

**ANADOLUBANK ANONİM ŞİRKETİ AND
ITS SUBSIDIARIES**

**CONSOLIDATED INTERIM FINANCIAL STATEMENTS AND RELATED
DISCLOSURES FOR THE NINE MONTHS PERIOD ENDED SEPTEMBER
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 SEPTEMBER 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 A.Ş.

Introduction

We have reviewed the consolidated balance sheet of Anadolubank A.Ş. ("the Bank") and its consolidated subsidiaries (collectively referred to as "the Group") as at 30 September 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 nine-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 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 September 2025 and the results of its consolidated financial performance and its consolidated cash flows for the nine-month-period then ended in accordance with the BRSA Accounting and Financial Reporting Legislation.

Report on other regulatory requirements arising from legislation

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

Additional Paragraph for Convenience Translation:

BRSA Accounting and Financial Reporting Legislation explained in detail in Section Three differ from International Financial Reporting Standards ("IFRS") issued by the International Accounting Standards Board including the application of IAS 29 - Financial Reporting in Hyperinflationary Economies as of 30 September 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.

Gökçe Yaşar Temel, SMMM
Independent Auditor

Istanbul, 20 November 2025

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

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Anadolubank Anonim Şirketi ("the Bank"),The consolidated financial report for the nine months period ended September 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 nine 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 Member of Audit Committee	Suat İNCE General Manager
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İlker TEKER Assistant General Manager	Abdulahkim ASLAN Head of Financial Affairs Department
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Information about the responsible personnel whom questions may be asked:

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

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ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS AS OF 30 SEPTEMBER 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.

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	-
Ibrahim Sencan DEREBOYU	Member -Member of Audit Committee	-
Ali Tunç DORÖZ	Member	-
Merih YURTKURAN	Member	-
Deputy General Manager Ferudun CANBAY	Human Resources Strategic Planning and Digital Banking Credit Monitoring and Administrative Legal Consultancy Corporate Communications Purchasing	-
Deputy General Managers Zeki Murat URAL	Treasury	-
O. Asım Tunç BERGSAN	Information Technologies	-
Remzi Süha DEDE	Operation	-
Ismail Atakan OZGUNEY	Credit Allocation	-
Levent Burak HAKGÜDEN	Commercial and SME Banking	-
Ilker TEKER	Financial Affairs	-
Kadriye Didem KARACA	Retail Banking	-

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS AS OF 30 SEPTEMBER 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 September 2025 and 31 December 2024, the composition of shareholders and their respective percentage of ownership can be summarised as follows:

30 September 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 76.54%, respectively

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

V. Information on the Parent Bank's service types and fields of operation

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

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

The Parent Bank's headquarters is in Istanbul. As of 30 September 2025, the Bank has a total of 96 branches, 42 of which are in Istanbul, and 1,517 employees (31 December 2024: a total of 95 branches, 43 of which are in Istanbul, and 1,385 employees).

As of 30 September 2025, the Group's number of employees is 1,704 (31 December 2024: 1,564).

VI. Information of Institutions in Consolidation Scope

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

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

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

None.

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS AS OF 30 SEPTEMBER 2025

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

Section Two

CONSOLIDATED FINANCIAL STATEMENTS

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- V. Consolidated Statement of Changes in Equity
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ANADOLUBANK ANONİM ŞİRKETİ

CONSOLIDATED FINANCIAL STATEMENTS AS OF 30 SEPTEMBER 2025

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

ASSETS	Note	Limited Audited Current Period 30 September 2025			Audited Prior Period 31 December 2024		
		TRY	FC	Total	TRY	FC	Total
I. FINANCIAL ASSETS (Net)		31,704,808	39,471,248	71,176,056	17,340,621	34,459,243	51,799,864
1.1 Cash and Cash Equivalents		9,687,708	23,756,153	33,443,861	13,867,695	22,192,722	36,060,417
1.1.1 Cash and Balances with CBRT	V-I-1	9,060,270	13,193,349	22,253,619	7,594,655	8,085,770	15,680,425
1.1.2 Banks	V-I-2	628,560	10,566,533	11,195,093	672,538	13,827,942	14,500,480
1.1.3 Money Market Placements	V-I-3	-	-	-	5,601,483	293,994	5,895,477
1.1.4 Expected Credit Losses (-)		1,122	3,729	4,851	981	14,984	15,965
1.2 Financial Assets Measured at Fair Value Through Profit or Loss		372,669	274,675	647,344	63,620	341,044	404,664
1.2.1 Government Securities		372,669	176,412	549,081	63,620	242,368	305,988
1.2.2 Equity Instruments		-	-	-	-	-	-
1.2.3 Other Financial Assets		-	98,263	98,263	-	98,676	98,676
Financial Assets Measured at Fair Value Through Other Comprehensive Income	V-I-5	20,834,193	14,693,711	35,527,904	3,004,320	11,661,944	14,666,264
1.3.1 Government Securities		20,647,086	3,461,968	24,109,054	2,868,088	2,277,600	5,145,688
1.3.2 Equity Securities		17,753	146,912	164,665	13,941	114,145	128,086
1.3.3 Other Financial Assets		169,354	11,084,831	11,254,185	122,291	9,270,199	9,392,490
1.4 Derivative Financial Assets	V-I-6	810,238	746,709	1,556,947	404,986	263,533	668,519
1.4.1 Derivative Financial Assets Measured at Fair Value Through Profit or Loss		810,238	746,709	1,556,947	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)		74,690,990	61,285,923	135,976,913	47,710,825	36,073,309	83,784,134
2.1 Loans	V-I-7	70,212,644	44,731,658	114,944,302	44,230,672	26,326,544	70,557,216
2.2 Lease Receivables	V-I-10	-	-	-	-	-	-
2.3 Factoring Receivables	V-I-9	6,293,208	-	6,293,208	4,319,966	-	4,319,966
2.4 Other Financial Assets Measured at Amortized Cost	V-I-8	-	16,869,451	16,869,451	-	9,954,557	9,954,557
2.4.1 Government Securities		-	13,019,627	13,019,627	-	7,248,082	7,248,082
2.4.2 Other Financial Assets		-	3,849,824	3,849,824	-	2,706,475	2,706,475
2.5 Expected Credit Losses (-)		1,814,862	315,186	2,130,048	839,813	207,792	1,047,605
ASSETS HELD FOR SALE AND ASSETS DISCONTINUED OPERATIONS (NET)		88,128	-	88,128	190,178	-	190,178
3.1 Held for Sale		88,128	-	88,128	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	2,358,293	68,817	2,427,110	2,283,150	53,066	2,336,216
VI. INTANGIBLE ASSETS (Net)	V-I-15	185,839	-	185,839	137,333	-	137,333
6.1 Goodwill		-	-	-	-	-	-
6.2 Other		185,839	-	185,839	137,333	-	137,333
VII. INVESTMENT PROPERTY (Net)	V-I-16	-	-	-	-	-	-
VIII. CURRENT TAX ASSET		-	32,455	32,455	-	8,937	8,937
IX. DEFERRED TAX ASSET	V-I-17	329,158	-	329,158	546,211	-	546,211
X. OTHER ASSETS	V-I-19	8,822,936	333,088	9,156,024	3,580,399	118,731	3,699,130
TOTAL ASSETS		118,180,152	101,191,531	219,371,683	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 FINANCIAL STATEMENTS AS OF 30 SEPTEMBER 2025

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

		Limited Audited Current Period 30 September 2025			Audited Prior Period 31 December 2024			
	LIABILITIES	Note	TRY	FC	Total	TRY	FC	Total
I.	DEPOSITS	V-II-1	48,597,989	89,425,738	138,023,727	42,925,114	65,706,002	108,631,116
II.	FUNDS BORROWED	V-III-2	4,807,163	12,098,256	16,905,419	3,203,777	7,192,167	10,395,944
III.	MONEY MARKET FUNDS	V-II-3	18,638,067	3,773,962	22,412,029	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	315,912	443,137	759,049	472,582	475,140	947,722
7.1	Derivative Financial Liabilities Measured at Fair Value Through Profit or Loss		315,912	443,137	759,049	472,582	475,140	947,722
7.2	Derivative Financial Liabilities Measured at Fair Value Through Other Comprehensive Income		-	-	-	-	-	-
VIII.	FACTORING PAYABLES		117	-	117	66	-	66
IX.	LEASE PAYABLES	V-II-5	343,340	54,555	397,895	316,350	41,581	357,931
X.	PROVISIONS	V-II-6	459,041	30,198	489,239	391,046	40,486	431,532
10.1	Restructuring Reserves		-	-	-	-	-	-
10.2	Reserve for Employee Benefits		328,604	-	328,604	244,162	11,072	255,234
10.3	Insurance Technical Provisions (Net)		-	-	-	-	-	-
10.4	Other Provisions		130,437	30,198	160,635	146,884	29,414	176,298
XI.	CURRENT TAX LIABILITY	V-II-7	1,739,476	-	1,739,476	1,116,151	-	1,116,151
XII.	DEFERRED TAX LIABILITY	V-II-8	-	23,581	23,581	-	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	-	6,278,530	6,278,530	-	-	-
14.1	Subordinated Loans		-	-	-	-	-	-
14.2	Other Debt Instruments		-	6,278,530	6,278,530	-	-	-
XV.	OTHER LIABILITIES	V-II-11	5,715,182	1,367,454	7,082,636	2,949,089	342,884	3,291,973
XVI.	SHAREHOLDERS' EQUITY		24,632,662	627,323	25,259,985	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		1,573,608	79,515	1,653,123	1,579,791	60,077	1,639,868
16.4	Other Comprehensive Income/Expense Items to be Reclassified to Profit or Loss		2,633,387	(87,471)	2,545,916	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		6,311,439	635,279	6,946,718	4,492,072	813,321	5,305,393
16.6.1	Prior Period's Profit/Loss		-	-	-	-	-	-
16.6.2	Current Period's Profit/Loss		6,311,439	635,279	6,946,718	4,492,072	813,321	5,305,393
16.7	Minority Interest		35,853	-	35,853	29,314	-	29,314
TOTAL EQUITY AND LIABILITIES			105,248,949	114,122,734	219,371,683	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 OFF BALANCE SHEET AS OF 30 SEPTEMBER 2025

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

	Note	Limited Audited Current Period 30 September 2025			Audited Prior Period 31 December 2024		
		TRY	FC	Total	TRY	FC	Total
A. OFF-BALANCE SHEET COMMITMENTS AND CONTINGENCIES (I+II+III)		114,926,612	231,683,862	346,610,474	67,364,928	107,017,639	174,382,567
I. GUARANTEES AND COLLATERALS	V-III-2	27,097,634	12,627,345	39,724,979	15,250,713	7,125,594	22,376,307
1.1 Letters of Guarantee		18,374,314	3,955,100	22,329,414	11,781,363	2,890,555	14,671,918
1.1.1 Guarantees Subject to State Tender Law		208,150	10,609	218,759	114,491	9,018	123,509
1.1.2 Guarantees Given for Foreign Trade Operations		113,452	8,531	121,983	121,623	6,429	128,052
1.1.3 Other Letters of Guarantee		18,052,712	3,935,960	21,988,672	11,545,249	2,875,108	14,420,357
1.2 Bank Acceptances		-	148,443	148,443	-	130,340	130,340
1.2.1 Import Letter of Acceptance		-	148,443	148,443	-	130,340	130,340
1.2.2 Other Bank Acceptance		-	-	-	-	-	-
1.3 Letters of Credit		-	8,523,802	8,523,802	-	4,104,699	4,104,699
1.3.1 Documentary Letters of Credit		-	8,523,802	8,523,802	-	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		8,723,320	-	8,723,320	3,469,350	-	3,469,350
1.9 Other Collaterals		-	-	-	-	-	-
II. COMMITMENTS	V-III-1	21,434,331	53,734,900	75,169,231	10,349,701	6,925,991	17,275,692
2.1 Irrevocable Commitments		21,434,331	53,734,900	75,169,231	10,349,701	6,925,991	17,275,692
2.1.1 Forward Asset Purchase and Sale Commitments		14,204,039	53,734,900	67,938,939	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		5,071,250	-	5,071,250	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		1,421,497	-	1,421,497	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		511,903	-	511,903	380,868	-	380,868
2.1.10 Commitments for Promotions Related with Credit Cards and Banking Activities		1,421	-	1,421	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		224,169	-	224,169	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		66,394,647	165,321,617	231,716,264	41,764,514	92,966,054	134,730,568
3.1 Derivative Financial Instruments for Hedging Purposes		-	3,168,828	3,168,828	-	2,755,215	2,755,215
3.1.1 Fair Value Hedges		-	3,168,828	3,168,828	-	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		66,394,647	162,152,789	228,547,436	41,764,514	90,210,839	131,975,353
3.2.1 Forward Foreign Currency Purchase/Sale Transactions		11,981,270	14,496,140	26,477,410	4,539,873	6,392,749	10,932,622
3.2.1.1 Forward Foreign Currency Transactions- Purchases		3,790,541	9,065,630	12,856,171	1,124,680	4,122,671	5,247,351
3.2.1.2 Forward Foreign Currency Transactions- Sales		8,190,729	5,430,510	13,621,239	3,415,193	2,270,078	5,685,271
3.2.2 Swap Transactions Related to Foreign Currency and Interest Rate		42,185,910	119,898,810	162,084,720	27,631,699	71,311,720	98,943,419
3.2.2.1 Foreign Currency Swap- Purchases		3,465,699	45,319,168	48,784,867	2,825,434	29,932,632	32,758,066
3.2.2.2 Foreign Currency Swap- Sales		2,299,447	46,376,280	48,675,727	1,267,737	31,792,616	33,060,353
3.2.2.3 Interest Rate Swap- Purchases		18,210,382	14,101,681	32,312,063	11,769,264	4,793,236	16,562,500
3.2.2.4 Interest Rate Swap- Sales		18,210,382	14,101,681	32,312,063	11,769,264	4,793,236	16,562,500
3.2.3 Foreign Currency, Interest Rate, and Securities Options		12,227,467	39,497,794	51,725,261	9,592,942	12,139,008	21,731,950
3.2.3.1 Foreign Currency Options- Purchases		1,346,097	17,851,854	19,197,951	956,887	9,232,447	10,189,334
3.2.3.2 Foreign Currency Options- Sales		10,881,370	9,418,473	20,299,843	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		-	487,512	487,512	-	367,362	367,362
B. CUSTODY AND PLEDGED ITEMS (IV+V+VI)		1,246,191,721	103,060,336	1,349,252,057	845,029,665	67,337,100	912,366,765
IV. ITEMS HELD IN CUSTODY		261,418,309	9,053,006	270,471,315	195,253,778	8,453,569	203,707,347
4.1 Customers' Securities Held		8,475,164	3,096,365	11,571,529	1,965,623	3,399,400	5,365,023
4.2 Investment Securities Held in Custody		220,203,239	5,565,175	225,768,414	168,169,579	4,855,798	173,025,377
4.3 Checks Received for Collection		31,041,269	347,432	31,388,701	21,923,818	176,976	22,100,794
4.4 Commercial Notes Received for Collection		189,044	38,327	227,371	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		1,509,593	5,707	1,515,300	3,044,730	-	3,044,730
4.8 Custodians		-	-	-	-	-	-
V. PLEDGED ITEMS		984,168,412	94,007,330	1,078,175,742	648,178,902	58,883,531	707,062,433
5.1 Marketable Securities		1,983	1,983	1,983	-	-	1,382
5.2 Guarantee Notes		44,968	114,764	159,732	12,538	89,330	101,868
5.3 Commodities		-	-	-	-	-	-
5.4 Warranties		459,185	-	459,185	315,444	-	315,444
5.5 Real Estate		-	-	-	-	-	-
5.6 Other Pledged Items		983,662,276	93,892,566	1,077,554,842	647,849,538	58,794,201	706,643,739
5.7 Pledged Items-Depository		-	-	-	-	-	-
VI. CONFIRMED BILLS OF EXCHANGE AND SURETIES		605,000	-	605,000	1,596,985	-	1,596,985
TOTAL OFF-BALANCE SHEET COMMITMENTS (A+B)		1,361,118,333	334,744,198	1,695,862,531	912,394,593	174,354,739	1,086,749,332

