,524	350	-
Collection During the Period (-)	21,028	2,458	30,809
Loans Written Off (-)	-	3	-
<i>Corporate and Commercial Loans</i>	-	-	-
<i>Retail Loans</i>	-	3	-
<i>Credit Cards</i>	-	-	-
<i>Other</i>	-	-	-
Foreign Currency Difference	-	16,192	-
Balance at the End of the Period	660,242	240,087	463,223
Provisions (-)	402,408	167,471	341,114
Net Balance in Balance Sheet	257,834	72,616	122,109

	Group III	Group IV	Group V
<i>Prior Period</i>	Loans with Limited Collectability	Loans with Doubtful Collectability	Uncollectible Loans
Balance at the end of Prior Period	33,494	126,992	603,263
Additions (+)	451,930	132,886	60,880
Transfers from Other Categories of Non-Performing Loans (+)	-	59,416	36,189
Transfers to Other Categories of Non-Performing Loans (-)	59,416	36,189	-
Collection During the Period (-)	101,238	15,378	81,205
Loans Written Off (-)	-	51,167	133,322
<i>Corporate and Commercial Loans</i>	-	51,166	133,319
<i>Retail Loans</i>	-	1	-
<i>Credit Cards</i>	-	-	1
<i>Other</i>	-	-	2
Foreign Currency Difference	-	4,330	-
Balance at the End of the Period	324,770	220,890	485,805
Provisions (-)	190,185	154,499	363,963
Net Balance in Balance Sheet	134,585	66,391	121,842

The Parent Bank sold its non-performing loans amounting to TRY 77,287 to GSD Varlık Yönetim Şirketi A.Ş. for TRY 33,000.

ANADOLUBANK ANONİM ŞİRKETİ

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

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

7. Information Related to Loans (Continued)

Information on Non-Performing Loans Granted as Foreign Currency Loans

	Group III Loans with Limited Collectability	Group IV Loans with Doubtful Collectability	Group V Uncollectible Loans
Current Period			
Balance at the end of the period ⁽¹⁾	118,009	189,121	62,581
Specific Provision (-) ⁽¹⁾	76,600	129,792	31,761
Net balance in the balance sheet	41,409	59,329	30,820
Prior Period			
Balance at the end of the period ⁽¹⁾	80,192	171,998	61,462
Specific Provision (-) ⁽¹⁾	46,932	118,600	30,642
Net balance in the balance sheet	33,260	53,398	30,820

⁽¹⁾ Receivables in foreign currencies and specific provisions are tracked in Turkish Lira (TRY) and presented in the TRY column of the balance sheet.

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

	Group III Loans with Limited Collectability	Group IV Loans with Doubtful Collectability	Group V Uncollectible Loans
Current Period (Net)			
Loans granted to corporate entities and real persons (Gross))	660,242	240,087	452,100
Provisions Amount (-)	402,408	167,471	329,991
Loans granted to corporate entities and real persons (Net)	257,834	72,616	122,109
Banks (Gross)	-	-	-
Provisions Amount (-)	-	-	-
Banks (Net)	-	-	-
Other Loans (Gross)	-	-	11,123
Provisions Amount (-)	-	-	11,123
Other Loans (Net)	-	-	-
Prior Period (Net)			
Loans granted to corporate entities and real persons (Gross)	324,770	220,890	474,683
Provisions Amount (-)	190,185	154,499	352,841
Loans granted to corporate entities and real persons (Net)	134,585	66,391	121,842
Banks (Gross)	-	-	-
Provisions Amount (-)	-	-	-
Banks (Net)	-	-	-
Other Loans (Gross)	-	-	11,122
Provisions Amount (-)	-	-	11,122
Other Loans (Net)	-	-	-

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

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS AS OF 31 MARCH 2025

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

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

7. Information Related to Loans (Continued)

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

	Group III	Group IV	Group V
	Loans with Limited Collectability	Loans with Doubtful Collectability	Uncollectible Loans
Current Period (Net)	55,942	14,114	29,627
Interest Accruals and Rediscount with Valuation Differences	145,332	45,808	128,638
Provision amount (-)	89,390	31,694	99,011
Prior Period (Net)	25,718	11,844	27,865
Interest Accruals and Rediscount with Valuation Differences	63,601	38,172	132,361
Provision amount (-)	37,883	26,328	104,496

Explanations regarding the write-off policy

Loans and other receivables that are deemed uncollectible can be recovered through legal action and the conversion of collateral into cash or may be written off by a decision of the Bank's Board of Directors. As of March 31, 2025, the bank has TRY 3 in loans written off, with no loans sold (as of December 31, 2024: TRY 51,621 written off, TRY 132,868 sold)

