

**ANADOLUBANK ANONİM ŞİRKETİ AND
ITS SUBSIDIARIES**

**CONSOLIDATED INTERIM FINANCIAL STATEMENTS AND RELATED
DISCLOSURES FOR THE SIX MONTHS PERIOD ENDED JUNE
30, 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 JUNE 30, 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") as at 30 June 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 six-month-period then ended. The Group 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 Financial Reporting Legislation which includes "Regulation on Accounting Applications for Banks and Safeguarding of Documents" published in the Official Gazette no.26333 dated 1 November 2006, and other regulations on accounting records of Banks published by Banking Regulation and Supervision Agency and circulars and interpretations published by BRSA and Turkish Accounting Standard 34 ("TAS 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, "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 the 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 conducted in accordance with Standards on Auditing and the objective of which is to express an opinion on the financial statements. Consequently, a review of the interim financial information does not provide assurance that the audit firm will be aware of all significant matters which would have been identified in an audit. Accordingly, we do not express an audit opinion.



Conclusion

Based on our review nothing has come to our attention that causes us to believe that the accompanying consolidated interim financial information does not present fairly in all material respects the interim consolidated financial position of the Group at 30 June 2025 and the results of its consolidated financial performance and its consolidated cash flows for the six-month-period then ended in accordance with the BRSA Accounting and Financial Reporting Legislation.

Report on other regulatory requirements arising from legislation

Based on our review, nothing has come to our attention that causes us to believe that the financial information provided in the accompanying interim activity report in Section Seven is not consistent with the reviewed 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 differs from International Financial Reporting Standards ("IFRS") issued by the International Accounting Standards Board including the application of IAS 29 - Financial Reporting in Hyperinflationary Economies as of 30 June 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 Bank 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, 21 August 2025

**THE CONSOLIDATED FINANCIAL REPORT OF ANADOLUBANK A.Ş.
FOR THE SIX MONTHS PERIOD ENDED JUNE 30, 2025**

Address of Bank's Headquarters : Yamaneyler Mah. Toya Sok. No:3,
34768 Ümraniye – İstanbul

Phone Number : 0216 687 70 00 / 02

Facsimile Number (Fax): 0216 368 72 73

Web-site : www.anadolubank.com.tr

Contact E-mail Address : iteker@anadolubank.com.tr

Anadolubank Anonim Şirketi ("the Bank"), The consolidated financial report for the six months period ended June 30, 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
- LIMITED AUDIT REPORT
- INTERIM PERIOD ACTIVITY 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 six months period and related explanations and footnotes in this report are prepared in accordance with the Regulation on Banks' Accounting Applications and Principles and Procedures Concerning the Preservation of Documents, Turkish Accounting Standards, Turkish Financial Reporting Standards and annexes interpretations thereof and are denominated as TRY thousand unless otherwise specified, are held to subject to limited 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

Abdulkakim ASLAN
Head of Financial Affairs Department

Information about the responsible personnel whom questions may be asked:

Name-Surname/Title : Kamil İrfan ARCA / Group Manager

Phone Number : 0 216 687 71 27

Fax Number : 0 216 368 72 73

<u>SECTION ONE</u>		
General Information		Page
I.	The Parent Bank's Foundation Date, Start-up Status, History Regarding the Changes in this Status	1
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 Belongs to	1
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	1
IV.	Information on Individual and Corporate Shareholders Having Control Shares of the Parent Bank	2
V.	Information on the Parent Bank's Service Types and Fields of Operation	2
VI.	Information of Institutions in Consolidation Scope	3
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	3
<u>SECTION TWO</u>		
Consolidated Financial Statements		
I.	Consolidated Balance Sheet (Consolidated Statement of Financial Position)	4-5
II.	Consolidated Statement of Off-Balance Sheet Commitments and Contingencies	6
III.	Consolidated Statement of Profit or Loss	7
IV.	Consolidated Statement of Profit or Loss and Other Comprehensive Income	8
V.	Consolidated Statement of Changes in Shareholders' Equity	9
VI.	Consolidated Statement of Cash Flows	10
<u>SECTION THREE</u>		
Explanations on Accounting Policies		
I.	Explanations on Basis of Presentation	11-12
II.	Explanations on Strategy of Using Financial Instruments and Explanations on Foreign Currency Transactions	13-14
III.	Information from Consolidation	14
IV.	Information on Subsidiaries and Entities Under Common Control	14
V.	Explanations on Forward Transactions, Options and Derivative Instruments	14-15
VI.	Explanations on Interest Income and Expenses	15
VII.	Explanations on Fee and Commission Income and Expenses	15
VIII.	Explanations and Disclosures on Financial Instruments	16-17
IX.	Explanations on Expected Credit Losses	17-19
X.	Explanations on Netting of Financial Instruments	19
XI.	Explanations on Sales and Repurchase Agreements and Lending of Securities	19
XII.	Explanations on Assets Held for Sale and Discontinued Operations	19
XIII.	Explanations on Goodwill and Other Intangible Assets	20
XIV.	Explanations on Tangible Assets	20-21
XV.	Explanations on Leasing Transactions	21-22
XVI.	Explanations on Provisions and Contingent Liabilities and Contingent Assets	22
XVII.	Explanations on Obligations Related to Employee Rights	22
XVIII.	Explanations on Taxation	23-26
XIX.	Explanations on Borrowings	26
XX.	Explanations on Issuance of Share Certificates	26
XXI.	Explanations on Avalized Drafts and Acceptances	26
XXII.	Explanations on Government Incentives	26
XXIII.	Explanations on Segment Reporting	26
XXIV.	Explanations on Other Matters	26
<u>SECTION FOUR</u>		
Explanations Related to Financial Structure and Risk Management		
I.	Explanations on Consolidated Equity	27-30
II.	Explanations on Consolidated Currency Risk	31-33
III.	Explanations on Consolidated Interest Rate Risk	34-36
IV.	Explanations on Consolidated Position Risk of Equity Securities in Banking Book	37
V.	Explanations on Consolidated Liquidity Risk Management and Liquidity Coverage Ratio	37-46
VI.	Explanations on Consolidated Leverage Ratio	47
VII.	Explanations on Consolidated Risk Management	48
VIII.	Credit Risk Explanations	49-52
IX.	Counterparty Credit Risk (CCR) Disclosures	52-53
X.	Market Risk (MR) Disclosures	53
XI.	Disclosures regarding consolidated operating segments	53-54
XII.	Disclosures regarding hedge accounting	55-56
<u>SECTION FIVE</u>		
Explanations and Notes Related to Consolidated Financial Statements		
I.	Explanations and Disclosures Related to Consolidated Assets	57-69
II.	Explanations and Disclosures Related to Consolidated Liabilities	70-77
III.	Explanations and Disclosures Related to Consolidated Off-Balance Sheet Items	77-79
IV.	Explanations and Disclosures Related to Consolidated Statement of Profit or Loss	79-84
V.	Explanations and Disclosures Related to the Parent Bank's Risk Group	84-86
VI.	Explanations and Disclosures Regarding Post-Balance Sheet Events	86
<u>SECTION SIX</u>		
Other Explanations		
Consolidated Limited Audit Report		
I.	Explanations on Limited Auditor's Review Report	87
II.	Explanations and Notes Prepared by the Independent Auditor	87
<u>SECTION SEVEN</u>		
Consolidated Interim Auditor's Review Report		
I.	Interim activity report including the evaluations of the Board of Directors Chairman and the CEO regarding interim activities	88

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD ENDED JUNE 30, 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 that directly or indirectly controls the Parent Bank is 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	0.70
Erol BAŞARAN ALTINTUG	Member -Member of Audit Committee	0.35
Muzaffer KAYHAN	Member	-
İbrahim Sencan DEREBEYOĞLU	Member -Member of Audit Committee	-
Ali Tunç DOROZ	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 ÖZGÜNEY	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 FOR THE PERIOD ENDED JUNE 30, 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 30 June 2025 and 31 December 2024, the composition of shareholders and their respective percentage of ownership can be summarised as follows:

30 June 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 is headquartered in Istanbul. As of June 30, 2025, the Bank had 95 branches, 42 of which were in Istanbul, and 1,450 employees (December 31, 2024: 95 branches, 43 of which were in Istanbul, and 1,385 employees).

As of June 30, 2025, the Group had 1,635 employees (December 31, 2024: 1,564).

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD ENDED JUNE 30, 2025

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

SECTION ONE: GENERAL INFORMATION (Continued)

VI. Information of Institutions in Consolidation Scope

Among the consolidation transactions carried out in accordance with the Communiqué on the Preparation of Consolidated Financial Statements of Banks and Turkish Accounting Standards, the Bank's subsidiaries, Anadolubank Nederland NV, established on April 5, 2006, Anadolu Yatırım Menkul Kıymetler A.Ş., established on September 25, 1998, and Anadolu Factoring, established on March 20, 2007, are financial institutions and are therefore included in the scope of full consolidation. The Bank does not have any non-financial institutions.

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

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD ENDED JUNE 30, 2025

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

SECTION TWO

CONSOLIDATED FINANCIAL STATEMENTS

- I. Consolidated Balance Sheet (Statement of Financial Position)
- II. Consolidated Statement of Off-Balance Sheet Accounts
- III. Consolidated Statement of Profit or Loss
- IV. Consolidated Statement of Profit or Loss and Other Comprehensive Income
- V. Consolidated Statement of Changes in Equity
- VI. Consolidated Statement of Cash Flows

ANADOLUBANK ANONİM ŞİRKETİ

CONSOLIDATED BALANCE SHEET–ASSETS FOR THE PERIOD ENDED JUNE 30, 2025

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

		Limited Audited Current Period 30 June 2025			Audited Prior Period 31 December 2024		
ASSETS	Note	TRY	FC	Total	TRY	FC	Total
I. FINANCIAL ASSETS (Net)		30,925,775	44,584,333	75,510,108	17,340,621	34,459,243	51,799,864
1.1 Cash and Cash Equivalents		11,417,009	29,383,331	40,800,340	13,867,695	22,192,722	36,060,417
1.1.1 Cash and Balances with CBRT	V-I-1	8,784,820	13,123,641	21,908,461	7,594,655	8,085,770	15,680,425
1.1.2 Banks	V-I-2	630,721	16,272,011	16,902,732	672,538	13,827,942	14,500,480
1.1.3 Money Market Placements	V-I-3	2,002,560	-	2,002,560	5,601,483	293,994	5,895,477
1.1.4 Expected Credit Losses (-)		1,092	12,321	13,413	981	14,984	15,965
1.2 Financial Assets Measured at Fair Value Through Profit or Loss		1	206,039	206,040	63,620	341,044	404,664
1.2.1 Government Securities	V-I-4	1	135,246	135,247	63,620	242,368	305,988
1.2.2 Equity Instruments		-	-	-	-	-	-
1.2.3 Other Financial Assets	V-I-4	-	70,793	70,793	-	98,676	98,676
Financial Assets Measured at Fair Value Through Other Comprehensive							
1.3 Income	V-I-5	18,158,817	14,012,159	32,170,976	3,004,320	11,661,944	14,666,264
1.3.1 Government Securities		17,990,255	2,834,424	20,824,679	2,868,088	2,277,600	5,145,688
1.3.2 Equity Securities		16,385	143,811	160,196	13,941	114,145	128,086
1.3.3 Other Financial Assets		152,177	11,033,924	11,186,101	122,291	9,270,199	9,392,490
1.4 Derivative Financial Assets	V-I-6	1,349,948	982,804	2,332,752	404,986	263,533	668,519
1.4.1 Derivative Financial Assets Measured at Fair Value Through Profit or Loss		1,349,948	982,804	2,332,752	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)		67,203,535	55,621,881	122,825,416	47,710,825	36,073,309	83,784,134
2.1 Loans	V-I-7	62,787,202	40,490,818	103,278,020	44,230,672	26,326,544	70,557,216
2.2 Lease Receivables	V-I-10	-	-	-	-	-	-
2.3 Factoring Receivables	V-I-9	5,874,625	-	5,874,625	4,319,966	-	4,319,966
2.4 Other Financial Assets Measured at Amortized Cost	V-I-8	-	15,408,340	15,408,340	-	9,954,557	9,954,557
2.4.1 Government Securities		-	12,159,764	12,159,764	-	7,248,082	7,248,082
2.4.2 Other Financial Assets		-	3,248,576	3,248,576	-	2,706,475	2,706,475
2.5 Expected Credit Losses (-)		1,458,292	277,277	1,735,569	839,813	207,792	1,047,605
ASSETS HELD FOR SALE AND ASSETS DISCONTINUED							
III. OPERATIONS (NET)		62,195	-	62,195	190,178	-	190,178
3.1 Held for Sale		62,195	-	62,195	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	2,352,957	60,950	2,413,907	2,283,150	53,066	2,336,216
VI. INTANGIBLE ASSETS (Net)	V-I-15	183,730	-	183,730	137,333	-	137,333
6.1 Goodwill		-	-	-	-	-	-
6.2 Other		183,730	-	183,730	137,333	-	137,333
VII. INVESTMENT PROPERTY (Net)	V-I-16	-	-	-	-	-	-
VIII. CURRENT TAX ASSET		-	3,075	3,075	-	8,937	8,937
IX. DEFERRED TAX ASSET	V-I-17	153,775	-	153,775	546,211	-	546,211
X. OTHER ASSETS	V-I-19	6,847,920	134,953	6,982,873	3,580,399	118,731	3,699,130
TOTAL ASSETS		107,729,887	100,405,192	208,135,079	71,788,717	70,713,286	142,502,003