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

ANADOLUBANK ANONİM ŞİRKETİ

CONSOLIDATED STATEMENT OF PROFIT OR LOSS AS OF 30 SEPTEMBER 2025

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

INCOME AND EXPENSE ITEMS	Dipnot	Limited Audited Current Period 1 January – 30 September 2025	Limited Audited Prior Period 1 January – 30 September 2024	Current Period 1 July – 30 September 2025	Prior Period 1 July – 30 September 2024
I. INTEREST INCOME		31,363,172	17,186,940	12,752,513	7,047,457
1.1 Interest Income on Loans	V-IV-1	22,131,968	12,616,863	8,589,237	5,103,081
1.2 Interest Received on Reserve Deposits		1,828,968	402,812	774,461	278,552
1.3 Interest Received on Banks	V-IV-1	456,123	375,341	128,784	106,309
1.4 Interest Received on Money Market Transactions		946,708	2,090,021	45,180	953,517
1.5 Interest Received on Securities Portfolio	V-IV-1	4,111,337	591,627	2,505,487	176,223
1.5.1 Financial Assets Measured at Fair Value through Profit or (Loss)		84,928	18,925	27,989	9,454
1.5.2 Financial Assets Measured at Fair Value Through Other Comprehensive Income		3,682,021	391,782	2,349,851	89,673
1.5.3 Financial Assets Measured at Measured at Amortized Cost		344,388	180,920	127,647	77,096
1.6 Financial Lease Income		-	-	-	-
1.7 Other Interest Income		1,888,068	1,110,276	709,364	429,775
II. INTEREST EXPENSE (-)		20,409,253	11,377,004	8,169,867	4,541,030
2.1 Interest on Deposits	V-IV-2	15,974,625	10,217,556	5,475,922	4,096,923
2.2 Interest on Funds Borrowed	V-IV-2	1,710,411	980,836	629,335	383,539
2.3 Interest on Money Market Transactions		2,324,964	346	1,894,198	-
2.4 Interest on Securities Issued	V-IV-2	332,560	-	147,651	-
2.5 Interest on Leases		59,884	37,616	20,390	12,594
2.6 Other Interest Expenses		6,809	140,650	2,371	47,974
III. NET INTEREST INCOME/EXPENSE (I - II)		10,953,919	5,809,936	4,582,646	2,506,427
IV. NET FEES AND COMMISSIONS INCOME/EXPENSE		2,290,139	1,260,980	972,434	419,629
4.1 Fees and Commissions Received		3,104,549	1,943,499	1,260,320	765,491
4.1.1 Non-Cash Loans		184,342	156,132	70,321	48,863
4.1.2 Other		2,920,207	1,787,367	1,189,999	716,628
4.2 Fees and Commissions Paid (-)		814,410	682,519	287,886	345,862
4.2.1 Non-Cash Loans		1,146	185	558	46
4.2.2 Other		813,264	682,334	287,328	345,816
V. DIVIDEND INCOME	V-IV-3	3,378	640	-	-
VI. TRADING GAIN/(LOSS) (Net)	V-IV-4	(266,295)	727,748	(733,004)	(175,394)
6.1 Trading Gains/(Losses) on Securities		161,366	110,160	37,439	36,429
6.2 Gains/losses from derivative transactions		(209,411)	120,508	(580,368)	(227,955)
6.3 Foreign Exchange Gains/(Losses)		(218,250)	497,080	(190,075)	16,132
VII. OTHER OPERATING INCOME	V-IV-5	1,521,012	341,664	95,818	17,786
VIII. TOTAL OPERATING GROSS PROFIT (III+IV+V+VI+VII)		14,502,153	8,140,968	4,917,894	2,768,448
IX. EXPECTED CREDIT LOSSES (-)	V-IV-6	1,225,555	390,707	385,036	92,513
X. OTHER PROVISION EXPENSES (-)	V-IV-6	1,066	106,268	399	13,396
XI. PERSONNEL EXPENSES (-)		2,409,375	1,475,116	815,436	517,090
XII. OTHER OPERATING EXPENSES (-)	V-IV-7	1,354,389	847,864	445,686	318,739
XIII. NET OPERATING PROFIT/(LOSS) (VIII-IX-X-XI-XII)		9,511,768	5,321,013	3,271,337	1,826,710
XIV. EXCESS AMOUNT RECORDED AS INCOME AFTER MERGER		-	-	-	-
XV. PROFIT/(LOSS) FROM INVESTMENTS UNDER EQUITY ACCOUNTING		-	-	-	-
XVI. PROFIT/(LOSS) ON NET MONETARY POSITION		-	-	-	-
XVII. OPERATING PROFIT/LOSS BEFORE TAXES (XIII+...+XVI)	V-IV-8	9,511,768	5,321,013	3,271,337	1,826,710
XVIII. PROVISION FOR TAXES OF CONTINUING OPERATIONS (±)	V-IV-9	(2,558,475)	(1,519,285)	(958,461)	(520,095)
18.1 Current Tax Charge		(1,874,990)	(1,945,760)	(1,186,164)	(458,697)
18.2 Deferred Tax Charge (+)		(808,368)	(258,946)	184,146	(139,004)
18.3 Deferred Tax Credit (-)		124,883	685,421	43,557	77,606
XIX. NET PROFIT/LOSS AFTER TAXES (XVII±XVIII)	V-IV-8	6,953,293	3,801,728	2,312,876	1,306,615
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	6,953,293	3,801,728	2,312,876	1,306,615
25.1 Group's profit/loss		6,946,718	3,794,313	2,310,390	1,304,035
25.2 Non-Controlling interest		6,575	7,415	2,486	2,580
Earnings per Share	III-XXIV	0.063212	0.034561	0.02103	0.011878

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

ANADOLUBANK ANONİM ŞİRKETİ

CONSOLIDATED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME AS OF 30 SEPTEMBER 2025

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

		Limited Audited Current Period 1 January – 30 September 2025	Limited Audited Prior Period 1 January – 30 September 2024
STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME		Note	
I.	CURRENT PERIOD PROFIT/LOSS		6,953,293
II	OTHER COMPREHENSIVE INCOME		1,149,673
2.1.	Other Income/Expense Items Not Reclassified Through Profit or Loss		13,255
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		(13,559)
2.1.4.	Other Income/Expense Items not Reclassified to Profit or Loss		27,768
2.1.5.	Tax Related Other Comprehensive Income Items Not Reclassified Through Profit or Loss		(954)
2.2.	Other Income/Expense Items Reclassified to Profit or Loss		1,136,418
2.2.1.	Exchange Differences on Translation		2,178,983
2.2.2.	Income/Expenses from Valuation and/or Reclassification of Financial Assets Measured at FVOCI		670,314
2.2.3.	Gains/losses from Cash Flow Hedges		-
2.2.4.	Gains/Losses on Hedges of Net Investments in Foreign Operations		(2,178,983)
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		466,104
III.	TOTAL COMPREHENSIVE INCOME (I+II)		8,102,966

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

ANADOLUBANK ANONİM ŞİRKETİ

CONSOLIDATED STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY AS OF 30 SEPTEMBER 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												Total Shareholders' Equity
CONSOLIDATED STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY		Paid – in Capital	Share Premium	Share Cancellation Profits	Other Capital Reserves	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	
Note																	
Prior Period																	
I.	Balances at Beginning of Period	1,100,000	-	-	-	1,256,300	(96,343)	38,911	3,316,174	(172,113)	(1,982,977)	4,741,743	2,931,239	-	11,132,934	19,947	11,152,881
II.	Correction made as per TAS 8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.1	Effect of Corrections	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.2	Effect of Changes in Accounting Policies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
III.	Adjusted Balances at Beginning of Period (I+II)	V-II-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	-	-	-	-	(312)	(50,833)	9,232	792,395	154,301	(545,210)	-	3,794,313	-	4,153,886	7,415	4,161,301
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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(45)	(45)
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)																	
30.09.2024		1,100,000	-	-	-	1,255,988	(147,176)	48,143	4,108,569	(17,812)	(2,528,187)	7,672,982	-	3,794,313	15,286,820	27,317	15,314,137

		Other Comprehensive Income/Expense Items not Reclassified to Profit or Loss			Other Comprehensive Income/Expense Items Reclassified to Profit or Loss												Total Shareholders' Equity
CONSOLIDATED STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY		Paid – in Capital	Share Premium	Share Premium	Other Capital Reserves	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	
Note																	
Current Period																	
I.	Balances at Beginning of Period	1,100,000	-	-	-	1,731,851	(152,061)	60,078	3,892,045	(105,929)	(2,376,618)	7,672,982	5,305,393	-	17,127,741	29,314	17,157,055
II.	Correction made as per TAS 8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.1	Effect of Corrections	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.2	Effect of Changes in Accounting Policies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
III.	Adjusted Balances at Beginning of Period (I+II)	V-II-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	-	-	-	-	3,728	(9,910)	19,437	2,178,983	482,723	(1,525,288)	-	6,946,718	-	8,096,391	6,575	8,102,966
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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(36)	(36)
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) 30.09.2025		1,100,000	-	-	-	1,735,579	(161,971)	79,515	6,071,028	376,794	(3,901,906)	12,978,375	-	6,946,718	25,224,132	35,853	25,259,985