8. Information on financial assets measured at amortized cost

Information on Government Debt Securities measured at amortized cost

	Current Period	Prior Period
Government Bond	8,269,253	7,248,082
Treasury Bill	-	-
Other Public Debt Securities	-	-
Total	8,269,253	7,248,082

Information on financial assets measured at amortized cost

	Current Period	Prior Period
Debt Securities	11,055,438	9,954,557
<i>Quoted at Stock Exchange</i>	<i>11,055,438</i>	<i>9,954,557</i>
<i>Unquoted at Stock Exchange</i>		-
Impairment Provision (-)		-
Total	11,055,438	9,954,557

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS AS OF 31 MARCH 2025

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

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

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

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

Movements of financial assets measured at amortized cost during the year:

	Current Period	Prior Period
Value at the Beginning of the Period	9,954,557	3,411,385
Currency Differences in Monetary Assets	385,068	340,711
Purchases During the Year	860,624	6,817,735
Disposal through Sale and Redemption	(185,425)	(744,991)
Valuation Effect	40,614	129,717
Total at the end of the Period	11,055,438	9,954,557

9. Information related to factoring receivables

	Current Period		Prior Period	
	TRY	FC	TRY	FC
Short-Term	5,090,881	-	4,270,776	-
Medium and Long-Term	52,023	-	49,190	-
Total	5,142,904	-	4,319,966	-

The total Expected Loss Provision set aside for factoring receivables is TRY 25,900 (31 December 2024: TRY 21,933), while the loss-making factoring receivables are TRY 45,659 (31 December 2024: TRY 43,767). The total Expected Loss Provision set aside is TRY 20,798 (31 December 2024: TRY 19,953).

There are no restructured factoring receivables.

10. Information on lease receivables

None.

11. Information on investments in associates

None.

12. Information on Consolidated Subsidiaries

					The Parent Bank's Share Percentage- If Different Voting Percentage (%)	Bank's Risk Group Share Percentage (%)		
Title	Address (City/Country)							
1	Anadolubank Nederland NV				100.00	-		
2	Anadolu Yatırım Menkul Kıymetler A.Ş.				91.90	8.10		
3	Anadolu Faktoring A.Ş.				99.99	0.01		
Income from Marketable Securities Portfolio								
	Total Assets	Shareholders' Equity	Total Fixed Asset	Interest Income	Current Period Profit/Loss	Prior Period Profit/Loss	Fair Value	
1	46,113,204	7,734,349	56,318	473,947	45,624	175,329	213,842	46,113,204
2	592,198	384,056	1,597	250,744	-	23,522	37,354	592,198
3	5,345,061	1,225,636	437	534,492	-	133,161	88,403	5,345,061

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS AS OF 31 MARCH 2025

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

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

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

12. Information on Consolidated Subsidiaries: (Continued)

Subsidiaries disposed of during the current period

There are no disposed subsidiaries.

Subsidiaries within the scope of consolidation acquired in the current period

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

13. Information on jointly controlled partnerships

None.

14. Information on tangible fixed assets

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

15. Information on intangible fixed assets

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

16. Explanations on deferred tax asset:

As of 31 March 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	1,073,010	1,008,223
Provisions for severance pay and unused leave	82,105	68,910
TAS – TPL Depreciation differences	363,079	342,045
Stage 1 and 2 expected credit loss provisions	110,504	102,722
Financial Asset Valuation Differences	161,761	117,135
Other Provisions	55,278	39,656
Fixed Assets and NCI	234,497	208,720
Derivative financial instruments discount	-	69,627
IFRS 16	-	6,293
Other	65,786	53,115
Deferred tax liability	793,542	486,330
Valuation differences of securities	30,683	36,815
Valuation differences of tangible fixed assets	429,584	425,196
Derivative financial instruments discount	319,582	-
Other	13,693	24,319
Deferred tax asset/liability, net	279,468	521,893

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NOTES TO CONSOLIDATED FINANCIAL STATEMENTS AS OF 31 MARCH 2025

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

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

17. 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 and Disclosures Related to Consolidated Liabilities

