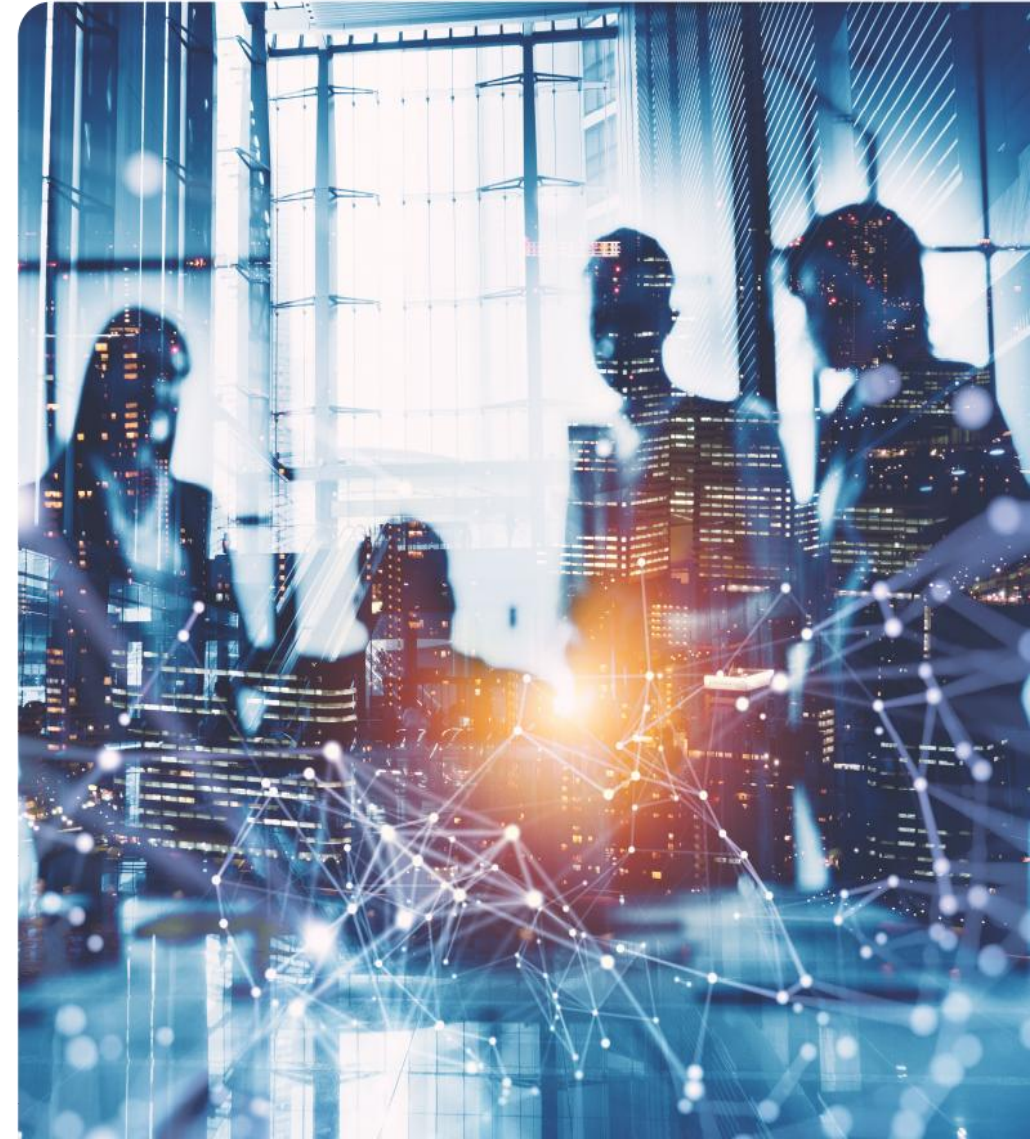




**FINANCIAL
PRESENTATION
March 2026
(Bank Only)**

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- 01 Macro Economic Outlook
- 02 Banking Sector Overview
- 03 **Anadolubank** Overview
- 04 Financials
- 05 Strategy & 2026 Guidance
- 06 Sustainability Vision
- 07 Appendix



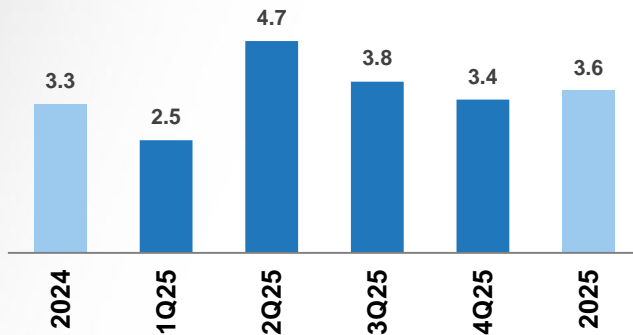
Macro Economic Outlook

01

Turkish Economy – Resilience Maintained Despite Global Volatility and Inflationary Pressures

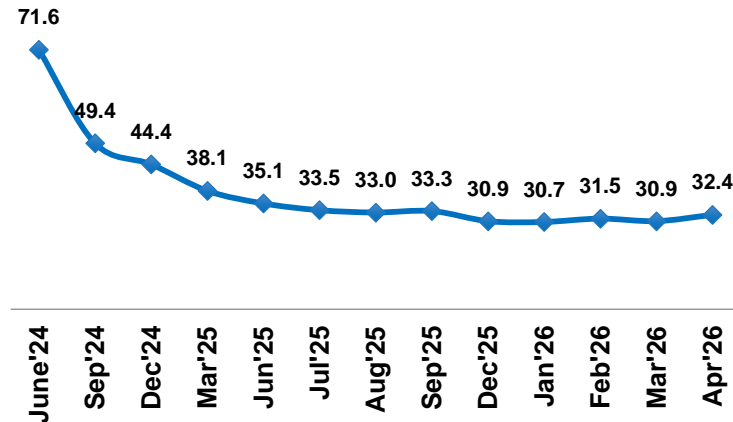
- Geopolitical tensions and policy uncertainty continue to fuel market volatility
- Inflation expectations revised upwards based on higher energy prices
- External balances may come under temporary pressure amid elevated energy costs and weaker global conditions
- Timely policy measures and resilient banking sector fundamentals continue to support financial stability in Türkiye

GDP Growth (YoY, %)



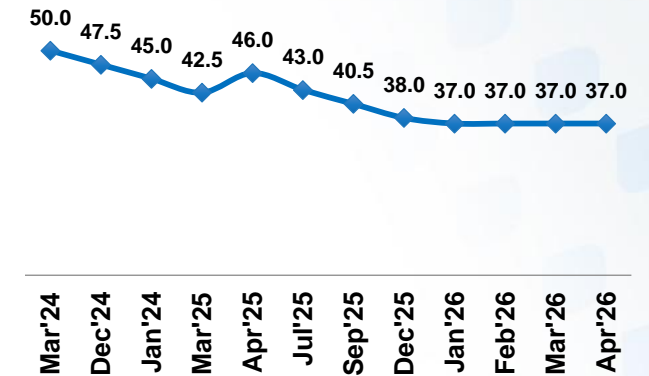
Growth remains resilient despite tighter financial conditions

CPI (%)



Inflation faces temporary upside pressure from energy prices

CBRT Policy Rate (%)



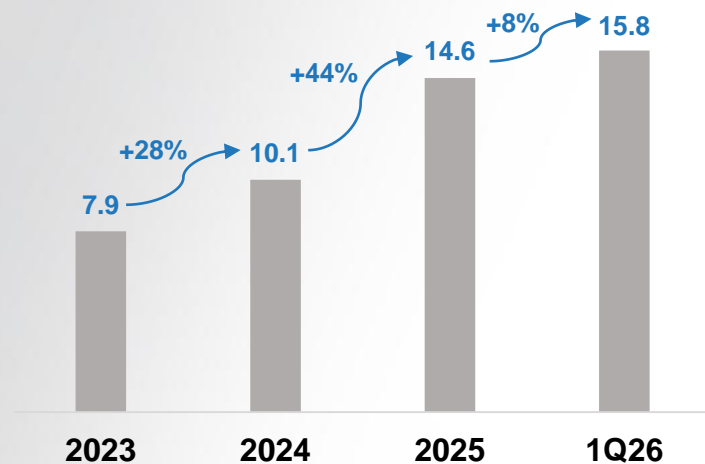
Tight monetary policy stance supporting price stability

Banking Sector Overview

02

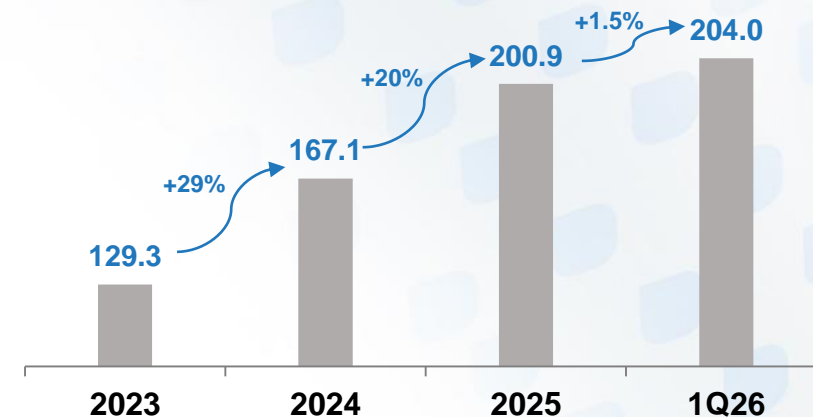
Turkish Banking Sector Outlook

Sector TL Loans Evolution (TL trn)

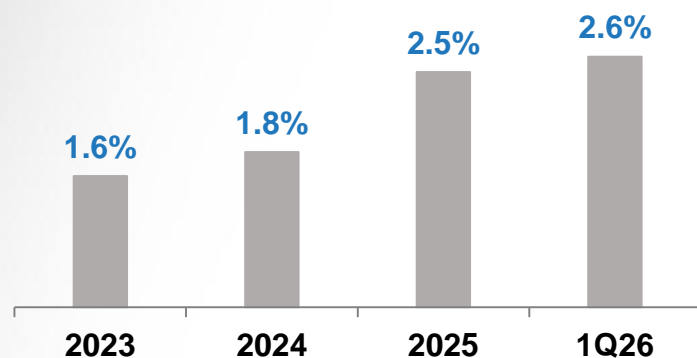


- TL50 trn in total assets, 65+ licensed institutions
- Slight decrease in NIM aligned with higher funding costs
- Several percentage points above the Basel III floor level CAR despite the normalisation impact from lifting of forbearance measures
- Manageable NPL formation. High Stage 3 coverage
- High mobile banking penetration and real time payment adoption