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

ANADOLUBANK ANONİM ŞİRKETİ

CONSOLIDATED STATEMENT OF CASH FLOWS AS OF 30 SEPTEMBER 2025

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

	Note	Limited Audited Current Period 1 January – 30 September 2025	Limited Audited Prior Period 1 January – 30 September 2024
A. CASH FLOWS FROM BANKING OPERATIONS			
1.1 Operating profit before changes in operating assets and liabilities		4,210,287	12,557,435
1.1.1 Interest received		28,552,853	16,489,292
1.1.2 Interest paid		(20,151,002)	(9,587,323)
1.1.3 Dividend received		3,378	640
1.1.4 Fees and commissions received		3,104,549	1,943,499
1.1.5 Other income		967,745	280,757
1.1.6 Collections from previously written-off loans		156,342	131,580
1.1.7 Cash payments to personnel and service suppliers		(2,409,375)	(1,475,116)
1.1.8 Taxes paid		(2,132,528)	(296,369)
1.1.9 Other		(3,881,675)	5,070,475
1.2 Changes in operating assets and liabilities subject to banking operations		(2,035,535)	(10,709,978)
1.2.1 Net (increase) decrease in financial assets measured at fair value through profit/loss		1,649,086	(54,695)
1.2.2 Net (increase) decrease in due from banks		(4,609,913)	(1,686,109)
1.2.3 Net (increase) decrease in loans		(43,165,668)	(21,732,742)
1.2.4 Net (increase) decrease in other assets		(13,768,570)	(8,708,601)
1.2.5 Net increase (decrease) in bank deposits		(3,158,091)	173,735
1.2.6 Net increase (decrease) in other deposits		32,431,637	20,879,943
1.2.7 Net increase (decrease) in financial liabilities at fair value through profit or loss		-	-
1.2.8 Net increase (decrease) in funds borrowed		-	-
1.2.9 Net decrease (increase) in matured payables		28,585,984	418,491
I. Net cash provided from banking operations		2,174,752	1,847,457
B. CASH FLOWS FROM INVESTING ACTIVITIES			
II. Net cash provided from / (used in) investing activities		(21,410,707)	(6,079,434)
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		(146,464)	(156,180)
2.4 Fixed assets sales		221,655	14,919
2.5 Cash paid for purchase of financial assets measured at fair value through other comprehensive income		(18,201,362)	(204,829)
2.6 Cash obtained from sale of financial assets measured at fair value through other comprehensive income		602,935	567,578
2.7 Cash paid for purchase of Financial Assets Measured at Amortized Cost		(4,103,051)	(6,728,500)
2.8 Cash obtained from sale of Financial Assets Measured at Amortized Cost		461,507	414,081
2.9 Other		(245,927)	13,497
C. CASH FLOWS FROM FINANCING ACTIVITIES			
III. Net cash provided from financing activities		11,516,511	7,712,205
3.1 Cash obtained from funds borrowed and securities issued		11,861,492	7,718,131
3.2 Cash used for repayment of funds borrowed and securities issued		(90,765)	-
3.3 Issued equity instruments		-	-
3.4 Dividends paid		-	-
3.5 Payments for finance leases		(254,216)	(5,926)
3.6 Other		-	-
IV. Effect of foreign currency exchange differences on cash and cash equivalents		492,975	420,293
V. Net increase / (decrease) in cash and cash equivalents		(7,226,469)	3,900,521
VI. Cash and cash equivalents at the beginning of the period		30,154,146	19,214,158
VII. Cash and cash equivalents at end of the period (V+VI)		22,927,677	23,114,679

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

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS AS OF 30 SEPTEMBER 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 ("POA") (collectively referred to as "BRSA Accounting and Financial Reporting Legislation"). The form and content of non-consolidated financial statements to be publicly disclosed, along with their explanations and footnotes, are prepared in accordance with the "Communiqué on Financial Statements to be Disclosed by Banks to the Public and Related Explanations and Footnotes" and the "Communiqué on Disclosures to be Made by Banks Regarding Risk Management" and any amendments thereto. However, the TAS 29 "Financial Reporting in Hyperinflationary Economies" standard in TFRS is not applied to banks as well as financial leasing, factoring, financing, savings financing, and asset management companies, as explained below.

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

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

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

Changes in Accounting Policies and Disclosures

In the announcement made by the POA on 23 November 2023, it was decided that the companies applying TFRS will apply the "TAS 29 Financial Reporting in High Inflation Economies" standard in their financial statements starting from the 31 December 2023 reporting period, and the institutions or organizations authorized to regulate and audit in their fields were also given the freedom to determine different transition dates for the application of the provisions of TAS 29. In this context, in accordance with BRSA decision dated December 12, 2023 and numbered 10744, the financial statements of banks, financial leasing, factoring, financing, savings, and asset management companies as of December 31, 2023, will not be subject to the inflation adjustment required under TAS 29. In accordance with BRSA decision dated January 11, 2024 and numbered 10825, the company will switch to inflation accounting as of January 1, 2025. TAS 29 was not applied to the financial statements as of September 30, 2025, and no inflation adjustment was made. Furthermore, in accordance with BRSA decision dated December 5, 2024 and numbered 11021, it was decided that banks, financial leasing, factoring, financing, savings, and asset management companies will not apply inflation accounting in 2025 either. Therefore, TAS 29 was not applied to the financial statements as of September 30, 2025, and no inflation adjustment was made.

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS AS OF 30 SEPTEMBER 2025

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

SECTION THREE: EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

I. Explanations on Basis of Presentation (Continued)

Accounting Policies And Valuation Principles Used In The Preparation Of The Consolidated Financial Statements

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

New and Revised Standards and Interpretations

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

Explanation for convenience translation into English

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

II. Explanations of Strategy of the Using Financial Instruments and 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.

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS AS OF 30 SEPTEMBER 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)

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.

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 TFRS 9 Financial Instruments.

Derivative transactions are initially recorded at acquisition cost. 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
AS OF 30 SEPTEMBER 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.

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

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

VI. Explanations on Interest Income and Expenses

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

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

VII. Explanations on Fees and Commission Income and Expenses

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

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS AS OF 30 SEPTEMBER 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 TFRS 9.

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

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

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

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

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

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

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

**NOTES TO CONSOLIDATED FINANCIAL STATEMENTS
AS OF 30 SEPTEMBER 2025**

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

SECTION THREE: EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

VIII. Explanations and Disclosures on Financial Instruments (Continued)

Explanations and Disclosures on Financial Assets Measured at Amortized Cost

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

Explanations and Disclosures on Loans and Factoring

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

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

IX. Explanations on Expected Credit Losses

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

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

Stage 1:

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

Stage 2:

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

Stage 3:

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

Calculation of Expected Credit Losses

Financial assets for which an expected credit loss allowance will be recognized are determined based on the business model applied by the Bank. When estimating the expected credit loss allowance, the probability of default of the financial instrument, the loss given default, the exposure at default, and forward-looking economic expectations are considered.

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS
AS OF 30 SEPTEMBER 2025

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

SECTION THREE: EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

IX. Explanations on Expected Credit Losses (Continued)

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

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

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

Probability of Default (PD):

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

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

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

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

Loss Given Default (LGD):

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

Exposure at Default (EAD):

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

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

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS AS OF 30 SEPTEMBER 2025

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

SECTION THREE: EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

IX. Explanations on Expected Credit Losses (Continued)

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

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

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

X. Explanations on Netting of Financial Instruments

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

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

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

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

XII. Explanations on Assets Held for Sale and Discontinued Operations

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

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SECTION THREE: EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

XIII. Explanations on Goodwill and Other Intangible Assets

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

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

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

XIV. Explanations on Tangible Assets

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

If the recoverable amounts of tangible fixed assets differ from their adjusted net book values, the Bank records this in the profit/loss statement.

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

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

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

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

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

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

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

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

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

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

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

XV. Explanations on Leasing Transactions

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

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

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

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

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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.

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SECTION THREE: EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

XVIII. Explanations on Taxation

Corporate tax

Corporations earning income in Turkey through a workplace or a permanent representative, as well as dividend payments (dividends) made to corporations resident 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, No. 27130, certain withholding tax rates stated in Articles 15 and 30 of the Corporate Tax Law No. 5520 were redefined. Within this context, the withholding tax rate applied to dividend payments other than those made by corporations earning income through a workplace or a permanent representative in Turkey and to resident corporations was 15%, while this rate was changed to 10% by the Presidential Decree published in the Official Gazette dated December 22, 2021, No. 31697. When applying the withholding tax rates on profit distributions made to non-resident corporations and individuals, the practices set forth in the relevant Double Taxation Avoidance Agreements are also taken into consideration. The addition of profit to capital is not considered a profit distribution and is not subject to withholding tax.

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 profit shares (dividends) distributed by fully liable corporations has been increased from 10% to 15%.

Advance corporate taxes are calculated and paid based on the corporate tax rate applicable to the earnings of the relevant year. Advance taxes paid during the year may be offset against the corporate tax calculated over the annual corporate tax return for the relevant year.

According to Turkish tax legislation, declared financial losses shown on the tax return can be deducted from corporate income for up to five years. For the period between January 1, 2017, and December 4, 2017, the entire gain corresponding to the portion of revenues obtained from the transfer to banks or the Savings Deposit Insurance Fund (SDIF) of immovable properties, participation shares, founder shares, usufruct shares, and pre-emptive rights held by corporations that were legally pursued due to debts to banks or indebted to the Fund, their guarantors, and mortgage providers, used in the liquidation of these debts, as well as 75% of the gains derived from the sale of such assets obtained by banks, are exempt from corporate tax.

Moreover, pursuant to the amendment introduced by Law No. 7061, "On Amendments to Certain Tax Laws and Other Laws," starting from December 5, 2017, the above-mentioned corporate tax exemption rate is applied as 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, published in the Official Gazette No. 32249 dated July 15, 2023, titled "Regarding the Establishment of an Additional Motor Vehicles Tax and Amendments to Some Laws and Decree Law No. 375 for Compensation of Economic Losses Caused by the Earthquakes Occurred on February 6, 2023," the exemption rate for gains from immovable property sales made after the entry into force of this article (July 15, 2023) shall be 25%.

Under Article 5, paragraph 1, subparagraph (e) of the Corporate Tax Law, 75% of gains arising from the sale of participation shares held in the corporate assets for at least two full years, founder shares, usufruct shares, pre-emptive rights held for the same period, and the participation shares of investment funds which constitute exempt income under subparagraph (a) of the same paragraph (participation profit exemption) were considered exempt from corporate tax.

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

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SECTION THREE: EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

XVIII. Explanations on Taxation (Continued)

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

“TEMPORARY ARTICLE 16 – For immovable properties held in the assets of corporations before the effective date of this article, the provisions of subparagraph (e) of the first paragraph of Article 5 shall apply as they were before being amended by the law establishing this article. However, the 50% rate stated in subparagraph (e) of the first paragraph of Article 5 of this Law shall be applied as 25% for gains arising from immovable property sales made after the effective date of this article.”

Within the scope of the provision of the repeated Article 298/A of the Tax Procedure Law (VUK), the conditions required for inflation adjustment in the corporate tax calculation have been met as of the end of the 2021 calendar year. However, with the amendment made by Law No. 7352 dated January 20, 2022, the application of inflation adjustment in the corporate tax calculation has been postponed until 2023. Accordingly, including temporary tax periods, the tax procedure law financial statements for the 2021 and 2022 fiscal years will not be subject to inflation adjustment. The 2023 fiscal year, including temporary tax periods, will not be subject to inflation adjustment, but the tax procedure law financial statements dated December 31, 2023, will be subject to inflation adjustment, regardless of whether the inflation adjustment conditions are met. Profit/loss differences arising from inflation adjustment in the tax procedure law financial statements will be shown in retained earnings/loss accounts and will not affect the corporate tax base.

The applicable corporate tax rates for AnadoluBank Nederland NV, a consolidated subsidiary operating outside Turkey of the parent bank, are determined according to the legislation of the country in which it operates. As of September 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 TFRS 9, deferred tax assets have started to be calculated based on expected loss provisions that constitute temporary differences.

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

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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 September 2025.

Under the regulation brought by Law No. 7491 concerning Amendments to Some Laws and Decrees, it is stipulated that the profit/loss difference arising from inflation adjustments made by banks during the fiscal periods of 2024 and 2025, including interim tax periods, will not be taken into account in determining taxable income. The General Communiqué No. 582 on Tax Procedure Law, published in the Official Gazette No. 32814 on February 15, 2025, stated that it is deemed appropriate not to perform inflation adjustments during the first interim tax period of the 2024 fiscal year. In accordance with Temporary Article 33 of the Tax Procedure Law, tax effects arising from inflation adjustments applied to financial statements dated December 31, 2024, under the Tax Procedure Law, have been included in the calculation of deferred taxes as of December 31, 2024.

Global Minimum Tax on Corporations

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

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

Article 36 of Law No. 7524 introduced Article 32/C titled "Domestic Minimum Corporate Tax" into the Corporate Tax Law. According to this regulation regarding the domestic minimum corporate tax application, the corporate tax calculated within the scope of Articles 32 and 32/A shall not be less than 10% of the corporate income before applying deductions and exemptions. This provision entered into force on the date of its publication to be applied to the corporate earnings for the 2025 tax assessment period. In relation to this matter, Corporate Tax General Communiqué No. 23 was published in the Official Gazette dated 28.09.2024 and numbered 32676.

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SECTION THREE: EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

XVIII. Explanations on Taxation (Continued)

Domestic Minimum Corporate Tax

Turkey has enacted the Domestic Minimum Corporate Tax through legislation published in the Official Gazette on 2 August 2024. Under this regulation, which introduces the domestic minimum corporate tax regime, the corporate tax calculated under Articles 32 and 32/A may not be less than 10% of the corporate income before deductions and exemptions. The regulation entered into force on the date of its publication and applies to corporate income, including the provisional tax periods of 2025.

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 September 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.

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SECTION THREE: EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

XXIV. Explanation on Other Matters

Earnings/Loss Per Share

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

Earnings per share for the accounting period ending September 30, 2025, is 0.063212 Full TRY (September 30, 2024: 0.034561 Full TRY).

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.

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

I. Explanations on Consolidated Equity

The Group's consolidated capital adequacy standart ratio is 20.45% (31 December 2024: 18.08%). The Bank's non-consolidated capital adequacy standart ratio is 25.01% (31 December 2024 : 22.13%).