1. Information on maturity structure of deposits

Current Period	Demand	With 7 Days Maturity	Up to 1 Month	1-3 Months	3-6 Months	6 Months - 1 Year	1 Year And Over	Cumulative Deposit	Total
Saving Deposits	1,119,271	-	12,267,047	13,597,281	2,554,765	1,281,092	1,525,604	-	32,345,060
Foreign Currency Deposits	13,406,356	-	8,469,596	29,527,006	2,301,972	4,589,942	7,693,609	-	65,988,481
Residents in Türkiye	4,050,030	-	5,585,173	17,917,935	1,321,097	88,950	98,564	-	29,061,749
Residents Abroad	9,356,326	-	2,884,423	11,609,071	980,875	4,500,992	7,595,045	-	36,926,732
Public Sector Deposits	37,861	-	6	138	-	-	-	-	38,005
Commercial Deposits	2,014,735	-	3,526,351	6,620,095	112,585	117,706	1,492,685	-	13,884,157
Other Institutions Deposits	10,642	-	2,831	94,836	224,161	3,279	6,268	-	342,017
Precious Metal Deposit	1,470,006	-	184,555	1,220,274	30,762	37,256	2,636	-	2,945,489
Bank Deposit	321	-	282,859	3,895,819	-	1,936,245	373,077	-	6,488,321
The CBRT	-	-	-	-	-	-	-	-	-
Domestic Banks	1	-	195,085	3,418,533	-	-	-	-	3,613,619
Foreign Banks	320	-	87,774	477,286	-	1,936,245	373,077	-	2,874,702
Participation Banks	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-
Total	18,059,192	-	24,733,245	54,955,449	5,224,245	7,965,520	11,093,879	-	122,031,530

Prior Period	Demand	With 7 Days Maturity	Up to 1 Month	1-3 Months	3-6 Months	6 Months - 1 Year	1 Year And Over	Cumulative Deposit	Total
Saving Deposits	1,004,770	-	11,621,461	7,049,383	7,148,869	1,877,662	1,785,517	-	30,487,662
Foreign Currency Deposits	11,039,751	-	3,389,594	26,681,552	3,396,358	3,215,098	7,239,744	-	54,962,097
Residents in Türkiye	2,923,284	-	2,762,182	24,325,306	3,379,035	278,319	95,613	-	33,763,739
Residents Abroad	8,116,467	-	627,412	2,356,246	17,323	2,936,779	7,144,131	-	21,198,358
Public Sector Deposits	170,588	-	6	28	-	-	-	-	170,622
Commercial Deposits	1,199,212	-	1,846,156	3,654,393	2,260,479	897,683	1,441,458	-	11,299,381
Other Institutions Deposits	12,075	-	2,738	24,798	182,395	-	5,680	-	227,686
Precious Metal Deposit	2,505,079	-	157,117	916,179	31,126	29,607	2,127	-	3,641,235
Bank Deposit	291	-	3,476,946	1,803,458	368,868	1,797,059	395,811	-	7,842,433
The CBRT	-	-	-	-	-	-	-	-	-
Domestic Banks	-	-	2,361,182	1,766,039	-	-	-	-	4,127,221
Foreign Banks	291	-	1,115,764	37,419	368,868	1,797,059	395,811	-	3,715,212
Participation Banks	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-
Total	15,931,766	-	20,494,018	40,129,791	13,388,095	7,817,109	10,870,337	-	108,631,116

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS AS OF 31 MARCH 2025

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

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

1. Information on maturity structure of deposits (Continued)

Information on savings deposits 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	11,994,862	8,884,771	20,362,897	21,614,820
Foreign Currency Saving Deposits	2,249,864	1,689,506	15,831,821	13,972,752
Other Deposits in the Form of Saving	-	-	-	-
Foreign Branches' Deposits under Foreign Authorities' Insurance Coverage	-	-	-	-
Off-Shore Banking Regions' Deposits under Foreign Authorities' Insurance Coverage	-	-	-	-
Total	14,244,726	10,574,277	36,194,718	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	5,876,746	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	291,994	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	-	-

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	1,283,339	725,071	13,038,034	9,871,217
Foreign Currency Commercial Deposits	291,337	209,146	13,790,739	11,433,934
Other Commercial Deposits	-	-	-	-
Foreign Branches' Deposits Under Foreign Insurance Coverage	-	-	-	-
Off-Shore Deposits Under Foreign Insurance Coverage	-	-	-	-
Total	1,574,676	934,217	26,828,773	21,305,151

ANADOLUBANK ANONİM ŞİRKETİ

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

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

1. Information on maturity structure of deposits (Continued)

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

	Current Period	Prior Period
Foreign Branches' Deposits and other accounts	-	-
Saving Deposits and Other Accounts of Major Shareholders and Deposits of their Mother, Father, Spouse, Children under their wardship	1,777	8,060,871
Deposits and Other Accounts of Official Institutions	38,004	170,621
Deposits and other accounts of credit institutions and financial institutions	7,263,556	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	3,778,359	66,957	3,203,777	58,635
Foreign Banks and Institutions and Funds	-	8,123,013	-	7,133,532
Total	3,778,359	8,189,970	3,203,777	7,192,167

Information on the maturity structure of funds borrowed

	Current Period		Prior Period	
	TRY	FC	TRY	FC
Short-Term ⁽¹⁾	3,765,749	1,238,769	3,194,619	1,183,623
Medium and Long Term ⁽¹⁾	12,610	6,951,201	9,158	6,008,544
Total	3,778,359	8,189,970	3,203,777	7,192,167

