Positioned for Sustainable Growth

Anadolubank

FINANCIAL PRESENTATION June 2026

(Bank Only)

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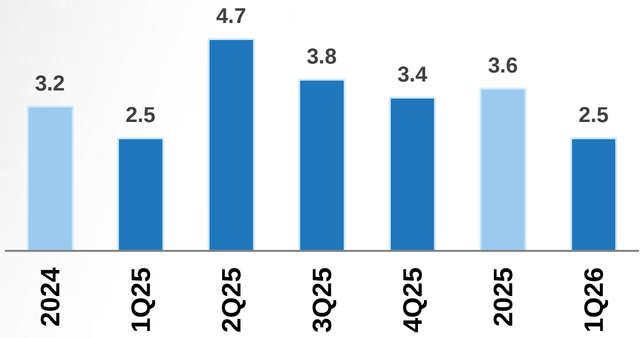
Macro Economic Outlook

01

Turkish Economy– Resilience Strengthens, External Risks Persist

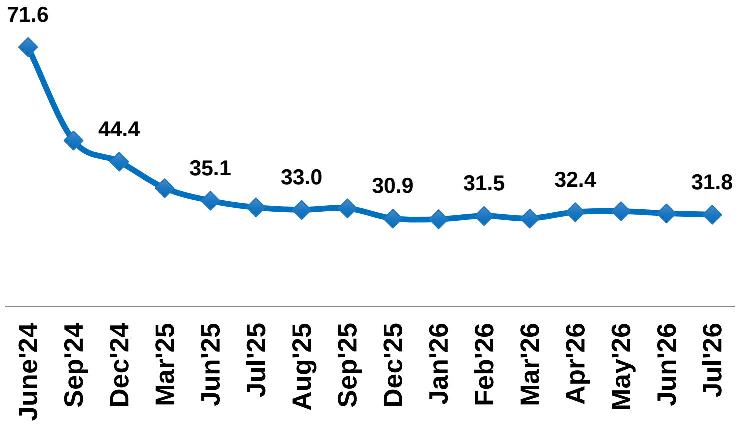
- Geopolitical tensions and policy uncertainity continue to fuel market volatility
- Inflation expectations revised upwards based on higher energy prices
- External balances remain resilient despite global uncertainties
- Timely policy measures and resilient banking sector fundamentals continue to support financial stability in Türkiye

GDP Growth (YoY, %)



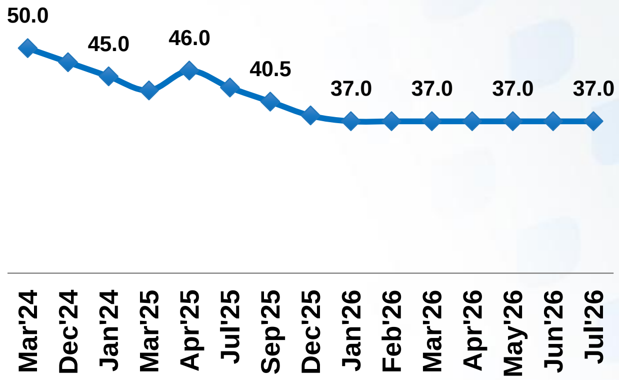
Growth remains resillient while domestic demand is gradually moderating

CPI (%)



Disinflation continues but geopolitical risks and energy prices complicate the final leg of the process

CBRT Policy Rate (%)



Tight monetary policy stance supporting price stability

Source: Turkstat, CBRT.

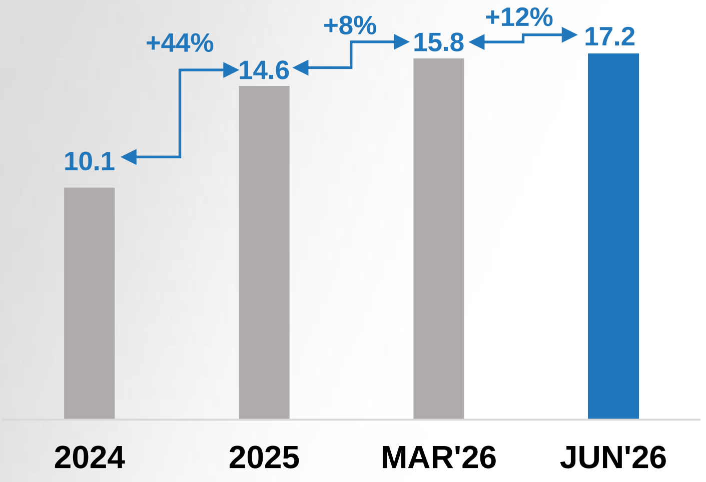
Banking Sector Overview

02

Turkish Banking Sector-Resilient Growth and Strong Fundamentals

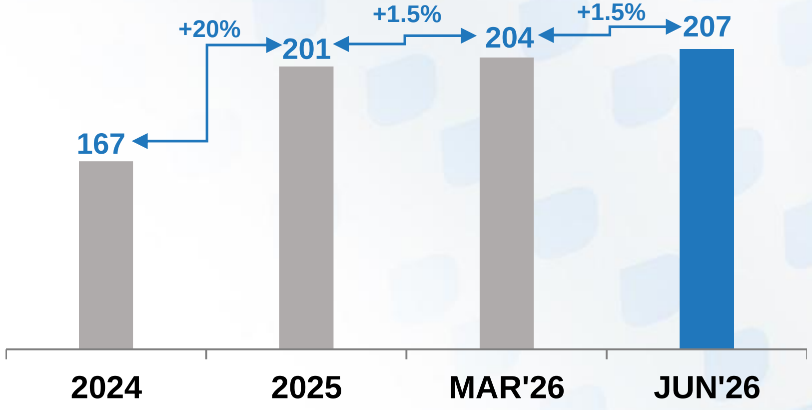
Anadolubank

Sector TL Loans Evolution (TL trn)

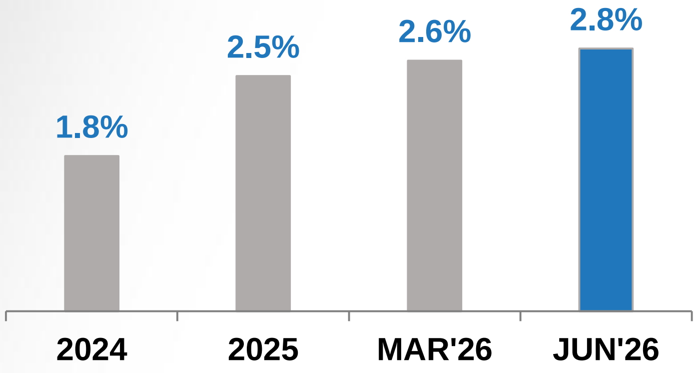


- TL 52.7 trn in total assets, 65+ licensed institutions
- TL and FC Loan growth continued, albeit at a more moderate pace
- Asset quality remained broadly manageable despite a slight rise in NPLs
- Profitability moderated in 1H26 following stronger prior – period levels
- High mobile banking penetration and real-time payment adoption

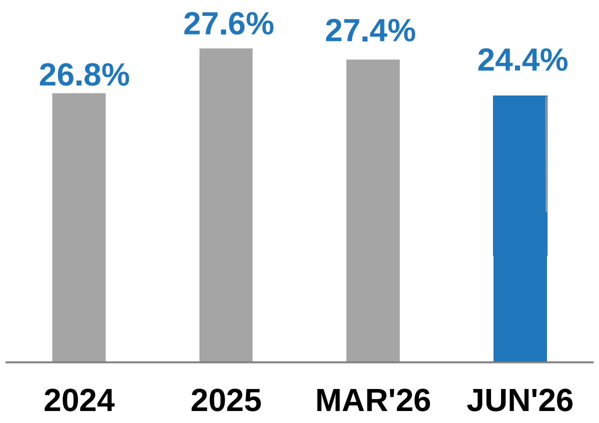
Sector FC Loans Evolution (USD bn)



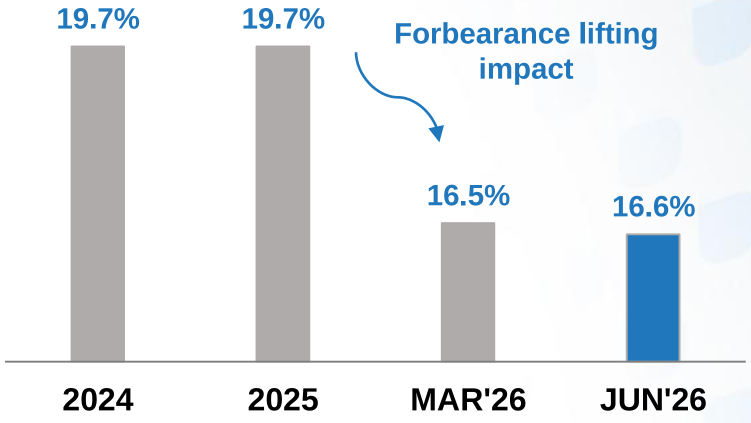
Sector NPL Ratio



Sector ROAE



Capital Adequacy Ratio



Source: BRSA , TBA

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

Strategically positioned subsidaries supporting the Bank's core business model

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

97 Branches

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

Extensive nationwide coverage across Türkiye

Growth outperforming the sector without compromising asset quality or profitability

Anadolubank 51% YoY growth vs **33%** sector

38.2% ROAE

Sustainable profitability with **sector leading returns**

5.8% ROAA vs. 2.1% sector

28% net profit growth in 1H26 vs 1H25

(sector: 25%)

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

66.8% Stage 3 coverage ratio

3.1% NPL Ratio vs. **3.4% Sector Adjusted NPL ratio**(1)