The Group's tier 1 capital adequacy ratio is 16.00% (31 December 2024: 17.69%); the core capital adequacy ratio is 16.00% (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

	30 Spetember 2025	31 December 2024
COMMON EQUITY TIER 1 CAPITAL		
Paid-in capital following all debts in terms of claim in liquidation of the Bank	1,100,000	1,100,000
Share issue premiums	-	-
Reserves	12,978,375	7,672,982
Gains recognized in equity as per TAS	8,459,669	5,900,723
Profit	6,946,718	5,305,393
Current Period Profit	6,946,718	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	35,853	29,314
Common Equity Tier 1 Capital Before Deduction	29,520,864	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	3,954,064	2,471,241
Improvement costs for operating leasing (-)	38,178	17,160
Goodwill (net of related tax liability)	-	-
Other intangibles other than mortgage-servicing rights (net of related tax liability)	185,839	137,333
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	305,163	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	4,483,244	3,157,775
Total Common Equity Tier 1 Capital	25,037,620	16,850,886

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

I. Explanations on Consolidated Equity (Continued)

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

	30 September 2025	31 December 2024
COMMON EQUITY TIER I CAPITAL		
ADDITIONAL TIER I CAPITAL		
Preferred Stock not Included in Common Equity and the Related Share Premiums	-	-
Debt instruments and premiums approved by BRSA	-	-
Debt instruments and premiums approved by BRSA (Temporary Article 4)	-	-
Additional Tier I Capital before Deductions	-	-
Deductions from Additional Tier I Capital	-	-
Direct and indirect investments of the Bank in its own Additional Tier I Capital	-	-
Investments of Bank to Banks that invest in Bank's additional equity and components of equity issued by financial institutions with compatible with Article 7.	-	-
Investments of Bank to Banks that invest in Bank's additional equity and components of equity issued by financial institutions with compatible with Article 7. (-)	-	-
The Total of Net Long Position of the Direct or Indirect Investments in Additional Tier I Capital of Unconsolidated Banks and Financial Institutions where the Bank Owns more than 10% of the Issued Share Capital	-	-
Other items to be defined by the BRSA (-)	-	-
Transition from the Core Capital to Continue to deduce Components	-	-
Goodwill and other intangible assets and related deferred tax liabilities which will not deducted from Common equity Tier 1 capital for the purposes of the first sub-paragraph of the Provisional Article 2 of the Regulation on Banks' Own Funds (-)	-	-
Net deferred tax asset/liability which is not deducted from Common equity Tier 1 capital for the purposes of the sub-paragraph of the Provisional Article 2 of the Regulation on Banks' Own Funds (-)	-	-
Deductions to be made from common additional equity in the case that adequate Additional Tier I 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)	25,037,620	16,850,886
TIER II CAPITAL		
Debt instruments and premiums deemed suitable by the BRSA	-	-
Debt instruments and premiums deemed suitable by BRSA (Temporary Article 4)	6,226,020	-
Provisions (Article 8 of the Regulation on the Equity of Banks)	726,136	375,959
Tier II Capital Before Deduction	6,952,156	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	6,952,156	375,959
Total Capital (The sum of Tier I Capital and Tier II Capital)	31,989,776	17,226,845
Total Capital	31,989,776	17,226,845

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

I. Explanations on Consolidated Equity (Continued)

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

	30 September 2025	31 December 2024
COMMON EQUITY TIER 1 CAPITAL		
Deductions from Capital Loans granted contrary to the 50th and 51st Article of the Law	-	-
Net Book Values of Movables and Immovables Exceeding the Limit Defined in the Article 57, Clause 1 of the Banking Law and the Assets Acquired against Overdue Receivables and Held for Sale but Retained more than Five Years	-	-
The loan amounts specified in the fifth paragraph of Article 12/A of the Regulation on Credit Transactions of Banks published in the Official Gazette dated 1/11/2006 and numbered 26333	-	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	31,989,776	17,224,480
Total risk weighted amounts	156,445,721	95,250,151
CAPITAL ADEQUACY RATIOS		
Core Capital Adequacy Ratio (%)	16.00	17.69
Tier 1 Capital Adequacy Ratio (%)	16.00	17.69
Capital Adequacy Ratio (%)	20.45	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 (%)	11.50	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)	726,136	-
Up to 1.25% of total risk-weighted amount of general reserves for receivables where the standard approach used	726,136	375,959
Excess amount of total provision amount to credit risk Amount of the Internal Ratings Based Approach in accordance with the Communiqué on the Calculation	-	-
Excess amount of total provision amount to 0.6% of risk weighted receivables of credit risk Amount of the Internal Ratings Based Approach in accordance with the Communiqué on the Calculation	-	-
Debt instruments subjected to Article 4 (to be implemented between January 1, 2018, and January 1, 2022)		
Upper limit for Additional Tier I Capital subjected to temporary Article 4	-	-
Amounts Excess the Limits of Additional Tier I Capital subjected to temporary Article 4	-	-
Upper limit for Additional Tier II Capital subjected to temporary Article 4	-	-
Amounts Excess the Limits of Additional Tier II Capital subjected to temporary Article 4	-	-

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

I. Explanations on Consolidated Equity (Continued)

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

Issuer	Anadolubank A.Ş..
Instrument Code (CUSIP, ISIN, etc.)	XS2993969596
The regulations applicable to the instrument	English Law / Subsidiary to Turkish Law
Status regarding the application of reduction by 10% from 1/1/2015	No
Validity on a consolidated or non-consolidated basis, or both	Valid on a consolidated and non-consolidated basis
Type of instrument	Bond
Amount considered in equity calculation (As of the most recent reporting date - Million TRY)	6.226
Nominal value of the instrument (Million TRY)	6.226
Account in which the instrument is tracked in accounting terms	347011 – CAPITAL SIMILAR BORROWING INSTRUMENTS
Issuance date of the instrument	February 26. 2025
Maturity structure of the instrument (Perpetual/Term)	Term
Initial maturity of the instrument	10 years
Whether the issuer has the right to repay subject to BRSA approval	Yes
Conditional redemption options and the amount to be redeemed	5 th year
Subsequent redemption option dates	-
Fixed or variable interest/dividend payments	Fixed
Interest rate and index value related to the interest rate	9.125 %
Whether there are any restrictions that stop dividend payments	-
Whether it is fully discretionary, partially discretionary, or mandatory	-
Whether there is an element that encourages repayment, such as an interest hike	-
Non-cumulative or cumulative feature	-
If convertible into shares, the trigger event(s) for conversion	-
If convertible into shares, whether it is fully or partially convertible	-
If convertible into shares, conversion rate	-
If convertible into shares, mandatory or optional conversion feature	-
If convertible into shares, types of convertible instruments	-
If convertible into shares, issuer of the convertible debt instrument	-
If it has a write-down feature, absence of trigger event(s) for write-down	In the Terms and Conditions related to Bonds, among other issues within the framework of Article 71 of the Banking Law, in the event of (a) the issuance of the issuer's activity license being revoked; or (b) the possibility of transfer of the shareholder rights (excluding non-voting shares) and management and supervision of the issuer to the SDIF, the value of the Bonds can be reduced within the scope of BRSA's decision.
If it has a write-down feature, whether it is fully or partially write-down	Partially and fully
If it has a write-down feature, continuous or temporary feature	Continuous
If the value can be temporarily reduced, value increase mechanism	There is no temporary value reduction.
Priority in claim in case of liquidation (The instrument right above this instrument)	It ranks after the issuer's primary obligations in the order of claims.
Whether it meets the criteria outlined in Articles 7 and 8 of the Regulation on Bank Equity	Meets the conditions in Article 8.
Which criteria it does not meet outlined in Articles 7 and 8 of the Regulation on Bank Equity	Does not meet the conditions in Article 7.

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

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

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

II. Explanations on Consolidated Currency Risk

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

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

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

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

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

As of 30 September 2025, the total amount of derivative financial instruments classified by the Group for fair value hedging purposes is TRY 2,755,215 (31 December 2024: TRY 1,377,608).

Management policy for foreign currency risk

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

ANADOLUBANK ANONİM ŞİRKETİ

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

II. Explanations on Consolidated Currency Risk (Continued)

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

	USD	Euro
Spot foreign exchange bid rates in the balance sheet date	41.5068	48.7512
<u>Prior balance sheet date:</u>		
Spot foreign exchange purchase rate of first day	41.4984	48.6479
Spot foreign exchange purchase rate of second day	41.4179	48.3509
Spot foreign exchange purchase rate of third day	41.3950	48.6070
Spot foreign exchange purchase rate of fourth day	41.3726	48.6935
Spot foreign exchange purchase rate of fifth day	41.3375	48.7644
The basic arithmetical average of last 30 days	41.2448	48.3968

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 September 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 September 2025		31 December 2024	
	Statement of profit and loss	Equity ⁽¹⁾	Statement of profit and loss	Equity ⁽¹⁾
US Dollar	890,523	944,752	120,724	(53,519)
Euro	496,708	496,708	17,992	18,922
Other currencies	(177,102)	(177,102)	45,007	45,007
Total, net	1,210,129	1,264,358	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

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

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

II. Explanations on Consolidated Currency Risk (Continued)

Information on Consolidated Currency Risk

Current Period	Euro	USD	Other	Total
Assets:				
Cash and Balances with CBRT	5,283,707	6,913,941	994,001	13,191,649
Banks	8,850,023	1,647,020	67,461	10,564,504
Financial Assets at Fair Value through Profit or Loss (Net)	23,813	250,861	1	274,675
Interbank Money Market Placements	-	-	-	-
Financial Assets at Fair Value Through Other Comprehensive Income	5,168,226	9,525,485	-	14,693,711
Loans ⁽¹⁾	23,404,421	15,806,069	5,219,612	44,430,102
Investments in Associates, Subsidiaries and Joint Ventures (Business Partners)	-	-	-	-
Financial Assets Measured at Amortized Cost	16,384,585	471,236	-	16,855,821
Tangible Assets	68,319	498	-	68,817
Intangible Assets	-	-	-	-
Others ⁽³⁾	82,440	223,309	76	305,825
Total Assets	59,265,534	34,838,419	6,281,151	100,385,104
Liabilities:				
Bank Deposits	2,526,915	948,016	41	3,474,972
Foreign Currency Deposits	46,461,377	35,068,754	4,420,635	85,950,766
Money market funds	2,801,736	972,226	-	3,773,962
Loans received	11,970,389	40,173	87,694	12,098,256
Securities issued	-	6,278,530	-	6,278,530
Lease Liabilities	54,056	499	-	54,555
Other Liabilities ^{(2) (3)}	418,141	977,745	1,766	1,397,652
Total Liabilities	64,232,614	44,285,943	4,510,136	113,028,693
Net On Balance Sheet Position	(4,967,080)	(9,447,524)	1,771,015	(12,643,589)
Net Off-Balance Sheet Position	4,827,582	9,165,259	(1,969,218)	12,023,623
Financial Derivative Assets	39,003,843	55,719,375	4,495,986	99,219,204
Financial Derivative Liabilities	34,176,261	46,554,116	6,465,204	87,195,581
Non-cash loans ^{(2) (4)}	5,481,507	7,145,838	-	12,627,345
Prior Period	Euro	USD	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 ⁽²⁾⁽⁴⁾	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 746,709 and the two-day value commitments of TRY 27,263 related to derivative financial instruments are not included in other assets, and the foreign exchange expense rediscount of TRY 443,137 is not included in other liabilities.

(3) Provisions for non-cash loans amounting to TRY 7,314 are included in the other liabilities item.

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS AS OF 30 SEPTEMBER 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	15,746,705	-	-	-	-	6,504,118	22,250,823
Banks ⁽⁵⁾	9,561,493	-	-	-	-	1,631,545	11,193,038
Financial Assets at Fair Value Through Profit or Loss	4,696	-	58,452	522,793	61,403	-	647,344
Interbank Money Market Placements	-	-	-	-	-	-	-
Financial Assets at Fair Value Through Other Comprehensive Income	1,807,021	2,378,772	5,407,564	24,457,898	1,142,630	334,019	35,527,904
Loans ⁽⁴⁾⁽⁵⁾	14,370,758	26,166,860	65,119,929	12,715,938	5,727	741,880	119,121,092
Financial Assets Measured at Amortized Cost ⁽⁵⁾	231,261	556,856	5,299,115	10,768,589	-	-	16,855,821
Other Assets ⁽¹⁾	371,519	243,804	912,846	28,778	-	12,218,714	13,775,661
Total Assets	42,093,453	29,346,292	76,797,906	48,493,996	1,209,760	21,430,276	219,371,683
Liabilities:							
Bank Deposits	2,369,774	-	987,168	1,244,849	-	380	4,602,171
Other Deposits	77,944,752	21,727,929	17,373,272	4,080,749	212,208	12,082,646	133,421,556
Funds from Interbank Money Market	19,610,293	1,470,500	1,331,236	-	-	-	22,412,029
Miscellaneous Payables	-	-	-	-	6,278,530	-	6,278,530
Loans received ⁽³⁾	3,061,925	1,419,207	381,323	12,039,344	-	3,620	16,905,419
Other Liabilities ⁽²⁾	297,584	110,240	359,337	223,746	111,009	34,650,062	35,751,978
Total Liabilities	103,284,328	24,727,876	20,432,336	17,588,688	6,601,747	46,736,708	219,371,683
Balance Sheet Long Position	-	4,618,416	56,365,570	30,905,308	-	-	91,889,294
Balance Sheet Short Position	(61,190,875)	-	-	-	(5,391,987)	(25,306,432)	(91,889,294)
Off-Balance Sheet Long Position	7,450,513	2,623,478	11,534,631	243,756	-	-	21,852,378
Off-Balance Sheet Short Position	(6,160,047)	(1,186,229)	(9,530,333)	(3,172,343)	(365,634)	-	(20,414,586)
Total Position	(59,900,409)	6,055,665	58,369,868	27,976,721	(5,757,621)	(25,306,432)	1,437,792

(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

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

III. Explanations On Consolidated Interest Rate Risk (Continued)

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

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

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

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

(3) Includes factoring payables.