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

3. Information on derivative financial liabilities

Table of negative differences for trading derivative financial liabilities:

	Current Period		Prior Period	
Derivative Financial Liabilities	TRY	FC	TRY	FC
Forward Transactions	102,076	57,095	211,157	2,366
Swap Transactions	141,169	180,286	73,871	346,258
Future Transactions	-	-	-	-
Options	77,595	144,492	187,554	126,516
Other	-	-	-	-
Total	320,840	381,873	472,582	475,140

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NOTES TO CONSOLIDATED FINANCIAL STATEMENTS AS OF 31 MARCH 2025

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

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

4. Information on lease liability

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

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

31 March 2025	Gross	Net
Less than 1 year	87,343	76,315
Between 1- 4 years	169,710	131,592
More than 4 years	274,095	156,215
Total	531,148	364,122

31 December 2024	Gross	Net
Less than 1 year	92,566	78,924
Between 1- 4 years	151,152	122,135
More than 4 years	278,575	156,872
Total	522,293	357,931

5. Explanation on provisions

Foreign exchange indexed loans exchange rate difference provisions

None (31 December 2024: None).

Information on other provisions

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

	Current Period	Prior Period
Provisions for non-cash loans	27,105	21,035
Provisions for lawsuit	127,207	128,857
Provision for credit card promotion expenses	1,168	1,014
Other provisions	50,815	25,392
Total	206,295	176,298

(*) The lawsuit provisions include personnel lawsuit provisions amounting to TRY 108,141 (31 December 2024: TRY 110,710).

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

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

5. Information on provisions (Continued)

Reserve for Employee Benefits

As of 31 March 2025, the Group has shown severance pay provision of TRY 157,859 (31 December 2024: TRY 147,207), leave obligation of TRY 120,680 (31 December 2024: TRY 86,455) and premium provision of TRY 24,186 (31 December 2024: TRY 21,572) in the financial statements under the item "Employee Rights Provision".

Balance Sheet Liabilities:	31 March 2025	31 December 2024
-Provision for Severance Pay	157,859	147,207
-Provision for Unused Vacation	120,680	86,455

The Bank is obligated to pay severance pay in accordance with the Turkish Labor Law to employees who have completed one year and have terminated their employment relationship due to compulsory reasons such as retirement, death, or being called for military service.

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

The provision for severance pay is allocated by calculating the present value of the Group's probable obligation to pay severance pay upon the retirement of employees. IAS 19 requires the use of actuarial valuation methods to calculate the enterprise's obligations. In this context, the following actuarial assumptions are used to calculate total obligations.

Balance Sheet Liabilities:	31 March 2025	31 December 2024
- Discount Rate (%)	3	3
- Rate Used for Probability of Retirement (%)	100	100

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

The provision for severance pay is determined by calculating the present value of the probable obligation that the Bank will have to pay in accordance with the Turkish Labor Laws upon the retirement of employees. The 'IAS 19 - Employee Benefits' standard requires the use of actuarial valuation methods to calculate the enterprise's obligations.

In calculating total liabilities, the following actuarial assumptions, which have been computed using the Group's own parameters, are utilized.

Information on Provisions for Severance Pay

	Current Period	Prior Period
Balance at the beginning of the period	147,207	91,832
Changes during the period	17,652	44,233
Actuarial loss/(gain) transferred to equity	1,189	82,947
Paid current period	(8,189)	(71,805)
Total	157,859	147,207

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

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

6. Explanations on current tax liability

Information on tax provision

As of 31 March 2025, the Bank's tax liability after deducting the prepaid taxes paid during the period from the corporate tax is TRY 836,585 (31 December 2024: TRY 707,013). If the differences arising between the carrying amount and the tax base of the assets subject to the current tax liability are related to the equity accounts group, the current tax asset or liability is offset with the related accounts in this group.

Information on taxes payable

	Current Period	Prior Period
Corporate Tax Payable	836,585	707,013
Banking Insurance Transaction Tax	150,491	153,329
Taxation on Marketable Securities	169,227	128,165
Capital Gains Tax on Property	2,047	1,708
Value Added Tax Payable	6,830	6,370
Other	176,582	81,028
Total	1,341,762	1,077,613

Information on premium payables

	Current Period	Prior Period
Social Security Premiums – Employee	39,686	14,797
Social Security Premiums – Employer	57,730	21,077
Bank Social Aid Pension Fund Premium – Employee	-	-
Bank Social Aid Pension Fund Premium – Employer	-	-
Pension Fund Membership Fees and Provisions – Employee	-	-
Pension Fund Membership Fees and Provisions – Employer	-	-
Unemployment Insurance – Employee	2,041	773
Unemployment Insurance – Employer	4,466	1,671
Other	618	220
Total	104,541	38,538

7. Information on Deferred Tax Liability

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

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

None.