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

ANADOLUBANK ANONİM ŞİRKETİ

CONSOLIDATED BALANCE SHEET–LIABILITIES FOR THE PERIOD ENDED JUNE 30, 2025

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

		Limited Audited Current Period 30 June 2025			Audited Prior Period 31 December 2024			
	LIABILITIES	Note	TRY	FC	Total	TRY	FC	Total
I.	DEPOSITS	V-II-1	47,798,988	90,449,517	138,248,505	42,925,114	65,706,002	108,631,116
II.	FUNDS BORROWED	V-II-2	4,572,258	11,056,834	15,629,092	3,203,777	7,192,167	10,395,944
III.	MONEY MARKET FUNDS	V-II-3	15,122,889	2,168,890	17,291,779	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-4	140,046	584,931	724,977	472,582	475,140	947,722
7.1	Derivative Financial Liabilities Measured at Fair Value Through Profit or Loss		140,046	584,931	724,977	472,582	475,140	947,722
7.2	Derivative Financial Liabilities Measured at Fair Value Through Other Comprehensive Income		-	-	-	-	-	-
VIII.	FACTORING PAYABLES		36	-	36	66	-	66
IX.	LEASE PAYABLES	V-II-5	349,146	46,161	395,307	316,350	41,581	357,931
X.	PROVISIONS	V-II-6	439,594	33,290	472,884	391,046	40,486	431,532
10.1	Restructuring Reserves		-	-	-	-	-	-
10.2	Reserve for Employee Benefits		308,284	-	308,284	244,162	11,072	255,234
10.3	Insurance Technical Provisions (Net)		-	-	-	-	-	-
10.4	Other Provisions		131,310	33,290	164,600	146,884	29,414	176,298
XI.	CURRENT TAX LIABILITY	V-II-7	852,318	-	852,318	1,116,151	-	1,116,151
XII.	DEFERRED TAX LIABILITY	V-II-8	-	17,385	17,385	-	24,318	24,318
XIII.	LIABILITIES FOR ASSETS HELD FOR SALE AND ASSETS OF DISCONTINUED OPERATIONS (Net)	V-II-9	-	-	-	-	-	-
13.1	Held for Sale		-	-	-	-	-	-
13.2	Discontinued Operations		-	-	-	-	-	-
XIV.	SUBORDINATED DEBT INSTRUMENTS	V-II-10	-	6,146,029	6,146,029	-	-	-
14.1	Subordinated Loans		-	-	-	-	-	-
14.2	Other Debt Instruments		-	6,146,029	6,146,029	-	-	-
XV.	OTHER LIABILITIES	V-II-11	5,198,224	722,894	5,921,118	2,949,089	342,884	3,291,973
XVI.	SHAREHOLDERS' EQUITY		22,051,786	383,863	22,435,649	16,399,566	757,489	17,157,055
16.1	Paid-in Capital	V-II-12	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		1,602,798	78,337	1,681,135	1,579,791	60,077	1,639,868
16.4	Other Comprehensive Income/Expense Items to be Reclassified to Profit or Loss		2,129,609	(123,203)	2,006,406	1,525,407	(115,909)	1,409,498
16.5	Profit Reserves		12,978,375	-	12,978,375	7,672,982	-	7,672,982
16.5.1	Legal Reserves		220,000	-	220,000	220,000	-	220,000
16.5.2	Status Reserves		-	-	-	-	-	-
16.5.3	Extraordinary Reserves		12,758,375	-	12,758,375	7,452,982	-	7,452,982
16.5.4	Other Profit Reserves		-	-	-	-	-	-
16.6	Profit or Loss		4,207,599	428,729	4,636,328	4,492,072	813,321	5,305,393
16.6.1	Prior Period's Profit/Loss		-	-	-	-	-	-
16.6.2	Current Period's Profit/Loss		4,207,599	428,729	4,636,328	4,492,072	813,321	5,305,393
16.7	Minority Interest		33,405	-	33,405	29,314	-	29,314
TOTAL EQUITY AND LIABILITIES			96,525,285	111,609,794	208,135,079	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 FOR THE PERIOD ENDED JUNE 30, 2025

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

		Limited Audited Current Period 30 June 2025			Audited Prior Period 31 December 2024			
		Note	TRY	FC	Total	TRY	FC	Total
OFF-BALANCE SHEET COMMITMENTS AND								
A.	CONTINGENCIES (I-II+III)		114,307,346	188,367,473	302,674,819	67,364,928	107,017,639	174,382,567
I.	GUARANTEES AND COLLATERALS	V-III-2	23,640,251	14,201,209	37,841,460	15,250,713	7,125,594	22,376,307
1.1	Letters of Guarantee		17,712,751	3,884,852	21,597,603	11,781,363	2,890,555	14,671,918
1.1.1	Guarantees Subject to State Tender Law		209,732	10,158	219,890	114,491	9,018	123,509
1.1.2	Guarantees Given for Foreign Trade Operations		110,639	8,156	118,795	121,623	6,429	128,052
1.1.3	Other Letters of Guarantee		17,392,380	3,866,538	21,258,918	11,545,249	2,875,108	14,420,357
1.2	Bank Acceptances		-	87,273	87,273	-	130,340	130,340
1.2.1	Import Letter of Acceptance		-	87,273	87,273	-	130,340	130,340
1.2.2	Other Bank Acceptance		-	-	-	-	-	-
1.3	Letters of Credit		-	10,229,084	10,229,084	-	4,104,699	4,104,699
1.3.1	Documentary Letters of Credit		-	10,229,084	10,229,084	-	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		5,927,500	-	5,927,500	3,469,350	-	3,469,350
1.9	Other Collaterals		-	-	-	-	-	-
II.	COMMITMENTS	V-III-1	16,566,229	14,291,513	30,857,742	10,349,701	6,925,991	17,275,692
2.1	Irrevocable Commitments		16,566,229	14,291,513	30,857,742	10,349,701	6,925,991	17,275,692
2.1.1	Forward Asset Purchase and Sale Commitments		10,272,803	14,291,513	24,564,316	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		4,191,687	-	4,191,687	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		1,459,701	-	1,459,701	1,122,019	-	1,122,019
2.1.8	Tax and Fund Liabilities from Export Commitments		52	-	52	39	-	39
2.1.9	Commitments for Credit Card Expenditure Limits		456,916	-	456,916	380,868	-	380,868
2.1.10	Commitments for Promotions Related with Credit Cards and Banking Activities		1,294	-	1,294	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		183,776	-	183,776	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		74,100,866	159,874,751	233,975,617	41,764,514	92,966,054	134,730,568
3.1	Derivative Financial Instruments for Hedging Purposes		-	3,029,481	3,029,481	-	2,755,215	2,755,215
3.1.1	Fair Value Hedges		-	3,029,481	3,029,481	-	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		74,100,866	156,845,270	230,946,136	41,764,514	90,210,839	131,975,353
3.2.1	Forward Foreign Currency Purchase/Sale Transactions		7,522,606	8,847,831	16,370,437	4,539,873	6,392,749	10,932,622
3.2.1.1	Forward Foreign Currency Transactions- Purchases		456,537	7,375,896	7,832,433	1,124,680	4,122,671	5,247,351
3.2.1.2	Forward Foreign Currency Transactions- Sales		7,066,069	1,471,935	8,538,004	3,415,193	2,270,078	5,685,271
3.2.2	Swap Transactions Related to Foreign Currency and Interest Rate		55,137,576	124,226,121	179,363,697	27,631,699	71,311,720	98,943,419
3.2.2.1	Foreign Currency Swap- Purchases		7,987,315	44,342,045	52,329,360	2,825,434	29,932,632	32,758,066
3.2.2.2	Foreign Currency Swap- Sales		2,070,099	50,107,178	52,177,277	1,267,737	31,792,616	33,060,353
3.2.2.3	Interest Rate Swap- Purchases		22,540,081	14,888,449	37,428,530	11,769,264	4,793,236	16,562,500
3.2.2.4	Interest Rate Swap- Sales		22,540,081	14,888,449	37,428,530	11,769,264	4,793,236	16,562,500
3.2.3	Foreign Currency, Interest Rate, and Securities Options		11,440,684	23,305,244	34,745,928	9,592,942	12,139,008	21,731,950
3.2.3.1	Foreign Currency Options- Purchases		1,395,732	15,673,934	17,069,666	956,887	9,232,447	10,189,334
3.2.3.2	Foreign Currency Options- Sales		10,044,952	7,631,310	17,676,262	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		-	466,074	466,074	-	367,362	367,362
IV.	CUSTODY AND PLEDGED ITEMS (IV+V+VI)		1,113,138,524	82,314,622	1,195,453,146	845,029,665	67,337,100	912,366,765
B.	ITEMS HELD IN CUSTODY		241,303,114	8,933,400	250,236,514	195,253,778	8,453,569	203,707,347
4.1	Customers' Securities Held		8,160,156	3,189,564	11,349,720	1,965,623	3,399,400	5,365,023
4.2	Investment Securities Held in Custody		202,007,705	5,412,966	207,420,671	168,169,579	4,855,798	173,025,377
4.3	Checks Received for Collection		29,448,892	282,871	29,731,763	21,923,818	176,976	22,100,794
4.4	Commercial Notes Received for Collection		220,666	38,243	258,909	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		1,465,695	9,756	1,475,451	3,044,730	-	3,044,730
4.8	Custodians		-	-	-	-	-	-
V.	PLEDGED ITEMS		871,405,410	73,381,222	944,786,632	648,178,902	58,883,531	707,062,433
5.1	Marketable Securities		995	-	995	1,382	-	1,382
5.2	Guarantee Notes		36,048	109,759	145,807	12,538	89,330	101,868
5.3	Commodities		-	-	-	-	-	-
5.4	Warranties		275,945	-	275,945	315,444	-	315,444
5.5	Real Estate		-	-	-	-	-	-
5.6	Other Pledged Items		871,092,422	73,271,463	944,363,885	647,849,538	58,794,201	706,643,739
5.7	Pledged Items-Depository		-	-	-	-	-	-
VI.	CONFIRMED BILLS OF EXCHANGE AND SURETIES		430,000	-	430,000	1,596,985	-	1,596,985
TOTAL OFF-BALANCE SHEET COMMITMENTS (A+B)			1,227,445,870	270,682,095	1,498,127,965	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 AND LOSS FOR THE PERIOD ENDED JUNE 30, 2025

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

		Limited Audited Current Period 1 January – 30 June 2025	Limited Audited Prior Period 1 January – 30 June 2024	Limited Audited Current Period 1 April – 30 June 2025	Limited Audited Prior Period 1 April – 30 June 2024
INCOME AND EXPENSE ITEMS		Dipnot			
I.	INTEREST INCOME		18,610,659	10,139,483	10,060,810
1.1	Interest Income on Loans	V-IV-1	13,542,731	7,513,782	7,287,162
1.2	Interest Received on Reserve Deposits		1,054,507	124,260	546,030
1.3	Interest Received on Banks	V-IV-1	327,339	269,032	84,062
1.4	Interest Received on Money Market Transactions		901,528	1,136,504	334,288
1.5	Interest Received on Securities Portfolio	V-IV-1	1,605,850	415,404	1,177,729
1.5.1	Financial Assets Measured at Fair Value through Profit or (Loss)		56,939	9,471	29,463
1.5.2	Financial Assets Measured at Fair Value Through Other Comprehensive Income		1,332,170	302,109	1,021,218
1.5.3	Financial Assets Measured at Measured at Amortized Cost		216,741	103,824	127,048
1.6	Financial Lease Income		-	-	-
1.7	Other Interest Income		1,178,704	680,501	631,539
II.	INTEREST EXPENSE (-)		12,239,386	6,835,974	6,541,996
2.1	Interest on Deposits	V-IV-2	10,498,703	6,120,633	5,375,836
2.2	Interest on Funds Borrowed	V-IV-2	1,081,076	597,297	598,785
2.3	Interest on Money Market Transactions		430,766	346	406,417
2.4	Interest on Securities Issued	V-IV-2	184,909	-	137,642
2.5	Interest on Leases		39,494	25,022	20,875
2.6	Other Interest Expenses		4,438	92,676	2,441
III.	NET INTEREST INCOME/EXPENSE (I - II)		6,371,273	3,303,509	3,518,814
IV.	NET FEES AND COMMISSIONS INCOME/EXPENSE		1,317,705	841,351	712,739
4.1	Fees and Commissions Received		1,844,229	1,178,008	932,116
4.1.1	Non-Cash Loans		114,021	107,269	60,204
4.1.2	Other		1,730,208	1,070,739	871,912
4.2	Fees and Commissions Paid (-)		526,524	336,657	219,377
4.2.1	Non-Cash Loans		588	139	369
4.2.2	Other		525,936	336,518	219,008
V.	DIVIDEND INCOME	V-IV-3	3,378	640	2,827
VI.	TRADING GAIN/(LOSS) (Net)	V-IV-4	466,709	903,142	(441,434)
6.1	Trading Gains/(Losses) on Securities		123,927	73,731	85,100
6.2	Gains/losses from derivative transactions		370,957	348,463	(329,351)
6.3	Foreign Exchange Gains/(Losses)		(28,175)	480,948	(197,183)
VII.	OTHER OPERATING INCOME	V-IV-5	1,425,194	323,878	1,181,163
VIII.	TOTAL OPERATING GROSS PROFIT (III+IV+V+VI+VII)		9,584,259	5,372,520	4,974,109
IX.	EXPECTED CREDIT LOSSES (-)	V-IV-6	840,519	298,194	420,830
X.	OTHER PROVISION EXPENSES (-)	V-IV-6	667	92,872	15
XI.	PERSONNEL EXPENSES (-)		1,593,939	958,026	736,358
XII.	OTHER OPERATING EXPENSES (-)	V-IV-7	908,703	529,125	294,591
XIII.	NET OPERATING PROFIT/(LOSS) (VIII-IX-X-XI-XII)		6,240,431	3,494,303	3,522,315
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 (VIII-IX-X-XI-XII)	V-IV-8	6,240,431	3,494,303	3,522,315
XVIII.	PROVISION FOR TAXES OF CONTINUING OPERATIONS (±)	V-IV-9	(1,600,014)	(999,190)	(783,760)
18.1	Current Tax Charge		(688,826)	(1,487,063)	(385,528)
18.2	Deferred Tax Charge (+)		(992,514)	(119,942)	(448,165)
18.3	Deferred Tax Credit (-)		81,326	607,815	49,933
XIX.	NET PROFIT/LOSS AFTER TAXES (XVII+XVIII)	V-IV-8	4,640,417	2,495,113	2,738,555
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)		-	-	-
XXIII.	PROVISION FOR INCOME TAXES FROM DISCONTINUED OPERATIONS (±)		-	-	-
23.1	Current Tax Charge		-	-	-
23.2	Deferred Tax Charge (+)		-	-	-
23.3	Deferred Tax Credit (-)		-	-	-
XXIV.	NET PROFIT/LOSS AFTER TAXES ON DISCONTINUED OPERATIONS (XXII+XXIII)		-	-	-
XXV.	NET PROFIT/LOSSES (XIX+XXIV)	V-IV-10	4,640,417	2,495,113	2,738,555
25.1	Group's profit/loss		4,636,328	2,490,278	2,736,384
25.2	Non-Controlling interest		4,089	4,835	2,171
	Earnings per Share	III-XXIV	0.042186	0.022683	0.02490

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 PERIOD ENDED JUNE 30, 2025

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

		Limited Audited Current Period 1 January – 30 June 2025	Limited Audited Prior Period 1 January – 30 June 2024
STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME	Note		
I. CURRENT PERIOD PROFIT/LOSS		4,640,417	2,495,113
II OTHER COMPREHENSIVE INCOME		638,175	135,617
2.1. Other Income/Expense Items Not Reclassified Through Profit or Loss		41,267	(36,953)
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		734	(62,484)
2.1.4. Other Income/Expense Items not Reclassified to Profit or Loss		26,085	9,020
2.1.5. Tax Related Other Comprehensive Income Items Not Reclassified Through Profit or Loss		14,448	16,511
2.2. Other Income/Expense Items Reclassified to Profit or Loss		596,908	172,570
2.2.1. Exchange Differences on Translation		1,761,719	348,601
2.2.2. Income/Expenses from Valuation and/or Reclassification of Financial Assets Measured at FVOCI		94,029	49,007
2.2.3. Gains/losses from Cash Flow Hedges		-	-
2.2.4. Gains/Losses on Hedges of Net Investments in Foreign Operations		(1,761,719)	(331,665)
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		502,879	106,627
III. TOTAL COMPREHENSIVE INCOME (I+II)		5,278,592	2,630,730