(4) Includes factoring receivables.

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

ANADOLUBANK ANONİM ŞİRKETİ

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

III. Explanations On Consolidated Interest Rate Risk (Continued)

Average interest rates on monetary financial instruments:

	Euro	USD	Yen	TRY
	%	%	%	%
Current Period-end				
<i>Assets:</i>				
Cash and Balances with CBRT	-	-	-	-
Receivables from Banks and Other Financial Institutions	2.00	4.52	-	40.50
Financial Assets Measured at Fair Value Through Profit or Loss	2.77	5.95	-	39.75
Interbank Money Market Placements	-	-	-	-
Financial Assets Measured at Fair Value through Other Comprehensive Income	3.24	9.68	-	41.21
Loans	7.82	7.79	-	31.35
Financial Assets Measured at Amortized Cost	2.85	5.27	-	-
<i>Liabilities:</i>				
Bank Deposits	2.43	4.08	-	32.85
Other Deposits	2.29	4.05	-	43.95
Funds From Interbank Money Market	2.42	5.10	-	34.43
Other Liabilities	-	-	-	-
Marketable Securities Issued	-	9.13	-	-
Loans Received	2.79	6.93	-	41.38
Prior Period-end				
	%	%	%	%
<i>Assets:</i>				
Cash and Balances with CBRT	-	-	-	-
Receivables from Banks and Other Financial Institutions	2.79	3.32	-	47.11
Financial Assets Measured at Fair Value Through Profit or Loss	3.68	6.59	-	33.27
Interbank Money Market Placements	3.25	-	-	41.45
Financial Assets Measured at Fair Value through Other Comprehensive Income	4.62	6.59	-	35.07
Loans	6.06	7.69	-	32.17
Financial Assets Measured at Amortized Cost	2.85	5.69	-	-
<i>Liabilities:</i>				
Bank Deposits	3.44	5.16	-	35.82
Other Deposits	0.73	2.23	-	48.65
Funds From Interbank Money Market	-	-	-	48.80
Other Liabilities	-	-	-	-
Securities Issued	-	-	-	-
Loans Received	2.94	0.71	-	45.16

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS AS OF 30 SEPTEMBER 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 AS OF 30 SEPTEMBER 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."

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS AS OF 30 SEPTEMBER 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

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

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

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

1. Consolidated Liquidity Coverage Rate (Continued)

	Total Value to Which the Consideration Ratio is not Applied ^(*)		Total Value to Which the Consideration Ratio is Applied ^(*)	
Current Period	TRY+FC	FC	TRY+FC	FC
HIGH QUALITY LIQUID ASSETS				
High Quality Liquid Assets			37,432,990	25,984,139
Cash Outflows	-	-	-	-
Retail and customer deposits	83,882,190	49,753,870	7,702,244	4,958,028
Stable deposits	13,719,514	347,168	685,976	17,358
Less stable deposits	70,162,676	49,406,702	7,016,268	4,940,670
Unsecured funding other than retail and small business customers deposits	61,122,503	39,419,198	31,301,246	17,808,313
Operational deposits	-	-	-	-
Non-Operational deposits	56,105,321	38,345,286	26,557,149	16,734,401
Other unsecured funding	5,017,182	1,073,912	4,744,097	1,073,912
Secured funding				
Other cash outflows	601,194	6,990,230	601,194	6,990,230
Liquidity needs related to derivatives and market valuation changes on derivatives transactions	601,194	6,990,230	601,194	6,990,230
Debts related to the structured financial products	-	-	-	-
Commitment related to debts to financial markets and other off-balance sheet liabilities	-	-	-	-
Commitments that are unconditionally revocable at any time by the Bank and other contractual commitments	1,045,623	1,045,623	52,281	52,281
Other irrevocable or conditionally revocable commitments	36,469,821	10,573,954	3,250,472	1,289,007
TOTAL CASH OUTFLOWS			42,907,437	31,097,859
Cash Inflows	-	-	-	-
Secured lending transactions	162,500	-	-	-
Unsecured lending transactions	18,532,318	7,193,813	13,821,700	6,552,116
Other cash inflows	785,406	8,386,519	785,406	8,386,519
TOTAL CASH INFLOWS	19,480,224	15,580,332	14,607,106	14,938,635
			Upper-Limited Values	
TOTAL HQLA STOCK			37,432,990	25,984,139
TOTAL NET CASH OUTFLOWS			28,300,331	16,159,225
LIQUIDITY COVERAGE RATIO (%)			132.27	160.80

^(*) 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	162.11%	July 9, 2025	95.53%	September 30, 2025	133.20%
FC	218.02%	July 21, 2025	131.48%	September 30, 2025	162.45%

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS AS OF 30 SEPTEMBER 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
			Upper-Limited Values	
TOTAL HQLA STOCK			24,281,675	17,191,637
TOTAL NET CASH OUTFLOWS			15,067,164	11,988,095
LIQUIDITY COVERAGE RATIO (%)			161.16	143.41

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

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

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
AS OF 30 SEPTEMBER 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, central bank funds, unregulated securities, reverse repos, and stocks traded on the BIST-100. The bank's high-quality liquid assets consist of 84% accounts held at the Central Bank of the Republic of Turkey (CBRT), 13% unregulated securities, and 3% cash.

c. Components density of fund resources in all funds

Among the primary funding sources, unsecured borrowings such as deposits and borrowed funds, as well as secured borrowings such as repo transactions, are the most significant. As of the balance sheet date, deposits constituted 78% of the funding sources, borrowed funds constituted 9%, and money market borrowings constituted 13%. Unsecured borrowings constituted 73% of cash outflows, secured borrowings constituted 9%, and off-balance sheet borrowings constituted 18%.

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, 54% of the Bank's time deposits consist of individual customers, 1% of retail customers, 38% of other individual customers and 7% of others.

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 AS OF 30 SEPTEMBER 2025

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

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

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	6,504,118	15,746,705	-	-	-	-	-	22,250,823
Receivables from Banks and Other Financial Institutions	1,883,266	9,309,634	-	-	-	-	138	11,193,038
Financial Assets at Fair Value through Profit or Loss	-	4,696	-	58,452	522,793	61,403	-	647,344
Interbank Money Market Placements	-	-	-	-	-	-	-	-
Financial Assets at Fair Value through Other Comprehensive Income	334,019	1,661,040	1,009,082	3,999,631	26,354,654	2,169,478	-	35,527,904
Loans ⁽³⁾⁽⁴⁾⁽⁵⁾	59,765	12,313,160	20,977,793	60,472,152	23,085,066	1,549,001	664,155	119,121,092
Financial Assets at Fair Value Through Amortized Cost	-	-	205,330	491,025	15,453,233	706,233	-	16,855,821
Other Assets	-	9,260,382	237,695	887,844	372,788	-	3,016,952	13,775,661
Total Assets	8,781,168	48,295,617	22,429,900	65,909,104	65,788,534	4,486,115	3,681,245	219,371,683
Liabilities:								
Bank Deposits	380	2,369,774	-	986,295	1,245,722	-	-	4,602,171
Other Deposits	22,276,470	77,283,676	21,727,929	7,840,524	4,080,749	212,208	-	133,421,556
Loans received ⁽²⁾	-	3,061,925	1,419,207	381,323	12,039,344	-	3,620	16,905,419
Money Market Borrowings	155,619	19,454,674	1,470,500	1,331,236	-	-	-	22,412,029
Marketable Securities Issued	-	-	-	-	-	6,278,530	-	6,278,530
Other Liabilities	-	287,706	106,386	320,785	256,096	130,942	34,650,063	35,751,978
Total Liabilities	22,432,469	102,457,755	24,724,022	10,860,163	17,621,911	6,621,680	34,653,683	219,371,683
Net Liquidity Gap	(13,651,301)	(54,162,138)	(2,294,122)	55,048,941	48,166,623	(2,135,565)	(30,972,438)	-
Prior Period								
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.

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS AS OF 30 SEPTEMBER 2025

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

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

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

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

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

Net Stable Funding Ratio (NSFR) (Continued):

Current Period	Amount Not Subject to Maturity-Based Consideration Ratio				Total Amount Subject to Consideration Ratio
	Demand*	Short-Term (less than 6 months)	Current Period	Demand*	Short-Term (less than 6 months)
Current Stable Fund					
Equity Elements	30,530,638	-	-	11,445,660	41,976,298
Core Capital and Supplementary Capital	30,530,638	-	-	-	30,530,638
Other Equity Elements	-	-	-	11,445,660	11,445,660
Individual and Retail Customer Deposits	15,707,488	60,244,542	3,917,441	3,949,956	77,140,827
Stable deposits	9,376,750	18,242,935	3,214,465	3,232,715	32,363,521
Less stable deposits	6,330,738	42,001,607	702,976	717,241	44,777,306
Payables to Other Persons	5,980,458	43,209,497	1,492,706	-	25,989,791
Operational Deposits/Participation Fund	-	-	-	-	-
Other Payables	5,980,458	43,209,497	1,492,706	-	25,989,791
Equivalent Liabilities to Interdependent Assets	-	-	-	-	-
Other Liabilities	6,951,210	8,073,544	-	-	-
Derivative Liabilities	-	-	-	-	-
Other Equity Elements and Liabilities Not Included Above	6,951,210	8,073,544	-	-	-
Current Stable Fund	-	-	-	-	145,106,916
Required Stable Fund	-	-	-	-	-
High Quality Liquid Assets	-	-	-	-	1,412,141
Operational Deposits/Participation Fund Deposited with Credit Institutions or Financial Institutions	-	-	-	-	-
Performing Receivables	26,817	68,053,541	27,261,460	50,280,336	83,776,555
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	-	20,667,078	5,528,778	4,005,585	9,870,036
Corporate Customers Other Than Credit Institutions or Financial Institutions, Institutions, Individuals and Retail Customers, Central Governments, CBRT and Public Institutions	26,817	47,386,463	21,732,682	46,274,751	73,906,519
Receivables Subject to a Low Risk Weight of 35% or Less	-	-	-	405,056	263,286
Receivables Secured by Residential Real Estate Mortgages	-	-	-	-	-
Receivables Subject to a Low Risk Weight of 35% or Less	-	-	-	588,034	382,222
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	23,109,405	608,792	274,189	15,300	24,006,711
Physically Deliverable Commodities Including Gold	-	-	-	-	-
Initial Collateral of Derivative Contracts or Guarantee Fund Given to Central Counterparty	-	6,503	-	-	5,528
Derivative Assets	-	552,064	274,189	15,300	841,553
Amount of Derivative Liabilities Before Deducting Variation Collateral	-	50,225	0	0	50,225
Other Assets Not Included Above	23,109,405	-	-	-	23,109,405
Off-Balance Sheet Liabilities	-	30,941,344	8,167,514	3,317,374	2,121,312
Required Stable Fund	-	-	-	-	111,316,719
Net Stable Funding Rate (%) (Current/Required Stable Fund)	-	-	-	-	130.36

(*) 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 AS OF 30 SEPTEMBER 2025

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

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

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

Net Stable Funding Ratio (NSFR) (Continued):

Prior Period	Amount Not Subject to Maturity-Based Consideration Ratio				Total Amount Subject to Consideration Ratio
	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	
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	-	23,965,330	10,264,382	12,548,677	21,275,668
Secured Receivables	-	-	-	-	-
Corporate Customers Other Than Credit Institutions or Financial Institutions, Institutions, Individuals and Retail Customers, Central Governments, CBRT and Public Institutions	31,484	26,152,737	6,995,440	24,565,259	37,470,300
Receivables Subject to a Low Risk Weight of 35% or Less	-	-	-	213,005	138,453
Receivables Secured by Residential Real Estate Mortgages	-	-	-	-	-
Receivables Subject to a Low Risk Weight of 35% or Less	-	-	-	377,164	245,156
Stock Exchange Traded Shares and Debt Instruments That Do Not Have the Characteristics of High Quality Liquid Assets	-	-	-	-	-
Assets Equivalent to Interdependent Liabilities	-	-	-	-	-
Other Assets	14,733,539	20,338	229	-	14,815,211
Physically Deliverable Commodities Including Gold	-	-	-	-	-
Initial Collateral of Derivative Contracts or Guarantee Fund Given to Central Counterparty	-	20,338	-	-	17,287
Derivative Assets	-	-	229	-	-
Amount of Derivative Liabilities Before Deducting Variation Collateral	-	-	-	-	64,385
Other Assets Not Included Above	14,733,539	-	-	-	14,733,539
Off-Balance Sheet Liabilities	-	17,159,184	3,636,058	2,684,654	1,173,995
Required Stable Fund	-	-	-	-	75,916,629
Net Stable Funding Rate (%) (Current/Required Stable Fund)	-	-	-	-	127.75

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

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

VI. Explanations on Consolidated Leverage Ratio

The Group's consolidated leverage ratio, calculated in accordance with the "Regulation on the Measurement and Assessment of Leverage Levels of Banks," was 9.11% (December 31, 2024: 9.40%). The primary reason for the decrease in the current period leverage ratio compared to the previous period is that the increase in core capital was less than the increase in total risk-weighted amounts. The regulation sets the minimum leverage ratio at 3%.

