

**ANADOLUBANK ANONİM ŞİRKETİ
AND ITS SUBSIDIARIES**

**CONSOLIDATED FINANCIAL STATEMENTS
AS AT AND FOR THE YEAR ENDED
31 DECEMBER 2025
WITH INDEPENDENT AUDITOR’S REPORT THEREON**

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ANADOLUBANK ANONİM ŞİRKETİ AND ITS SUBSIDIARIES

CONSOLIDATED STATEMENT OF FINANCIAL POSITION AS AT 31 DECEMBER 2025

(Amounts expressed in thousands of Turkish Lira ("TL") in terms of the purchasing power of the TL at 31 December 2025 unless otherwise stated.)

	Notes	(Audited) Current Period 31 December 2025	(Audited) Prior Period 31 December 2024
ASSETS			
Cash and cash equivalents	5	1,003,765	1,213,690
Balances with central bank	6	19,391,070	19,308,269
Loans and advances to banks and other financial institutions	5	20,843,856	18,961,633
Receivables from reverse repurchase transactions	5	-	7,716,727
Financial assets at fair value through profit or loss	7	367,686	529,674
Derivative financial assets	8	1,275,326	875,040
Investment securities	9	43,975,494	20,655,559
- Financial assets at fair value through other comprehensive income		26,574,723	7,635,035
- Financial assets measured at amortised cost		17,400,771	13,020,524
Loans and receivables		134,876,346	102,526,423
Factoring receivables		6,995,175	5,654,504
Property and equipment	12	3,696,270	3,769,068
Intangible assets	13	481,568	406,107
Deferred tax assets	20	-	-
Current tax assets	20	38,056	11,698
Non-current assets classified as held for sale	14	294,127	1,643,349
Other assets	15	12,087,470	4,841,877
Total assets		245,326,209	188,113,618
LIABILITIES			
Deposits from banks	16	4,434,781	10,265,143
Deposits from customers	16	143,520,090	131,924,654
Obligations under repurchase agreements	16	20,200,576	123,204
Interbank money market borrowings	16	157,356	70,772
Funds borrowed	17	18,058,760	13,607,580
Debt securities issued		17,413,404	-
Derivative financial liabilities held for trading	8	1,312,771	1,240,495
Current tax liabilities	21	1,121,749	925,426
Lease liabilities	19	472,018	468,504
Deferred tax liabilities		49,915	16,454
Provisions	20	435,444	443,309
Other liabilities	20	8,719,766	4,938,469
Total liabilities		215,896,630	164,024,010
EQUITY			
Share capital	22	1,100,000	1,100,000
Inflation adjustment to share capital	22	15,716,583	15,716,583
Legal reserves	22	2,016,226	2,016,226
Other reserves	22	739,571	692,237
Translation reserve	22	7,019,587	6,507,336
Hedging reserve	22	(14,715,467)	(12,222,830)
Reserve for changes in fair value of FVOCI financial assets	22	415,484	(519,311)
Retained earnings		17,064,871	10,731,522
Total equity attributable to equity holders of the Bank		29,356,855	24,021,763
Non-controlling interests	21	72,724	67,842
Total equity		29,429,579	24,089,605
Total liabilities and equity		245,326,209	188,113,615
Commitment and contingencies	29	90,488,803	51,902,700

ANADOLUBANK ANONİM ŞİRKETİ AND ITS SUBSIDIARIES

CONSOLIDATED STATEMENT OF PROFIT OR LOSS FOR THE YEAR ENDED 1 JANUARY- 31 DECEMBER 2025

(Amounts expressed in thousands of Turkish Lira ("TL") in terms of the purchasing power of the TL at 31 December 2025 unless otherwise stated)

		(Audited) Current Period 31 December 2025	(Audited) Prior Period 31 December 2024
	Notes		
Interest income:			
Interest on loans	24	33,942,281	26,779,805
Interest on securities	24	7,043,493	1,310,694
Interest on deposits at banks	24	604,343	718,386
Interest on reserve deposits at central banks	24	2,728,249	1,147,194
Interest on other money market placements	24	1,168,512	3,699,498
Interest on factoring business	24	2,769,273	2,304,075
Other interest income	24	105,106	48,383
Total interest income		48,361,257	36,008,035
Interest expenses:			
Interest on deposits	24	(23,976,839)	(21,712,592)
Interest on other money market deposits	24	(4,038,894)	(4,675)
Interest on funds borrowed	24	(2,559,203)	(2,074,655)
Interest on debt securities issued	24	(626,855)	-
Interest on lease liabilities	24	(90,649)	(78,486)
Other interest expenses	24	(8,772)	(233,225)
Total interest expenses		(31,301,212)	(24,103,633)
Net interest income		17,060,045	11,904,402
Fee and commission income	25	5,156,649	4,145,969
Fee and commission expenses	25	(1,432,151)	(1,560,895)
Net fee and commission income		3,724,498	2,585,074
Trading income from marketable securities		228,635	216,476
Trading gains/(losses) from derivatives, net		(685,884)	252,555
Foreign exchange gain/(loss), net		(316,160)	980,522
Other income		1,861,369	980,916
Salaries and employee benefits	26	(3,711,089)	(3,102,382)
Provision for possible loan losses, net of recoveries	10	(1,529,611)	(295,903)
Depreciation and amortisation	28	(363,357)	(313,341)
Taxes other than on income		(452,921)	(451,847)
Other expenses	27	(1,932,962)	(1,775,556)
Net monetary position gains/(losses)	32	(3,669,670)	(4,548,726)
Profit before tax		10,212,893	6,432,190
Income tax expense	21	(3,874,662)	(3,174,414)
Profit for the year		6,338,231	3,257,776
Profit for the year attributable to:			
Equity holders of the Bank		6,333,349	3,252,046
Non-controlling interests		4,882	5,730
Profit for the year		6,338,231	3,257,776
Basic earnings per share from continuing operations (full TL)		0.057576	0.541789

ANADOLUBANK ANONİM ŞİRKETİ AND ITS SUBSIDIARIES

CONSOLIDATED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE YEAR ENDED 1 JANUARY-31 DECEMBER 2025

(Amounts expressed in thousands of Turkish Lira ("TL") in terms of the purchasing power of the TL at 31 December 2025 unless otherwise stated)

		(Audited) Current Period 1 January - 31 December 2025	(Audited) Prior Period 1 January - 31 December 2024
	Notes		
Profit for the year		6,338,231	3,257,776
Other comprehensive income:			
Items that will never be reclassified to profit or loss:			
Revaluation of property and equipment		104,031	151,785
Remeasurements of defined benefit liability	20	(43,277)	(183,067)
Equity investments at FVOCI – change in fair value		35,247	39,579
<i>Related tax</i>	<i>21</i>	<i>(13,420)</i>	<i>(170,339)</i>
Items that are or may be reclassified to profit or loss:			
Foreign currency translation differences for foreign operations		512,251	(233,498)
Gain / (loss) on hedges of net investments in foreign operations		(3,560,909)	(2,001,325)
Debt investments at FVOCI – change in fair value		1,275,194	1,810
<i>Related tax</i>	<i>21</i>	<i>692,626</i>	<i>628,278</i>
Other comprehensive income for the year, net of income taxes		(998,257)	(1,766,777)
Total comprehensive income for the year		5,339,974	1,490,999
Equity holders of the Bank		5,335,092	1,485,269
Non-controlling interests		4,882	5,730
Total comprehensive income for the year		5,339,974	1,490,999