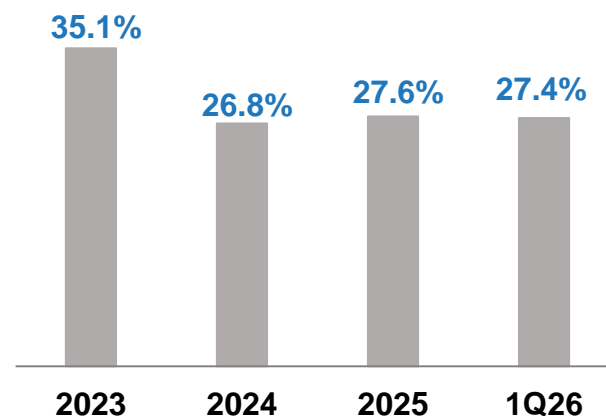
Sector FC Loans Evolution (USD bn)



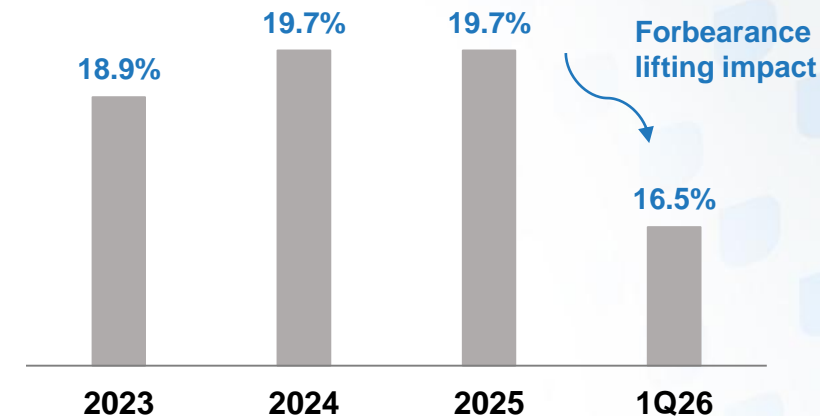
Sector NPL Ratio



Sector ROAE



Capital Adequacy Ratio



The sector's resilient fundamentals provide a supportive backdrop for well-capitalized banks with disciplined growth and asset quality, such as [Anadolubank](#)

Anadolubank Overview

03

Anadolubank Key Highlights



Strong and **stable** shareholder structure backed by **HABAŞ**, a leading Turkish industrial group with operations in steel, energy, automotive and heavy industries

96
Branches

An **optimised branch network** aligned with economic activity, commercial potential and bank's strategic priorities

Extensive nationwide coverage across Türkiye

45%
ROAE

Sustainable profitability with **sector leading returns**
7.0 % ROAA vs. 2.4% sector
74% net profit growth in 1Q26 vs 1Q25
(sector: 36%)



Business model centered on **Commercial** and **SME** lending
Above 1% market share in TL business loans compared to **0.5% share** in total loans⁽²⁾



Strategically positioned subsidiaries supporting the Bank's core business model

- **Anadolubank Nederland N.V.**
- **Anadolu Factoring A.S.**
- **Anadolu Investment Securities A.S.**



Growth outperforming the sector without compromising asset quality or profitability
Anadolubank 70% YoY growth vs. 35% sector



Strong asset quality supported by **low watchlist** and **NPL ratios**, **successful recoveries** and solid **coverage ratios**

68.7% Stage 3 coverage ratio
3.1% NPL Ratio vs. 3.3% Sector Adjusted NPL ratio⁽¹⁾



Low leverage and **strong capital adequacy** providing significant room for growth
21.1% CAR
5.8x Leverage

⁽¹⁾ Sector NPL adjusted for NPL sales and write-off
⁽²⁾ Among deposit banks

Subsidiaries & Shareholder Structure

Anadolubank Subsidiaries



Anadolubank N.V was established in 2008 after obtaining the banking license from the Central Bank of Netherlands in 2007.

It operates in the financing of medium and large-scale enterprises and deals in trade finance, primarily in the Netherlands, the Euro Zone and Türkiye



Established in 1998, Anadolu Securities provides securities trading, FX and options trading, initial public offerings, portfolio management and investment consultancy services. It's trading platform WEBBORSAM enables equities, derivatives and FX transactions through a single integrated platform



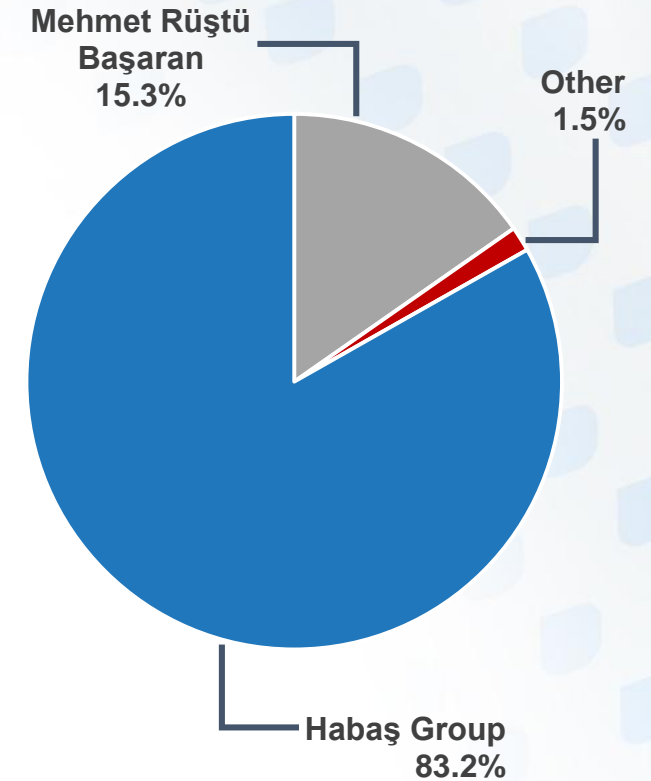
Established in 2007, Anadolu Factoring provides factoring and discounting solutions to businesses, primarily facilities in across Türkiye's key commercial centers with a particular focus on Istanbul

Habaş Group Subsidiaries



Established in December 2005, Anadolu Leasing provides medium and long term financing solutions for sectoral investments. As a part of HABAŞ Group, the company continues to support investment financing in line with its expanding business volume

Anadolubank Shareholding Structure



FitchRatings

Long Term Issuer
Default Rating: **B+**
(Outlook: Positive)
Affirmed on
3-Nov-2025

Short Term Issuer
Default Rating: **B+**
Affirmed on
3-Nov-2025

Viability Rating: **b+**
Affirmed on
3-Nov-2025

Key Credit Strengths and Views from Fitch



- Anadolubank's IDRs are driven by its standalone creditworthiness, as reflected in its VR. The VR reflects the bank's limited franchise in the competitive Turkish market, **resilient profitability**, **adequate capitalisation** and limited refinancing risks.



- Above Sector-Average Profitability:** The operating profit/risk-weighted assets (RWAs) ratio increased to 8.5% in 1H25 from 7.9% in 2024, mainly supported by margin and improved net fees and commissions (annualised 50% increase compared with 2024)



- Adequate Capitalisation:** CET1 ratio, including forbearance (146bp uplift), declined to 15.3% at end-1H25, from 17.7% at end-2024, due mainly to tightened forbearance on FC RWAs, and loan growth. Pre-impairment operating profit and full provision coverage of impaired loans provide an additional buffer.



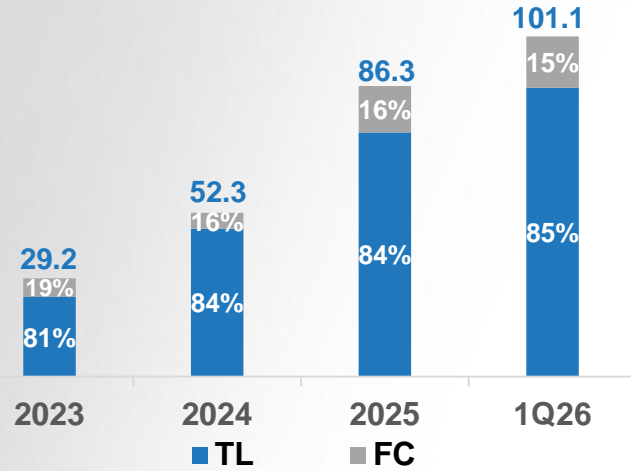
- Limited refinancing risks:** Anadolubank is largely funded by short-term, fairly granular customer deposits

Financials

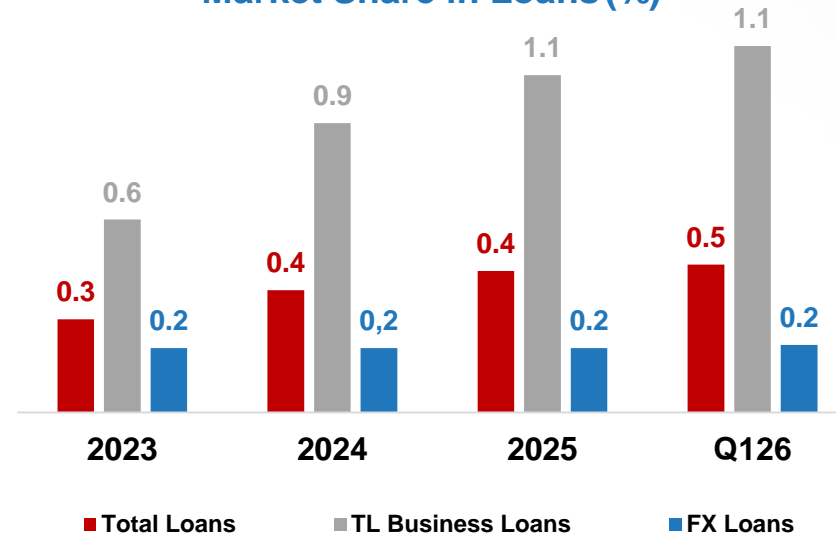
04

Loan Book- Selective Growth across Key Segments

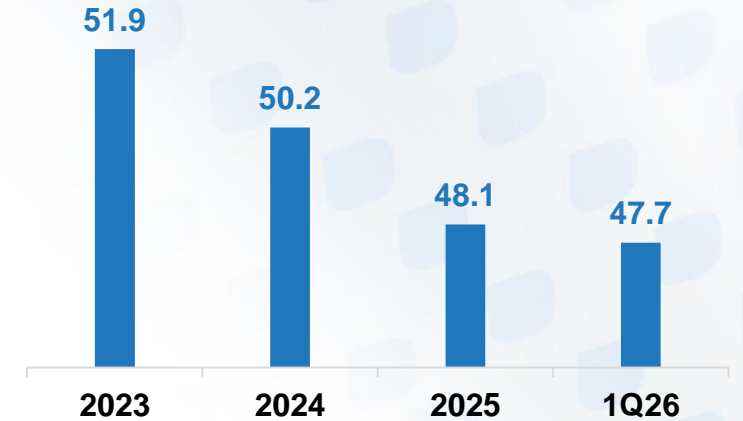
Total Loans - net (TL bn)