Strong focus on **Commercial** and **SME** banking **with a 1.3%+** market share in TL business loans, versus **0.5% share** in total loans(2)

Low leverage and **strong capital adequacy** providing significant room for growth

19.5 % CAR

5.8x Leverage

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

Subsidiaries & Shareholder Structure

Anadolubank Subsidiaries

Anadolubank Nederland

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

AnadoluYatırım

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

AnadoluFactoring

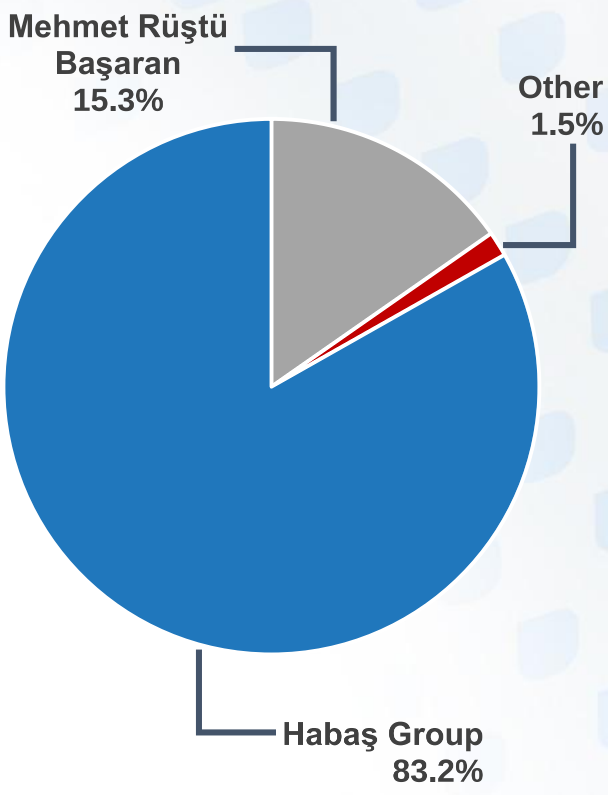
Established in 2007, Anadolu Factoring provides factoring and discounting solutions to businesses, primarily facilities in across Turkiye's key commercial centers with a particular focus on Istanbul

Habaş Group Subsidiaries

AnaduluLeasing

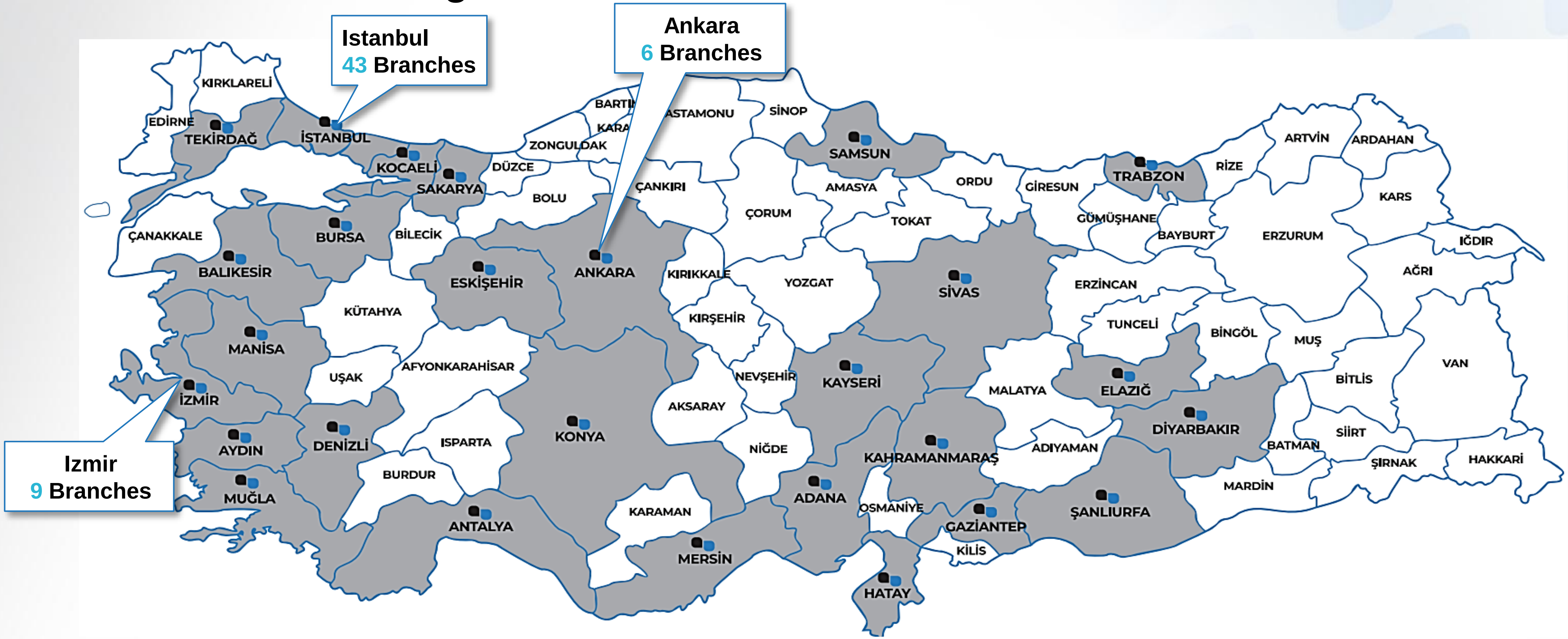
Established in December 2005, Anadolu Leasing provides medium and long term financing solutions for sectoral investments.As a part of HABAŞ Group, the company continues to support investment financing in line with its expanding business volume

Anadolubank Shareholding Structure



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

Anadolubank



Optimized Branch Network

✓ **97** branches

Further Plans to Expand Branch Network

Strong Coverage

✓ **83%** of total GDP

✓ **75%** of total population

Customer Growth Supported by Digital and Product Penetration

Anadolubank

>3,000(1)

ATMs nationwide

Strategic partnership to increase ATM network

97

Branches across 27 cities

>271k

Active Customers

Growing and diversified customer base

Active Customer Base by Product

Mobile 72k

Loan 15k

Time Deposit 21k

Demand 47k

Automatic Bill 4k

Insurance 6k

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.

Credit Ratings

Anadolubank

Fitch Ratings

Long Term Issuer Default Rating: B+ (Outlook: Stable)	Short Term Issuer Default Rating: B	Viability Rating: b+
Last Review	*Last review*	*Last Review*
6-Aug-2026	***6-Aug-2026***	***6-Aug-2026***

Key Credit Strengths and Views from Fitch

- Anadolubank's IDRs are driven by its standalone creditworthiness, reflected in its VR, supported by its resilient profitability, adequate capitalisation and limited refinancing risks.

- **Above Sector-Average Profitability**: The operating profit/risk-weighted assets (RWAs) ratio improved to 8.3% in 1Q26 from 7.5% in 2025, on the back of improved net fees and commissions and trading income driven by increased business volumes. Net interest margin remained strong at 9.8% and return on average equity reached 44.7%.

- **Rapid Growth with Contained Risk**: Gross loan growth of 13% in 1Q26 outpaced the sector average of 8%, with new originations focused on short-term local-currency lending to lower-risk corporates, reducing seasoning risks.

- **Adequate Capitalisation**: The CET1 ratio stood at 13.6% at end-1Q26 (end-2025: 16.3%), mainly reflecting the removal of regulatory forbearance and loan growth. Adequate internal capital generation and pre-impairment operating profit equal to 15% of average gross loans provide an additional buffer.

- **Limited refinancing risks**: Anadolubank is largely funded by short-term, fairly granular customer deposits, with **77% of total non-equity funding** sourced from customer deposits. Funding diversification is further supported by the **USD150 million subordinated debt issuance.**

Source: Fitch Ratings, Anadolubank A.Ş. – Bank Update, 6 August 2026. Fitch figures are presented on a consolidated basis.