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS AS OF 31 MARCH 2025

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

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

9. Information on subordinated loans (*)

	Current Period 31 March 2025		Prior Period 31 December 2024	
	TRY	FC	TRY	FC
Borrowing Instruments to be Included in Additional Tier 1 Capital Calculation	-	-	-	-
Subordinated Loans	-	-	-	-
Subordinated Debt Instruments	-	-	-	-
Borrowing Instruments to be Included in Tier 2 Capital Calculation	-	5,712,107	-	-
Subordinated Loans	-	-	-	-
Subordinated Debt Instruments	-	5,712,107	-	-
Total	-	5,712,107	-	-

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

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

None.

11. Information on consolidated shareholder's equity

Presentation of paid-in capital

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

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

The 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.

ANADOLUBANK ANONİM ŞİRKETİ

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

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

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

Information on prior period's indicators on the 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.

12. Common stock issue premiums, shares and equity instruments

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

13. Information on securities value increase fund

	Current Period		Prior Period	
	TRY	FC	TRY	FC
From Associates and Subsidiaries	4,510,844	-	3,892,045	-
Securities Measured at FV Through Other Comprehensive Income	(166,443)	(69,218)	(71,947)	(55,831)
From the Securities Subject to Structural Position	-	-	-	-
Total	4,344,401	(69,218)	3,820,098	(55,831)

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

1. Explanations on off-balance-sheet-commitments

Type and amount of irrevocable commitments

	Current Period	Prior Period
Payment Commitments for Cheques	1,460,379	1,122,019
Commitment For Use Guaranteed Credit Allocation	3,688,761	3,226,871
Credit Cards Limit Commitments	432,567	380,868
Liabilities From Guarantee Letters Issued in Our Favor	147,298	126,743
Forward Asset Purchase Commitments	12,374,046	12,418,138
Commitments for Promotions Related with Credit Cards and Banking Activities	1,171	1,014
Payment Commitments for Cheques	42	39
Total	18,104,264	17,275,692

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NOTES TO CONSOLIDATED FINANCIAL STATEMENTS AS OF 31 MARCH 2025

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

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

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

Guarantees, suretyships and other similar transactions

	Current Period	Prior Period
Provisional Letters of Guarantee	8,728,384	8,140,376
Letters of Guarantee Given to Customs Offices	101,693	128,052
Advance Letters of Guarantee	673,764	815,620
Final Letters of Guarantee	586,131	483,505
Other Letters of Guarantee	6,406,227	5,104,365
Total	16,496,199	14,671,918

2. Total amount of non-cash loans

	Current Period	Prior Period
Non-Cash Loans granted for Obtaining Cash Loans	6,561,257	5,213,911
Less Than or Equal to One Year with Original Maturity	1,612,737	1,697,702
More Than One Year with Original Maturity	4,948,520	3,516,209
Other Non-Cash Loans	20,721,368	17,162,396
Total	27,282,625	22,376,307

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

Current Period	Group I		Group II	
	TRY	FC	TP	TRY
Letters of Guarantee	13,251,246	3,083,724	116,485	44,744
Bank Acceptances	-	173,338	-	-
Letters of Credit	-	7,020,573	-	-
Endorsements	-	-	-	-
Factoring Guarantees	-	-	-	-
Other Commitments and Contingencies	3,592,515	-	-	-
Non-cash loans	16,843,761	10,277,635	116,485	44,744

Prior Period	Group I		Group II	
	TRY	FC	TP	TRY
Letters of Guarantee	11,665,786	2,886,441	115,577	4,114
Bank Acceptances	-	130,340	-	-
Letters of Credit	-	4,104,699	-	-
Endorsements	-	-	-	-
Factoring Guarantees	-	-	-	-
Other Commitments and Contingencies	3,469,350	-	-	-
Non-cash loans	15,135,136	7,121,480	115,577	4,114

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NOTES TO CONSOLIDATED FINANCIAL STATEMENTS AS OF 31 MARCH 2025

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

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

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

None.

5. Information regarding contingent liabilities and assets

None.

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

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

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

1. Interest Income

Information on interest income on loans

	Current Period		Prior Period	
	TRY	FC	TRY	FC
Short-Term Loans	4,216,935	408,296	2,318,698	279,915
Medium and Long-Term Loans	1,379,574	211,121	373,528	288,650
Non-Performing Loans	20,174	19,469	19,276	7,910
Total	5,616,683	638,886	2,711,502	576,475

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

Information on interest income from banks

	Current Period		Prior Period	
	TRY	FC	TRY	FC
Domestic Banks	107,580	24,144	15,726	2
Foreign Banks	-	111,553	-	112,050
Total	107,580	135,697	15,726	112,052

Information on interest income on marketable securities

	Current Period		Prior Period	
	TRY	FC	TRY	FC
Financial Assets Measured at Fair Value through Profit/Loss	10,178	17,298	-	4,279
Financial Assets Measured at Fair Value through Other Comprehensive Income	302,412	8,540	126,071	6,534
Financial Assets Measured at Amortized Cost	-	89,693	-	34,492
Total	312,590	115,531	126,071	45,305

Information on interest income received from associates and subsidiaries

None.