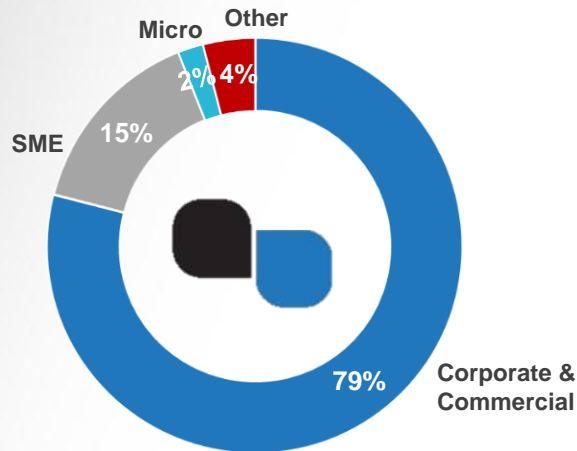
Market Share in Loans (%) ⁽¹⁾



Loans to Assets Ratio (%)



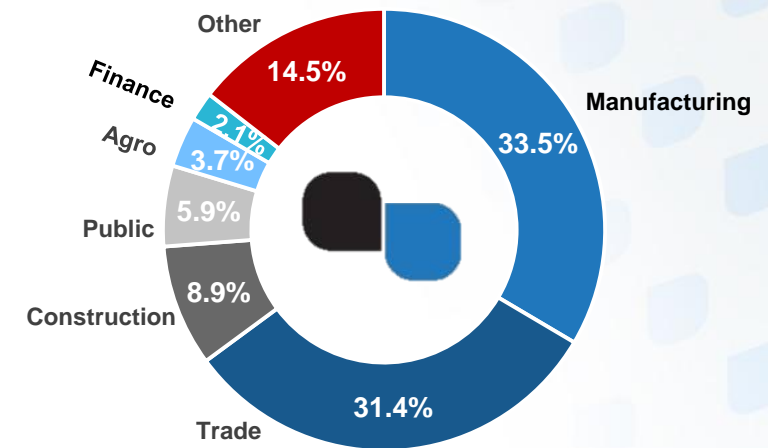
Breakdown of Business Loans



Focus on higher-yielding commercial and SME loans while maintaining a diversified portfolio

Leveraging its strong commercial banking franchise, **Anadolubank** continues to deliver disciplined selective and profitable loan growth

Business Loans by Sector

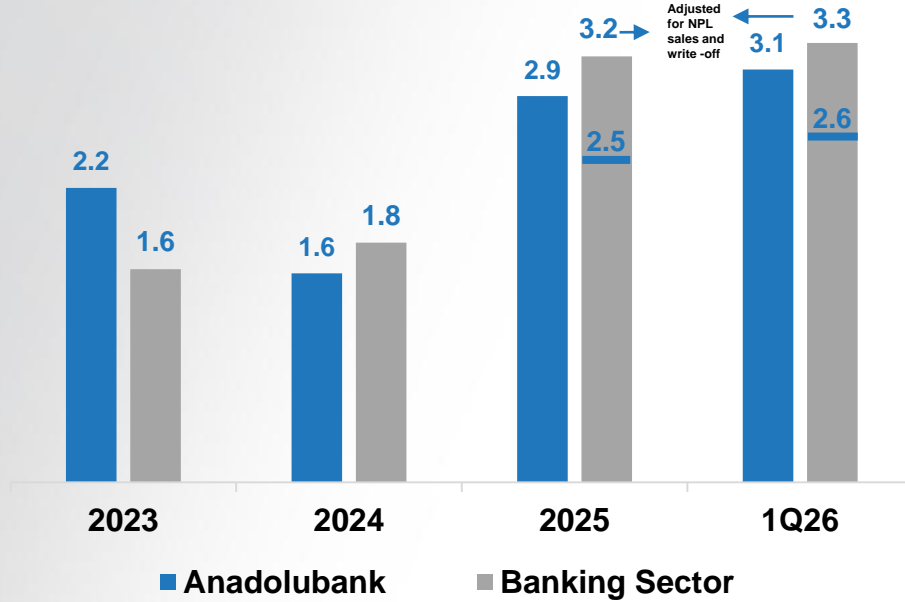


Diversified sector exposure with a focus on manufacturing and trade

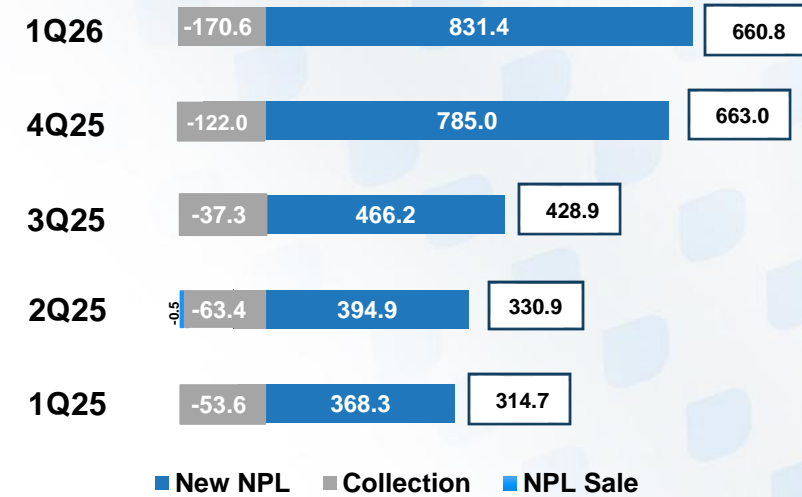
1) Among deposit banks

Manageable NPL Formation Supported by Secured Exposures and Solid Coverage

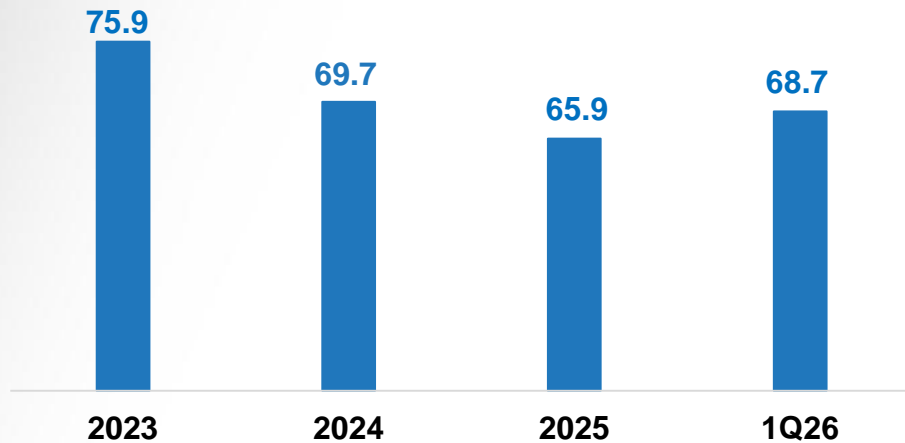
NPL Ratios (%)



NPL Flow Quarterly (TL mn)

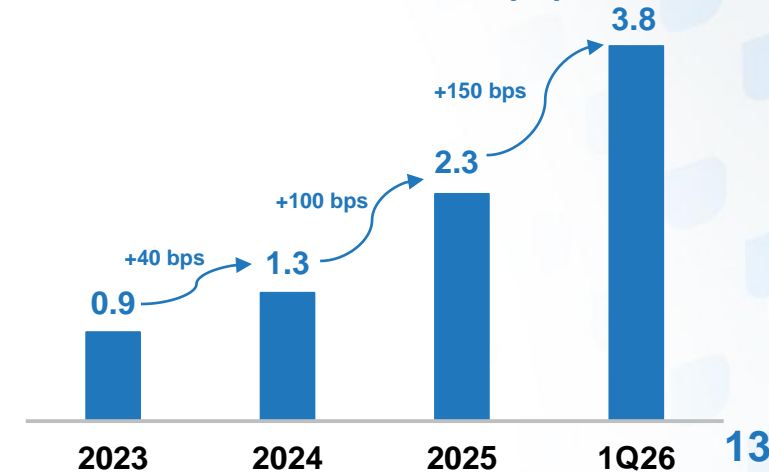


Stage 3 Coverage Ratios (%)



- NPL inflows remain manageable and in line with expectations
- New NPL formation is largely driven by secured corporate exposures, limiting potential loss severity
- Increased Stage 3 coverage, prudent provisioning
- Stage 2 loans in total **2.9%** vs sector average ratio **7.3%** as of September 2025 ⁽²⁾

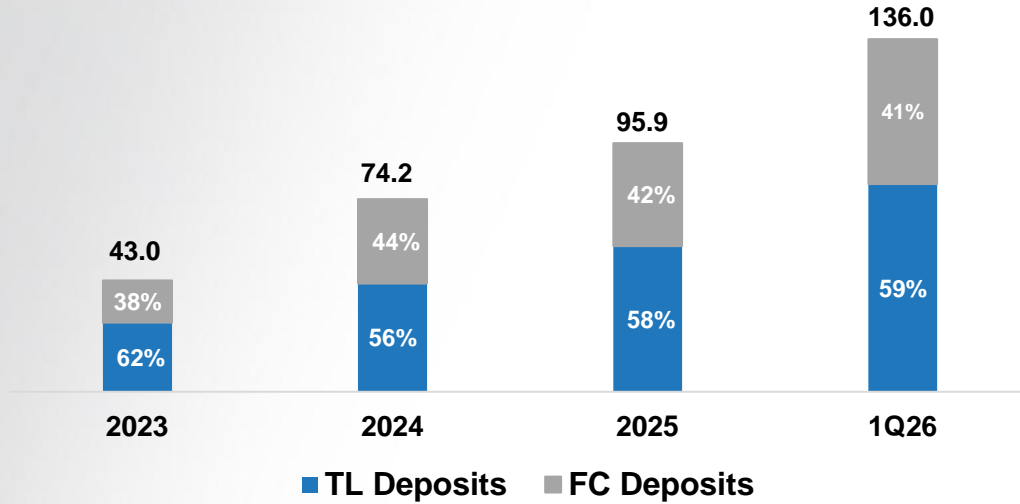
Cost of Risk (%)