Financials

04

Disciplined Asset Growth Supported by a Solid Liability Mix

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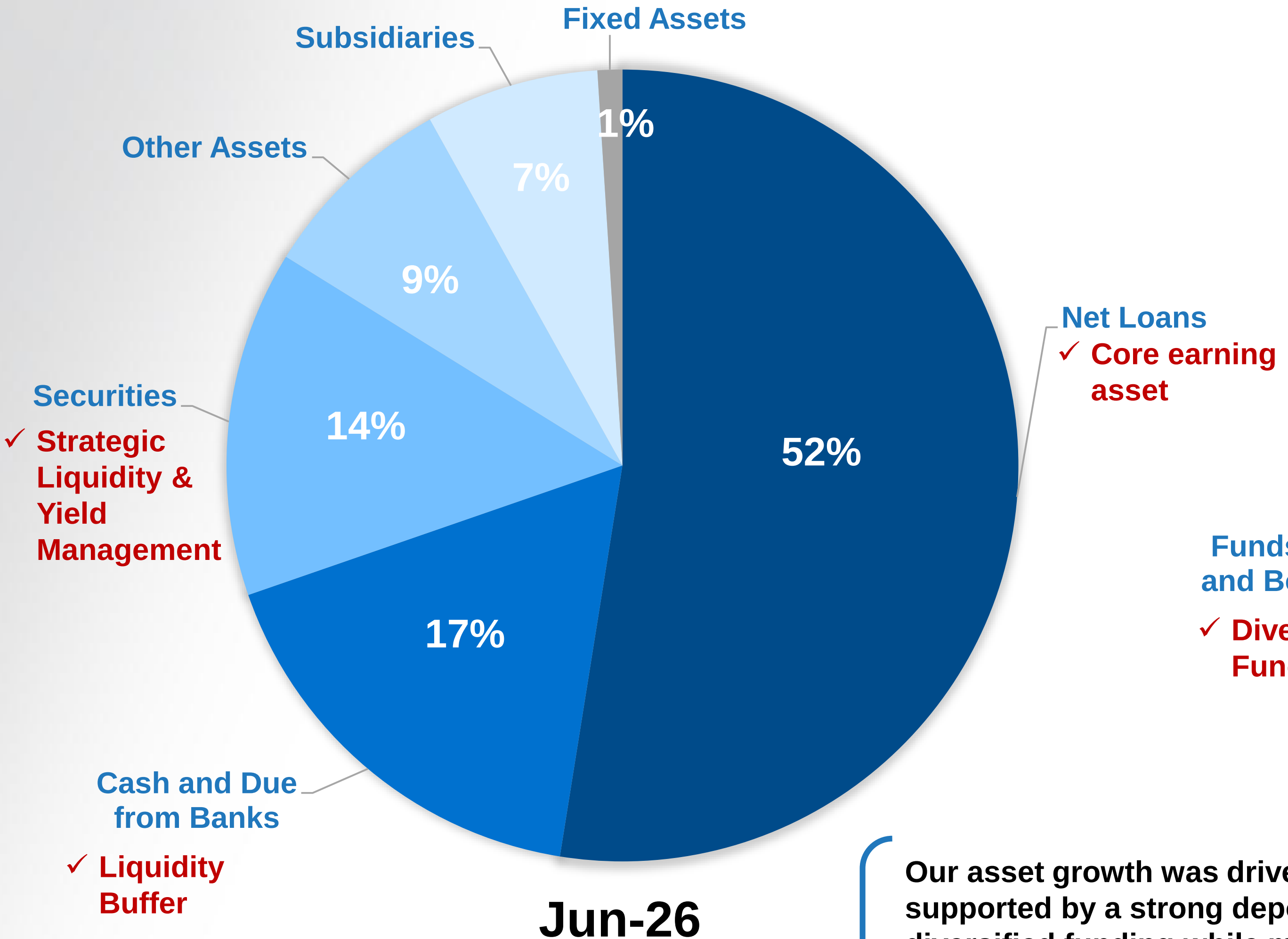
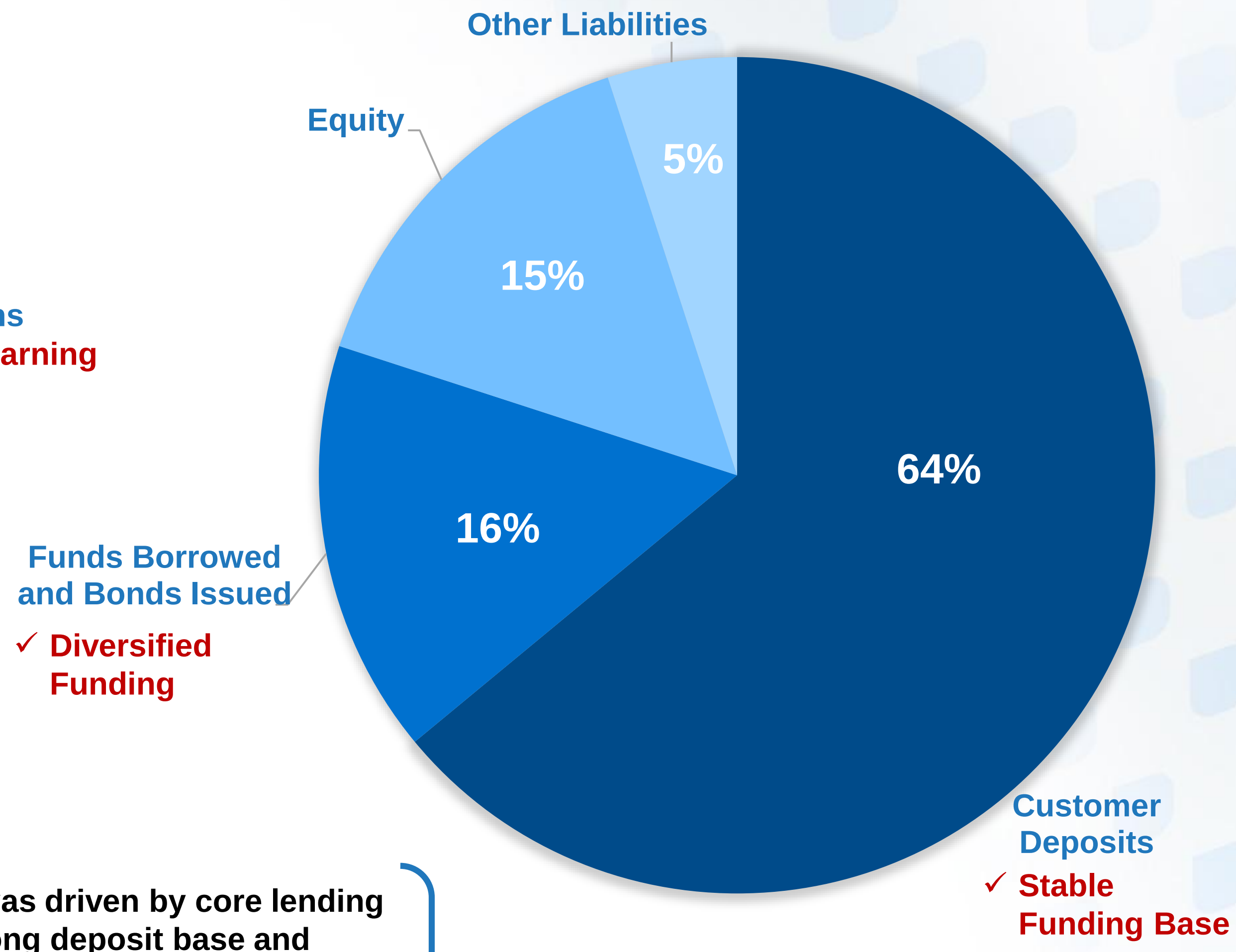
Assets



Jun-26

TL 231.7 bn

Liabilities

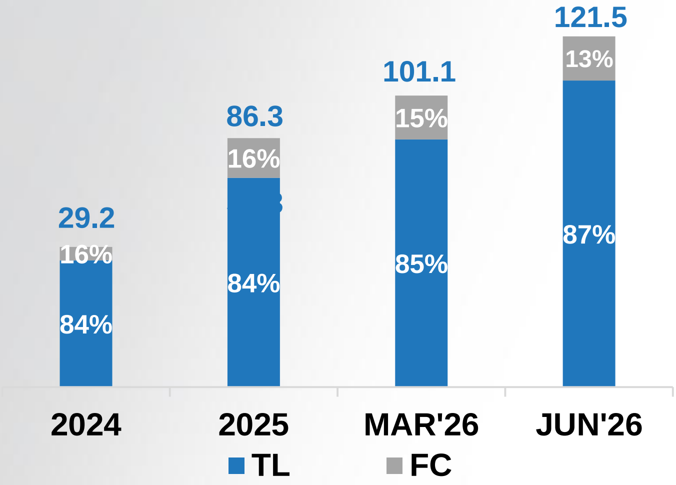


Our asset growth was driven by core lending supported by a strong deposit base and diversified funding while maintaining a comfortable loan-to-deposit ratio.

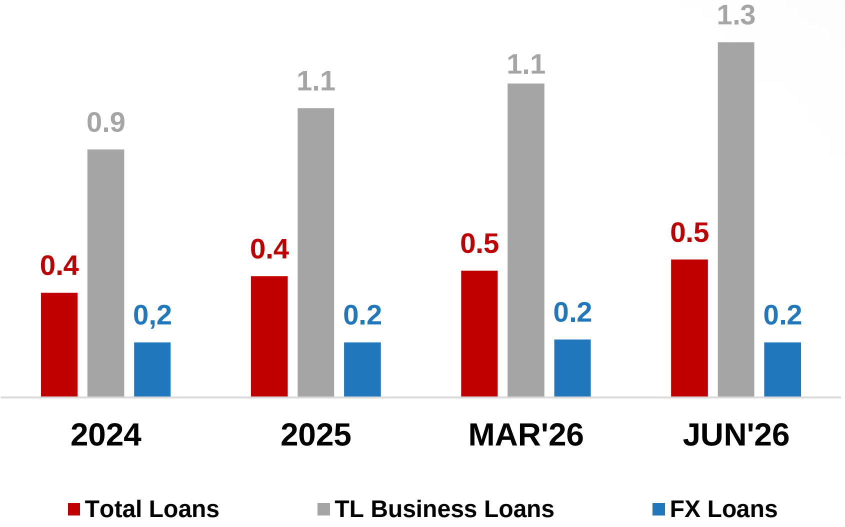
Loan Book - Selective Growth Across Key Segments

Anadolubank

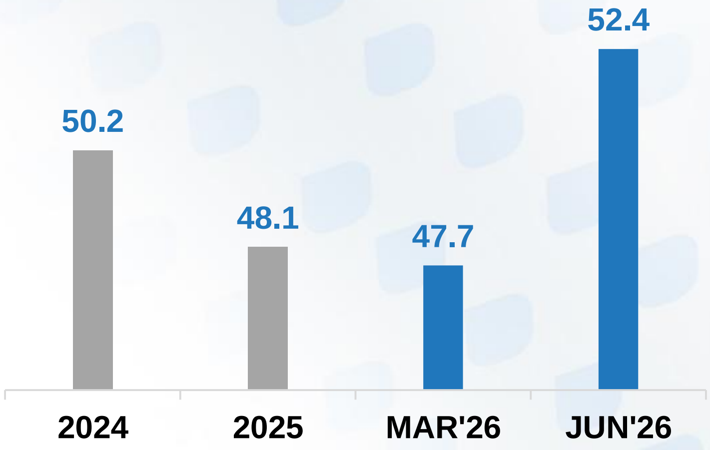
Total Loans - Net (TL bn)