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

ANADOLUBANK ANONİM ŞİRKETİ

CONSOLIDATED STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY FOR THE PERIOD ENDED JUNE 30, 2025

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

							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										
							Revaluation surplus on tangible and intangible assets	Defined Benefit Plans' Actuarial Gains/Losses	Others	Translation Differences	Income/Expenses from Valuation and/or Reclassification of Financial Assets Measured at FVOCI	Others	Profit Reserves	Prior Periods' Profit/Loss	Current Period's Net Profit/Loss	Shareholders' Equity Before Non- Controlling Interest	Non- Controlling Interest	Total Shareholders' Equity
CONSOLIDATED STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY		Note	Paid – in Capital	Share Premium	Share Cancellation Profits	Other Capital Reserves												
I.	Prior Period																	
II.	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
2.1	Correction made as per TAS 8		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.2	Effect of Corrections		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.2	Effect of Changes in Accounting Policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
III.	Adjusted Balances at Beginning of Period (I-II)	V-II-12	1,100,000	-	-	-	1,256,300	(96,343)	38,911	3,316,174	(172,113)	(1,982,977)	4,741,743	2,931,239	-	11,132,934	19,947	11,152,881
IV.	Total Comprehensive Income		-	-	-	-	(951)	(42,316)	6,314	348,603	56,133	(232,166)	-	-	2,490,278	2,625,895	4,835	2,630,730
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		-	-	-	-	-	-	-	-	-	-	-	-	-	-	(39)	(39)
XI.	Profit Distribution		-	-	-	-	-	-	-	-	-	-	2,931,239	(2,931,239)	-	-	-	-
11.1	Dividends		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11.2	Transfers to Reserves		-	-	-	-	-	-	-	-	-	-	2,931,239	(2,931,239)	-	-	-	-
11.3	Others		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balances at end of the period (III+IV...+X+XI) 30.06.2024			1,100,000	-	-	-	1,255,349	(138,659)	45,225	3,664,777	(115,980)	(2,215,143)	7,672,982	-	2,490,278	13,758,829	24,743	13,783,572

							Other Comprehensive Income/Expense Items not Reclassified to Profit or Loss	Other Comprehensive Income/Expense Items Reclassified to Profit or Loss										
							Revaluation surplus on tangible and intangible assets	Defined Benefit Plans' Actuarial Gains/Losses	Others	Translation Differences	Income/Expenses from Valuation and/or Reclassification of Financial Assets Measured at FVOCI	Others	Profit Reserves	Prior Periods' Profit/Loss	Current Period's Net Profit/ Loss	Shareholders' Equity Before Non- Controlling Interest	Non- Controlling Interest	Total Shareholders' Equity
CONSOLIDATED STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY		Note	Paid – in Capital	Share Premium	Share Cancellation Profits	Other Capital Reserves												
I.	Current Period																	
II.	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
2.1	Correction made as per TAS 8		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.2	Effect of Corrections		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.2	Effect of Changes in Accounting Policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
III.	Adjusted Balances at Beginning of Period (I+II)	V-II-12	1,100,000	-	-	-	1,731,851	(152,061)	60,078	3,892,045	(105,929)	(2,376,618)	7,672,982	5,305,393	-	17,127,741	29,314	17,157,055
IV.	Total Comprehensive Income		-	-	-	-	22,609	399	18,259	1,761,719	68,392	(1,233,203)	-	-	4,636,328	5,274,503	4,089	5,278,592
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		-	-	-	-	-	-	-	-	-	-	-	-	-	-	2	2
XI.	Profit Distribution		-	-	-	-	-	-	-	-	-	-	5,305,393	(5,305,393)	-	-	-	-
11.1	Dividends Paid		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11.2	Transfers to Reserves		-	-	-	-	-	-	-	-	-	-	5,305,393	(5,305,393)	-	-	-	-
11.3	Others		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balances at end of the period (III+IV...+X+XI) 30.06.2025			1,100,000	-	-	-	1,754,460	(151,662)	78,337	5,653,764	(37,537)	(3,609,821)	12,978,375	-	4,636,328	22,402,244	33,405	22,435,649

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

ANADOLUBANK ANONİM ŞİRKETİ

CONSOLIDATED STATEMENT OF CASH FLOWS PERIOD ENDED JUNE 30, 2025

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

	Note	Limited Audited Current Period 1 January – 30 June 2025	Limited Audited Prior Period 1 January – 30 June 2024
A.	CASH FLOWS FROM BANKING OPERATIONS		
1.1	Operating profit before changes in operating assets and liabilities	4,068,144	7,894,752
1.1.1	Interest received	17,636,504	9,853,844
1.1.2	Interest paid	(12,211,154)	(8,094,622)
1.1.3	Dividend received	3,378	640
1.1.4	Fees and commissions received	1,844,229	1,178,008
1.1.5	Other income	1,196,275	750,109
1.1.6	Collections from previously written-off loans	120,942	103,162
1.1.7	Cash payments to personnel and service suppliers	(1,593,939)	(958,026)
1.1.8	Taxes paid	(919,427)	(296,369)
1.1.9	Other	(2,008,664)	5,358,006
1.2	Changes in operating assets and liabilities subject to banking operations	4,377,537	(8,410,978)
1.2.1	Net (increase) decrease in financial assets measured at fair value through profit/loss	170,741	(15,640)
1.2.2	Net (increase) decrease in due from banks	(4,196,268)	(1,825,190)
1.2.3	Net (increase) decrease in loans	(31,115,737)	(11,619,912)
1.2.4	Net (increase) decrease in other assets	(10,847,531)	(7,749,719)
1.2.5	Net increase (decrease) in bank deposits	(309,384)	(108,998)
1.2.6	Net increase (decrease) in other deposits	30,029,509	11,419,777
1.2.7	Net (Decrease)/Increase in loans borrowed	-	-
1.2.8	Net Increase/(Decrease) in due payables	-	-
1.2.9	Net Decrease/(Increase) in other payables	20,646,207	1,488,704
I.	Net cash provided from banking operations	8,445,681	(516,226)
B.	CASH FLOWS FROM INVESTING ACTIVITIES		
II.	Net cash provided from / (used in) investing activities	(18,709,545)	(6,153,083)
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	(118,994)	(106,957)
2.4	Fixed assets sales	221,655	16,260
2.5	Cash paid for purchase of financial assets measured at fair value through other comprehensive income	(20,841,867)	(374,649)
2.6	Cash obtained from sale of financial assets measured at fair value through other comprehensive income	4,945,866	-
2.7	Cash paid for purchase of Financial Assets Measured at Amortized Cost	(3,185,708)	(6,243,895)
2.8	Cash obtained from sale of Financial Assets Measured at Amortized Cost	423,963	583,261
2.9	Other	(154,460)	(27,103)
C.	CASH FLOWS FROM FINANCING ACTIVITIES		
III.	Net cash provided from financing activities	10,305,374	7,599,159
3.1	Cash obtained from funds borrowed and securities issued	11,700,464	7,602,169
3.2	Cash used for repayment of funds borrowed and securities issued	(1,143,462)	-
3.3	Issued equity instruments	-	-
3.4	Dividends paid	-	-
3.5	Payments for finance leases	(251,628)	(3,010)
3.6	Other	-	-
IV.	Effect of foreign currency exchange differences on cash and cash equivalents	502,145	333,750
V.	Net increase / (decrease) in cash and cash equivalents	543,655	1,263,600
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	30,697,801	20,477,758

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

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD ENDED JUNE 30, 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 IFRS 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 IFRS 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.

**NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD
ENDED JUNE 30, 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)

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. Accordingly, TAS 29 was not applied to the financial statements dated 30 June 2025 and no inflation adjustment was made.

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/IFRS principles.

New and Revised Standards and Interpretations

The new and revised standards do not have a significant impact on the reporting process for June 30, 2025.

Explanation for convenience translation into English:

BRSA Accounting and Financial Reporting Legislation explained in detail in Section Three differs from International Financial Reporting Standards ("IFRS") issued by the International Accounting Standards Board including the application of IAS 29 - Financial Reporting in Hyperinflationary Economies as of 31 December 2022. 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.

Adjustment of financial statements during periods of high inflation

In accordance with the decision of the CMB dated 17 March 2005 and numbered 11/367, the application of inflation accounting has been terminated as of 1 January 2005, for companies operating in Türkiye and preparing financial statements in accordance with Turkish Accounting Standards. Consequently, the Standard No. 29 'Financial Reporting in Hyperinflationary Economies' (TAS 29) has not been applied since 1 January 2005.

In the announcement published by the Public Oversight Accounting and Auditing Standards Authority ("POA") on 20 January 2022, it was stated that since the cumulative change in the general purchasing power according to the Consumer Price Index ("CPI") rates over the last three years was 74.41%, businesses applying Turkish Financial Reporting Standards ("TFRS") do not need to make any adjustments within the scope of TAS 29 'Financial Reporting in Hyperinflationary Economies' standard in their financial statements for the year 2021. No inflation adjustment has been made in the attached financial statements in accordance with TAS 29.

**NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD
ENDED JUNE 30, 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

Strategy for the use of financial instruments

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

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

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

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

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

Foreign currency transactions

Transactions are recorded in TRY, 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.

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD ENDED JUNE 30, 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)

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.

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.

Derivative transactions are initially recorded at their fair value and subsequently valued at their fair value in subsequent periods, with related transaction costs recognized in profit or loss. Furthermore, liabilities and receivables arising from derivative transactions are recorded in off-balance sheet accounts based on their contractual amounts.

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 FOR THE PERIOD
ENDED JUNE 30, 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 FOR THE PERIOD ENDED JUNE 30, 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 FOR THE PERIOD
ENDED JUNE 30, 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 IFRS 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 IFRS 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 FOR THE PERIOD
ENDED JUNE 30, 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 FOR THE PERIOD ENDED JUNE 30, 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.

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD ENDED JUNE 30, 2025

(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
Transport 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.

**NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD
ENDED JUNE 30, 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.

Since the amounts of other lease transactions are below the materiality level, they are considered outside the scope of IFRS 16 and the relevant lease payments are accounted for under Other Operating Expenses.

In accordance with IFRS 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 IFRS 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.

**NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD
ENDED JUNE 30, 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 FOR THE PERIOD ENDED JUNE 30, 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

Dividends paid to corporations earning income through a workplace or permanent representative in Turkey, as well as to resident corporations in Turkey, are not subject to withholding tax. With the Cabinet Decisions numbered 2009/14593 and 2009/14594, published in the Official Gazette dated February 3, 2009, and numbered 27130, certain withholding rates in Articles 15 and 30 of the Corporate Tax Law No. 5520 were revised. Accordingly, the withholding rate applied to dividend payments to non-resident corporations earning income through a workplace or permanent representative in Turkey, and to corporations other than resident corporations in Turkey, was 15%, but this rate was changed to 10% with the Presidential Decree published in the Official Gazette dated December 22, 2021, and numbered 31697. When applying the withholding tax rates on profit distributions to non-resident corporations and individuals, the practices stated in the relevant Double Taxation Avoidance Agreements are also taken into account. Adding profit to capital is not considered profit distribution, and no withholding tax is applied.

With the Presidential Decree No. 9286 published in the Official Gazette dated December 22, 2024, the withholding tax rate applied under Article 94 of the Income Tax Law and Articles 15 and 30 of the Corporate Tax Law on dividends (profit shares) distributed by resident corporations has been increased from 10% to 15%.

Provisional taxes are calculated and paid based on the corporate tax rate applicable to the earnings of the relevant year. Provisional taxes paid during the year can be credited against the corporate tax calculated on the annual corporate tax return for that year.

According to Turkish tax legislation, declared tax losses shown on the tax return can be deducted from the corporate earnings of subsequent periods, provided that this deduction does not exceed five years. For the period between January 1, 2017, and December 4, 2017, the entire gain corresponding to the portion of the proceeds obtained from the transfer of immovable properties, participation shares, founder shares, usufruct shares, and pre-emptive rights owned by corporations that were taken into legal follow-up due to debts to banks or the Savings Deposit Insurance Fund (SDIF), as well as their guarantors and mortgagors, to the banks or the SDIF, used in the liquidation of these debts, and 75% of the gains from the sale of such assets obtained by the banks in this way, are exempt from corporate tax.

On the other hand, according to the regulation introduced by Law No. 7061 on "Amendments to Certain Tax Laws and Other Laws," the corporate tax exemption rate mentioned above has been applied as of December 5, 2017, at 50% for gains arising from the sale of immovable properties and 75% for gains arising from the sale of other assets.

According to the regulation introduced by Law No. 7456, titled "Establishment of an Additional Motor Vehicle Tax for Compensation of Economic Losses Caused by the Earthquakes on 6/2/2023 and Amendments to Certain Laws and Decree Law No. 375," which was published in the Official Gazette No. 32249 dated July 15, 2023, and entered into force, the exemption rate will be applied as 25% for gains from the sale of immovable properties made after the effective date of this article (July 15, 2023).

According to subparagraph (e) of paragraph 1 of Article 5 of the Corporate Tax Law, 75% of the gains arising from the sale of participation shares held by corporations in their assets for at least two full years, as well as founder shares, usufruct shares, pre-emptive rights held for the same period, and participation shares of investment funds that generate exempt earnings under subparagraph (a) of the same paragraph (participation earnings exemption), were considered exempt from corporate tax.

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

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD ENDED JUNE 30, 2025

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

SECTION THREE: EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

XVIII. Explanations on Taxation (Continued)

Corporate tax (Continued)

Accordingly, 50% of the gains arising from the sale of participation shares held by corporations in their assets for at least two full years, as well as founder shares, usufruct shares, pre-emptive rights held for the same period, and participation shares of investment funds that generate exempt earnings under subparagraph (a) of paragraph 1 of Article 5, will be considered exempt from corporate tax.

Within the framework of the repeated Article 298/A of the Tax Procedure Law (VUK), the conditions required for inflation adjustment in the calculation of corporate tax as of the end of the 2021 fiscal year were met. However, with the amendment made by Law No. 7352 dated January 20, 2022, the application of inflation adjustment in the calculation of corporate tax was postponed to 2023. Accordingly, the VUK financial statements for the 2021 and 2022 fiscal years, including provisional tax periods, will not be subject to inflation adjustment, and the 2023 fiscal year will not be subject to inflation adjustment for provisional tax periods. However, the VUK financial statements dated December 31, 2023, will be subject to inflation adjustment regardless of whether the conditions for inflation adjustment are met. The profit/loss difference arising from inflation adjustment in the VUK financial statements will be shown in the retained earnings/loss accounts and will not affect the corporate tax base.

The applicable corporate tax rates for the subsidiary of the parent bank operating outside Turkey, Anadolubank Nederland NV, which is included in the consolidation, are determined within the framework of the legislation of the country where it operates. As of June 30, 2025, 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.

As of 1 January 2018, in accordance with the provisions of IFRS 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%.

**NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD
ENDED JUNE 30, 2025**

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

SECTION THREE: EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

XVIII. Explanations on Taxation (Continued)

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 June 2025.

With the amendments introduced by Law No. 7491 on the Amendment of Certain Laws and Decree Laws, it has been stipulated that the profit/loss difference arising from inflation adjustment to be made by banks, including provisional tax periods, in the 2024 and 2025 fiscal periods, shall not be taken into account in the determination of taxable income. With Communiqué No. 582 on the Tax Procedure Law (VUK), published in the Official Gazette dated 15 February 2025 and numbered 32814, it has been announced that it is deemed appropriate not to perform inflation adjustment in the first provisional tax period of the 2025 fiscal year. Within the framework of Provisional Article 33 of the Tax Procedure Law, the tax effects arising from the inflation adjustment of the financial statements dated 30 June 2025 under VUK have been included in the deferred tax calculation as of 30 June 2025.