	Current Period	Prior Period
Assets On the Balance Sheet		
Assets on the balance sheet (excluding derivative financial instruments and loan derivatives, including collaterals)	213,658,570	134,262,351
Assets deducted from core capital	(465,406)	(665,349)
Total risk amount for assets on the balance sheet	213,193,164	133,597,002
Derivative Financial Instruments and Loan Derivatives		
Renewal cost of derivative financial instruments and loan derivatives	1,479,719	674,139
Potential credit risk amount of derivative financial instruments and loan derivatives	1,631,459	1,130,702
Total risk amount of derivative financial instruments and loan derivatives	3,111,178	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)	12,220,541	11,408,471
Risk amount arising from intermediated transactions	-	-
Total risk amount of financing transactions with securities or goods warranties	12,220,541	11,408,471
Off-Balance Sheet Commitments		
Gross nominal amount of the off-the-balance sheet transactions	31,572,846	21,387,149
Adjustment amount arising from multiplying by the credit conversion rate	-	-
Total risk amount for off-the-balance sheet transactions	31,572,846	21,387,149
Capital and Total Risk		
Core capital	23,701,991	15,787,133
Total risk amount	260,097,729	168,197,463
Leverage Ratio	9.11	9.40

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

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

VII. Explanations on Consolidated Risk Management

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

Explanations on risk management and risk weighted amount

	Risk Weighted Amounts		Minimum Capital Requirements
	30 September 2024	31 December 2024	30 September 2024
1 Credit risk (excluding counterparty credit risk)	134,283,480	81,248,817	10,742,678
2 Standardized approach	134,283,480	81,248,817	10,742,678
3 Internal rating-based approach	-	-	-
4 Counterparty credit risk	2,194,779	1,942,827	175,582
5 Standardized approach for counterparty credit risk	2,194,779	1,942,827	175,582
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	6,186,163	4,070,938	494,893
17 Standardized approach	6,186,163	4,070,938	494,893
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)	156,445,721	95,250,151	12,515,657

VIII. Explanations on Consolidated Operating Segments

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

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

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

VIII. Explanations on Consolidated Operating Segments (Continued)

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	5,419,815	544,646	8,537,692	14,502,153
Other	-	-	-	-
Operating Income	5,419,815	544,646	8,537,692	14,502,153
Operating Expense	-	-	(4,990,385)	(4,990,385)
Profit before Tax	5,419,815	544,646	3,547,307	9,511,768
Corporate Tax Provision	-	-	(2,558,475)	(2,558,475)
Profit after Tax	5,419,815	544,646	988,832	6,953,293
Segment Assets	74,794,492	251,859	144,325,332	219,371,683
Affiliates and Subsidiaries	-	-	-	-
Total Assets	74,794,492	251,859	144,325,332	219,371,683
Segment Liabilities	32,551,719	53,736,652	107,823,327	194,111,698
Equity	-	-	25,259,985	25,259,985
Total Liabilities	32,551,719	53,736,652	133,083,312	219,371,683

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

Prior Period	Commercial Banking	Retail banking	Other	Group's Total Activities
Operating Income	2,984,200	319,057	4,837,711	8,140,968
Operating Expense	-	-	-	-
Operating Income	2,984,200	319,057	4,837,711	8,140,968
Operating Expense	-	-	(2,819,955)	(2,819,955)
Profit after Tax	2,984,200	319,057	2,017,756	5,321,013
Corporate Tax Provision	-	-	(1,519,285)	(1,519,285)
Profit after Tax	2,984,200	319,057	498,471	3,801,728
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.

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

IX. 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 TRY 3,902,156 as of September 30, 2025 (December 31, 2024: TRY 2,376,867).

Risk Management Objective and Hedging 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 effects 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) Hedge 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 Hedge Relationship

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

1. Hedged 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.

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

IX. Explanations on Hedge Accounting (Continued)

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
30/09/2025	Interest Rate Swap	Fixed interest Euro Financial assets	Interest	1,077,921	(1,073,750)	4,171
31/12/2024	Interest Rate Swap	Fixed interest Euro Financial assets	Interest	1,073,629	(914,899)	158,730

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SECTION FIVE: EXPLANATIONS AND NOTES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS

I. Explanations and Disclosures Related to Consolidated Assets

1. Information on cash equivalents and balances with the CBRT

	Current Period		Prior Period	
	TRY	FC	TRY	FC
Cash/Foreign Currency	168,489	537,129	140,467	584,290
The CBRT ⁽¹⁾	8,891,781	12,594,552	7,454,188	7,298,994
Other ⁽²⁾	-	61,668	-	202,486
Total	9,060,270	13,193,349	7,594,655	8,085,770

⁽¹⁾ Includes TRY 15,746,706 held as reserve requirements.

⁽²⁾ Includes precious metal accounts.

As of September 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 3% to 40% based on their maturities (December 31, 2024: 0%-33%), and for foreign currency liabilities, the rates range from 2.5% to 32% based on their maturities (December 31, 2024: 5%-30%).

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	1,256,941	4,482,686	964,921	2,855,222
Unrestricted Time Deposit	-	-	-	-
Restricted Time Deposit	-	-	-	-
Reserve Requirements	7,634,840	8,111,866	6,489,267	4,443,772
Total	8,891,781	12,594,552	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	628,560	10,566,533	672,538	13,827,942
Domestic	628,560	588,639	672,538	3,509,073
Foreign (*)	-	9,977,894	-	10,318,869
Total	628,560	10,566,533	672,538	13,827,942

(*) The account with foreign banks includes a collateral of TRY 65,300 for foreign credit collateral, options, and swap transactions (31 December 2024: TRY 200,884), and a mandatory reserve amount of TRY 423,808 for Anadolubank Nederland NV (31 December 2024: TRY 289,962).

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

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

3. Information on receivables from money markets

As of September 30, 2025, there are no receivables from money markets (December 31, 2024: TRY 5,895,477).

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

Information regarding financial assets at fair value through profit or loss provided as collateral/blocked

As of September 30, 2025, financial assets at fair value through profit or loss provided as collateral amounted to 300,544 Turkish Lira (December 31, 2024: None).

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	FC
Government debt securities	372,669	176,412	63,620	242,368
Share certificates	-	-	-	-
Other assets (*)	-	98,263	-	98,676
Total	372,669	274,675	63,620	341,044

(*) Other Financial Assets include bonds of Türkiye Vakıflar Bankası (TRY 15,471), Ziraat Bankası (TRY 14,635), Türkiye Export Credit Bank (TRY 16,406), Akbank (TRY 1,186), Türkiye Wealth Fund (TRY 8,754), Garanti Bankası (TRY 2,341), Industrial Development Bank (TRY 2,658), İş Bankası (TRY 31,522), and Yapı Kredi Bankası (TRY 5,290) (December 31, 2024: includes bonds of 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)..

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	25,359,335	6,333,241
Quoted at Stock Exchange	25,189,981	6,210,950
Unquoted at Stock Exchange	169,354	122,291
Share Certificate	164,665	128,086
Quoted at Stock Exchange	-	-
Unquoted at Stock Exchange	164,665	128,086
Impairment Provision (-)	721,473	628,262
Total	24,802,527	5,833,065

As of 30 September 2025, the financial assets at fair value through other comprehensive income subject to repo transactions are TRY 316,004 (31 December 2024: TRY 97,412).

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

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

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

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	-	7,621,253	-	8,501,008
Sales	-	(6,471,952)	-	(6,053,232)
Value at the Beginning of the Period	-	(22,152)	-	332,191
Purchases During the Year	-	765,029	-	-
End of Period Balance(*)	-	10,725,377	-	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	124,591	6,644	25,615	13,390
Swap Transactions	76,330	453,720	43,282	144,830
Futures Transactions	-	-	-	-
Options	609,317	286,345	336,089	105,313
Other	-	-	-	-
Total	810,238	746,709	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	748	345,278	122,003	171,610
Corporate Shareholders	-	345,278	121,166	171,610
Real Person Shareholders	748	-	837	-
Indirect Loans Granted to Shareholders	1,922,601	52,971	1,227,802	60,437
Loans Granted to Employees	58,785	83	19,164	83
Total	1,982,134	398,332	1,368,969	232,130

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

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

Information Related to Loans (Continued)

Loans at fair value through other comprehensive income

	Current Period Carrying Value	Prior Period Carrying Value
Loans at fair value through other comprehensive income	10,725,377	8,833,199

Loans measures at amortized cost

Current Period		Loans under Close Monitoring		
Cash Loans		Non-Restructured Loans	Restructured Loans	
			Loans with Revised Contract Terms	Refinancing
Non-specialized Loans	110,652,966	1,753,557	429,001	-
Enterprise Loans	-	-	-	-
Export Loans	14,996,796	422,241	56,125	-
Import Loans	-	-	-	-
Loans Given to Financial Sector	14,799,176	-	-	-
Retail Loans	218,542	2,166	205	-
Credit Cards	214,964	5,322	34	-
Other	80,423,488	1,323,828	372,637	-
Specialized Loans	-	-	-	-
Other Receivables	-	-	-	-
Total	110,652,966	1,753,557	429,001	-

	Current Period		Prior Period	
	Standard Loans	Loans Under Follow-up	Standard Loans	Loans Under Follow-up
12 Months Expected Credit Loss	516,661	-	256,805	-
Significant Increase in Credit Risk	-	150,105	-	75,103

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(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	58,720	86,595	145,315
Mortgage Loans	-	11,315	11,315
Automotive Loans	-	-	-
Consumer Loans	58,720	75,280	134,000
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	40,061	-	40,061
Installment	5,331	-	5,331
Non-Installment	34,730	-	34,730
Individual Credit Cards-FC	230	-	230
Installment	-	-	-
Non-Installment	230	-	230
Personnel Loans-TRY	10,715	42,003	52,718
Mortgage Loans	-	-	-
Automotive Loans	-	-	-
Consumer Loans	10,715	42,003	52,718
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	7,015	-	7,015
Installment	704	-	704
Non-Installment	6,311	-	6,311
Personnel Credit Cards-FC	112	-	112
Installment	-	-	-
Non-Installment	112	-	112
Overdraft Account-TRY (Individual)	22,880	-	22,880
Overdraft Account-FC (Individual)	-	-	-
Total	139,733	128,598	268,331

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS AS OF 30 SEPTEMBER 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 (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

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

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

7. Information Related to Loans (Continued)

Information on commercial installment loans and corporate credit cards:

Current Period	Short-term	Medium and Long-term	Total
Commercial Installment Loans-TRY	8,710,890	11,594,527	20,305,417
Mortgage Loans	-	-	-
Automotive Loans	163,957	2,658,883	2,822,840
Consumer Loans	8,546,933	8,935,644	17,482,577
Other	-	-	-
Commercial Installment Loans- FC Indexed	-	-	-
Mortgage Loans	-	-	-
Automotive Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
Commercial Installment Loans-FC	53,630	138,199	191,829
Mortgage Loans	-	-	-
Automotive loans	-	-	-
Consumer Loans	53,630	138,199	191,829
Other	-	-	-
Corporate Credit Cards-TRY	172,902	-	172,902
Installment	8,800	-	8,800
Non-Installment	164,102	-	164,102
Corporate Credit Cards-FC	-	-	-
Installment	-	-	-
Non-Installment	-	-	-
Overdraft Account-TRY (Commercial)	124,232	-	124,232
Overdraft Account-FC (Commercial)	-	-	-
Total	9,061,654	11,732,726	20,794,380
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 AS OF 30 SEPTEMBER 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	7,526,464	6,874,546
Private (*)	116,034,437	71,528,171
Total	123,560,901	78,402,717

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

Distribution of domestic and foreign loans:

	Current Period	Prior Period
Domestic Loans (*)	103,136,584	67,084,974
Foreign Loans	20,424,317	11,317,743
Total	123,560,901	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	188,648	190,185
Loans with Doubtful Collectability	630,141	154,499
Uncollectible Loans	630,862	363,963
Total	1,449,651	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	104	2,313	19,162
Rescheduled Loans	104	2,313	19,162
Prior Period			
Gross Amounts Before Provisions	467	1,044	31,602
Rescheduled Loans	467	1,044	31,602

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS AS OF 30 SEPTEMBER 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
	Loans with Limited Collectability	Loans with Doubtful Collectability	Uncollectible Loans
Current Period			
Balance at the end of Prior Period	324,770	220,890	485,805
Additions (+)	1,161,163	41,507	61,066
Transfers from Other Categories of Non-Performing Loans (+)	-	719,715	384,771
Transfers to Other Categories of Non-Performing Loans (-)	1,027,781	76,689	18
Collection During the Period (-)	88,471	10,686	57,185
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	-	48,618	-
Balance at the End of the Period	369,202	943,352	874,394
Provisions (-)	188,648	630,141	630,862
Net Balance in Balance Sheet	180,554	313,211	243,532
Prior Period			
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, the principal of which is TRY 77,287 , to GSD Varlık Yönetim Şirketi A.Ş. for TRY 33,000.