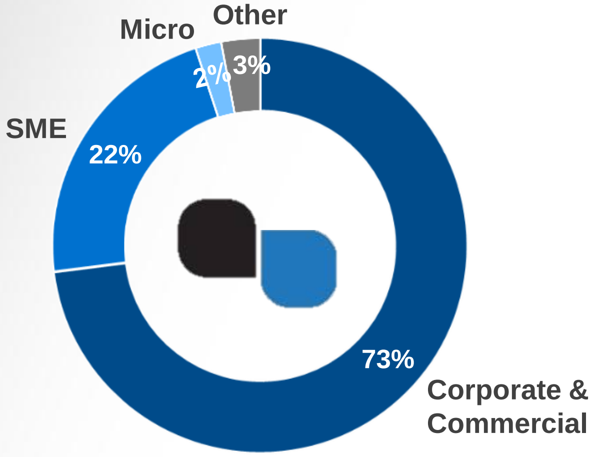
Market Share in Loans (%) [1]



Loans to Assets Ratio (%)



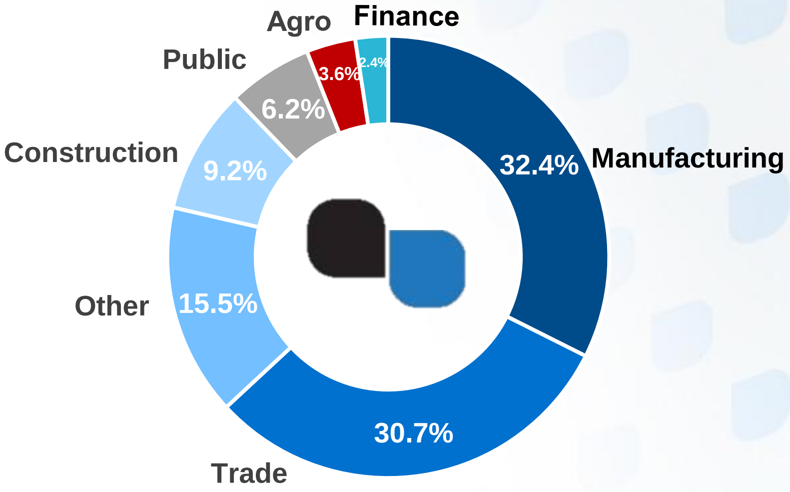
Breakdown of Business Loans



Commercial and SME lending remains at the core of the loan strategy

A strong commercial banking franchise supports disciplined loan growth, with increasing focus on higher-value business segments

Business Loans by Sector



Diversified sector exposure with a focus on manufacturing and trade

1) *Among deposit banks*

Strong Asset Quality with Disciplined Risk Management

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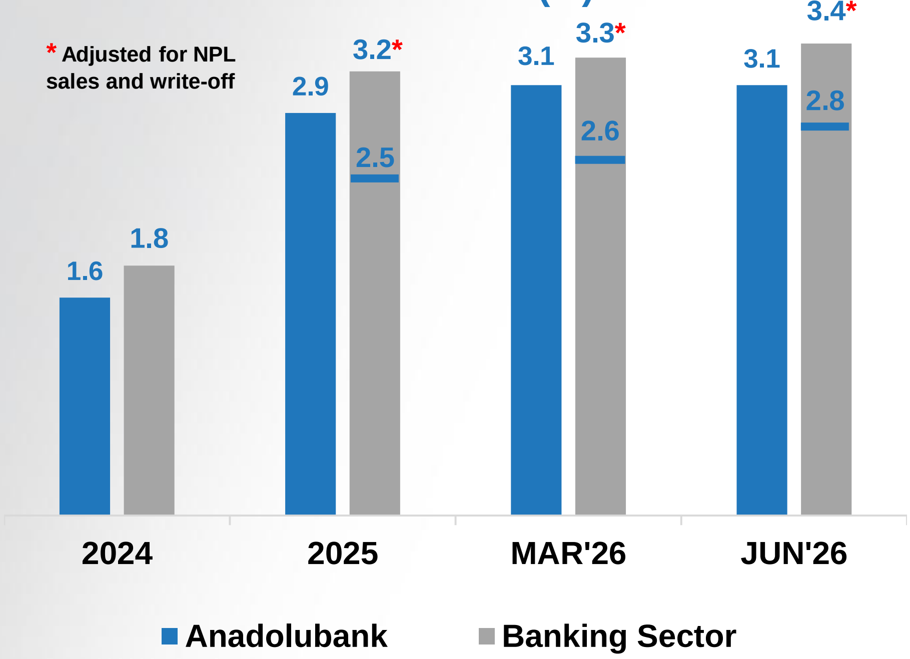
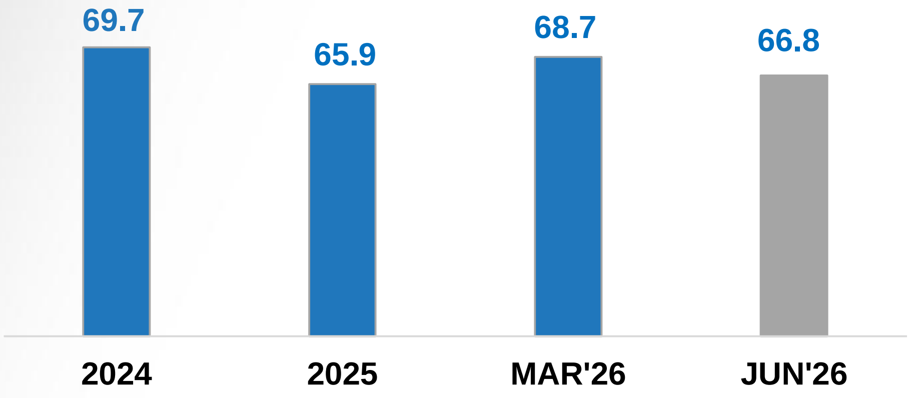
NPL Ratios (%)

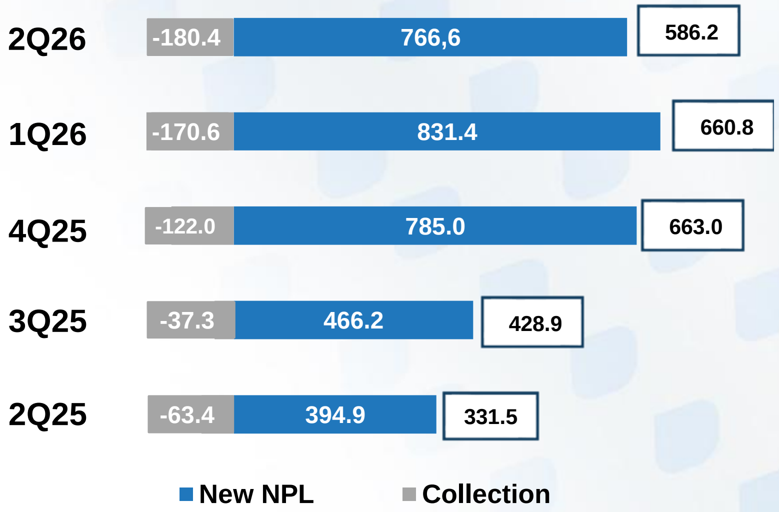


Stage 3 Coverage Ratios (%)

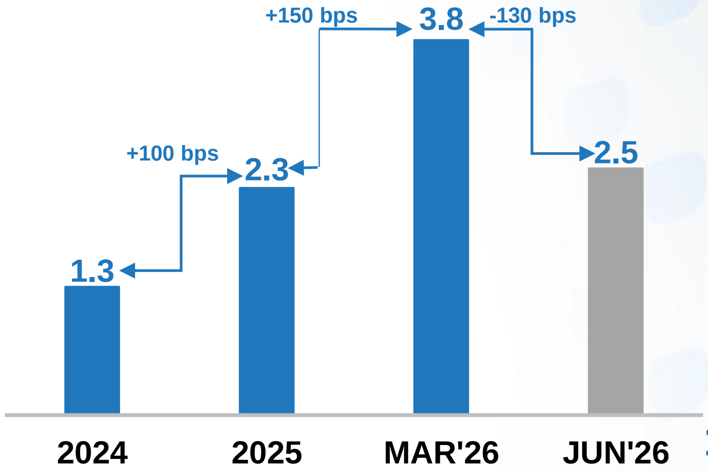


- Asset quality remains resillient, with NPL ratio continuing to outperform sector levels
- Moderating NPL formation and stronger collections supporting cost of risk normalization
- Strong collateralized loan portfolio and prudent provisioning support robust Stage 3 coverage
- Share of Stage 2 loans in total **3.4%** vs sector average ratio **8.9%** as of December 2025[(2)]

NPL Flow Quarterly (TL mn)