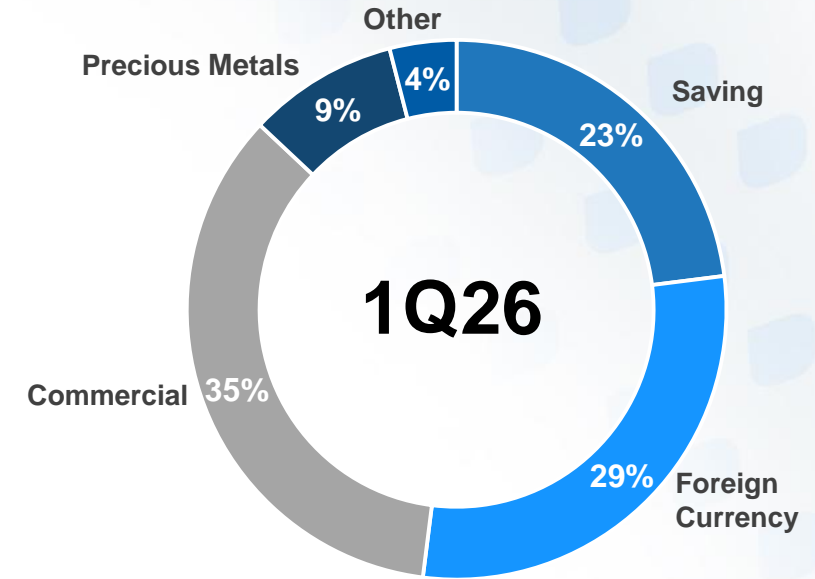
1) Among deposit banks
2) Source: TBA

Deposit Led Funding Profile with Improving Mix

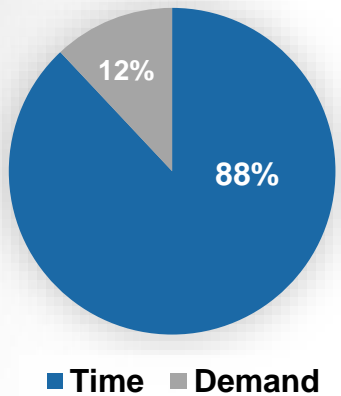
Total Deposits (TL bn)



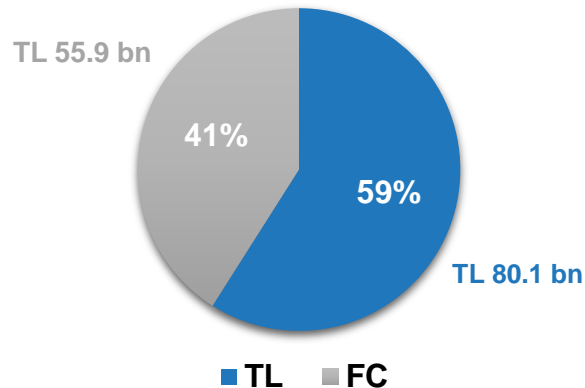
Total Deposits



Deposit Split by Maturity



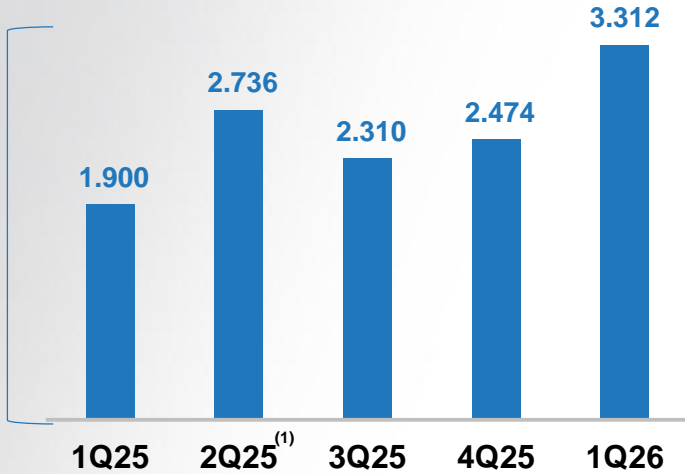
Deposit Split by Currency



- Improving demand deposit contribution supports funding cost optimization and margin resilience
- More balanced deposit and non-deposit funding mix strengthens overall funding efficiency

Strong Earnings Momentum with High Returns and Growth Capacity

Net Income (TL mn)



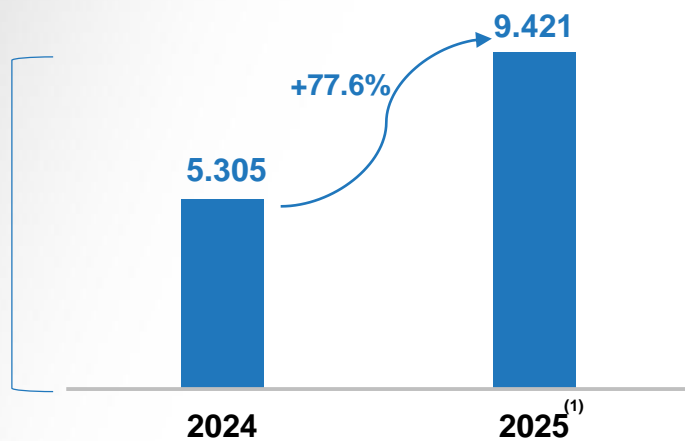
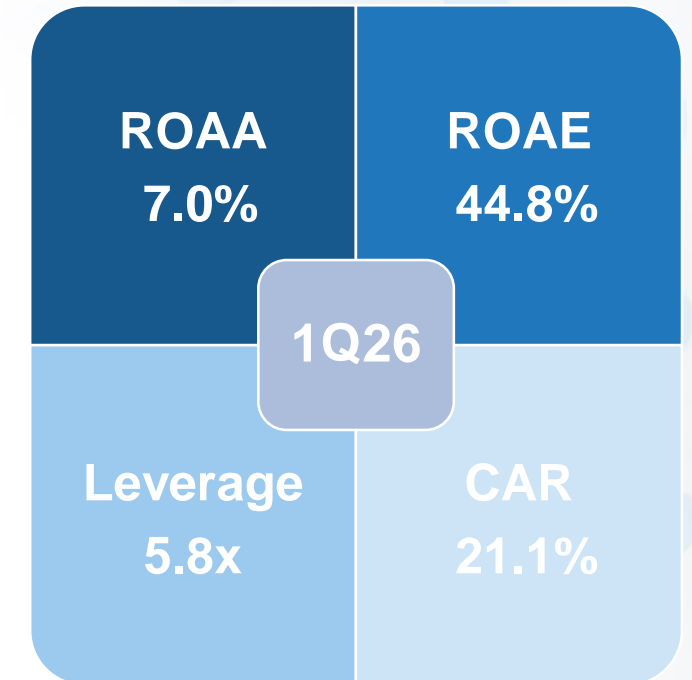
Strong earnings generation supported by high capitalization, low leverage and disciplined growth



Following a period of strong earnings performance, Anadolubank enters the next phase with ample capacity for profitable growth



Strong Net Income generation in 1Q26 with **74% YoY sector leading** profit growth

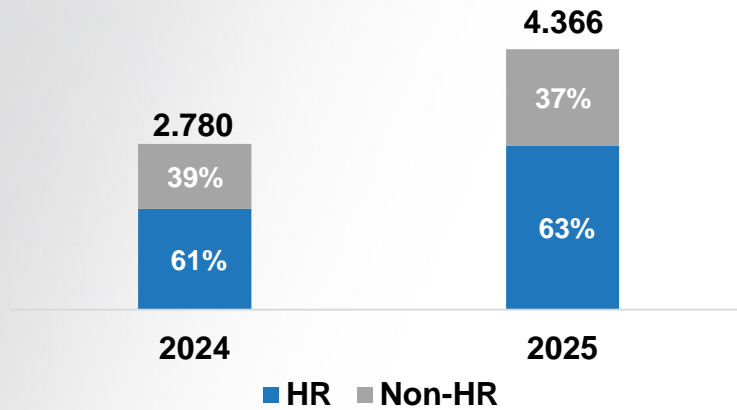


(1) TL 923 mn non-recurring profit generation in 2Q25

Improving Cost Efficiency Supporting Profitability

CUMULATIVE

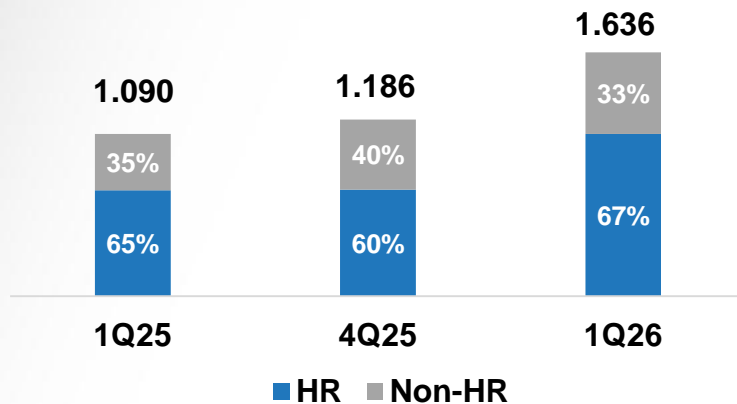
OPEX (TL mn)



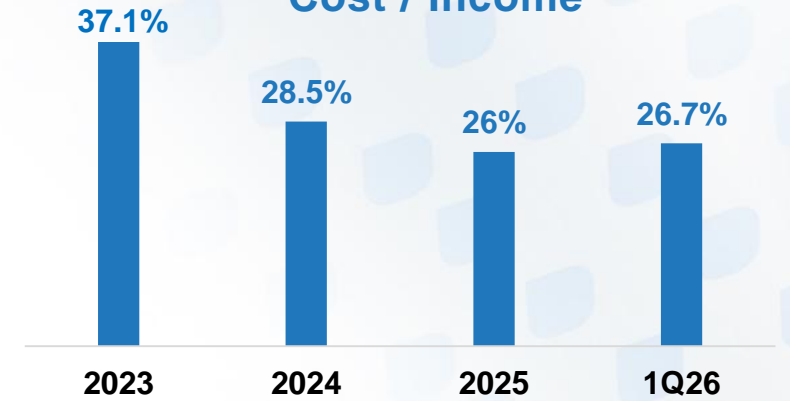
- Increase in OPEX mainly driven by strategic non-HR investments
- Optimizing C/I Ratio to improve operating leverage
- Fee Income expansion continues to enhance cost efficiency