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS AS OF 30 SEPTEMBER 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⁾	61,894	244,086	195,790
Specific Provision (-) ⁽¹⁾	37,701	151,871	126,049
Net balance in the balance sheet	24,193	92,215	69,741
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)	180,554	313,211	243,532
Loans granted to corporate entities and real persons (Gross))	369,202	943,352	863,270
Provisions Amount (-)	188,648	630,141	619,738
Loans granted to corporate entities and real persons (Net)	180,554	313,211	243,532
Banks (Gross)	-	-	-
Provisions Amount (-)	-	-	-
Banks (Net)	-	-	-
Other Loans (Gross)	-	-	11,124
Provisions Amount (-)	-	-	11,124
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 AS OF 30 SEPTEMBER 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 TFRS 9

	Group III	Group IV	Group V
	Loans with Limited Collectability	Loans with Doubtful Collectability	Uncollectible Loans
Current Period (Net)	32,886	74,880	68,307
Interest Accruals and Rediscount with Valuation Differences	66,580	224,899	265,172
Provision amount (-)	33,694	150,019	196,865
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 deemed uncollectible are recovered through legal proceedings and liquidation of collateral, or may be written off from the assets based on a resolution of the Bank's Board of Directors. As of 30 September 2025, the Bank has loans amounting to TRY 527 written off from its non-performing loan portfolio, and it has no loan sales. (31 December 2024: The Bank wrote off TRY 51,621 of loans included in its non-performing loan portfolio for which it had set aside 100% provisions, based on a resolution of the Board of Directors, and sold loans amounting to TRY 132,868.)

7. Information on financial assets measured at amortized cost

Information on Government Debt Securities measured at amortized cost

	Current Period	Prior Period
Government Bond	13,019,627	7,248,082
Treasury Bill	-	-
Other Public Debt Securities	-	-
Total	13,019,627	7,248,082

Information on financial assets measured at amortized cost

	Current Period	Prior Period
Debt Securities	16,869,451	9,954,557
<i>Quoted at Stock Exchange</i>	16,869,451	9,954,557
<i>Unquoted at Stock Exchange</i>	-	-
Impairment Provision (-)	-	-
Total	16,869,451	9,954,557

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS AS OF 30 SEPTEMBER 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	3,096,722	340,711
Purchases During the Year	4,103,051	6,817,735
Disposal through Sale and Redemption	(461,507)	(744,991)
Valuation Effect	176,628	129,717
Total at the end of the Period	16,869,451	9,954,557

9. Information related to factoring receivables

	Current Period		Prior Period	
	TRY	FC	TRY	FC
Short-Term	6,285,000	-	4,270,776	-
Medium and Long-Term	8,208	-	49,190	-
Total	6,293,208	-	4,319,966	-

The total Expected Loss Provision set aside for factoring receivables is TRY 35,845 (31 December 2024: TRY 21,933), while the loss-making factoring receivables are TRY 78,170 (31 December 2024: TRY 43,767). The total Expected Loss Provision set aside is TRY 28,625 (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/Holland	100.00	-	
2	Anadolu Yatırım Menkul Kıymetler A.Ş.				Istanbul/Türkiye	91.90	8.10	
3	Anadolu Faktoring A.Ş.				Istanbul/Türkiye	99.99	0.01	
Income from Marketable Securities Portfolio								
Total Assets		Shareholders' Equity	Total Fixed Asset	Interest Income		Current Period Profit/Loss	Prior Period Profit/Loss	Fair Value
1	63,073,032	9,778,113	68,319	2,250,947	163,162	635,279	626,635	-
2	752,047	440,737	1,579	148,417	-	80,634	91,161	-
3	6.534.703	1.531.430	751	1.881.838	-	439.518	307.920	-

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS AS OF 30 SEPTEMBER 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.

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS AS OF 30 SEPTEMBER 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)

17. Explanations on deferred tax asset:

As of 30 September 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	982,222	1,008,223
Provisions for severance pay and unused leave	94,035	68,910
TAS – TPL Depreciation differences	452,504	342,045
Stage 1 and 2 expected credit loss provisions	198,612	102,722
Financial Asset Valuation Differences	98,270	117,135
Other Provisions	36,879	39,656
Fixed Assets and NCI	4,679	208,720
Derivative financial instruments discount	-	69,627
TFRS 16	8,688	6,293
Other	88,555	53,115
Deferred tax liability	676,645	486,330
Valuation differences of securities	203,376	36,815
Valuation differences of tangible fixed assets	439,190	425,196
Other	34,079	24,319
Deferred tax asset/liability, net	305,577	521,893

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

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

19. Information on other assets

The other assets item of 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 AS OF 30 SEPTEMBER 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	1,090,820	-	12,132,057	13,790,529	1,549,553	2,422,874	137,736	-	31,123,569
Foreign Currency Deposits	17,082,528	-	10,283,548	37,024,038	2,057,961	5,816,144	9,453,649	-	81,717,868
Residents in Türkiye	4,037,481	-	7,265,736	24,739,407	1,142,235	133,030	15,887	-	37,333,776
Residents Abroad	13,045,047	-	3,017,812	12,284,631	915,726	5,683,114	9,437,762	-	44,384,092
Public Sector Deposits	561,233	-	6	10,233	-	125	-	-	571,597
Commercial Deposits	1,413,732	-	2,964,344	6,603,035	112,610	3,933,673	60,071	-	15,087,465
Other Institutions Deposits	13,181	-	3,885	167,204	407,781	124,564	0	-	716,615
Precious Metal Deposit	2,114,976	-	261,449	1,770,194	44,392	11,049	2,382	-	4,204,442
Bank Deposit	380	-	2,014,526	355,248	-	986,295	1,245,722	-	4,602,171
The CBRT	-	-	-	-	-	-	-	-	-
Domestic Banks	2	-	428,470	-	-	-	-	-	428,472
Foreign Banks	378	-	1,586,056	355,248	-	986,295	1,245,722	-	4,173,699
Participation Banks	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-
Total	22,276,850	-	27,659,815	59,720,481	4,172,297	13,294,724	10,899,560	-	138,023,727

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	11,686,178	8,884,771	19,400,949	21,614,820
Foreign Currency Saving Deposits	2,543,971	1,689,506	20,837,187	13,972,752
Other Deposits in the Form of Saving	-	-	-	-
Foreign Branches' Deposits under Foreign Authorities' Insurance Coverage	-	-	-	-
Off-Shore Banking Regions' Deposits under Foreign Authorities' Insurance Coverage	-	-	-	-
Total	14,230,149	10,574,277	40,238,136	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	6,686,537	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	297,876	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	6,984,413	5,706,030

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

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

1. Information on maturity structure of deposits (Continued)

Information on 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	874,182	725,071	15,330,241	9,871,217
Foreign Currency Commercial Deposits	303,663	209,146	18,153,938	11,433,934
Other Commercial Deposits	-	-	-	-
Foreign Branches' Deposits Under Foreign Insurance Coverage	-	-	-	-
Off-Shore Deposits Under Foreign Insurance Coverage	-	-	-	-
Total	1,177,845	934,217	33,484,179	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	5,215,348	8,060,871
Deposits and Other Accounts of Official Institutions	571,599	170,621
Deposits and other accounts of credit institutions and financial institutions	14,210,196	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	4,807,163	69,369	3,203,777	58,635
Foreign Banks and Institutions and Funds	-	12,028,887	-	7,133,532
Total	4,807,163	12,098,256	3,203,777	7,192,167

Showing the loans taken according to the maturity distinction

	Current Period		Prior Period	
	TRY	FC	TRY	FC
Short-Term ⁽¹⁾	4,798,727	67,348	3,194,619	1,183,623
Medium and Long Term ⁽¹⁾	8,436	12,030,908	9,158	6,008,544
Total	4,807,163	12,098,256	3,203,777	7,192,167

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

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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 Transaction				
Financial Institutions and Organizations	16,291,749	-	94,126	-
Other Institutions and Organizations	-	-	-	-
Individuals	155,619	-	54,069	-
International Transactions				
Financial Institutions and Organizations	2,190,699	3,773,962	-	-
Other Institutions and Organizations	-	-	-	-
Individuals	-	-	-	-
Total	18,638,067	3,773,962	148,195	-

4. Information on banks and other financial institutions

Table of negative differences for trading derivative financial liabilities:

	Current Period		Prior Period	
	TRY	FC	TRY	FC
Derivative Financial Liabilities				
Forward Transactions	150,345	7,345	211,157	2,366
Swap Transactions	112,628	231,462	73,871	346,258
Future Transactions	-	-	-	-
Options	52,939	204,330	187,554	126,516
Other	-	-	-	-
Total	315,912	443,137	472,582	475,140

5 Information on lease liability

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

The Bank's liabilities from lease transactions as of September 30, 2025 are as follows.

30 September 2025	Gross	Net
Less than 1 year	45,891	42,326
Between 1- 4 years	209,269	159,781
More than 4 years	354,267	195,788
Total	609,427	397,895
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

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

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

6. 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	40,889	21,035
Provisions for lawsuit (*)	94,691	128,857
Provision for credit card promotion expenses	1,416	1,014
Other provisions	23,639	25,392
Total	160,635	176,298

(*) Provisions for lawsuits include personnel lawsuit provisions amounting to TRY 75,936 (31 December 2024: TRY 110,710).

Reserve for Employee Benefits

As of 30 September 2025, the Group has shown severance pay provision of TRY 194,987 (31 December 2024: TRY 147,207), leave obligation of TRY 122,582 (31 December 2024: TRY 86,455) and premium provision of TRY 11,035 (31 December 2024: TRY 21,572) in the financial statements under the item "Employee Rights Provision".

Balance Sheet Liabilities:	30 September 2025	31 December 2024
-Provision for Severance Pay	194,987	147,207
-Provision for Unused Vacation	122,582	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 September 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.

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

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

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

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

Information on Provisions for Severance Pay

	Current Period	Prior Period
Balance at the beginning of the period	147,207	91,832
Changes during the period	55,593	44,233
Actuarial loss/(gain) transferred to equity	14,208	82,947
Paid current period	(22,021)	(71,805)
Total	194,987	147,207

7. Explanations on current tax liability

Information on tax provision

As of 30 September 2025, the Bank's tax liability after deducting the prepaid taxes paid during the period from the corporate tax is TRY 1,028,696 (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	1,028,696	707,013
Banking Insurance Transaction Tax	208,242	153,329
Taxation on Marketable Securities	320,137	128,165
Capital Gains Tax on Property	2,629	1,708
Value Added Tax Payable	5,897	6,370
Other	118,913	81,028
Total	1,684,514	1,077,613

Information on premium payables

	Current Period	Prior Period
Social Security Premiums – Employee	20,819	14,797
Social Security Premiums – Employer	30,423	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	1,089	773
Unemployment Insurance – Employer	2,359	1,671
Other	272	220
Total	54,962	38,538

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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 September 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	-	6,278,530	-	-
Subordinated Loans	-	-	-	-
Subordinated Debt Instruments	-	6,278,530	-	-
Total	-	6,278,530	-	-

(*) 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.

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.

ANADOLUBANK ANONİM ŞİRKETİ

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

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

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

None.

Information on privileges given to shares representing the capital

None.