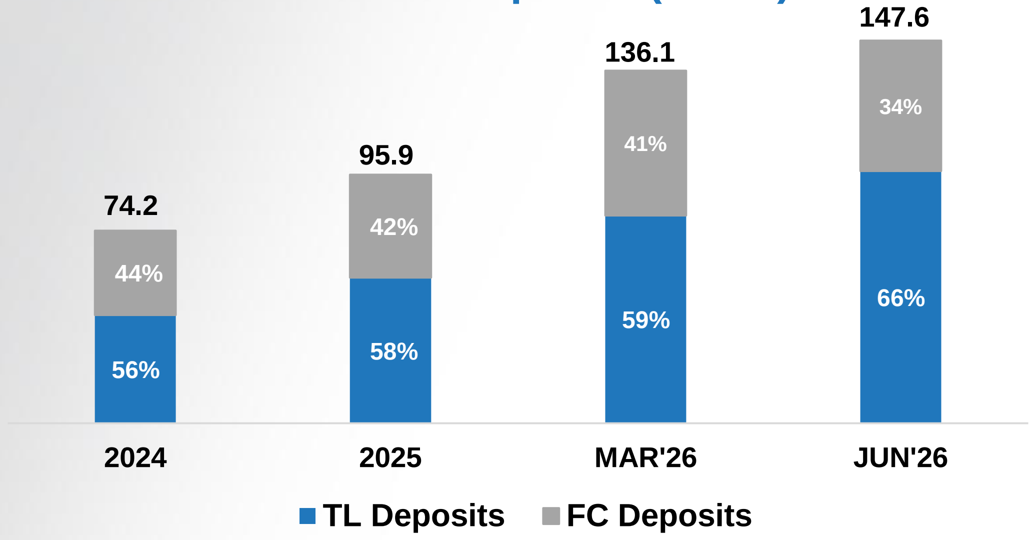
Cost of Risk (%)



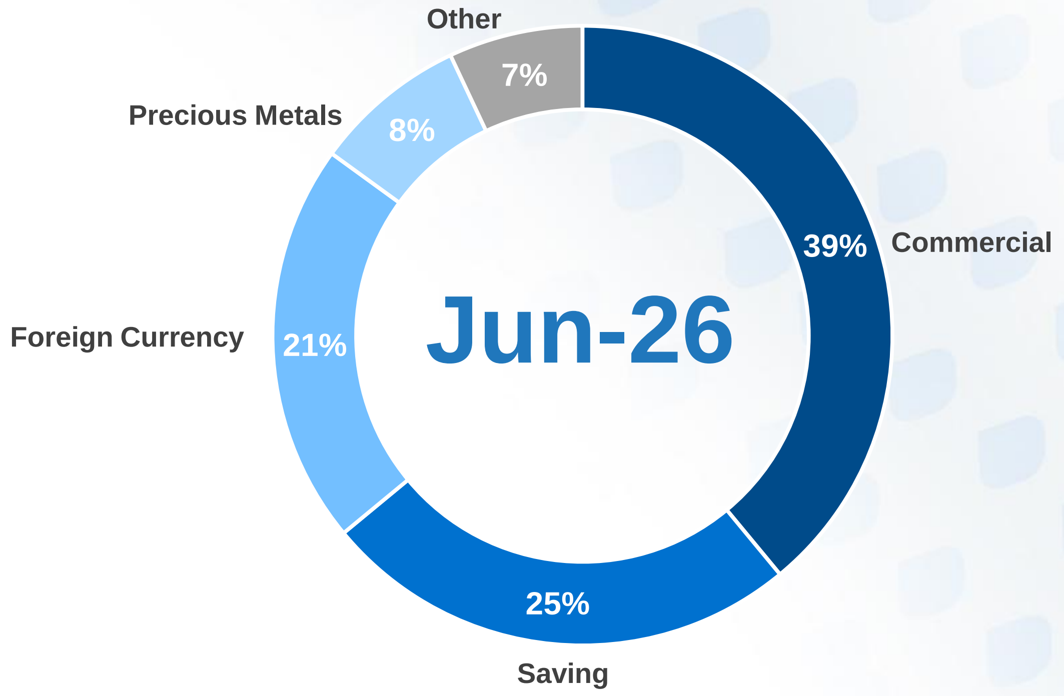
1) *Among deposit banks*
2) *Source:TBA*

Deposit-Led Funding Profile with Improving Mix

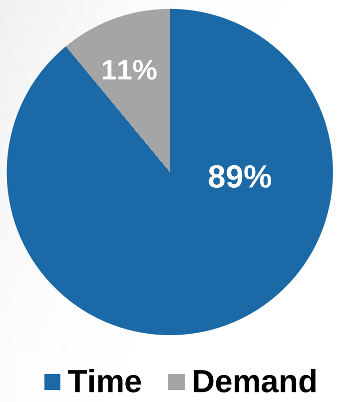
Total Deposits (TL bn)



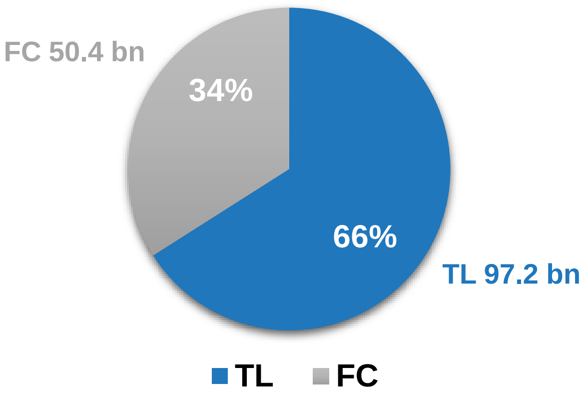
Total Deposits



Deposit Split by Maturity



Deposit Split by Currency



- Robust deposit growth reinforcing a stable and resilient funding base
- Rising TL deposit share supports funding cost optimization and NIM resilience
- Disciplined maturity management supporting a healthy and efficient funding structure
- Plans to diversify funding sources and extend the maturity profile via domestic bond issuances

Sustainable Profitability Supporting the Next Phase of Growth

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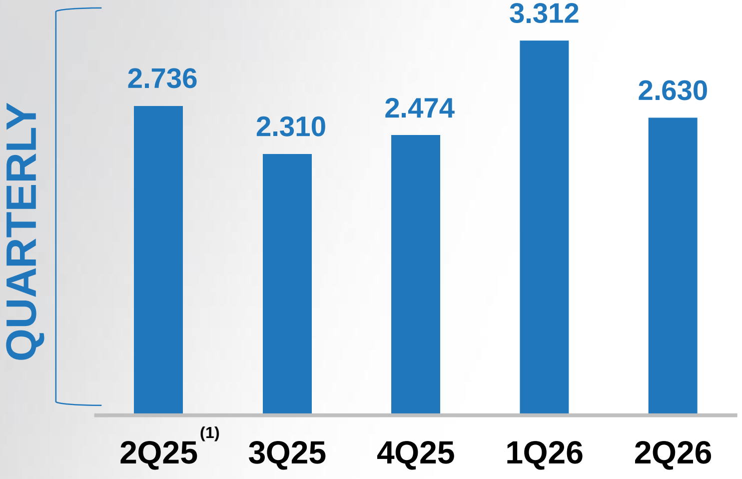
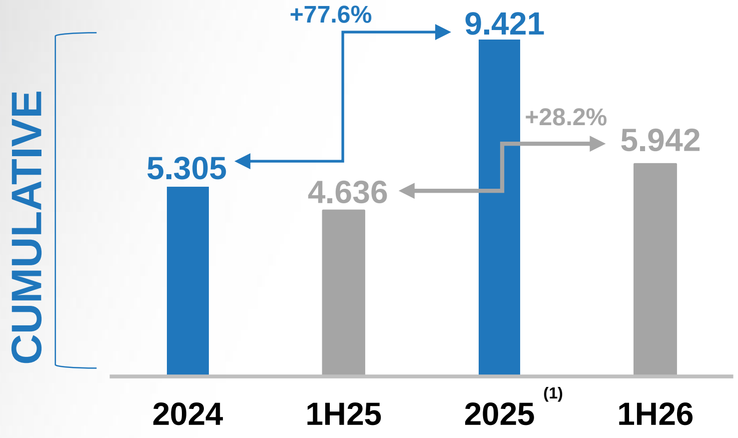
Net Income (TL mn)





- Strong earnings generation supported by robust capitalization, prudent leverage and a well-managed balance sheet
- Sustained earnings performance and ample capital headroom position **Anadolubank** for its next phase of profitable growth
- Robust underlying net income generation continued in **2Q26,** delivering sector-leading **51% YoY** growth