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NOTES TO CONSOLIDATED FINANCIAL STATEMENTS AS OF 31 MARCH 2025

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

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

1. Interest Income (Continued)

Information on Other Interest Income

Of the other interest income amounting to TRY 547,165 for the accounting period ending on 31 March 2025 (31 March 2024: TRY 295,239), TRY 520,693 (31 March 2024: TRY 292,257) consists of interest income from factoring transactions.

2. Interest Expense

Information on interest expense on borrowings

	Current Period		Prior Period	
	TRY	FC	TRY	FC
Banks	418,555	63,736	224,043	6,001
CBRT	-	-	-	-
Domestic Banks	393,249	1,072	224,043	451
Foreign Banks	25,306	62,664	-	5,550
Other Institutions	-	-	-	-
Total	418,555	63,736	224,043	6,001

Information on Interest expense paid to associates and subsidiaries

None.

Information on maturity structure of interest expenses on deposits

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

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

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

2. Interest Expense (Continued)

Prior Period	Time Deposit						Cumulative Deposit	Total
	Demand Deposit	Up to 1 month	Up to 3 month	Up to 6 month	Up to 1 year	More than 1 year		
Turkish Lira								
Bank Deposits	-	21,508	-	-	-	-	-	21,508
Saving Deposits	-	344,011	739,266	224,522	98,040	113,996	-	1,519,835
Public Sector Deposits	-	-	1,346	-	-	-	-	1,346
Commercial Deposits	-	76,978	260,432	131,829	189,980	14,247	-	673,466
Other Deposits	-	210	2,351	191	6,529	-	-	9,281
7 Days Call Accounts	-	-	-	-	-	-	-	-
Total	-	442,707	1,003,395	356,542	294,549	128,243	-	2,225,436
Foreign Currency								
Deposits	34,192	26,194	235,486	36,344	76,052	31,271	-	439,539
Bank Deposits	-	32,518	2,352	-	-	-	-	34,870
7 Days Call Accounts	-	-	-	-	-	-	-	-
Precious Metal	-	-	-	-	-	-	-	-
Deposits	-	134	1,796	587	490	1	-	3,008
Total	34,192	58,846	239,634	36,931	76,542	31,272	-	477,417
Grand Total	34,192	501,553	1,243,029	393,473	371,091	159,515	-	2,702,853

3. Information on dividend income

	Current Period	Prior Period
Financial Assets at Fair Value Through Profit or Loss	-	-
Financial Assets Measured at Fair Value through Other Comprehensive Income	-	-
Other	551	89
Total	551	89

4. Information on trading income/loss

	Current Period	Prior Period
Trading Gain	7,937,770	3,093,222
Gain on Capital Market Transactions	49,301	38,510
From Derivative Transactions	5,616,772	1,893,745
Foreign Exchange Gains	2,271,697	1,160,967
Trading Loss (-)	7,029,627	2,301,942
Losses on Capital Market Transactions	10,474	2,832
From Derivative Transactions	4,916,464	1,586,653
Foreign Exchange Losses	2,102,689	712,457
Net Trading Gain/Loss	908,143	791,280

ANADOLUBANK ANONİM ŞİRKETİ

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

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

5. Information on other operating income

	Current Period	Prior Period
Released Provisions	170,206	511,937
Checkbook Fee	2,003	10,666
Provision for Notary Statement Expenses	945	351
Communication Revenues	568	449
Income from the Sale of Assets	10,585	7,202
Collections Related to Expenses of Previous Years	10,760	2,113
Income from the Sale of Real Estate	9,250	3,770
Collections Due to Right of Redemption Agreement	9,776	6,857
Other	29,938	27,148
Total	244,031	570,493

6. Provision for losses and other provision expenses

	Current Period	Prior Period
Expected Credit Losses	419,689	542,934
12 Months Expected Credit Loss (Stage 1)	171,025	117,369
Significant Increase in Credit Risk (Stage 2)	35,129	12,887
Lifetime ECL Impaired Credits (Stage 3)	213,535	412,678
Other Provision Expenses	652	57,447
Marketable Securities Impairment Provision	91	66
Financial Assets Measured at Fair Value Through Profit/Loss	91	66
Financial Assets Measured at Other Comprehensive Income		-
Provisions for Impairment of Associates, Subsidiaries and Joint Ventures		-
Investment in Associates		-
Subsidiaries		-
Other	561	57,381
Total	420,341	600,381

(*) Within the TRY 105,570 included in the other line for the current period, there is an amount of TRY 105,173 for litigation provisions.