Global Minimum Tax on Corporations

In September 2023, the POA published amendments to TAS 12, which introduce a mandatory exception to the recognition and disclosure of deferred tax assets and liabilities related to Second Pillar income taxes. These amendments clarify that TAS 12 will be applied to income data arising from tax laws that have entered into force or are close to entering into force for the purpose of implementing the Second Pillar Model Rules published by the Organization for Economic Co-operation and Development (OECD). These amendments also introduce certain disclosure provisions for entities affected by such tax laws. The exception that information about deferred taxes within this scope will not be recognized and disclosed and the disclosure provision that the exception has been applied will be implemented upon publication of the amendment. The Pillar 2 regulations agreed upon by OECD member countries entered into force in Türkiye with the Law No. 7524 on Amendments to Tax Laws and Certain Laws and Legislative Decree No. 375, published in the Official Gazette dated 2 August 2024. Although the secondary regulation regarding the calculation details and application method has not been published yet, preliminary assessments made by taking into account the regulations published by the OECD have shown that the said regulations did not have a significant impact on the financials.

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.

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. Regarding the subject, the Corporate Tax General Communiqué No. 23 was published in the Official Gazette dated 28 September 2024 and numbered 32676.

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD ENDED JUNE 30, 2025

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

SECTION THREE: EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

XVIII. Explanations on Taxation (Continued)

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

XXIII. Explanations on Segment Reporting

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

XXIV. Explanation on Other Matters

Earnings/Loss Per Share

Earnings per share 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 30 June 2025, is Full TRY 0.042186. (30 June 2024: Full TRY 0.022683)

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

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD ENDED JUNE 30, 2025

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

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

I. Explanations on Consolidated Equity

The Group's consolidated capital adequacy standard ratio is 19.70% (31 December 2024: 18.08%). The Bank's non-consolidated capital adequacy standard ratio is 24.08% (31 December 2024 : 22.13%).

The Group's tier 1 capital adequacy ratio is 15.26% (31 December 2024: 17.69%); the core capital adequacy ratio is 15.26% (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

COMMON EQUITY TIER 1 CAPITAL	30 June 2025	31 December 2024
Paid-in capital following all debts in terms of claim in liquidation of the Bank	1,100,000	1,100,000
Share issue premiums	-	-
Reserves	12,978,375	7,672,982
Gains recognized in equity as per TAS	7,696,476	5,900,723
Profit	4,636,328	5,305,393
Current Period Profit	4,636,328	5,305,393
Prior Period Profit	-	-
Shares acquired free of charge from subsidiaries, affiliates and jointly controlled partnerships and cannot be recognized within profit for the period	249	249
Minorities' Share	33,405	29,314
Common Equity Tier 1 Capital Before Deduction	26,444,833	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	3,622,936	2,471,241
Improvement costs for operating leasing (-)	20,190	17,160
Goodwill (net of related tax liability)	-	-
Other intangibles other than mortgage-servicing rights (net of related tax liability)	183,731	137,333
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	132,566	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	3,959,423	3,157,775
Total Common Equity Tier 1 Capital	22,485,410	16,850,886

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD ENDED JUNE 30, 2025

(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)

COMMON EQUITY TIER 1 CAPITAL	30 June 2025	31 December 2024
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 If there is not enough additional capital, the amount to be deducted from the additional capital is (-)	-	-
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)	22,485,410	16,850,886
TIER II CAPITAL		
Debt instruments and premiums deemed suitable by the BRSA	5,961,120	-
Debt instruments and premiums deemed suitable by BRSA (Temporary Article 4)	-	-
Provisions (Article 8 of the Regulation on the Equity of Banks)	588,253	375,959
Tier II Capital Before Deduction	6,549,373	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	6,549,373	375,959
Total Capital (The sum of Tier I Capital and Tier II Capital)	29,034,783	17,226,845
Total Capital	29,034,783	17,226,845

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD ENDED JUNE 30, 2025

(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)

COMMON EQUITY TIER 1 CAPITAL	30 June 2025	31 December 2024
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	2	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	29,034,781	17,224,480
Total risk weighted amounts	147,384,045	95,250,151
CAPITAL ADEQUACY RATIOS		
Core Capital Adequacy Ratio (%)	15.26	17.69
Tier 1 Capital Adequacy Ratio (%)	15.26	17.69
Capital Adequacy Ratio (%)	19.70	18.08
BUFFERS		
Total buffer ratio	2.50	2.50
Capital conservation buffer requirement (%)	2.50	2.50
Bank-specific counter-cyclical buffer requirement (%)	-	-
Systemic important bank buffer ratio (%)	-	-
The ratio of Additional Common Equity Tier 1 capital which will be calculated by the first		
paragraph of the Article 4 of Regulation on Capital Conservation and Countercyclical		
Capital buffers to Risk Weighted Assets (%)	10.76	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	588,253	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	-	-

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD ENDED JUNE 30, 2025

(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)

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.

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD ENDED JUNE 30, 2025

(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)

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 June 30, 2025, the total amount of the Group's derivative financial instruments classified for the purpose of hedging against fair value risk is TRY 3,029,481 (as of December 31, 2024: TRY 2,755,215).

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

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD ENDED JUNE 30, 2025

(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)

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	39.7408	46.6074
<u>Prior balance sheet date:</u>		
Spot foreign exchange purchase rate of first day	39.7424	46.5526
Spot foreign exchange purchase rate of second day	39.6989	46.4941
Spot foreign exchange purchase rate of third day	39.6392	45.9946
Spot foreign exchange purchase rate of fourth day	39.5502	45.8819
Spot foreign exchange purchase rate of fifth day	39.6470	45.5260
The basic arithmetical average of last 30 days	39.3749	46.0898

Exposure to foreign currency risk

The increase/(decrease) that will occur in equity and profit or loss statement (excluding tax effect) for the accounting period ending on 30 June 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.

	30 June 2025		31 December 2024	
	Statement of profit and loss	Equity ⁽¹⁾	Statement of profit and loss	Equity ⁽¹⁾
US Dollar	181,464	94,511	120,724	(53,519)
Euro	(76,007)	(76,009)	17,992	18,922
Other currencies	82,204	82,204	45,007	45,007
Total, net	187,661	100,706	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.

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD ENDED JUNE 30, 2025

(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)

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	5,420,539	6,506,734	1,194,739	13,122,012
Banks	13,739,937	2,067,907	453,475	16,261,319
Financial Assets at Fair Value through Profit or Loss (Net)	35,795	170,244	-	206,039
Interbank Money Market Placements	-	-	-	-
Financial Assets at Fair Value Through Other Comprehensive Income	3,893,818	10,118,341	-	14,012,159
Loans ⁽¹⁾	20,759,667	15,205,839	4,259,559	40,225,065
Investments in Associates, Subsidiaries and Joint Ventures (Business Partners)	-	-	-	-
Financial Assets Measured at Amortized Cost	14,940,526	456,290	-	15,396,816
Tangible Assets	60,864	86	-	60,950
Intangible Assets	-	-	-	-
Other Assets	59,598	41,975	28	101,601
Total Assets	58,910,744	34,567,416	5,907,801	99,385,961
Liabilities:				
Bank Deposits	1,287,290	4,689,584	40	5,976,914
Foreign Currency Deposits	46,066,984	34,198,815	4,206,804	84,472,603
Money market funds	2,152,348	16,542	-	2,168,890
Loans received	10,926,005	47,371	83,458	11,056,834
Securities issued	-	6,146,029	-	6,146,029
Lease Liabilities	46,073	88	-	46,161
Other Liabilities ^{(2) (3)}	492,431	263,266	487	756,184
Total Liabilities	60,971,131	45,361,695	4,290,789	110,623,615
Net On Balance Sheet Position	(2,060,387)	(10,794,279)	1,617,012	(11,237,654)
Net Off-Balance Sheet Position	1,300,298	11,739,388	(794,976)	12,244,710
Financial Derivative Assets	38,663,176	46,839,192	2,816,984	88,319,352
Financial Derivative Liabilities	37,362,878	35,099,804	3,611,960	76,074,642
Non-cash loans ^{(1) (3)}	5,728,603	8,472,606	-	14,201,209
Prior Period	Euro	US Dollar	Other	Total
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 ⁽¹⁾⁽³⁾	2,975,261	4,150,333	-	7,125,594

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

(2) The foreign exchange income rediscount of TRY 982,804 and the two-day value commitments of TRY 33,352 related to derivative financial instruments are not included in other assets, and the foreign exchange expense rediscount of TRY 584,931 is not included in other liabilities.

(3) Provisions for non-cash loans amounting to TRY 7,445 are included in the other liabilities item.

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD ENDED JUNE 30, 2025

(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)

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	15,286,971	-	-	-	-	6,618,770	21,905,741
Banks ⁽⁵⁾	15,100,471	-	-	-	-	1,791,568	16,892,039
Financial Assets at Fair Value Through Profit or Loss	-	-	37,171	113,565	55,304	-	206,040
Interbank Money Market Placements	2,002,560	-	-	-	-	-	2,002,560
Financial Assets at Fair Value Through Other Comprehensive Income	1,942,346	1,192,272	5,645,684	21,993,616	1,084,685	312,373	32,170,976
Loans ⁽⁴⁾⁽⁵⁾	11,984,901	22,925,825	60,514,901	11,501,478	5,960	495,535	107,428,600
Financial Assets Measured at Amortized Cost ⁽⁵⁾	1,111,357	1,523,470	2,434,835	10,327,154	-	-	15,396,816
Other Assets ⁽¹⁾	302,986	549,685	1,424,632	54,931	-	9,800,073	12,132,307
Total Assets	47,731,592	26,191,252	70,057,223	43,990,744	1,145,949	19,018,319	208,135,079
Liabilities:							
Bank Deposits	1,995,080	2,617,184	2,467,415	395,642	-	364	7,475,685
Other Deposits	67,834,908	23,042,836	24,143,247	3,593,819	147,829	12,010,181	130,772,820
Funds from Interbank Money Market	14,741,166	1,127,890	1,397,638	-	-	25,085	17,291,779
Miscellaneous Payables	-	-	-	-	6,146,029	-	6,146,029
Loans received ⁽³⁾	2,083,370	2,047,233	1,082,017	10,416,472	-	-	15,629,092
Other Liabilities ⁽²⁾	286,126	68,239	403,992	195,594	119,251	29,746,472	30,819,674
Total Liabilities	86,940,650	28,903,382	29,494,309	14,601,527	6,413,109	41,782,102	208,135,079
Balance Sheet Long Position	-	-	40,562,914	29,389,217	-	-	69,952,131
Balance Sheet Short Position	(39,209,058)	(2,712,130)	-	-	(5,267,160)	(22,763,783)	(69,952,131)
Off-Balance Sheet Long Position	4,117,986	2,974,745	9,645,774	233,037	-	-	16,971,542
Off-Balance Sheet Short Position	(2,708,038)	(1,562,241)	(7,595,198)	(3,033,750)	(349,556)	-	(15,248,783)
Total Position	(37,799,110)	(1,299,626)	42,613,490	26,588,504	(5,616,716)	(22,763,783)	1,722,759

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

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

(3) Includes factoring payables.

(4) Includes factoring receivables.

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

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD ENDED JUNE 30, 2025

(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)

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.

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD ENDED JUNE 30, 2025

(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)

III. Explanations On Consolidated Interest Rate Risk (Continued)

Average interest rates on monetary financial instruments:

	Euro	USD	Yen	TRY
Current Period-end	%	%	%	%
Assets:				
Cash and Balances with CBRT	-	-	-	-
Receivables from Banks and Other Financial Institutions	2.00	4.80	-	-
Financial Assets Measured at Fair Value Through Profit or Loss	3.04	6.49	-	43.00
Interbank Money Market Placements	-	-	-	39.71
Financial Assets Measured at Fair Value through Other Comprehensive Income	3.77	6.54	-	47.49
Loans	5.17	6.99	-	34.41
Financial Assets Measured at Amortized Cost	2.84	5.27	-	-
Liabilities:				
Bank Deposits	-	5.16	-	38.16
Other Deposits	2.39	4.09	-	48.26
Funds From Interbank Money Market	2.40	-	-	39.37
Other Liabilities	-	-	-	-
Marketable Securities Issued	-	9.13	-	-
Loans Received	2.80	6.90	-	42.30
Prior Period-end	%	%	%	%
Assets:				
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	-	-
Liabilities:				
Bank Deposits	3.44	5.16	-	35.82
Other Deposits	0.73	2.23	-	48.65
Funds From Interbank Money Market	-	-	-	48.80
Other Liabilities	-	-	-	-
Securities Issued	-	-	-	-
Loans Received	2.94	0.71	-	45.16

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD ENDED JUNE 30, 2025

(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)

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.

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

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

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

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

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD ENDED JUNE 30, 2025

(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)

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

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

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

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

e. Information on liquidity risk mitigation techniques

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

f. Explanation of the usage of stress test

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

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

g. General information on liquidity emergency and contingency plans

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

**NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD
ENDED JUNE 30, 2025**

(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.

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD ENDED JUNE 30, 2025

(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 (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			37,905,080	24,227,163
Cash Outflows			-	-
Retail and customer deposits	76,616,896	43,572,677	7,003,920	4,336,875
Stable deposits	13,044,036	338,472	651,952	16,922
Less stable deposits	63,572,860	43,234,205	6,351,968	4,319,953
Unsecured funding other than retail and small business customers deposits	57,349,555	36,999,828	28,792,873	16,183,542
Operational deposits	-	-	-	-
Non-Operational deposits	51,744,684	35,751,692	23,824,792	14,939,103
Other unsecured funding	5,604,871	1,248,136	4,968,081	1,244,439
Secured funding			-	-
Other cash outflows	1,052,417	6,131,475	1,052,417	6,131,475
Liquidity needs related to derivatives and market valuation changes on derivatives transactions	1,052,417	6,131,475	1,052,417	6,131,475
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	2,198,698	2,198,698	109,375	109,375
Other irrevocable or conditionally revocable commitments	30,792,385	10,034,817	3,106,839	1,518,454
TOTAL CASH OUTFLOWS			40,065,424	28,279,721
Cash Inflows				
Secured lending transactions	2,141,442	-	-	-
Unsecured lending transactions	15,896,732	6,659,326	12,158,312	6,188,668
Other cash inflows	1,123,123	4,780,582	1,123,118	4,780,577
TOTAL CASH INFLOWS	19,161,297	11,439,908	13,281,430	10,969,245
			Values with an Applied Upper Limit	
TOTAL HQLA STOCK			37,905,080	24,227,163
TOTAL NET CASH OUTFLOWS			26,783,994	17,310,476
LIQUIDITY COVERAGE RATIO (%)			141.52	139.96

(*) 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	206.51%	April 4, 2025	110.00%	June 4, 2025	146.21%
FC	203.63%	May 6, 2025	106.17%	April 3, 2025	141.90%

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD ENDED JUNE 30, 2025

(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 (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
	-	-	Values with an Applied Upper Limit	
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
TRY+FC	231.43%	October 23, 2024	136.65%	December 31, 2024	163.42%
FC	193.27%	December 26, 2024	121.36%	October 25, 2024	144.16%

The liquidity coverage ratio aims to ensure that the Bank maintains a sufficient stock of high-quality liquid assets to cover net cash outflows. High-quality liquid assets 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.

**NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD
ENDED JUNE 30, 2025**

(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)**

2. Minimum disclosures made by banks regarding the consolidated liquidity coverage ratio

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

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

b. Explanation regarding the components of high quality liquid assets

High-quality liquid assets consist of cash values, CBRT reserves, free securities, reverse repos, and stocks traded on BIST-100. Of the Bank's high-quality liquid assets, 80% are accounts held at the CBRT, 17% are free securities, and 3% are cash values.

c. Components density of fund resources in all funds

Among the primary funding sources, unsecured borrowings such as deposits and loans received, as well as secured borrowings such as repurchase (repo) transactions, hold the most significant share. As of the balance sheet date, deposits account for 80.8% of total funding sources, loans received for 9.1%, and borrowings from money markets for 10.1%. Cash outflows consist of 70% unsecured borrowings, 12% secured borrowings, and 18% off-balance sheet liabilities.

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

Cash flows related to derivative financial instruments are included in the calculation by considering the provisions of the Regulation. The 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, 55% of the Bank's time deposits consist of individual customers, 1% of retail customers, 40% of other individual customers, and 4% of other deposit accounts.

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

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

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

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

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD ENDED JUNE 30, 2025

(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)

2. Minimum disclosures made by banks regarding the consolidated 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	6,618,770	15,286,971	-	-	-	-	-	21,905,741
Receivables from Banks and Other Financial Institutions	2,251,628	14,638,908	-	-	-	-	1,503	16,892,039
Financial Assets at Fair Value through Profit or Loss	-	-	-	37,171	113,565	55,304	-	206,040
Interbank Money Market Placements	-	2,002,560	-	-	-	-	-	2,002,560
Financial Assets at Fair Value through Other Comprehensive Income	312,373	1,635,124	581,914	5,419,487	22,594,017	1,628,061	-	32,170,976
Loans ⁽³⁾⁽⁴⁾⁽⁵⁾	73,818	9,147,041	19,150,370	54,830,520	22,274,253	1,489,617	462,981	107,428,600
Financial Assets at Fair Value Through Amortized Cost	-	-	-	617,859	14,097,693	681,264	-	15,396,816
Other Assets	518	7,075,225	526,763	1,415,757	236,422	-	2,877,622	12,132,307
Total Assets	9,257,107	49,785,829	20,259,047	62,320,794	59,315,950	3,854,246	3,342,106	208,135,079
Liabilities:								
Bank Deposits	364	1,995,079	2,617,184	2,467,416	395,642	-	-	7,475,685
Other Deposits	21,292,603	67,219,082	23,042,836	15,476,651	3,593,819	147,829	-	130,772,820
Loans received ⁽²⁾	2,890	4,033,320	414,393	762,017	10,416,472	-	-	15,629,092
Money Market Borrowings	153,401	14,612,849	1,127,890	1,397,639	-	-	-	17,291,779
Marketable Securities Issued	-	-	-	-	-	6,146,029	-	6,146,029
Other Liabilities	-	277,520	45,236	376,515	231,526	142,405	29,746,472	30,819,674
Total Liabilities	21,449,258	88,137,850	27,247,539	20,480,238	14,637,459	6,436,263	29,746,472	208,135,079
Net Liquidity Gap	(12,192,151)	(38,352,021)	(6,988,492)	41,840,556	44,678,491	(2,582,017)	(26,404,366)	-
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.

**NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD
ENDED JUNE 30, 2025**

(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)**

**2. Minimum disclosures made by banks regarding the consolidated 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.

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD ENDED JUNE 30, 2025

(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)

Net Stable Funding Ratio (NSFR) (Continued):

	Amount to Which the Consideration Rate Has Not Been Applied According to the Remaining Maturities				Total Amount with Consideration Rate Applied
	Demand ^(*)	Less than 6 Months Term	6 Months to More Than 6 Months and Less Than 1 Year Term	1 Year and Longer Term	
Current Period					
Current Stable Fund					
Equity Elements	27,008,445	-	-	10,847,018	37,855,463
Core Capital and Supplementary Capital	27,008,445	-	-	-	27,008,445
Other Equity Elements	-	-	-	10,847,018	10,847,018
Individual and Retail Customer Deposits	14,460,241	56,069,202	5,735,900	3,203,380	73,136,141
Stable deposits	8,422,110	16,595,624	4,606,114	2,661,952	30,671,510
Less stable deposits	6,038,131	39,473,578	1,129,786	541,428	42,464,631
Payables to Other Persons	5,643,079	42,858,344	596,918	-	25,092,824
Operational Deposits/Participation Fund	-	-	-	-	-
Other Payables	5,643,079	42,858,344	596,918	-	25,092,824
Equivalent Liabilities to Interdependent Assets	-	-	-	-	-
Other Liabilities	6,285,258	9,384,298	-	-	-
Derivative Liabilities	-	-	-	-	-
Other Equity Elements and Liabilities Not Included Above	6,285,258	9,384,298	-	-	-
Current Stable Fund					136,084,428
Required Stable Fund					
High Quality Liquid Assets					1,379,289
Operational Deposits/Participation Fund Deposited with Credit Institutions or Financial Institutions	-	-	-	-	-
Performing Receivables	23,589	60,739,645	23,696,569	48,741,786	75,504,502
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	-	29,900,505	10,620,444	15,395,058	25,190,356
Corporate Customers Other Than Credit Institutions or Financial Institutions, Institutions, Individuals and Retail Customers, Central Governments, CBRT and Public Institutions	23,589	30,839,140	13,076,125	33,346,728	50,314,146
Receivables Subject to a Low Risk Weight of 35% or Less	-	-	-	240,852	156,554
Receivables Secured by Residential Real Estate Mortgages	-	-	-	-	-
Receivables Subject to a Low Risk Weight of 35% or Less	-	-	-	530,127	344,583
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	20,918,804	813,505	664,660	98,983	22,494,936
Physically Deliverable Commodities Including Gold	-	-	-	-	-
Initial Collateral of Derivative Contracts or Guarantee Fund Given to Central Counterparty	-	6,770	-	-	5,755
Derivative Assets	-	757,121	664,660	98,983	1,520,763
Amount of Derivative Liabilities Before Deducting Variation Collateral	-	49,614	-	-	49,614
Other Assets Not Included Above	20,918,804	-	-	-	20,918,804
Off-Balance Sheet Liabilities	-	25,030,543	9,225,037	4,386,135	1,932,086
Required Stable Fund					101,310,813
Net Stable Funding Rate (%) (Current/Required Stable Fund)					134.32

(*) 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.

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD ENDED JUNE 30, 2025

(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)

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)	6 Months to More Than 6 Months and Less Than 1 Year Term	1 Year and Longer Term	Short-Term (less than 6 months)
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.

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD ENDED JUNE 30, 2025

(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)

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 8.66% (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)	188,770,105	134,262,351
Assets deducted from core capital	(405,483)	(665,349)
Total risk amount for assets on the balance sheet	188,364,622	133,597,002
Derivative Financial Instruments and Loan Derivatives		
Renewal cost of derivative financial instruments and loan derivatives	2,055,947	674,139
Potential credit risk amount of derivative financial instruments and loan derivatives	2,579,304	1,130,702
Total risk amount of derivative financial instruments and loan derivatives	4,635,251	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)	16,118,070	11,408,471
Risk amount arising from intermediated transactions	-	-
Total risk amount of financing transactions with securities or goods warranties	16,118,070	11,408,471
Off-Balance Sheet Commitments		
Gross nominal amount of the off-the-balance sheet transactions	29,156,152	21,387,149
Adjustment amount arising from multiplying by the credit conversion rate	-	-
Total risk amount for off-the-balance sheet transactions	29,156,152	21,387,149
Capital and Total Risk		
Core capital	20,624,494	15,787,133
Total risk amount	238,274,096	168,197,463
Leverage Ratio	8.66	9.40

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

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD ENDED JUNE 30, 2025

(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)

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
	30 June 2025	31 December 2024	30 June 2025
1 Credit risk (excluding counterparty credit risk)	122,626,503	81,248,817	9,810,120
2 Standardized approach	122,626,503	81,248,817	9,810,120
3 Internal rating-based approach	-	-	-
4 Counterparty credit risk	3,999,980	1,942,827	319,998
5 Standardized approach for counterparty credit risk	3,999,980	1,942,827	319,998
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	6,976,263	4,070,938	558,101
17 Standardized approach	6,976,263	4,070,938	558,101
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)	147,384,045	95,250,151	11,790,723

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD ENDED JUNE 30, 2025

(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)

VIII. Credit Risk Explanations

a. Credit quality of assets

		The gross amount valued in accordance with TAS in the financial statements prepared in accordance with legal consolidation		Provisions/ depreciation and impairment losses	Net value
		Defaulted	Not in default		
1	Loans	1,726,766	118,236,019	(1,724,045)	118,238,740
2	Debt instruments	-	48,479,717	(701,954)	47,777,763
3	Off-balance sheet receivables	-	66,474,136	(33,749)	66,440,387
4	Total	1,726,766	233,189,872	(2,459,748)	232,456,890

b. Changes in the stock of defaulted receivables and debt instruments

1	Amount of defaulted loans and debt instruments at the end of the previous reporting period	1,012,559
2	Loans and debt instruments that have defaulted since the last reporting period	796,241
3	Receivables that have returned to non-default status	117,003
4	Loans written off amounts	527
5	Other changes	35,496
6	Amount of defaulted loans and debt instruments at the end of the reporting period (1+2-3-4±5)	1,726,766

c. Credit risk mitigation techniques – Overview

	Unsecured receivables: Amount valued in accordance with TAS	Receivables protected by collateral	Secured parts of receivables protected by collateral	Receivables protected by financial guarantees	Secured portions of receivables protected by financial guarantees	Receivables protected by credit derivatives	Secured portions of receivables protected by credit derivatives
1	Loans	209,459,091	2,160,520	772,944	495,214	387,043	-
2	Debt instruments	32,097,938	-	-	-	-	-
3	Total	241,557,029	2,160,520	772,944	495,214	387,043	-
4	To be in default	521,136	186	160	-	-	-

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD ENDED JUNE 30, 2025

(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)

VIII. Credit Risk Explanations (Continued)

d. Standardized Approach - Credit risk exposure and credit risk mitigation effects

		Receivable amount before credit conversion factor and credit risk mitigation		Receivable amount after credit conversion ratio and credit risk mitigation		Risk-weighted amount and risk- weighted amount density	
Risk Classes		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	Risk weighted amounts	Risk-weighted amount density (%)
1	Claims on central governments or central banks	56,338,205	-	56,725,247	-	555,147	1%
2	Claims on regional or local governments	3,586,859	4,806	3,586,859	2,304	1,794,582	50%
3	Claims on administrative units and non-commercial enterprises	502,553	316	502,553	63	502,616	100%
4	Claims on multilateral development banks	-	-	-	-	-	-
5	Claims on international organizations	-	-	-	-	-	-
6	Claims on banks and brokerage firms	21,071,844	24,861,500	21,071,845	2,296,661	9,643,123	41%
7	Claims on corporates	68,994,489	33,226,542	68,289,999	22,108,833	85,610,412	95%
8	Retail claims	14,796,145	4,580,972	14,342,991	1,794,543	12,103,150	75%
9	Claims secured by residential real estate mortgages	990,995	80,596	988,814	50,293	363,688	35%
10	Claims secured by commercial real estate mortgages	3,934,335	202,335	3,934,335	116,220	2,355,412	58%
11	Past-due receivables	521,313	-	521,153	-	376,462	72%
12	Claims designated as high-risk by the Board	-	-	-	-	-	-
13	Mortgage-backed securities	-	-	-	-	-	-
14	Short-term receivables from banks and brokerage firms and short-term corporate receivables	-	-	-	-	-	-
15	Investments in the nature of collective investment funds	-	-	-	-	-	-
16	Other receivables	10,422,532	-	10,422,532	-	9,229,473	89%
17	Stock investments	92,439	-	92,439	-	92,439	100%
18	Total	181,251,709	62,957,067	180,478,767	26,368,917	122,626,504	59%

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD ENDED JUNE 30, 2025

(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)

VIII. Credit Risk Explanations (Continued)

e. Standardized Approach-Receivables according to risk classes and risk weights

Risk Classes/Risk Weights*	0%	20%	20% Unrated	Those Secured by 35% Real Estate Mortgage	50%	50% Unrated	75%	100%	150%	200%	500%	Total risk amount (after KDO and KRA)
Receivables from central governments or central banks	55,413,164	336,315	-	-	975,768	-	-	-	-	-	-	56,725,247
Receivables from regional or local governments	-	-	-	-	-	3,589,163	-	-	-	-	-	3,589,163
Receivables from administrative units and non-commercial enterprises	-	-	-	-	-	-	-	502,616	-	-	-	502,616
Receivables from multilateral development banks	-	-	-	-	-	-	-	-	-	-	-	-
Receivables from international organizations	-	-	-	-	-	-	-	-	-	-	-	-
Receivables from banks and brokerage firms	-	-	7,257,356	-	-	15,838,997	-	272,153	-	-	-	23,368,506
Corporate receivables	-	-	1,510,151	-	-	7,160,597	-	81,728,084	-	-	-	90,398,832
Retail receivables	-	-	-	-	-	-	16,137,534	-	-	-	-	16,137,534
Receivables secured by residential real estate mortgages	-	-	-	1,039,107	-	-	-	-	-	-	-	1,039,107
Receivables secured by commercial real estate mortgages	-	-	-	-	-	3,390,287	-	660,268	-	-	-	4,050,555
Past-due receivables	-	-	-	-	-	297,639	-	215,258	8,256	-	-	521,153
Receivables designated as high-risk by the Board	-	-	-	-	-	-	-	-	-	-	-	-
Mortgage-backed securities	-	-	-	-	-	-	-	-	-	-	-	-
Short-term receivables from banks and brokerage firms and short-term corporate receivables	-	-	-	-	-	-	-	-	-	-	-	-
Investments in the nature of collective investment funds	-	-	-	-	-	-	-	-	-	-	-	-
Stock investments	-	-	-	-	-	-	-	92,439	-	-	-	92,439
Other receivables	1,182,423	-	13,295	-	-	-	-	9,226,814	-	-	-	10,422,532
Total	56,595,587	336,315	8,780,802	1,039,107	975,768	30,276,683	16,137,534	92,697,632	8,256	-	-	206,847,684

f. Evaluation of CVA according to measurement methods

		Renewal cost	Potential credit risk amount	EBPRT	EBPRT Alpha used to calculate the legal risk amount	Risk amount after credit risk mitigation	Risk weighted amounts
1	Standardized Approach - CCR (for derivatives)	1,131,109	3,751,472		1.4	4,882,581	2,947,995
2	Internal Model Method (for derivative financial instruments, repo transactions, securities or commodity lending or borrowing transactions, long-settlement transactions, and credit security transactions)			-	-	-	-
3	Simple Approach for Credit Risk Mitigation - (for repo transactions, securities or commodity lending or borrowing transactions, long-settlement transactions, and credit security transactions)					-	-
4	Comprehensive Approach for Credit Risk Mitigation - (for repo transactions, securities or commodity lending or borrowing transactions, long-settlement transactions, and credit security transactions)					1,709,646	234,464
5	Value-at-Risk (VaR) for repo transactions, securities or commodity lending or borrowing transactions, long-settlement transactions, and credit security transactions					-	-
6	Total						3,182,459