Strong Returns & Capital Position

2Q26

ROAA 5.8%	**ROAE** 38.2%
Leverage 5.8x	**CAR** 19.5%

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

Disciplined Cost Management Supporting Profitability

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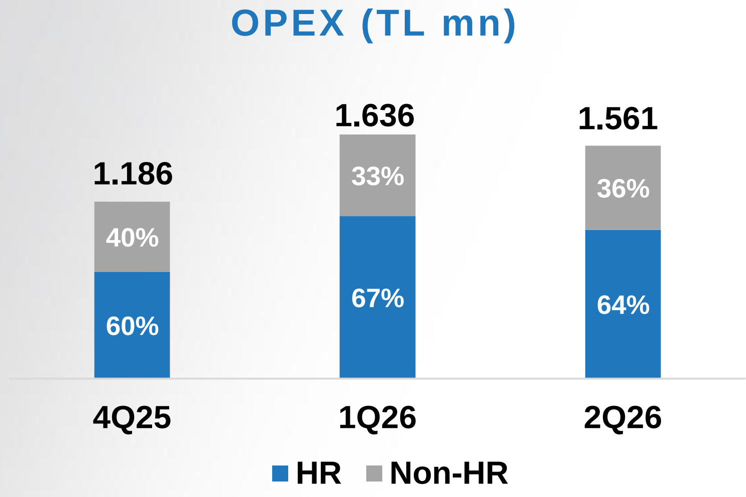
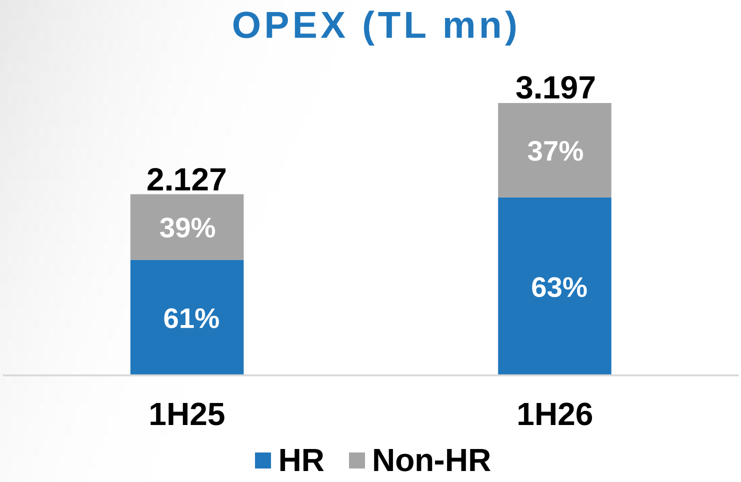
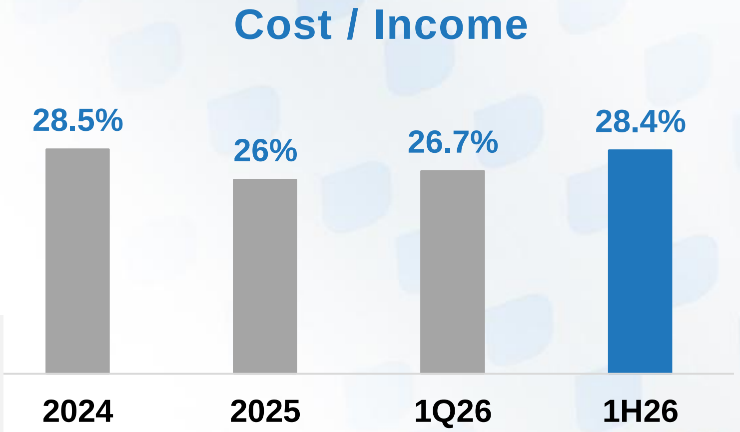
QUARTERLY



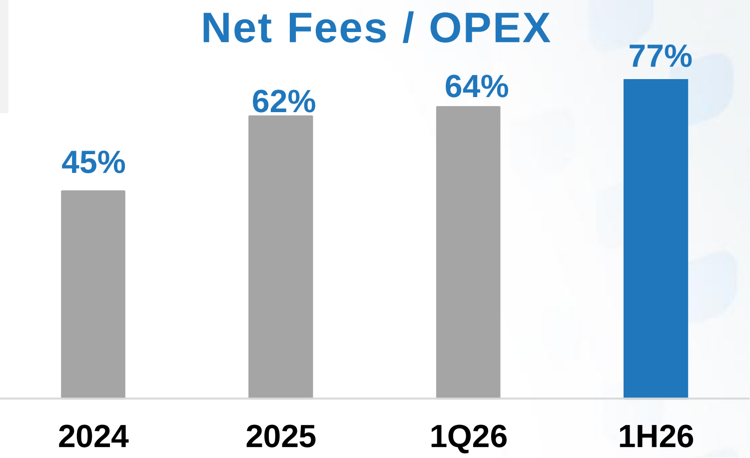
CUMULATIVE



- Disciplined OPEX management while maintaining investment in strategic growth priorities
- Resilient cost efficiency underpinned by a healthy C/I profile
- Robust fee income generation driving sustained improvement in OPEX coverage



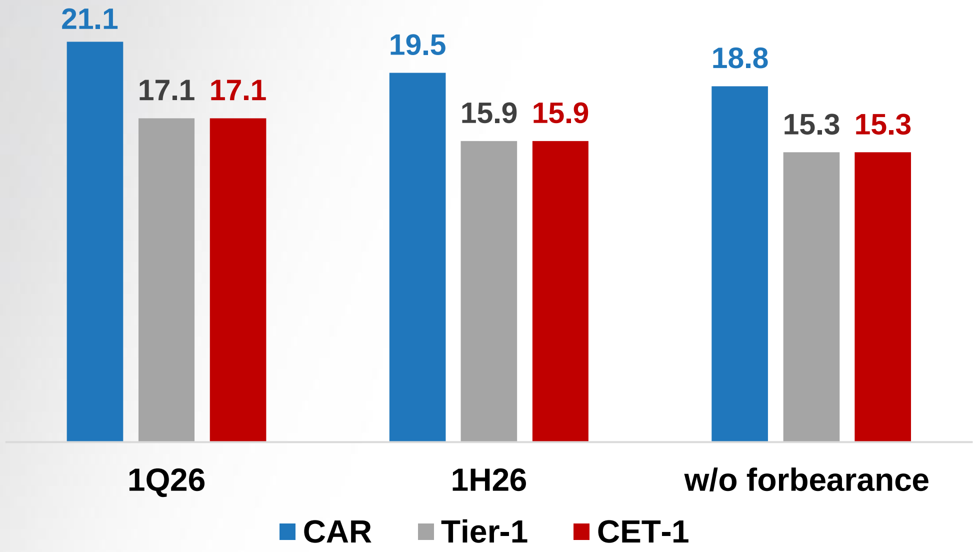
Cost efficiency remained solid despite a modest quarterly increase



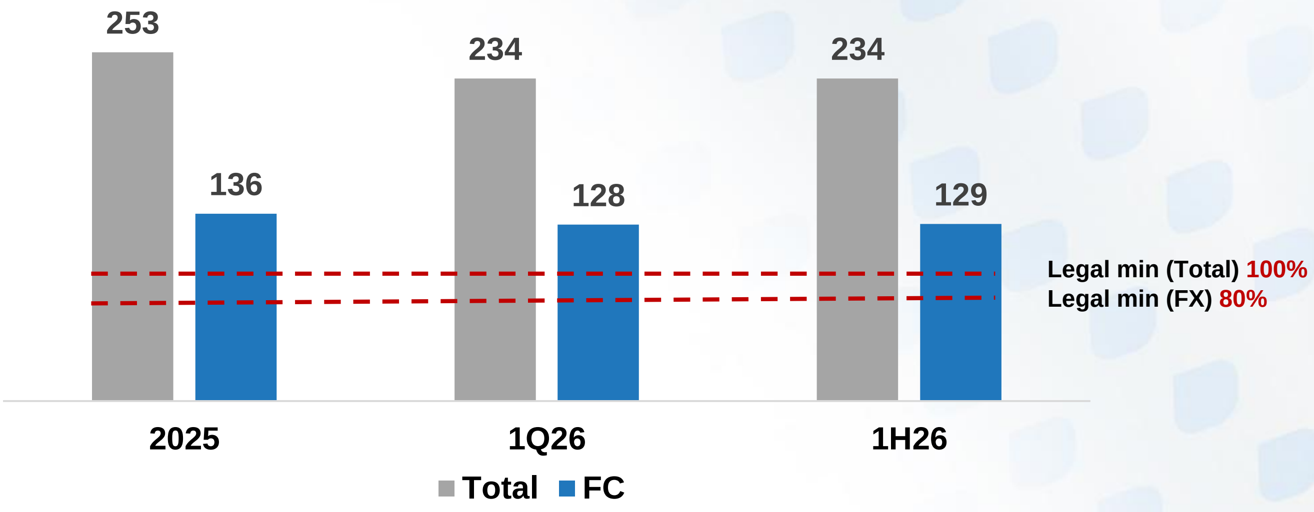
Stronger fee coverage of operating costs

Sound Capital and Liquidity Position

Capital Ratio (%)



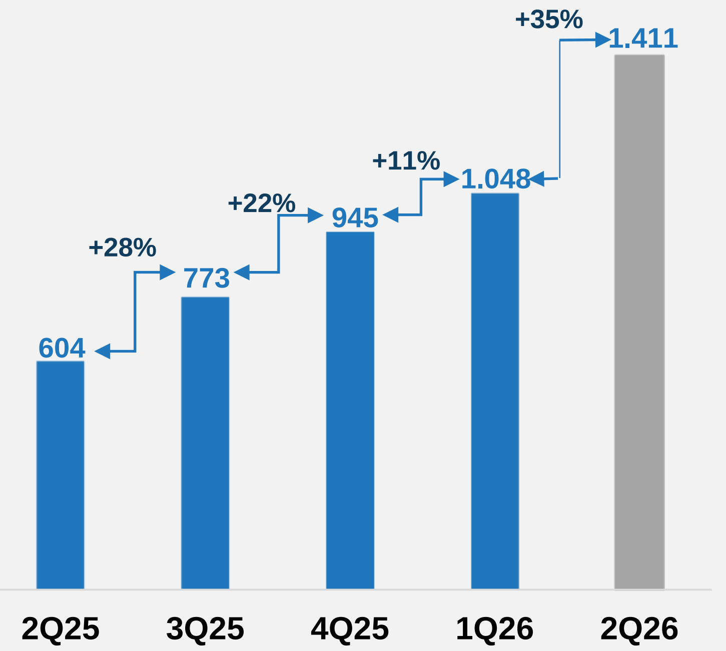
Liquidity Coverage Ratios (%)