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS AS OF 31 MARCH 2025

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

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

7. Other operating expenses

	Current Period ^(**)	Prior Period
Reserve for Employee Termination Benefits	10,531	841
Bank Social Aid Provision Fund Deficit Provision	-	-
Impairment Expenses of Property and Equipment	-	-
Depreciation Expenses of Property and Equipment	15,107	11,742
Impairment Expenses of Intangible Assets	-	-
Amortization Expenses of Intangible Assets	11,460	7,920
Impairment Expenses of Assets Held for Sale	-	-
Depreciation Expenses on Assets Held for Sale	-	-
Depreciation Expenses of Right-of-Use Assets	38,367	23,832
Impairment Expenses on Non-Current Assets Held for Sale and Discontinued Operations	-	-
Other Operating Expenses	191,406	127,031
<i>Operating Lease Expenses (*)</i>	6,540	3,110
<i>Repair and Maintenance Expenses</i>	19,550	13,796
<i>Advertisement Expenses</i>	5,509	3,072
<i>Other Expense</i>	159,807	107,053
Loss on Sales of Assets	39	1,145
Other ^(***)	347,202	99,073
Total	614,112	271,584

(*) Includes lease expenses evaluated outside the scope of IFRS 16.

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

(***) Includes SDIF (Savings Deposit Insurance Fund) fees and financial activity charges.

(****) Within other expenses, there are communication expenses amounting to TRY 59,075, heating, lighting, and water expenses of TRY 33,902, and representation and hospitality expenses totaling TRY 12,862.

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

As of 31 March 2025, the Group has no discontinued operations.

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

Explanation on tax provision for continuing and discontinued operations

As of 31 March 2025, the Group has no discontinued operations.

The explanations and tables related to the tax provision arising from the Group's continuing operations for the accounting period ended 31 March 2025, are shown in detail in note 9 of this section.

The Group has no tax provision for discontinued operations for the accounting period ended 31 March 2025.

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

As of 31 March 2025, the Group has no discontinued operations.

The explanations and tables related to the period net profit/loss arising from the Group's continuing operations for the accounting period ended 31 March 2025, are shown in detail in notes 1 to 7 and 9 to 11 of this section. The Group has no period net profit/loss for discontinued operations for the accounting period ended 31 March 2025.

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NOTES TO CONSOLIDATED FINANCIAL STATEMENTS AS OF 31 MARCH 2025

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

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

9. Tax Provision

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

For the accounting period ended 31 March 2025 the Group's current tax expense is TRY 303,298 (31 December 2024: current tax expense TRY 2,777,532).

For the accounting period ended 31 March 2025, the Group has a net deferred tax expense of TRY 512,956 (31 December 2024: deferred tax expense of TRY 595,267).

10. Explanations on net profit and loss for the period

If disclosure of the nature, amount and recurrence rate of income and expense items arising from ordinary banking transactions is necessary for an understanding of the Group's performance during the period, the nature and amount of these items

None.

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

None.

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

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

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

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

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

Parent Bank's Risk Group- current period	Associates and Subsidiaries (Partnerships)		Bank's Direct and Indirect Shareholders		Other Individuals and Legal Entities in the Risk Group	
	Cash	Non- Cash	Cash	G.Nakdi	Cash	Non- Cash
Loans and Other Receivables						
Balance at the Beginning of the Period	-	-	1,349,805	232,047	1,012	83
Balance at the End of the Period	-	-	1,747,365	405,744	660	83
Interest and Commission Income	-	-	167,730	4	104	-

Parent Bank's Risk Group-prior period	Associates and Subsidiaries (Partnerships)		Bank's Direct and Indirect Shareholders		Other Individuals and Legal Entities in the Risk Group	
	Cash	Non- Cash	Cash	G.Nakdi	Cash	Non- Cash
Loans and Other Receivables						
Balance at the Beginning of the Period	-	-	1,276,878	67,754	1,881	83
Balance at the End of the Period	-	-	1,349,805	232,047	1,012	83
Interest and Commission Income	-	-	21,454	3	131	-

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS AS OF 31 MARCH 2025

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

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

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

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

Information on deposits of the Parent Bank's risk group

Parent Bank's Risk Group	Subsidiaries, Associates and Jointly Controlled Entities (Joint Ventures)		Direct or Indirect Shareholders of the Parent Bank		Other Individuals and Legal Entities in the Risk Group	
	Current Period	Prior Period	Current Period	Prior Period	Current Period	Prior Period
Deposit						
Balance at the Beginning of the Period	-	-	12,607,673	5,075,996	45,393	32,766
Balance at the End of the Period	-	-	27,021,072	4,557,171	144,995	45,393
Deposit interest expense	-	-	448,003	34,170	7,983	616