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD ENDED JUNE 30, 2025

(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)

VIII. Credit Risk Explanations (Continued)

g. Capital requirement For CVA

		Risk amount (after using credit risk mitigation techniques)	Risk weighted amounts
	Total amount of portfolios subject to the CVA capital requirement under the Advanced Method	-	-
1	(i) Value-at-Risk component (including 3*multiplier)	-	-
2	(ii) Stressed Value-at-Risk (including 3*multiplier)	-	-
3	Total amount of portfolios subject to the CVA capital requirement under the Standard Method	4,882,581	812,197
4	Total amount subject to the CVA capital requirement	4,882,581	812,197

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

IX. Counterparty Credit Risk (CCR) Disclosures

a. Standardized Approach-CCR according to risk classes and risk weights

Risk Weights / Risk Classes	0%	10%	20%	35%	50%	75%	100%	150%	Other	Total Credit Risk
Claims on central governments and central banks	707,488	-	-	-	-	-	-	-	-	707,488
Claims on regional or local governments	-	-	-	-	-	-	-	-	-	-
Claims on administrative units and non-commercial enterprises	-	-	-	-	-	-	-	-	-	-
Claims on multilateral development banks	-	-	-	-	-	-	-	-	-	-
Claims on international organizations	-	-	-	-	-	-	-	-	-	-
Claims on banks and brokerage firms	-	-	1,826,123	-	2,422,916	-	-	-	265,650	4,514,689
Claims on corporates	-	-	596	-	20,005	-	1,537,321	-	-	1,557,922
Retail claims	-	-	-	-	-	77,778	-	-	-	77,778
Claims secured by real estate mortgages	-	-	-	-	-	-	-	-	-	-
Past-due loans	-	-	-	-	-	-	-	-	-	-
Claims determined to be high-risk by the Board	-	-	-	-	-	-	-	-	-	-
Mortgage-backed securities	-	-	-	-	-	-	-	-	-	-
Securitization positions	-	-	-	-	-	-	-	-	-	-
Claims on banks and brokerage firms with short-term credit ratings and corporate claims	-	-	-	-	-	-	-	-	-	-
Investments in the nature of collective investment funds	-	-	-	-	-	-	-	-	-	-
Stock investments	-	-	-	-	-	-	-	-	-	-
Other receivables	-	-	-	-	-	-	-	-	-	-
Other assets	-	-	-	-	-	-	-	-	-	-
Total	707,488	-	1,826,719	-	2,442,921	77,778	1,537,321	-	265,650	6,857,877

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD ENDED JUNE 30, 2025

(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)

IX. Counterparty Credit Risk (CCR) Disclosures (Continued)

b. Collateral used for CCR

	Derivative financial instrument collateral				Other transaction collateral	
	Guarantees received		Guarantees given		Guarantees received	Guarantees given
	Allocated	Unallocated	Allocated	Unallocated		
Cash - domestic currency	-	-	-	-	14,137,057	2,064,318
Cash - foreign currency	-	-	-	-	-	-
Government bonds/bills - domestic	-	-	-	-	-	-
Government bonds/bills - other	-	-	-	-	-	-
Public institution bonds/bills	-	-	-	-	-	-
Corporate bonds/bills	-	-	-	-	-	-
Stocks	-	-	-	-	-	-
Other collateral	-	-	-	-	-	-
Total	-	-	-	-	14,137,057	2,064,318

c. Risks with CCP as the central counterparty

None.

X. Market risk (PR) Disclosures

Standardized Approach

	RAT
Outright products	
1 Interest rate risk (general and specific)	2,375,288
2 Equity risk (general and specific)	325
3 Currency risk	1,654,037
4 Commodity risk	1,081,025
Options	
5 Simplified approach	-
6 Delta-plus method	1,865,588
7 Scenario approach	-
8 Securitization	-
9 Total	6,976,263

XI. 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.

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD ENDED JUNE 30, 2025

(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)

XI. Explanations on Consolidated Operating Segments (Continued)

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	3,228,372	338,229	6,017,658	9,584,259
Other	-	-	-	-
Operating Income	3,228,372	338,229	6,017,658	9,584,259
Operating Expense	-	-	(3,343,828)	(3,343,828)
Profit before Tax	3,228,372	338,229	2,673,830	6,240,431
Corporate Tax Provision	-	-	(1,600,014)	(1,600,014)
Profit after Tax	3,228,372	338,229	1,073,816	4,640,417
Segment Assets	68,810,382	103,644	139,221,053	208,135,079
Affiliates and Subsidiaries	-	-	-	-
Total Assets	68,810,382	103,644	139,221,053	208,135,079
Segment Liabilities	31,014,026	52,507,528	102,177,876	185,699,430
Equity	-	-	22,435,649	22,435,649
Total Liabilities	31,014,026	52,507,528	124,613,525	208,135,079

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

Prior Period	Commercial Banking	Retail banking	Other	Group's Total Activities
Operating Income	1,802,913	207,724	3,361,883	5,372,520
Operating Expense	-	-	-	-
Operating Income	1,802,913	207,724	3,361,883	5,372,520
Operating Expense	-	-	(1,878,217)	(1,878,217)
Profit after Tax	1,802,913	207,724	1,483,666	3,494,303
Corporate Tax Provision	-	-	(999,190)	(999,190)
Profit after Tax	1,802,913	207,724	484,476	2,495,113
Segment Assets	49,989,151	98,109	92,414,743	142,502,003
Affiliates and Subsidiaries	-	-	-	-
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.

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD ENDED JUNE 30, 2025

(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)

XII. Explanations on Hedge Accounting

The Parent Bank has decided to implement a hedging strategy to hedge against the exchange rate risk arising from its foreign subsidiary, Anadolubank Nederland NV, which has been accounted for using the equity method in its unconsolidated financial statements since May 1, 2018. This strategy utilizes a net investment hedging strategy to hedge against the exchange rate risk arising from the hedged item, which is €196.0 million of Anadolubank Nederland NV's net investment value. The Bank's euro fund accounts obtained from foreign banks are used as hedging instruments.

Income/Expenses Relating to Hedging Investments in Foreign Operations, included in equity, amounted to TL 3,610,071 as of June 30, 2025 (December 31, 2024: TL 2,376,867).

i. Risk Management Objective and Hedge Strategy

a) Risk Management Objective

Euro-denominated portfolios consisting of long-term interest-bearing financial instruments (bonds and loans included in the assets) with fixed interest rates are more sensitive to interest rate fluctuations. The Bank utilizes a hedging strategy to manage interest rate risk as specified in the Market & ALM Risk Policy, within the framework of its risk appetite limits on Economic Equity Value (EVE). The Bank aims to maintain a stable EVE by adopting a hedging strategy that eliminates the impact of market interest rate changes on the fair value of the assets.

The carrying amount of the hedged item is adjusted for changes in fair value, depending on the risk being hedged, and these changes are recognized in the profit and loss statement

b) Hedging Strategy

The hedging strategy is implemented by entering into Euro-denominated interest rate swap transactions, where fixed interest is paid and variable interest is received. This aims to reduce the impact on EVE.

c) Hedged Risk

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

d) Explanation of the Hedging Relation

This section describes the hedged items and the financial instruments used in hedging transactions.

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD ENDED JUNE 30, 2025

(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)

XII. Explanations on Hedge Accounting (Continued)

1. Hedge Items

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

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

Euro fixed-rate loans and bonds do not contain a prepayment option, and any prepayment that may occur is realized at market conditions. Therefore, AnadoluBank N.V. defines the cash flows of the hedged item as equal to the contractual cash flows of the underlying assets. AnadoluBank N.V. , hedges only the interest rate risk of its portfolio of Euro fixed-rate loans and bonds. The credit risk premium (spread) is not part of the hedged risk. Therefore, changes in the credit risk premium are not included in the valuation for hedge accounting purposes.

2. Hedging Instruments

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

3. Designation and Bucketing

The definition of a hedging relationship can be based on several criteria. AnadoluBank determines the hedging relationship based on nominal cash flows. The nominal cash flows of the hedged items and hedging instruments are grouped into monthly buckets. The purpose of this definition is to ensure the best match between the nominal cash flows of the hedging instruments and the nominal cash flows of the hedged items.

	Hedging Instrument	Hedging Item	Risk Exposure	Hedging Instrument's Fair Value Difference	Hedging Item's Fair Value Difference	Inactive Part
30/06/2025	Interest Rate Swap	Fixed interest Euro Financial assets	Interest	1,055,396	(1,019,247)	36,149
31/12/2024	Interest Rate Swap	Fixed interest Euro Financial assets	Interest	1,073,629	(914,899)	158,730

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD ENDED JUNE 30, 2025

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

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	161,671	629,529	140,467	584,290
The CBRT ⁽¹⁾	8,623,149	12,068,893	7,454,188	7,298,994
Other ⁽²⁾	-	425,219	-	202,486
Total	8,784,820	13,123,641	7,594,655	8,085,770

⁽¹⁾ Includes TRY 15,286,971 held as reserve requirements.

⁽²⁾ Includes precious metal accounts.

As of June 30, 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 32% 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	1,098,927	4,306,144	964,921	2,855,222
Unrestricted Time Deposit	-	-	-	-
Restricted Time Deposit	-	-	-	-
Reserve Requirements	7,524,222	7,762,749	6,489,267	4,443,772
Total	8,623,149	12,068,893	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	630,721	16,272,011	672,538	13,827,942
Domestic	630,721	3,692,901	672,538	3,509,073
Foreign (*)	-	12,579,110	-	10,318,869
Total	630,721	16,272,011	672,538	13,827,942

(*) The account with foreign banks includes a collateral of TRY 226,814 for foreign credit collateral, options, and swap transactions (31 December 2024: TRY 200,884), and a mandatory reserve amount of TRY 388,038 for Anadolubank Nederland NV (31 December 2024: TRY 289,962).

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD ENDED JUNE 30, 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)

3. Information on receivables from money markets

As of 30 June 2025, the amount of receivables from money markets is 2,002,560 TRY (31 December 2024: 5,895,477 TRY).

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

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

None (31 December 2024: 31,967 TRY).

Information on financial assets subject to repo transactions

None (31 December 2024: None).

Securities at Fair Value Through Profit or Loss

	Current Period		Prior Period	
	TRY	FC	TRY	YP
Government debt securities	1	135,246	63,620	242,368
Share certificates	-	-	-	-
Other assets (*)	-	70,793	-	98,676
Total	1	206,039	63,620	341,044

(*) Other Financial Assets include bonds from Türkiye Vakıflar Bankası (TRY 4,445), Ziraat Bankası (TRY 25,011), Türk Eximbank (TRY 12,117), Akbank (TRY 9,646), Türkiye Wealth Fund (TRY 8,418), Garanti Bankası (TRY 6,619), and Türkiye Sınai Kalkınma Bankası (TRY 4,537) (December 31, 2024: bonds from Türkiye Vakıflar Bankası (TRY 16,004), İş Bankası (TRY 43,600), Ziraat Bankası (TRY 24,628), Türkiye Export Credit Bank (TRY 10,747), and Türkiye Wealth Fund (TRY 3,697). (31 December 2024: Includes bonds of Türkiye Vakıflar Bankası amounting to 16,004 TRY, İş Bankası amounting to 43,600 TRY, Ziraat Bankası amounting to 24,628 TRY, Türk Eximbank amounting to 10,747 TRY and Türkiye Wealth Fund amounting to 3,697 TRY).

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	21,894,239	6,333,241
Quoted at Stock Exchange	21,742,062	6,210,950
Unquoted at Stock Exchange	152,177	122,291
Share Certificate	160,196	128,086
Quoted at Stock Exchange	-	-
Unquoted at Stock Exchange	160,196	128,086
Impairment Provision (-)	694,306	628,262
Total	21,360,129	5,833,065

As of 30 June 2025, the financial assets at fair value through other comprehensive income subject to repo transactions are TRY 14,273,870 (31 December 2024: TRY 97,412).

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD ENDED JUNE 30, 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)

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

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

	Current Period		Prior Period	
	TRY	FC	TRY	FC
Value at the Beginning of the Period	-	8,833,199	-	6,053,232
Purchases During the Year	-	5,571,753	-	8,501,008
Sales	-	(4,653,954)	-	(6,053,232)
Rediscount and Principal Amortization	-	(49,764)	-	332,191
Exchange	-	1,109,613	-	-
End of Period Balance(*)	-	10,810,847	-	8,833,199

(*) It refers to the loans at fair value through other comprehensive income, which are included in other financial assets at fair value through other comprehensive income in the financial statements of Anadolubank Nederland NV.

6. Positive differences table related to trading derivative financial assets

Trading derivative financial assets	Current Period		Prior Period	
	TRY	FC	TRY	FC
Forward Transactions	304,331	13,661	25,615	13,390
Swap Transactions	213,510	666,927	43,282	144,830
Futures Transactions	-	-	-	-
Options	832,107	302,216	336,089	105,313
Other	-	-	-	-
Total	1,349,948	982,804	404,986	263,533

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	123,250	71,571	122,003	171,610
Corporate Shareholders	122,632	71,571	121,166	171,610
Real Person Shareholders	618	-	837	-
Indirect Loans Granted to Shareholders	1,310,537	768,321	1,227,802	60,437
Loans Granted to Employees	41,216	83	19,164	83
Total	1,475,003	839,975	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	10,810,847	8,833,199

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD ENDED JUNE 30, 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)

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	99,831,876	1,459,808	317,521	-
Enterprise Loans	-	-	-	-
Export Loans	14,772,013	384,636	52,999	-
Import Loans	-	-	-	-
Loans Given to Financial Sector	13,413,690	-	-	-
Retail Loans	89,439	2,381	115	-
Credit Cards	204,853	4,307	-	-
Other	71,351,881	1,068,484	264,407	-
Specialized Loans	-	-	-	-
Other Receivables	-	-	-	-
Total	99,831,876	1,459,808	317,521	-

7. Information Related to Loans (Continued)

	Current Period		Prior Period	
	Standard Loans	Loans Under Follow-up	Standard Loans	Loans Under Follow-up
12 Months Expected Credit Loss	410,957	-	256,805	-
Significant Increase in Credit Risk	-	119,001	-	75,103

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD ENDED JUNE 30, 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)

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	7,191	28,117	35,308
Mortgage Loans	-	12,171	12,171
Automotive Loans	-	57	57
Consumer Loans	7,191	15,889	23,080
Other	-	-	-
Consumer Loans- Indexed to FC	-	-	-
Mortgage Loans	-	-	-
Automotive Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
Consumer Loans-FC	-	-	-
Mortgage Loans	-	-	-
Automotive Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
Individual Credit Cards-TRY	43,447	-	43,447
Installment	5,136	-	5,136
Non-Installment	38,311	-	38,311
Individual Credit Cards-FC	183	-	183
Installment	-	-	-
Non-Installment	183	-	183
Personnel Loans-TRY	5,964	30,327	36,291
Mortgage Loans	-	-	-
Automotive Loans	-	-	-
Consumer Loans	5,964	30,327	36,291
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	5,543	-	5,543
Installment	461	-	461
Non-Installment	5,082	-	5,082
Personnel Credit Cards-FC	-	-	-
Installment	-	-	-
Non-Installment	-	-	-
Overdraft Account-TRY (Individual)	20,336	-	20,336
Overdraft Account-FC (Individual)	-	-	-
Total	82,664	58,444	141,108