QUARTERLY

OPEX (TL mn)

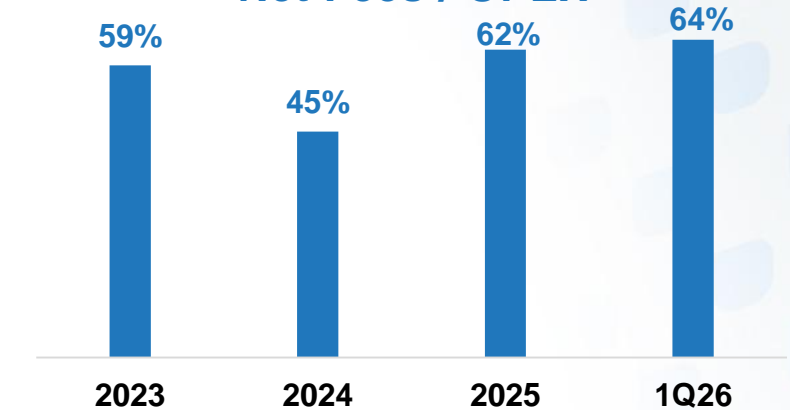


Cost / Income



Continued improvement

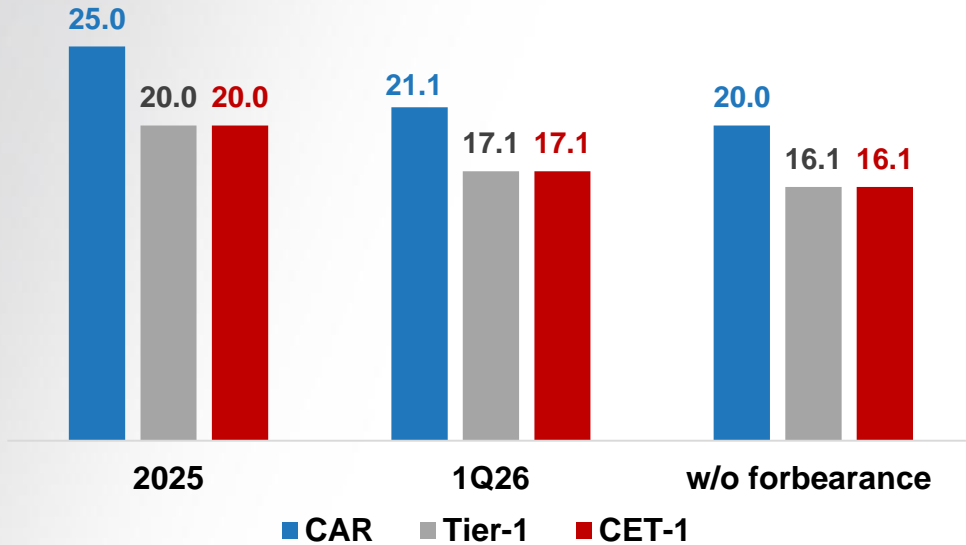
Net Fees / OPEX



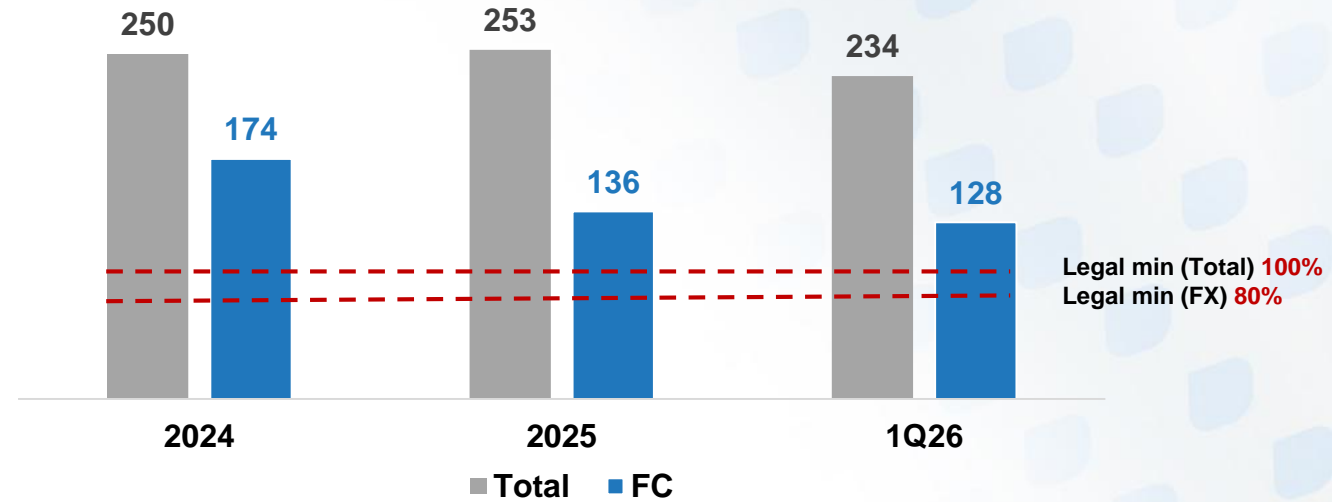
Stronger fee coverage of operating costs

Sound Capital and Liquidity Position

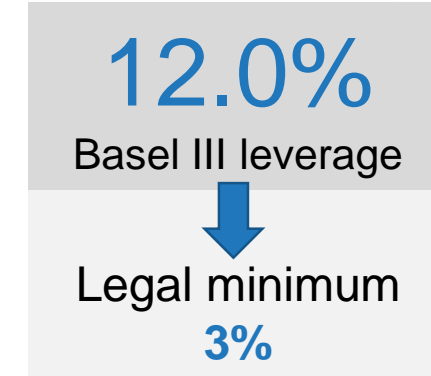
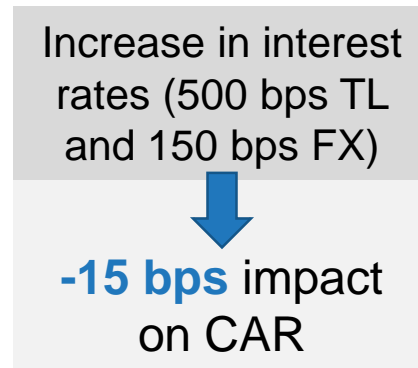
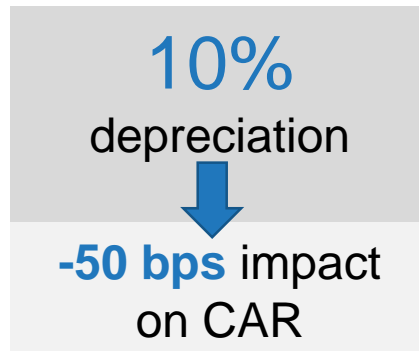
Capital Ratio (%)



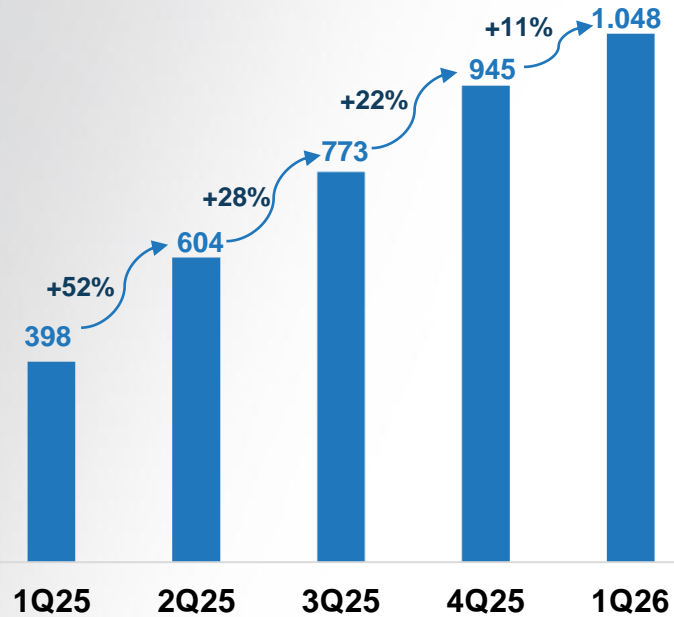
Liquidity Coverage Ratios (%)



Solid capital position with strong resilience under stress scenarios

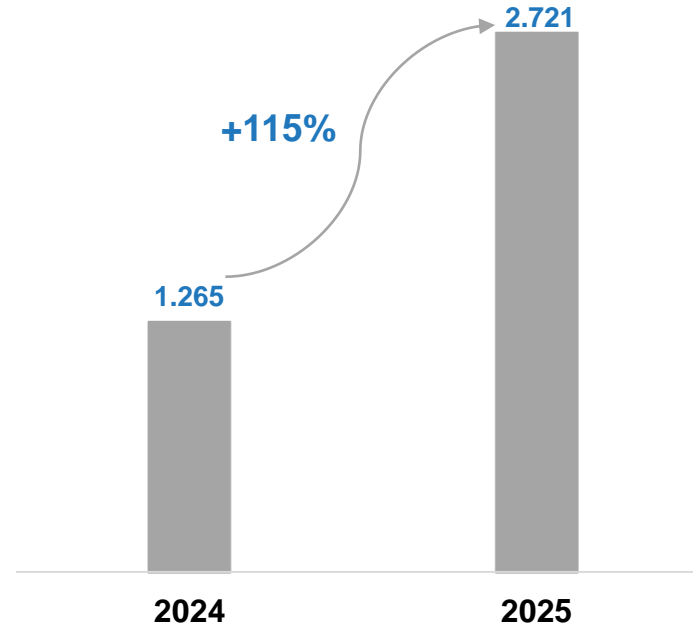


Payment Systems Driving Scalable Fee Income Growth



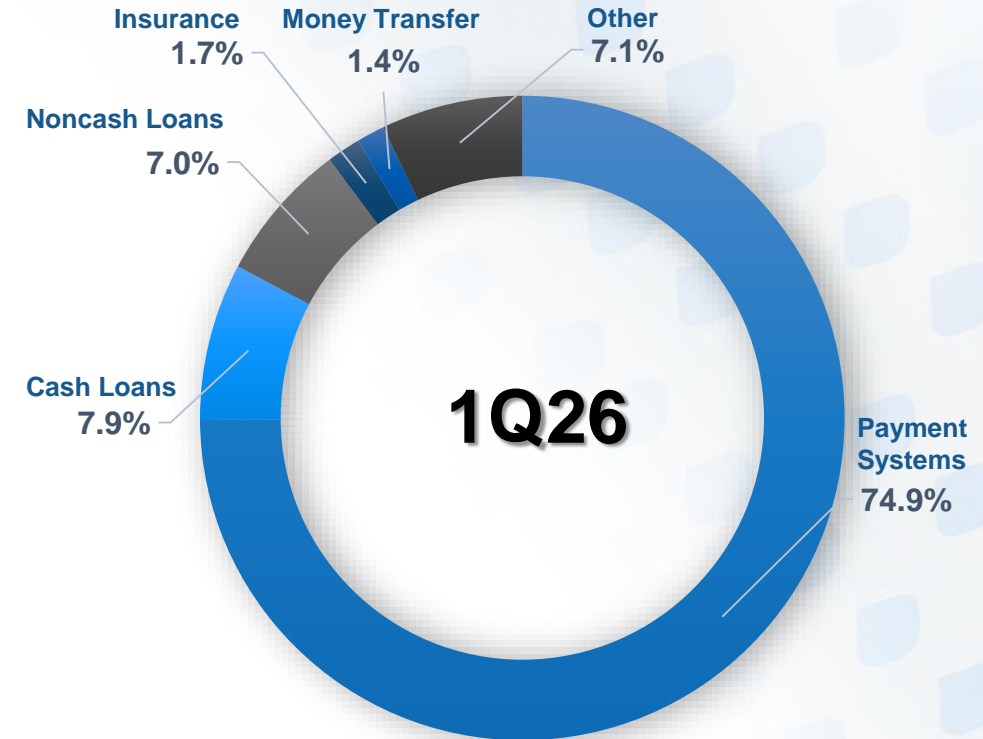
Consistent quarter on quarter growth

Net F&C Income (TL mn)