Solid capital position with strong resilience under stress scenarios

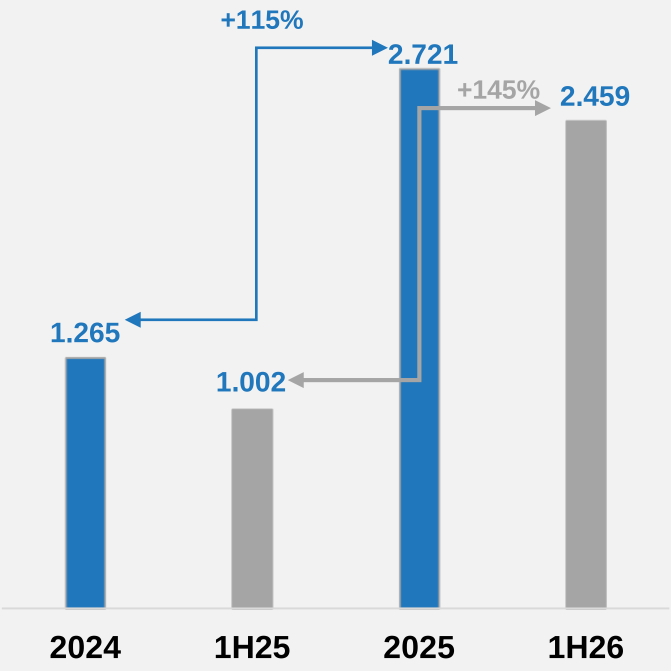
10% depreciation	Increase in interest rates (500 bps TL and 150 bps FX)	11.5% Basel III leverage
-50 bps impact on CAR	**-18 bps** impact on CAR	Legal minimum **3%**

Payment Systems Driving Scalable Fee Income Growth



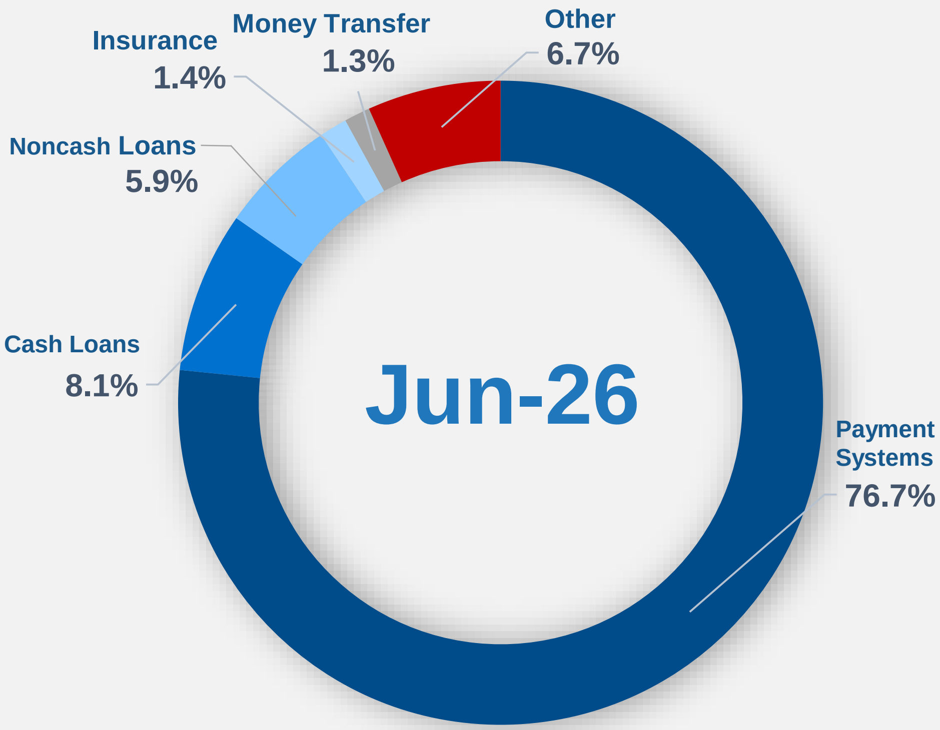
Consistent quarter-on-quarter growth

Net F&C Income (TL mn)



More than doubled YoY, driven by strong 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

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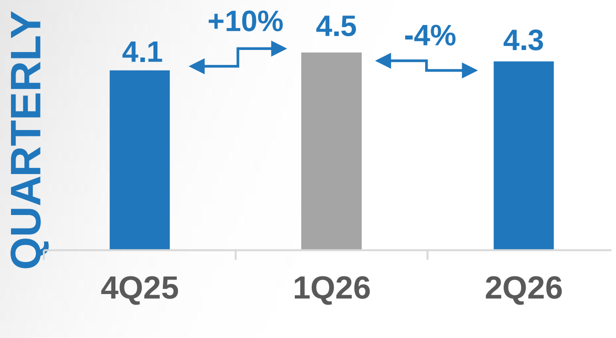
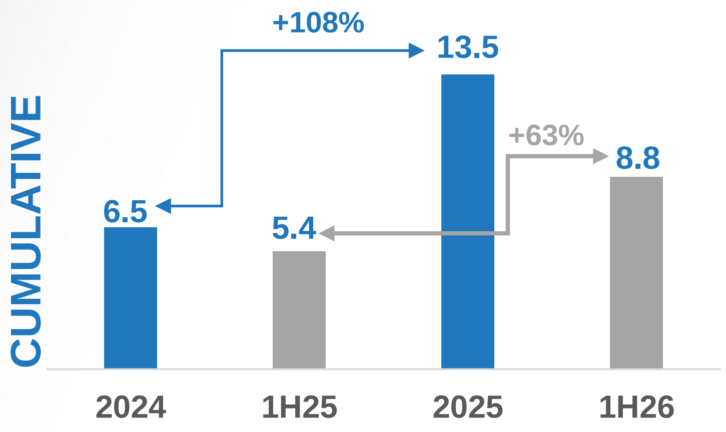
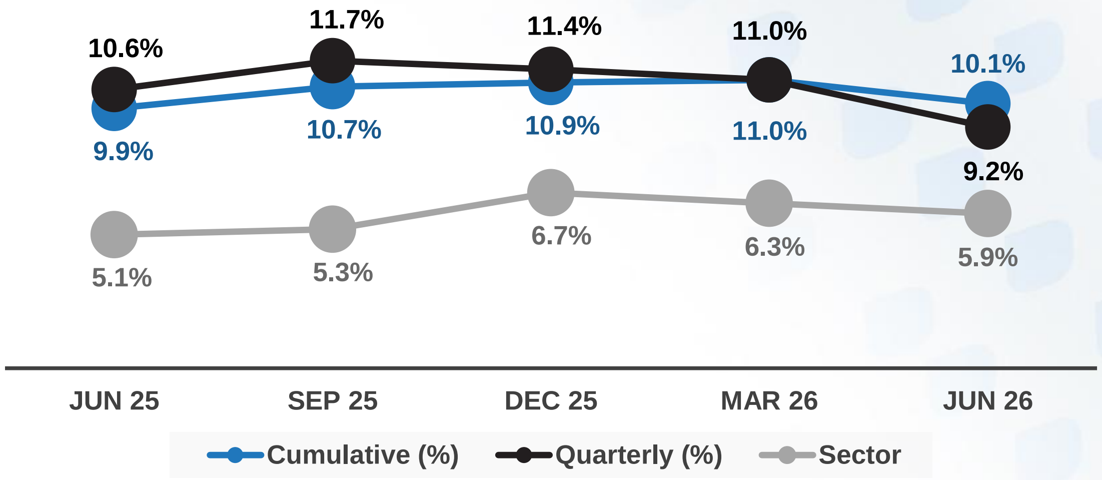
Net Interest Income - (TL bn)





Net Interest Margin



- Notable NII growth supported by efficient balance sheet management
- NIM remains well above sector levels, supported by disciplined pricing and funding mix optimization
- NIM outperformance maintained despite a normalization in quarterly margins

Dynamic Securities Portfolio Management to Optimise Balance Sheet Flexibility

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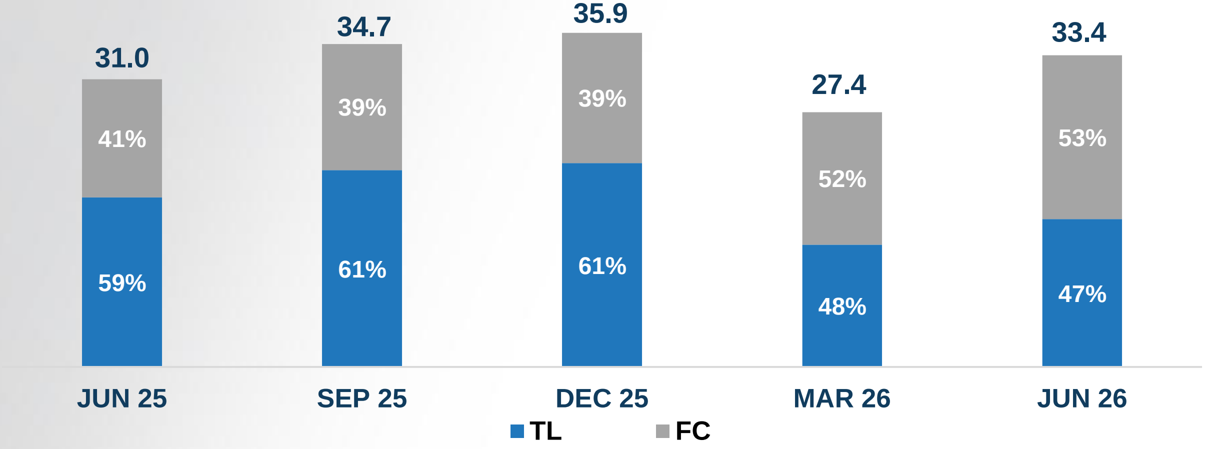
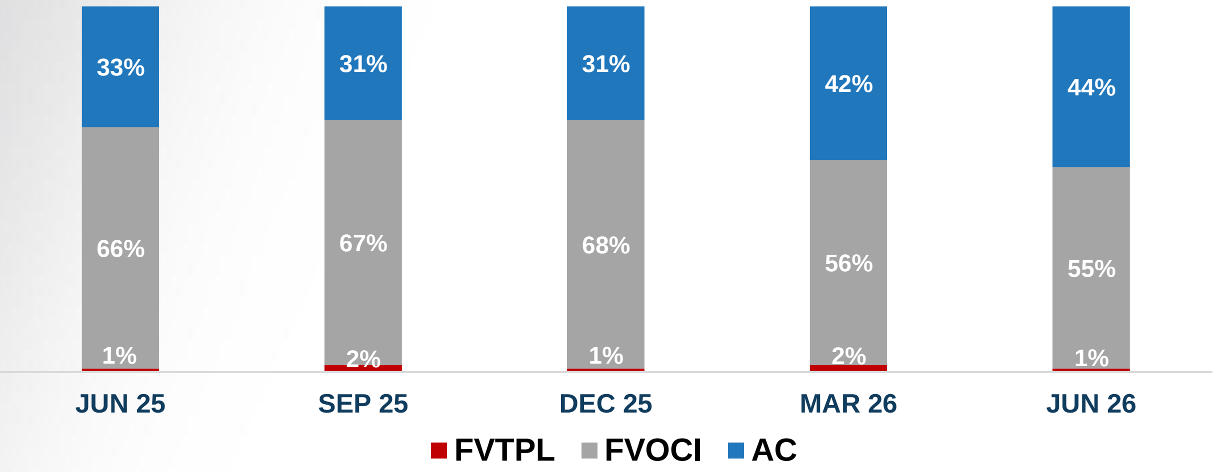
Total Securities (TL bn)