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

Parent Bank's Risk Group	Subsidiaries, Associates and Jointly Controlled Entities (Joint Ventures)		Direct or Indirect Shareholders of the Parent Bank		Other Individuals and Legal Entities in the Risk Group	
	Current Period	Prior Period	Current Period	Prior Period	Prior Period	Current Period
The Fair Value Differences Through Profit and Loss						
Opening Balance	-	-	1,852,253	2,277	-	-
Closing Balance	-	-	3,124,580	1,852,253	-	-
Total Profit/Loss	-	-	32,931	46,012	-	-
Transactions for Hedging Purposes						
Opening Balance	-	-	-	-	-	-
Closing Balance	-	-	-	-	-	-
Total Profit/Loss	-	-	-	-	-	-

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

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

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

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

For the accounting period ending on 31 March 2025, the Parent Bank collected a total of TRY 199 in stock trading commissions and Futures and Options Market commissions from Anadolu Yatırım Menkul Kıymetler AŞ (31 March 2024: TRY 661).

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS AS OF 31 MARCH 2025

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

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

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

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

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

		According to the Magnitudes in the Financial Statements
Current Period	Balance	%
Cash loans	1,748,025	1.98
Non-cash loans	405,827	1.49
Deposit	27,166,067	22.26
Forward and option contracts	3,124,580	3.06

		According to the Magnitudes in the Financial Statements
Current Period	Balance	%
Cash loans	1,350,817	1.63
Non-cash loans	232,130	1.04
Deposit	22,522,320	20.73
Forward and option contracts	1,871,548	2.82

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

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

During the accounting period ended March 31, 2025, the Parent Bank and its subsidiary Anadolubank Nederland NV did not generate any income from service procurement and licensing agreements. (As of December 31, 2024: TRY 12,633).

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

Information on benefits provided to the Group's top management

For the accounting period ending on 31 March 2025, the amount of tangible benefits provided and to be provided to the Group's senior management is TRY 104,243 (31 December 2024: TRY 186,236).

VI. Explanations and Disclosures Regarding Post-Balance Sheet Events

None.

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS AS OF 31 MARCH 2025

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

SECTION SIX: OTHER EXPLANATIONS

I. Explanations on Auditor's Review Report

The consolidated financial statements for the period ended 31 March 2025 have been reviewed by PwC Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik A.Ş. The independent auditor's review report dated 23 May 2025 is presented preceding the consolidated financial statements.

II. Explanations and Notes Prepared by the Independent Auditor

None.

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS AS OF 31 MARCH 2025

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

SECTION SEVEN: INTERIM OPERATING REPORT

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

Information of Summary Financial Results for the Period

Selected Financial Ratios	Current Period	Prior Period
Total Assets	167,075,357	142,502,003
Total Credits (Net)	93,352,155	82,669,826
Securities	29,360,345	25,018,435
Equity	19,129,365	17,157,055
Total Deposit	122,031,530	108,631,116
Net Profit (*)	1,901,862	1,138,483

Financial Ratios (%)	Current Period	Prior Period
Capital Adequacy Ratio	20.55	18.08
Net Profit / Total Assets (*) (**) (***)	4.91	3.98
Net Profit / Equity (*) (**) (***)	41.93	32.20
Securities / Total Assets (****)	17.57	17.56
Total Credits / Total Assets (***)	55.87	58.01
Total Deposit / Total Assets (****)	73.04	76.23

(*) For comparability, the figure for September 31 March 2024, is shown in the previous period column.

(**) Items containing net profit have been annualized.

(***) Includes factoring receivables.

(****) The average of the current and previous period totals has been used for total assets and equity.

Evaluations of the Board of Directors Chairman Regarding the Period

In the first quarter of 2025, Anadolubank had a successful period in terms of asset quality, resource diversity, profitability, and capital strength. During this period, the bank maintained its strong position in the sector with a return on equity of 41.93%, an asset efficiency of 4.91%, and a capital adequacy ratio of 20.55%. Our bank will continue to actively support industrial and commercial financing in the coming periods.

Mehmet Rüştü BAŞARAN

Evaluations of the General Manager Regarding the Period

In the first quarter of 2025, Anadolubank has focused on taking risks that can be measured and associated with returns, maintaining our traditional prudent and cautious credit policy. As a result of this policy, our bank successfully completed the period with a 1.44% non-performing loan (NPL) ratio, 4.91% asset efficiency, 41.93% return on equity, and a 20.55% capital adequacy ratio. Our bank will continue to provide the necessary support to corporate, commercial, agricultural, and individual customers in the remaining part of the year.

Suat İNCE

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