Nearly doubled YoY strong contribution from transaction based revenues

Net F&C Breakdown

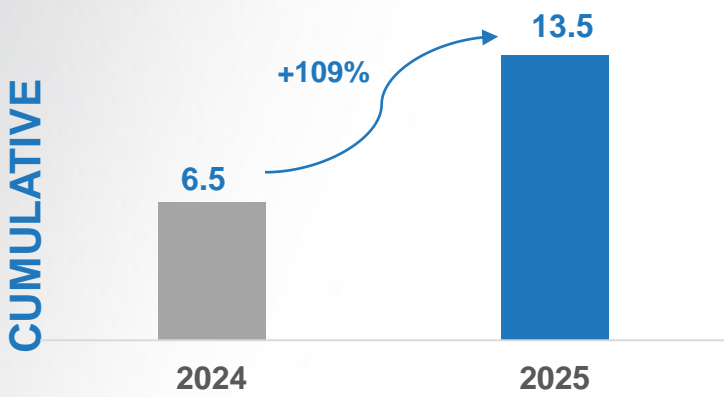


Fee income base is strongly anchored in transaction driven payment system revenues

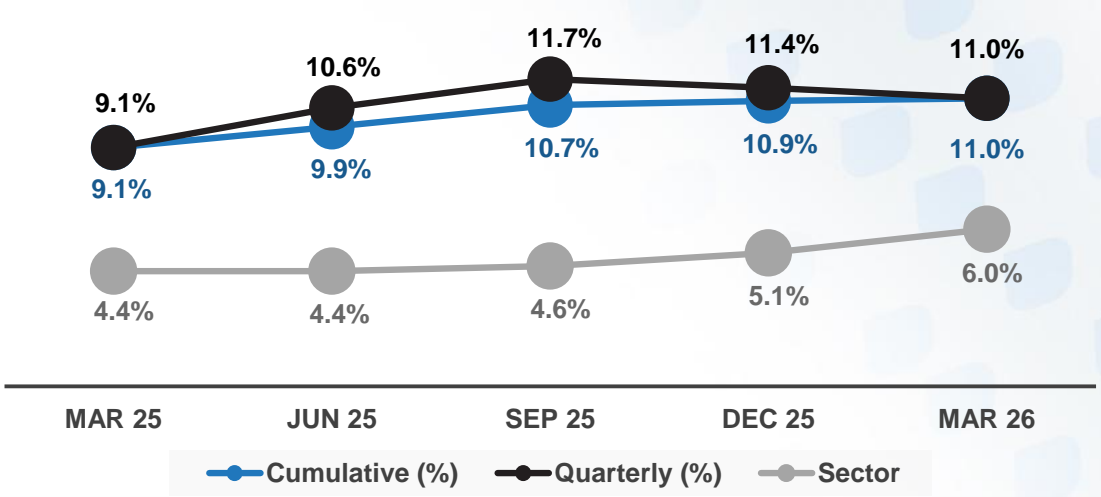
Our fee growth is increasingly supported by payment systems, creating a more recurring and scalable income structure

Margin Expansion Driven by Efficient Balance Sheet Growth

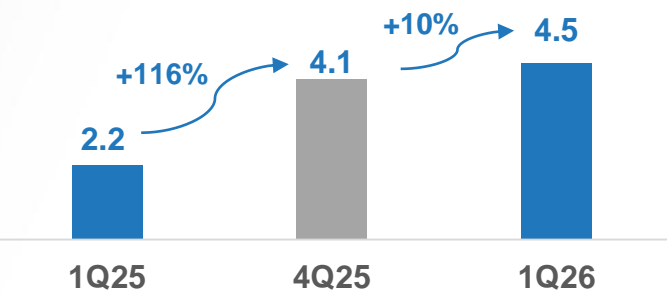
Net Interest Income-NII (TL bn)



Net Interest Margin



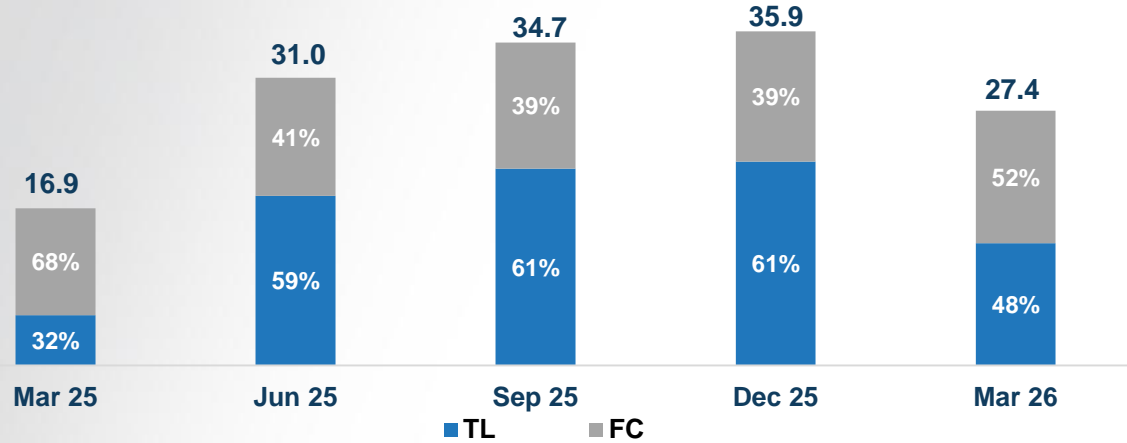
QUARTERLY



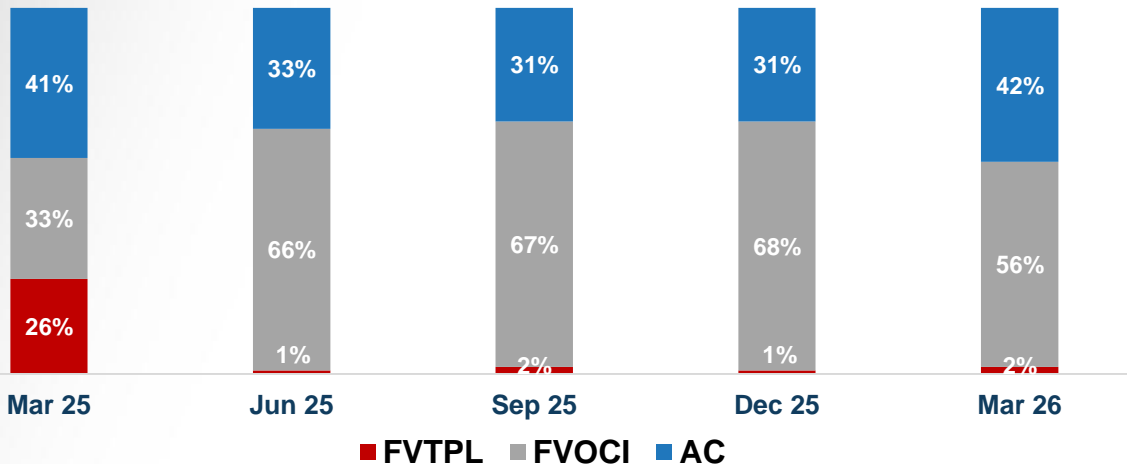
- Strong NII growth, supported by efficient balance sheet expansion
- Improving margin dynamics underpinned by disciplined pricing and funding mix optimization
- NIM continues to outperform the sector on a structural basis

Dynamic Securities Portfolio Management Aligned with Balance Sheet Priorities

Total Securities (TL bn)