13. Common stock issue premiums, shares and equity instruments

	Current Period	Prior Period
Number of Stocks (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	6,071,028	-	3,892,045	-
Securities Measured at FV Through				
Other Comprehensive Income	373,473	(7,955)	(71,947)	(55,831)
From the Securities Subject to Structural				
Position	-	-	-	-
Total	6,444,501	(7,955)	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	1,421,497	1,122,019
Commitment For Use Guaranteed Credit Allocation	5,071,250	3,226,871
Credit Cards Limit Commitments	511,903	380,868
Liabilities From Guarantee Letters Issued in Our Favor	224,169	126,743
Forward Asset Purchase Commitments	67,938,939	12,418,138
Commitments for Promotions Related with Credit Cards and		
Banking Activities	1,421	1,014
Tax and Fund Liabilities Arising from Export Commitments	52	39
Total	75,169,231	17,275,692

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

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

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

Final guarantees, provisional guarantees, sureties, and similar transactions

	Current Period	Prior Period
Final Letters of Guarantee	10,850,896	8,140,376
Letters of Guarantee Given to Customs Offices	121,983	128,052
Provisional Letters of Guarantee	904,778	815,620
Advance Letters of Guarantee	799,637	483,505
Other Letters of Guarantee	9,652,120	5,104,365
Total	22,329,414	14,671,918

2. Total amount of non-cash loans

	Current Period	Prior Period
Non-Cash Loans granted for Obtaining Cash Loans	19,565,080	5,213,911
Less Than or Equal to One Year with Original Maturity	12,558,884	1,697,702
More Than One Year with Original Maturity	7,006,196	3,516,209
Other Non-Cash Loans	20,159,899	17,162,396
Total	39,724,979	22,376,307

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

Current Period	Group I		Group II	
	TRY	FC	TRY	FC
Letters of Guarantee	18,316,966	3,931,920	57,348	23,180
Bank Acceptances	-	148,443	-	-
Letters of Credit	-	8,523,802	-	-
Endorsements	-	-	-	-
Factoring Guarantees	-	-	-	-
Other Commitments and Contingencies	8,723,320	-	-	-
Non-cash loans	27,040,286	12,604,165	57,348	23,180

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

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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	15,170,200	1,240,743	8,653,252	1,103,602
Medium and Long-Term Loans	4,639,030	949,210	1,860,017	947,226
Non-Performing Loans	106,558	26,227	38,957	13,809
Total	19,915,788	2,216,180	10,552,226	2,064,637

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

Information on interest income from banks

	Current Period		Prior Period	
	TRY	FC	TRY	FC
Domestic Banks	158,680	50,122	63,971	3,518
Foreign Banks	1,451	245,870	-	307,852
Total	160,131	295,992	63,971	311,370

Information on interest income on marketable securities

	Current Period		Prior Period	
	TRY	FC	TRY	FC
Financial Assets Measured at Fair Value through Profit/Loss	51,930	32,998	2,253	16,672
Financial Assets Measured at Fair Value through Other Comprehensive Income	3,630,211	51,810	341,138	50,644
Financial Assets Measured at Amortized Cost	-	344,388	-	180,920
Total	3,682,141	429,196	343,391	248,236

Information on Interest expense paid to associates and subsidiaries

None.

ANADOLUBANK ANONİM ŞİRKETİ

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

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

1. Interest Income (Continued)

Information on Other Interest Income

Of the other interest income amounting to TRY 1,888,068 for the accounting period ending on 30 September 2025 (30 September 2024: TRY 1,110,276), TRY 1,831,771 (31 March 2024: TRY 1,092,914) 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	1,460,537	249,874	845,643	135,193
CBRT	-	-	-	-
Domestic Banks	1,374,407	3,241	805,369	1,246
Foreign Banks	86,130	246,633	40,274	133,947
Other Institutions	-	-	-	-
Total	1,460,537	249,874	845,643	135,193

Information on Interest expense paid to associates and subsidiaries

None.

Information on interest expenses on securities issued

	Current Period	Prior Period
Interest paid on securities issued	332,560	-

Information on maturity structure of interest expenses on deposits

Current Period	Time Deposit							
	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	-	290,618	-	-	-	-	-	290,618
Saving Deposits	-	4,582,957	4,023,591	1,144,446	692,360	268,466	-	10,711,820
Public Sector Deposits	-	157	215	-	-	-	-	372
Commercial Deposits	-	281,141	1,319,525	350,656	776,678	311,883	-	3,039,883
Other Deposits	-	734	22,132	128,944	33,976	1,668	-	187,454
7 Days Call Accounts	-	-	-	-	-	-	-	-
Total	-	5,155,607	5,365,463	1,624,046	1,503,014	582,017	-	14,230,147
Foreign Currency								
Deposits	121,645	206,991	891,366	70,851	129,042	191,095	-	1,610,990
Bank Deposits	-	117,801	-	-	-	-	-	117,801
7 Days Call Accounts	-	-	-	-	-	-	-	-
Precious Metal Deposits	-	758	8,658	6,230	39	2	-	15,687
Total	121,645	325,550	900,024	77,081	129,081	191,097	-	1,744,478
Grand Total	121,645	5,481,157	6,265,487	1,701,127	1,632,095	773,114	-	15,974,625

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

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

2. Interest Expense (Continued)

Prior Period	Time Deposit					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	-	75,527	-	-	-	-	-	75,527
Saving Deposits	-	1,913,739	1,679,178	1,252,131	977,855	381,481	-	6,204,384
Public Sector Deposits	-	12	1,348	-	-	-	-	1,360
Commercial Deposits	-	197,514	491,295	327,697	1,327,715	155,534	-	2,499,755
Other Deposits	-	393	7,308	887	40,125	219	-	48,932
7 Days Call Accounts	-	-	-	-	-	-	-	-
Total	-	2,187,185	2,179,129	1,580,715	2,345,695	537,234	-	8,829,958
Foreign Currency								
Deposits	103,279	109,926	559,541	86,531	243,608	154,839	-	1,257,724
Bank Deposits	-	95,146	13,232	6,696	-	-	-	115,074
7 Days Call Accounts	-	-	-	-	-	-	-	-
Precious Metal Deposits	-	454	3,232	672	10,439	3	-	14,800
Foreign Currency	103,279	205,526	576,005	93,899	254,047	154,842	-	1,387,598
Deposits	103,279	2,392,711	2,755,134	1,674,614	2,599,742	692,076	-	10,217,556

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	934	551
Other	2,444	89
Total	3,378	640

4. Information on trading income/loss

	Current Period	Prior Period
Trading Gain	25,223,853	10,207,671
Gain on Capital Market Transactions	166,148	122,389
From Derivative Transactions	17,072,676	6,637,592
Foreign Exchange Gains	7,985,029	3,447,690
Trading Loss (-)	25,490,148	9,479,923
Losses on Capital Market Transactions	4,782	12,229
From Derivative Transactions	17,282,087	6,517,084
Foreign Exchange Losses	8,203,279	2,950,610
Net Trading Gain/Loss	(266,295)	727,748

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

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

5. Information on other operating income

	Current Period	Prior Period
Released Provisions	293,084	214,454
Checkbook Fee	5,291	26,224
Provision for Notary Statement Expenses	3,990	1,644
Communication Revenues	1,822	1,417
Income from the Sale of Assets	13,800	9,320
Collections Related to Expenses of Previous Years	43,707	4,755
Income from the Sale of Real Estate	1,079,664	23,511
Collections Due to Right of Redemption Agreement	16,302	28,274
Other	63,352	32,065
Total	1,521,012	341,664

6. Provision for losses and other provision expenses

	Current Period	Prior Period
Expected Credit Losses	1,225,555	390,707
12 Months Expected Credit Loss (Stage 1)	407,125	194,963
Significant Increase in Credit Risk (Stage 2)	140,317	26,925
Lifetime ECL Impaired Credits (Stage 3)	678,113	168,819
Other Provision Expenses	1,066	106,268
Marketable Securities Impairment Provision	-	337
Financial Assets Measured at Fair Value Through Profit/Loss	-	66
Financial Assets Measured at Other Comprehensive Income	-	271
Provisions for Impairment of Associates, Subsidiaries and Joint Ventures	-	-
Investment in Associates	-	-
Subsidiaries	-	-
Other	1,066	105,931
Total	1,226,621	496,975

(*) Within the TRY 1,066 included in the other line for the current period, there is an amount of TRY 664 for litigation provisions.

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS AS OF 30 SEPTEMBER 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	35,791	3,954
Bank Social Aid Provision Fund Deficit Provision	-	-
Impairment Expenses of Property and Equipment	-	-
Depreciation Expenses of Property and Equipment	50,529	35,670
Impairment Expenses of Intangible Assets	-	-
Amortization Expenses of Intangible Assets	39,367	25,741
Impairment Expenses of Assets Held for Sale	-	-
Depreciation Expenses on Assets Held for Sale	-	-
Depreciation Expenses of Right-of-Use Assets	121,846	78,756
Impairment Expenses on Non-Current Assets Held for Sale and Discontinued Operations	-	-
Other Operating Expenses	548,694	376,610
<i>Operating Lease Expenses (*)</i>	11,832	9,048
<i>Repair and Maintenance Expenses</i>	70,728	43,189
<i>Advertisement Expenses</i>	24,015	16,769
<i>Other Expense ^(****)</i>	442,119	307,604
Loss on Sales of Assets	2,471	1,232
Other ^(***)	555,691	325,901
Total	1,354,389	847,864

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

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

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

(****) Within other expenses, there are communication expenses amounting to TRY 86,523, heating, lighting, and water expenses of TRY 35,533, TRY 50,334 cleaning expenses, TRY 25,362 expert expenses

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

As of 30 September 2025, the Group has no discontinued operations.

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

Explanation on tax provision for continuing and discontinued operations

As of 30 September 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 September 2025, are shown in detail in note 9 of this section.

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

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

As of 30 September 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 September 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 September 2025.

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS AS OF 30 SEPTEMBER 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 September 2025 the Group's current tax expense is TRY 1,874,990 (30 September 2024: current tax expense TRY 1,945,760).

For the accounting period ended 30 September 2025, the Group has a net deferred tax expense of TRY 124,883 (30 September 2024: deferred tax expense of TRY 426,475).

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	-	-	1,923,349	398,249	1,118	83
Interest and Commission Income	-	-	94,942	20	82	-
Parent Bank's Risk Group-prior period						
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	-	-	74,222	8	167	-

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS AS OF 30 SEPTEMBER 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	-	-	20,360,722	22,398,924	130,055	123,396
Deposit interest expense	-	-	1,276,614	860,133	29,614	12,368

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	-	-	4,701,037	1,871,548	48,162	-
Total Profit/Loss	-	-	205,996	183,125	(160)	1,935
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 September 2025, the Parent Bank collected a total of TRY 2,032 in stock trading commissions and Futures and Options Market commissions from Anadolu Yatırım Menkul Kıymetler A.Ş. (30 September 2024: TRY 1,765).

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS AS OF 30 SEPTEMBER 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	1,924,467	1.56
Non-cash loans	398,332	1.00
Deposit	20,489,490	14.85
Forward and option contracts	4,701,037	2.03

Prior Period	According to the Magnitudes in the Financial Statements	
	Balance	%
Cash loans	732,450	0.99
Non-cash loans	313,050	1.52
Deposit	22,817,821	24.41
Forward and option contracts	4,130,380	8.69

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 September 30, 2025, the Parent Bank and its subsidiary Anadolubank Nederland NV generated income of 11,527 TRY from service procurement and licensing agreements. (As of September 30, 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 September 2025, the amount of tangible benefits provided and to be provided to the Group's senior management is TRY 225,408 (30 September 2024: TRY 125,945).

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS AS OF 30 SEPTEMBER 2025

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

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

VI. Explanations and Disclosures Regarding Post-Balance Sheet Events

Transactions related to post-balance sheet matters that have not yet been finalized and their impact on the financial statements

The Bank applied to the BRSA and the Capital Markets Board on 11/08/2025 for permission to issue debt instruments up to the amount of 250 million USD or equivalent foreign currency or equivalent Turkish Lira abroad with the decision of the Board of Directors dated 11/08/2025 and numbered 2025/89. The issuance was approved by the BRSA with the approval dated 22/08/2025 and numbered E-32521522-102.01.08-164090 and the decision of the Capital Markets Board dated 09/10/2025 and numbered 54/1846, and the issuance transaction was carried out in 3 tranches.

The first tranche was realized on 21/10/2025 as USD 75 million with an interest rate of 4.95% and a maturity of 21/04/2027; the second tranche was realized on 24/10/2025 as USD 125 million with an interest rate of 4.875% and a maturity of 25/01/2027; and the third tranche was realized on 30/10/2025 as USD 50 million with an interest rate of 5.075% and a maturity of 11/11/2027.

The Bank, with its Board of Directors decision dated 13/10/2025 and numbered 2025/112, has decided to issue debt instruments up to 10 Billion Turkish Lira with fixed and/or variable interest rates to be determined according to the market conditions on the issuance dates, to be realized through one or more issuances in various types and maturities to be sold to private and/or qualified investors in the country without a public offering and has submitted it for BRSA approval as of 06/11/2025.

Summary information regarding the ratings of the Parent Bank by international rating agencies

Information regarding the Bank's ratings made by Fitch Ratings as of November 2025 is provided below.

FITCH Ratings: November 2025

Foreign Currency - Long-Term	B+ (Stable)
Local Currency - Long-Term	B+ (Stable)
Financial Capacity Rating	b+

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS AS OF 30 SEPTEMBER 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 September 2025 have been reviewed by PwC Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik A.Ş. The independent auditor's review report dated 20 November 2025 is presented preceding the consolidated financial statements.

II. Explanations and Notes Prepared by the Independent Auditor

None.

ANADOLUBANK ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS AS OF 30 SEPTEMBER 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	219,371,683	142,502,003
Total Credits (Net)	129,846,469	82,669,826
Securities	42,305,692	16,185,235
Equity	25,259,985	17,157,055
Total Deposit	138,023,727	108,631,116
Net Profit (*)	6,953,293	3,801,728

Financial Ratios (%)	Current Period	Prior Period
Capital Adequacy Ratio	20.45	18.08
Net Profit / Total Assets (*) (**) (***)	5.03	4.53
Net Profit / Equity (*) (**) (***)	44.16	36.30
Securities / Total Assets (****)	23.38	14.13
Total Credits / Total Assets (****)	71.76	72.16
Total Deposit / Total Assets (****)	76.28	94.82

(*) For comparability, the figure for September 30 September 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 third 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 44.16%, an asset efficiency of 5.03%, and a capital adequacy ratio of 20.45%. 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 third 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 1.66% non-performing loan (NPL) ratio, 5.03% asset efficiency, 44.16% return on equity, and a 20.45% 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