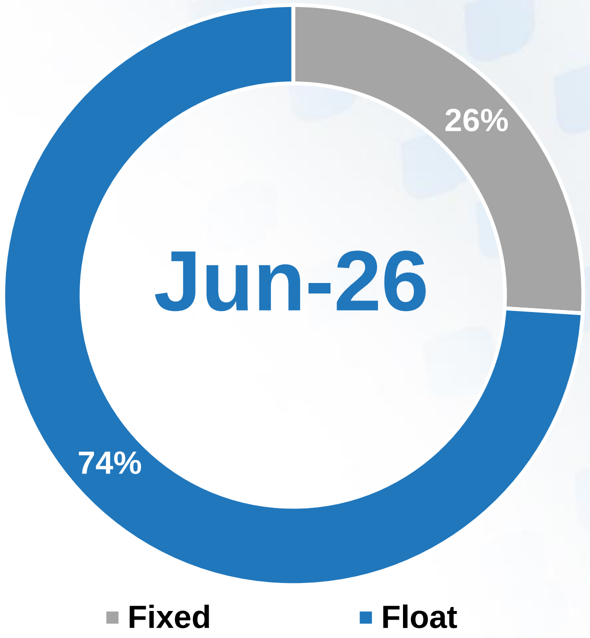


Securities Composition



Balanced and diversified composition

TL Securities Breakdown



Predominantly TL-based instruments

The securities portfolio was actively rebalanced through disciplined TL and FX allocation, reflecting market conditions, liquidity needs and balance sheet priorities.

Disciplined Funding Strategy with Diversified Market Access

Anadolubank

Key Takeaways

- ✓ Diversified funding sources
- ✓ Extended and balanced maturity profile
- ✓ Broader access to domestic capital markets
- ✓ Greater funding flexibility through a declining-rate environment

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 mn USD (3 Tranches)

Series 1: 75 mn USD; 18m

Series 2: 125 mn USD; 15m

Series 3: 50 mn USD; 24m

March-'26

Senior Unsecured Bonds; 250 mio USD

Applications have been approved by CMB and BRSA

Notes issuance: 50 mn USD, 12m 1w

July-'26

TL Bonds;

Applications have been approved by CMB and BRSA for aTL 10 bn limit

TL 4bn; 12m 1w: Domestic bond issuance to qualified investors:

Floating rate: TLREF + 1.20% ; quarterly coupon payments

Strategy & 2026 Guidance

05

Strategy & 2026 Guidance

Operating & Macro Assumptions

CPI trending towards **low-30s**

GDP growth around **3.0%**

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

Strategic Focus

Disciplined growth prioritizing profitability and asset quality

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

Selective TL lending within regulatory and sector limits

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 led by selective TL lending

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

NIM: **Broadly stable, with quarterly normalization**

ROE:**Normalizing** from elevated levels, while remaining above expected inflation

Cost of risk: **Contained, below 1Q26 levels**

NPL ratio: slightly decrasing, **below the sector average**

CAR: **Moderating,** with comfortable regulatory buffers

Sustainability Vision

Anadolubank

Core Governance

Sustainability Commitee: 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.

ESRS IFRS Sustainability GRI

TSRS KGK

Key Focus Areas

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

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.

Operations

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

Appendix

A

Balance Sheet

TL mn	31.12.2025	31.03.2026	30.06.2026	QoQ Growth %	YTD Growth %
Cash and due from Banks	**28.617**	**51.186**	**39.545**	**-23**	**38**
Securities	**35.932**	**27.381**	**33.265**	**21**	**-7**
TL	21.809	13.152	15.705	19	-28
FX(USD)	330	321	377	17	14
Net Loans	**86.559**	**101.428**	**121.543**	**20**	**40**
TL	72.810	86.311	106.237	23	46
FX(USD)	321	341	329	-4	2
Subsidiaries	**12.485**	**12.942**	**15.589**	**20**	**25**
Other Assets	**16.469**	**19.652**	**21.802**	**11**	**32**
Total Assets	**180.063**	**212.589**	**231.743**	**9**	**29**
Total Assets (USD)	**4.202**	**4.788**	**4.976**	**4**	**18**
Customer Deposits	**95.943**	**136.064**	**147.611**	**9**	**54**
TL	56.108	80.117	97.250	21	73
FX(USD)	930	1.260	1.081	-14	16
Funds Borrowed and Bonds Issued	**44.564**	**33.049**	**37.410**	**13**	**-16**
Other Liabilities	**10.939**	**12.091**	**12.620**	**4**	**15**
Equity	**28.617**	**31.385**	**34.102**	**9**	**19**
Total Liabilities	**180.063**	**212.589**	**231.743**	**9**	**29**
Total Liabilities (USD)	**4.202**	**4.788**	**4.976**	**4**	**18**

Summary P&L

Anadolubank

TL mn»	June'25	June'26	YoY (%)
Net Interest Income (+)	**5.387**	**8.775**	**63**
Net Fees & Commisions (+)	**1.002**	**2.459**	**145**
Net Trading & FX Gains/Losses (+)	**386**	**-288**	**-175**
Income from Investments Under Equity (+)	**740**	**907**	**23**
Other Income (Excl. Provisions Reversal & one-offs) (+)	**65**	**85**	**31**
Other Income (one-offs) (+)	**1.077**	**10**	**-99**
OPEX (-)	**2.127**	**3.197**	**50**
HR (-)	1.357	2.087	54
Non-HR (-)	769	1.110	44
Net Expected Loss (-)	**574**	**701**	**22**
Expected Loss (-)	805	1.339	66
Provision Reversal Under Other Income (+)	231	638	177
Taxation (-)	1.320	**2.108**	**60**
NET INCOME (=)	**4.636**	**5.942**	**28**

Key Financial Ratios & Figures

Anadolubank

	2024	6M2025	9M2025	2025	3M2026	6M2026
Profitability Ratios						
ROE (Cumulative)	38.1%	47.8%	44.3%	41.9%	44.8%	38.2%
ROA (Cumulative)	6.9%	7.3%	6.8%	6.5%	7.0%	5.8%
Cost /Income	28.5%	26.3%	26.0%	26.0%	26.7%	28.4%
NIM (Cumulative)	9.9%	9.9%	10.7%	10.9%	11.0%	10.1%
Gross Fee / Opex	45.5%	47.1%	55.8%	62.3%	64.0%	76.9%
Liquidity Ratios						
Loans / Deposits	70.4%	77.6%	85.8%	90.2%	74.5%	82.3%
TL Loans / TL Deposits	104.7%	126.6%	136.5%	129.7%	107.7%	109.2%
FC Loans / FC Deposits	26.3%	25.6%	29.3%	34.5%	27.0%	30.4%
Asset Quality Ratios						
NPL Ratio	1.6%	2.0%	2.4%	2.9%	3.1%	3.1%
Coverage Ratio	1.6%	2.0%	2.3%	2.6%	2.8%	2.6%
Stage 1	0.4%	0.5%	0.5%	0.5%	0.5%	0.5%
Stage 2	7.9%	6.1%	6.4%	6.7%	5.3%	3.4%
Stage 3	69.7%	71.1%	67.8%	65.9%	68.7%	66.8%
Cost of Risk (bps)	128	262	238	229	376	255
Solvency Ratios						
CAR	22.1%	24.1%	25.0%	25.0%	21.1%	19.5%
CET-1	21.7%	18.7%	19.7%	20.0%	17.1%	15.9%
Leverage (x)	5.1	5.8	5.4	5.3	5.8	5.8
Operational & Managerial Figures						
Branches	95	95	96	96	96	97
Staff	1.385 (1)	1.450 (1)	1.517 (1)	1.505 (1)	1.535 (1)	1.575 (1)
ATMs	101	101	101	103	103	104

(1) QNB ATM locations are not included.

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