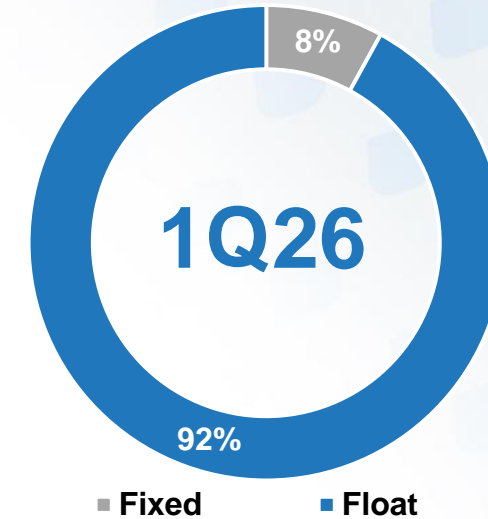


Securities Composition



Balanced and diversified composition

TL Securities Breakdown

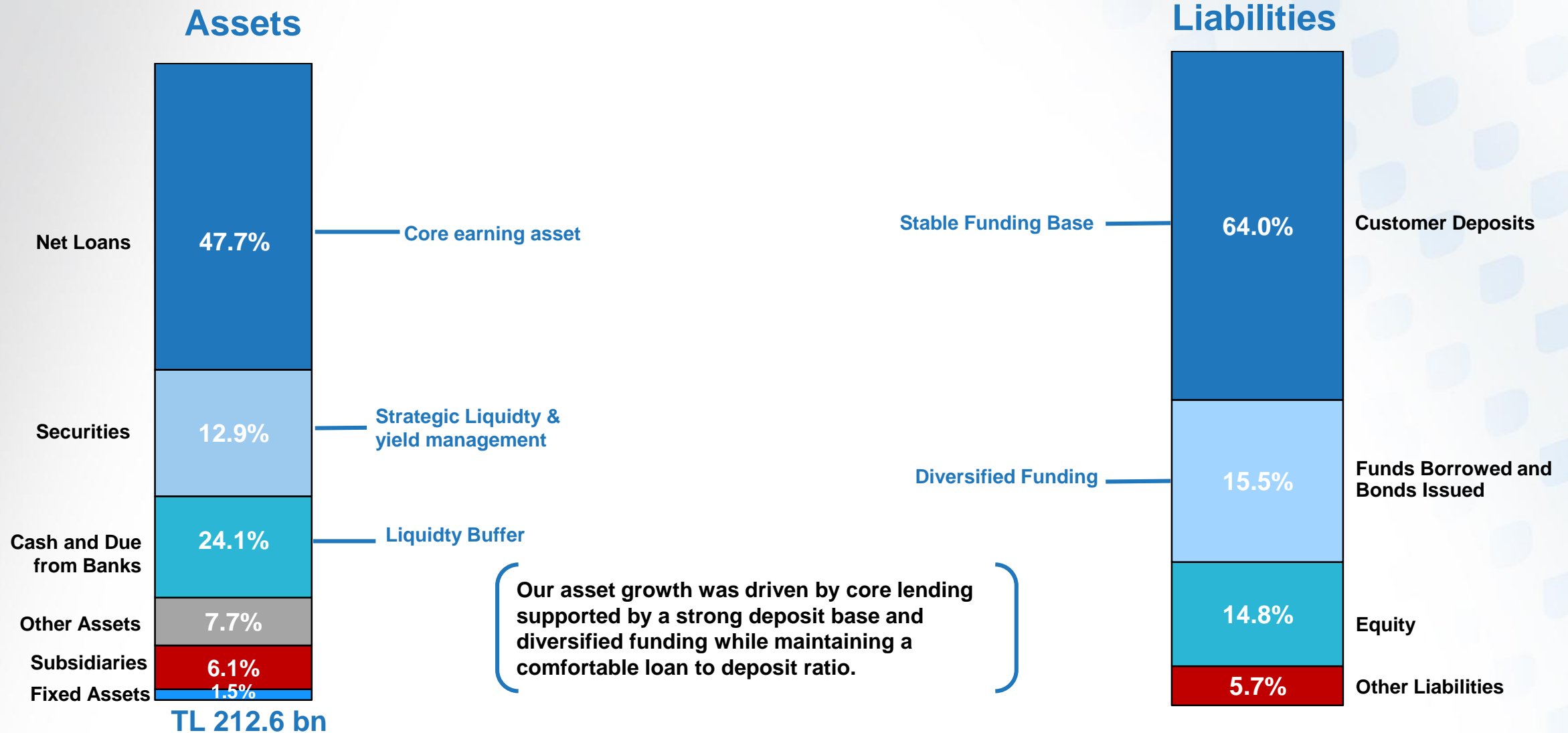


Predominantly TL – based instruments

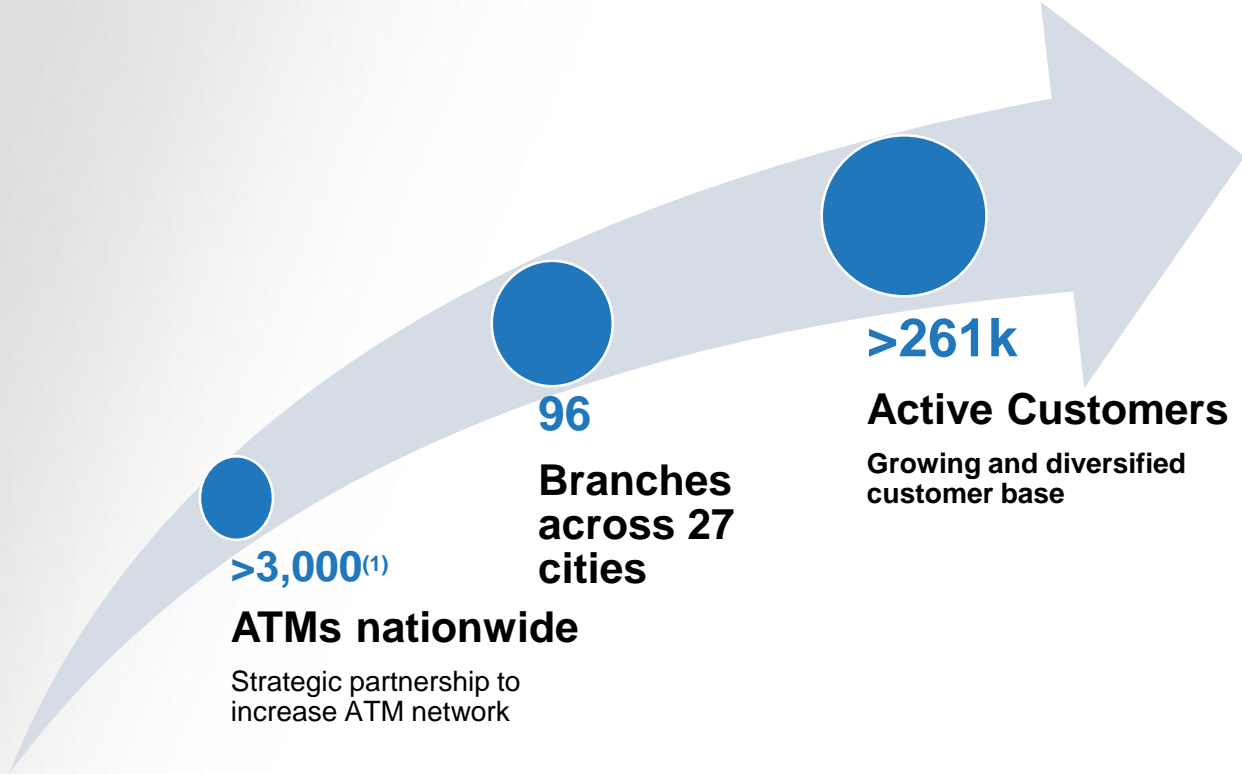
The securities portfolio was actively managed in line with market conditions, liquidity needs and balance sheet priorities

The securities portfolio was actively rebalanced with disciplined allocation across TL and FX instruments in line with balance sheet priorities

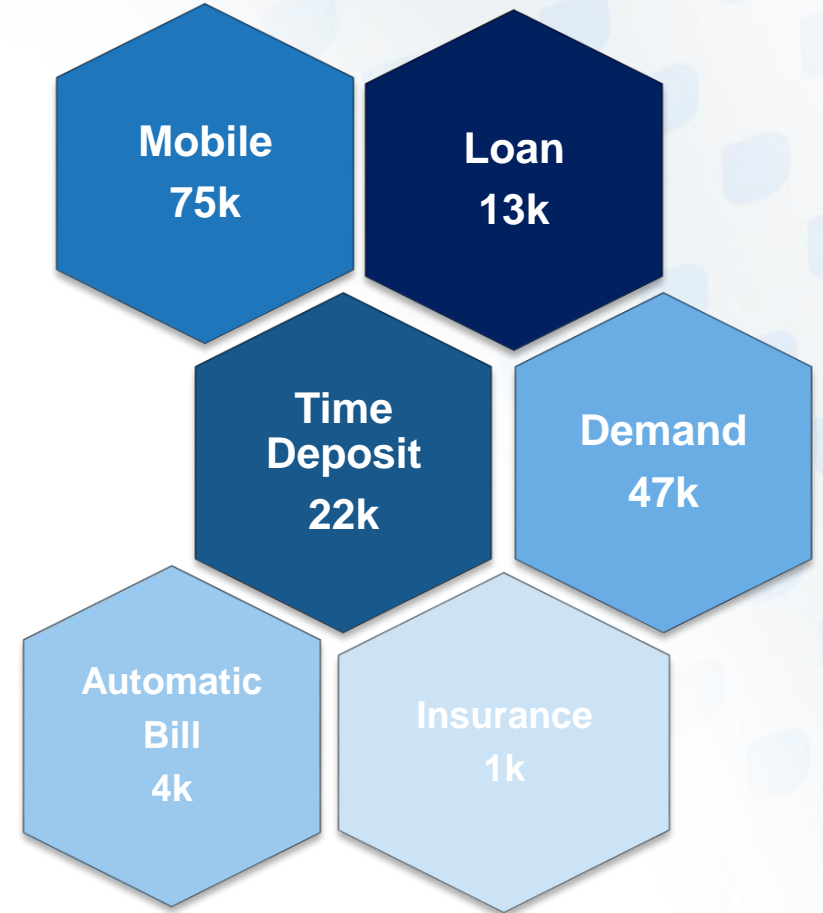
Disciplined Asset Growth Supported by a Solid Liability Mix