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD ENDED JUNE 30, 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)

7. Information Related to Loans (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 FOR THE PERIOD ENDED JUNE 30, 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)

7. Information Related to Loans (Continued)

Information on commercial installment loans and corporate credit cards:

Current Period	Short-term	Medium and Long-term	Total
Commercial Installment Loans-TRY	7,759,977	10,833,249	18,593,226
Mortgage Loans	-	-	-
Automotive Loans	112,287	2,323,822	2,436,109
Consumer Loans	7,647,690	8,509,427	16,157,117
Other	-	-	-
Commercial Installment Loans- FC Indexed	-	-	-
Mortgage Loans	-	-	-
Automotive Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
Commercial Installment Loans-FC	37,652	142,982	180,634
Mortgage Loans	-	-	-
Automotive loans	-	-	-
Consumer Loans	37,652	142,982	180,634
Other	-	-	-
Corporate Credit Cards-TRY	159,987	-	159,987
Installment	8,748	-	8,748
Non-Installment	151,239	-	151,239
Corporate Credit Cards-FC	-	-	-
Installment	-	-	-
Non-Installment	-	-	-
Overdraft Account-TRY (Commercial)	115,194	-	115,194
Overdraft Account-FC (Commercial)	-	-	-
Total	8,072,810	10,976,231	19,049,041

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

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD ENDED JUNE 30, 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)

7. Information Related to Loans (Continued)

Loans according to types of borrowers:

	Current Period	Prior Period
Public	6,934,251	6,874,546
Private (*)	105,485,801	71,528,171
Total	112,420,052	78,402,717

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

Distribution of domestic and foreign loans:

	Current Period	Prior Period
Domestic Loans (*)	92,563,989	67,084,974
Foreign Loans	19,856,063	11,317,743
Total	112,420,052	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	680,718	190,185
Loans with Doubtful Collectability	171,887	154,499
Uncollectible Loans	341,481	363,963
Total	1,194,086	708,647

Information on non-performing loans (Net)

Information regarding loans and other receivables that have been restructured or linked to a new amortization plan by the bank 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	12	106	20,514
Rescheduled Loans	12	106	20,514
Prior Period			
Gross Amounts Before Provisions	467	1,044	31,602
Rescheduled Loans	467	1,044	31,602

Information on non-performing loans (Net)

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

None.

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD ENDED JUNE 30, 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)

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	485,805
Additions (+)	738,003	8,494	30,838
Transfers from Other Categories of Non-Performing Loans (+)	-	2,590	1,794
Transfers to Other Categories of Non-Performing Loans (-)	3,991	391	2
Collection During the Period (-)	49,892	8,149	62,901
Loans Written Off (-)	479	3	45
<i>Corporate and Commercial Loans</i>	479	-	45
<i>Retail Loans</i>	-	3	-
<i>Credit Cards</i>	-	-	-
<i>Other</i>	-	-	-
Foreign Currency Difference	-	39,435	-
Balance at the End of the Period	1,008,411	262,866	455,489
Provisions (-)	680,718	171,887	341,481
Net Balance in Balance Sheet	327,693	90,979	114,008

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

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD ENDED JUNE 30, 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)

7. Information Related to Loans (Continued)

Information on Non-Performing Loans Granted as Foreign Currency Loans

	Group III	Group IV	Group V
	Loans with Limited Collectability	Loans with Doubtful Collectability	Uncollectible Loans
Current Period			
Balance at the end of the period ⁽¹⁾	141,073	210,748	63,748
Specific Provision (-) ⁽¹⁾	92,124	132,516	33,201
Net balance in the balance sheet	48,949	78,232	30,547
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	Group IV	Group V
	Loans with Limited Collectability	Loans with Doubtful Collectability	Uncollectible Loans
Current Period (Net)	327,693	90,979	114,008
Loans granted to corporate entities and real persons (Gross)	1,008,411	262,866	444,366
Provisions Amount (-)	680,718	171,887	330,358
Loans granted to corporate entities and real persons (Net)	327,693	90,979	114,008
Banks (Gross)	-	-	-
Provisions Amount (-)	-	-	-
Banks (Net)	-	-	-
Other Loans (Gross)	-	-	11,123
Provisions Amount (-)	-	-	11,123
Other Loans (Net)	-	-	-
Prior Period (Net)	134,585	66,391	121,842
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 FOR THE PERIOD ENDED JUNE 30, 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)

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 IFRS 9

	Group III Loans with Limited Collectability	Group IV Loans with Doubtful Collectability	Group V Uncollectible Loans
Current Period (Net)	75,208	18,286	27,467
Interest Accruals and Rediscount with Valuation Differences	231,506	54,515	127,864
Provision amount (-)	156,298	36,229	100,397
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 June 30, 2025, the bank has TRY 527 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	12,159,764	7,248,082
Treasury Bill	-	-
Other Public Debt Securities	-	-
Total	12,159,764	7,248,082

Information on financial assets measured at amortized cost

	Current Period	Prior Period
Debt Securities	15,408,340	9,954,557
<i>Quoted at Stock Exchange</i>	15,408,340	9,954,557
<i>Unquoted at Stock Exchange</i>	-	-
Impairment Provision (-)	-	-
Total	15,408,340	9,954,557

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD ENDED JUNE 30, 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	2,555,950	340,711
Purchases During the Year	3,185,708	6,817,735
Disposal through Sale and Redemption	(423,963)	(744,991)
Valuation Effect	136,088	129,717
Total at the end of the Period	15,408,340	9,954,557

9. Information related to factoring receivables

	Current Period		Prior Period	
	TRY	FC	TRY	FC
Short-Term	5,870,739	-	4,270,776	-
Medium and Long-Term	3,886	-	49,190	-
Total	5,874,625	-	4,319,966	-

The total Expected Loss Provision set aside for factoring receivables is TRY 54,030 (31 December 2024: TRY 41,885), while the loss-making factoring receivables are TRY 57,951 (31 December 2024: TRY 43,767). The total Expected Loss Provision set aside is TRY 23,922 (31 December 2024: TRY 19,953).

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	Amsterdam/Hollanda			100.00	-		
2	Anadolu Yatırım Menkul Kıymetler A.Ş.	İstanbul/Türkiye			91.90	8.10		
3	Anadolu Faktoring A.Ş.	İstanbul/Türkiye			99.99	0.01		
Income from								
Total Assets		Shareholders' Equity	Total Fixed Asset	Interest Income	Marketable Securities Portfolio	Current Period Profit/Loss	Prior Period Profit/Loss	Fair Value
1	59,210,443	9,135,041	60,864	1,347,815	38,155	428,728	813,321	59,210,443
2	671,108	410,713	1,481	96,814	-	50,156	115,012	671,108
3	6,103,707	1,357,857	588	1,173,714	-	265,389	417,775	6,103,707

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD ENDED JUNE 30, 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. Information on investment properties

None.

17. Explanations on deferred tax asset:

As of 30 June 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	971,873	1,008,223
Provisions for severance pay and unused leave	88,464	68,910
TAS – TPL Depreciation differences	458,655	342,045
Stage 1 and 2 expected credit loss provisions	144,395	102,722
Financial Asset Valuation Differences	135,726	117,135
Other Provisions	53,353	39,656
Fixed Assets and NCI	4,086	208,720
Derivative financial instruments discount	-	69,627
IFRS 16	8,464	6,293
Other	78,730	53,115
Deferred tax liability	835,483	486,330
Valuation differences of securities	55,295	36,815
Valuation differences of tangible fixed assets	433,890	425,196
Derivative financial instruments discount	295,339	-
Other	50,959	24,319
Deferred tax asset/liability, net	136,390	521,893

18. Disclosures regarding fixed assets held for sale and discontinued operations

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

19. Information on Other Assets

The "other assets" item on the balance sheet does not exceed 10% of the balance sheet total, excluding commitments in off-balance sheet accounts.

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD ENDED JUNE 30, 2025

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

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

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	1,164,173	-	13,141,460	14,723,831	3,306,371	2,444,894	276,036	-	35,056,765
Foreign Currency Deposits	15,863,960	-	11,448,993	35,957,842	2,198,767	5,638,018	9,291,458	-	80,399,038
Residents in Türkiye	3,933,990	-	6,440,976	23,714,799	1,548,417	151,419	15,262	-	35,804,863
Residents Abroad	11,929,970	-	5,008,017	12,243,043	650,350	5,486,599	9,276,196	-	44,594,175
Public Sector Deposits	731,647	-	6	30	-	-	-	-	731,683
Commercial Deposits	1,213,764	-	539,753	2,288,104	1,068,993	3,586,835	968,618	-	9,666,067
Other Institutions Deposits	14,611	-	1,518	73,334	779,755	5,994	6,923	-	882,135
Precious Metal Deposit	2,304,448	-	200,721	1,460,066	35,448	33,451	2,998	-	4,037,132
Bank Deposit	364	-	1,661,444	2,950,820	-	2,467,415	395,642	-	7,475,685
The CBRT	-	-	-	-	-	-	-	-	-
Domestic Banks	1	-	613,778	2,587,570	-	-	-	-	3,201,349
Foreign Banks	363	-	1,047,666	363,250	-	2,467,415	395,642	-	4,274,336
Participation Banks	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-
Total	21,292,967	-	26,993,895	57,454,027	7,389,334	14,176,607	10,941,675	-	138,248,505

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

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

	Covered by Deposit Insurance Fund		Exceeding Deposit Insurance Limit	
	Current Period	Prior Period	Current Period	Prior Period
Saving Deposits	12,936,493	8,884,771	22,098,802	21,614,820
Foreign Currency Saving Deposits	2,290,405	1,689,506	18,004,684	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	15,226,898	10,574,277	40,103,486	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	5,991,095	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	321,839	146,551
Saving Deposits and Other Accounts in Scope of the Property Holdings Derived from Crime Defined in Article 282 of Turkish Criminal Law No:5237 dated 26.09.2004	-	-
Saving Deposits in Deposit Bank Which Established in Türkiye in Order to Engage in Off-shore Banking Activities	-	-
Total	6,312,934	5,706,030

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD ENDED JUNE 30, 2025

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

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 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	
	Prior Period	Current Period	Prior Period	Current Period
Commercial Deposits	866,536	725,071	10,491,002	9,871,217
Foreign Currency Commercial Deposits	295,049	209,146	19,506,948	11,433,934
Other Commercial Deposits	-	-	-	-
Foreign Branches' Deposits Under Foreign Insurance Coverage	-	-	-	-
Off-Shore Deposits Under Foreign Insurance Coverage	-	-	-	-
Total	1,161,585	934,217	29,997,950	21,305,151

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	5,976,232	8,060,871
Deposits and Other Accounts of Official Institutions	731,683	170,621
Deposits and other accounts of credit institutions and financial institutions	9,422,946	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	4,572,258	67,496	3,203,777	58,635
Foreign Banks and Institutions and Funds	-	10,989,338	-	7,133,532
Total	4,572,258	11,056,834	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⁾	4,561,752	650,868	3,194,619	1,183,623
Medium and Long Term ⁽¹⁾	10,506	10,405,966	9,158	6,008,544
Total	4,572,258	11,056,834	3,203,777	7,192,167

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

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD ENDED JUNE 30, 2025

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

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

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

3. Information on debts to money markets

	Current Period		Prior Period	
	TRY	FC	TRY	FC
Domestic Transactions				
Financial Institutions and Organizations	14,137,057	-	94,126	-
Other Institutions and Organizations	-	-	-	-
Individuals	153,401	-	54,069	-
International Transactions				
Financial Institutions and Organizations	832,431	2,168,890	-	-
Other Institutions and Organizations	-	-	-	-
Individuals	-	-	-	-
Total	15,122,889	2,168,890	148,195	-

4. Information on banks and other financial institutions

Table of negative differences for trading derivative financial liabilities:

Derivative Financial Liabilities	Current Period		Prior Period	
	TRY	FC	TRY	YP
Forward Transactions	29,811	3,636	211,157	2,366
Swap Transactions	101,252	418,126	73,871	346,258
Future Transactions	-	-	-	-
Options	8,983	163,169	187,554	126,516
Other	-	-	-	-
Total	140,046	584,931	472,582	475,140

5. Information on lease liability

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

The Bank's liabilities from lease transactions as of June 30, 2025 are as follows:

30 June 2025	Gross	Net
Less than 1 year	72,048	63,977
Between 1- 4 years	175,035	134,885
More than 4 years	363,838	196,445
Total	610,921	395,307
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

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD ENDED JUNE 30, 2025

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

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

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

6. Explanation on provisions

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	34,379	21,035
Provisions for lawsuit ^(*)	104,329	128,857
Provision for credit card promotion expenses	1,291	1,014
Other provisions	24,601	25,392
Total	164,600	176,298

(*) Provisions for lawsuits include personnel lawsuit provisions amounting to TRY 84,432 (31 December 2024: TRY 110,710).

Reserve for Employee Benefits

As of 30 June 2025, the Group has shown severance pay provision of TRY 170,088 (31 December 2024: TRY 147,207), leave obligation of TRY 130,761 (31 December 2024: TRY 86,455) and premium provision of TRY 7,435 (31 December 2024: TRY 21,572) in the financial statements under the item "Employee Rights Provision".

Balance Sheet Liabilities:	30 June 2025	31 December 2024
-Provision for Severance Pay	170,088	147,207
-Provision for Unused Vacation	130,761	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:	30 June 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.

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD ENDED JUNE 30, 2025

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

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

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

6. Explanation on provisions (Continued)

Information on Provisions for Severance Pay

	Current Period	Prior Period
Balance at the beginning of the period	147,207	91,832
Changes during the period	35,907	44,233
Actuarial loss/(gain) transferred to equity	(574)	82,947
Paid current period	(12,452)	(71,805)
Total	170,088	147,207

7. Explanations on current tax liability

Information on tax provision

As of 30 June 2025, the Bank's tax liability after deducting the prepaid taxes paid during the period from the corporate tax is TRY 602,711 (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	253,424	707,013
Banking Insurance Transaction Tax	194,272	153,329
Taxation on Marketable Securities	249,559	128,165
Capital Gains Tax on Property	2,383	1,708
Value Added Tax Payable	5,901	6,370
Other	94,699	81,028
Total	800,238	1,077,613

Information on premium payables

	Current Period	Prior Period
Social Security Premiums – Employee	19,697	14,797
Social Security Premiums – Employer	28,878	21,077
Bank Social Aid Pension Fund Premium – Employee	-	-
Bank Social Aid Pension Fund Premium – Employer	-	-
Pension Fund Membership Fees and Provisions – Employee	-	-
Pension Fund Membership Fees and Provisions – Employer	-	-
Unemployment Insurance – Employee	1,021	773
Unemployment Insurance – Employer	2,218	1,671
Other	266	220
Total	52,080	38,538

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD ENDED JUNE 30, 2025

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

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

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

8. Information on Deferred Tax Liability

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

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

None.