Customer Growth Supported by Digital and Product Penetration Anadolubank



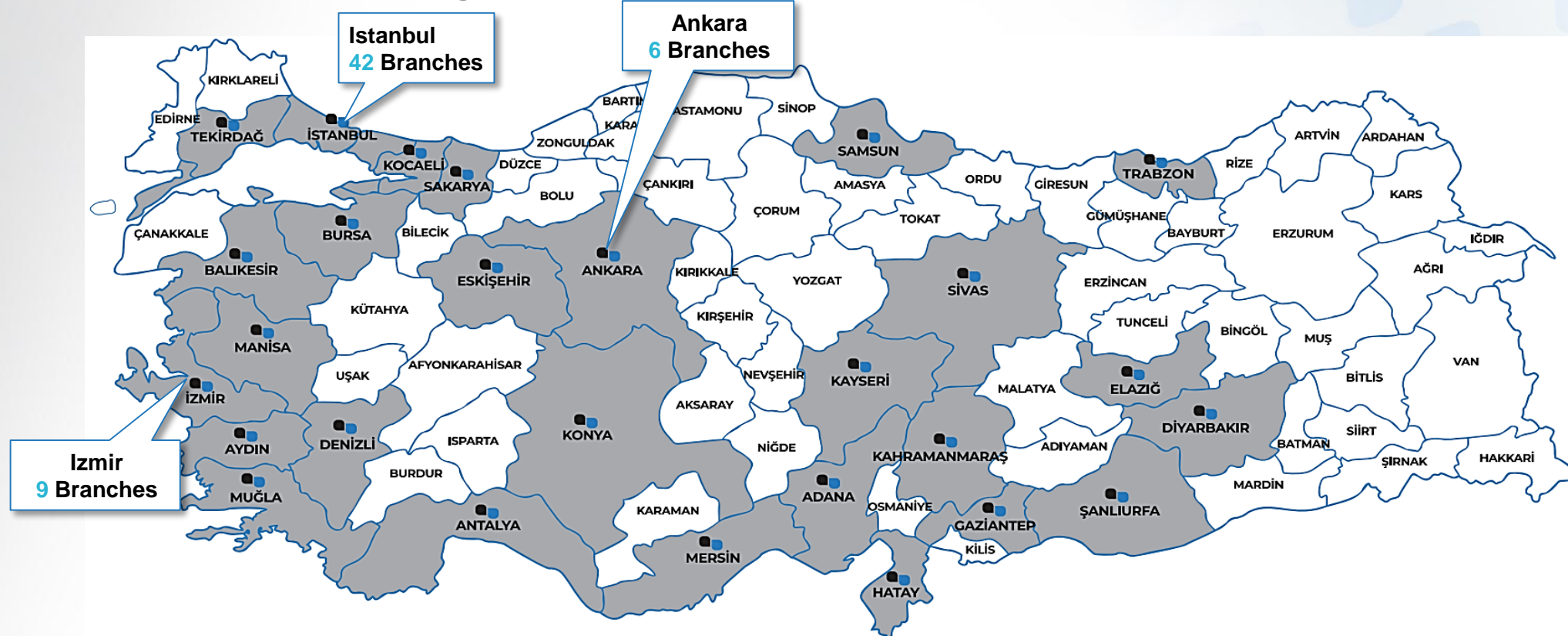
Active Customer Base by Product



Our active customer base continued to grow, supported by nationwide presence, diversified products and increasing digital engagement

¹⁾ Consisting of Anadolubank and QNB ATM points.

An Optimised Branch Network Aligned with Economic Activity, Commercial Potential and Bank's Strategies Anadolubank



Optimized Branch Network

Further Plans to Expand

Strong Coverage

✓ **96** branches

Branch Network



✓ **83%** of total GDP

✓ **75%** of total population

Disciplined Funding Strategy with Diversified Market Access Anadolubank

Key Takeaways

- ✓ Diversified funding sources
- ✓ Balanced maturity profile
- ✓ Proactive regulatory planning
- ✓ Supports sustainable balance sheet growth

Feb-'25

Tier-2 Notes 10NC5; 150 mn USD

Anadolubank's first subordinated bond issuance - February 2025
Maturity Date: 26 February 2035, callable at the end of the fifth year
Interest rate: 9.125%

Sept &
Oct-'25

Senior Unsecured Bonds; 250 mio USD (3 Tranches)

Series 1: 75 mio USD; 18m
Series 2: 125 mio USD; 15m
Series 3: 50 mio USD; 24m

March-'26

Senior Unsecured Bonds; 250 mio USD

Applications have been approved by CMB and BRSA
Notes issuance: 50 mio USD, 12m 1w

H1-'26

TL Bonds; TL 10 bn

Applications have been approved by CMB and BRSA
Issuance is projected in line with treasury's liquidity needs
Efficient alternative to deposit

Strategy & 2026 Guidance

05

Operating & Macro Assumptions



CPI trending towards **high-20s**

GDP growth around **3.5-4%**

Tight financial conditions to persist, favoring pricing discipline over volume: CBRT policy rate **around 30%** for year-end 2026

Strategic Focus



Disciplined growth with **profitability** and **asset quality** priority

Customer acquisition through branch and digital channels **increase** in Net F&C income

Selective TL loan expansion aligned with macro-prudential limits and sector caps

Deposit-led funding strategy to support margins and liquidity, focus on **increasing** the share of demand deposits in total

Continuation of momentum in efficiency ratios, margins and profitability, **disciplined** cost management

Preserve **strong** capital buffers above requirements and banking sector, and **conservative** risk profile

Strong liquidity position, **diversified** funding base,

Guidance



Loan growth: **Above** sector average

Deposits: TL-**weighted** growth, **extended** maturities

NIM: **Flattish**

ROE: **Slightly decreasing** but above the expected inflation rate

Cost of risk: **Contained**

NPL ratio: slightly decreasing, **below sector average**

CAR: **Moderate decline** due to regulatory environment

Sustainability Vision

Core Governance

Sustainability Committee: Sustainability Committee operating under senior management leadership. ESG risks regularly reviewed and monitored.

Policies

- Sustainability Policy
- Environmental and Social Impact Management Policy
- Ethics and Integrity Principles Policy
- Sustainable Supply Chain Management Policy

Regulatory Alignment

- Sustainability Report issued in full alignment with Turkish Sustainability Reporting Standards (**TSRS / IFRS S1 & S2**)
- Climate and ESG risks integrated in line with BRSA sustainable banking guidelines.
- Full compliance with Capital Markets Board Corporate Governance principles.
- Disclosure approach aligned with **IFRS S1 & S2 (ISSB)**
- Continuous monitoring of EU regulations (**CSRD, ESRS, CBAM**)

Strategic Vision

- Strengthening our sustainable banking strategy.
- Enhancing ESG risk pricing mechanisms.
- Improving climate risk analytics.
- Expanding sustainable lending products.
- Building long-term value for stakeholders.



Responsible Banking

- Measure transition and physical climate risks.
- Apply climate scenario analysis and stress testing.
- Disclose verifiable and comparable data.
- Strengthen sustainable finance capacity.

Culture

Mandatory sustainability trainings across the bank and subsidiaries.

Training topics: Sustainability, Climate Change & Zero Waste, Gender Equality, Ethics & Integrity.

Strong internal awareness and governance culture.

Key Focus Areas

- Sustainable finance volume
- Carbon-intensive sector exposure
- ESG risk scoring integration
- Operational emissions management
- Governance and compliance performance

Operations

- Zero Waste certified operations
- Operational emissions monitoring (Scope 1-2)
- Operational sustainability management



Appendix



Balance Sheet

TL mn	Mar.25	% of Total	Dec.25	% of Total	QoQ Growth %	Mar.26	% of Total	YoY Growth %
Cash and due from Banks	32.302	25.9%	28.617	15.9%	-11	51.186	24.1%	59
Securities	16.923	13.5%	35.932	20%	53	27.381	12.9%	62
TL	5.445		21.809		300	13.152		142
FX(USD)	304		330		9	321		6
Net Loans	58.408	46.8%	86.559	48.1%	48	101.428	47.7%	74
TL	48.155		72.810		51	86.311		80
FX(USD)	271		321		18	341		26
Subsidiaries	9.313	7.4%	12.485	6.9%	34	12.942	6.1%	39
Other Assets	8.029	6.4%	16.469	9.1%	105	19.652	9.2%	145
Total Assets	124.975	100%	180.063	100%	44	212.589	100%	71
Total Assets (USD)	3.308	100%	4.402	100%	33	4.788	100%	45
Customer Deposits	84.321	71.2%	95.943	53.3%	14	136.064	64.0%	62
TL	47.083		56.108		19	80.117		71
FX(USD)	986		930		-5	1.260		28
Funds Borrowed and Bonds Issued	16.110	7.1%	44.564	24.7%	177	33.049	15.5%	105
Other Liabilities	5.446	5.2%	10.939	6.1%	99	12.091	5.7%	122
Equity	19.098	16.5%	28.617	15.9%	50	31.385	14.8%	65
Total Liabilities	124.975	100%	180.063	100%	44	212.589	100%	71
Total Liabilities (USD)	3.308	100%	4.402	100%	33	4.788	100%	45

Summary P&L

TL mn»	1Q25	4Q25	QoQ(%)	1Q26	YoY (%)
Net Interest Income (+)	2.221	4.125	86	4.498	103
Net Fees & Commissions (+)	398	945	138	1.048	163
Net Trading & FX Gains/Losses (+)	870	-596	-169	603	-31
Income from Investments Under Equity (+)	330	462	40	440	-34
Other Income (Excl. Provisions Reversal & one-offs) (+)	26	36	39	44	41
Other Income (one-offs) (+)	9	9	0	7	-22
OPEX (-)	1.089	1.186	9	1.636	50
<i>HR (-)</i>	711	715	1	1.089	53
<i>Non-HR (-)</i>	378	470	24	547	45
Net Expected Loss (-)	226	405	79	510	126
<i>Expected Loss (-)</i>	396	443	12	894	126
<i>Provision Reversal Under Other Income (+)</i>	170	37	-75	384	126
Taxation (-)	639	916	43	1.181	85
NET INCOME (=)	1.900	2.474	30	3.312	74

Key Financial Ratios & Figures

	2024	3M2025	6M2025	9M2025	2025	3M2026
Profitability Ratios						
ROE (Cumulative)	38.1%	42.5%	47.8%	44.3%	41.9%	44.8%
ROA (Cumulative)	6.9%	6.7%	7.3%	6.8%	6.5%	7.0%
Cost /Income	28.5%	30.0%	26.3%	26.0%	26.0%	26.7%
NIM (Cumulative)	9.9%	9.1%	9.9%	10.7%	10.9%	11.0%
Gross Fee / Opex	45.5%	36.5%	47.1%	55.8%	62.3%	64.0%
Liquidity Ratios						
Loans / Deposits	70.4%	69.3%	77.6%	85.8%	90.2%	74.5%
TL Loans / TL Deposits	104.7%	102.3%	126.6%	136.5%	129.7%	107.7%
FC Loans / FC Deposits	26.3%	27.5%	25.6%	29.3%	34.5%	27.0%
Asset Quality Ratios						
NPL Ratio	1.6%	1.9%	2.0%	2.4%	2.9%	3.1%
Coverage Ratio	1.6%	1.9%	2.0%	2.3%	2.6%	2.8%
Stage 1	0.4%	0.4%	0.5%	0.5%	0.5%	0.5%
Stage 2	7.9%	7.3%	6.1%	6.4%	6.7%	5.3%
Stage 3	69.7%	67.3%	71.1%	67.8%	65.9%	68.7%
Cost of Risk (bps)	128	285	262	238	229	376
Solvency Ratios						
CAR	22.1%	24.8%	24.1%	25.0%	25.0%	21.1%
CET-1	21.7%	18.8%	18.7%	19.7%	20.0%	17.1%
Leverage (x)	5.1	5.5	5.8	5.4	5.3	5.8
Operational & Managerial Figures						
Branches	95	95	95	96	96	96
Staff	1.385	1.400	1.450	1.517	1.505	1.535
ATMs	101 ⁽¹⁾	101 ⁽¹⁾	101 ⁽¹⁾	101 ⁽¹⁾	103 ⁽¹⁾	103 ⁽¹⁾

⁽¹⁾ QNB ATM locations are not included.

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