10. Information on subordinated loans (*)

	Current Period 30 June 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	-	6,146,029	-	-
Subordinated Loans	-	-	-	-
Subordinated Debt Instruments	-	6,146,029	-	-
Total	-	6,146,029	-	-

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

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

None.

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD ENDED JUNE 30, 2025

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

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

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

12. Information on consolidated shareholder's equity

Presentation of paid-in capital

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

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

The Bank is not subject to registered share capital system.

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

None.

Information on share capital increases from revaluation funds

None.

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

None.

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

None.

Information on privileges given to shares representing the capital

None.

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD ENDED JUNE 30, 2025

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

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

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

13. Common stock issue premiums, shares and equity instruments

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

14. Information on securities value increase fund

	Current Period		Prior Period	
	TRY	FC	TRY	FC
From Associates and Subsidiaries	5,653,764	-	3,892,045	-
Securities Measured at FV Through Other Comprehensive Income	17,118	(44,865)	(71,947)	(55,831)
From the Securities Subject to Structural Position	-	-	-	-
Total	5,670,882	(44,865)	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	1,459,701	1,122,019
Commitment For Use Guaranteed Credit Allocation	4,191,687	3,226,871
Credit Cards Limit Commitments	456,916	380,868
Liabilities From Guarantee Letters Issued in Our Favor	183,776	126,743
Forward Asset Purchase Commitments	24,564,316	12,418,138
Commitments for Promotions Related with Credit Cards and Banking Activities	1,294	1,014
Tax and Fund Obligations Arising From Export Commitments	52	39
Total	30,857,742	17,275,692

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD ENDED JUNE 30, 2025

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

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
Final Letters of Guarantee	10,661,961	8,140,376
Letters of Guarantee Given to Customs Offices	118,795	128,052
Provisional Letters of Guarantee	812,926	815,620
Advance Letters of Guarantee	1,083,030	483,505
Other Letters of Guarantee	8,920,891	5,104,365
Total	21,597,603	14,671,918

2. Total amount of non-cash loans

	Current Period	Prior Period
Non-Cash Loans granted for Obtaining Cash Loans	16,202,407	5,213,911
Less Than or Equal to One Year with Original Maturity	9,379,336	1,697,702
More Than One Year with Original Maturity	6,823,071	3,516,209
Other Non-Cash Loans	21,639,053	17,162,396
Total	37,841,460	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	17,680,203	3,884,852	32,548	-
Bank Acceptances	-	87,273	-	-
Letters of Credit	-	10,229,084	-	-
Endorsements	-	-	-	-
Factoring Guarantees	-	-	-	-
Other Commitments and Contingencies	5,927,500	-	-	-
Non-cash loans	23,607,703	14,201,209	32,548	-

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

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD ENDED JUNE 30, 2025

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

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

1. Interest Income

Information on interest income on loans

	Current Period ⁽¹⁾		Prior Period ⁽¹⁾	
	TRY	FC	TRY	FC
Short-Term Loans	9,220,541	889,729	5,229,098	635,373
Medium and Long-Term Loans	2,906,650	454,125	1,005,768	604,740
Non-Performing Loans	49,071	22,615	27,173	11,630
Total	12,176,262	1,366,469	6,262,039	1,251,743

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

Information on interest income from banks

	Current Period		Prior Period	
	TRY	FC	TP	TRY
Domestic Banks	104,892	34,532	41,431	1,132
Foreign Banks	-	187,915	-	226,469
Total	104,892	222,447	41,431	227,601

Information on interest income on marketable securities

	Current Period		Prior Period	
	FC	TP	FC	TP
Financial Assets Measured at Fair Value through Profit/Loss	30,349	26,590	-	9,471
Financial Assets Measured at Fair Value through Other Comprehensive Income	1,302,666	29,504	269,918	32,191
Financial Assets Measured at Amortized Cost	-	216,741	-	103,824
Total	1,333,015	272,835	269,918	145,486

Information on Interest expense paid to associates and subsidiaries

None.

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD ENDED JUNE 30, 2025

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

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 1,178,704 for the accounting period ending on 30 June 2025 (30 June 2024: TRY 680,501), TRY 1,141,698 (30 June 2024: TRY 673,344) 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	925,489	155,587	532,320	64,977
CBRT	-	-	-	-
Domestic Banks	863,572	2,178	518,989	838
Foreign Banks	61,917	153,409	13,331	64,139
Other Institutions	-	-	-	-
Total	925,489	155,587	532,320	64,977

Information on Interest expense paid to associates and subsidiaries

None.

Information on interest expenses related to issued securities

	Current Period	Prior Period
Interest on issued securities	184,909	-

Information on maturity structure of interest expenses on deposits

Current Period	Time Deposit					Demand Deposit	Up to 1 month	Up to 3 month
	Demand Deposit	Up to 1 month	Up to 3 month	Up to 6 month	1 Yıla Kadar			
Turkish Lira								
Bank Deposits	-	248,780	10,137	-	-	-	-	258,917
Saving Deposits	-	2,976,522	2,553,932	832,955	419,528	247,392	-	7,030,329
Public Sector Deposits	-	-	16	-	-	-	-	16
Commercial Deposits	-	131,989	946,797	275,087	355,293	258,159	-	1,967,325
Other Deposits	-	389	12,341	63,322	20,717	1,242	-	98,011
7 Days Call Accounts	-	-	-	-	-	-	-	-
Total	-	3,357,680	3,523,223	1,171,364	795,538	506,793	-	9,354,598
Foreign Currency								
Deposits	79,071	128,705	539,925	47,434	82,409	134,820	-	1,012,364
Bank Deposits	-	91,346	12,111	15,898	-	-	-	119,355
7 Days Call Accounts	-	-	-	-	-	-	-	-
Precious Metal Deposits	-	465	5,711	6,182	27	1	-	12,386
Total	79,071	220,516	557,747	69,514	82,436	134,821	-	1,144,105
Grand Total	79,071	3,578,196	4,080,970	1,240,878	877,974	641,614	-	10,498,703

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD ENDED JUNE 30, 2025

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

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)

	Time Deposit							
Prior Period	Demand Deposit	Up to 1 month	Up to 3 month	Up to 6 month	1 Yıla Kadar	Demand Deposit	Up to 1 month	Up to 3 month
Turkish Lira								
Bank Deposits	-	46,214	-	-	-	-	-	46,214
Saving Deposits	-	928,843	1,247,289	654,934	464,942	240,510	-	3,536,518
Public Sector Deposits	-	-	1,347	-	-	-	-	1,347
Commercial Deposits	-	147,251	430,725	254,879	711,011	56,306	-	1,600,172
Other Deposits	-	299	4,182	507	22,291	-	-	27,279
7 Days Call Accounts	-	-	-	-	-	-	-	-
Total	-	1,122,607	1,683,543	910,320	1,198,244	296,816	-	5,211,530
Foreign Currency								
Deposits	67,863	57,713	396,976	57,677	165,713	85,417	-	831,359
Bank Deposits	-	62,736	9,001	-	-	-	-	71,737
7 Days Call Accounts	-	-	-	-	-	-	-	-
Precious Metal Deposits	-	292	2,518	647	2,548	2	-	6,007
Total	67,863	120,741	408,495	58,324	168,261	85,419	-	909,103
Grand Total	67,863	1,243,348	2,092,038	968,644	1,366,505	382,235	-	6,120,633

3. Information on dividend income

	Current Period	Prior Period
Financial Assets at Fair Value Through Profit or Loss	-	-
Financial Assets Measured at Fair Value through Other	-	-
Comprehensive Income	3,378	551
Other	-	89
Total	3,378	640

4. Information on trading income/loss

	Current Period	Prior Period
Trading Gain	16,510,504	6,197,644
Gain on Capital Market Transactions	126,462	80,157
From Derivative Transactions	10,911,165	4,063,139
Foreign Exchange Gains	5,472,877	2,054,348
Trading Loss (-)	16,043,795	5,294,502
Losses on Capital Market Transactions	2,535	6,426
From Derivative Transactions	10,540,208	3,714,676
Foreign Exchange Losses	5,501,052	1,573,400
Net Trading Gain/Loss	466,709	903,142

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD ENDED JUNE 30, 2025

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

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	231,242	196,009
Checkbook Fee	3,842	21,339
Provision for Notary Statement Expenses	2,240	826
Communication Revenues	1,049	945
Income from the Sale of Assets	12,624	8,645
Collections Related to Expenses of Previous Years	33,596	4,738
Income from the Sale of Real Estate	1,076,911	8,289
Collections Due to Right of Redemption Agreement	14,157	15,974
Other	49,533	67,113
Total	1,425,194	323,878

6. Provision for losses and other provision expenses

	Current Period	Prior Period
Expected Credit Losses	840,519	298,194
12 Months Expected Credit Loss (Stage 1)	283,751	150,539
Significant Increase in Credit Risk (Stage 2)	86,517	22,740
Lifetime ECL Impaired Credits (Stage 3)	470,251	124,915
Other Provision Expenses	667	92,872
Marketable Securities Impairment Provision	-	372
Financial Assets Measured at Fair Value Through Profit/Loss	-	364
Financial Assets Measured at Other Comprehensive Income	-	8
Provisions for Impairment of Associates, Subsidiaries and Joint Ventures	-	-
Investment in Associates	-	-
Subsidiaries	-	-
Other	667	92,500
Total	841,186	391,066

(*) Within the TRY 667 included in the other line for the current period, there is an amount of TRY 391 for litigation provisions.

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD ENDED JUNE 30, 2025

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

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	24,171	3,677
Bank Social Aid Provision Fund Deficit Provision	-	-
Impairment Expenses of Property and Equipment	-	-
Depreciation Expenses of Property and Equipment	32,135	23,559
Impairment Expenses of Intangible Assets	-	-
Amortization Expenses of Intangible Assets	25,042	16,491
Impairment Expenses of Assets Held for Sale	-	-
Depreciation Expenses on Assets Held for Sale	-	-
Depreciation Expenses of Right-of-Use Assets	79,445	49,723
Impairment Expenses on Non-Current Assets Held for Sale and Discontinued Operations	-	-
Other Operating Expenses	344,699	236,127
<i>Operating Lease Expenses (*)</i>	7,377	6,376
<i>Repair and Maintenance Expenses</i>	44,673	25,954
<i>Advertisement Expenses</i>	17,206	6,987
<i>Other Expense ^(****)</i>	275,443	196,810
Loss on Sales of Assets	35	1,188
Other ^(***)	403,176	198,360
Total	908,703	529,125

(*) 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.

(****) It includes TRY 52,392 communication expenses, TRY 32,055 cleaning expenses, TRY 22,673 heating, lighting and water expenses, and TRY 17,338 expert expenses.

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

As of 30 June 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 30 June 2025, are shown in detail in notes 1 to 7 of this section.

Explanation on tax provision for continuing and discontinued operations

As of 30 June 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 30 June 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 30 June 2025.

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

As of 30 June 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 30 June 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 30 June 2025.

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD ENDED JUNE 30, 2025

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

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 30 June 2025 the Group's current tax expense is TRY (688,826) (30 June 2024: current tax expense TRY (1,487,063).

For the accounting period ended 30 June 2025, the Group recognized deferred tax income of TRY 81,326, deferred tax expense of TRY 992,514, and a net deferred tax expense of TRY 911,188 (30 June 2024: deferred tax income of TRY 607,815, deferred tax expense of TRY 119,942, and net deferred tax income of TRY 487,873).

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	-	-	1,433,787	839,892	885	83
Interest and Commission Income	-	-	119,056	9	61	-
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	-	-	51,693	5	148	-

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD ENDED JUNE 30, 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	Önceki Dönem	Current Period	Prior Period
Deposit						
Balance at the Beginning of the Period	-	-	22,398,924	12,607,673	123,396	45,393
Balance at the End of the Period	-	-	21,010,241	22,398,924	145,186	123,396
Deposit interest expense	-	-	1,148,607	556,713	20,181	7,890

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

Parent Bank's Risk Group	Subsidiaries, Associates and Jointly Controlled Entities (Joint Ventures)		Direct or Indirect Shareholders of the Parent Bank		Other Individuals and Legal Entities in the Risk Group	
	Current Period	Prior Period	Current Period	Prior Period	Current Period	Prior Period
The Fair Value Differences Through Profit and Loss						
Opening Balance	-	-	1,871,548	3,379,285	-	-
Closing Balance	-	-	4,608,406	1,871,548	-	-
Total Profit/Loss	-	-	205,996	47,863	-	(738)
Transactions for Hedging Purposes						
Opening Balance	-	-	-	-	-	-
Closing Balance	-	-	-	-	-	-
Total Profit/Loss	-	-	-	-	-	-

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 30 June 2025, the Parent Bank collected a total of TRY 1,126 in stock trading commissions and Futures and Options Market commissions from Anadolu Yatırım Menkul Kıymetler A.Ş. (30 June 2024: TRY 1,271).

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD ENDED JUNE 30, 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

Current Period	According to the Magnitudes in the Financial Statements	
	Balance	%
Cash loans	1,434,672	1.28
Non-cash loans	839,975	2.22
Deposit	21,155,427	15.30
Forward and option contracts	4,608,406	1.97

Prior Period	According to the Magnitudes in the Financial Statements	
	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 June 30, 2025, the Parent Bank and its subsidiary Anadolubank Nederland NV generated income of 11,527 TRY from service procurement and licensing agreements. (30 June 2024: TRY 5,000).

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 30 June 2025, the amount of tangible benefits provided and to be provided to the Group's senior management is TRY 163,482 (30 June 2024: TRY 83,934).

VI. Explanations and Disclosures Regarding Post-Balance Sheet Events

Unfinalized transactions related to post-balance sheet matters and their impact on the financial statements

On August 11, 2025, the Bank's Board of Directors decided to issue a total of US\$250 million or equivalent foreign currency debt instruments in the form of financial bonds/bills through one or more issuances abroad.

The application for approval was submitted to the Capital Markets Board (CMB) and the Banking Regulation and Supervision Agency (BRSA) on August 11, 2025, and was published on the Public Disclosure Platform (KAP).

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD ENDED JUNE 30, 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 30 June 2025 have been reviewed by PwC Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik A.Ş. The independent auditor’s review report dated 21 August 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 FOR THE PERIOD ENDED JUNE 30, 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	208,135,079	142,502,003
Total Credits (Net)	118,239,447	82,669,826
Securities	36,962,985	16,185,235
Equity	22,435,649	17,157,055
Total Deposit	138,248,505	108,631,116
Net Profit (*)	4,640,417	2,495,113

Financial Ratios (%)	Current Period	Prior Period
Capital Adequacy Ratio	19.70	18.08
Net Profit / Total Assets (*) (**) (***)	5.29	8.71
Net Profit / Equity (*) (**) (***)	46.88	70.50
Securities / Total Assets (****)	21.08	14.13
Total Credits / Total Assets (****)	67.44	72.16
Total Deposit / Total Assets (****)	78.86	94.82

(*) For comparability, the figure for September 30 June 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 second 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 46.88%, an asset efficiency of 5.29%, and a capital adequacy ratio of 19.70%. 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 second 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, 5.29% asset efficiency, 46.88% return on equity, and a 19.70% 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